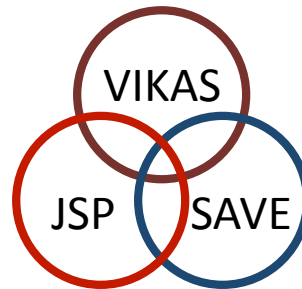


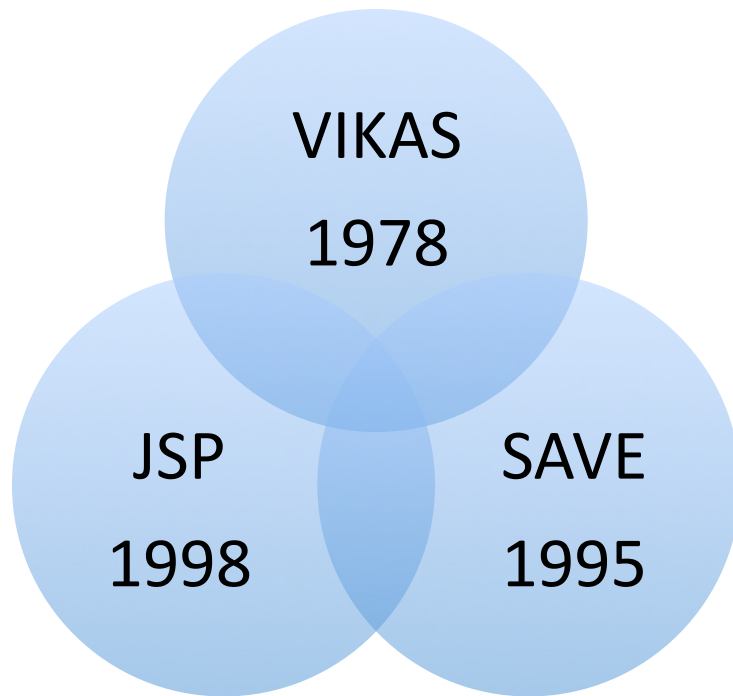
Mainstreaming the Marginalised
through
Combining Cause & Commerce

a joint initiative
of



A presentation
By
Rajesh Shah
19th January 2015

Organisational Structure



- **VIKAS - Centre for development**
A non government organisation (NGO) engaged into rural development activities since past thirty seven years.
- **SAVE – Saline Area Vitalization Enterprise Public Limited**
A technical service organisation (TSO) designed to provide services to various stakeholders, particularly poor, living in or engaged with development of coastal regions
- **JSP– Jan Shakti Parishad**
A membership based organisation of agriculture labourers from Rathod community (ST) addressing various socio-economic needs of its members.

Governance

VIKAS **Board of Trustees**

Mr. P. K. Laheri, I.A.S (Chairman)
Former Chief Secretary,
Govt. of Gujarat

Dr. Indira Hirway, Economist
Director, CFDA

Ms. Alka Pleracha, Architect
Director, People In Centre Pvt. Ltd.

Mr. Rajesh Shah, Architect
Managing Trustee (Hon.)

SAVE **Board of Directors**

Mr. Chinubhai R. Shah (Chairman)

Mr. S. M. Palia
Former Executive Director IDBI

Mr. Dinesh Awasthi
Director, EDI, India

Prof. Sukhpal Singh
IIM, Ahmedabad

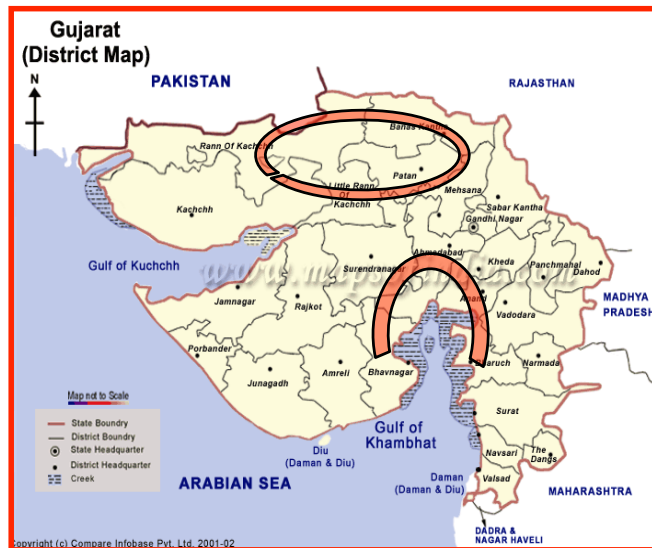
Ms. Daksha Shah
Director, Pahel Financial Services Ltd

Mr. Rajesh Shah, Architect
Managing Director

Concern

Economic & social inclusion of rural & urban poor in the mainstream economy

Where do we work?



With whom do we work ?

Coastal Communities

- Agriculture Labourers,
- Small & Marginal Farmers
- Fishermen
- Salt Producers
- Charcoal makers

Currently engaged with

- 10,000 Agriculture labourers and small and marginal farmers from 120 coastal villages of Bharuch districts
- 100 fishermen from 05 villages of Bharuch district
- 120 salt producers in 10 villages of Surendranagar district

Mission

Combining cause & commerce

Strategy

- **Initiate and strengthen organisations of the marginalized primary producer communities in coastal region**
- **Help them access unutilised common property resources (wasteland, surplus agriculture land, water tanks etc.**
- **Develop natural resources (wasteland, Mangrove forests etc.) in partnership with them such that it in**
 - **short term generates wage employment,**
 - **medium term generates income, &**
 - **long term improves the quality of natural resources**
- **Nurture group micro enterprises linked to re-generated natural resources**
- **Increase their access to technology, institutional credit and markets**

Strategy in Action – Bharuch District

Freedom From Bondage and Beyond.....

Coastal region of Bharuch District



**Jambusar, Amod & Vagra Taluka
Bharuch district, Gujarat**

Problems

- Poverty linked with degradation of natural resources
- Recurring droughts/floods
- Salinity & soil erosion
- Has 50% of the work force working as agriculture labourers being paid between Rs. 40-60 per day
- Heavy indebtedness & poverty

Prevalence of Chakars & Paniharies (Forced Contract labour)



Borrowings & Bondage

- Landless Agriculture labourers (ST) trapped in the cycle of borrowing & bondage.
- In order to meet two ends they borrow money at 10% per month.
- Can't repay and hence work as Chakars & Paniharies
- In 1978, there were 20,000 persons engaged as *Chakars & Paniharies*
- At present this number stands at 1,500 to 2,000 persons

Jan Shakti Parishad



- Established in 1998 as a Public Charitable Trust
- Board of Trustee comprising primarily of *Rathods*
- Project team of 13
- Enrolled 1,000 persons as members
- Current corpus Rs. 10 lakhs
- Implementation partner of VIKAS/SAVE in Mangrove projects
- Earned revenue of Rs. 64 lakh in 03 years
- Initiated several entitlements initiatives



VIKAS & SAVE Ltd's Initiatives & Impacts

- **Set up of village & taluka level organisations of the poor with 5,000 members in Jambusar, Amod & Vagra talukas**
- **Accessed and developed common property resources (CPRs)**
 - 1400 acres of Government wasteland on lease to 400 Rathod families
 - Transfer of 700 acres of surplus agriculture land to 200 labourers
 - Watershed Development Programme covering 9,000 ha.
 - Mangroves regeneration programme covering 1,200 ha.
- **Set up 170 SHGs**

Integrated waste land development programme

An initiative of
Cooperative societies of Agriculture Labourers
of
Neja, Dehgam, Sigam, Kalak, Malpur, Asanvad, Thakore Talawdi
of
Jambusar taluka Bharuch District, Gujarat, INDIA



The Challenges

Poor quality of land, Hostile nature & Poor people





Planning with People





Damming the creek



Water Harvesting







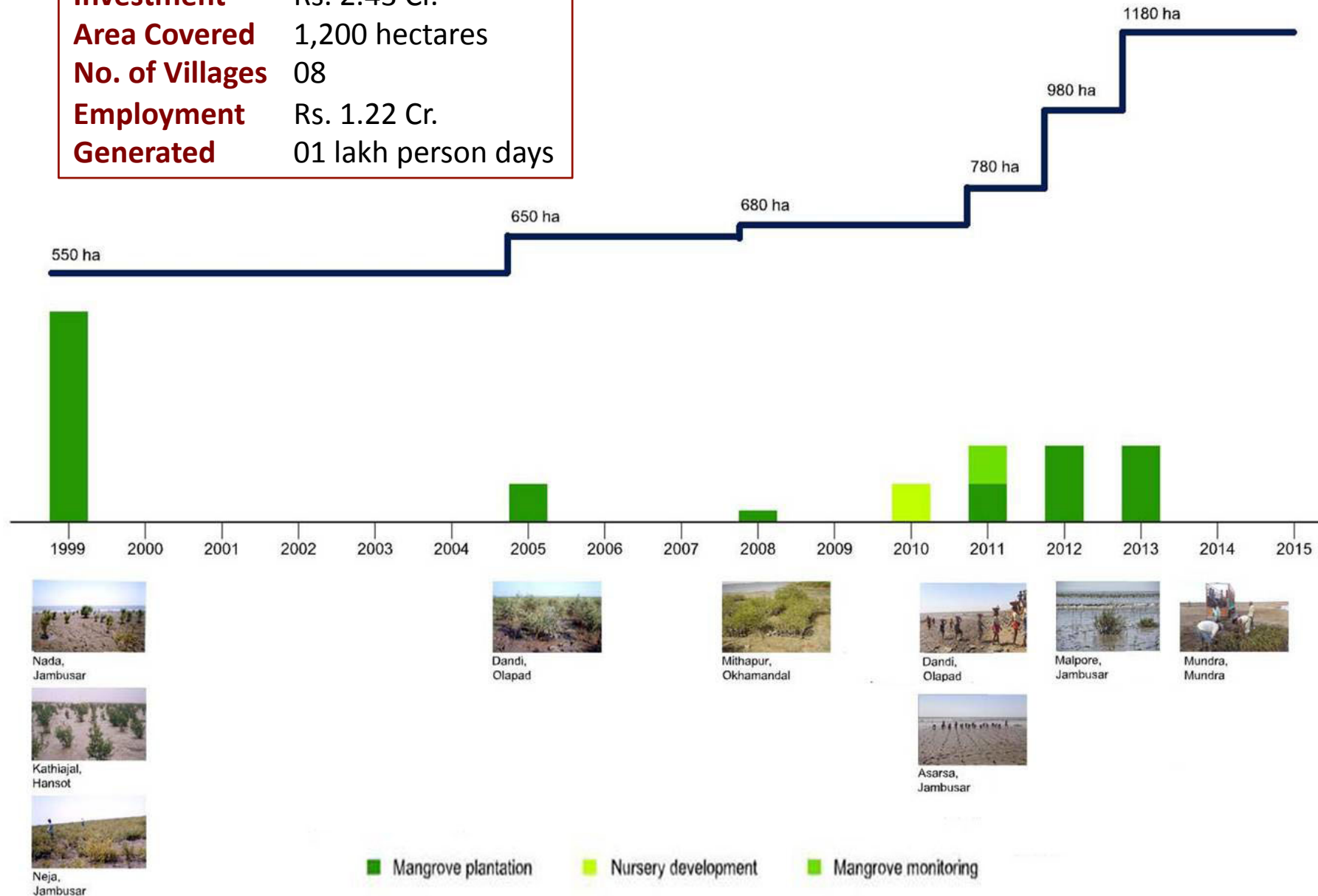
Integrated Wasteland Development Programme

Revitalization/Agriculture



Regeneration of Mangroves

Investment	Rs. 2.43 Cr.
Area Covered	1,200 hectares
No. of Villages	08
Employment Generated	Rs. 1.22 Cr. 01 lakh person days





















Sagar Khedu Farmers Club



- Post Mangrove plantation activity
- Established fish collection & marketing operations of fish from mangrove plantation and shallow sea areas
- Membership base of 32 fishermen
- Build working team of five persons including manager, marketing/sales, accounts etc.
- Demonstrated potential to grow as sustainable business to cover 500 fishermen from 10 coastal villages of Jambusar taluka.

FISHERIES					
Income	2012-13	2013-14	2014-15	TOTAL	%
Sale	2.57	5.81	12.53	20.91	
Gross Profit	0.23	0.30	2.08	2.61	12.47



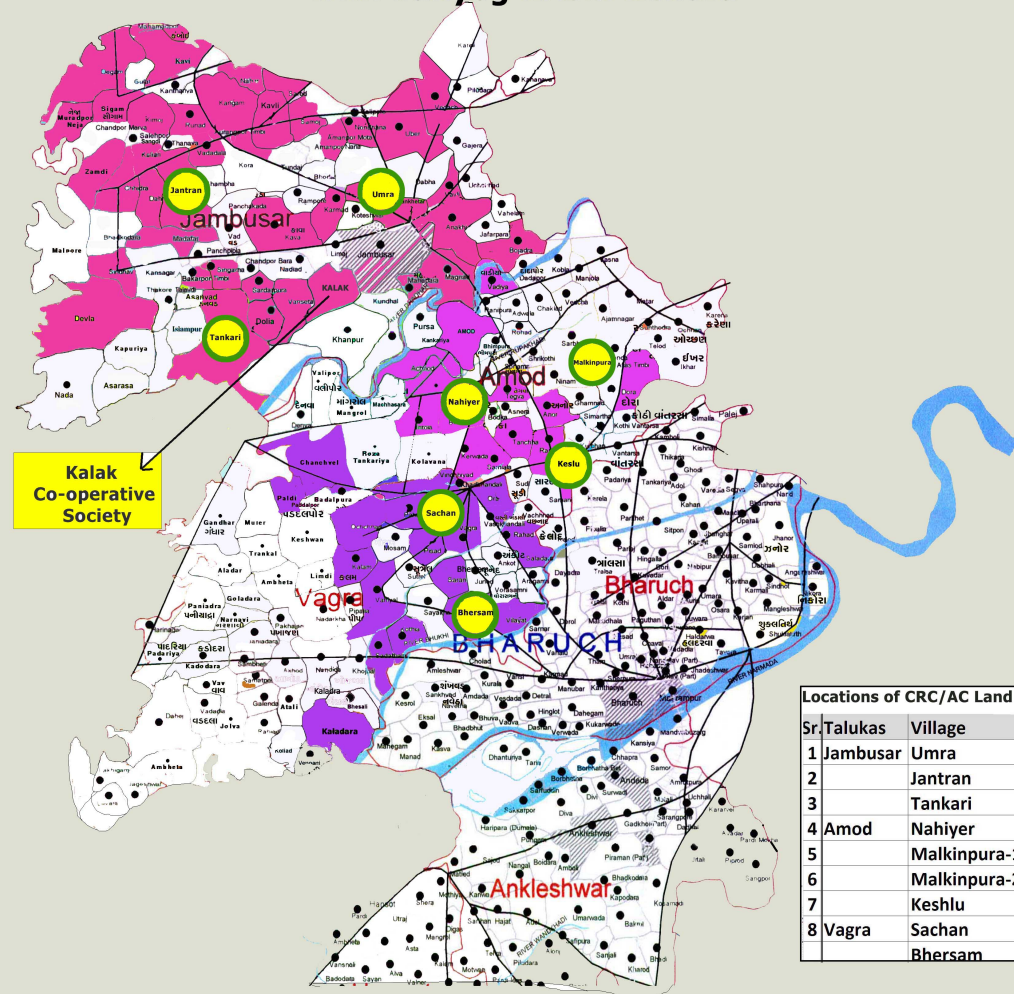
SAHYOG Krishi Kendra


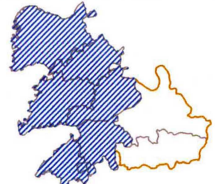
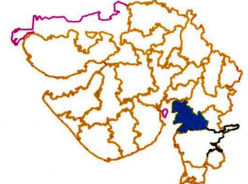


- Started in 2011 with seed capital of Rs. 1.45 lakh from 145 farmers.
- Over 03 years established working relationship with 510 farmers from 77 villages.
- Set up agri-input (seeds/Pesticides) store servicing 500 farmers
- Carried out agri-output marketing services in grains/pulses (AsalFasal with 250 HH)
- Established linkages with - CSSRI, KVK, Agri- University, NABARD, Banks, traders, agri-inputs producers etc.

SAHYOG					
Income	2012-13	2013-14	2014-15	TOTAL	%
Sale	5.54	12.42	23.63	41.59	
Gross Profit	0.29	0.83	3.78	4.90	11.78

Map showing location of Members associated with Sahyog Krishi Kendra



Bharuch District (Partial)	Coastal Blocks of Bharuch District, Gujarat	Bharuch District in Gujarat	<div>N</div> 
Implementation Support Agency VIKAS - Centre for Development in association with SAVE - Saline Area Vitalization Enterprise Ishavasyam Opp. Lajpatnagar, Eeshita Towers Road, Navrangpura, Navjeevan, Ahmedabad-380014 Tel.:(079) 2640 4263, 2640 3715			

Strategy in Action –Surendranagar District

SABRAS

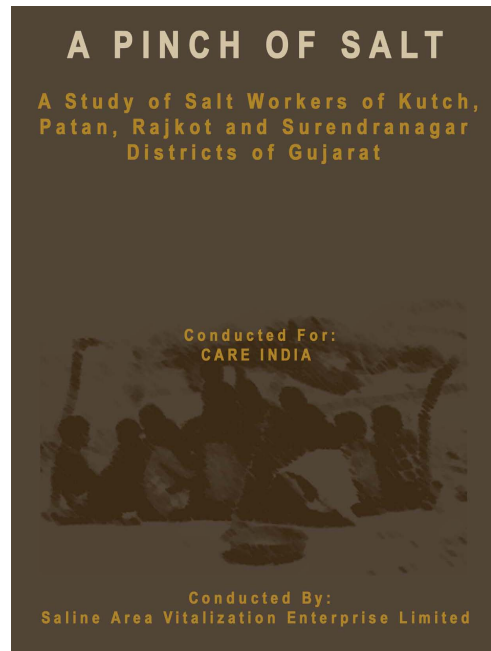


Sabras Processing & Marketing Pvt. Limited

"ISHAVASYAM"

Opp. Lajpatnagar, Eeshita Towers Road,
Navrangpura, Navjeevan, Ahmedabad-380 014

Inception of SABRAS



2005 - Study of salt producers supported by CARE (India)

Two shockers which moved us to take up the cause

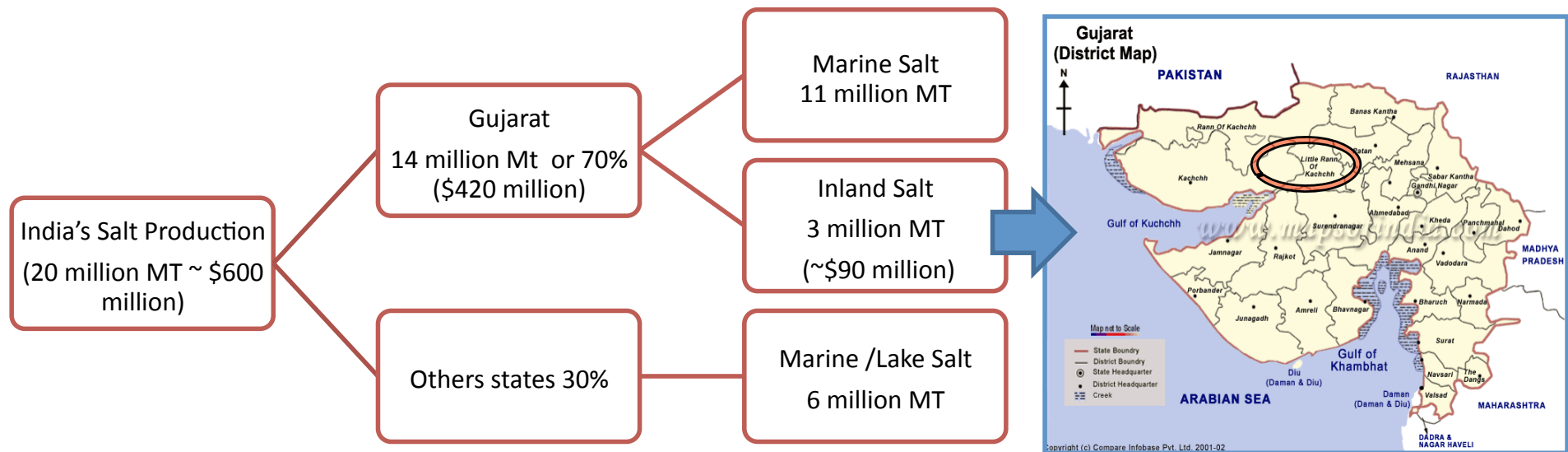
1. *"During cremation, feet of the Agariyas do not burn along with rest of the body as they contain lots of salt"*
2. *"The cost of the bag carrying salt is more than the price of the salt paid to salt producer".*



SABRAS

- Established in February 2007 as a Pvt. Ltd. company with Rs. 1.00 lakh equity.
- 26 salt producers contributed Rs. 74,000/- worth of salt towards 74% equity.
- Remaining Rs. 26,000/- was contributed by SAVE Ltd.

Salt Production *



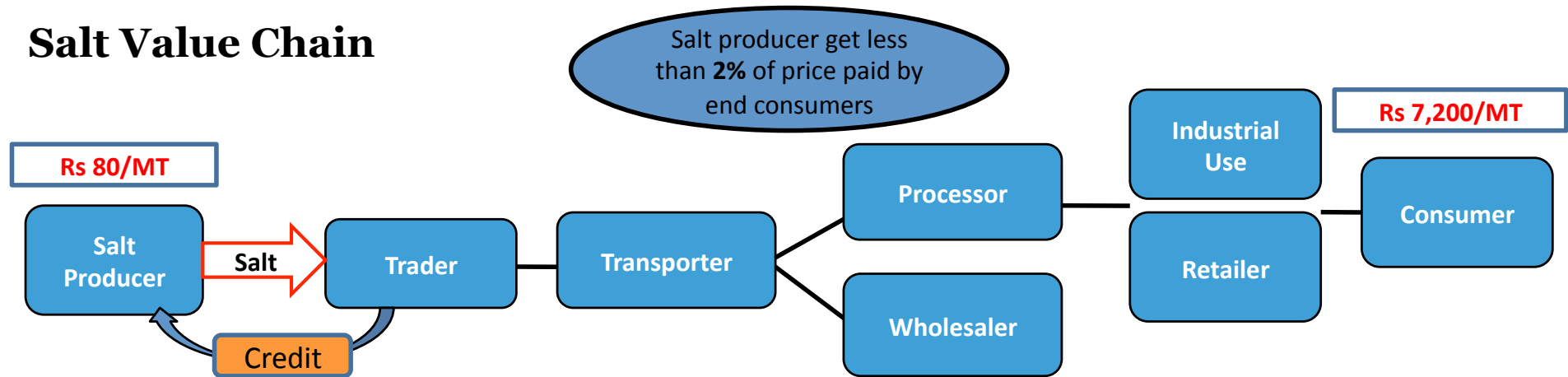
In Little Rann of Kutch, about 10,000 small salt producers annually produce 30 lakh MT of salt i.e. 15% of total salt production of India

Another 10,000 families are engaged in transportation & processing of salt.

**Salt Commissioner's report of June 2013*

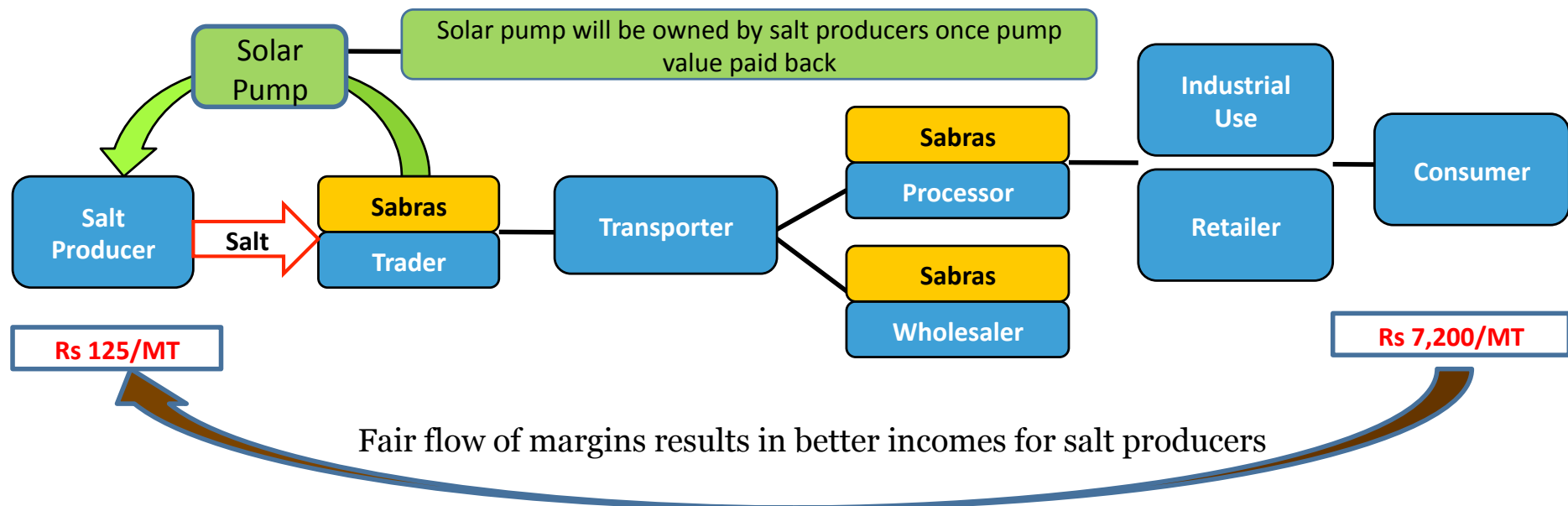
SABRAS – Operates in Salt Business Ecosystem

Salt Value Chain



Sabras wants to install and operationalize 2500 solar pumps replacing diesel pumps over next 5 years

Sabras' intervention and business model



SOLAR OPPORTUNITY



Pump Type	Life of Pump	Cost	Annual Maintenance	Annual Fuel costs	Savings over Life of pump
Diesel	10 years	25,000	10,000	80,000	-
Solar	15 years	2,50,000	5,000	-	8,25,000

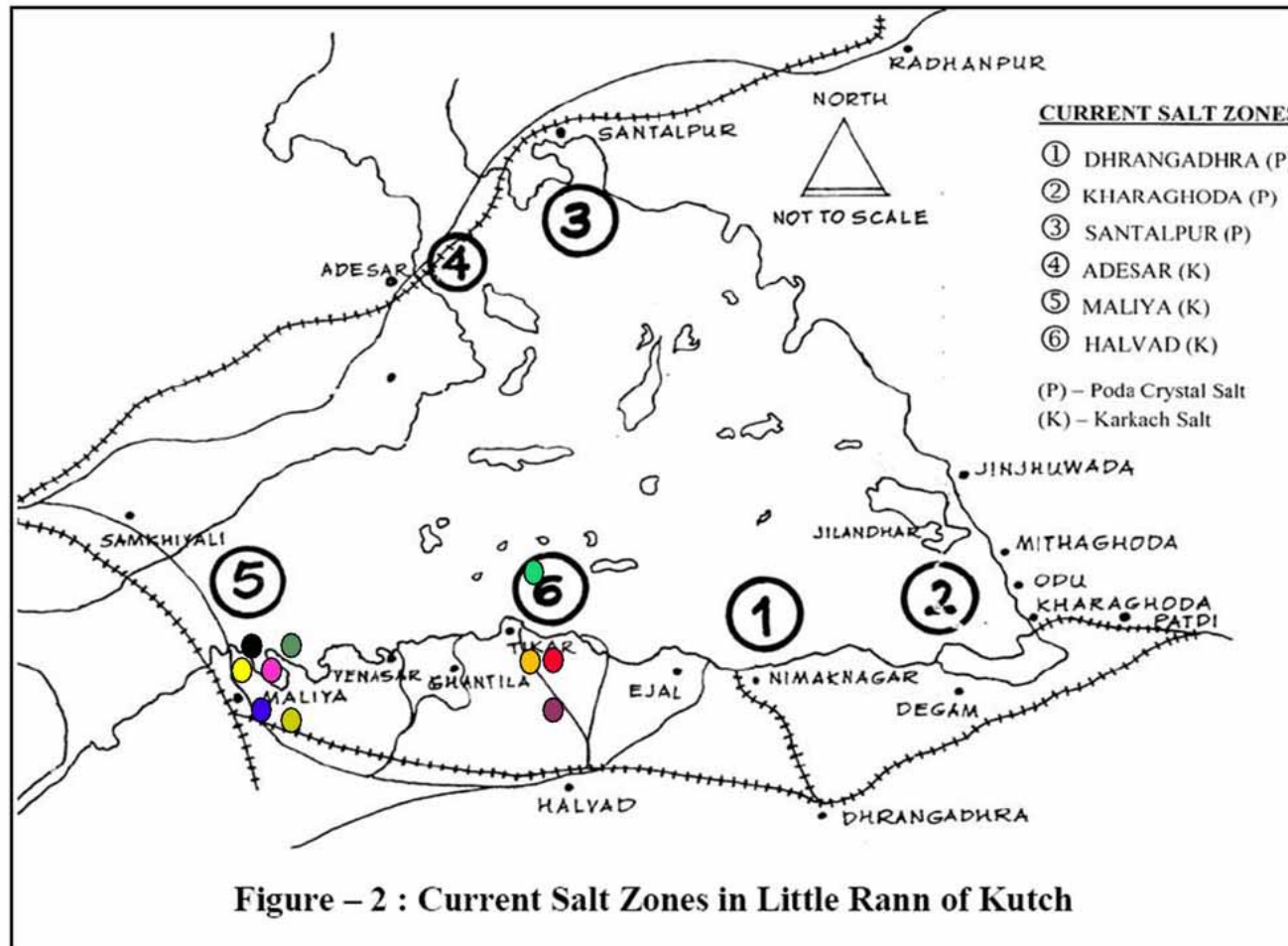
- Solar pumps save 4 metric tons of CO₂ per salt producer per annum
- Producers can recoup capital costs within 3 years

Data based on field trials supported by
National Bank for Agriculture and Rural Development ("NABARD")

Introduction of Solar Pumps

- **2009-10 NABARD gave interest free loan to pilot 02 solar pumps**
- **2010-11 SABRAS got investment award of Rs. 33.00 lakh from FLV, USA. Used the amount to install 10 more pumps.**
- **2012-13 SEWA URJA provided loan to 05 salt producers to install solar pumps.**
- **2014-15 AVS – USA has installed 03 solar pumps with improved designs.**

Till date 20 solar pumps have been installed



● Jerambhai
● Merubhai
● Premjibhai
● Gagubhai

● Bharat Babu
● Karimbhai
● Muradbhai

● Jeevanbhai
● Ranchchodbhai
● Nizamuddinbhai

Impact

Economic

- Cost savings - saving of 1,600-2000 Liters of diesel
- Rs. 20-30/MT spot price advantage
- Rs. 10,000 saved in diesel pump labour costs Conversion of cash credit to asset of Rs. 2.50 lakh
- Access to open market and freedom from middle men/traders

Social and Environmental

- Allows reallocation of surplus income for education, health etc.
- Eliminates accidents due to gas leaks from underground digging
- No diesel fuel emission
- No noise pollution
- Preserve natural habitats of wild ass
- Eligible to get carbon credit

Total potential of 20,000 pumps – encouraged more players to take up the initiative

Way Forward.....

- VIKAS & SAVE over the years have initiated & nurtured various initiatives & organisations (social/enterprises)

Need for Fund for Inclusive Growth (FIG)

- These initiatives/organisations have received financial and non-financial support from VIKAS/SAVE.
- The support has been given in form of
 - grant, loan & investment (mix)
 - Human resource costs absorbed by VIKAS/SAVE
- These resources have been mostly internal and generated as interest income from corpus of VIKAS, surplus from operations of SAVE & loan (NABARD)/Award (FLV, USA)
- All these initiatives/organisations are at various stages of growth & Development.

Present View of the Cluster of organisations

Organisation	Resources	Impact Monitoring	Initiatives and Institutions	Impacts
<div> <div> VIKAS Since 1978 </div> <div>+</div> <div> SAVE Since 1995 </div> </div>	<div> <ul style="list-style-type: none"> Project Grants Interests from Fixed Deposits worth 1.4 cr. Rental Income </div> <div>+</div> <div> <ul style="list-style-type: none"> Mangrove Projects (surplus) Mangrove Projects (subcontracting to JSP) Human Resource Support to initiate, implement and capacity building of various initiatives Seed Capital & Working Capital support Resource Mobilization for the initiatives & Enterprises </div>	Mobilisation, Deployment, Monitoring & Reporting by Project team of VIKAS/SAVE	<div>JSP</div> <div>Mahila Nyay Kendra</div> <div>Mangrove Projects</div> <div>Sagar Khedu Farmer's Club</div> <div>Sahyog Krishi Kendra</div> <div>Kalak Co-op. Society</div> <div>Sabras</div> <div>Glowworm</div>	<ul style="list-style-type: none"> Establishing operations, governance & compliance systems Building corpus – 10 Lakhs Building Membership base Facilitate accessing entitlements <ul style="list-style-type: none"> Addressing social legal issues of the women in the region <ul style="list-style-type: none"> Established Mangrove forest of 600 ha. Creating employment & livelihood opportunities <ul style="list-style-type: none"> Established business operations with growing volume. Rs. 5.3 lakh (2012-13) to Rs.12 lakh (2014-15) Group size from 16 to 32 members with potential to grow to 100 <ul style="list-style-type: none"> Established membership base of 500 farmers. Volume of business has grown in 03 yrs. from Rs.5.53 lakh to 18.63 lakhs. <ul style="list-style-type: none"> Established 07 water bodies & 10 acres plantation in 200 Acres land. Potential to generate revenue to the tune of 4.5Cr. in 10 years. <ul style="list-style-type: none"> Carried out pilot of Solar instead of Diesel pumps. Build inclusive structure of social enterprise. <ul style="list-style-type: none"> Carried out trials of conversion of biomass in to bio-fuel. Good potential for rural livelihood

Need for FIG

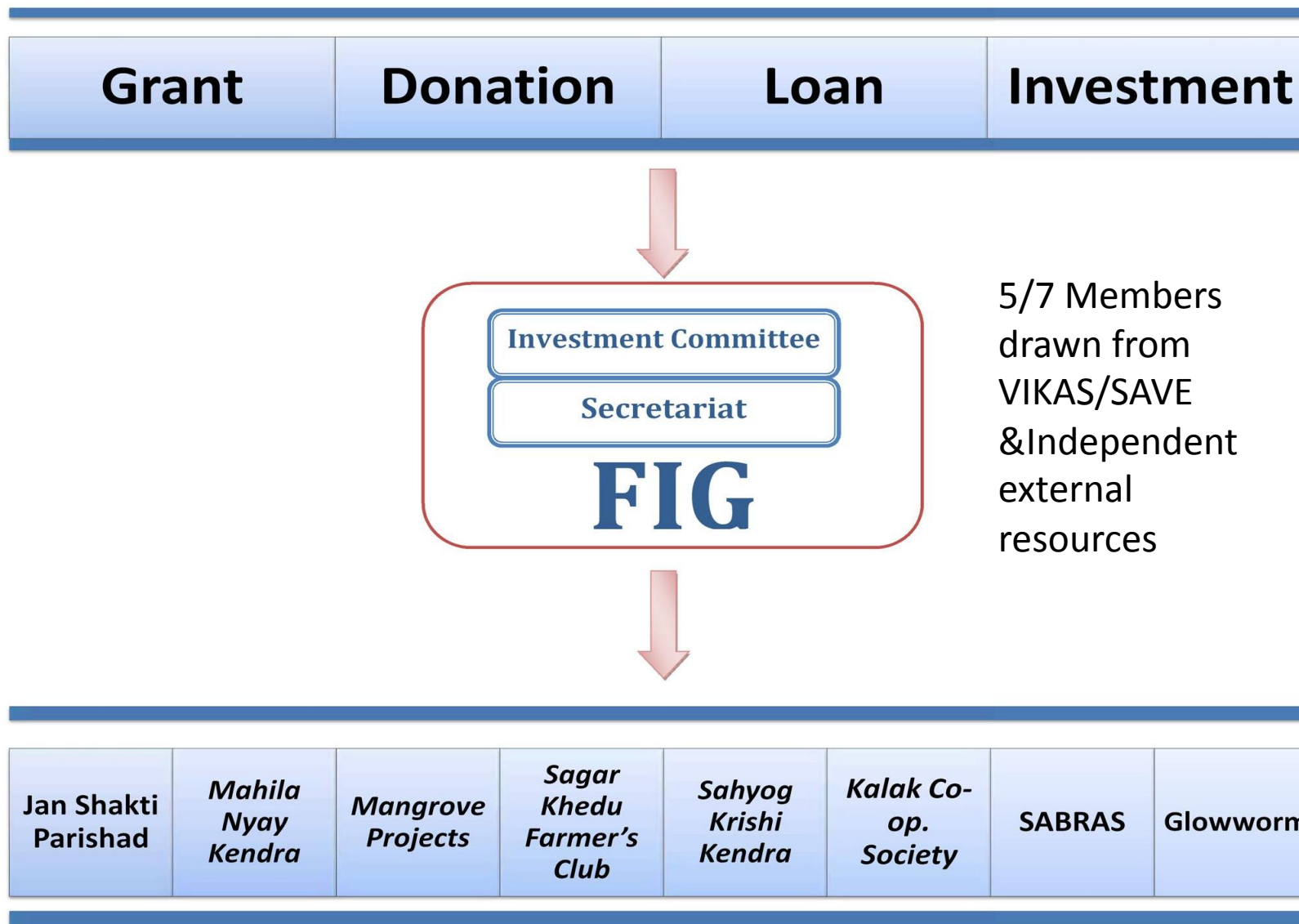
- In order to scale up operations of various initiatives/organisations additional financial and human resources are needed.
- These resources would be raise under the purview of FIG.
- With mobilization of external resources we would need appropriate governance & management system which is efficient & accountable.

Proposed View of the Cluster of Organisations

Organisation	Resources	Impact Monitoring	Initiatives and Institutions	Impacts
<div> <div> VIKAS Since 1978 </div> <div>+</div> <div> SAVE Since 1995 </div> </div>	<div> <ul style="list-style-type: none"> Project Grants Interests from Fixed Deposits worth 1.4 cr. Rental Income </div> <div>+</div> <div> <ul style="list-style-type: none"> Mangrove Projects (surplus) Mangrove Projects (subcontracting to JSP) Human Resource Support to initiate, implement and capacity building of various initiatives Seed Capital & Working Capital support Resource Mobilization for the initiatives & Enterprises </div>	FIG Fund for inclusive growth (Proposed) Mobilization, Deployment, Monitoring & Reporting Mechanism of governance & management.	<div>JSP</div> <div>Mahila Nyay Kendra</div> <div>Mangrove Projects</div> <div>Sagar Khedu Farmer's Club</div> <div>Sahyog Krishi Kendra</div> <div>Kalak Co-op. Society</div> <div>Sabras</div> <div>Glowworm</div>	<ul style="list-style-type: none"> Establishing operations, governance & compliance systems Building corpus – 10 Lakhs Building Membership base Facilitate accessing entitlements <ul style="list-style-type: none"> Addressing social legal issues of the women in the region <ul style="list-style-type: none"> Established Mangrove forest of 600 ha. Creating employment & livelihood opportunities <ul style="list-style-type: none"> Established business operations with growing volume. Rs. 5.3 lakh (2012-13) to Rs.12 lakh (2014-15) Group size from 16 to 32 members with potential to grow to 100 <ul style="list-style-type: none"> Established membership base of 500 farmers. Volume of business has grown in 03 yrs. from Rs.5.53 lakh to 18.63 lakhs. <ul style="list-style-type: none"> Established 07 water bodies & 10 acres plantation in 200 Acres land . Potential to generate revenue to the tune of 4.5Crs. in 10 years. <ul style="list-style-type: none"> Carried out pilot of Solar instead of Diesel pumps. Build inclusive structure of social enterprise. <ul style="list-style-type: none"> Carried out trials of conversion of biomass in to bio-fuel. Good potential for rural livelihood.

FIG

To be Housed under VIKAS





Looking forward to a partnership for changing lives

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