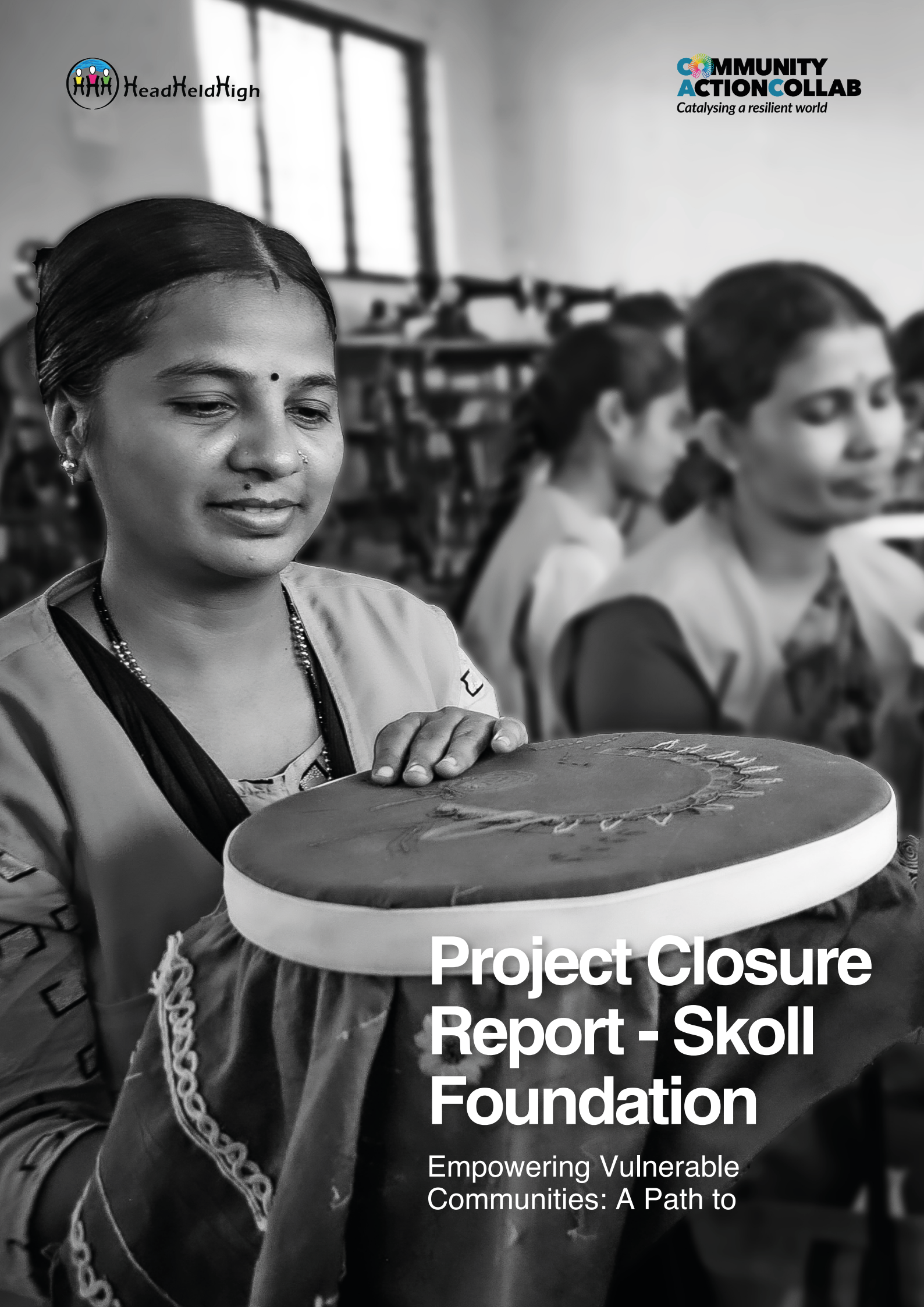

Project Closure Report - Skoll Foundation

Empowering Vulnerable Communities: A Path to

Preface

This project report describes a pilot project to build economic resilience of vulnerable populations at scale, including the need, conceptual framework, and activities conducted over its first year of pilot implementation. The project was conceptualised by a consortium of non-profit organisations, brought together by Community Action Collab (CAC),

Vrutti is committed to find solutions to end poverty, marginalisation and create wealth and build resilience for small producers. As social entrepreneurs, we pursue problem solving with entrepreneurial zeal, business acumen, courage to innovate, and consistently challenge traditional practices. To us, scale is about reach and impact at the community – the depth and breadth of our contributions to change (at individual producer, ecosystem and national levels) and sustainability of benefits. Our solutions are modelled to take us to the scale. We are not satisfied with localised and limited interventions. We therefore 'model' our approaches, 'cost' them, and 'integrate' them to be adopted by communities or market or public policy. We are passionate about unbiased measurement, self-critique and learning. We work through result-based planning tools, performance measurement metrics, impact and value for money assessments and use technology as augmenter.

HHHF is an organization that stands for the eradication of poverty in India and around the world. Since our formation in Nov 2011, we have successfully demonstrated solutions that work against poverty. We address poverty by building capability - so youth can live the life they have a reason to value. Over the last decade we have touched lives of 2,00,000 youth, all in the age group of 18-25-year-old with little or no schooling – from the poorest of families, the most marginalized communities, and mostly girls (67%).
So far, we have operated community-based centres across 19 states and 100+ districts.

Transform Rural India Foundation (TRIF) has the mission to create local and scalable solutions for rural communities that foster dignity and prosperity in villages. A community-driven sustainable model of empowerment for rural India. These rural development initiatives provide women and the youth with skills and information to make informed choices that will help them overcome poverty and embrace prosperity. The goal is to bring about a change in the lives of the most deprived in rural communities, in the poorest 100,000 villages that we call 'Stranded India.'

Gopabandhu Seva Parisad (GSP) is a 23-year-old action-oriented organization, believing in Performance, Transparency and Perseverance. Our vision is to build a self-reliant society free from any sort of abuse and discrimination. Most of our programs are focused on empowering the excluded and marginalized vulnerable communities, especially Women and Children through Livelihood Security, Advocacy and Model Intervention. We work in pockets across Southern Odisha, on eradicating food insecurity of communities through improvement of livelihood practices, knowledge sharing and development of habits in

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List of Abbreviations

CAC	Community Action Collab
CBNRM	Community Based Natural Resource Management
CCI	Consumption of Current Income
CDAR	Conservation, Diversification, Aggregation, Risk-Pooling Framework
CEDS	Comprehensive Economic Development Strategy
EDA	Economic Development Administration
ER	Economic Resilience
FFS	Farmer Field Schools
GOYN	Global Opportunity Youth Network
GSP	Gopabandhu Seva Parisad
HH	Household
HHH	Head Held High Foundation
MEAL	Monitoring and Evaluation Framework
MSAB	Multi-Stakeholder Advisory Board
OY	Opportunity Youth
PRA	Participatory Rural Appraisal
RIC	Resilience Impact Canvas
SILC	Savings and Internal Lending Communities
TRIF	Transform Rural India Foundation
YAG	Youth Advisory Group

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The need for
RESILIENCE

As our world and its climate rapidly change, exposure to acute events such as natural disasters, public health crises and climate shocks, are only expected to increase in coming decades. The burden of these shocks disproportionately falls on women and marginalised communities. In this volatile and uncertain setting, insecurity then, cannot be limited to a single, or even a range of limited factors. It is connected to families, communities, and extends its impact to a vast range of seemingly disconnected aspects of life. This became increasingly evident during the pandemic.

Take the case of Kalaburagi, that has faced several unpredictable turns in weather and numerous climate and environmental disasters in recent years.

In Kalaburagi, a district in the northern part of the Indian state of Karnataka, extremes of weather are common – oscillating frequently between torrential rain and arid drought. For its primarily agrarian inhabitants, this means that there is a perennial risk of decimation of their harvest. Though government schemes exist to mitigate such risks, much of the local population remains unaware of these schemes, and how to avail of them. Such insecurity does not remain limited to just the individual, or just the fact of incomes being impacted adversely. In the case of an individual in Gulbarga, for instance, unprecedented rains corresponded with the illness of his spouse, and to be able to afford her treatment was extremely difficult.

This case illustrates how insecurity is linked to livelihoods, access to healthcare and nutrition, livelihoods, mental health, etc. and is far from a one-dimensional phenomenon. While it is accepted that insecurity impacts individuals across a range of capabilities, the spread of this impact to family and community, and the interconnections between members of a family unit and the wider community are less acknowledged in the discourse surrounding economic insecurity. Tackling this phenomenon requires, aside from concerted and widespread effort, a paradigm shift in the way that insecurity is

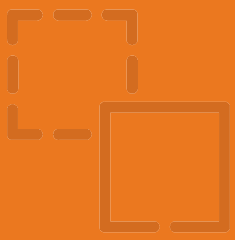
First, there must be an acknowledgement that addressal of such insecurity cannot be achieved by just retrospectively responding to devastating events with relief and aid. This must urgently be supplemented with a pro-active approach that enables households to withstand such shocks and events. Considering this, developing resilience at the grassroots level is of prime importance.

Resilience is about dealing with variance in state variables – wages, income, health, social status, etc. – in the short and medium term, while development is about increasing the mean of state variables in the long term.

In essence, resilience is the antithesis of vulnerability; an ability to withstand and rise from adverse events. Resilience is generated not at the individual level, however, but at the level of families and communities, as it is these social networks which provide support and leverage to individual households when sudden shocks are experienced.

In this context, this pilot to develop Economic Resilience deployed interventions to improve

Project
BACKGROUND



As a result of the COVID-19 Pandemic, numerous communities – especially those belonging to lower income classes – suffered increased precarity and

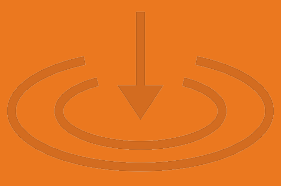
COMMUNITY ACTIONCOLLAB

Community Action Collab (CAC), at the time referred to as COVID Action Collab, partnered with over 350 organizations during the pandemic to support 10 million people in navigating the chaos caused by COVID-19. This experience highlighted the need for resilience building. Recognising this, CAC established an impact canvas – a group of relevant partners working collectively to accurately identify problem statements at the root of a challenge and co-creating and implementing scalable solutions – to focus on

Figure 1: What is an Impact Canvas?

Impact Canvas is a novel model of collaboration between organisations, who rally around a common cause to develop innovative solutions that can be implemented at scale. This model leverages the potential of collaboration through systems-oriented thinking to fast-track innovation and solutioning. Through the collaborative approach inherent in the Impact Canvas model, time from testing to implementation of solutions is drastically reduced. Along with this, the model brings increased potential for scale, reduced costs of discovery, convergence of financing for a cause, and reduced risks of failure.

This specific impact canvas developed to work on building economic resilience, dubbed the Resilience Impact Canvas (RIC), is described in the following



RESILIENCE

Impact Canvas

The Resilience Impact Canvas is anchored by Vrutti, and three organisations are implementing partners - Head Held High Foundation (HHH), Transforming Rural India Foundation (TRIF) and Gopabandhu Seva Parisad (GSP). The RIC considers the interconnected nature of family, community, societal and political circumstances, and individual action. The family is the central unit in this matrix of agents and actors. Therefore, it is the family which, amidst various interconnections and linkages, acts as a unit which is both susceptible towards shocks and protects the individual members of the family from the full impacts of those shocks. Any efforts to build grassroots-level resilience, therefore, are necessarily focussed on the family or the Household (HH) as a unit.

Though the focus is on economic resilience, the RIC recognises that a purely economic intervention is impossible. Any resilience built without engaging with social, political, and cultural realities will be illusory. For instance, for lower class and income communities, an increase in social status is part of a holistic resilience building journey. This reality is illustrated in

Figure 2: Resilience Impact Network

Acknowledging these realities, the RIC and its constituent partners, developed a conceptual framework and programmatic intervention to build economic resilience for households from vulnerable populations. This intervention was piloted initially across three distinct communities across three locations, with the support of Skoll Foundation. Subsequently, with support from Vitol Foundation, the design and implementation were accelerated. The three locations, communities, and implementing

Table 1: Pilot Locations and Communities

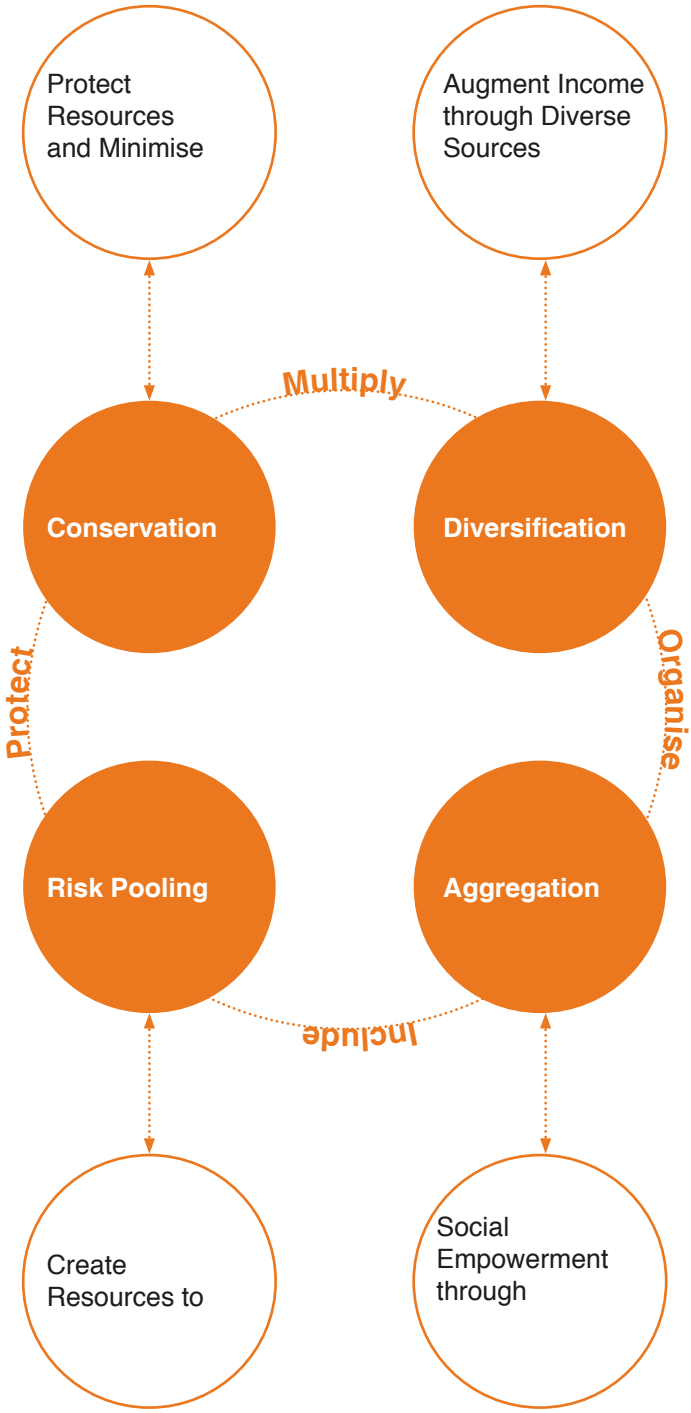
Location	Community	Implementing Partner
Kalaburagi, Karnataka	Farmers	Head Held High Foundation
Barwani, Madhya Pradesh	Tribal Youth	Transforming Rural India Foundation
Puri, Odisha	Fisherfolk	Gopabandhu Seva Parisad

The pilot initiative sought to create a community-centric approach to define and strengthen economic resilience among 7,500 vulnerable families in these three locations. At present, the pilot has reached

Pathway to Resilience:
The CDAR Framework

To structure and work towards an effective, holistic, and sustainable form of resilience, the RIC built a novel conceptual framework through which activities could be ideated and implemented – the CDAR framework. The CDAR Framework provides a conceptual tool to visualise and build actions towards economic resilience. Any intervention to build on the economic resilience of households or communities can be designed to act through the four pillars of the framework - Conservation, Diversification, Aggregation, Risk-Pooling (CDAR) – each of which can be seen as pathways to economic resilience. The framework and pathways are summarised in the figure

Figure 3: The CDAR Framework



Each of the four pathways are explained in further

Conservation: Protecting existing resources and sources of income and reducing expenses by meeting basic needs.

Diversification: Increase income generation potential through new income sources or diverse asset base and reduce risks of one source being affected by shocks.

Aggregation: Bringing together individuals and households, to create better social capacity through collective voices and better negotiation of interests

Risk Pooling: Build mechanisms to reduce risks to income sources and assets through access to informal community support and formal social

The CDAR framework forms the conceptual basis for actions, while the exact nature of actions arise from the needs of the local context and community. Therefore, the CDAR framework offers a comprehensive tool to visualise potential actions, while still accommodating subjectivity. Various activities can be conducted under each pillar of the framework, such that resilience as defined by local communities is enhanced.

In this pilot, activities were implemented in accordance with the pathways generated by this framework, while aiming to improve domains of resilience identified in collaboration with the local communities. The

ECONOMIC RESILIENCE

Pilot: Intervention Design

The figure below illustrates the steps involved in the

Figure 4: Steps in Design of Pilot Intervention

Step 1: Action Research and MARG Survey	The engagement began with an Action Research survey, designed to understand the meaning of resilience as prioritised by the community, and identify the levers affecting economic resilience. A MARG survey was also conducted as a needs assessment across a wider population in the locations, and understand vulnerabilities that HHs face.
Step 2: Gap Analysis	A Gap Analysis was conducted following the action research and MARG survey, on the data gathered, with the aim of crystallising the needs and goals of targeted households and existing gaps preventing their achievement, and to ascertain the steps needed to be taken to achieve greater resilience.
Step 3: Intervention Design Using CDAR Framework	Here, activities to enable the target households to move towards the goals identified in the previous step were conceptualised using the CDAR framework.

These steps and their methodology are described in

ACTION RESEARCH:

Methodology and Outcomes

Building on the principles of participatory and collaborative intervention design, action research was taken up by the implementing partners in their respective locations. It was conducted in iterative sequences of surveying, each sequence building on insights gleaned from previous responses. These insights were shared with the participants, and their views and opinions on them considered. The broad aim of the action research was to capture the

Research Methodology

The action research was developed on the following approach:

- Village Mapping: This involved generic ice-breaking discussions, social mapping (infrastructure, access to healthcare, accessibility via transport, etc), recording occupation profile of the village and migration to the nearest cities and jobs taken there. The locations were selected based on accessibility, socio-economic condition and precarity.

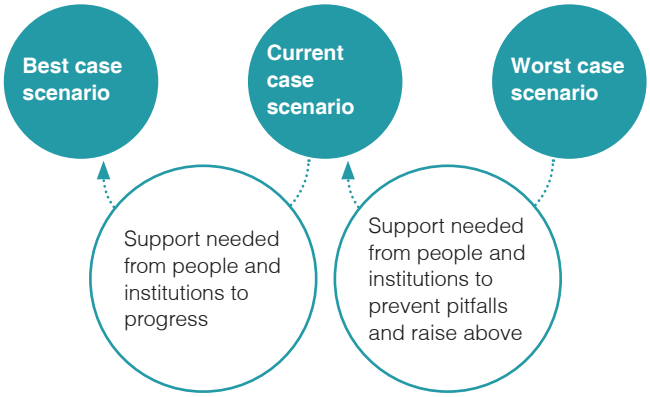
- Charts regarding the concept of resilience were presented to the individual participants, which they would respond to, and their responses regarding the following were recorded:

    - Their best-case scenario as a household, along all possible capability dimensions.

    - Key challenges to achieving this scenario and coping mechanisms.

Through this, a schematic assessment, as outlined in the figure below, was generated for each cohort of

Figure 5: Resilience Mapping Schematic



This schematic enumerated what households defined as their best, current, and worst case scenarios, while understanding the support needed to move from the current to the best case, and prevent potential drops

The following table shows the various stakeholders

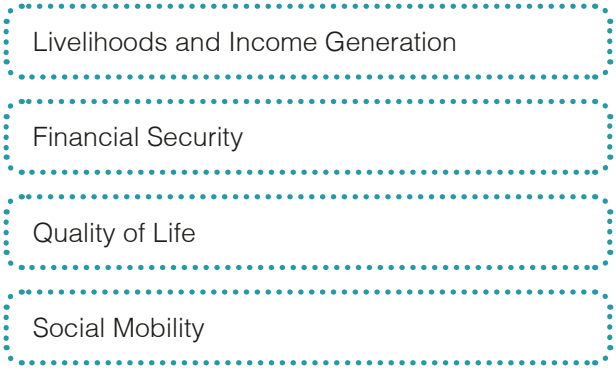
Table 2: Action Research Outreach

Location		Stakeholder Groups		No. of Families
Karnataka				
District	Kalaburagi	Target	Small and Marginal Farmers	
Block	Sedam	Men	Youth	200
Villages	Tharanahalli, Rudnoor	Women	Youth	
Madhya Pradesh				
District	Barwani	Target	Tribal Youth	
Block	Rajpur	Men	Youth	200
Villages	Atarsambha, Upala	Women	Youth	
Odisha				
District	Puri	Target	Marine Fisherfolk	
Block	Puri Municipality	Men	Boat labour and owners	200
Villages	Penthakotta Ward Nos – 25, 26, 31, 32	Women	Dry and fresh fish sellers	

Outcomes

Through a keyword analysis of the responses of participants organised in schematics as shown above, the following dimensions of insecurity, and correspondingly, resilience, were identified through the action research:

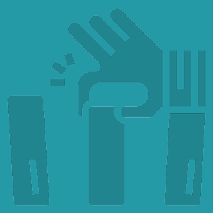
Figure 6: Outcomes of Action Research



These represent the dimensions along which households experience deprivation, vulnerability, or shock, as well as the priorities, on the improvement of which they stand to become more resilient. Along with these outcomes, indicators associated with growth along each of these dimensions were identified. These are available for reference in Annexure-1.

Another outcome that became evident from the Action Research Survey was that communities lacked hope of a resilient tomorrow. Their daily vulnerabilities, coupled with shock stress events such as the pandemic sapped this hope. It was understood that without hope building, any interventions to build resilience would not take off.

Therefore, along with the core CDAR interventions, it was decided to offer some value-added services that would offer two benefits - of building hope, and of



Design Interventions through

Once the dimensions of vulnerability were defined, the most vulnerable households were identified. Vulnerable households were selected based on the

Table 3: Vulnerability Framework

Vulnerability	Indicator
Land Ownership	Own less than 1 HA of land; Do not own a house
Housing and Assets	Kuccha, unsafe house; Do not own private vehicle
Income and Savings	Income less than 1.2 Lakhs per annum; Do not have an emergency fund, or savings more than Rs. 10,000
Accessibility of Physical Infrastructure	Bus stop is farther than 2 kms; Gram Panchayat is farther than 3 kms; Primary Health Care (PHC) and Middle School are farther than 5 kms
Livelihoods	No stable employment
Social Vulnerability	SC/ST or have experienced discrimination; Isolation
Expenditure	Heavy debt
Health conditions	Physical or mental health conditions; heavy expenditure on healthcare
Household conditions	Female headed/Single parent household
Other economic factors	Eligibility for BPL (Below Poverty Line) Ration Cards and Antyodaya cards

On this framework, households which satisfy six or more of the ten criteria are considered highly vulnerable, households which satisfy between three to five of the criteria are considered moderately vulnerable, and households which satisfy less than two of the criteria are considered not vulnerable.

Following the identification of vulnerable households, the CDAR framework was used to identify activities which would enable communities to move towards their resilience goals. These activities were identified such that they were appropriate to local contexts, needs and cultures.

Broadly, the activities encompassed the following intervention areas:

- Household (HH) level resilience orientation, assessment, and plans
- HH level capacity development
- Services facilitation for the households through a help desk
- Setting up and supporting community institutions – capacity development and service organisations
- Providing the households access to social security schemes

In this way, the intervention, designed using the CDAR framework, was active at multiple levels. The breakdown of the activities into corresponding CDAR pathways, as well as the level at which they act, can

Figure 7: Mapping of Activities

Activity

- Household resilience - orientation, assessment and plans
- HH level capacity development
- Services facilitation - through helpdesk
- Community institutions - capacity development and service organisations
- Village/area level plans - natural and physical
- Stakeholder engagement - across levels.

Capability

- Awareness and Motivation
- Capacity and Ability
- Access to Resoures
- Services and Support Systems
- Policy Engagement

Level

- Family Level:
- Economic
- Health
- Education
- Community Level (Socio-political):
- Organisations
- Institutions
- Area Level:
- Natural Resources
- Physical Infrastructure

CDAR Pathway

- Conservation:
- Reduce expenses Protect sources of income
- Diversification:
- Multiple revenue sources
- Aggregation:
- Help to save in the short and long run
- Risk Pooling:
- Informal mechanisms
- Formal mechanism

Thus, through the CDAR framework, it was possible to generate a complete action map, beginning with insecurities and goals, moving through capabilities, levels of social activity and framing to arrive at a list of activities to holistically target the improvement of

Implementation

The first year of the Economic Resilience Pilot has been focussed on the development of a model that meshes conceptual clarity, evidence-based design, and alignment with grassroots needs and realities. Therefore, a significant amount of time in the first year was spent in development of the CDAR framework – a tool through which to frame future resilience building activities - along with accumulating research data through action research and MARG profiling, subsequent authentication of the framework at the field level, and the development of the Monitoring and Evaluation framework.

Once this was done, the focus for the remainder of the year shifted to establishing relationships and trust with target communities and initiating action on low-hanging fruits. This chapter describes the interventions in each of the target locations by the respective partners.

For each location, the following structure is used for discussion:

1. Location background

2. Needs: Identified through action research and MARG

3. Activities: Classified based on the pathways of the CDAR framework

KALABURAGI, KARNATAKA

Location

Kalaburagi, formerly Gulbarga, is a district in the northern part of the Indian state of Karnataka. It has an area of approximately 10,951 square kilometers. The district is surrounded by the districts of Bidar and Raichur to the north, Yadgir to the east, Bijapur to the southeast, and Bagalkot to the southwest.

The economy of Kalaburagi is primarily based on agriculture, with major crops including toor dal, jowar, bajra, maize, and cotton. The district is also home to several industries, including textiles and power generation. The district has a well-developed transport infrastructure, with a railway station and several

Figure 8: Map of Kalaburagi

Community Needs

Based on participatory action research and subsequent profiling through MARG, the primary needs of the community were identified. The needs, along with the steps to be taken to aid the development of resilience, are given in the table

Table 4: Kalaburagi Needs Assessment

#	Problem Statement	ER approach
1	Low levels of monthly income at the household level	• Increasing the number of earning/ working members in the households • Creating alternate sources of income, and conserving the existing source
2	High dependency on the sole-bread earner of the family, thus making the households more vulnerable to shocks	• Providing access to social security schemes as a safety net in cases of future pandemics and shocks • Boosting entrepreneurship in the community to take away the pressure on agriculture, while also adding value to the existing products
3	Lack of alternate sources of income	• Youth to be skilled by building capability & make them employable & create economic pathways. • Boosting small time enterprises thru women with One village, one product concept with market linkages.
4	Girls in the school going age are not attending school regularly	• Hosting awareness sessions on the importance of education • Conducting Career guidance and counselling of youth to make better and informed choices
5	Low level of savings in the households thus pushing them to borrow money in times of exigencies from banks or local money lenders	• Conducting sessions on financial literacy and how to manage monthly expenses. • Providing access to credit linkages • Facilitating access to various social security schemes to ensure access to financial linkages for setting up of businesses
6	Lack of access to internet in the growing digital age	• Creating awareness on the importance and need of internet in this digital age. • Providing computer training and access to digital skills along with a well-equipped computer training centre to boost employability and access to internet
7	Lack of access to formal credit facilities	• Providing access to credit linkages through micro finances & banks. • Facilitating access to various social security schemes to ensure access to financial linkages for setting up of businesses

Activities

For the pilot intervention, 250 households across three villages were selected, and the following activities were

Table 5: Services Provided Kalaburagi

Particulars	No.
Number of households selected	**250**
Households enrolled in Ayushman Bharat scheme	**250**
Households enrolled on e-Shram portal	**250**
Households provided with access to crop insurance	**248**
Households provided with employability training for youth	**30**
Households provided with tailoring training for women	**23**
Households provided with PMFME Training and enrolment	**20**
Households provided with Pm Kisan Credit Card, PM Kisan Nidhi	**236**

Following this, these activities were taken up on a larger scale, and are shown in the following table . The emphasis of these activities was to tackle the low-hanging fruit of immediately pressing needs and issues, which were relatively straightforward to deal with. This ensured acceptance and increased participation from the

Table 6: Intervention Activities Kalaburagi

Conservation		**Diversification**		**Aggregation**		**Risk-pooling**	
Activity	**#**	**Activity**	**#**	**Activity**	**#**	**Activity**	**#**
Access to affordable healthcare through Ayushman Bharat	1913	Enrolling for E-Shram portal and getting the cards	827	Small-time savings through access to PAN Cards - post office schemes, PM Suraksha Bima Yojana	70	Farmers enrolled for crop insurance schemes	435
Scholarships provided to youth	2	Conducted career guidance and counselling sessions for youth	200	-	-	Farmers benefitting from the crop insurance	208
Farmers getting sprinklers	15	Youth connected with wage-employment	19	-	-	Households provided with Health insurance coverage through PMSBY	70
Farmers getting access to Kisan Credit Cards and PM Kisan Nidhi	175	Young women trained for self-employment	21	-	-	-	-

In addition to these core intervention activities, the following Value-Added Activities were conducted to build hope and develop trust and rapport with the community:

Health and Sanitation focused activities

- An interactive session with youth group representatives was organised to discuss on the issue of Sanitation, Cleanliness and Waste management, with support from Kalyan Karnataka Society, Vikas Academy, Gulbarga and other partner organisations.

- An awareness session on the symptoms and causes of Diabetes, which is prevalent in the region, was conducted. It also covered lifestyle changes and prevention.

Entrepreneurship boosting sessions

- A camp was organised to disseminate information about various types of food processing units that can be setup in the region and the support that is available in the form of relevant Schemes of the governments to establish the units, and how to apply for the schemes. The session wasattended by 30+ entrepreneurship aspirants.

- A one-day training and awareness session on masala powders and how to produce them was conducted in Gulbarga, with support of Kalyan Karnataka Society. 27 women from 6 villages participated in the session.

Social Entitlements focused activities

- Various awareness sessions and door-to-door drives on social security schemes and other entitlements were conducted throughout the project, thus reducing the risk of the households while ensuring a safety net, to build hope in community.

Youth empowerment activities

- Career guidance and counselling sessions were conducted in collaboration with local schools, where students were made aware about different career opportunities. 200+ students participated in the sessions.

Farmer focused activities

- An awareness session on organic and natural farming was conducted for farmers to introduce them to the basics of organic farming, and benefits of adopting it. 43 farmers attended the session and gained knowledge on how to reduce cost of inputs while increasing production. 30 farmers also enrolled for subsequent natural/

Figure 9: Training Session on Homemade Masala Making

Figure 10: Training Session on Organic Farming

326 Youth
Underwent capability building job and work readiness training

2000 House-holds
Covered under the needs assessment survey

132 Youth
Connected to gainful economic opportunities

410 Farmers
Supported through various schemes

112 Women
Underwent various self employment training

3247
Total number of social security schemes provided

Figure 11: Kalaburagi Outputs and Outcomes

132 Youths

8 Youths
Warehouse

4 Youths
Amazon

7 Youths
BPO

65 Youths
Farming techniques

2 Youths
Retail

6 Youths
Tailoring

15 Youths
Sprinklers equipment repair

5 Youths
Agriculture equipment repair

112 Women

56 Women
SIT Work (WFH)

21 Women
Antarprerna Collective (WFH)

Average Salary INR-2300/-

35 Women
Masala and roti making training

Figure 12: Kalaburagi Outcomes on Youth and Women Livelihoods

BARWANI, MADHYA PRADESH

Location

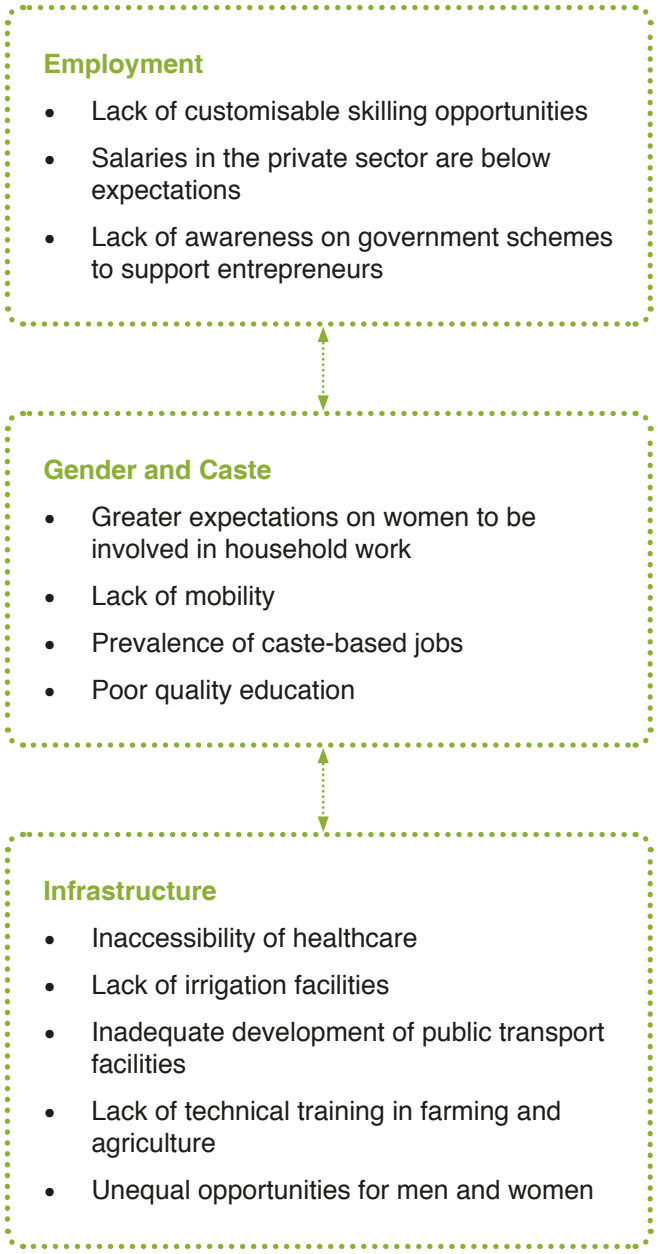
Barwani is a district of the Indian state of Madhya Pradesh, with its administrative centre in the town of Barwani. Covering an area of 5,427 km², the district has a population of 1,385,881. It lies in the southwestern corner of Madhya Pradesh; bordered by the Narmada River to the north, the Satpura Range to the south, Maharashtra to the east, and Gujarat and

Figure 13: Map of Barwani

Community Needs

Through action research and MARG, the following

Figure 14: Barwani Needs Assessment



Activities

- TRIF in Barwani undertook several youth centred activities involving outreach to youth and enhancing ecosystem collaboration. These are described below:

Multi-Stakeholder Advisory Board (MSAB):

MSAB was established in Barwani in March 2022 as a platform for key stakeholders such as local youth, government agencies, industries, academia, and civil society organizations to provide advisory support, share knowledge, create pathways, and facilitate resource sharing. The board was carefully chosen to ensure a range of expertise, experience, and interests were represented, with organizations like Global Alliance for Mass Entrepreneurship, SBI Foundation, CLT India, School for Social Entrepreneurship, FarmKart, Synergy Sansthan, The Optimist Citizen, District Administration, and a Barwani Government University Professor and Counselor as members. In the first two board meetings, the Theory of Change and Pathways were built with inputs from members, and partnership agreements were formalized to pilot initiatives related to employment and entrepreneurship pathways with the District Administration. Additionally, the TRIF team identified high potential value chains, so a working group made up of district stakeholders and private partners was formed to focus on the agriculture sector. This group recommended a study to identify opportunities for Opportunity Youth (OY) in Sericulture and Banana tissue culture, which has been completed in the region.

Youth Advisory Group (YAG):

To mobilize rural youth, in-person meetings were organized at the colleges, village, Panchayat and Block level to educate youth about Global Opportunity Youth Network (GOYN) and the central role of youth in the program. After a series of meetings over two months, the youth decided to form the youth advisory group. Nominations were received from different parts of Barwani district and the youth advisory group was formed with 17 members. Monthly youth advisory group meetings are organized with representatives from all the 7 Blocks of Barwani district. The meetings are designed to encourage youth participation in conceptualizing and designing the field interventions of GOYN Barwani. The working modalities of the YAG and a youth manifesto for the development of Barwani, has been co-created with the YAG members.

Enhancing Youth Opportunities through Physical Infrastructure (Youth Hubs and Youth Fellows):

TRIF has the only initiative in Barwani which strives to make place-based system shifts to create economic opportunities for rural youth at scale. Barwani being a predominantly rural district has scattered villages and it is important to provide solutions/services near their villages for them to be able to access those services, especially vulnerable sections like women OY. Therefore, youth fellows were selected through a rigorous process to cover all the seven blocks of the district and reach out to youth and their families with the support of local partner organizations. Local youth were selected who have leadership qualities and can act as catalysts for bringing change in a rural setting. The youth fellows are all graduates and above in qualification with experience working with the community. Further, youth hubs (tech-enabled resource centres) were established as “One Stop Solution Units” for the rural youth to access a variety of skilling, employment, entitlement, and

In addition, Humara Sapna Board Game and toolkit was developed to bring together youth and map their aspirations. Humara Sapna toolkit is a gamified approach that enables youth to plan, track and achieve their desired aspirations, all the while analysing their present situation. The toolkit consists of three key components - a life trajectory mapping exercise, a storybook, and a board game - which are described below:

- The **life trajectory mapping exercise** provides youth with a tangible artefact that they can utilize to map their aspirations in detail against a timeline based on their priorities and track their progress on a guide. The data captured is intended to surface driving motivations for individuals. It also helps identify when and what form of support is required to prevent or negate stressful circumstances and undesirable outcomes. The mapping exercise is supplemented by gameplay through a supporting board game and a scenario-based storybook that aims to provide assistance in surfacing intent for better practices of care.

- The **storybook** is intended to insert a role model for youth to follow in the form of a 'champion' who has achieved her aspirations. Each chapter in the book focuses on a particular topic and underlines a specific lesson/behaviour that the protagonists have learned or demonstrated. These topics include identifying pathways for improving livelihoods, availing of schemes and programs, good financial management, accounting for health emergencies, etc.

- Lastly, the **board game** is intended as a feedback mechanism to ensure that the learnings and behaviours being imparted through the storybook are being actively demonstrated by youth across multiple facilitated sessions. The game itself is divided into 6 segments, represented by one smaller board each, with each segment being introduced with corresponding chapters of the storybook. As new segments are added, they introduce increasingly complex scenarios for decision-making to the players. The various decision-making themes covered by these boards include livelihood upskilling, savings, debt management, health expenses, aspirational

Figure 15: Humara Sapna Board Game

Finally, community mobilisation took place through the appointment of two sets of 'influencers' from the community: the Sarthis or mentors, and coordinators, who work at the Yuva compass. The following figure describes this

Figure 16: Community Mobilisation

We begin by mobilising the community. To do this we have two sets of influencers from the local community- the Sarthis or mentor and the coordinators at the

These influencers who have a better understanding of the community find it easier to identify the needs of the community and talk to them to tell them that with skill, training and a steady income, a total transformation in their lives

The next step is to identify and understand each prospective beneficiary's specific needs and to zero in on what will work for them after finding out their abilities and competencies. That way, they can benefit from business opportunities or programs most

The mentors help link youth to the training, skilling as well as the government plans that offer assistance, better farming methods or ensuring access to

The coordinators at the Yuva Compass and the Sarthis also train the youth in a range of soft skills from digital literacy to

The hubs provide support ranging from laptops to smartphones and keep records of the progress made.

The volunteers constantly work with the community to tweak the programs to meet the aspirational needs of the community, so in the end, livelihood becomes a major way to lift them out of poverty,

Progress and Outcomes

Table 7: Intervention Activities Barwani

Conservation		Diversification		Aggregation		Risk-pooling	
Activity	**#**	**Activity**	**#**	**Activity**	**#**	**Activity**	**#**
Access to affordable healthcare through Ayushman Bharat	710	Enrolling for E-Shram portal and getting the cards	939	Small-time savings through access to PAN Cards - post office schemes, PM suraksha bhima	70	Connecting to loans	43
Pensions accessed to those eligible	12	Youth connected with wage-employment	511	-	-	-	-
Connections with other govt schemes	15	Technical support	27	-	-	-	-
Registration under MNREGA	100	-	-	-	-	-	-

PURI, ODISHA

Location

Located on the Bay of Bengal, Puri is a city and municipality in Odisha, India. It serves as the district headquarters of Puri district and lies 60 km south of the state capital, Bhubaneswar. The 12th-century Jagannath Temple resides in the city, thus earning Puri the nickname Sri Jagannatha Dhama.

The economy of Puri is heavily dependent on the religious significance of the Jagannath Temple, making up almost 80% of its total economic activity. Every year, 24 festivals are held in the temple complex, 13 of them major festivals with the most notable being Ratha Yatra, which attracts millions of

Figure 17: Map of Puri

Community Needs

Through action research and MARG, the following

Figure 18: Puri Needs Assessment

Activities

Art was utilized in a pilot program with the fisherman community of Penthakata, Puri to help find solutions that could improve household and community resilience. The activities focused on how to develop hope in the face of challenges and to create interventions for improving resilience. The program included two groups, each consisting of 10 persons representing 10 Barafs (hamlets). The activities are given below.

Seek your Lighthouse: Participants connected emotionally and brainstormed strategies for finding courage and strength in a crisis.

Self-Inspiration Box: This box provided the motivation and courage they needed to succeed in difficult times. Holding and looking at items in the box reminded them of past experiences.

Meta Verse Paintings: Through Metaverse Paintings, participants can imagine their ideal future and bring it to life by drawing their own images. These images include depictions of their dream home, a child happily going to school, a two-wheeler, a repaired house and a television set.

Drab Wall Art: The youths and children of the community held an event to introduce Drab Wall Art. The Elderly folk in the area praised this initiative, believing it was a powerful way to foster community consensus and raise awareness on issues such as

Figure 19: Drab Wall Art in Penthakata, Puri

Participants connected emotionally and brainstormed Through these activities, suggestions of the local community were considered and subsequently implemented, and individuals who had leadership qualities were identified. Three Saathis from the community were chosen to be the Voice of the community. They will act as a bridge between the community and GSP & CAC, collecting data from households with MARG survey CTO and aiding the field coordinator to acquire documents for social security and protection initiatives. Additionally, they will network and coordinate, resolve community-related conflicts, promote learning environments, build trust and hope, and coordinate with the government for scheme linkages.

Community Action Collab and Vrutti joined forces to host a Mela in the Penthakata Community on Makar Sankranti Eve, 14th January. During the program, Resilience Saathis were launched, life jackets were distributed, and a Tailoring unit was inaugurated in the presence of the district administration, CAC and Vrutti

Progress and Outcomes

The following activities were conducted, as structured

Table 8: Intervention Activities Puri

Conservation		Diversification		Aggregation		Risk-pooling	
Activity	**#**	**Activity**	**#**	**Activity**	**#**	**Activity**	
Formation of Fisherman Safety Committees	5	Enrolling for E-Shram portal and getting the cards	106	SHGs set up	10	Disaster Management Training	304
Health check ups	756	Children Literacy Workshops and working with schools	64	SHG support and training	55	Connecting to Accident Insurance	718
Environment Cleanliness Drive	3 villages	-	-			Disaster Insurance (PM Awas Yojana)	34
Access to Pensions	82	-	-	-	-	-	
Provision of subsidised LPG under PM Ujjala Yojana	18	-	-	-	-	-	
Total	**862**	**Total**	**170**	**Total**	**65**	**Total**	**1056**

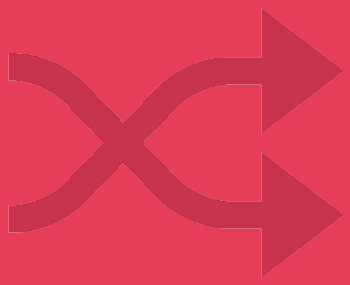
Increasing

Improving

Community Needs

Due to climate change and increasing economic uncertainty, especially in lower-income areas, such shocks are indeed to be expected, and even foreseen. It is in such a scenario that Resilience Impact Canvas acts, with the objective being to provide participants the tools to deal with and overcome shocks and come out stronger.

In keeping with this, the value-added activities, which focussed on increasing awareness of various issues, developing mindsets, encouraging open and honest communication, etc, were extremely valuable, and provided the necessary foreground through which the activities under the CDAR framework – which enabled access to services and facilities which would improve resilience – would be most fruitful. Developing resilience is not a matter of merely developing capacities, but also of encouragement and developing in participants the knowledge and belief that they can



Theory of

Considering the basic philosophy which informs Economic Resilience Pilot's approach to resilience-building, as described briefly above, the following components, each of which has been described individually as well as in terms of their relationships with each, in previous sections were brought together in a Theory of Change:

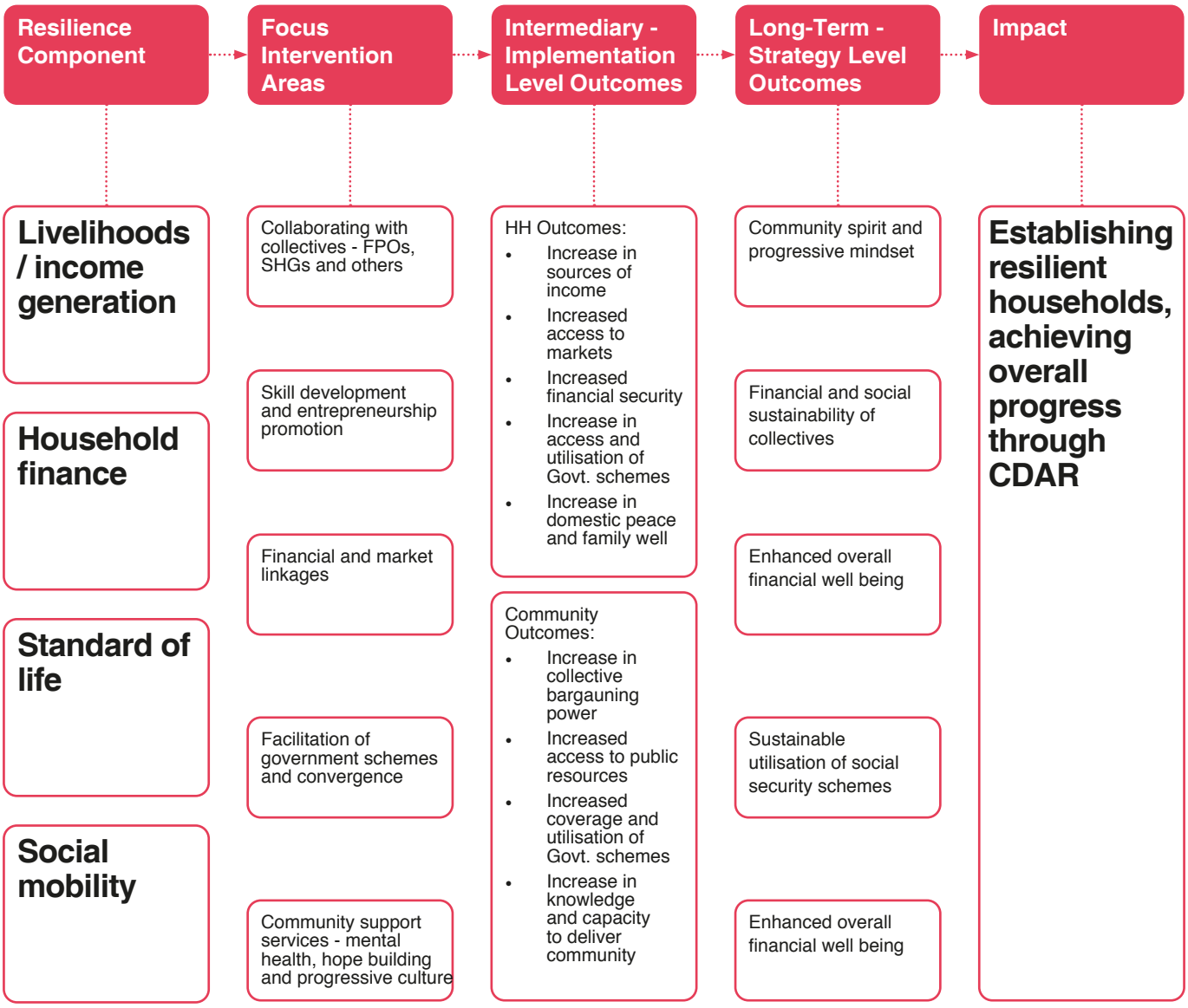
- The dimensions of resilience, as identified through the action research
- The components of economic resilience models, comprising:
    1. Financial Management
    2. Risk Planning
    3. Resource Optimisation
- The intervention areas considered under the intervention design

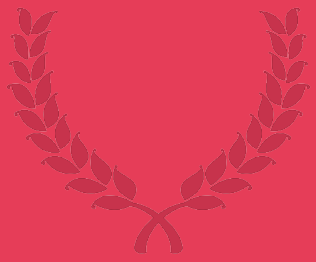
The manners in which each of these concepts informs and is complementary to the other have already been discussed. The following diagram describes the Theory of Change which results from their being brought together.

In this TOC, activity in the Focus Intervention Areas provides support and opportunities for households to improve their indicators in the four Resilience Components. The Intermediary Outcomes of this are improved indicators, as described in the diagram, while the Long-Term Outcomes signify changes in mindset, capability, and engagement in society. The pathways through which such resilient households can be enabled are given by the CDAR Framework.

The following sections will describe the notable practices of the Economic Resilience Pilot activities in

Figure 20: Economic Resilience TOC





Notable

Some novel ideas that emerged in the implementation design of the programme by various organisations are discussed below.

Increasing Awareness and Fulfilling Needs:

In Kalaburgi, various needs of the community were identified, and numerous sessions were conducted to raise awareness regarding these needs and ways of tackling them. Some of the topics covered included Health (especially Diabetes, which is prevalent in the region), Sanitation, Waste Management, Eligibility for Social Schemes, Entrepreneurship and Organic and Sustainable Farming. Workshops were held where individuals were provided training on food processing technologies and business operation, and career counselling and training sessions were provided to students. A series of workshops were held on organic and sustainable farming, and methods to reduce inputs while enhancing productivity. 43 farmers attended the first session, and 30 of them attended subsequent sessions.

Resilience Saathi:

The Resilience Saathi is someone deeply rooted in the community and can interpret, discover new insights about resilience building and community wellbeing in stressful times. They can instill hope and power in the hands of the people and act as a social listener. Resilience Saathis must be able to scale multiple amplifiers to different contexts. They will take community inputs into account to design the Economic Resilience Pilot, and work with 200 households in each pilot location. To date, four Resilience Saathis have been placed and are now actively working with the community.

Social Contract:

Engaging households in the Economic Resilience Pilot initiatives requires understanding and willingness to participate. For this, we created a social contract in the form of a pictorial story, showing the journey that households from similar backgrounds could take. To further illustrate the concept, a video of a Household in Economic Resilience was curated for partners and the community. Interested households could then take part in the program. The pictorial story, and the link to

Resilience Mela:

Vulnerable households are at the core of the Economic Resilience Model, so the creation of resilience experiences for the community is essential in cultivating a resilient mindset. Resilience Mela is a locally inspired celebration to honor the community's culture, resilience efforts, and optimism for a more resilient future. The melas feature culturally relevant entertainment, activities, and fun. The event also provides an opportunity to recognize the community's action taken and inspire them to do more. It brings local stakeholders such as local self-government bodies, government departments, media, and other local agencies together to form an environment for resilience building.

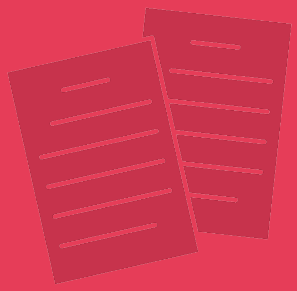
Humara Sapna Board Game:

Humara Sapna toolkit is a gamified way to help youth plan, track, and reach their ambitions. It includes a life trajectory mapping tool, a storybook, and a board game. The mapping tool helps youth create tangible plans that prioritize their aspirations and chart progress, while uncovering motivations and areas needing support. The storybook introduces a role model to show how dreams can be achieved, and offers lessons and advice on topics such as finding jobs, accessing schemes, and taking care of health. As each board game segment is added, it offers opportunities to make increasingly complex decisions on issues like upskilling, savings, debt, and aspirational purchases.

Art for Hope:

Art-based activities to build hope were conducted with Puri's fisherfolk community. The goal was to find solutions that would increase their household/ community resilience, focusing on how to stay hopeful in spite of facing challenges. The exercise was split into two groups of ten women and ten men, selected from ten Barafs (hamlets). Among the activities were Seek your Lighthouse to encourage connectedness, and Self-Inspiration Box to provide motivation during crisis. There were also Vision Building Paintings to explore goals for the future, and Drab Wall Art to create mass community consensus on issues like domestic violence. The initiative was praised by elderly members of the community.

Stories across CDAR



The following sections showcase some notable activities across each of the four CDAR pillars

Conservation

Saving the Soil through Sustainable Production: Gulbarga farmers primarily grow pigeon pea and black gram. Their produce has high demand, motivating farmers to overuse fertilizers and pesticides for higher yields. This has led to poor soil quality, reducing crop production. To address this issue, the Economic Resilience pilot is introducing non-pesticide management (NPM), along with methods of alternate farming, including principles of organic farming, agro-forestry, animal husbandry and alternate crops to 35 low/medium size farmers in 7 villages. These 35 farmers serve as influencers to spread NPM to other farmers.

Life Jackets – Safety for Lives and Livelihoods: Fisherfolk in Puri face rough seas during deep sea fishing. Their motorised boats often lack safety equipment, causing frequent injuries and occasional fatalities. Monthly accidents average 20-25, leading to hospital expenses, lost wages and worsened health. To improve safety, the Economic Resilience Pilot set up 5 safety committees that provided 100 fishermen with life jackets. The fishermen would repay the cost of the jackets in monthly installments, creating a

Diversification

Enabling Multiple Incomes for each Household: The Art for Hope activity communicated alternate livelihoods for women in the fisher folk community, centered around their tailoring skills. However, they lacked the support to set up an enterprise. A pilot initiative identified 5 women to lead the initiative and set up a tailoring unit called Aastha ('hope') in the Baraf. After a month of skill training, they started taking orders, providing additional income and financial stability to fisherwomen and their families. The unit also promotes skill development and empowerment, as the women learn new techniques in tailoring. It is important to open up alternate sources of income, as climate change or other environmental factors can impact sectors reliant on natural resources.

Providing Skills and Supporting Entrepreneurship for Youth: Youth in the three locations understand the potential opportunities available to them, yet lack the skills to make use of them. The Economic Resilience Pilot has provided employable skills and helped youth find employment through local skill and entrepreneurship development and placement facilities. In addition, these initiatives empower youth to gain the ability to work independently or start their own businesses, resulting in economic resilience and growth. The table below showcases the number of individuals who completed skill-building courses

Table 9: Graduates of Skill Building Courses

Location	Candidates who Completed Skill Building
Barwani	600
Gulbarga	251
Puri	50

In addition to this, a series of workshops were conducted in Kalaburgi on potential business opportunities in the food processing sector, and techniques and technologies were taught to participants.

Access to Sources of Credit: Vulnerable households require affordable and easily accessible credit for meeting expenses and investments. This was identified as a key factor of resilience in the Action Research Survey. The Economic Resilience Pilot provided various sources of credit, such as government schemes, banks, and more formal financial mechanisms. 43 households received credit from government schemes to set up their businesses

Aggregation

Coming Together for Collective Impact: Women Self Help Groups (SHGs) are powerful tools used to increase access to financial services and encourage entrepreneurship among marginalized communities. Currently, 11 SHGs – each with 10 women – have completed formation. By coming together, fisher folk can access credit, share knowledge and resources, and pool their savings, thus increasing their businesses' investment, improving livelihoods, and enhancing economic autonomy. To maximize their capacity, SHGs receive support from banks, government entities, and industry experts.

Access to Savings: Individuals were provided access to small-time savings through the provision of PAN cards, post-office schemes and other relevant schemes such as PM Suraksha Bhima Yojana.

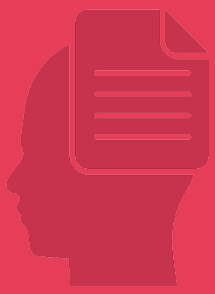
Risk-Pooling

Access to Social Security: Social protection ensures vulnerable households are supported and protected during difficult times. The Economic Resilience Pilot involved initiatives to increase awareness, simplify application processes, improve delivery mechanisms, strengthen coordination, and address social exclusion. Activities included informing individuals and communities of available support; simplifying applications; utilizing mobile phones for cash transfers; collaboration between stakeholders for efficient delivery; and eliminating barriers to access by women, minorities, and those in remote areas.

Awareness of Healthcare and Illness: Lack of awareness of chronic health conditions such as Diabetes and Cardiovascular Disease is prevalent in Kalaburgi, leading to high expenditure on healthcare and associated services. The Economic Resilience Pilot aimed to reduce the future expenditure on such preventable causes, and towards this, conducted awareness sessions on these topics, highlighting lifestyle changes that would reduce the likelihoods of such illnesses occurring.

Emergency Response Training: 300 fishermen were trained by the Emergency Response Department on how to respond in the sea during an accident, provide first aid to save lives, and reduce injuries. The training was planned in a recurring model to cover all the community members. Going forward, the plan is to build a cohort of fishermen, who could act as Emergency Response champions, could train more and more community members on emergency response mechanisms.

LEARNINGS



In this section, the important challenges and the learnings derived from overcoming them are

Awareness of Economic Resilience as a Concept: Educating teams and communities on economic resilience can be challenging, as it is complex and abstract. Difficult to measure and quantify, economic resilience requires multi-stakeholder coordination and alignment that can be laborious. To overcome this, we are helping teams and communities form their own relatable narrative for economic resilience by using visual aids and storytelling tools.

Understanding the Complexities of Local Realities: Economic resilience requires a multidisciplinary approach to tackle complex issues at the micro level, which necessitates careful consideration of limited resources and time. To understand the changing needs of the community and their resilience aspirations, it is essential to be attentive and receptive to local voices. Adaptive interventions can be sustainably enabled by empowering local teams and communities to develop their own solutions. This approach allows them to self-manage the challenge of economic resilience.

Ensuring Sustainability: Events must be of current relevance and sustainable. Long-term success requires community involvement, participation, and ownership to ensure sustainability when team and financial support are removed. Interventions should be designed with sustainability in mind from the outset.

NEXT STEPS

In the first phase of the Economic Resilience Pilot, significant time and effort was spent on ensuring that the approach taken was founded on a model which possessed both theoretical clarity and strength, and was aligned with local realities. Therefore, the development of the CDAR framework as a tool to frame future resilience building activities, as well as validation of this tool on the ground, through and alongside action research and MARG profiling took precedence. In terms of intervention activities, activities under the heading of Risk-Pooling were primarily the object of focus, as they presented low-hanging fruit – such as the availing of social security schemes, and other financial necessities – which were relatively straightforward. These also presented the implementing partners with the opportunity to build trust and gain participation in the local communities.

In the second year of the Pilot, the emphasis will be on developing activities around the C, D and A pathways. Activities planned for the next phase of the

Table 9: Graduates of Skill Building Courses

Location	Planned Intervention
Kalaburgi	Increasing Awareness: health issues, alternate and supplementary sources of income
	Mean Income Enhancement: support self-employed women through 'One Village One Product', create market linkages, support skill development and employment
	Health: raise awareness of health conditions (including mental health)
	Social Security: set up PRAs (Participatory Rural Appraisals) to enable communities to jointly make decisions, continue creating connections to schemes
	Access to Credit: enable community based saving through SILC (Savings and Internal Lending Communities), continue enabling access to credit sources
	Infrastructure: improve facilities connected to education, resource management, community participation and political infrastructure
Bharwani	Scaling: Expansion of program to three more blocks – Thikri, Niwali and Bharwani
	Income Enhancement: Initiatives to create further employment and entrepreneurship pathways, in collaboration with Rang Dey, R-Seti, HHH and Tata Strive, Freedom app, DDUGKY, MPSRLM, SAMPARK App, etc
	Entrepreneurship Support: Pilot to create Agro Entrepreneurs in collaboration with Human Ventures and Kheyti
	Career Growth Support: Other initiatives to be rolled out: Accelerated Entrepreneurship Development program of Tata Strive, Career Readiness and Counselling program of Wadhwani Foundation and Health Entrepreneur development program by Karnikos
Puri	Social Security: ensuring continued coverage of accident, health and life insurance, ration card, housing, pension, etc, under relevant government schemes
	Awareness: increase awareness regarding issues such as gambling, domestic violence, education and the importance of not dropping out of school, etc
	Education: facilitate the employment of Telugu teachers in local schools to overcome the language barrier and minimise the drop-out rate
	Collectivisation: facilitate further setting up of women's Self Help Groups, Fishermen's Cooperatives, Health Groups, etc
	Income Enhancement: facilitate market linkages, provide entrepreneurship and employment support

HHH's full action plan for the following year for their intervention in Kalaburagi can be accessed in Annexure-5.

Over the course of the first year of the Pilot to build Economic Resilience, the partners of the Resilience Impact Canvas have learned to listen to the communities they are working with, and to build their interventions from the ground up, taking local stakeholders as integral partners, rather than as subjects to be provided resources. Through this, the frameworks which are able to orient not just future activities in this project, but activities seeking to develop economic resilience in general have been developed. The CDAR Framework provides pathways for any organisation to draw from while designing resilience-building strategies. Economic insecurity and associated shocks, weather natural or societal in nature, are increasingly important to deal with, and this situation will only become more pronounced in future years. Developing resilience, therefore, is beyond developing economic or

BUDGET

Utilisation

Table 10: Budget Utilisation - Skoll Foundation

Skoll Foundation

Sl No	Particulars	Budget	Expenses	Balance
1	Skoll Media	60,00,000	61,29,511	-1,29,511
2	Skoll CRC	60,03,958	58,42,945	1,63,488
	Total	**1,20,03,958**	**1,19,72,456**	**33,977**

Table 11: Budget Utilisation - Skoll Media

Skoll Media

Sl No	Particulars	Budget	Expenses	Balance
1	Skoll Media	60,00,000	61,29,511	-1,29,511
	Total	**60,00,000**	**61,29,511**	**-1,29,511**

Table 12: Budget Utilisation - Skoll CRC

Skoll CRC

Sl No	Particulars	Budget	Expenses	Balance
1	Personnel	31,97,667	31,75,451	22,215
2	Administration	3,19,767	3,19,767	-0
3	Conference and Meetings	5,25,000	5,47,724	-22,724
4	Travel1	5,34,000	5,34,000	-
5	Consultants/Professional Services	6,00,000	4,00,000	2,00,000
6	Publication	1,70,000	1,70,000	-
7	Supplies	6,60,000	6,96,003	-36,003
	Total	**60,06,433**	**58,42,945**	**1,63,488**

Annexure 1 : Indicators of Resilience Outcomes

Resilience Components	Indicators	Impact
Standard of Life • Health & Well-being of the Family • Domestic Peace • Safe housing Solution **CAR**	• Partners for social security schemes and interventions: Tech and service-based. • Local partners for government collaboration and medical services. • HHs mapped to resilience managers for service delivery. • Local volunteers identified for village development committee formation. • HHs given incentives for	All family members/ households covered by social security entitlements: • Health insurance: Ayushman Bharat • Life and accidental insurance: Pradhan Mantri Suraksha Bima Yojna (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY) • Other schemes: PDS, Housing, MGNREGA
Livelihood / Income Generation • Agri-based Income generation • Skill Development • Non-Agriculture Earning Opportunities (NAE) • Community Assets & Facilities - Agri & Solution **CDAR**	• Cadre of local mentors/ champions created for demand generation and awareness (run by partners). • Government schemes facilitated. • No. of training programs conducted on livelihood, skill development, and core employability skills. • Collaboration with existing institutions (SHGs) for livelihood programs. • No. of CSC Centers and other employment initiatives set up or initiated. • Services provided to individual enterprises through collectivization. • Knowledge building and practices for household income and livestock activities. • Facilitation of NRLP activities for livestock. • Total forward and	• Each family with at least one diversified income source: farm, non-farm, fish value chain, and employment. • Strengthening enterprises and household income sources, including cost reduction in fertilizers and

Resilience Components	Indicators	Impact
Household Finance • Tangible Assets & Savings • Tangible Liabilities • Tangible Financial Prudence - Insurance & Protection Solution **CDAR**	• Local volunteers and key influencers through Resilience MGRS creating specific funds for weddings, festival celebrations, funerals, etc. • Incentive system for HHs to avail SSPs and actively contribute volunteering hours in community centers and development activities. • Number of celebrities motivating on specific topics across various issues. • Activities such as puppetry, street plays, and campaigns addressing community concerns. • Number of Community Inst Members facilitating group discussions, ensuring updates, and addressing problems during follow-ups. • Mentoring/mentee model in groups through	• Financial literacy support for all family members/ households, accessing interventions from Governments, Banks, NBFCs, SHGs, and Commercial Institutions. • Education awareness and career counseling for selected family members/ households, accessing scholarships, incentives,
Social Mobility • Promoting a non-discriminatory environment • Access to local governance - GPDP • Access to healthcare • Access to transport and higher education Solution **CAR**	• Aspirations mapping via Dream Tree Concept. • Storytelling sessions of high achievers breaking barriers. • Gamifying models for community de-addiction and household issues. • Regular community events, celebrations, and festivals with institutions and Gram Panchayats. • Village fairs promoting local products and fundraising. • Blood and organ donation initiatives. • Number of SHGs, institutions, and linkages established. • Activities combining arts and social impact.	• Counseling and support provided to selected family members/ households to enhance domestic peace and emotional well-being. • Awareness on the importance of local governance and community ownership, with encouragement to actively contribute to community development. • Opportunities provided to selected family members/households for engagement in arts, sports, games, and cultural activities to nurture talent and foster a growth mindset

Annexure 2 : MARG Questionnaire

Sl. No.	Section	Questions
1	Livelihood, Income and Financial Vulnerability	No. of members in the household
2		How many working members are there in the household?
3		What is your current monthly household income? (INR)
4		Do you have atleast one month's household income saved?
5		How do you save money?
6		What kind of employment is the primary earner of the family engaged in?
7		Are any children under the age of 16 required to work to support the household?
8		If expenditure exceeds income, how do you manage the household?
9		Has anyone in the household secured employment under MGNREGA?
10		How many days in the previous year was MGNREGA employment availed
11		Average number of hours worked per day
12	Quality of Life	What kind of toilet do you use?
13		What kind of access do you have for clean source of water?
14		Do you have to walk for more than 15 minutes to access a source of water?
15		What is the frequency of water supply?
16		Does your household have access to electricity 80% of the time at home? (for about 19-24 hours a day)
17		Does your household own one of these assets - TV, Fridge, Washing Machine, Computer, Mobile, Music System, Mixie?
18		What do your family members use for daily travel or mobility within the city?
19		Do you have access to the internet daily?
20		Do you have a home with a roof, walls, and floors? Are they in proper condition according to you?
21		Does your house contain more than four people per room?
22		Type of house
23		Type of Accomodation
24		Do you cook with solid fuel, such as dung, agricultural crops, shrubs, wood, charcoal or coal?
25		Do you use LPG Cylinder for cooking?

Sl. No.	Section	Questions
32	Education	Do you have children that are 6 to 14 years old and not attending school?
33		Why are children not going to school?
34		Do girls in your household in the school going age go to school?
35		Why are girl children not going to school?
36		Has anyone in your household completed 6 years of education?
37		Has anyone in the household obtained a degree or post secondary certification?
38		Has anyone in your household obtained a Post-Graduate Degree?
39	Social and Economic Participation	Do you have a bank account / account under PMJDY?
40		Which of the following government schemes do you have access to? (select as many)
41		Do you have access to a formal credit facility or loans?
42		Are you a member of community groups/SHGs or other NGO Groups?
43		Have you experienced discrimination based on race, age, sex or other parts of your identity?
44	Healthcare	Has anyone in your household given birth without access to proper medical services (hospital, doctor, nurse)?
45		Did you receive maternity benefits?
46		Has a child under 18 died in the household in the last 5 years?
47		How often do you use a health facility (clinic, hospital)?
48		Reasons for low usage or no usage of health facility?
49		Are the children in the household vaccinated according to the Indian Vaccination Schedule?
50		Are the household members vaccinated against COVID?
51		Do the women in your household have access to menstrual products?
52		No. of family members with health insurance
53		Any non-communicable or chronic diseases in the household?
54		Monthly expenditure on healthcare (INR)
55	Motivation	Do you believe that you can make a chance to improve your situation?
56		Do you believe your actions bring about the impact you want in your life?
57		Do you believe moving out of poverty will improve your life?
58		Do you believe the effort necessary to improve your life is worthwhile?
59	Miscellaneous	Is there any appearance of frequent environmental disasters that affect you and your family life?

Annexure 3: Placements & Services in Barwani, MP

Activity Type	Domain	Type	Total nos.
Skill training			
ADEP	Enterprises udhmi	Female Udhmi	206
Call Center	Call Center Job	Call Center Job	8
Comouter Course	Computer Training	Computer Course Dugky Indore	12
Silai Online	Online Sewing Training	Online Silai Training Female	59
Dairy Farming	Dairy Farming	Training	3
Goat Rearing	Goat Rearing	Goat Rearing	11
Motor Repair	Motor Repair	Motor Repairing Rseti District Barwani	4
Two Wheeler	Two Wheeler Repairing	Two Wheeler Training	6
Animal Rearing	Animal Rearing	Animal Rearing	15
CSC Idcours	CSC Idcours	CSC Idcours	
ITI Courses	ITI Course	ITI Course	9
Custom Jewelry Making	Custom Jewelry	Custom Jewelry Female Rseti Center District Barwani	3
EDP	EDP	EDP Access	50
WADHWANI Course Link	WADHWARNI Course	WADHWANI Course Link on different domains	10
Pratibha Syntex (Entry Level Job)	Pratibha Syntex	Pratibha Syntex Placement	18
Techno India	Techno India	Techno India Indore Entry Level Placement	15
Entry Level Placement in other companies	Placement	Total Placement Company	82
Linkages	Mudra Loan	Mudra Loan	4
Linkages	Rang De	Rang De Connect	13
Loan Assistance	NRETP	NRETP	26
Linkages & Support	Technical Support to Youth	Digital Payment, Business Plan Training	8
	Udhyam Aadhar Support	Udhyam Aadhar Support for Youth	19
	CM Udhyim Kranti Loan	CM Udhyim Kranti Loan	1
	PM Swarojgar	PM Swarojgar	4
	Pension	Old age Pension, Divyang, Widhva, Kalayani pension etc.	12
	Aayushman Card	Aayushman Bhart	710
	E Shram Card	E Shram Card	939
	Manrega	Job Card Dhari	100
	Sambal	Sambal	13
	PAN Card	PAN Card	10
	Jan Dhan Khata	Jan Dhan Khata	89
	Jiwan Jyoti Bima	Accident Bima	25
	Saral Suraksha Bima	Saral Suraksha Bima	2
	Aadhar Update	Saral Suraksha Bima	152
	Samgra ID	Samgra ID	32
Entitlements	Patrata Parchi	Ration Parchi	65

Annexure 4 : Pictorial Depictions of Families' Economic Resilience Journeys

Annexure 5 : Action Plan for Kalaburagi for the Next Year

Sprint	Description	Farmer	Alternate Livelihoods	
Awareness Generation	Create awareness within the selected community on enhancing the economic, health, quality of life & hope through sustainable approach by building options & choices	1. Awareness on enhancing crop yield/acre through: • Suggesting alternate produce • Organic farming practices • Improving market linkages • Utilizing weather forecasts to reduce costs and increase revenue. 2. Diversifying crops and income sources by: • Reducing dependence on a single crop • Promoting agroforestry, animal husbandry, and non-farm activities.	Developing non-farm activities, such as tourism or services, can diversify household income sources and provide additional economic opportunities.	• Promoting micro-enterprise development: Encouraging the development of small businesses that are complementary to agriculture, such as food processing or handicrafts, can create new income streams and improve household economic resilience. • Awareness on earning extra income during spare time through vocational skills/ entrepreneurship training
Mean Income Enhancement	Enhancement of mean income of the family through interventions based on the MARG survey.	• Selecting 5 farmers/ villages using vulnerable criteria as a control group for interventions to enhance yield/produce. • Among the selected farmers, experiment with Agroforestry, Organic farming, Animal husbandry, Non-farm activities.	Promoting education and skill development: Educating family members and building their skills can help them access better-paying jobs or start their own businesses, reducing their vulnerability to economic shocks.	Promoting women's economic empowerment: • Empowering women through education, training, and access to resources can help them contribute to household income and decision-making, increasing household resilience. • Mobilize 25 women per batch for programs on General Entrepreneurship Training (GET), tailoring, and other entrepreneurship initiatives.
Health (Quality of Life) More from partner	Enhancing health within the household - Physical, Mental, and Social	Physical health interventions for BP, Diabetes, and general illness - intervention	Handling stress, emotions, mental health etc.	Menstrual, pregnancy, childcare, malnutrition, mental health etc.
Social Safety Nets, Safety Networks	Exposure & create access to all social protection schemes of both state & central govt. Strong social networks can help farmers cope with and recover from shocks. Encouraging the formation of farmer groups, cooperatives, and other social networks can provide a platform for sharing information, pooling resources, and accessing support services.	Participatory Rural Appraisal (PRA): PRA is a community-based approach that involves the active participation of community members in identifying and prioritizing their needs, resources, and potential solutions. It is a bottom-up approach that empowers the community to take ownership of the development process and builds resilience through community mobilization, capacity building, and empowerment.	Access to youth-related social schemes, self-employment opportunities. Form a youth brigade at the village level to influence and bring awareness within the community to various government agencies and NGOs.	Social Protection Programs: Social protection programs, such as cash transfers or food subsidies, provide a safety net for vulnerable households and protect them against economic shocks. These programs can improve household resilience by reducing poverty, improving nutrition, and promoting access to education and health services.

Sprint	Description	Farmer	Alternate Livelihoods	
Access to Credit & Financial Services	Improving access to credit and financial services: Lack of access to credit and financial services can be a major barrier to building resilience. Providing farmers with access to affordable credit, savings, insurance, and other financial services can help them manage risks, invest in their farms, and cope with shocks.	Savings and Internal Lending Communities (SILC): SILC is a community-based savings and loan scheme that enables households to save, access credit, and invest in income-generating activities. It promotes financial inclusion, improves household resilience, and builds social capital.	On completion of MIC (Micro-Enterprise Development Programme), for the self-employment category, connect them to credit agencies/RSETI (Rural Self Employment Training Institutes) to pursue their interest in building small and medium entrepreneurship ventures. Support them by connecting them to seed capital to start their existing or new ventures.	• On completion of GET (General Entrepreneurship Training), help them build business ideas/ proposals and connect them to microfinance and government schemes for small loans • Promote “One Village, One Product” with a sample size of one woman from each village for producing local products with market linkages and avail small loans.

Annexure 6 : Case Studies

New Age Services through Rural entrepreneurship

Laxmi, Newali Bujurg Village, Barwani

Lakshmi, a 30-year-old resident of Newali Bujurg Village in Barwani, studied until class 11 before getting married. She lives with her husband and three children. Previously, she worked as a housewife while her husband worked as a daily wage earner at a shop in Newali. However, as her children grew older, she faced financial difficulties.

During a youth engagement drive by the Youth Hub team in Newali Bujurg village, it was discovered that Lakshmi had a strong interest in starting her own business. She possessed basic computer knowledge and expressed a desire to continue her studies while pursuing her entrepreneurial aspirations. She actively sought entrepreneurship opportunities within her village.

The Youth Hub team connected with the Rural Self Employment Training Institute (RSETI) in Barwani to arrange a 6-day residential training program on CSC (Common Service Center) ID. Lakshmi successfully

Following the training, the Youth Hub team advised Lakshmi to invest her available funds and obtain the remaining amount as a loan from the Self-Help Group (SHG) to start her CSC business. Lakshmi was delighted and enthusiastic about the possibilities of launching her own business.

After receiving assistance from the Hub Coordinator in planning her business and deciding on the equipment to purchase, Lakshmi also received support from the Hub staff in financial planning and linkages. The total investment required for her business was 40,000 rupees. Lakshmi invested 30,000 rupees of her own money, and she obtained a loan of 10,000 rupees from the Self-Help Group (SHG).

Currently, Lakshmi earns around 7,000 rupees per month from her business. This has boosted her confidence, and she is now planning to expand her business by introducing new products and services. The increased personal income has also allowed Lakshmi to resume her studies after a break of almost

Insurance for Rainy Days

Mahebood, Kalaburagi district, Sedam taluk.

Mahebood is from the Sedam taluk of Kalaburagi district. He comes from a family of five and recently faced difficulties due to his spouse's illness and health issues. Balancing medical expenses and family needs became challenging for Mahebood, especially with the income from agricultural harvesting on his 5 acres of land.

The agricultural sector in the Malkhed area is highly dependent on rainfall and faces significant uncertainty. The farmers constantly face the risk of floods or droughts, which can completely wipe out their income for a year and push them into poverty.

To assist farmers like Mahebood, the Economic Resilience Pilot team helped them and 435 other farmers in filing crop insurance applications on the Samrakshane Karnataka Government portal. The insurance company provides compensation ranging from INR 8,000 to 12,000 per acre. Discovering this opportunity brought happiness to Mahebood.

Unfortunately, this year, the region experienced unprecedented rainfall, resulting in all the fields getting submerged and suffering heavy crop losses. This devastating situation affected farmers, including Mahebood. However, the crop insurance came to their rescue. The team assisted Mahebood in filing the necessary documents to claim the insurance amount, and he received Rs. 60,000/- as compensation for his loss.

This financial support enabled him to meet household expenses and prevented his family from falling into poverty. Like Mahebood, 208 other farmers in the Malkhed region also received insurance amounts with the assistance of the team.

Alongside, Mahebood was also introduced to Parihar Dhan (amount) and the Central Government scheme known as PM Kisan Nidhi. Through these initiatives, he received INR 6,000 over a period of 3 months. This financial support played a crucial role in improving the economic condition of Mahebood and his family, allowing them to attain a more stable financial

Prioritising Safety - Less Risk on Life and Livelihoods

Muthi Srinu, Puri

Muthi Srinu, a fisherman based in Puri, India, owns a small motorboat and works with four other men for fishing. He recently joined the Safety Committee of the Baraf, a local fishermen's association that focuses on ensuring the safety of its members during their fishing ventures at sea. During one of the Safety Committee meetings, the members discussed the importance of life jackets for the fishermen's safety.

Realizing the significance of having a life jacket, Muthi Srinu decided to obtain one on an EMI (Equated Monthly Installment) payment basis. He received a high-quality life jacket and now carries it with him whenever he goes out to work on his boat. Muthi Srinu feels much safer with the life jacket and wishes for all his boat workers to have the same level of protection. This increased confidence in his safety also means that he can continue working without the risk of injuries preventing him from earning income on a regular basis.

Muthi Srinu was able to repay the EMI for his life jacket in just three installments. Now, he is eager to utilize the Safety Committee's funds to acquire life jackets for other members of his boat. His goal is to ensure that every fisherman on his boat has access to a life jacket, enhancing their safety while working on the water.

In addition to procuring life jackets, Muthi Srinu has plans to acquire a GPS device for his boat. He intends to seek credit from the Safety Committee's fund for this purpose. Having a GPS device will facilitate easier navigation on the water, saving him time and improving his overall productivity.

Muthi Srinu's experience underscores the significance of safety measures in the fishing industry. It also highlights the valuable support provided by community-driven organizations like the Safety Committee of the Baraf. Through initiatives such as EMI payment options and the corpus fund, the Safety Committee assists fishermen like Muthi Srinu in

Annexure 7 : MEAL Framework

Key Result Areas	Monthly	Quarterly	Annual
Monitoring & Reporting	Outputs identified in ER Tracker	• Outputs identified in ER Tracker • Summaries of key events for news letters with photos, videos and recorded feedback from stakeholders	• Outputs identified in ER Tracker • Summaries of key events for news letters with photos, videos and recorded feedback from stakeholders • Sharing Case studies - Most Significant Stories of Change according to the initiatives and unintended outcomes
Evaluation and Reporting	Enhancement of mean income of the family through interventions based on the MARG survey.	Identification and Evaluation of leading indicators for the ER outcomes in TOC and identified for initiatives, sustainability, equity, diversity and inclusivity	• Identified key outcomes as per ToC • Program sustainability, scalability and Impact • Heterogeneity factors - Equity, Inclusivity and Diversity
Accountability	• Weekly reviews of ER Tracker • Validated by MEAL SPOCs by partners and CMS Team	• Monthly reviews of ER tracker, Leading indicators for ER outcomes • Presented to Senior ER Leadership • Feedback and relevant modifications on MEAL as per the feedback	• Formulating a team/ agency to conduct evaluation, consensus on Terms of Reference by partners and Senior ER Leadership team • Resource planning of Annual evaluation-scope methodology, timeline and budget • Quarterly check ins on preparation and feeding information for annual evaluation • Conducting Annual evaluation and presenting it to team