

KABIL

Annual Report 2021

April 2020 to March 2021



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The Year at a Glance

This has been an unprecedented year. We began with a catastrophe and a lockdown. As we ended, hardly did we anticipate that a bigger catastrophe was waiting to happen! COVID 19 has taken its toll – deaths, sufferings, loss of livelihoods had no parallel in recent history, neither will perhaps be the ill effects on our children as they suffer the loss of education. The dark truths notwithstanding, there have been stories in equal measure of human valour, of great service and sacrifices of the healthcare fraternity and of numerous instances of extending help by those, who one never knew of. The human fraternity has come closer. The civil society organisations chipped in with all their wherewithal and spirit. We did as much as we could. As the sudden lockdown was announced in March 2020, there was an acute shortage of food and essential items, particularly with the poor and those in remote areas. With support from our donor partners, we distributed food and essential items among those who needed them the most. We spread awareness about COVID and the measures to be taken against it wherever we worked. We joined hands with many other civil society organisations to create “Rapid Community Response to COVID-19 (RCRC)”.

The challenges and the constraints notwithstanding, KABIL could achieve significant progress. We have strengthened our role as a support agency for individual beneficiary asset (IBS) creation through MGNREGS and natural resource development for rural livelihood promotion. Our support to an NGO consortium in Tikamgarh (Madhya Pradesh) and three NGOs in Uttar Pradesh, Punjab and Assam has been deeply appreciated by them. In our project at Udalguri, numerous individual farm ponds have been either constructed or have been sanctioned for construction in the next year. When these are completed there will be 588 farm ponds in an area that comprises just half of the block of Udalguri (the area covered by the project). These ponds will create 7.15 lakh cubic meters of water storage capacity and 50 crore liters of water availability for productive use. Nowhere else in Assam, individual farm ponds have been taken up under MGNREGS in such a large scale. High value vegetable cultivation under the rain shelters has established a very new way of climate resilient farming. This is also women friendly, organic focused and economises on water use.

The project “Sustainable livelihoods for rural poor in undivided Udalguri block of Assam” ran through its third year of four-year tenure. Initiated in April 2018, the prime objective of the project

is to enhance the income of 15,000 families who are members of SHGs promoted by the Assam State Rural Livelihoods Mission (ASRLM). There is a formal partnership between KABIL, Axis Bank Foundation (ABF) and the ASRLM to implement the project, ABF supporting KABIL with its costs. An active collaboration also runs between the district administration of Udalguri and KABIL. In addition to the challenges posed by the pandemic and the consequent severe restriction on movement due to the lockdown, there were other challenges too. An epizootic African swine fever, which causes high fatality but has no vaccine, broke out in some parts of Assam and the sale of pigs was banned. This brought down the demand and the pig rearers with whom we work suffered financially. Severe floods and hailstorms made people homeless as well as damaged their crops & livelihood infrastructures such as rain shelters. This year was also the year of elections for the Bodo Tribal Council as well as the Assam Assembly. This halted approval and initiation of any government scheme for poverty alleviation for a major part of the year.

Despite all challenges, we could support 5,129 households for various livestock activities, 2,913 households for improved paddy, 4,945 households for seasonal vegetables (Rabi & Kharif) and 1,423 households for perennial crops in the FY 2020-21. 118 new farm ponds have been excavated by leveraging Rs. 1.62 Crore from MGNREGS. The administrative and financial sanctions for more than 400 farm ponds have been received which will be implemented in the financial year 2021-22. A breakthrough could be achieved about the credit access for the families. We signed a memorandum of understanding with the North East Small Finance Bank (NESFB), which now provides the required credit to families for various livelihood activities. KABIL extends technical support to them. Credit access was a major bottleneck, with major banks showing great apathy in extending credit to families through the SHGs. This problem is now greatly eased. Rs. 2.3 crore worth of bank credit has been availed for improved pig rearing and agricultural activities by collaboration with NESFB.

In Madhya Pradesh, an action research project had been initiated in 2019 for the rejuvenation of Ur rivulet at the invitation of the district administration of Tikamgarh. It was envisaged that micro watersheds would be developed in the catchment of the rivulet using resources from MGNREGS. This would employ people in the short run and ensure moisture for cultivation in the long run as the river got energised.

A consortium of like-minded CSOs, specializing in community-led natural resource management activities had begun joint action in October 2019 with the support from Rajiv Gandhi Institute of Contemporary Studies (RGICS). The consortium was named *Panchmukhi Samavaya*. KABIL was

engaged as a technical support agency to develop an integrated natural resource management plan with community participation and provide "do-how" support in implementing the plan. The first task of KABIL was to help the NGOs develop a participatory plan in a cluster of 9 villages. By March 2020, plans consisting of field tanks for 559 households were developed and submitted to the District Administration for approval.

Work was affected badly this year due to covid-19. Administrative sanction of only 18 schemes of field tank construction could be obtained from the district administration against the plan of 559. This was due to our absence from Tikamgarh and we could not follow up with the district administration. Even though the work of only six schemes could be completed, the benefit demonstrated by the individual beneficiary schemes (IBS) has motivated both the farmers and the officials to replicate IBS.

Work with Gram Gaurav Santhan (GGS) at Karauli (Rajasthan) began in January 2021. KABIL has been assisting GGS, an NGO focusing on community-led natural resource management activities, in building their fund leveraging capacity from MGNREGS, developing livelihood focused natural resource development plans and implementing the same. Joint efforts of KABIL and GGS team could convince the officials to include the traditional *pagara* (a rain-water harvesting structure owned that is individually owned) as an IBS under MGNREGS. According to the MIS report of MGNREGS of Mandril block in Karauli district, this is the first time that *pagara* construction has been taken up by the district administration as an IBS under the MGNREGS.

We also worked with SeSTA in Assam, Trust Community Livelihoods (TCL) in Uttar Pradesh and Sir Syed Trust (SST) in Uttar Pradesh and the Punjab. We helped them strengthen their efforts of promoting natural resource development and IBS through MGNREGS in several districts.

As part of our study and documentation activities, we prepared a manual on how to improve the effectiveness of interventions under MGNREGS. The manual has been published by the RGICS. We also conducted a study on common property resources (CPRs) in Baska district in Assam as part of an initiative by RGICS.

To our great delight, Mr Achintya Ghosh, the founder of KABIL was conferred the Distinguished Alumnus Award by IIT Kharagpur this year. IIT Kharagpur recognizes the professional achievements and contributions of its alumni through the Distinguished Alumnus Award (DAA) each year on the Institute Convocation Day.

The detailed report follows.

Sustainable Livelihoods for Rural Poor in Undivided Udalguri Block of Assam

The project “Sustainable livelihoods for rural poor in undivided Udalguri block of Assam” ran through its third year of four-year tenure. Initiated in April 2018, the prime objective of the project is to enhance the income of 15,000 families who are members of SHGs promoted by the Assam State Rural Livelihoods Mission (ASRLM). There is a formal partnership between KABIL, Axis Bank Foundation (ABF) and the ASRLM to implement the project, ABF supporting KABIL with its costs. An active collaboration also runs between the district administration of Udalguri and KABIL. In addition to the challenges posed by the pandemic and the consequent severe restriction on movement due to the lockdown, there were other challenges too. An epizootic African swine fever, which causes high fatality but has no vaccine, broke out in some parts of Assam and the sale of pigs was banned. This brought down the demand and the pig rearers with whom we work suffered financially. Severe floods and hailstorms made people homeless as well as damaged their crops & livelihood infrastructures such as rain shelters. This year was also the year of elections for the Bodo Tribal Council as well as the Assam Assembly. This halted approval and initiation of any government scheme for poverty alleviation for a major part of the year.

Intervention for improving agriculture:

KABIL’s agriculture intervention includes improving paddy cultivation, promoting seasonal vegetables, introducing as well as the revitalization of perennial crops in the homestead and various seasonal cash crops in the field.

Most of Assam, and the North-east, are heavy rainfall areas. However, rainfall is decreasing in the North-east, sudden downpours (or extreme rainfall events) have increased and Assam has become particularly vulnerable. Bodoland Territorial Region, our project area, is resided largely by Bodos, Rabhas, and different tea tribes. Cereal production from their lands is increasingly unpredictable because of the accentuating rainfall uncertainties. They could have earned good cash income through vegetable cultivation from the homestead (uplands) that most families possess. However, unpredictable heavy downpours and the absence of irrigation do not allow vegetable farming. Vegetable cultivation particularly during the rains could have got the best price and mitigated the huge shortage of vegetables in the North-east. The project has contextualised and demonstrated a model of climate-resilient farming through rain-shelters that has potential

across the Northeast. One unit of rain-shelter measures 650 square feet, is covered with UV stabilised poly-sheet and, if necessary, can be equipped with drip irrigation. The cultivation bed, consisting of 550 square feet is raised and plotted. The shed protects from rain but allows sunlight. Being on the homestead and not requiring deep ploughing, it is friendly to women. Each rain-shelter can produce up to Rs 25,000 worth of vegetables yearly through different crops across the year. Each rain shelter costs Rs 8,000 approximately. KABIL has helped 2,500 families to construct rain shelters since the beginning of the project out of which 2,320 are functional. Organic practices of agriculture have been introduced. King chilli, a native of the North-east and of high commercial value, has been introduced in several rain shelters.

In Udalguri, rice is the staple food and the principal Kharif crop. People have an emotional attachment to this crop. If paddy produces more, food security increases and people afford to take the risk for a second high-value crop. On the other hand, paddy yield is far less than the optimum. While the rainfall uncertainty is one main reason, the inferior seeds and cultivation practices greatly contribute to the loss of yield. Old seeds are used, no seed treatment is done, seed nurseries are poorly raised, and proper transplantation is not practised. The average yield of paddy in the area is a meagre 1,200 Kgs per acre, which can be significantly enhanced with some measures.

Continuing from the earlier years, we went for intervention in paddy cultivation this year with 2,338 households on 310 acres of land. The average per household coverage was 0.13 acres. We intervened for seed treatment, preparation of scientific nurseries, and timely transplantation.

KABIL also worked for expanding the cultivation of other cash crops like watermelon which has converted at least 255 acres of land to double-cropped in this year. Three organic practices have been introduced this year viz. yellow sticky fly trap (for the management of small insects), *jeevamrit* (organic manure) preparation and application and bottle trap for catching fruit flies.

Our intervention in the homestead gardens included the introduction of Assam lemon in the spaces between areca nut plants and the application of nutrients to areca nut plants. This will increase the production from the homesteads. The production of betel nuts is expected to rise at least 30% in the very near term.



Picture 1: Watermelon Cultivation in Batabari Village Under Tamulbari VCDC



Picture 2: Tomato Cultivation under rain shelter in Sapkhaiti VCDC



Picture 3: King chili under rain shelter



Picture 4: Nutrient management training for fruit bearing areca nut

Table 1: Achievements in 2020-21 (Agriculture)

Activities	Target	Achievement
Paddy improvement	2,000	2913
Seasonal vegetables (Kharif)	3,000	4945
Perennial crops	3,000	1424

Intervention in livestock:

KABIL had identified three existing activities for introducing improved practices viz. pig rearing, backyard poultry and goat rearing. Pig meat is the most consumed red meat in the North-east. Most households in Udalguri practices pig rearing as a supplementary livelihood activity. However, the rearing practices remained primitive. Mostly nondescript and further deteriorated because of inbreeding, are reared in the open without the support of vaccination, or any nutritious feed. The project focused on piggery improvement from the beginning. We began by generating awareness among the project beneficiaries about the need for the improved breed, proper housing, quality feed, vaccination & improved management practices. Service provider entrepreneurs(SPEs) were groomed. Each such SPE has a scientifically managed pig breeding unit having Hampshire/Yorkshire/Ghungru breed of pigs. Piglets are produced and sold to the beneficiaries by the SPEs in their respective operational areas. SPEs were also trained for vaccination of pigs, backyard poultry and administering first aid. De-worming and swine fever vaccines that were introduced for pigs have continued. De-worming & vaccination are also continuing for backyard poultry and goat. For goats, vaccination against three deadly diseases has started this year. An improved feed for the pigs has been introduced, which can be manufactured by the families themselves using a new feed formula. A total of 5,129 households have been reached through various livestock improvement activities. 2,800 pigsties have been constructed by an equal number of families. Households that have constructed pigsties have been linked with the NESFB for availing credit. Rs 1.9 crore worth of credit was sanctioned this year by the Bank, the size of loan varying between Rs. 30,000 and Rs 1 lakh. Fish nursery and improved rearing have been introduced this year on a pilot basis keeping in view the increasing availability of water bodies that are being constructed through MGNREGS as individual beneficiary assets.

African swine fever, a dreaded disease and which has no vaccination, broke out in some parts of Assam. Even though there was no instance of the disease at Udalguri, the farmers got seriously affected because the sale of pigs was banned by the government. This brought down the demand. The fear among the rearers also reduced the introduction of new pigs, particularly the exotic breeds. This caused a serious setback in our Hampshire/Yorkshire introduction efforts.

A value chain study was conducted this year to find the market for pig meat, piglets, and other products, especially in the urban areas in and around Guwahati. The study has suggested some actionable steps.



Picture 5: A Low cost pigsty



Picture 6: Training on improved feed formulation for pigs

Individual beneficiary asset creation utilising MGNREGS:

Across Assam, the focus of MGNREGS was to generate employment through the creation of public infrastructures and not individual beneficiary assets (IBS). On the other hand, IBS especially the ones like farm ponds and the pigsties can create durable assets. As these help the families improve their livelihoods and reduce dependence on wage labour, they also improve water availability and the carrying capacity of land resources. Utilising MGNREGS to create IBS has been a focus area of the project since the beginning.

345 individual assets for an equal number of families worth Rs. 3.29 crore have been created during the three years of the project. 188 of them are farm ponds and the others are pigsties. An additional 400 farm ponds worth Rs. 6.5 crore have also been sanctioned, to be completed in the financial year 2021-22. When these are completed there will be 588 farm ponds in an area that comprises half of the block of Udalguri (the area covered by the project). These ponds will create 7.15 lakh cubic meters of water storage capacity and 50 crore litres of water availability for productive use.



Picture 7: Farm pond excavation under MGNREGS

Improving the access to credit:

Unavailability of bank credit remained an acute problem for the families even though they are members of the SHGs. SHG-Bank linkage never took off at Udalguri despite efforts by the ASRLM. On the other hand, unlike in many other remote and poverty regions, families at Udalguri have a demand for credit. This problem has been greatly eased with the signing of a collaboration agreement between KABIL and the North East Small Finance Bank (NESFB). The journey began in the financial year 2019-20 when KABIL and NESFB made a formal agreement to facilitate credit availability for the project beneficiaries and the bank disbursed credit to 7 project beneficiaries on a pilot basis in that year. All the beneficiaries utilized the credit to its fullest potential and also repaid all loans on time. This has enhanced the level of confidence of the bank and they decided to expand their operation in the entire KABIL project area. Two new branches have been opened by the Bank in Udalguri and Harisinga blocks and from the second quarter onwards, the loan portfolios are being increased gradually. In this Year total loan availed was Rs. 2.3 crore – both for agriculture & pig rearing.

Promotion of Service Provider Entrepreneurs (SPEs):

SPEs are local youth, women and men, who have been recruited and incubated by KABIL so that they can do business of supplying inputs and services to families and also act as aggregators of farm outputs. These inputs and services are not available in the local market, or when they are available they either do not meet the quality standards or are priced high. Good quality piglets,

high-quality seeds of the appropriate variety, healthy saplings are some of the examples. The SPEs also act as role models to create a climate of entrepreneurship in the area, which is not known for it.

In the last 3 years, SPEs have been playing an important role in the project. KABIL had recruited and trained seventy-eight SPEs of which thirty-eight were for agriculture and forty were for livestock activities. Several of them could not sustain themselves. 19 SPEs are continuing as SPEs for agriculture and thirty-five are working for livestock. Business activities of agriculture SPEs consist of the production and sale of seedlings, saplings, organic manure & pesticides, seeds, mulching materials etc. They also practise improved agriculture in his/her field. The livestock SPEs are involved in the sale of piglets, fattened pigs & feed, pushing vaccination, and attending to the first-aid treatment needs of the livestock.

Sochikola's Journey to become an entrepreneur



From extreme left Apun, Sochikala, younger son, elder son, Sochikala's mother in law and father in law

Sochikola Muchahari stays in Lissing village of Harisinga block of Udalguri She with her husband Apun Muchahari live with their two sons and parents. They have 1.5 acres of cultivable land. Sochikola studied up to the 12th standard and gave up school due to marriage. Sochikola has long been an SHG member. She was also the secretary of their village organization(VO) under

SRLM. In later 2017, Sochikola came to know about Kabil. At that time, she was the president of the cluster level federation promoted by ASRLM.

In addition to paddy cultivation in their 1.5 acres of land, they also take upland on lease for local chilli cultivation in the monsoon. Besides these, they keep 2-3 pigs and a small flock of local poultry birds as the source of livelihood. As per Sochikola, due to lack of appropriate knowledge on agriculture, they frequently faced losses causing severe financial crisis to the family.

In 2019, The VO recommended Sochikola for recruitment as an SPE. Sochikola came out as a successful candidate after a daylong selection process by KABIL and she was recruited as an SPE for agriculture for a cluster of 6-7 villages including her village. Sochikola went through a 3 days long training on entrepreneurship, the role of an SPE and business plan development organized by Kabil. Along with other Agri SPEs, she also made a plan for one year with lots of zeal. She shared the idea of SPE with her husband Apun after returning from the training. Apun was not interested initially. He thought that the enthusiasm and knowledge acquired in the training would be useless as happened in many training events he had attended before.

But Sochikola did not give up. Her first engagement as an SPE was initiated with the production of F1 papaya saplings, cultivation of winter chilli, sweet corn, capsicum and watermelon. Subsequently, she went for the production and sale of various seedlings & saplings on a large scale and imparting on-field training to farmers in her operational area.

She was doing rain-fed chilli (local variety) regularly but as mentioned before, was not getting a good harvest. Therefore, she was exploring suitable varieties to cultivate in late winter and summer so that after the harvest of rain-fed chilli she could continue with other crops. Kabil introduced her to four improved varieties of chillies. Along with this, sweet corn was introduced as an intercrop. She was also taken for exposure to the developed chilli belt at Besimari in the adjoining Darrang district. Once she started, she could harvest 13 quintal chillies from 1.33 acres of land during last summer and earned Rs. 1,26,000. She also earned Rs. 5,200 from sweet corn. By seeing her 7 more farmers have started improved chilli this year.

At the same time, Kabil requested all the Agri-SPEs to produce tomato seedlings and sell them to others who would use these for cultivation under their rain shelters. The small cost of purchasing tomato seeds was supported by Kabil. Sochikola sowed 7,000 seeds of tomatoes but could produce only 3,500 seedlings. She sold 2,882 tomato seedlings earning Rs. 14,400 @Rs. 5 per seedling. She

also produced 2,200 king chilli seedlings out of which 1,675 were sold to farmers @Rs. 8 per seedling earning her Rs. 13,400. Sochikola has also another batch of 5,000 king chilli seedlings which she started raising in September. These are not sold yet but they expect Rs. 40,000 from these. There is a very high demand for king chilli in the locality.

Further, Sochikala produced 1,450 papaya seedlings investing around Rs. 10,000 and sold those seedlings @Rs.25 per seedling. She produced 5,000 betel nut saplings and has sold 4,000 saplings. She also has a stock of 372 black pepper saplings which will fetch Rs. 5,580 @Rs. 15 per sapling.

Sochikala has earned a net income of Rs 2,77,400 from all the above. She has sold seedlings and saplings to 454 farmers and trained them on the cultivation of these.

Sochikola has intensified and diversified agricultural activities. In her language, she sees huge opportunities to make money in various agro activities. She also thinks that her success and perseverance for success in agriculture have helped her to motivate hundreds of other farmers whom she is supporting as an SPE. In the meetings, she first shares her own story which motivates others to do the cropping in a better way.

During the lockdown, Sochikola helped Kabil in identifying the poorest of poor households for supporting with dry ration and also helped Kabil in the distribution of the same.

During this year, we have also promoted extension volunteers (EVs) for ensuring increased coverage of households. These EVs were promoted during the time of lockdown when our executives were not being able to visit the field. Each SPE worked with 5 to 10 EVs. This helped a lot to carry out the tasks. Out of the selected EVs 50 are still working. and we are planning to promote more EVs during the next year.



Picture 8: Training program for SPEs regarding construction/repairing of rain shelters

Progress of collaboration with ASRLMS:

As mentioned before, the project is a collaboration between the ASRLM, Axis Bank Foundation and KABIL. The project was initiated because we thought that while this would give us a wonderful opportunity to work with the existing social mobilisation that already exists in a remote and poor area, this will also create a model that can be replicated across the North-east as well as elsewhere. Social mobilisation is now available across the country because of the NRLM; however, livelihood promotion of the SHG members continue to be a daunting challenge.

During the three years, the collaboration has run well with ASRLM. Due to the collaboration with ASRLM, we were able to get access to community organizations like SHGs, VO & CLF. ASRLM community cadres like *Jeevika Sakhis (Krishi Sakhi, Pasu Sakhi, Bank Mitra)* have given significant support to the work of KABIL. In addition to KABIL's own work, our experts also have trained the community cadres of SRLM. Recently KABIL Collaborated with ASRLM for the new project called '*Swanirbhar Naari, Atmonirbhar Assam*' launched by Assam Government. KABIL also helped ASRLM with technical expertise for livestock & agriculture activities in other areas. However, our expectation that the SHGs will be able to access credit from the banks with the support of ASRLM was not fulfilled.



Picture 9: KABIL's help to community cadres (*Jeevika Sakhi*) of ASRLM for VCDC mapping under *Swanirbhar Naari, Atmanirbhar Assam* initiative

Household-level income analysis:

We did a sample survey of 10% of the households that we worked with (720 households) to understand the income enhancement that happened due to KABIL's intervention. The survey reveals that about 47% of surveyed households could earn Rs. 30,000 & more by the activities that KABIL promoted. The highest income enhancement for the top 3% of households has been in the range of Rs 1.5 lakh and Rs. 2.5 lakh. The lowest enhancement, for 53% of households, has been between Rs. 10,000 to Rs. 29,999.

We could also find out that King chilli cultivation under one rain shelter can give income up to Rs. 20,000 in 9 months. Tomatoes under a single rain shelter can give up to Rs. 12,000 in 6 months. Round the year leafy vegetables under a rain shelter can give Rs. 10,000 per year. A farm pond can give income up to Rs. 40,000 through multiple crops & fish rearing. Fattening of 4 pigs per year can give Rs. 24,000 net profit. One breeding sow can give income as high as Rs. 40,000 per year.

Work in Tikamgarh (MP)



Picture 10: An excavated tank under MGNREGS

Activities in Tikamgarh (MP):

In Madhya Pradesh, an action research project had been initiated in 2019 for the rejuvenation of the Ur rivulet at the invitation of the district administration of Tikamgarh. Ur is the main river of Tikamgarh block and a tributary of the river Dhasan. The river originates at the Sudha Sagar Lake and has a length of 83 km. It was envisaged that micro watersheds would be developed in the catchment of the river using resources from MGNREGS. This would employ people in the short run and ensure moisture for cultivation in the long run as the river got energised.

A consortium of like-minded CSOs, specializing in community-led natural resource management activities had begun joint action in October 2019 with the support from Rajiv Gandhi Institute of Contemporary Studies (RGICS). The consortium was named *Panchmukhi Samavaya*. KABIL was engaged as a technical support agency to develop an integrated natural resource management plan with community participation and provide "do-how" support in implementing the plan. The first task of KABIL was to help the NGOs develop a participatory plan in a cluster of 9 villages. By

March 2020, plans consisting of field tanks for 559 households were developed and submitted to the District Administration for approval.

Work was affected badly this year due to covid-19. Administrative sanction of only 18 schemes of field tank construction could be obtained from the District Administration against the plan of 559. This was due to our absence at Tikamgarh and we could not follow up with the district administration. The work of six schemes has been completed. However, the benefit demonstrated by the individual beneficiary schemes (IBS) motivated both the farmers and the officials to replicate IBS.

The covid-19 lockdown began from the second half of March 2020. This forced NGO partners to withdraw their personnel from the area. KABIL professionals could not visit that area till December 2020. Key Government officials were transferred. In addition, the coordinator of *Panchamukhi Samavaya* resigned. We conducted a few online consultations with the stakeholders. There were none to follow up with the District Administration. However, KABIL professionals remained in touch over the phone with the district administration, panchayat leadership and village level volunteers.

KABIL Professionals could visit Tikamgarh in January 2021, after nine months. An Executive was placed there in February 2021 and he restarted the follow up with the district Administrative for implementation. Though 559 individual livelihood plans (schemes) were submitted for approval under MGNREGS, administrative sanction was granted for the 18 schemes only. With our support implementation of 7 schemes could be initiated. Out of these 7 schemes, the work of 6 schemes was completed. The work for the seventh scheme is in progress.

Even though only six schemes could be completed, there have been some visible outcomes. Farmers are now aware that individual livelihood assets can be built under MGNREGS. They are requesting the *Gram Rojgar Sahayak* and the *Sarpanch* for farm ponds in their land. Farmers whose farm ponds were completed are now utilizing stored water for agriculture. Government officials are convinced of the benefit of IBS schemes. It also helps them because the stipulated NRM ratio of 65% under MGNREGS can be maintained at the block level. The district and the block cells are now gradually changing the approach towards the MGNREGS.

Bablu Thakur's farm pond

It is no big deal for large farmers in Bundelkhand to sow wheat crops in winter with irrigation. But if someone undertakes 9.6 acres of the wheat crop irrigated by four times from a pond made in less than half an acre, it would be a little surprising.

But this has become possible in Bablu Thakur's farm in Raurai village of the Raurai Panchayat in Tikamgarh Block (MP). The land, part belonging to Bablu and the rest belonging to his relatives, used to remain fallow winter onward.

Bablu has been supported with a farm pond under MGNREGS. Costing Rs. 3.32 lakh, it has an area of 35 Meters x 30 Meters and a depth of 3 Meters. The construction was completed in May 2020. However, neither Bablu nor Government officials were sure about whether it would hold water for irrigation.

In October 2020 Bablu Thakur not only sowed 9.6 acres but also irrigated his crop 4 times from this pond. Bablu also started fish rearing in this pond, mostly for self-consumption.

The pond dried up after irrigating the crops. Bablu Thakur is hopeful that in the next monsoon, it will be refilled with rainwater and he will be able to use it again during the winter cropping season.

During the discussion about the success of Bablu Thakur's farm pond, the father of Rahul Singh, who is also waiting to have a farm pond in his land, was ecstatic - "We need more such schemes in our village; everyone should benefit from such initiatives. We never knew individual farm ponds are possible under MGNREGS. This will be a boon for Tikamgarh"

Work with other NGO Partners

Work with Gram Gaurav Sansthan (GGS) at Karauli (Rajasthan) around MGNREGS engagement:

Work with Gram Gaurav Sansthan (GGS) at Karauli (Rajasthan) began in January 2021 with a three-day visit by the KABIL team. We have been supporting them in strengthening their fund leveraging capacity from MGNREGS, developing livelihood focused natural resource development plans and implementing the same. GGS operates in Karauli district that falls in the Dang region of Rajasthan.

The area is rocky. Due to the nature of the geological formation, it hinders most agriculture activities. GGS supports the local farmers by helping convert the wastelands into double cropping arable with traditional *Pagara*, a rain-water harvesting structure built downstream on the drainage line and owned by an individual farmer. GGS also constructs *Pokhar*, a conventional water harvesting structure built by constructing earthen bunds upstream on the drainage line.

GGS is promoting *Pagaras* and *Pokhars* for more than a decade. For the last five years, GGS is engaged in mobilizing MGNREGS to promote those two structures with some success. The key constraint faced is the non-approval of the proposals submitted by GGS under MGNREGS. The component of cost of materials is proportionately higher (Norms followed in MGNREGA is that cost of labour: Cost of materials = 60: 40). The point to be noted here is that the ratio needs to be maintained at Gram Panchayat (GP) or Block level and not at each activity level. Moreover, the administration normally does not encourage individual beneficiary schemes (IBS).

GGS and KABIL members met several MGNREGS officials, sarpanches, ward members, Rojgar Sahayaks and the farmers in the villages to address the two above mentioned challenges. In addition, KABIL professionals visited the terrain, conducted meetings with the community to understand their current agricultural practices and water intervention structures.

Finally, the KABIL team helped GGS in drawing an appropriate design and estimate of the scheme as well as correct documents to be attached with the application for Individual Beneficiaries Schemes under MGNREGS. Negotiating with the Sarpanches, ward members and the key functionaries of MGNREGS followed, for approval of the *Pagara* under MGNREGS.

A KABIL team member paid a second visit to Karauli in March 2021 when he again met several MGNREGS officials, *Sarpanches*, ward members, *Rojgar Sahayaks* along with the GGS team and conducted several discussions with them. Finally, MGNREGS officials agreed to include *Pagara* as an Individual beneficiary scheme (IBS).

Pagara construction as an Individual beneficiary scheme (IBS) has been taken up for the first time by the Mandril block administration. A sum of Rs 33 Lakh has been entered into the online portal of MGNREGS, which is a significant breakthrough.

Pagara, *pokhor* and *taal* are significant interventions in the local context. The land degradation in Dang is of significant order, and most of them have been unusable for agriculture purposes. But it

is possible to arrest degradation and revitalize the land by constructing traditional *adwatts* and *ghers* along the contours. *Adwatts* and *ghers* are stone bunds that control the erosion of topsoil on slopes. Such land can be used for the cultivation of pearl millet and fodder crops.

There is a high rate of erosion in the upper catchment, and a significant area is under forest. There is a heavy load on the plants standing in these forests. Most of the plants are lopped every year to feed the animals. Therefore, activities such as *adwatts* and *ghers* could be integrated with other two activities viz. *pagara* and *pokhor* following integrated natural resource management (INRM) or watershed development approach. This would however require building collaboration with the forest department. Terrain like this needs more comprehensive and systematic interventions to promote sustainable use of local natural resources and enhance the carrying capacity. Such an approach would create more job opportunities for the local labourers and strengthen their livelihoods production systems.

Work with SeSTA

Through a formal agreement, KABIL supported SeSTA (Assam) in starting the work of leveraging funds from the MGNREGS. We got engaged with professionals of SeSTA to strengthen their skills and with block and district officials along with SeSTA in networking and convincing for IBS under MGNREGS. The following could be achieved by SeSTA with our support.

1. 2160 individual livelihood plans, generated through INRM planning, could be included in the annual action plan of Panchayats.
2. All 2,160 plans could be included in the online projection of the MGNREGS portal.
3. Out of 2,160 schemes, 480 schemes got technical, administrative and financial sanctions and the implementation of 119 schemes has started.

KABIL trained 13 professionals of SeSTA in as many blocks regarding INRM planning and fund mobilisation through MGNREGS.

Engagement with Trust Community Livelihoods (TCL)

TCL is currently implementing the Cluster Facilitation Project (CFP) in Hardoi district of Uttar Pradesh. KABIL is supporting TCL in achieving the deliverables of the CFP. CFP is a project of the Government of Uttar Pradesh to improve awareness among community members about MGNREGS, timely availability of work, participation of SC/ST/Women in MGNREGS, convergence

among various government departments and creation of individual livelihood assets to enhance the income of beneficiaries. For this, the Government has engaged NGOs in the “aspirational” and backward districts of the state. KABIL started its engagement with TCL in November 2020.

The following could be achieved:

1. 129 individual livelihood plans generated at the community level through INRM planning got included in the annual action plan of the panchayats.
2. 29 individual livelihood plans could be included in the online projection of the MGNREGS portal.
3. Out of the twenty-nine, twenty-three plans have got technical. Administrative and financial sanctions.

Work with Sir Syed Trust (SST):

Sir Syed Trust (SST) mainly works in Rajasthan, Uttar Pradesh and the Punjab. KABIL is supporting SST in Rudali block of Faizabad district of Uttar Pradesh and Mohali of Punjab in fund mobilisation through MGNREGS. In Mohali, KABIL supported SST in building the capacity of professionals to mobilise the funds through MGNREGS. We also got engaged along with SST with the district administration. In Rudali block of Faizabad district, KABIL got engaged with block and district officials on behalf of SST. We are also strengthening the capacity of SST professionals so that they can operate without our support in the future.

Writing a Manual on how to Implement MGNREGS Better in the Field:

KABIL prepared a manual on MGNREGS at the behest of RGICS. The manual contents 'Do-How's' - the possible and potential interventions that might help the stakeholders, particularly persons from NGOs, to improve upon ongoing practices in facilitation/ implementation of activities under MGNREGA. This was developed primarily based on MASTER CIRCULAR - A GUIDE FOR PROGRAMME IMPLEMENTATION FY 2018-2019

(<https://nrega.nic.in/Netnrega/WriteReaddata/Circulars/AMC 2018-19 nk v3 21.03.18.pdf>)

and the experiences of people engaged in training and implementation of MGNREGA. It has provided a step-by-step introduction to MGNREGA guidelines as available on the website (<https://nrega.nic.in/netnrega/guidelines.aspx>). It has also talked about perspectives, knowledge, attitude, skills and values necessary to facilitate effective implementation. Good planning and implementation could be done when the right processes are followed. Any

compromise with the processes leads to bad planning and implementation. The manual has elaborated on the processes with examples of good and bad practices to help the learner understand the significance of adhering to the right procedures. This has been done following the prescribed steps of planning as provided under the national guideline and the online MIS system. Besides, it has suggested how to address the challenges when stakeholders deliberately compromise with processes. The manual has been published by the RGICS.

Study of Common Property Resources (CPRs) in Assam:

KABIL team participated in a study of the common property resources in the Baksa district of Assam. The field study was conducted on two necessary CPRs viz. *Dong* and community pond as suggested by RGICS. *Dong* is a network of canals that uses the downhill flow of the area's rivers and streams to bring water/irrigation to villagers and their fields. Farmers get ample water and are able to grow multiple crops a year. The study described the region (a geographical context) where 'Dong' evolved and sustained as an essential source of water to a large number of communities in several districts of Assam, adjoining Bhutan. It has provided the management of these traditional water sources using the specific case of *Gurakhua Dong* of Amrabati village in Baksa district of Assam. It has also captured the challenges such conventional water sources are facing and the impact of those on people's livelihoods /income and suggested ways to address those.

Community pond: The other study was on the community pond of Hajira village of Baksa district. The study has narrated the history of the pond and the community's role in constructing it with the help of the local block administration. It has also captured the current management of the resource. It has tried to quantify the kind of return the community receives from this pond and its potential if it could be used for improved fish rearing practices.

Covid 19 and Lockdown - Response of KABIL

Covid 19 pandemic brought about not only a severe threat to human lives but also caused serious damage to the livelihoods of marginal families due to the lockdown. Like many, KABIL has also tried to stand by the poorest families in its project area in Udalguri district.

Immediately after the announcement of lockdown on 24th March 2020, KABIL did a rapid assessment of the conditions of the poorer families residing in the project area of Udalguri district.

The most critical vulnerability seen among the families was a lack of cash to purchase food materials. The majority of this category of families are daily wage earners, petty traders like vegetable sellers, small shop owners, fish sellers, widow headed families, tea garden workers among others. KABIL identified that the most crucial support needed was ration for the families. 540 most vulnerable families were identified with the help of the service provider entrepreneurs and the community cadres of the ASRLM. With the financial support of Axis Bank Foundation KABIL provided ration to these 540 households. In subsequent weeks, more and more families reported hunger. As economic activities halted, cash flow stopped. Comparatively better-off families who had something to sell like a pig, hens or some paddy could also not sell them because markets were closed. Meanwhile, Rapid Community Response to Covid 19 (RCRC) was formed by several NGOs, KABIL being one of them. We could source Rs. 2.5 lakhs grant from RCRC and that fund was utilized to support 360 more vulnerable families with rations. There were further reports of starvation. We got Rs. 3.5 lakh more from the RCRC and supported 815 more families with dry ration packets. A total of Rs. 11.5 lakh were spent for the distribution of ration to 1,715 families who were in extreme distress. A brief training would be conducted before each event of ration distribution in which Covid appropriate behaviours were taught.

For the families to restore their livelihood activities and earn some quick cash, the cultivation of leafy vegetables (coriander, radish and spinach) was spearheaded with 1,000 poor families using the rain shelters. For this, we provided quality seeds free of cost from the project fund. The leafy vegetables were ready for market in 25 days and the producers could earn some cash. The families who did watermelon, pumpkin and chilly cultivation with the technical support from KABIL were facing a huge challenge to sell their crops. We linked them to the traders who had a permit to transport and sell these crops.

The Government of Assam released Rs. 252 Crore to pay to the labourers their dues under MGNREGS. We were in constant touch with the district authority to facilitate the payment to the labourers. Simultaneously, Government also initiated more works under the MGNREGS. We actively worked with the district administration so that schemes could get technical sanctions early.



Picture 11: Ration distribution during lockdown

Human Resources

The year began with a total of 13 full-time staff; seven executives and six associates. During the period one executive left and three new executives joined. Therefore, at the end of the year, our full-time staff strength became 14 i.e., eight executives and six associates.

In addition, five experienced subject matter specialists were engaged as consultants during the year for providing professional expertise in technical, managerial and organisational matters.

We had planned to conduct a year-long organisation development (OD) process with the help of an OD and Human Resources (HR) development expert. Such a process helps the colleagues to work in better synergy with each other resulting in enhanced effectiveness and organisational output. Moreover, the stake of the staff increases substantially. This exercise entails two key components: 1) organisation-wide consultation and 2) staff training on behavioural aspects.

We mobilised resources for the OD events but they could not be launched due to the covid-19 pandemic situation. We have postponed this to the coming year when the pandemic subsides.

We could, however, conclude the participatory staff review of 12 staff except for the two senior executives. The review generated data on various parameters such as physical fitness and energy,

interest in community work, level of effortfulness, cooperativeness vis-à-vis other team members, adherence of organizational rules and procedures, listening, responding and relating to others, understanding community context with a development perspective, timeliness and quality of work completion, problem-solving, ability to network with external stakeholders and cost-consciousness etc. The review was much appreciated by the colleagues for their personal growth. We have also identified key areas of training needed for different staff.

Finances

During this financial year, Kabil received a total grant of Rs 3,05,92,744 from four agencies viz. Axis Bank Foundation, Azim Premji Philanthropic Initiatives, Rapid Rural Community Response to Covid-19 (RCRC) anchored by Education for Employability Foundation (E2F) and Rajiv Gandhi Foundation. In addition, Kabil also received Rs 2,98,000 from SeSTA and Sir Syed Trust as fees for training and capacity building. Kabil has spent Rs 2,33,71,019 in the financial year.

Axis Bank Foundation (ABF) conducted an audit of Kabil's financial systems and records for the FY 2019-20 and has shared their findings in August 2020. Kabil has scored 86% and has been graded as a medium risk organisation.

Our external auditors did a 100% checking of the books of accounts and records this year.

Governance

The Governing Board of Kabil met thrice and the general body of Kabil met once during the year.

Mr Asif Zaidi took over as the Chairperson from Mr Tapas Kumar Datta. Asif Zaidi is currently the Managing Trustee and CEO of Sir Syed Trust (SST), a not for profit organization involved in livelihood promotion. Earlier he worked with PRADAN and was a Programme Director for its operations in Rajasthan and Madhya Pradesh. He is an expert in management of natural resources, horticulture, rainwater harvesting and farm-based livelihood promotion.

Mr Biswajit Sen took over as the Vice-Chairperson from Ms Smita Rawat. Mr Biswajit Sen worked in the Damodar Valley Corporation (DVC) for 29 years and retired as Senior Joint Secretary (Development). He was heading the Corporate Social Responsibility (CSR) of DVC.

Mr Sarat Chandra Das joined the Governing Board. Sri Sarat Chandra Das is a social entrepreneur with over 20 years of experience in diverse fields – the development sector, banking, micro-finance, and business management. He is the founder of Grameen Sahara, an NGO based in Assam, which is working to promote livelihoods for the disadvantaged in rural areas, particularly the women, tribal and the other marginalized sections.

Distinguished Alumnus Award to Achintya Ghosh

To our great delight, Mr Achintya Ghosh, the founder of KABIL was conferred the Distinguished Alumnus Award by IIT Kharagpur this year. IIT Kharagpur recognizes the professional achievements and contributions of its alumni through the Distinguished Alumnus Award (DAA) each year on the Institute Convocation Day.