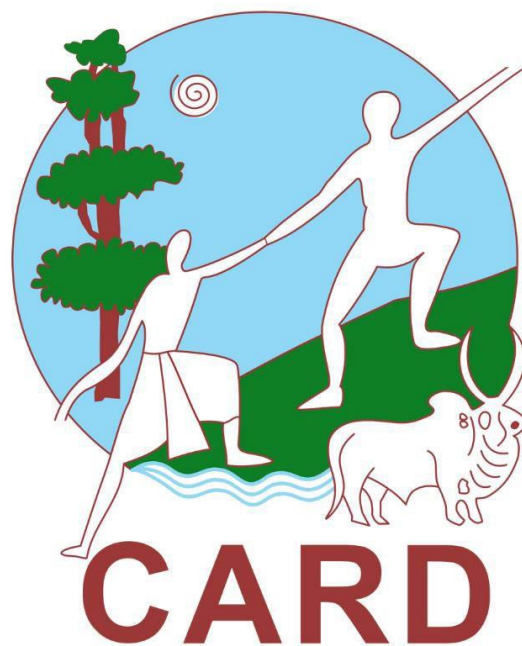


**CENTRE FOR ADVANCED  
RESEARCH & DEVELOPMENT**



**Annual Report**

2020-21

**Centre for Advanced Research & Development (CARD)** is a non-government organization established in India in Madhya Pradesh. We are a thriving non-profit organization, with our research, evaluation, documentation, and program execution running nationwide. We promote innovative action research and apply its findings for the protection and development of society and the environment. Our programs and activities are designed to be a catalyst that helps bring development to the rural population, raising their standard of living.

## **VISION**

We strive for a prosperous dawn with the promise of empowered communities and self sustained habitats

## **MISSION**

Development with commitment and professionalism

## **CORE VALUES**

PARTICIPATION | EMPOWERMENT | INSTITUTION BUILDING |  
TRANSPARENCY | TEAM SPIRIT

# **2020-2021 PROGRESS REPORT**

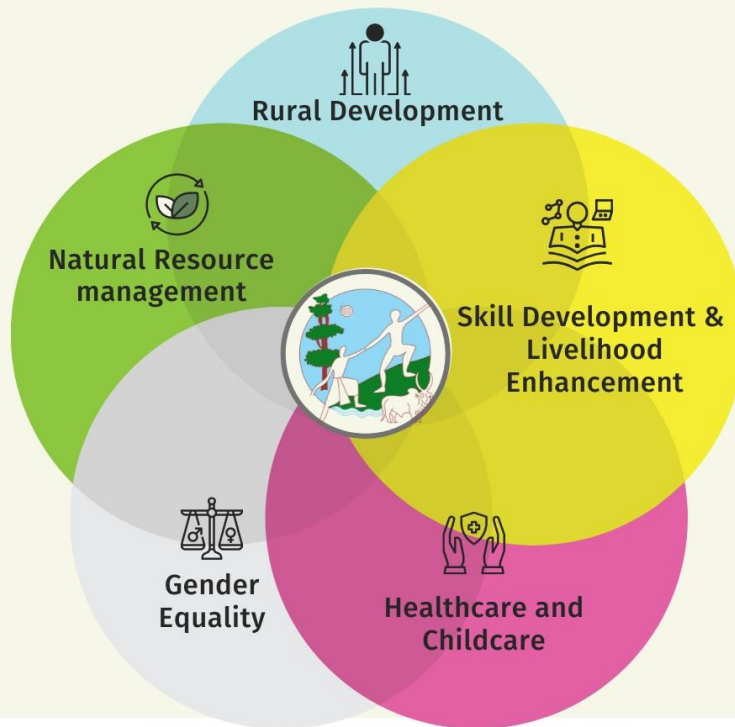


Established in 1992 with its headquarters at Bhopal, Madhya Pradesh, CARD started by developing a strong grassroots presence in some distinct regions of Central India that had a high incidence of poverty among scheduled tribes, scheduled castes and backward classes. After experimenting for over 2 decades we have started sharing these learnings in operations across 30 locations in Haryana, Punjab, Chhattisgarh, Maharashtra, & UP. Our decision-making & project execution process is informed by comprehensive empirical studies, research, & high-quality data evaluation.

We work for the holistic development of farming communities as well as vulnerable section of society such as; landless and small farmers, children, adolescents and women, working across different development themes. Our programs and activities are designed to be a catalyst that helps bring development to the rural population, raising their standard of living.

## OUR DEVELOPEMENT THEMES

Though our initial primary concern was livelihood promotion, other development initiatives like water & sanitation, health & nutrition, child development, woman empowerment, and alternate energy promotion are the focus of our efforts as well. Our major concern is that most marginalized communities can earn enough to live a life of dignity and enjoy at least the minimum living standards. Our thematic areas of work have broadened over the journey of fifteen years to include the following :



**THROUGH OUR INITIATIVES BASED ON THESE DEVELOPEMENT THEMES, WE HAVE BEEN ABLE TO COVER 16 OUT OF 17 SDGS**



# OUR JOURNEY OVER THE DECADES



1999

Full time Operations started when the present Chairman decided to devote full-time to CARD, and the old team starts rebuilding by conducting small research studies from Danida and Aide-Et-Action



2001

Project implementation started in 3 distinct regions of Madhya Pradesh: Jhabua with FD-WFP; Mandla with DST-GOI-UNDP, and Shajapur (DPIP-WB) and a Liaison office in Delhi opened. Technology Resource Centre setup in Ghughari, Mandla

1992



CARD registered under MP Society Act by a group of enthusiastic youngsters in NCHSE, a leading NGO During Nineties in Central India.

2000



CARD gets empanelled with MORD as Monitoring and Evaluation Agency for conducting concurrent, mid-term, end assessments & Impact Studies; capacity building assignments for DPIP-World Bank undertaken

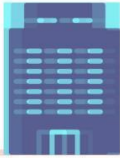


2003-2004



Long term child development project started in 2003 with CCF. Chhattisgarh (CG) office established with CARD as state level agency for preparing livestock policy of CG with SWISS Aid & capacity building under the DPRP with WB Support.

**AT PRESENT, WE HAVE MORE THAN 250 EMPLOYEES, WITH PROJECTS RUNNING ACROSS ALL CROSSING 2 LAKH HOUSEHOLDS, IMPACTING IMPROVEMENT IN MORE THAN ONE LAKH**



## 2009

Our own office premises (headquarters) established at H2/195 Arvind Vihar, Bhopal, and employees' strength reaches 50 plus



## 2010-2012



CARD established its first Rural Training Centre at Ghughari (Mandla) and also started women empowerment with MKSP & Tejaswini, engaging more than 5000 women farmers & also ventures into health programme (HIV Aids and Family Planning)



## 2014-2015

Agriculture Development programmes started with SDTT & Solidaridad support; Watershed Programme started with NVDA & IWMP; Agri-Entrepreneurship programme started with ACABC-Manage



## 2017 - 2021

Operations started in Punjab, Haryana, Uttar Pradesh and Maharashtra; with projects from funding from CSR,, Skill Development, Environment, Women and Child Development, Water and Sanitation, Agriculture and Allied services, etc. With Field Offices (12) & presence in 4 States, we are promoting holistic development through our projects.

**DEVELOPMENTAL THEMES IN 6 STATES AND 15 DISTRICTS ACROSS THE COUNTRY WITH TOTAL OUTREACH HECTARES OF COMMUNITY & AGRICULTURE LAND, COVERING 16 UNSDGs.**

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- 02** Agri-Clinic and Agri-Business Centers
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# **Rural Development**



## HRDP Holistic Rural Development Program

Parivartan- A holistic rural development project undertaken by the HDFC bank was launched for the integrated development of the rural community, focusing on finding sustainable means of livelihood, infrastructure development, skill development, financial literacy, and educational empowerment of the rural community. CARD has been involved in implementing the project since 2017 in about 40 villages of India, covering Punjab, Haryana, Maharashtra, and Uttar-pradesh. Through this initiative, HDFC BANK reaches out to communities and enables them to shift from a vicious cycle of poverty to a virtuous cycle of growth. The Bank believes that a nation truly develops when its communities find sustainable means of livelihood and in effect, become partners in the nation's growth.

In 2020-21, we implemented the HRDP project pan India, in the states of Maharashtra, Haryana and Punjab, facilitating development initiatives among the community. This project has been implemented through working on HRDP's 5 development themes to usher in rural development. The 5 themes are :



### THESE FIVE PILLARS CONTRIBUTE TO 9 SDGs OUT OF THE 17



# SCOPE OF HRDP IN 2020

States : 03  
 Districts : 04  
 Total villages : 34



**19000**  
**BENEFICIARIES**  
 Positively impacted through  
 the HRDP model.



## Natural Resource Management

Activity	Number	Activity	Number
Farm ponds developed	9 Ponds	Formation of FFS - Farmer Field Schools	139 Units
Water Canal constructed (Inlet Channels)	2682 Metres	Plantation on Bunds	2600 Units
Establishment of demos plots on different agro practices	2 Plots	Stonepitching and Bunding	68 Acres
Development of Nurseries	2 Units	Solar Fencing around Agricultural Fields	09 Acres
Demonstration on Fodder development	15 Acres	Solar Panel Irrigation Units	06 Units
Promotion of Multilayer Farming	6 Units	Development of Kitchen Gardens	96 Units

## Skill Development & Livelihood Enhancement

Activity	Number	Activity	Number
Facilitation of stitching training batches	13 Batches	Goatry rearing Workshops	13 Trainings
Development of Veg Hubs- Increased Production	31 Hubs	Formation of Women Federation	130 Women
Training & exposure visits of Women	112 Batches	Beekeeping Trainings & workshops	05 SHGs trained
Training & exposure visits of Farmers	130 Batches	Poultry Trainings & Workshops	25 SHGs trained
Organising of Animal Health Camps	21 Camps	Formation & Capacity Building of WSHGs	85 WSHGs

## Promotion of Education

Activity	Number	Activity	Number
Sports Events for Youth	01 Event	Special classes for students & kids	04 Classes
TLM Support for Primary Schools	20 Schools	Construction of school washroom & toilet	04 Schools
Balawork in Schools	12 Schools	WASH activity for primary schools	08 Schools
Infrastructure development & Smart class establishment	20 Schools	Education events for school students	13 Events

## Healthcare and hygiene

Activity	Number
Household Toilet construction	160 Toilets
Health Awareness & Screening camps for diabetes, B.P. etc.	27 Camps

## Financial Literacy & Inclusion

Activity	Number
Financial Literacy training	02 Trainings
Social and Financial Awareness Campaigns	04 Events

# SUCCESS STORIES

## PROMOTION OF COMMERCIAL VEGETABLES IN ABOHAR, PUNJAB

Majority farmers sowing crops such as Rice, Wheat and Sugarcane face the problem of earning a regular monthly income. Even after practicing cow, goat, and poultry rearing, the farmers had difficulty in covering their monthly expenses and were reluctant to switch over to vegetable farming due to the lack of training. The Farmers were supported in their transition to vegetable farming through a 3 day training session at the Centre of Excellence for Vegetable Kartarpur, Punjab Post training the farmers were supported in procuring the vegetable seeds (Tinda, Sponge Gourd, Bitter Gourd, Pumpkin and Bottle Gourd), and were assisted in buying and using Bio-Pesticides, Bio-Fertilizers, and Bio-Fungicides. The farmers were further mentored in applying the scientific techniques on 0.5 acres of their fields.



The farmers involved in the pilot project achieved significant increase in their net annual income after adjusting for all the input and labor costs. moreover, a 10 % reduction in the use of electricity for irrigating fields and a 20% reduction in the use irrigation water was achieved.

## OUTCOME

Post training, the farmers have taken up vegetable cultivation with a lot of enthusiasm, achieving modest results. Seeing their success, 18 other farmers have adopted vegetable growing in 2 villages - Ramsara (8 farmers) and Narayanpura (10 farmers). In addition, a couple of farmers from village Narayanpura have grown watermelon successfully in their fields.



**NAME: NARESH KUMAR | VILLAGE: RAMSARA | FARMER**  
Naresh has earned ₹24700 in 6 months from his 0.5 acres of land amounting to an Income increase of 30% per Annum.



## EMPOWERING WOMEN THROUGH BUILDING & SUPPORTING COMMUNITY INSTITUTIONS | NANDED

### STORY OF ATMA NIRBHAR MAHILA FEDERATION

The Self Help Groups were formed under the framework of State Livelihood Rural Mission. Similar to other SHGs, the rural women were facing problems managing loans and funds among themselves. Different lending practices and paying back procedures within the groups were causing confusions were leading to failure in their sustenance. Moreover, with women bearing the brunt of the COVID-19, the limited gains and the momentum of women's progress and inclusion was at risk of slowing down significantly.

Hence in 13 villages of Nanded district, 13 out of 56 SHGs were clubbed together to form a federation - Atma Nirbhar Mahila Federation. We supported the women with registration formalities and documentation and the election of the governing body, while HFDC bank provided a corpus of 5 Lakhs to the federation, which was equally distributed among the 13 SHGs to enable women to take up business and mini entrepreneurship projects.





## The Self Help Fraternity



Puja Navnath Shrimangale, member of Shivshakti Mahila Samuha in Sugav (Khu) has been wanting to start her own business since two years to provide for her family. earlier she and her family SURVIVED on daily wages but After becoming a part of the Atma Nirbhar Mahila Federation , she has been able to start her beauty parlor business from home in mar 2021. availing the loan of ₹35000, she bought all the necessary goods and equipment and is now is able to earn steady income and support her family.



Purnima Ashok Pandit took a loan to buy sewing machine and materials. Through her skills and with the loan she is earning a steady income since May 2021.

Like Purnima and Puja, several other women of the federation have benefitted from the financial access provided after coming together.

"There is a sense of security that we are backed by our sisters. That no matter what may come our way, we sisters will stand tall and get through this. just like we combated COVID and have come out stronger and financially stable.

Thus ATMA NIRBHAR MAHILA FEDERATION was born. Each of the 13 SHGs received a sum of ₹ 35000 out of the total corpus as a revolving loan fund to help the members with their economic needs. This federation model has succeeded as a result of our

# HEALTH & SANITATION FOR SCHOOL CHILDREN

Health & Sanitation has been in priority in the year 2020 - 21. Especially in the rural areas it was of importance considering the increase in COVID-19 cases.

11 Toilets & 11 Drinking water systems constructed in 11 Govt. schools of Yamunanagar district, under the Holistic Rural Development Program of HDFC - Parivartan. This helped in putting breaks on incidence of infectious diseases, improving children's lives and providing hand-washing access points to all rural students.

The initiative has Postively impacted 1400 students and 200 staff members of rural govt. schools, ensuring healthy children and safeguarding our nation's future



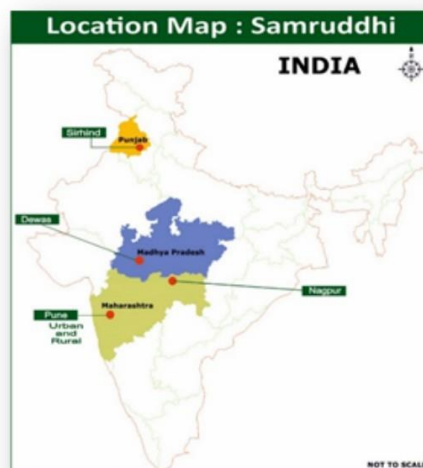
# John Deere - Samruddhi

Samruddhi" (prosperity) is a John Deere India's flagship CSR program committed to serve, engage and empower vulnerable families across geographies where JDI's manufacturing units are functional. This comprehensive multi-year program, incorporates an integrated approach, that holistically empowers the socio-economic well-being of vulnerable families. Its village and slum development components have engaged and impacted communities through enhanced infrastructure, alternative agricultural practices, increasing yields by 20% and improved access to quality education, and vocational training to youth.

The Centre for Advanced Research & Development (CARD) has been implementing and coordinating the program since 2015 with other field partners. With an investment in excess of 30 crores, this project has been able to reach to 20965 households, 40000 beneficiaries across 27 villages in 3 states - MP, Maharashtra and Punjab.

Program is being implemented in 37 community habitations around John Deere India Factories namely in Pune Rural and Urban area (Maharashtra), Dewas (Madhya Pradesh), Sirhind (Punjab) and Nagpur (Maharashtra).

Samruddhi objectives align with and address John Deere India's corporate social responsibility focus areas- 'Solutions for World Hunger, Education & Community Development. The program achieves its mission - "To Improve Socio-economic condition of target community by upgrading community infrastructure on water & sanitation, double the farmers' income and ensure quality education and economic opportunities for rural villagers by working on 4 objectives:



- 1 Improvement in quality of life index through access to safe drinking water and sanitation
- 2 Increased Agricultural productivity by 15% /acre and increase in Farmer income by 15 - 20% per annum
- 3 Increase in the number of students from government school (schools under the project) pursuing higher education (at each level)
- 4 Increase in youth vocational skills & employability

## PROGRAM'S VISION:



"Improve Socio-economic condition of Target Community in a Sustainable Manner."

In FY'20 - 21, the John Deere India approved a 1 year grant of INR 9,26,51,530 to CARD for coordinating the implementation of John Deere's Corporate Social Responsibility (CSR) initiatives - Samruddhi. All the initiatives have been undertaken under the 4 key objectives. The key initiatives are tabulated on the next page.

## THE 4 OBJECTIVES OF SAMRUDDHI PROGRAM CONTRIBUTE TO 7 SDGS



## Objective I

Improvement in quality of life index through access to safe drinking water and sanitation

Activity	Output	Outcome
Liquid Waste Disposal	Constructed 2 waste water ponds and 10 drainage systems	Ensured safe liquid waste disposal & improved sanitation for around 2000 HHs
Safe Sanitation Practices	Constructed 523 individual toilets and Renovated 10 community toilets	Ensured safe sanitation by providing open defecation free environment for almost 3000 users
Safe Drinking Water	Established 14 drinking water systems to ensure safe drinking water	Ensured availability of drinking water for 3000+ HHs

## Objective II

Increase agricultural productivity by 15% per acre & increase farmer income by 15 – 20% per annum

Agri-water Management	78 Water Harvesting Structures are established/renovated	Ensured irrigation on 900 acres of land of around 1200 farmers Created around 1,000,00 cubic meter water storage potential which will aid in recharging nearby bodies and subsequently increasing the water table of the area.
Knowledge Inputs	Empowered 8500+ farmers through trainings, demonstrations, gatherings & exposure visits, & Kisan Sammelan/ Melas, ARC & FPOs	Around 4000 farmers have reported 10% increase in yield and 10-11% increase in income ranging from Rs.6000 – 12,000 per annum
Horticulture	500+ farming HHs are benefitted through kitchen garden and orchard development on around 160 acres	Ensured supplementary income for 500+ farming HHs ranging from Rs.8000 – Rs.15,000 per month
Allied Activities	650+ farming HHs are promoted for alternate income generation through poultry, goatry and dairy	Ensured supplementary income for 650+ farming HHs ranging from Rs.8000 – Rs.10,000 per month
Cattle Breed Improvement	4500+ livestock farmers are benefitted through 170+ animal health camps	Ensured access to preventive health care services for 30,000+ cattle 10% increase in milk production of animals observed after integrated Animal Husbandry Services



**Objective III** Increase in the number of students from government school pursuing higher education (at each level)

Activity	Output	Outcome
Infrastructural Support	Established 13 Model Schools & provided infrastructure support to around 66 schools & Anganwaadis	Provided safe and child friendly environment to 4000+ students
Student Motivation & Teacher Support	11000+ students motivated through scholarship, support classes & additional teachers to achieve better learning outcomes Capacity building of 550+ teaching staff and SMC members	8 to 13% increase in enrollment, retention and attendance

**Objective IV** Increase Youth Vocational Skills and Employability

1558 beneficiaries are trained in vocational skills 32% are either employed or self-employed with the salary range of Rs.5,000 – 11,000/- per month

**Voluntary corporate Activites**

A total of 128 volunteering events were organized in which 3819 employees participated in activities and 19095 person hours were spent for community work.

**The Mahatma Award**

For having made significant contributions to society in the field of global poverty, hunger, disease, education, climate change, livelihood, health care accessibility, disaster response and preparedness. We were honored to receive the "Mahatma Award for Social Good 2020" under the "Ensuring Quality Education" category.



## SAMRUDDHI SUCCESS STORIES

### Increasing youth Vocational skills & Employability



#### Beating the Odds

Neha's family comprising of 4 members was surviving only on Rs 12,000/month. The family was supported by parents as the earning members, the father worked as a labourer and mother worked as a housemaid. To support her family financially, Neha discontinued her education after 11th grade and was left unskilled. Things took a positive turn when, she was introduced to Samruddhi's NSDC Data Entry training program through which she was trained to be a domestic data entry operator. Post training, now, she works as a Data Verification Officer in Pune, earning Rs. 9000 per month and is ensuring a better quality of life for her family.

#### Fostering Ambitions

Amir dreamt of pursuing his higher education by clearing competitive exams. However, his dreams were cut short when his father became ill & was bed-ridden. The added responsibilities of supporting his mother in the fields & nursing his ailing father affected his exam preparations. When he was introduced to Samruddhi 'Skills for Jobs' program, he enrolled for the Data Entry Operator Program. After completing the training, he secured a Data Entry Operator position in Pune, earning Rs. 8000/ month. The income allows him to provide for his family & support his father with medical care. Motivated by his success, he is also completing his education through Open University.



# Financial Stability through Water Conservation

## *Story of Vinod*



Vinod from Hingana taluka in Nagpur was having trouble feeding his 9 member family. Being a traditional farmer, but not having land of his own, he had leased a 12 acre farm. Due to non-availability of water he was leaving a significant part of the land un-irrigated. Moreover, the farm well had only 3 to 4 feet of water and thus he had to bear extra costs to irrigate the remaining land. The production was low, all this had formed a vicious circle of failing productivity and poor financial stability for the family.

### **FARMER VINOD RATHOD NILDOH, NAGPUR**

Recognizing the problem, a stop dam of storage capacity 12,75,750 liters was built near the farm. Post construction, the water capacity of the farm wells increased, the water level doubling to 8 to 10. Due to the availability of water, Vinod Ji has been able to irrigate all 12 acres & cultivate marigold. Encouraged by results, now he has started multi-cropping, cultivating 4 to 5 crops like cotton, tur, soybean, wheat, gram, & marigold instead of relying on a single crop. In 2020, his income has increased to 175000, 20% higher than the previous year.



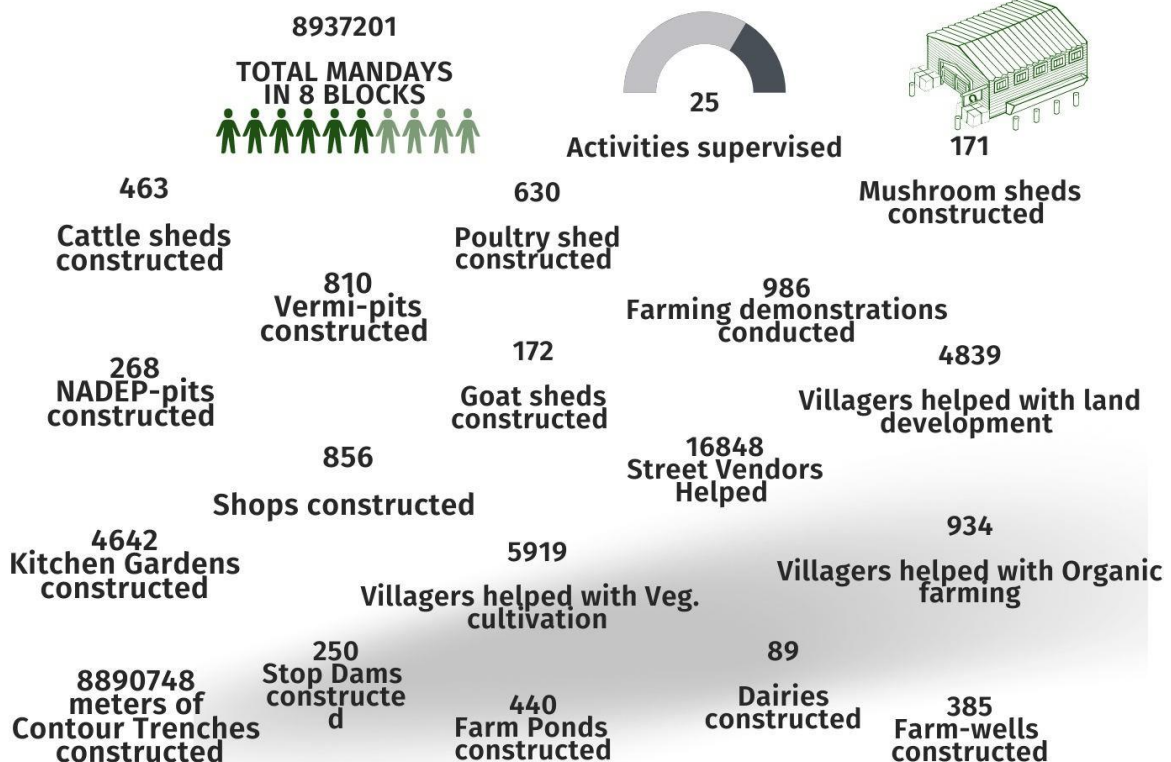
## CFT - CLUSTER FACILITATION TEAM UNDER MNREGA

The idea of the CFT – Cluster Facilitation Team was conceived by the Govt. Of India (GOI) to synergize Mahatma Gandhi NREGS and National Rural Livelihood Mission (DAY-NRLM), that is run by the GOI through state governments and central agencies like Rural Development Department and implemented by community institutions like gram panchayats. The main objective of the CFT project is to substantially enhance the quality of assets being created in the Mahatma Gandhi NREGS by enhancing the technical capacities to implement the programme at the block and gram panchayat levels with the assistance of civil society & community organizations, ensuring diligent participation of rural workers and thereby ensuring rural livelihoods under MGNREGS.

The Cluster Facilitation Team, deployed in the Block, plays critical facilitation and capacity-building roles at the grassroots level to mobilize community-based organizations like SHGs and Gram Panchayats. Under the CFT scheme, CARD's team broadly functions as a technical secretariat to the gram panchayats in Madhya Pradesh. CARD, through a team of 75 members, is implementing partner of NREGS in 8 blocks of Dindori, Mandla, Chhindwara, Dhar, and Ujjain districts and is undertaking CFT initiatives in more than 1000 villages, facilitating rural development and positively impacting 30000 rural lives.

### MANDAYS GENERATED AND SUPERVISED IN 2020

BLOCK	NO. OF DAYS	BLOCK	NO. OF DAYS	BLOCK	NO. OF DAYS	BLOCK	NO. OF DAYS
Dindori	3004262	Mandla	668671	Tirra	1053392	Tamia	924442
Shahpura	1440971	Ghughri	536891	Nalcha	917408	Tarana	391164



## CFT success stories

### Safeguarding Livelihood through Agricultural Innovation & Skill Training in Shahpura, Dindori (M.P.)

To increase the income of marginal farmers in Dindori, 462 SHGs were supported with new vegetable production and agricultural procedures to optimize the use of available land. The villagers were linked with state services like the agriculture department including KVK and horticulture department to get free access to hybrid high yielding seeds of traditional crops as well as fruit bearing trees. Trees like mango, papaya and guava were planted at the boundaries of the field increasing the utilization of land. Moreover, organic farming methods like vermicomposting, preparation & use of organic pesticides were taught to farmers & women.



### Our Impact

Increase in the Yield - 20 %

Increase in Annual household income - 20 %

The fruit trees ensure better nutrition & prevent soil erosion

under the CFT scheme, 57 SHGs were supported in poultry rearing. chicks and their vaccination were arranged through the animal husbandry department and poultry rearing techniques and practices were demonstrated to the villagers. moreover, market linkages to enable villagers to sell the eggs, meat and chicks were also established. The initiative has brought about an increase of 20 to 25 percent in the annual household incomes.



Our CFT Initiatives in Dindori, (M.P) have positively impacted -

A TOTAL OF 55 GRAM PANCHAYATS  
130 VILLAGES  
736 SHGS  
834 VILLAGERS



Plant and seed distribution drive  
in tirla block - Dhar(M.P)



4500 Fruit plants like mango and papaya were distributed to farmers and shg's in dhar's tirla block. The card's cft co-ordinated with the agriculture and horticulture department to arrange the saplings. villagers were also trained on the upkeep of trees and sustainable fruit harvesting practices. in addition to plants, seeds were also distributed to women and shg members.



black channa breeder seeds 201 and 203 were made available to villagers through convergence and through collaboration with horticulture dept. and kvk. The seeds of this variety give high yields for 10 years.

**Skill Development  
& Livelihood  
Enhancement**



## SKILL DEVELOPMENT & LIVELIHOOD ENHANCEMENT

With a total working population of around 500 million & with greater than 100 million fresh entrants expected to enter the Indian workforce over the next decade, the need of the hour is to equip the youth with market-ready skills. Recognizing the enormity of this challenge & understanding the need to create an ecosystem of empowerment, CARD contributes to the process of nation-building by acting as a facilitator, supporting the Government of India in its ambitious schemes such as PMKK - Pradhan Mantri Kaushal Kendra Yagna, NULM - National Urban Livelihood Mission, ACABC - Agri clinics and Agribusiness centers. We are glad to share an overview of all the skill development initiatives.



Pradhan Mantri Kaushal Kendra (PMKK) is an effort by Ministry of Skill Development and Entrepreneurship (MSDE) to create state of the art infrastructure in order to deliver quality skill development training in every district / parliamentary constituency of India. CARD, with National Skill Development cooperation (NSDC) and state agency's support has started and is running 5 PMKKs in Madhya Pradesh in Chhindwara, Balaghat, Dindori, Mandla and Ujjain. CARD, through these modest facilities offers a numerous courses across different industries such as agriculture, apparel, IT, construction, health care and security. CARD, through its centers, has trained more than 16000 candidates, placing more than 75 percent candidates across different skill sectors like apparel, beauty & wellness, IT & electronics, construction, healthcare and management.



Key Activities	Locations	Students Trained	Students Placed
Short Term Training, Counselling & Enrollment, Placement & Placement Tracking	Balaghat, Chhindwara, Dindori, Mandla, Ujjain	1737	981
Fee based batches - Non NSDC funded also conducted for Tourism and Healthcare sector	Chhindwara, Bhopal, Ujjain	2237	1136

### Candidates trained and certified for the following Industries

Apparel Beauty & Wellness IT Retail Healthcare Construction Electronics



**EMPLOYMENT THROUGH SKILL TRAINING & PLACEMENT (EST&P) PROJECT**

State Urban Livelihood Mission (SULM), under Directorate of urban administration and development, Government of Madhya Pradesh has implemented the DAY-National Urban Livelihood Mission (DAY-NULM) programme in the 70 cities of the state. The program is designed to provide sustainable livelihood to urban poor through skill training. The Employment through Skill Training and Placement (EST&P) component under the scheme is designed to provide up skill the unskilled urban poor as well as to upgrade their existing skills, enabling setting up of self-employment ventures in the private sector & reduction in poverty & vulnerability of their households. Under this scheme, CARD is currently running 2 NULM centers in Dindori and Chhindwara, filling the gap between the demand and availability of local skills with a placement record greater than 65%.



Key Activities	Locations	Students Trained	Students Placed
Short Term Training, Counselling & Enrollment, Training & Placement and Placement Tracking	Chhindwara & Dindori	47	32

**Candidates trained and certified for the following Industries**

Apparel    Beauty and Wellness    IT    Retail    Healthcare    Electronics

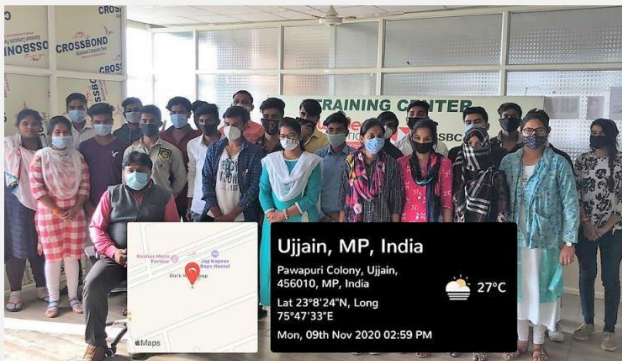
**DEEN DAYAL UPADHAYAY GRAMIN KAUSHAL KENDRA YOJNA (DDU-GKY)**

DDU-GKY aims to skill rural youth who are poor and provide them with jobs to earn regular monthly wages at or above the stipulated minimum wages. It is one of the many initiatives of the Ministry of Rural Development, Government of India, and is a part of the National Rural Livelihood Mission (NRLM). This initiative seeks to promote rural livelihoods and reduce poverty by providing job-specific skills required by the market and then linking the rural youth to the market.

CARD was selected as the implementing agency by the SRLM in 2020 and has started running the DDUGKKY center in Ghugri (Distt. Mandla) from March 2021. Through the center, we plan to train over 600 rural youth in Data entry operations - IT sector , & Nursing-Healthcare sector.

## HSBC - SKILLS FOR LIFE PROGRAM

HSBC Skills for Life programme focuses on employment and entrepreneurship-linked skill development of disadvantaged youth, upskilling of teachers and educators, and women's empowerment through financial education and livelihood enhancement. HSBC and Swades Foundation have forged a five-year INR 50 crore partnership that will directly skill over 30,000 disadvantaged youth across the country. CARD has been selected as an implementation partner of this program and runs a skill center in Ujjain district, providing training to youth in the surrounding areas living below poverty line. CARD is coordinating with sector experts and facilitating learning of best practices and professional skill development. Till date, we have trained over 200 candidates and successfully placed more than 120 candidates in Ujjain region, improving the living standard of rural & urban poor.



Key Activities	Locations	Students Trained	Students Placed
Short Term Training, Counselling & Enrollment, Training & Placement and Placement Tracking	Ujjain	23	19

**Candidates trained and certified for the following Industries**

IT                      Healthcare

### HSBS Skills helps a young women support her Family



**Rinki Malviya**  
Paramedical Staff  
Aastha Polyclinic  
Nagda

Rinki belongs to a family in which her father is the sole bread winner. Being a marginal farmer, he used to support his family by earning a meagre amount. Rinki had abandoned her education a long time back and was doing low-skilled jobs to support her family. Seeing the rising prices and the financial crunch, Rinki decided to upskill herself and hence, enrolled for the course of General Duty Assistant at CARD-HSBC Skill Development Centre & completed her training successfully.

The pertinent knowledge of the healthcare industry along-with the skills acquired through the CARD HSBC training programme helped her secure a good job with Aastha Polyclinic Nagda, where she earns a monthly remuneration of Rs. 8,500, along with other benefits.



## SKILL INITIATIVES SUCCESS STORIES

### Unemployed gets skilled and then a job through NULM EST&P Program



**Bharti Suryawanshi**  
Pari Home Care Service  
General Duty Assistance

Bharti Suryawanshi, was just able to complete her 12th. Being unskilled due to a lack of further education, she was having difficulty in finding employment. When she came to know about NULM scheme she visited the CARD training center located at Chhindwara, in front of the S.A.F. Gate. Liking the facilities and the training that was offered, she enrolled for the General Duty Assistant course. Enjoying the pertinent training in a smart class she excelled in the course. The personality development class from the CARD improved her personality. The placement drive organized by Placement Coordinator in CARD Chhindwara, gave her the opportunity to get selected for the full-time role of duty assistance in the Child Care Clinic Bhopal on a salary of 11500/month.

"CARD gave me free skill development training and also provided employment, which makes me feel good"

### School pass-out lands a job with a starting salary of 12000/month



**Sultan Singh Sisodiya**  
Tapsya Bar & Restaurant Ujjain  
Domestic Data Entry Operator

After getting to know about the scheme through one of his friends, Sultan visited the Centre for Advanced Research and Development and inquired about the course. After being convinced that the course delivered through experienced instructors would be beneficial for him, he enrolled for the course. After completing the course, he felt equipped with required knowledge and skills and landed a job as data entry operator in an upscale restaurant in Ujjain. Earning 12000 a month, he is proud to be able to support his family financially in a big way.

"They taught us in the language we could understand and follow, which made grasping the concepts easier. At the same time, they helped in enhancing my understanding of various functions of the profession that I was getting trained for"



## Agri-Clinic & Agri-Business Centers

The Agri-clinics and Agri-Business Centers (ACABC) is a unique program to take better farming methods to every farmer across the country through a large pool of available agriculture professionals. This initiative involves setting up Agri-Clinics to provide expert advice and services to farmers on various technologies, including cropping practices, plant protection, crop insurance, and post-harvest technology. Agri-Business centers, commercial units of agricultural ventures established by trained and certified agriculture professionals, are also set up under this scheme. Such ventures may include sale of inputs, and other services in agriculture, including post-harvest management and marketing and selling of the produce.

This program is being coordinated by National Institute of Agricultural Extension Management (MANAGE), responsible for providing training to eligible candidates through Nodal Training Institutes (NTIs). CARD is one such NTI in Bhopal and is running the training program since 2016. CARD has completed over 20 residential courses and has trained over 550 candidates, helping establish over 350 Agri-ventures, and facilitating 15 loans worth 2.5 crores to its students.

### SALIENT FEATURES

- 45 days free residential professional training program
- Age criteria: 18 to 60 years
- Aspirants of Agriculture and Allied Sciences graduates, Environmental Science, Botany, Zoology, chemistry graduates & diploma holders can apply.
- Credit Support (Rs. 20 lakhs, 25 lakhs & Rs.1 crore with NABARD Subsidy 36% for General & 44% for women, SC/ST & North East states, Credit from MUDRA Scheme)



## ACABC SUCCESS STORIES

**Ms. Aditi Barole**

Name of Agri-venture: Barole Krishi Sewa Kendra

Address: Chhindwara, Madhya Pradesh

Year of establishment: 2020

Products/Services: Sale of Agro-Inputs (fertilizers, pesticides, PGRs) & consultancy

No. of farmers covered: 500-600

No. of villages/districts covered: 20 villages

Annual turnover: ₹1.5 Cr

No. of employees: 02

+91- 93408 03883, [aditi.darhe01@gmail.com](mailto:aditi.darhe01@gmail.com)



After developing entrepreneurial, marketing and communication skills by attending the ACABC batch in Bhopal, (M.P.) Aditi started her own Agri-clinic venture. She provided consultancy to farmers on advanced cultivation techniques for agricultural crops, poly-house development, and custom hiring. With the help of panchayat, she advised women to adopt kitchen gardening (sowing of vegetables and fruit plants in own houses) for additional income generation. She gave advisory services on organic farming, pest management, integrated fertilizer management, plant protection, soil testing, seed treatment and use of agricultural machinery. Through her Agri-Clinic Centre, Aditi has provided consultancy services to around 1000 farmers in her district and surrounding villages and has created employment opportunities for many young people. Through her persistent efforts, today, her turnover is more than Rs 1 crore.



Bhaiya Dhote  
village Saikheda

Mushroom farming in  
distt. betul, M.P.

Mentoring a  
Budding agro  
Consultant

In 2016-17, Bhaiya Dhote from Saikheda, received training in Agri- Business ventures from CARD Bhopal. He not only gained the framework and tools to start his own Agri venture, but also was helped in getting a loan of Rs 5 lakh from the Central Bank of India. Armed with the skills and capital, he began Mushroom farming and production on his village farm. Getting good yields, Bhaiya Dhote also started supplying mushrooms to the market and restaurants outside his village.

Once the Mushroom business got going, Bhaiya Dhote started his consultancy venture, training farmers, villagers and students in Mushroom cultivation as well as processing & packing techniques.



By hosting exposure visits and by providing training & consultancy services, Bhaiya Dhote earns around 80,000/month at his farm.



farmers trained 500  
Students trained 1000



# Health & Child Care

# HEALTHCARE & CHILD CARE



There can be no significant economic progress without basic but functional healthcare and childcare facilities. Realizing this, over the years we have partnered with government organizations and corporate clients such as GAIL, UNICEF, National health mission, and NACO, and are running various health care and sanitation projects in numerous states and districts to improve health and sanitation facilities of the rural population. From working on water quality and sewage systems to working on health issues of female sex workers and organizing health camps for pregnant women and supporting Anganwadis, our health, nutritional, and sanitation management programs have enabled us to provide relief to the needy. We are using our extensive outreach to eradicate Non-Communicable diseases, providing capacity building and support services at the grassroots, despite challenging terrain, & social stigmas.

## CIPLA ANGANWAADI

Anganwadi, a flagship scheme of Integrated child development services (ICDS) programme, is an integral part of the public health care system. Understanding the importance of health, nutrition, education and personality development of children in the first 6 years of their lives, CARD, partnered with CIPLA foundation to work on 10 selected Anganwadis in two villages viz. Kali Billoud in Depalpur Block Indore distt. & Bardari in Nalcha Block Dhar distt.



These centres are closely located to the Cipla Factory location. The aim of this project is to improve the services & ensure development of identified Anganwadi centres through safe motherhood programs, Adolescent health & sanitation program and also promotion of appropriate childcare practices through creation & improvement of awareness among the pregnant & lactating Mothers.



Since our involvement, a total of 1000 women – pregnant mothers and mothers with infants and adolescent girls have been beneficiaries of access to supplementary nutrition, education and counselling services, contraception and family planning services and basic healthcare facilities.



2020-2021

## Overview of Major Activities & Achievements

Activity	Units & total beneficiaries	observed outcomes
Awareness Campaign at Community level for Improving the enrolment & aware the Services of ICDS Centres	04 campaigns conducted 258 Direct & Indirect Beneficiaries	Increased child enrolment & participation of mothers in AWC Programs
Exposure visit of community members to Model Anganwaadi Centres	01 Exposure visit arranged 13 Beneficiaries	Increased awareness among AWW regarding conduct Anganwadi centres & Nutrition programs
Awareness workshop on child care education with pregnant, lactating women & adolescent girls	10 Workshops arranged 227 Beneficiaries	Increased vaccination & enrolment of PW & LW
Baby showers and child birthday celebrations	10 events conducted 240 Beneficiaries	Increased participation in Nutrition programs
Support to Anganwadi Centres	05 Centers supported	Infrastructure & equipment support provided to AW for enhancing Qualitative services
Training of ICDS Functionaries (AWWs, AWHs, LS, CDPO)	23 Beneficiaries	Increased knowledge & practices among AWW regarding child development programs as well as function of AWCs.
Adolescents trained on life skill module	10 trainings conducted 122 Beneficiaries	Increased knowledge & skill regarding age-appropriate practices & information among adolescents.
Counselling workshop by NRC for mothers of malnourished children	02 workshops conducted 136 Beneficiaries	No. of identified malnourished children benefited with NRC & caregivers also became more aware

### Key Highlights

- During lockdown a total 6450 meal packets were distributed among the needy families.
- Project team identified 20 malnourished children & successfully intervened to improve their health.
- 100 percent registered pregnant women of 10 Anganwaadis of project area received complete vaccination. 145 lactating women were made aware about health, nutritional food, vaccination of children and 990 children were assisted in getting age appropriate vaccinations.
- Community supported in registering themselves for the Ayushyaman Bharat Yojana & further 350 persons supported to get their Ayushyaman cards to avail essential health services.
- 6 virtual awareness workshops held to highlight the importance of nutritional diet for women and best safety and preventive practices for COVID-19. Information regarding different preventive measures such as steam intake, gargles, preparation of Kadha etc. was also shared.
- 398 home visits were organized to advise women and adolescent girls about nutritious food, health and hygiene. Kadha packets were also distributed among the Anganwadi beneficiaries.
- 150 adolescent girls were made aware of nutritious diet, personal hygiene, health, through the program and the girls were provided information about the iron pill.
- 55 vaccination camps organized in project villages in coordination with Health Department.
- Project team established linkages with Asha, ANM, Health Department functionaries etc. to ensure smooth implementation of Anganwadi services even during the lockdown period.
- At community level, women of the community were made aware of Anganwadi services and an attempt was made to get the approval for construction of Anganwadi building.

## Cipla success stories

During the routine checkup at an aanganwadi, the 2 siblings - Kartik & Sunil of a family from village Kalibillod (block Depalpur), were found to be underweight with weight less than the minimum required as per the height. Both the siblings, who were enrolled in Bhojpuri Anganwadi (centre no. 65/4), were facing health problems and were unable to move properly.



**Name : Kartik**  
**Age : 2.6 Years**  
**Height : 80 Cms**  
**Min. healthy weight:**  
**8.2 Kg**  
**Actual weight: 7.2 Kg**



**Name : Sunil**  
**Age : 14 Months**  
**Height : 66 Cms**  
**Min. healthy weight:**  
**5.9 Kg**  
**Actual weight: 5.3 Kg**

Subsequently, after counseling of the childrens' parents by the Anganwadi workers and the CARD team, the children were immediately admitted to the Nutrition Rehabilitation Centre, Depalpur (NRC).

The family was supported throughout the registration, documentation, and admission process. After Discharge, the card team visited the home continuously to follow up on the children's' health & liaised with the Anganwadi workers, ensuring that the children were getting a balanced diet.

As a result of our intervention both the children recovered within 3 weeks, weighing 8.3 Kg and 6.2 Kg respectively.

## Saving a Pregnancy.



**Name : Nisha**  
**Age : 20 Years**  
**7 Months pregnant**  
**Min. healthy Hemoglobin level -**  
**11 gms**  
**Actual Hemoglobin level : 9.3 gms**

During the routine field visit to jeevan jyoti colony, village -Kali Billod, CARD team came to know about the Anemic condition of a pregnant women (Nisha), who was in her 3rd Trimester. Nisha and her family were counselled and the team helped and supported Nisha with her nutritional needs, medical tests and medicines.

As a result of our efforts Nisha responded well, and her hemoglobin increased to 11.3 in just over 2 weeks of diligent treatment. The team followed up on her health throughout her pregnancy .



The timely intervention of our team helped her and saved the baby



**Nisha , at present,**  
**with her healthy BABY**

# Link Workers Scheme

The Link Worker Scheme (LWS) was established to expand HIV-related service delivery to high-risk groups & vulnerable populations in rural areas. The initiative is currently being implemented by NACO- National AIDS Control Organization throughout India, and MPSACS - Madhya Pradesh State Aids Control Society - is implementing the scheme in 9 districts of M.P. with CARD as the lead NGO for implementing the LWS in Ujjain.

CARD is undertaking district-level interventions to develop a committed cadre of village-level link workers, with the goal of raising awareness & reducing stigma by working with the existing village groups like village health committees. Our activities include awareness rallies, health camps, condoms distribution, medical supply mobilization, & formation & training of community self-help groups. Implementing LWS since 2013, we have worked in approx. 450 villages around Ujjain, positively impacting around 50000 high risk and vulnerable population consisting of migrant workers, truckers and women as well as bridge population consisting of youth & workers' spouses.



## Target Population Reached in 2021-21

Target population	Total Number	Target population	Total Number	Target population	Total Number
HRG - High Risk Group	1937	Truckers	4538	ANC Clients	708
Migrant Workers	9511	Other Vulnerable Person (OVP)	41730	TB Patients	126

(PLHIV) People living with HIV : 315

New registrations under the LWS initiative : 781

## Project Overview in Numbers

<p>18680 Condoms Distributed</p>	<p>10041 People provided access to medical services</p>	<p>205 STD cases treated</p>
<p>25050 People reached through awareness drives &amp; STD events in 40 Villages</p>	<p>8878 People participated in 58 health camps across 58 villages</p>	<p>81 Village meetings conducted, impacting 2920 people</p>
<p>12 Stigma reduction camps conducted with 189 participants</p>	<p>905 Vulnerable population registered and helped in availing social services like Aahaar Cards ,Shramic Cards</p>	<p>905 People helped with Covid supplies like Sanitizers, masks &amp; food kits</p>

## LWS success stories



### Helping an HIV + expectant mother to safely deliver & care for the baby

When Rekha (Name Changed) became pregnant, she was taken to the local Anganwaadi by a member of our LWS team to teach her about diligent nutritional supplementation, immunizations, regular health checks and other best practices that are required during and after pregnancy to ensure health of the mother and the child. Heeding our advice, she undertook the medical tests and discovered that she was HIV positive.

### Our Intervention

We helped the family to get over the bad news & sensitized the family members & the villagers to Rekha's condition, avoiding discrimination and ensuring that she gets access to diligent health care and support of the community. We connected her with the support of Asha, Anganwaadi workers and other organizations, ensuring that the family was trained and advised on how to keep the virus from spreading to others and to unborn kid. The mother & child were kept under monitoring for another 18 months after a proper delivery was ensured through the national ART (Antiretroviral Treatment) and the prevention of parent to child transmission of HIV/AIDS (PPTCT) program.



### Our Impact

In addition to the baby being HIV negative and healthy, the financial situation of the family is a lot better. Moreover, seeing first-hand that HIV can be tackled, the stigma related to HIV in the village has reduced and the villagers are actively taking part in our LWS initiatives and discuss their health problems more openly.

## TI - TARGETED INTERVENTION

According to UN, India has the third-highest number of people living with HIV in the world with 2.1 million Indians accounting for about four out of 10 people infected in the Asia–Pacific region. A large population and a high population density coupled with low literacy level & low level of awareness of STDs only exacerbate the problem. The fight against HIV/AIDS, particularly in rural areas, becomes pronounced because of HIV related stigma & misinformation.

Recognizing the urgency of the problem, CARD, partnering with NACO – National Aids control organization- is working with the Female Sex workers (FSWs) and has implemented Targeted Intervention in Bhopal district with a target of 1200 Female sex workers. Targeted Interventions (TI) are a specific set of HIV/AIDS Control Programme interventions meant specifically to reach out to groups seen to practice high-risk behavior (HRG). CARD has opened a separate office in Bhopal exclusively for the TI project to implement the scheme in the entire Bhopal city and has reached out to 1300 FSWs, achieving 90% of HIV testing and 90% of syphilis testing in the target group.




### 2020-21 Project Overview

 <b>1375</b> Sex Workers registered	 <b>1972</b> Individuals Screened for HIV	 <b>126</b> HIV Screening Registrations
 <b>18</b> Hotspots of High Risk Activity identified	 <b>15</b> Peer Educators of High Risk Groups identified	 <b>06</b> Major Group sessions conducted

### TI Area Map



### Promoting regular testing & use of contraceptives in sex workers



Rekha (name changed), a mother of 2 and a divorcee, was married at the age of 14. Poor knowledge of family planning ensured that she became a mother at 15, adversely affecting her health. Poor health did not allow her to work & contribute financially to her family, exacerbating the domestic problems with her husband. After separating from husband, being unskilled & not in optimum health for labor, she became a sex worker to feed her small kids.

Through CARD, Rekha got the chance to attend various workshops on health & STDs like HIV/AIDS, and Syphilis. She is now getting herself tested regularly & is also availing free state medical services through our help, which she did not avail before due to the stigma attached to her profession, improving her overall health & wellbeing.

**RKSK -  
RASHTRIYA  
KISHOR  
SWASTHYA  
KARYAKRAM**

The Rashtriya Kishor Swasthya Karyakram envisions enabling all adolescents in India to realize their full potential by making informed and responsible decisions related to their health and well-being. The program introduced by GoI on 7th Jan 2014 covers the youth from 10 to 19 years. RKSK aims to enable the nation's 23 million strong youth to take well informed decisions about their health and introduces community-based interventions through peer educators, re-aligning the existing clinic-based curative approach.

CARD along-with National Health Mission, is involved in this initiative in 9 development blocks of Mandla district. To carry out this work, CARD has selected 2500 peer educators, including male and female teenagers, aged between 15 and 17, also referred to as Saathiya in close to 1225 villages of the Mandla District. 38 master trainers have been selected to impart training to these peer educators(Saathiyaas) and to hold outreach events in the development blocks. The Saathiyaas provide health care tips, social advice, skill sharing activities, and career counselling, creating awareness and facilitating transfer of knowledge & practical tips. CARD has also selected 10 counsellors who are active in all the community health centers & do counselling & follow up on the health of the adolescents.

**KEY FIGURES 2020-2021**



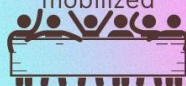
1226  
Villages  
Covered



2600  
Walls painted to  
increase  
awareness



2450  
Volunteers or  
Saathiyaas trained &  
mobilized



15390  
Master Trainer  
supervised visits  
conducted



40444  
Adolescents -20000  
Males 20444 Females



21500  
Adolescents  
connected with  
medical services



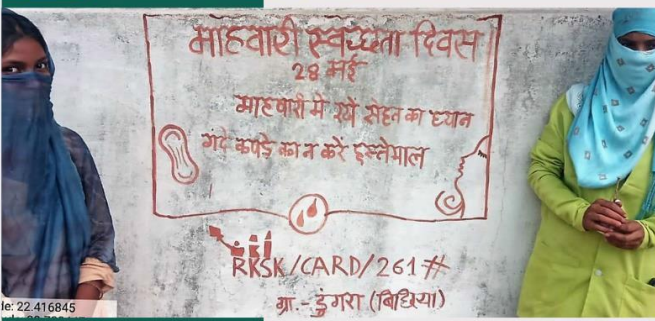
256  
Health Rallies  
Organized



50000  
Direct & Indirect  
Beneficiaries



माहवारी नही कोई शर है।  
यह प्रकृति का उपहार है।  
RKSK/CARD/262/४



le: 22.416845



# **Gender Equality & Natural Resource Management**



## GENDER EQUALITY



CARD, since its inception, has been consciously promoting the rights of women. The role of women in rural India has been traditionally confined to low-skilled jobs & extensive manual labor, resulting in the non-inclusion of women in the high-level decision-making. We have found that prevalent social customs, illiteracy, poverty, low financial literacy & lack of opportunity are the main reasons behind this non-inclusion. We at CARD acknowledge the significant role of women in the developmental process & have implemented various initiatives for empowering women.



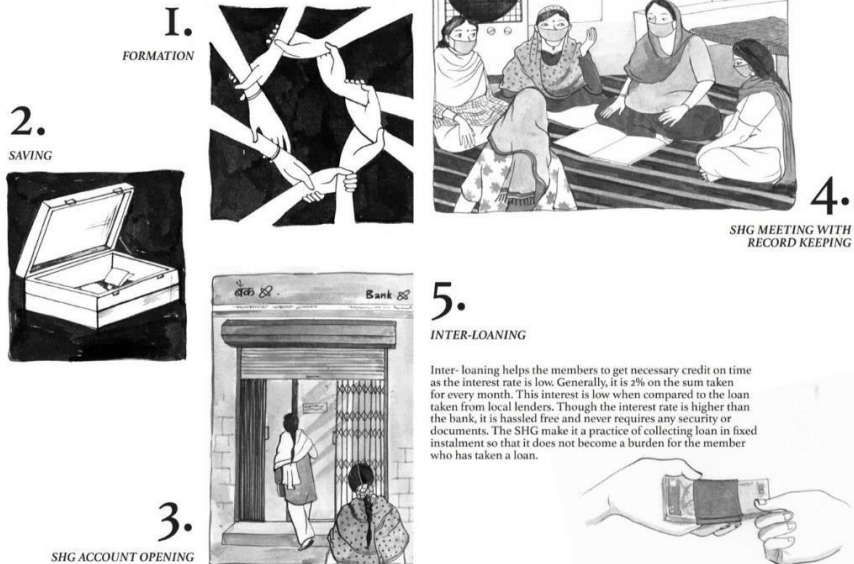
When the challenge of asymmetry in performance of Self help groups (SHGs) and of community institutions like SHG federations in the Umarban area of Malwa region presented itself, we saw an opportunity to contribute. Partnering with E&Y, we undertook an initiative to strengthen 1200 women SHGs, impacting 15000 women. Our work ranging from capacity building and structural development to training and financial inclusion provides structural, operational and financial stability to the SHGs and community institutions leading to holistic development through women and empowerment.

Partnering with E&Y and MPSRLM, CARD has strengthened 1200 women SHGs in Dhar district, increasing the operational & financial stability of these institutions, helping rural women achieve financial independence and reduce the gender gap.



Self-help Group (SHG)  
SHG is a homogenous group, with the members belonging to the same community and living in the vicinity of each other. Each SHG consists of 10-15 women and The SHGs adhere to Panchasutra - regular weekly meetings, regular weekly savings, regular weekly inter-lending, regular repayment and regular weekly bookkeeping.

### STAGES OF FUNCTIONING





2020-2021

*OVERVIEW OF MAJOR ACTIVITIES & ACHIEVEMENTS*

Activity category	Activity overview & Indicators	No. / quantity
Villages	Total Number of Villages in the Block	207
	Number of Total Operational Villages	181
SHGs	Total SHGs under Project (new formation & converting defunct / dormant into functional)	1205
	Books Updated for how many SHGs	1098
	No. of SHGs with savings accounts	1178
	Cumulative Savings in Rs (Lakhs)	592.7
Members	Total active Members in SHGs (new formation & converting defunct / dormant into functional)	11572
	Total families in the block (Two Blocks)	33194
	Total active members in temporarily inactive SHGs	1194
	Amount of Credit Linkage - (Rs. Lacs Cumulative)	804.3
Cluster/VO/ CLF (Vill. Organisation)	COVID-19 Awareness (Mask and Soap distribution and Awareness drive)	1215
	No of VOs Promoted	177
Savings	No. of SHGs with whom concept of Higher & Special Savings has been shared	1128
	No of SHGs with Special Savings	29
Livelihood	Families undertaking Livestock rearing/ Forest based livelihoods or any other secondary source	507
	SHG members taking up Better Farming Practices	6334
	Avg. Unit Size (No. of Goats/ hens/ Host Plants etc.)	3
MNREGA	Total Amount of Labor Expenses in that FY for Wage Employment in (Lac Rs.)	32.95
	Total Spending % on NRM & Agriculture	100
	Total Labor Days Generated	17346
	Total Number of Families Employed	956
	Average Days of Employment/Worker	18
Other Convergence	Total Beneficiaries under PMAY, SBM, & other Govt. schemes like Ayushman Bharat	12254

## Diwasa success stories

nutritional enhancement and income AUGMENTATION through nutritional gardens and tree plantations



### PAPAYA and sehjana (drumstick) plantation drive

To ensure that nutritional needs of women are met, 384 WSHG members, were motivated and trained in sehjana- drumstick- plantation, and 78 members were trained in papaya tree plantation. Both the trees require very little maintenance and less resources to grow. Papaya and drumstick have high a nutritional value and through our capacity building initiative we have enabled 462 women to supplement their diets, thus improving nutritional health



### promotion of nutritional gardens

We have trained 329 women SHG members to plant nutritional gardens in their backyards. Training involved practical demonstrations of sowing & maintenance of the garden. As a result, over 300 households have planted vegetables such as coriander, tomato, green chillies & brinjal achieving 5 % savings in their monthly food expenses. The food is more palatable & hence the family's nutritional & caloric intake has increased.

### Seed procurement drive increases confidence in decision making

After carrying out capacity building of 1200 SHGs, we motivated the women to undertake collective seed procurement in their groups. Our team carried out the agricultural training on the advantages of the new seeds & supported 268 SHGs in buying & bargaining of the seeds from the market



216 shgs - 1748 women motivated to procure kharif crops maize, cotton & soyabean

52 shgs - 252 women motivated to procure rabi crops wheat & gram

2000 women motivated to embrace new hybrid seeds

10% Savings achieved due to collective bargaining & reduction in transportation costs

20% increase in yields achieved due to the use of new and hybrid seeds

Enhancement in Leadership & decision making capability



# WOMEN + WATER ALLIANCE

Women + Water Alliance is a program funded by USAID and GAP Inc with WaterAid America as a partner, who's implementing agency is CARD. The goal of the five year Women + Water Global Development Alliance is to improve and sustain the health and well-being of women and communities touched by the apparel industry. Implementation of the project by CARD started in July 2019 in selected districts: Dhar & Dewas, 2020-2021, being the 2nd year of implementation. The focus is to strengthen the community to make their own decisions and to raise their voice in decision making in the supply, access, and safety of drinking water.

Through the project, we are working towards ensuring water safety, water security in rural piped water supply. We are also supporting the government in the implementation of Jal Jeevan Mission through our shared objectives with the mission. We are implementing this program in 461 villages in Dhar and Dewas districts of Madhya Pradesh, covering all 19 blocks in both these districts.



## OVERVIEW OF ACTIVITIES CONDUCTED (2020 – 2021)

- Active persons from the community are identified and oriented on guidelines of Jal Jeevan Mission, to make an effective Village Action Plan for their respective villages. We had trained 1072 women and youth from the community in the year 2020-21.
- Gram Sabha is a tool of good governance by ensuring accountability and transparency at the local level for auditing the functioning of Panchayati Raj Institutions (PRI). Through our trainings and discussions, we ensured that 838 women attended these Gram Sabhas reporting issues of water quality or water conservation at the local level.
- Village Water and Sanitation Committees are the local authorities set up by the government of Madhya Pradesh, who are formed with the objective of monitoring the operation and maintenance of Jal Jeevan Mission in their respective village. It is ensured that the members of the committee are from across all habitations with 50% representation from women in the village. We have trained 163 members of VWSCs across 40 GPs in Dewas and Dhar.
- Government has mandated a group of 5 women in every village to be trained on Water Quality testing of their drinking water sources. These women were identified and trained on testing water quality on 9 parameters; pH, Hardness, Chloride, Residual Chlorine, Fluoride, Nitrate, Turbidity, Iron & E-coli. We have trained 961 women and youth to conduct these water quality tests through the Field Testing Kits provided by the Public Health and Engineering Department at the Gram Panchayat level. More than 1000 drinking water sources have been tested by the women.
- Water Quality Monitoring Surveillance is also ensured in 25 Gram Panchayats where there are regular tests of drinking water sources, proper monitoring and resolution of contaminations by following up with the department.
- 143 Panchayat Representatives were trained on water management and water conservation that can be done at their villages.
- Collaborated with the Public Health and Engineering Department by supporting them in the preparation of 458 Village Action Plans which forms an integral component in Jal Jeevan Mission for providing drinking water access to all Rural Households by the year 2024

## OUR ACHIEVEMENTS



In August 2019, a learning session on the concepts of Water Security Planning and importance of water conservations was organized, under Women + Water Alliance Program, in Nayapura village of Bagli block in Dewas district of Madhya Pradesh. Babita Siroliya was one amongst the 20 trainees present in the village who had gathered there to understand water security. Motivated by the session, she collected data in her village & prepared a water security plan at the village level.

Through the data collection exercise, she saw first-hand how much water was being wasted on average/household and hence, began emphasizing the importance of conserving water. Using her newfound knowledge, she helped women of her SHG - Sita Mata Self Help Group, to setup 10 kitchen gardens in their own homes. Since then, she has actively participated in all the activities, ranging from meetings with Village Water & Sanitation Committees to operation of field-testing kits for checking water quality. Interested in learning more about the water she drinks, Babita volunteered in testing local drinking water sources and started preaching the benefits of water testing and keeping the sources clean.



In addition to single handedly testing all the available water sources in her village, she motivated her group members in becoming self-employed and has helped her group members to set up various small businesses within the village.



Babita Siroliya

The volunteerism shown by Babita in advocating for water conservation was appreciated by the organization, and she was nominated for a training at district level on basic concepts of handpump repair and retrofitting of pipe, where she was the only female participant and used her skills to diagnose a dysfunctional handpump in her village. Babita still promotes the importance of saving water from contamination as well as misuse. Her next aim is to make platforms in all the handpumps in her village, along with soak-pits. She also wants water conservation structures in her village so that the water could be collected before it goes waste.

### *Empowering Women to ensure Water Security*

Umriya Bada, a village in tribal block of Dhar has become a model village for water awareness and management. Through the awareness campaigns, the women were empowered with knowledge about the pertinent water issues & encouraged to participate in the Gram Sabhas.

One such issue about an abandoned Baori- a traditional community well, was raised in the Sabha, and the matter was escalated to CO Ganpath, resulting in cleaning and repair of the well.



The repairs were started within a week of the request; the well along with the borewell was cleaned and walls and stairs were repaired. Additionally, rain water harvesting structures were installed and a boundary wall along with the walkway was also constructed. All the refurbishment work was done under the supervision of CARD field team, VWSC & Panchayat members. Now the Baori is in use, providing clean water to villagers as well as replenishing the village water table.

Baori :  
50x50x50 Feet  
Water Capacity :  
3500 Tones  
At full capacity the  
pond shall fulfill  
the water needs of  
290 Households





## NATURAL RESOURCE MANAGEMENT

Since our very inception, having worked on watershed management and promoting rural livelihoods through agricultural innovation, we have placed significant importance on agricultural innovation as a part of holistic rural development. This realization has been brought into action by combining national and international agriculture development initiatives with our activities into our activities. Since, 2010 CARD has worked with over 50000 farmers on agriculture transformation in more than 500 villages across Madhya Pradesh & Chhattisgarh, and our motto is “Aap Cheti aap Kheti” – “Sensible Farmer Responsible Farming”. Now, agricultural innovation and sustainable agricultural practices with active management of natural resources are our key focus areas at CARD.

**BIWAL -  
BUNDELKHAND  
INITIATIVE FOR  
WATER  
AGRICULTURE  
LIVELIHOODS**

CARD, in association with SRIJAN, is working on the integrated land & water management in Newari (MP). Being a member of the BSDF- Bundelkhand sustainable development forum- CARD is working on reviving traditional water bodies and has already deepened 8 ponds. In addition, CARD is working with 300 farmers, regarding natural farming to promote sustainable farming practices.

The logo consists of a green square with a white diagonal line running from the top-left to the bottom-right. The text 'FPO - FARMER PRODUCER ORGANIZATION' is written in white, bold, uppercase letters, positioned to the right of the diagonal line.

**FPO -  
FARMER  
PRODUCER  
ORGANIZATION**

FPO - Farmer Producer Organization is a company that consists of primary producers (farmers) as shareholders, providing a platform for sharing of profits/benefits among its members. It is an initiative that ultimately aims at creating sustainable agricultural economy particularly for marginal and small farmers by consolidating their holding resources and giving them an opportunity to exploit economy of scales irrespective of the size of their holdings.

Leveraging rural outreach & technical competency, CARD is promoting Farmer Producer Organizations, empowering more than 12000 farmers and is adopting an area based approach in forming area specific FPOs that can sustain without government aid. We have more than 10 registered FPOs and are in the process of forming several women FPOs. Collaborating with our sponsors such as SFAC, NABARD & BIRD, we are providing technical support and facilitation services such as agricultural supplies - fertilizer seeds at low prices, agricultural training based on best practices, and technical support in agricultural work including access to markets & selling of the produce at competitive rates.

## FPO SUCCESS STORIES

While our work in Abohar, Punjab, we observed that farmers with small land holdings did not have access to the benefits of economy of scales. Besides, in agricultural marketing, there is a long chain of intermediaries who very often work non-transparently leading to the situation where the producer/farmer receives only a small part of the price that the consumer pays ultimately. Hence, it was decided to formalize and merge existing community to form a legal entity that will give its members better bargaining power vis-à-vis the bulk buyers of produce and bulk suppliers of inputs.

CARD assisting the farmers of 8 project villages, helped in formation and registration of ABOHAR KISAN PRODUCER COMPANY LIMITED, engaging close to 400 farmers as shareholders.

- Training sessions were conducted to explain the benefits and registration procedures to farmers and the selection of board members was facilitated. At least 1 villager from each village, including women, was selected ensuring representation of all. Regular meetings are conducted by the CEO, Arun K, CARD's agro-expert, who has spearheaded the process of securing subsidies from the Govt. including agricultural equipment.
- These equipment are offered to member farmers through custom hiring scheme, providing them access to machineries like rotavators, cotton sowing machine, wheat sowing machine, rice sowing machine, at subsidized rental rates.



Farmers Engaged with FPO : 377

Share Capital - 3.77 Lakh

22 agro equipment available to farmers at subsidized rates  
income increase due to reduction in agro input expenses -10%

## EMPOWERING FARMERS THROUGH MUTUAL COLLABORATION



**KFPC**  
*Kalisindh Farmer  
Producer Company Ltd*  
Serving Farmers since 2015



1500 : *shareholder Farmers*  
21 : *villages covered by fpo*  
08 : *bod members incl. 2 women*  
310000 : *total profit till date*  
1820000 : *total share capital*

Kalisindh FPO ( KFPC) was awarded the 2nd prize by NABARD for the best performance at the state level, 2 years in a Row - 2019,2020



20000 quintals of wheat  
wheat sold at msp

Connected 416 Farmers directly with the govt., facilitating fast selling of wheat & immediate payments to the farmers

The Custom Hiring Centre provides agricultural equipment to the farmers 10 % cheaper than the market rate



# CENTRE FOR ADVANCED RESEARCH & DEVELOPMENT

MORE THAN 50 PARTNERS - NATIONAL AND INTERNATIONAL

FIELD FACILITATION IN 843 VILLAGES OF 40 BLOCKS OF 17 DISTRICTS OF 6 STATES

MORE THAN 70 PROJECTS COMPLETED

TEAM OF OVER 250 PROFESSIONALS AND 1,000 CRPS

FORMATION SUPPORT TO 3,500 SHGS, 16 FPOs & A NATURAL PRODUCT COMPANY

MORE THAN 200,000 RURAL HOUSEHOLDS REACHED



More than 80 Anganwadis, Schools developed

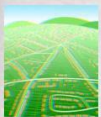
3500 SHG's Formed

900 Villages Impacted

2 lakh Households Reached

16 UN SDGs covered through our projects

27 OFFICES IN 6 STATES



**1 lakh hectares**  
Total Area covered under Watershed activities



**18000**  
Total Watershed structures made



**12000**  
Farmers supported through FPO's



**3 lakh**  
People Impacted



H-2/195, ARVIND VIHAR, BAGHMUGALIA, BHOPAL, MADHYA PRADESH(462043)



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