



**Rabobank**

# Rabobank Foundation

## PROJECT IMPACT REPORT

### General information

**Name of Organization** : Literacy india

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**Project number**: 222 mobilized and 63 from the group have been supported to work in the community

### Introduction

The Rabo Foundation Employee Fund strongly values to receive reports of the project activities to which they have paid a donation. This also includes the 'financial contribution conditions'. Through the project reports the Rabo Foundation Employee Fund can be financially accountable to its donors and the management of the Rabobank Foundation. We ask you to use this reporting form to inform us within 3 months after the project was completed.

### 1. Results

*Describe the original project goal and the intended results? Have these results been achieved?*

#### **Project Goal and Intended Results:**

The project's focus is on vocational skills training in various need-based skills with the objective of entrepreneurship development and setting up of home-based businesses, shop-on-wheels as well as establishing home-based production-oriented activities. The project has achieved success on the ground level.

The **Project Karigari** supported by Rabobank is able to support and create conviction that women / youth are key stakeholders in the development process and can be the most important agents of change in the lives of their children and their communities. Increasing the number of skilled women in the workforce empowers individual women, and makes them economically self-sufficient, leading to improvement in the socio-economic status of their families and the community. The project uses a composite approach to bridge the demand and supply gaps that limit women's workforce participation. On the supply side, the project works closely with businesses to identify suitable employment and entrepreneurship opportunities for women, youth and develop their skills while also looking at participatory cost-sharing models that can ensure sustainability. On the demand side, the project is working towards building appropriate models that facilitate information dissemination, skill development and enterprise support for women. **The project has impacted 50% women beneficiaries and 50% unemployed, semi-skilled young men for creating employability.**

The small-scale enterprises supported were:

- Organic farming & Organic pit preparation
- Kitchen gardening and vegetable cultivation

- Mushroom cultivation & ajola farming
- Goat farming training
- Mobile repairing shop & E-kiosk
- Tailoring & Stitching shop unit
- Food stall / Eatery points
- Community based business like Spice Making , Pickels etc

Increasing substantially the income of women and engaging them in non-traditional activities has been a long-term objective of Literacy India. This intervention therefore, was based on a critical understanding of the constraints and strategies that were needed to succeed – both to increase women’s income and to sustain their decision-making control over income. In that sense, this is seen as a successful project.

#### **SPECIFIC OUTCOMES ACHIEVED IN 2017-18**

- 222 potentials as well as skilled workforce were sensitized about the business potential in the community
- Under skill development and capacity building programs, 63 skilled / entrepreneurs were facilitated for supporting to start their business
- To strengthen women’s role in social enterprise, internship started for developing quality checking of the team and creating master cutters, Krishi sakhi , organic manure preparation
- 97 entrepreneurs were sensitized on the kind of help they will obtain.
- Women SHG groups was formed for goat farming business who were able to earn a living
- Issues related to credit guarantee/collaterals, technical and financial training and bank document process were addressed
- 63 women / youth were provided interest free soft loans varying between INR 3000 to 30000 to establish Small Business Enterprises in the community
- All individual enterprisers have increased profit from their enterprise ranging from Rs. 1,500 to Rs. 6,000 per month
- Interviews and baseline information showed participating women experienced increased self-confidence and self-esteem and have emerged as leaders with the ability to deal with community and personal issues
- Women in the program have access to income and other forms of social influence through the management of their families’ businesses
- Women will see an increase in their income and the value of their labor to enable more time to be spent in caring for their families and on personal development
- Women will have increased confidence, self-esteem and leadership
- Transformation of household power relations, women will have a greater role in decision making, enjoy a reduction in violence, and greater independence.
- Participating women will be role models for other women and girls and play a vital leadership role in their communities
- Financial literacy sessions disseminated about various bank loan schemes as well as availing facilities to start business
- Interviews and collection of baseline information show a positive move in this area. An example is one woman through her own initiative supporting other members of the group to develop their enterprise. A woman named Pratibha, whose husband is supportive but struggling with financial crisis now is adding the income in their family. She has set an example to the others and has been able to go around and strengthen them to conduct their enterprises to the best of their ability. After learning stiching and tailoring, she has opened her readymade shop of women clothing.



### **How the project has been implemented:**

#### **Survey, Focus Group Discussion and Planning of Training**

Literacy India conducted a community survey to identify and enroll beneficiaries. We are working with diverse communities helping to create livelihood for the community and education for children. As per our survey, decline in agriculture directly impacts employment as people are on the lookout for alternate livelihood options.

No doubt the employment market is rising rapidly and opening opportunities in urban and rural pockets. The growing sectors require huge workforce, while the people have limited formal education and low-end skills. This project aims at filling the gap between skill and demand.

Apart from that, the semi-skilled beneficiaries were identified and enrolled under the entrepreneurship program to start their own business in the community to create employment not for self but for others also. The approach of existing business can be changed to increase the income as well as the overall work productivity, cost and increase in earnings. The focus group discussion was organized at the community level to map the potential as well as screen the potential candidates for training.



The table below outlines the project activities as well as results achieved

Objective	Activities conducted	Result
Survey of the community & identification of the skill sets	<ul style="list-style-type: none"><li>i) Survey at the village level by holding community visits</li><li>ii) Focus group of community members</li><li>iii) Determining the specific skills that need to be provided in the community</li></ul>	<p>Survey at the village level by holding community visits: We are working with diverse communities to create livelihood for women and youth in rural india. In order to understand the needs of each community, Literacy India conducted community surveys and focus groups in multiple community locations.</p> <p>As per our survey, a decline in the need for agriculture has directly impacted employment as people are on the lookout for alternate livelihood options. The employment market is rising rapidly and opening opportunities in urban and rural</p>

		<p>pockets. The growing sectors require huge workforce, while the people have limited formal education and low-end skills. This project aims at filling the gap between skill and demand.</p>
Identification and Enrollment of Beneficiaries	<ul style="list-style-type: none"> <li>i) Informing the community about the Literacy India Karigari Program</li> <li>ii) Identifying potential beneficiaries and reaching out to them</li> <li>iii) Enrolling the program participants at the various locations/ centres of training</li> <li>iv) Holding focus groups to enroll community members and potential beneficiaries in planning their careers</li> </ul>	<p>In the targeted communities, community surveys were conducted to inform the community about the Karigari Program and to identify people who require skill training as well as livelihood support.</p> <p>During the community visits, beneficiaries were identified to be enrolled under the Karigari Program. Once identified and associated with the program, a skill mapping was done to identify their aptitude and interest, along with participant enrollment at the Centers.</p> <p>Focus group discussions were organized before starting the training. The aim of the focus group was:</p> <ul style="list-style-type: none"> <li>● The conceptual clarification on what is a start-up business</li> <li>● How to create a new business or way of doing business</li> <li>● How to shape the business once started</li> <li>● Choosing of business &amp; key factors that help in starting a business</li> <li>● List of businesses in the community that provide similar services or products</li> <li>● Shaping of the business plan: <ul style="list-style-type: none"> <li>i) What is your business</li> <li>ii) What your business will do</li> <li>iii) Who will be your client</li> <li>iv) What services you will provide</li> <li>v) In what way is it unique so that it can be profitable</li> </ul> </li> </ul>
Training provided at the Centres	<ul style="list-style-type: none"> <li>i) Training on various skills development was provided at the Karigari Centres across all locations</li> <li>i) Equipment and personnel required for the project were organized for each centre</li> <li>ii) Regular center visit and review meetings were conducted to ensure proper training is provided</li> </ul>	<p>A total number of 222 youth &amp; women have been provided training under the Program:</p> <ul style="list-style-type: none"> <li>● Stitching &amp; Advanced Product Training at Pratappur village.</li> <li>● Spice Training at Belgachiya Community</li> <li>● Mobile Repair Training at Sadla</li> <li>● Cooking &amp; Food related business training at Manohar Thana</li> <li>● Goat Farming at Chandipur &amp; Sadla.</li> <li>● E-kiosk opening and Computer training at Manohar Thana.</li> <li>● Organic manure, Ajola preparation training at Sadla.</li> </ul>

	iii) Final Exam and Assessment conducted by the project team	<ul style="list-style-type: none"> <li>Vermi compost production &amp; marketing at Sadla &amp; Pemling area.</li> </ul>
Program Sustainability and Expansion	i) Each centre identified at least two new centers in the adjacent area for replication of the program  ii) Partnership with the local community and government officials to support the sustainability of the program	<p>After Successful completion of 1<sup>st</sup> phase, we received good response from the community.</p> <p>The mobile repairing program will be extended in nearer village of project area targeting 10 village clusters.</p> <p>ships have been developed with local community members, businesses and Panchayat officials to ensure that they are involved in the community development process and their input is sought for the sustainability of the program. Local Govt. Schemes have also been tapped for the benefit of the participants e.g. Kisan credit card for farmers, Seeds availability, Soil testing, Registration for organic farming.</p> <p>Technical support &amp; quality input, NSDC (Govt. of India) partner NGO involved for quality training.</p>
Formation of Self Help Groups	Mentoring the potential candidates to form Self-help groups	After the completion of training, the participants were divided into Self Help Groups at multiple locations so that they could start a business for sustainable livelihood in group.
Training on Entrepreneurship, financial literacy and marketing	i) Financial Literacy Workshop held  ii) Marketing Workshop held  iii) Entrepreneurship training provided	<p>Participants received training on Finances, opening bank accounts, managing earnings and how to get loans if needed. A standard module on the training for financial literacy has been formulated for future trainings.</p> <p>Marketing skills training workshops were organized for trained beneficiaries to market their products as well as businesses. A standard Module on marketing skills is being prepared however it keeps evolving.</p>
Evaluation and impact assessment	Project Director were as external evaluator was engaged for impact assessment of the Program. The evaluator conducted assessment of the program across all centres and presented the findings.	<p>The Impact Assessment findings are as under:</p> <ul style="list-style-type: none"> <li>95% of the participants completed the training</li> <li>Out of the trained beneficiaries, 63 supported to start business and others were enrolled within Literacy India production units or assisted in finding jobs in the community</li> <li>Project is able to create micro level impact on ground</li> <li>Future skills training provided for future Job readiness.</li> </ul>

## 1.1 Social results

### 1.1.1 Local involvement

**Describe what parties were involved in the implementation of the project.**

**Local Community** -The project works closely with businesses to identify suitable employment and entrepreneurship opportunities for women and youth and develop their skills while also looking at participatory cost-sharing models that can ensure sustainability. Partnerships are also developed with local panchayat level & community.

**Local Government**- Local Panchayat level plays an important role in the sustainability of the program. Partnership with the government officials lets Literacy India become aware of the ongoing programs in the community and how our beneficiaries can make use of them.



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**Moram Bai Tanwar, Pradhan Manohar Thana, Jhalawar, Rajasthan**  
Literacy India initiatives have brought changes in the community especially for women and has given financial independence and dignity in family.

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My name is Soram, I am from Sadla Village. Before Training and Literacy India intervention , I used to work on traditional manure yield which was not sufficient and the overall cost of seeds and chemical fertilizers was high. After adopting the organic proces, it has not only increased my yield but also has been able to save the overall cost and so my savings have also increased.

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## Literacy India

**Staff**- Both local and centre staff are involved in the smooth functioning of the program. Senior staff at the Centre supports the local centers by helping them in implementing the program in every way.

**Outside Trainers and Evaluators**- We often involve local experts who can promote the training being provided at our Centres and can mentor our trainers in improving the quality of training. We also engage with outside consultants for ongoing evaluation of the program.

**Volunteers**- Every Centre benefits from the involvement of volunteers who volunteer their time, money or skills to support the Karigari Program.

## Beneficiaries

**Women**- Women who are keen to learn and grow and become contributing members to their community are role models for their families, and society as a whole. We are honored to support such women and do our best to help them realize their potential.

**Youth**-Motivated youth are the driving force for our program and it is their motivation and involvement that keeps us motivated to do more

### 1.1.2 Empowerment

**Describe how the local community and other local parties will continue the project/organization after implementation.**

Young entrepreneurs are looking for support during their entrepreneurial journeys. They join the programme to reflect, grow as leaders and find solutions to challenges across different aspects of their businesses, including marketing, communications, technology, accounting, finance and human resources. Literacy India helps develop a sustainable eco system to build a network of trained artisans who are in touch with the market and who act as community leaders as well.

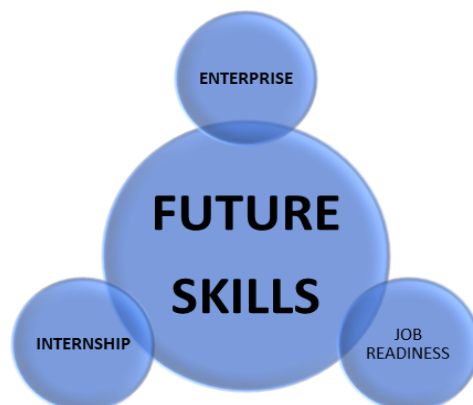
The Main Centre supports the local Centers to continue to provide trainings and support to the beneficiaries on an ongoing basis. Trainers are trained to do better. A comprehensive approach is used starting from community engagement, to identification of the community needs, identification of motivated participants, skill mapping, appropriate training, ongoing review and support, additional support in the form of connections with the community, discussions on how to start own business, workshops on financial literacy, marketing and setting up own businesses, forming of self help groups and providing loans and support in every way to ensure ongoing success of the program.

High performing participants are enrolled in the Literacy India Centers as interns and eventually trainers or artisans who can give back to the program and help to continue and expand it further.

We also make connections with local businesses, banks, government organizations, marketing units like local haats, sales agencies, organic/ local artisan market and online selling platforms in order to make the entrepreneurship business sustainable.

The Trained Women / Youth will be encouraged to start their own training centers to train more people.

In addition, funding from Rabobank Foundation has been used to help set up additional centers at our locations to expand our reach as well as impact in the communities we serve. It has helped to increase the footprints.



### 1.1.3 Sustainability

**How many people were specifically reached by this project? Describe the sustainable (long-term) impact of the project on the target group and the local community.**

Although 222 women and youth were impacted by the program & 63 involved in income generation activity, there is a cumulative impact.

Literacy India's Karigari Project is a structure of 'Learn while you Earn'. This is a sustainable business model that the local community can replicate. 'Learning and Earning' concept changes the life-style of the community as more and more women and youth see the success of the program and of its participants.

Beneficiaries of the project invest in Education, Insurance, and Health & Hygiene and improve the overall living conditions as well as values of the community.



The impact seen on the beneficiaries of the program puts an indirect pressure on the community at large to support entrepreneurship and personal growth of the community members, to offer fair wages & regular labour payment, fair & competitive pricing of the products and local business growth.

## 1.2 Financial results

What does the financial realization of the project look like? What are the differences between this and the originally submitted budget? Describe how the donation of the Rabo Foundation Employee Fund was used (please be specific on project expenses/ items/tools etc.)

Project was funded by Rabo Employee grant solely. Below is the break of the fund utilization:

Head	Amount (INR)	Remarks
Project Coordinator Honorarium	1,45,350	Hon. For coordinator/ Mobilizer
Entrepreneurs trainers	3,39,600	consultant hon. / Service cost
internship stipend	3,83,500	Stipend to interns
Travels	52,370	Project Travels
Communication	38,457	Communication, internet, stationery etc.
<b>TOTAL</b>	<b>9,59,277</b>	

Grant received: 956,874 (Nine Lacs Fifty-Six Thousand eight hundred Seventy-Four only)

Project expenditure: 959,277 (Nine Lacs Fifty-Nine Thousand Two Hundred Seventy-Seven only)

Grant received 12650.50 euros INR 9,56,874.

## 2. Additional reporting material

Besides this report form we would like to receive photographs and additional documentation (eg local press reports) of the project implemented.

The following table shows feedback from our participants:

### Post Training Focus Group Discussion with Stitching, Beautician & kitchen Gardening women group

Confident and strong, one can see these middle-aged women brimming with joy after completing a major portion of their course. When asked about the training program, unanimous cheer and laughter was the response. Coming mostly from poor backgrounds, the training program has instilled in them a sense of freedom and empowerment.

Each one had a story to share. Some who had never visited for such training now very regular and don't want to miss the class. . Not letting family responsibilities come in their way, these women do all the household chores before coming for the training. When asked about the timings of the training, they argue that 12 to 4 slots usually went unproductive which is now being successfully utilized in imparting training to them that will enhance their livelihood opportunities. In the absence of any skill, these women were unable to financially support their family. Household chores occupied a major portion of



their day and gossip with neighbors the rest. They are now happy as after undergoing the training they can not only support the family, but also be financially independent. This is a step towards demolishing the patriarchal equation of the communities these women come from.

However, at this point, one should also not forget the families back home who have been very supportive and have been encouraging these women to complete the training program. When asked about the content of the training and mode of instruction, praises for the trainer flowed. The trainer not only provided them individual attention, but also let her students practice on her own body! So much confidence she had on her disciples. Also, she encouraged them to ask questions so that their theoretical concepts were clear. The students made notes and also helped the fellow women who could not write. Talking about the practical class, the women were happy that sufficient material was provided for them to practice, which helped them learn better.

From the focused group discussion, one can conclude that the training successfully instilled in these women a great deal of confidence which will not only help them with livelihood opportunities but also empower them to deal with every day challenges. The women are full of energy and the training provided them a platform to successfully channel that in productive manner. Youth are also able to use their productive time for self-progress. **As told by Bhagwati “We are able to use our all waste food materials/ Crops for our kitchen gardening and resulted to increase our yield. ”**

## Stories from the Ground

### Name : Kavita : Wet Bengal

Kavita belongs to a family where struggle always continues. Her husband works in a Pvt. Company and earns 5000 rupees per month. She has two sons who are attached with the ICDS Programme. Kavita has one brother who is a “panipuri” seller at Daspara and Kavita helps her brother to sell his products.

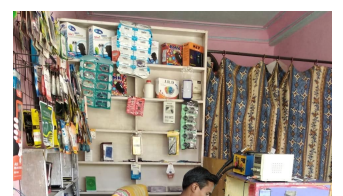
Kavita came to Literacy India as a tailoring student and expressed her interest to join the skill training program so that she could find a job or work where she could earn something for her family. For three months, she was enrolled under the entrepreneurship development cum financial literacy workshop. Of the various entrepreneurship models, Kavita expressed her wish to start a spice business. Kavita was provided the spice making training and a group of 5 women was formed. Post training, Literacy India gave her 6000 rupees as a loan for raw material purchase and she started a spice business at her community. Literacy India gave her technical support like one grinder machine and packing machine.

Kavita has found a new way of earning. She purchases raw materials from the market and grinds all kinds of “Masalas”, prepares small packets and sells them in the local shop and the neighboring houses. Kavita earns approx. 3000 rupees and has paid 60% of the installments. Besides this, she also continues her tailoring/Clothes alteration business from her home. She is now able to enroll her sons in the Local Govt. School. We are happy to see her new achievement.



### Name : Sanju Rajasthan

Sanju is a young boy from a remote village Sadla outside of Manoharthana, Rajasthan. Born into an extremely poor family, Anuj was educated in the local village school. But once he finished the basic schooling, he had no work to do and nothing to look forward



to. He had no means, other than minor farming to support himself and his family. Sanju learnt Mobile repairing & started working at shop as a trainee and sharpened his skills and how to manage a shop. Yet, he was able to earn a very meagre amount which was insufficient to fulfil the family need. But change was around the corner. he attended the enterprise development workshop held under the Karigari Program. He participated in it and realized that he could open his own shop. He took guidance from the workshop leader and started to work on it. He was asked to find suitable locations for his shop by analyzing the nature of the business and the local community. He worked hard and prepared a work plan that he shared with the team leader. Based on that he was given a loan of Rs.15000 from Literacy India. He took additional 10,000 from his family, and invested a total of Rs 25000 to open his own Mobile repairing cum Bank Mitra shop. Now, he is able to provide various financial services through his shop like money transfer, cash deposit and rural banking services offered by the government.

His mobile repair shop is situated at a nearby village in Khamkhera market. Anuj earns approx. 12000- 15000 per month and has started repaying his monthly instalment of Rs 1000 per month. Today, Anuj is able to support his family and is grateful to Literacy India for helping create a livelihood for him.

### **Name : Baby West bengal**

Baby Lohar, a 30 years old lady, took the training of stitching from Literacy India under Karigiri project at Pratappur centre. After that, she also took training for advanced stitching course. She was initially working at Literacy India but she wanted to start her business. Lohar requested Literacy India for a loan to support her to set up her own business of tailoring & garments and Literacy India provided her with a stitching machine with a micro loan of Rs. 10,000. Now, Lohar is doing very well and is earning an average of 1500 INR per month. Lohar has studied till class 7th. She has two boys. Her husband is a plumber. She lives in Govindpur village. Lohar is very happy to become a source of help to family and is also paying EMI 308/- on time to repay the loan amount.



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### **INSPIRATION TO SURVIVE Name: Pritibha Sen Location: Rajasthan**

Pratibha 31 years is a very creative and ambitious young woman. Living with her husband, she completed Tailoring course with Literacy India. Her husband is barber and his income is just to managing day to day expenses due to big size of family. Post training, she decided to open readymade cloth store as well alteration work For last two 4 months she has managed to make a humble beginning in her business from her tiny home. She works 12-14 hrs a day and makes a notable profit of Rs. 8,000/- to Rs. 12,000/- per month. She had one machines and planning to purchase few new sewing machines to expand business.

**She says," Literacy India is like my family. I would like to grow my business and support other women like me."**



### **Media Coverage ( Organic Kitchen Gardening )**

## महिला सखी दे रहीं जैविक खेती को बढ़ावा

मनोहरधाना @ पत्रिका.  
सादला ग्रीन हाउस और  
जैविक कृषि में सखी  
महिलाएं खासा काम कर  
रही हैं। लिटरेसी इंडिया  
संस्था सादला, चंदीपुर,  
बनेठ, जावर, जतावा में 5  
वर्षों से जैविक खेती को बढ़ावा दे रही है। किसान महिलाएं बांस एवं नेट  
से ग्रीन हाउस बनाकर जैविक सब्जियां उगा रही हैं। संस्था ने भगवती बाई  
बनेठ, हेमलता बाई चंदीपुर, सीमा कुमारी जतावा, राम जानकी बाई सादला  
को कृषि सखी बना रखा है, जो जैविक बाड़ी को बढ़ावा दे रही हैं। अन्य  
को भी जैविक खेती के लिए प्रोत्साहन कर रही हैं।



Pictures of the project and beneficiaries

### Manure Preparatio & use



### Vegitable shop in Village , Readymade Garments shop , Organic Farming.





### Spice Training and business in progress



### Stitching Training , Mobile Repairing Training & advance Product making



### Enterprise development cum financial workshop, kitchen gardening, Goat farming



### Ajola farming & Organic Manure

