Pathways to
RESILIENT LIVELIHOODS
Insights and Learnings

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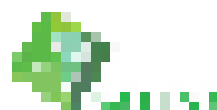
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Published by Ashoka Livelihoods for All and Sattva Consulting in May 2023

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Migrant workers crowd up outside a bus station as they wait to board buses to return to their villages during a 21-day nationwide lockdown to limit the spread of coronavirus, in Ghaziabad, on the outskirts of New Delhi.

Source: Anushree Fadnavis/Reuters

EXECUTIVE SUMMARY

Source: Muhammad Khawar Nazir

What will it take to build resilience through livelihoods for informal workers working in rural and peri-urban areas ?

This study draws upon the deep insights gained from Ashoka Fellows, experts and industry leaders to respond to part of this question. The report provides a closer look at the impact of COVID-19 on livelihoods and livelihood-building institutions and develops a comprehensive understanding of the context and wholesome approach required to build better, stronger and resilient livelihoods. The report outlines an understanding of what 'resilient livelihoods' mean to communities and changemakers. The study also dives deeper into livelihood models in agriculture value chains, skilling and microenterprise development to identify the critical elements that make livelihoods resilient. Finally, the study underpins the character and culture followed by the institutions that were able to sustain communities even in the face of crisis, thereby providing guiding principles on how livelihood-promoting institutions and networks can cultivate themselves as enabling entities.

As economic activities came to a halt with the onset of COVID-19, jobs were lost, incomes fell and poverty and inequality rose, creating vulnerabilities for the working class, particularly in the informal sectors. Livelihoods that involved seasonal and perishable commodities or were largely dependent on exports also suffered as global supply chains broke down. Shutting down of non-essential businesses and lack of adequate working capital also caused the closure of various nano and micro-enterprises.

Youth unemployment rates soared. The fear of the pandemic further made relocation for jobs tougher and impacted employment outcomes for the incoming and existing workforce alike. The increased pace of digital adoption for skill development and employment opportunities also intensified the digital divide in the country.

Already bearing the burden of unpaid care work and unequal wages, women faced higher livelihood insecurity, lost access to basic health and education and were at greater risk of abuse because of the vulnerable socio-economic environment as a result of the pandemic. Rural and tribal populations were impacted as they depended on selling timber and other agricultural produce but these markets were cut off for them. The ecosystem of support offered

to persons with disability was also impacted as physical movement became challenging, funding contracted and NGO activity was restricted. Livelihood development organizations experienced their own challenges related to operations and limited capacity to support the communities because of the many physical and financial barriers.

Although COVID-19 caused catastrophic disruptions, the crisis also led to learnings, provided a thrust to collaborations and innovations and drove the changemaker community to recommit to building back better and stronger livelihoods. Livelihoods that sustained the pressures of the crisis demonstrated some unique characteristics.

Long-term engagement with the community helped organizations understand and respond to the needs and challenges of the local population. Accordingly, models rooted in local capacities and capabilities translated to strengthened value chains with an inward focus on producing from and for the local community, thereby reducing the community's exposure to nationwide lockdown restrictions. The pandemic also led communities to seek hyperlocal jobs, focus on ensuring food security for their families and move towards climate adaptive practices.

Rapid adoption and integration of digital technologies enabled organizations and communities to overcome operational challenges presented by mobility constraints. The pandemic also unleashed unprecedented use of technology and data networks to trigger emerging innovations and address the existing digital divide. This ensured continued access to services while keeping administrative costs low. The adoption of Management Information Systems (MIS) in pre-COVID-19 times for operations enabled better tracking of data, allowing for transparency, credibility and accurate decision-making during the crisis period.

As social distancing norms reduced external support and created isolation, programs and infrastructure designed and developed according to relevant topographies, socio-cultural environments, helped communities sustain themselves during COVID-19. Practitioners spoke about the importance of creating local centers of excellence to develop a locally-relevant cadre of industry-ready, trained professionals.

There was also a higher appetite for entrepreneurial pursuits to cope with the loss of existing employment and reduced future opportunities. Entrepreneurship as a means of livelihood was also encouraged by an increasingly supportive ecosystem created by livelihood organizations by building capabilities, putting risk management practices in place and creating strong backward and forward linkages.

Many expressed that livelihood-building work requires a paradigm shift. Livelihoods, in the long run, ought to not just bring incremental income but allow for the vulnerable to be actively involved in making decisions, access better opportunities and have equity. This requires long-term investment and significant institutional capabilities. An emerging area to invest in is building supply chain networks, social and physical infrastructure, collaborative ecosystems and contextual innovations.

Insights show that institutions that were able to respond to communities during the crisis were the ones that invested in building both formal and informal networks and empowered local leadership. These resilient institutions are also the ones that have centered empathy not just as an attribute but as an essential operating design integral to their work.

Moving forward, the informal sector remains the biggest source of livelihood for most. While formalizing all if it may not be the answer, there is a need for the informal sector to be elevated, streamlined and strengthened. This requires a rethinking of physical and digital infrastructures that is suitable to peri-urban areas and small producers, enabling agile innovations and engaged ecosystems.

Source: Thomson Reuters Foundation/Annie Banerji

Source: Bhuvan Bagga_AFP via Getty Images

IMPACT OF COVID-19 ON LIVELIHOODS

Chapter 1:

The pandemic, disruption in livelihoods and new inequality

India's Gross Domestic Product (GDP) has the potential to grow from $3 trillion to $9 trillion between 2020 and 2030 and to $40 trillion by 2047. This is possible, however, if the country's working-age population, which is expected to increase by over 100 million people between 2020-30, is productively employed.[1] To cater to the growing segment of the working population and reach the country's economic potential, there is a need to build a continuum of sustainable livelihood opportunities, especially in rural and peri-urban areas.

On the other hand, India is the second most unequal economy in the world after Russia and a large number of Indians are living on the edge of the global poverty line.[2] Such widespread poverty cannot be addressed through increased incomes alone. There is also a need for structural change focused on reducing the environmental constraints that keep people in poverty and strengthening enablers that can allow them to take charge of their own lives.[3] Some such enablers would include access to good healthcare, associated financial protection, good preschool education, nutrition support services, agricultural productivity services and sustainable livelihood opportunities.

This emphasizes the necessity of tackling different difficulties such as high unemployment rates, low productivity in some industries, lack of movement between industries, unstable and unregulated urban jobs, economic inequality, insufficient development of infrastructure in rural areas, a mismatch between the skills that are available and the skills that are needed and other issues. As a result, there has been a growing number of discussions within the community and more attention from policymakers in order to improve agriculture and related livelihoods, encourage the development of skills that are relevant to industries and create opportunities for self-employment through small business development.

While much progress had been made toward building sustainable livelihoods, COVID-19 presented new challenges, reversing years of development and prompting livelihood organizations to rethink their strategies. Between FY20 and FY21, India recorded a loss of ~20 million livelihoods and 230 million people were pushed below minimum wages.[4] The unprecedented pandemic resulted in job losses and a slowdown in the industry and services sector, creating a class of "new poor" in India.[5]

Increased burden on India's youth

As economic activities came to a halt in the immediate aftermath of COVID-19, youth unemployment rates soared. The fear of the pandemic made relocation for jobs tougher and impacted employment outcomes amongst Indian youth.

32% of the workforce below thirty years of age in India was unemployed by August 2021, with the pandemic exacerbating the already high youth unemployment rates. Those between the ages of 15-23 were hit hardest in terms of job loss and were slowest to recover, with a large proportion leaving the labor force, disappointed with the lack of opportunities. Even by the end of August 2021, more than a year into the pandemic, their workforce participation rate was less than 75% of the pre-pandemic levels.[6] [7]

Greater uncertainty about livelihood opportunities and the consequent anxiety increased labor market barriers for Indian youth. Accounts of rampant job losses and tougher living situations in urban areas, large-scale mobility restrictions and uncertainty in employment prospects, along with fears of contracting the COVID-19 virus made the youth more hesitant to relocate for jobs. This had a particularly strong impact on recent graduates, who faced lower placement rates and potential long-term consequences for their career prospects.

The increased pace of digitalization in skilling and jobs intensified the digital divide in the country. While a few skilling programs and work opportunities moved online, the lack of access to technology obstructed learners and employees. The unavailability of smartphones and the internet kept the youth, especially girls in rural areas, out of the learning and employability net. Additionally, due to the pre-existing lack of skills, even in cases where they had access to technology, their uptake was slower.

Amidst all the stress, the pressure of sustaining homes and having to feed the family overwhelmed youth. Youth with caregiving responsibilities at home and fewer resources faced disruptions in their education plans, as members of their family faced loss of incomes (especially those employed in the informal migrant sector) and increased health expenditures. The situation was worse for women and youth at the intersection of different vulnerabilities which led to depression, lack of self-esteem and other mental health issues.[8] As stated in the 2021 State of the World's Children Report, 1 of 7 individuals between the ages of 15-24 in India faced depression during the pandemic.[9]

Source: The Conversation, Academic rigour, journalistic flair

Weakened income security for the informal workers

As economic growth stopped and employment rates fell with the onset of the pandemic, incomes fell and poverty and inequality rose, creating livelihood vulnerabilities for India's informal workers.

A sudden clampdown on all non-essential economic activities impacted sectors that employed informal labor, a high proportion of which was migrant rural labor. Day wage workers such as rickshaw drivers and street vendors lost their livelihoods overnight. People who visited homes to provide services, such as house helps, nannies, drivers, plumbers and AC servicing suffered a setback. Construction activities were shut with the services sector, especially the hospitality and tourism industry, coming to a standstill.

As 81% of migrant workers lost their jobs during COVID-19, compared to 64% of non-migrants, there was massive reverse migration from the urban to rural areas. [10] It has been estimated that more than 60% of India's informal workers survived only on two meals a day during the lockdown period.[11] The entire nation witnessed the plight of these workers as they walked back hundreds of kilometers in the scorching sun, without food and water, as the transportation system was shut within a few hours of the lockdown announcement.

This exodus from urban to rural areas also changed the social fabric of rural India and increased the strain on household and community resources. Rural areas suddenly had an influx of semi-skilled people that were retrenched in large numbers and rendered unemployed, with unpaid wages in the destination states.[12] The number of people living in a household increased while income streams simultaneously decreased, impacting the economic and food security of the family. As schools were shut and mid-day meals stopped, children suffered on account of reduced nutrition and increased labor activities. There was also added pressure on community natural resources such as water, firewood, food and rural infrastructure. [13]

> ❝ *Anil Kumar, Executive Director, PRAN*
>
> **We are suddenly seeing a large number of migrant laborers returning into villages and seeking some form of local employment. Now, this has increased pressure on an already shrinking landholding. There is this person who used to fix bulbs in a factory for 30 years in Mumbai. During the lockdown, he had to return to his village in Gaya but he had no understanding of agriculture.** ❞

Remote areas and tribal populations were adversely impacted as they depended on the sale of timber and other agricultural produce as the markets were cut off from them.

" Anonymized

Remotely located areas and tribals who drew livelihoods either from forest produce or small and marginal landholding were affected. Because the movement was restricted, they could not sell their produce in distant markets. In such cases, local-level traders are major players and they had to shut shops as well.

Livelihoods that involved seasonal production and perishable commodities or depended majorly on exports suffered as global supply chains broke down. Shortage of inputs including labor, raw materials and machinery and disruption in transportation and logistics, severely hit the agricultural value chain, especially for perishable commodities because of the lack of supporting infrastructure to prolong their shelf life. As per a report by Azim Premji University, while 37% of the surveyed perishables' farmers were unable to harvest their produce, another 37% had to sell them at lower prices and 15% were unable to sell their produce at all.[14] Another survey conducted in May 2020 suggested that 40% of the sampled farmers across twelve states reported yield losses induced by COVID-19 related lockdown. [15]

The slow recovery of export markets also impacted the rural artisans and farmers as they were unable to sell their pre-exisiting stocks which resulted in losses for them.

Shutting down of non-essential businesses during the COVID-19 lockdown and the lack of adequate working capital to sustain themselves caused the closure of various nano and micro-enterprises. With all movement restricted, business supply chains were disrupted, affecting the receipt of raw materials and the sale of final products for micro-enterprises. Businesses across multiple sectors, including beauty and healthcare, tailoring, event management, bangle making, etc. had completely stopped for 6 months after COVID-19 hit.

Limited access to low-cost credit and working capital further reduced the ability of such micro-entrepreneurs to cope with the crisis. With food, medicine and masks becoming most important, many areas had an increased scope for businesses focused on food and textile.

"

Chetna Gala Sinha, Founder, Mann Deshi Foundation

In agro-based livelihoods, exports stopped and did not pick up till 2022. Therefore, the sale of mangoes and pomegranates also paused. Although India is one of the highest producers of pomegranates in the world, farmers produced different crops, producing a scarcity of pomegranates and disrupting the whole chain of exports.

"

Ram NK, Co-founder and Managing Director, Rang De

A sector that was badly affected was the artisan sector. Markets crashed and disappeared overnight. And a lot of artisans make seasonal products. If you look at artisans across the board they had a lot of unsold inventories and no new orders.

Women who were already owners of businesses had an established client base that could be leveraged to pivot businesses. However, few had access to working capital. The affordability of capital, which had always been a pain point for this sector, worsened during the pandemic because of the way the microfinance organizations were operating. It was too costly for them to provide micro-credit loans. Reserve Bank of India (RBI) data indicates that credit growth to micro and small industries slowed down to 0.5% in March 2021, in contrast to 1.7% recorded a year earlier.[16] A survey of micro entrepreneurs in India conducted after the first wave of the pandemic revealed that more than 55% of the businesses had to dip into their savings to meet expenses and women-owned businesses were even more vulnerable. Those businesses that did get access to loans, depended on informal sources like friends and family and only 14% could secure a loan from microfinance institutions.[17] However, the micro-enterprise sector has also been seen as a bright spot in terms of providing additional employment and also adapting to the situation.

Geeta Goel, Country Director, Michael & Susan Dell Foundation

The businesses in this sector are the fastest to get back on their feet because there is no other option. These business owners are also much more particular about loan repayment because they know it affects their credit history.

Greater socio-economic marginalization of women

Already bearing the burden of unpaid care work and unequal wages, women faced higher livelihood insecurity, lost access to basic health and education and were at greater risk of abuse as a result of the pandemic.

As a result of COVID-19, 47% of the women faced a permanent job loss by the end of 2020.[18] This is because more than 80% of women in India are in the informal sector, with no job and social security, considerably lower wages than that of men and lack of access to resources, amongst other blocking socio-cultural norms.[19] In the immediate aftermath of COVID-19, as female employment was reduced by 43%, 11% of MSMEs run by women were shut down. [20]

In her conversation with India Development Review (IDR), Late Ms. Prema Gopalan, Founder of Swayam Shikshan Prayog (SSP), brought out how the pandemic impacted small and marginal farmers, who were mostly women.

> **Late. Prema Gopalan, Founder, Swayam Shikshan Prayog**
>
> **When the first wave hit in March 2020, small and marginal farmers in Marathwada—the region we work in—were badly affected. Most of them could not harvest the produce; those who could were not able to take it to the markets because of the sustained lockdowns and unavailability of transport.[23]**

The workload for women increased as a result of families living together. The burden of unpaid care work increased, growing by nearly 30% during the pandemic.[21] Their participation in skilling initiatives and job opportunities was adversely affected due to an increase in stress and anxiety from additional care responsibilities and household expenses.

Disturbances in the household also spilled over to the children and impacted their access to education, as can be seen in the example shared below.

> **Nikita Ketkar, Founder, Masoom**
>
> **She was a very talented and intelligent girl. When she was in class ten, her family lost their home. Her mother used to work in a footwear factory and as domestic help. When she lost her job due to COVID-19, she started spending all her household income on alcohol. Over time, their homeowner asked them to vacate the house as they could no longer pay rent. We had to track her down, help them with a place to stay and counsel them. Not only did she pass her class tenth, but she has also enrolled her mother in night school.**

According to the National Commission for Women (NCW), there was a 2.5-time increase in cases of domestic violence registered between February 27 and May 31, 2020, across the country; it received 1,477 domestic violence complaints. [22] While the anecdotal evidence pointed towards increased violence against women and girls, with the lockdowns in place, access to helplines was severely compromised and the ability to respond to calls of distress even more so.

Source: The Goat Trust, UP
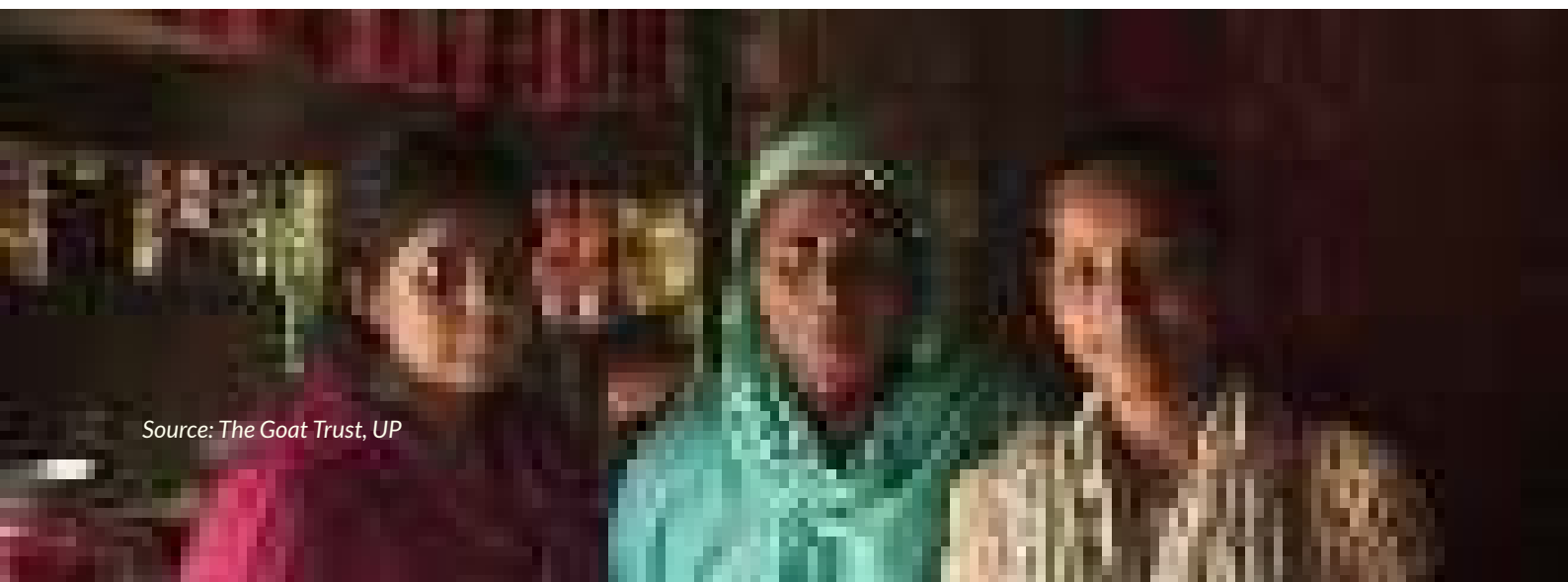
Disruptions for persons with disability

The ecosystem of support offered to persons with disability (PwDs) was also impacted during COVID-19 at every level. BS Nagesh, Founder of TRRAIN, shared that because PwD training was residential and so they required more funds, which were limited during COVID-19, thereby impacting these programs. There was also an increased fear among parents to send their children for jobs outside, reducing their future prospects.

❝

BS Nagesh, Founder, TRRAIN

PwDs are vulnerable at all levels. Apart from being vulnerable because of their disabilities, they are vulnerable at a family level when their family is socio-economically backward and does not have solutions. Then, there is the lack of community sensitisation towards PwDs, which isolates them at a young age. Similarly, donors also lack awareness about this group and the importance of upliftment of PwDs in human service, with high social impact returns on investment. Next, the NGOs in this space lack access to the right kind of donors and recruiters. And the last is the recruiters themselves - there is a movement upward because diversity and inclusion becomes one of the objectives and livelihood becomes one of the social goals. So, there is an awareness but limited. COVID-19 impacted all these components. For me, all these components have to work together to take it forward.

❞

Yet certain livelihoods in agriculture and allied industries and microenterprise development continued to serve as a means of sustenance to families during COVID-19. Additionally, skilling requirements rose as people who lost their jobs looked to build up their skill set and prepare for alternate job opportunities. An overview of these resilient livelihood models can be seen in the following chapter.

Source: WaterAid/Anindito Mukherjee

Chapter 2:

Shifts for organizations and models

Organizations faced significant challenges due to COVID-19 restrictions and subsequent changes in funding patterns. These challenges included the suspension of livelihood activities, the need to quickly transition to digital operations and difficulties in managing and accessing resources.

As on-ground operations got severely disrupted by a sudden and unprecedented lockdown in March 2020, livelihood organizations in India were caught off guard and impacted in multidimensional ways, as summarized in the visual below.

COVID-19 related constraints

Fast paced spread of virus, inadequate health infrastructure

Halt in economic activity, massive unemployment

Large scale reverse migration and increased pressure on rural resources

Increased marginalization of vulnerable groups

Nationwide lockdown
Restriction on mobility made physical outreach to rural communities challenging

Change in funding priorities
Diversion of existing and new funds to relief work reduced the pool available for livelihood activities

Suspension of livelihood activities
Limited scope to address important socio-economic challenges of vulnerable populations + difficulty in scaling operations + fears of impact of organizational credibility

Rapid adoption of digital technology
Lack in digital infrastructure and capabilities for a swift switch

Human resource management
Physical and mental stress on teams + restricted new hires and possible layoffs and and salary cuts

Operational Challenges

Fig. 1 | Impact of COVID-19 on operations of livelihood models

Each of the challenges identified in the image above and their impact on livelihood organizations has been detailed in this section. This section also identified livelihood models that emerged resilient, in the context of the pandemic.

Challenges faced by livelihood organizations

Contradictions: survival vs long-term systems change

Mobility restrictions coupled with reduced funds pushed livelihood organizations to prioritize relief activities over core activities. This disruption in operations created distress among livelihood practitioners who feared losing their established credibility with communities and the progress made over the years.

Livelihood organizations across all sectors were at the helm of responding to the pandemic by prioritizing action and mobilizing resources for relief efforts to support those in need. However, this pivot, along with a restriction of all regular activities in the country and social distancing norms, meant that there was a complete disruption of livelihood programs, at least in the initial phases of the pandemic. This led to disquiet amongst the practitioners about undoing years of progress made for the marginalized and vulnerable communities as other socio-economic issues were getting neglected and any plans to scale up the livelihood programs/interventions across other communities had to be halted as well.

Sanjeev Kumar, Founder, The Goat Trust

A few organizations and networks came in very quickly. But what happens is that the long-term vision is not kept in mind. So, people give relief material which is good, but we had a fear of changing/losing identity. On one hand, we were saying to various partners that we don't have money and that they need to manage the expenses and on the other hand, doing relief work was a contradiction. We saw this and engaged in relief work but soon we realized that we should not get into this or else, later on; it would be a problem to us.

Restrictions in mobility resulting from the lockdown and prevailing social distancing norms led to challenges in conducting training programs, especially for skilling organizations that were unable to mobilize students. Value chain development activities were also impacted as markets were shut and moving goods from one place to another became difficult.

During the first wave, there was widespread fear and several restrictions were put in place to prevent the spreading of the virus. All livelihood work was disrupted as staff from district headquarters were not able to travel to and enter villages. In cases where the staff were able to reach the field, they were asked to quarantine outside the village with no proper facilities. All training programs, for microenterprise development, skilling and value chain development were disrupted.

This had an especially adverse impact on the work done by skilling organizations. They had to close all of their residential training centers due to COVID-19. The mobility of the team was impacted too and so they were not able to reach out to their locations for mobilizations and new admissions.

> *Shubhra Gupta, VP Ecosystem Engagement - System Adoption, Medha*
>
> **Earlier, all of Medha's programs were delivered on college campuses through Student Relation Managers. The internships were all physical internships, at the workplace. Even the alumni interactions were physical events. Hence, the entire student learning journey was impacted during the initial phase of COVID-19.**

In the case of value chain strengthening activities, there was widespread disruption of the supply chain. When COVID-19 hit, most of the markets and industries were shut, communities were not able to access raw materials or sell final goods and there was a sudden loss of income sources for the community members. Organizations initially found this difficult to solve. For instance, approximately 90% of the farmers were unable to harvest or sell their products or sold at reduced prices due to the COVID-19 related supply chain disruptions. [24]

> *Ujjval Sarkar, Executive Director, The Goat Trust*
>
> **Nobody was talking about the real issues of transportation/ how animals would be transported. For example, in case of goat milk, because goats were there, milk was there. Production was happening but the supply chain was very weak to meet market demand.**

Skill and infrastructure gap limited the adoption of digital technology

The COVID-19-led large-scale and fast-paced transition to digital technology revealed a gap in skills and unpreparedness for a digital switch amongst livelihood organizations across the board, compounded by inadequate and unequal access to the digital infrastructure setup in the country.

As of 2018, only 15% of the rural households, with 66% of India's population had access to internet services,[25] and the number was even lower at 9% amongst the poorest 1/5th, with only 3% of them having access to a computer, thereby creating an additional layer of the digital divide in the country.[26] The delay in the adoption of digital technologies in their usual operations and the lack of a digitally trained workforce made it difficult for livelihood organizations to swiftly switch their activities to a remote working environment, as shared by the practitioners. The rapid switch to the digital mode for livelihood activities put the pressure of reskilling and upskilling on staff and created discomfort within the organizations. Facilitating team members to adapt to technology, either for using various devices for interacting with stakeholders or applications, was a major learning curve for organizations.

The very fabric of operations was based on conducting in-person meetings and engaging with the community and there were initial concerns amongst the team members about the impact of digital communication on the efficiency of programs. With COVID-19, using technology while ensuring human connection was an aspect that made organizations feel challenged. It has been reported that most team members had resistance in the beginning as to how they would be able to operate and how it would work out in terms of the efficiency of the programs.

All communication moved online and many organizations were not able to reach and address their rural stakeholders, as many did not have phones or internet facilities. This disrupted the flow of information regarding necessary steps to follow, precautions, etc. Only later did some organizations start providing mobile phones with internet to the village district administration and communities to solve this problem.

Upmanyu Patil, Director- Program, Swayam Shikshan Prayog

Communication lines were disturbed from day 1. We could not address all the stakeholders in the villages as some of them did not have phones or internet facilities.

With a hands-on led delivery model for skill training in India, an overnight halt of activities and a transition to online and distance mode put the spotlight on the vast digital divide in the country, in terms of trainer capacity, access to technology and infrastructure availability.

The majority of the youth attending the skill development programs lacked access to digital infrastructure including computers, smartphones, data connectivity and electricity. Only 50-60% of the enrolled learners reported owning smartphones and having internet connections. The affordability of technology has been a challenge for both the livelihood organizations and communities they serve. [27]

There were several issues with onboarding students onto the new online mode of programs and getting them familiar with the same as most of the activities offered as part of the programs were experiential. So, getting them to participate in these activities and derive value from the sessions proved to be challenging.

Skilling organizations had a hard time supporting their candidates because both trainers and candidates lacked the requisite digital skills. This made it difficult to deliver and access virtual training, assessments and remote job opportunities.

Long hours of interactions, distractions at home and concerns about earning livelihoods among students and their family members caused learning interruptions. These aspects amplified the skilling organizations' challenge to keep the learners involved in courses. In some cases, all the online sessions had to be paused as trainers could feel the productivity of students decline as compared to offline classes. Students also faced health repercussions such as fatigue and stomach issues due to long sitting hours.

The post-COVID-19 conspicuous digital divide is likely to create even more gender inequalities in the learning and skill training outcomes. Even while resources are available, girls and women were the last ones to get devices for their own learning. Providing devices, internet packs, chairs to sit, books to write, etc. to mitigate these challenges during COVID-19 took significant planning and financial acumen on part of the skilling organizations. Focusing on the reskilling and upskilling of women from marginalized communities will be essential for promoting an equitable socio-economic recovery from COVID-19. This is especially important given that women are 33% less likely than men to utilize mobile internet services and often bear a greater burden of unemployment. [28]

— 66 *Annette Francis, Director, Pratham Skilling* —

One thing that we know for sure is that taking a technology-based approach can present some problems as women have limited access. Also, if in a village, 4-5 boys have phones, they would share them with 10 more men and that could help 15 more to join the programs. But they may not share their phones with women.

Operational changes and funding constraints created staffing challenges

Across all sectors, livelihood organizations also faced challenges with respect to human resource management in terms of mental health and motivation to work, protection from COVID-19 contraction, retention and hiring of new staff, and regularity in salary disbursement.

Keeping the staff motivated in an atmosphere of uncertainty and anxiety with respect to health and livelihood loss was a major challenge for the livelihood organizations and had to be dealt sensitively, as shared by the practitioners. Fear and impact of the pandemic in terms of health repercussions, nationwide lockdown, a lacking public health infrastructure, social distancing and consequent alienation, economic slowdown and fears of unemployment, along with increased domestic conflicts, led to disturbance in the mental health of the teams. About 40% of employed people in the country faced pandemic-induced higher levels of stress or anxiety. Working women were more affected, with 47% of them experiencing deeper angst compared to 38% of men. Working mothers were particularly affected due to the heavier burden of childcare during the pandemic.[29] While the stress of managing home and work was overwhelming, team members also faced an intense loss.

Keeping the staff motivated through sickness and loss of lives was a challenge for livelihood organizations. Less than a quarter of the working professionals had access to any emotional well-being support and were offered flexible working hours during the initial months of the COVID-19 lockdown. [30]

In light of funding restrictions, the leaders of livelihood organizations shared the dilemmas they faced in terms of salary payments and retention of existing employees. With uncertainty around the availability of funds during the pandemic from different sources including, philanthropy and CSR, livelihood organizations had started considering compensation cuts and staff reduction as the last resort to manage expenses. The senior management and leadership were faced with a difficult decision. They had to weigh the options of either utilizing the limited program funds to pay the current staff's salaries, keeping the funds for program resumption, or dipping into their own pockets to retain their teams.[31]

The additional relief work taken up by the organization increased the workload on the staff and cost pressures on the organizations. This created the need to hire more people, but a constraint on the resources made it difficult to do so, limiting the scale of outreach for COVID-19 support and livelihood activities. Fellows shared that while organizations worked to hire local talent from rural areas, they had to invest significantly in their training and induction, which was a challenge given the funding and mobility restrictions during the pandemic.

Preparing for a paradigm shift in livelihoods post-COVID-19

The COVID-19 pandemic has compelled practitioners, funders, policymakers and other ecosystem actors to rethink their current understanding of livelihoods.

Livelihoods for vulnerable populations including women, tribal populations and persons with disabilities (PwDs) had to be redesigned during and post-COVID-19, keeping in mind the unique challenges the pandemic posed for these populations. PwDs experienced vulnerabilities at all levels and their pre-existing mobility constraints were amplified with the onset of COVID-19. Interventions for PwDs had to be residential, which was challenging due to the widespread fear resulting from COVID-19 and the restrictions imposed by a national lockdown.

Women, who already bore the burden of unpaid care work and unequal wages, faced higher livelihood insecurity, lost access to basic health and education and were at greater risk of abuse as a result of the pandemic. Livelihood interventions for women had to be redesigned keeping in mind such constraints.

The founder of TRRAIN, an organization that provides employment opportunities to PwDs and women, believes that the shift in the job market post-COVID-19 towards e-commerce, delivery and logistics is a barrier to productive employment of the youth and falls below their aspirations. In his interview with IDR, he shares that there is thus, a need to look at upward mobility for them.

> **66**   *BS Nagesh, Founder, TRRAIN*
>
> **If we consider last-mile delivery for online shopping and food services, many women don't like these jobs. Most of our orthopaedically disabled youth cannot take these up, while the speech-and hearing-impaired have challenges working these jobs. Most importantly, though, this is not what young people want to do. Not only do they not have the ability, it is not even their aspiration.**

The pandemic also altered any pre-existing understanding around skilling and pushed livelihood practitioners to go beyond one-time training and take a wholesome approach in cognizance of the trainee's current level of skills. It also pushed practitioners to consider whether there is a presence of backward and forward linkages to help sustain practice post training. Above all, it encouraged livelihood organizations to adopt models that help embrace a conducive mindset. Here is what Late Ms. Prema Gopalan, Founder of SSP stated about her own experience of turning women into entrepreneurs in the villages hit by disasters.

> *Late. Prema Gopalan, Founder, Swayam Shikshan Prayog*
>
> **When we started SSP's livelihoods work, like all other non-profits we focused on giving women domain skills training such as tailoring, beauty services and so on. But soon we realized that just providing them training wasn't getting them anywhere—it didn't help them set up enterprises. So, a decade ago, we switched to getting women to recognise themselves as entrepreneurs and started rural business education in their villages. The entrepreneurial mindset is the most important thing and getting women to adopt and execute on that is what has gone viral in our case. [32]**

The pandemic encouraged the idea of expanding livelihoods for rural communities by changing mindsets and creating enabling conditions. Livelihood practitioners came to see that the mindset with which livelihoods are often conceived i.e. in terms of income alone, might not be the holistic approach to livelihood development. What livelihoods mean to communities could be a completely different vision.

> *Satyan Mishra, Co-founder, Drishtee*
>
> **This income is just a means to an end. When you ask people why they need an income and probe deeper, they will say they need it for other things—to pay for their children's education, ensure food security for their families, access medical care and so on. If they can get what they really want, they may not really ask for income increase. So, the concept of income alone is a little misplaced. Because when we talk of livelihoods, we are pushing them into the mindset in which we are—that they need jobs that will provide them an income. We urban people think of security as being paramount. But this is not necessarily how rural India thinks.[33]**

Post-COVID-19, young people are also looking to contribute to society and build their own identity within their communities, while making decent income with dignity. Young people are no longer necessarily aspiring to go to cities and to find high income jobs. There is also an openness to stay closer to hometowns in peri-urban areas, earn slightly lower but engage in the jobs that are fulfilling.

In an article on IDR, the CEO of Quest Alliance, shares what India's youth is looking for in a job.

> *Aakash Sethi, CEO, Quest Alliance*
>
> **Dignity and self-esteem for many young people is linked with their ability to contribute to their communities and places of learning. They want to become and be seen as, people who think not just about their career, but also about their community. Therefore, the narrative is of the self, the family, the career and the community. We as organizations should be able to stitch together all these very separate spaces into how a young person looks at their livelihood journey.[34]**

He further explains that what young people want and what is projected as aspirational for jobs are often different. He takes the example of the gig economy, which is often projected as an opportunity for young people with good communication skills to earn a higher income. He shares that it often does not go as expected and when the algorithms take over, incomes fall down.

> **Aakash Sethi, CEO, Quest Alliance**
>
> **Choosing a job isn't a purely financial decision anymore. They want to know if there is dignity attached to the job, if the working conditions are good and if they will have a supportive peer network.**[35]

There is a need for livelihoods to allow for upward skilling, enable better access to finance, markets and supply chains. There is a need to bring more formality to the informal sector.

> **Rajendra Joshi, Founder, Saath Livelihood Services**
>
> **We have to rethink the ways we look at the informal sector. We must aim to bring in more formality to the sector. I don't mean absolute formality, because then you will have so many standards in place that most people won't make the cut. But the sector needs to be formalized to the degree required, so that it can become more resilient. Newer forms of collectivization can also help bring in the benefits of formality. Saath Livelihood Services has been working on creating a platform that helps small entrepreneurs build resilience.**[36]

Similarly, Drishtee has also shifted its focus from helping entrepreneurs increase their incomes alone to also enabling the process of production.

> **Satyan Mishra, Co-Founder, Drishtee**
>
> **We have to think of villages not only as receivers, but also as givers. We have to grow this circle of trust, like a prosumer society where people can be both producers and consumers. Because in the village, every producer is a consumer and vice versa.......local retailers can help the producers standardize quantity, assist in packaging and marketing and, more importantly, reach a customer base much larger than any individual entrepreneur can ever hope to tap.**[37]

Building on some of these ideas, changes and learnings post-COVID-19, the study focuses on the informal sector and also deep dives into three different categories of interventions led by Ashoka fellows to illuminate the learnings and nuances around building resilient livelihoods. The following sections provide a concise overview of each livelihoods model. Subsequent chapters will delve into a detailed analysis of how these interventions are implemented and their impact on communities.

Emerging livelihood models

Despite the challenges presented by COVID-19, livelihood models in farm-based value chain strengthening, skilling and micro-enterprise development were able to support the economic resilience of households during the pandemic, while also improving the social and environmental well-being of the communities.

Emerging Livelihood Models

Value chain models in agriculture and allied sectors

have reduced costs and increased household incomes by improving community access to technology, inputs and markets. Such models have also championed the active involvement of women in their programs, promoting their socio-economic upliftment.

Skilling models

furthered access to networks, providing a wide range of skills and exposure. This improved employability, adaptability and willingness of youth to take on unconventional roles in times of crisis-driven uncertainty.

Microenterprise development models

have increased access to relevant schemes by solving for information asymmetry, opened up new markets and enabled increased income for households. These models have also empowered women to play a greater role in the economy, increasing household and community resilience.
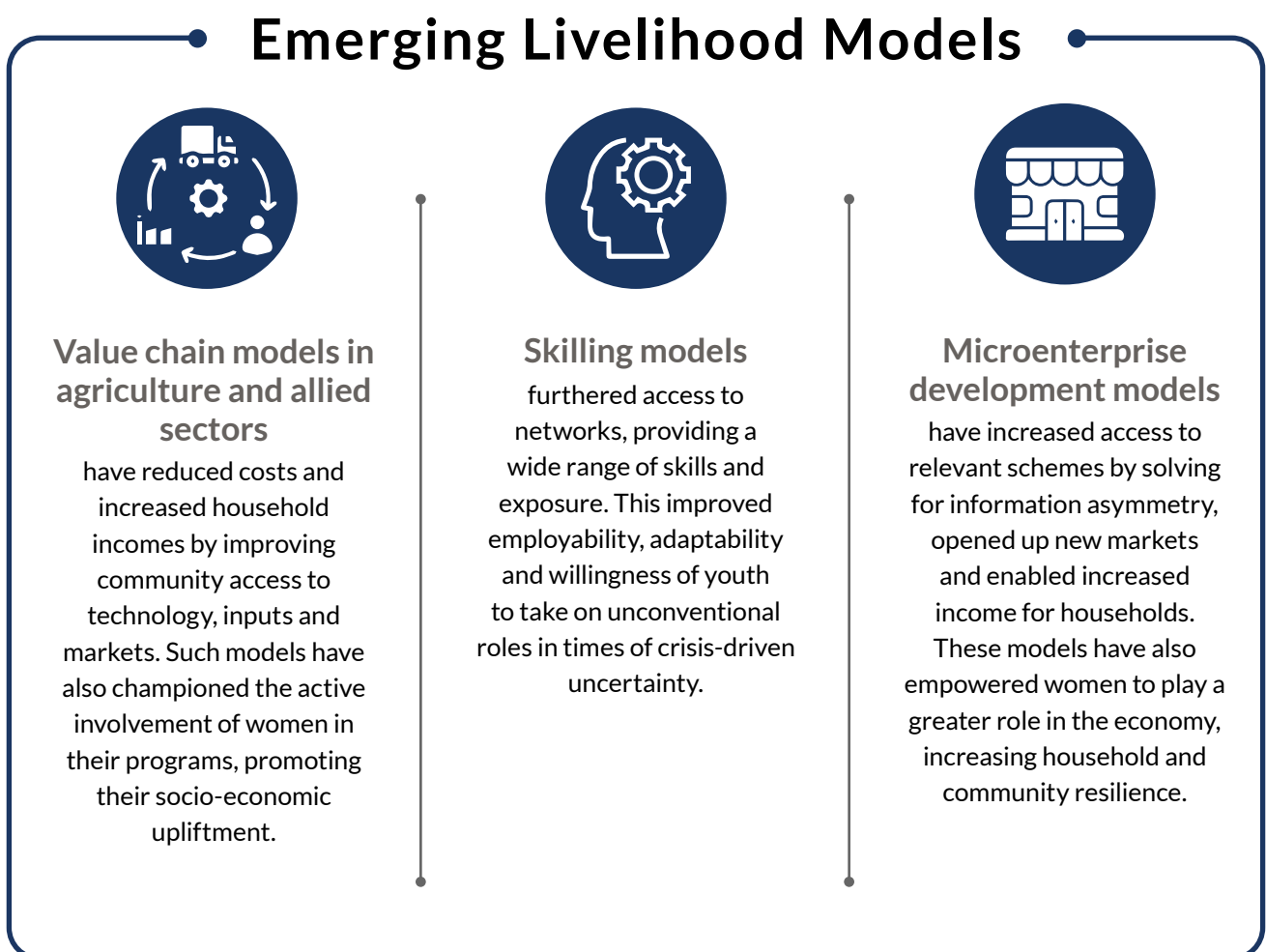
Fig. 2 | Emerging Livelihoods Models

01

Value chain strengthening for productive livelihoods in agriculture and allied sectors

Agriculture and allied sectors have traditionally been the mainstay of sustainable livelihood development in India. Despite the challenges faced by the sector in terms of low productivity and poor price realization for farmers, agriculture's share in total employment has increased from 42.5% in 2018–2019 to 45.6% in 2019–2020.[38]

Value chain models in agriculture and allied sectors have created resilient and self-sustainable communities by improving community access to technology, inputs and markets, reducing costs and increasing incomes for households. Such models have also championed the active involvement of women in their programs, promoting their socio-economic upliftment.

Conversations with Ashoka fellows have highlighted the nature and extent of the impact that value chain organizations can have and the role they can play in strengthening the resilience of the community. These are summarized below.

Direct Impact on communities

- Increased output and earnings with potential to double incomes in the foreseeable future
- Strengthened local information networks, markets and local community resources such as grain banks, SHGs, etc.
- Reduced costs and increased savings due to local availability of resources, access to equipment and technical and non-technical knowledge.
- A greater understanding of fair prices, reduced dependence on middlemen, higher bargaining power and profit margins for farmers due to awareness generation efforts.
- Improved financial inclusion with low-interest, low-risk financial services and increasing openness to credit and insurance, thereby driving up the earning potential of farmers.

Intangible Impact

- Increased sense of satisfaction in work, in addition to increased income of the household.
- Changed mindset towards new practices, such as the use of Artificial Intelligence, online market sales, small livestock investment, etc.

Impact on Women

- Improved social standing as community members connect with women as credible sources of information because of their perceived sincerity and grit to run their households effectively.
- Increased self-reliance and economic independence, resulting in improved confidence and assertiveness.
- Increased control over decision-making on income, resulting in increased investment in the education of children, especially for girls.

02

Skilling to diversify and develop sustainable non-farm job roles

Close to 15 million people aged 15–29 are expected to enter India's working population annually for the next decade. Yet, as of 2022, the government predicts demand for 109+ million skilled workers to fill vacant positions. [39]

The access to networks, provision of a wide range of skills and exposure offered by skilling organizations improved employability, adaptability and willingness of youth to take on unconventional roles in times of crisis-driven uncertainties.

Conversations with Ashoka fellows have highlighted the nature of the impact skilling organizations can have and the role they can play in strengthening the resilience of the student community. These are summarized below.

Direct Impact on communities

- Realization of dreams and economic independence as students are able to identify their interest areas, work towards them and actualize their goals. Various initiatives and programs have helped candidates in realizing their potential and gaining employment.
- Stronger networks as students get into conversations with experts, employers, alumni, mentors, trainers/educators, etc.
- Changes in aspirations as candidates become open to entrepreneurship and gig opportunities and women take up unconventional jobs such as that of an electrician, plumber, etc.
- Increased uptake of remote opportunities. In 2021, Medha aligned approximately 66% of work-from-home jobs and internships with students.

Intangible Impact

- Improved mental health outcomes as a result of the well-being checks, mobilization of champion members on the ground, awareness campaigns on COVID-19 and vaccination rights.
- Improved confidence level and many other soft skills including communication, problem-solving and goal-setting skills, understanding and expressing oneself, empathy and open-mindedness.
- Changed attitude and perceptions among parents and other community members, with increased support for the youth's aspirations.

Impact on Women

- Increased access to skilling initiatives with greater uptake of online learning, as mobility and safety concerns of physical movement get assuaged.

03
Microenterprise development as an engine of growth

Entrepreneurship as a sector has also been receiving a lot of focus which can be a strong engine of growth in dynamic economies. Mass entrepreneurs operate microenterprises supporting local communities and typically employ between five and twenty workers.[40] This sector has the potential of adding over 110 million jobs by 2040.[41]

Practitioners supporting microenterprise development (MED) have helped increase their access to relevant schemes by solving information asymmetry, opening up the scope for new markets and enabling increased income for households. These practitioners have been empowering women to play a greater role in the economy, increasing household and community resilience.

Conversations with Ashoka fellows have highlighted the nature of impact that MED organizations can have and the role they can play in strengthening the resilience of the community. These are summarized below.

Direct Impact on communities

- Stable monthly income and high-quality output, providing a higher value for those lower down the value chain such as producers.
- Increased access to information about various schemes and entitlements, enabled by organizations that leverage digital platforms and field-based awareness generation.

Intangible Impact

- Increased access to a network for forward and backward linkages, driving higher incomes.
- Increased uptake of MED for strengthening the local communities as opportunities for employment in the formal sector dwindle.
- Better entrepreneurial abilities in terms of leadership, business management and financial acumen.

Impact on Women

- Increased women's participation in decision-making at village level, driven by organizations that have focused on designing programs with women at the center.
- Greater respect and voice in the community and improved sense of self-worth.

Source: Quest Alliance

SECTION 2
MAKING LIVELIHOODS
RESILIENT: INSIGHTS

Chapter 3:

Entrepreneurial ecosystems and decentralized value chain building

'The Goat Trust' and its unique contribution to farm-based value chain livelihoods

When 'The Goat Trust' began its work in transforming the Goat Value Chain 14 years ago, no one saw the humble goat as an asset worth investing in. However, through consistent behavior change communications, demonstrations and effective community engagement, the organizations with their 'Pashu Sakhis (para vets),' have transformed what goat rearing looks like across 16 states in India.

Kamal Jahaan is one of 7000+ such Pashu Sakhis whose life has been transformed by The Goat Trust. The organization's innovative approach to transforming the value chain has transformed the way people think.

Farmers who never considered even vaccinating their goats are now adopting "Artificial Insemination" for goat rearing, resulting in a higher weight of goats at birth. The organization's data-based algorithm to calculate the live body weight of the goats offers farmers greater visibility on the weight of the goat and their potential earnings. This brings greater transparency to the price-setting process and improves the bargaining power of goat rearers. The extensive use of technology in operations and market development has also opened avenues for goat rearers that go beyond their immediate locality.

Meet 'Kammo Jahan', Sitapur's very own Pashu Sakhi

Kamal Jahan's journey with The Goat Trust began when a field staff member visited her home to enlist her as a Pashu Sakhi. With her husband's support and after consulting with women from similar backgrounds, she took on the mantle of a "Pashu Sakhi," a step that would soon change her life. As part of her training, she learned about all relevant preventive and responsive measures to ensure healthier goats and reduced mortality.

"We check the animal's health status and feel happy when they are cured. We have seen a very good change with this training, hardly one or two goats have lost their lives, others are doing well."

Despite the initial resistance, Kamal Jahan has been able to transform the quality of goats in her neighboring villages. In addition to reduced mortality, there has been a significant change in the quality and volume of output.

"People have changed what they feed their goats, and are now seeing a change in the weight and overall health of their goats. A goat that used to sell for INR 10-15k is now selling at INR 25- 40k. Milk production has also doubled."

The community now has access to local assistance, allowing them to save INR 400-500 for every doctor's visit. There have also been improvements in income and profits for both Pashu Sakhis and community members.

"If we help them sell goat meat, we earn INR 5 per kg sold. This kind of service, medical attention, and consultation helps us to make around INR 2500 - 3000 per month"

The biggest change in the community has been the mindset shift, as goat rearers begin to respect the opinion of Pashu Sakhis and choose to invest in goats.

"Initially, people used to say that I'd become a doctor while I was staying home. As we continued our good work, people started believing us. Now, if they want to buy something, or someone is buying a new goat, they come here to get it checked."

The biggest personal change, as Kamal Jahan shares, is the change in her confidence and empowerment, which has pushed her to ensure that this story of growth doesn't stop with her, but trickles down to the next generation.

"Not sure what The Goat Trust saw in me, but I am very thankful. I love the work. There are so many things that I have learned and discovered about myself; I can travel on my own, I can pay for my daughter's education and support her, and most importantly, I feel like I can handle anything confidently. I now believe that I can independently take decisions and lead my life."

Source: The Goat Trust

What contributed to 'The Goat Trust's, resilience in the face of COVID-19-related challenges?

> **The Goat Trust's investments in localizing value chains and building micro-markets ensured that input and market access was not severely disrupted during times of crisis.**

a. **'The Goat Trust' invested in building reliable and knowledgeable local resource persons, who continued to provide access to services when lockdown restrictions were imposed:** COVID-19 isolated communities from one another, creating access challenges in the absence of a local resource person that could provide support on the Goat Value Chain. The presence of Pashu Sakhis and local resources and markets created by the organization ensured that even in times of isolation, the local communities had access to all the medical assistance, knowledge and markets that they needed.

b. **'The Goat Trust', localized the supply of fodder through Pashu Sakhis and set up local trading centers and identified new local and online markets to reduce the cost of production while maintaining consistent demand:** The organization had local collection centers that helped reduce the travel cost and burden for farmers. It was also able to reduce the cost of its supply chain by 30% by exploring local markets, as it removed the constraints of packaging, travel time, etc. that were applicable when selling to distant urban markets. The organization could also move to new villages with speed due to the shorter distances.

c. **'The Goat Trust', introduced online courses and training programs that allowed Pashu Sakhis to take up self-paced learning and continuous knowledge upgradation.** It has also offered them a platform to get support on new emerging problems through both peer practitioners and experts. This enhanced The Goat Trust's reach to Pashu Sakhis and provided them with an opportunity to access need based solutions in emergencies.

'**The Goat Trust' worked through community institutions and value chain actors for implementing programs, contributing to increased stability when the crisis hit.**

'The Goat Trust' worked with key value chain actors and implemented programs through existing structures, allowing them to maintain connectivity and trust in the communities despite COVID-19 restrictions: 'The Goat Trust' in Maharashtra was able to set up their local trade centers through existing SHGs, which provided added credibility, kept the costs low and simplified the process of implementation. When COVID-19 hit, the existing group networks stayed intact, adding to the organization's stability. In Uttar Pradesh, the organization worked with traders, who were critical middlemen in the local value chain and leveraged their soft skills and established networks, rather than competing with and replacing them. Their networks with markets contributed as a cushion for the organization.

'The Goat Trust' designed the 'Pashu Sakhi' program keeping women at the core of their interventions and the careful selection, training and equipping of these women contributed to the resilience of the communities.

a. **'The Goat Trust' invested in the selection of the right cadre of Pashu Sakhis that could navigate the challenges and restrictions presented by COVID-19:** The success of the organization, as shared by the staff, depends on the Pashu Sakhi, who is the backbone of the intervention. The organization selects the Pashu Sakhi from the community, to build local trust and credibility. The Pashu Sakhi is also required to be someone who understands goatery as a business, is motivated, delivers a high quality of work, is entrepreneurial, has a market vision and is willing to go the extra mile. Equipped with the training provided by the organization, these Pashu Sakhis were able to navigate COVID-19 restrictions and sell fodder or milk to keep earning income for their households.

b. **The engagement of the Pashu Sakhi's husband, community leaders and family members when implementing a women-centric program provided added support to women in working through the crisis:** Pashu Sakhis shared that the support from their family was critical for them to work out of their homes and effectively balance their household and work responsibilities. 'The Goat Trust' engages in community-level mobilization and engagement with local leaders and men in the household before onboarding women as Pashu Sakhis. Adoption of such practices can help ensure the sustainability of women-centric programs, especially in times of crisis.

4

The Goat Trust's collaborative and long-term approach to bringing systems change in the livelihoods space helped communities build their internal resilience

a. **'The Goat Trust' worked with actors across the value chain to provide comprehensive support, even when COVID-19 created silos in the value chain**: Even before the pandemic, the organization had a long-term approach to transforming the Goat Value Chain. It worked with stakeholders across the value chain from input provision and breeding to output development and sale. Because of this self-sustainable value chain, when the pandemic hit, it was able to leverage existing partnerships, make quick pivots and ensure that the purchase and sale of goats continued.

b. **'The Goat Trust' has prioritized building a fee-for-service model rather than engaging in grant-making, to ensure community resilience even in the absence of organizational support:** Over the last 3 years, the organization has been training and enabling Pashu Sakhis to become entrepreneurs and earn through their work rather than depending on grants. As Pashu Sakhis were responsible for earning their keep, they had an entrepreneurial mindset from the start and were not dependent on the organization for their income. As a result, when the pandemic hit and the organization had to scale back on operations, Pashu Sakhis were able to continue providing local fodder services, medication, etc. to earn their income. Adopting a similar approach can also help other communities reduce their vulnerability to crisis.

Source: The Goat Trust

Build value chains for the long haul

Long-term engagement with the community helped organizations understand the needs and challenges of communities, ensuring the continuation of livelihood activities when COVID-19 isolated local value chains.

MED and value chain organizations such as The Goat Trust, Swayam Shikshan Prayog, Udyogini and Drishtee called out the importance of working with community members who were willing to take risks, visualize markets and mobilize the communities and had a hint of entrepreneurial spirit, in building the value chains and creating sustainable livelihoods.

Satyan Mishra, Co-Founder, Drishtee

The Swavalamban model starts with 'self' and then grows into a community. Many women are successful at the first level but they are not successful in coming together and making something bigger and better for the market outside, which is what Drishtee is seeking to solve. Women who were in the lower income and social segment were a very natural choice for our models because of their zeal to earn more. For them income was important and they took the plunge. They were regular in their attendance and participation and that was something which we think we should set forth-natural filters. Some of these women become successful initially, when we know that this woman has the greater urge to be successful than other women, we help them further with entrepreneurial activities. These are the kind of women with whom livelihood activity is done for the first time. If lending is required, it should be given to these women.

Kingshuk Nag, Lead Governance and Head Compliance, Drishtee

We identify local women who are already working with other community women, who are driven and sincere, to be a Vaani - a local point of contact in the villages and a source for binding the community together. We make them understand how to make the livelihood model functional, what are your roles and responsibilities, how to reach people and ensure that it happens time and what the training is, how you should follow up to see if the impact is happening. By building on their skills, we also realized that Vaani's can become trainers themselves, earn and reduce their own investments in training. Once the women in the community get up-skilled, they begin their entrepreneurship journey and form Micro-Enterprise Groups. This makes it easier to scale the model as well.

These organizations provided motivation and thorough training across multiple parameters ranging from understanding the 'why' of the business to the operational details of an enterprise, building the financial acumen of the entrepreneurs and enabling them to earn profits. Information dissemination and awareness building on all aspects of micro-entrepreneurship, along with the establishment of all the right linkages for accessing finance, processing facilities and markets (both online and in-person) were found to equip the communities with a strong foundation to set up businesses on their own, as observed during COVID-19.

For example, in a village where Udyogini had built local capacities in the pre-pandemic period, women were able to collect and sell 200-300 kgs of jackfruit and earn some money despite supply chain disruptions because of COVID-19. They independently identified vendors, reached out to them and sold their produce, while also supporting other community members in such processes. Furthermore, by leveraging the influx of available workforce and their skills, they increased their inward focus to look towards the needs of the local markets and build an independently functioning village economy. This ensured that the money stayed and rotated within those communities, rather than flowing outside its boundaries to urban centers.

Creating avenues for income generation across diverse yet complementary and seasonally relevant activities helped in ensuring that income streams never fully dried up, even during COVID-19. For example, households engaged in goat rearing were able to sell their goats to buy seeds or use the money from the sale as an insurance premium for expensive cows and buffaloes. Income from the sale of goats was also used to fund their children's education.

Livelihood organizations such as *Udyogini* adopt a **"Basket approach,"** under which livelihood is promoted in locally suitable and interrelated activities. Engaging in multiple livelihood activities was found to be especially important for the landless and also offered protection from vulnerabilities of seasonality involved in different trades. Additionally, a focus on environmentally sustainable, economically and technologically feasible activities in the basket approach made these income streams future-proof.

> **"**
>
> *Staff Member, Anonymized*
>
> Two categories emerged; essential and non-essential, where we focus on essentials, which is mainly the food and all the things which are related to agriculture. So dairy, poultry, whatever, for vegetables, milk, all these things are becoming very important and we are diversifying all our women entrepreneurs into those sectors, which has helped a lot strategically.
>
> **"**

■ POST-COVID-19 PIVOTS

MED organizations encouraged businesses to pivot and take on alternate businesses to supplement income streams. Models such as Drishtee and Uyogini enabled textile-based microenterprise groups to pivot to mask-making during COVID-19 and secured a market with them through government distribution. Similarly, entrepreneurs were encouraged to start local groceries or stores, as essential services were still being allowed to operate.

Additionally, organizations working with livestock started exploring alternative products such as milk-based soaps that could better suit the needs of the times.

Lateral integration versus vertical aggregation

Livelihood models that strengthened localized value chains with an inward focus on producing from and for the local community, minimized the community's exposure to the nationwide lockdown restrictions.

Producing based on the availability of local inputs, utilizing existing skills, creating rural market and meeting rural demand for goods, ensured that livelihood activities could continue almost uninterrupted during crises. It eliminated the single point of failure that often exists in centralized systems.

> *Harish Hande, CEO, SELCO Foundation*
>
> **Centralized supply chains are focused on scale and diversification. Centralized power systems, centralized decision systems etc. strive to lower transaction cost and make products cheaper. However, such scale up reduces the consumer's buying power. For example, if centralized transportation collapses, what happens to the vegetables and the one who sells it? On one hand, you have rotting vegetables in the village and on the other hand, another village is not getting vegetables. COVID-19 actually showed how centralized systems have collapsed and one had to go back to decentralization. In reality, decentralized systems actually became a key.**

The discovery of local markets and establishment of local centers for trade were found to reduce costs, provide greater visibility on demand and help organizations assess demand and supply imbalances, ultimately helping organizations ensure continued sales during times of crisis.

This was seen in The Goat Trust's approach. While much of their work prior to the pandemic focused on urban expansion and creating a nexus of exchange between the rural and urban markets, the pandemic illuminated new potential of sustainability and self-sufficiency within local markets. The Goat Trust noticed that several households in the village didn't receive adequate nutrition as per government rations, which were heavy on carbohydrates alone and not much else. Therefore, the organization decided to supply goat's milk to houses to ensure balanced meals for all. As they began catering to all demographics; children, youth, senior citizens, people in ill health and women in advanced stages of pregnancy, etc., they discovered that the demands of the rural sector not only matched the supply but also created a stable market with affordable pricing, minimum packaging and branding costs. [42]

Skilling organizations that had deep connections with all stakeholders in the value chain, including students, parents and local employers and other partners, were able to continue enrolling and placing students. Not only were such organizations personally connected with students, but they also had robust systems for tracking students. Organizations like Medha maintained an updated student database that had unique student IDs to track student status and career progress. Skilling organizations engaged with parents of students and invested in

building these relationships before COVID-19 hit. This worked in their favor when they had to convince parents to send their children for internships and interviews during COVID-19. Additionally, strong relationships with employers helped ensure that placements were not disrupted when the job market was down. Maintaining strong rapport and involving the alumni has also been an active part of the skilling programs even before COVID-19. As a reciprocal to the alumni engagement, some alumni has been at the forefront of the organizations, thus, inching towards sustainability.

> *Yuvraj Borhade, Manager, Masoom*
>
> For engaging communities, we use street plays and our alumni groups, school leaders and Masoom staff go door-to-door for the same. Every location has a unique format. Mostly students get inspired through success stories and so, alumni are leading the change now. Recently, a girl from our night school alumni has joined the Airlines, a student has become a Chartered Accountant, a student has started Social Work and some students have become Engineers. So now many others want to take it up as a career option.

POST-COVID-19 PIVOTS

As nationwide restrictions were imposed and there was an immediate interruption in economic activities, skilling organizations strengthened their relationships with local employers. These efforts helped candidates gain employment even in tough times with a lack of mobility. In addition to that, employment trackers were set up to keep tabs on the employment status of students and job opportunities available to them in the market during COVID-19.

When the markets changed to hyperlocal because of the pandemic, organizations like Swayam Shikshan Prayog were able to capitalize on the opportunity by strengthening agriculture based value chains and enhancing women's livelihoods, as shared by Late Ms. Prema Gopalan in her conversation with IDR: "We claimed this opportunity that the crisis offered us and started large-scale businesses in the dairy, pulses and bio-compost value chains. In 2020 alone, we were able to convince over 10,000 women to make the switch from being farmers to becoming market players. With the setting up of milk collection centers, women received updated information about milk prices and payments on their own mobiles, resulting in greater control over their income….and with them now venturing into agri-sales, the nature of the agricultural value chain in these villages has changed."43

Democratizing digital adoption within organizational processes

Across sectors, the adoption of digital technologies and their integration into operations enabled organizations to overcome the barriers presented by COVID-19-related social distancing norms. This ensured continued access to services while keeping administrative costs low.

The presence of pre-existing technology systems enabled organizations to quickly adapt operations to the changing requirements for carrying out livelihood activities during the pandemic. When COVID-19 hit, only 25% of non-profit organizations shared that they found themselves digitally prepared to handle the crisis.[44] Such organizations that already had a penetration of digital solutions in their operations before COVID-19, were able to build further on it and adapt faster to the changing needs presented by COVID-19.

❝

Annette Francis, Director, Pratham Skilling

Since 2015, Pratham has been trying to digitize content. In line with this, we converted our curriculum into digital modules on various skilling trades. In 2020, we were immediately able to modify this model and conduct the training through webinars and virtual sessions. We also substituted practical training with direct on-the-job training with support from employers. Despite COVID-19, we were able to place 15,000 candidates. Our average yearly number is 20,000.

❞

Moreover, strategic monitoring, evaluation and regular data collection by livelihood practitioners, guaranteed that in times of crisis, they had rich data sets both at aggregated and disaggregated levels, which helped them reach out to the communities for support in a much more effective and need-based way.

❝

Chetna Gala Sinha, Founder, Mann Deshi Foundation

Amidst the lockdown we realized that the data we have is our prime asset. This was the data of over 600,000 women's livelihood activities. Our team in each branch carefully categorized the data of women based on the trainings they had taken in food, fashion, textiles and other areas, in order to determine what kind of support and livelihood opportunities they could be given. For example, those who had taken tailoring and fashion designing courses were given guidance and support to make masks. Those who had taken catering classes were given guidance to make snacks and tiffins for people who needed them because restaurants and hotels were closed. We first began collecting and aggregating this data 12 years ago because we wanted to build an MIS to support our activities on the ground. We never thought this data would ever come to be used this way!

❞

The adoption of Management Information Systems (MIS) for operations enabled better tracking of data, allowing for transparency, credibility and accurate decision-making. As organizations adopted digital means for tracking their human resource management, financial management and other operations, there was greater visibility of resources and avenues for efficiencies. This enabled organizations to pivot according to the data they were seeing.

> *Sanjeev Kumar, Founder, The Goat Trust*
>
> **For any program, we start with a diagnostic study to understand what the gaps, challenges and opportunities are. Then we conduct baseline, midline and end-line data. Without this, it is impossible to say what change we are creating. So we have set up these standard processes to conduct before we implement any project.**

■ PIVOTS TO DEAL WITH COVID-19

"During COVID-19, many men who were working in cities lost their jobs and returned back to their villages and faced unemployment. Not only migrants, but many non-migrants also lost their jobs. This led to several women in rural households taking over the responsibility of supporting their families. As many of them began their entrepreneurial journey, because it was in the middle of the lockdown, this meant the necessity of adopting digital tools, so it could also be said that women also began their 'digital journeys'. We saw how many women who had never had the opportunity to attend school or high school, successfully adopted digital tools and did business from their homes, selling their products digitally and supporting their families' financial need."- Chetna Gala Sinha, Founder, Mann Deshi Foundation.

As was the trend across sectors, practitioners moved their operations online or were running hybrid operations. Across sectors, organizations began adopting digital technologies such as Whatsapp or Zoom to carry out livelihood activities. It was **critical to use technology in a way that works for the people** livelihood organizations seek to serve. All training materials and communication were disseminated through these channels.

"During COVID-19, women in tier 3 and tier 4 cities and villages undertook different economic activities like preparing snacks, delivering lunch boxes, stitching and selling masks. And due to the lockdown, they turned to WhatsApp to reach old and new customers. Category-wise, business-wise, village-wise WhatsApp groups were created. Customers would share their demands and women would meet them. Digital platforms ensured livelihood activities continued uninterrupted and availability of data helped bring people together on digital platforms."- Chetna Gala Sinha, Founder, Mann Deshi Foundation

"During COVID-19, we realized that digital media is a good tool rather than traveling. This requires communication material. We developed a lot of materials, including a lot of voice messages. We had not thought about these things and while doing it, I realized that it reduces cost drastically. We even wrote a grant for developing communication material. We developed sector-specific material. Not only for the sake of the project but has generic sector material. That makes the organization more resilient. We created a studio, a lab for also managing calls."- Sanjeev Kumar, Founder, The Goat Trust

The importance of making technology relevant to the people was also shared by Ajit Singh, the Founder of Anant Learning and Development Pvt. Ltd. in Livelihoods India Summit. He said that "If we want to create impact, at scale, we will have to use technology. But, this technology has to be accessible and customized to local requirements. For example, in Meghalaya, the purchase of Solar Dryers required miles of travel and cost anywhere upward of INR 10,000. To avail of subsidies, villagers often struggled to furnish relevant documents. To address this, we created a local solar dryer with Bamboos, at the cost of INR 2500-3000. It's still technology, but it's most relevant to the people.''[45]

In skilling, the existing training processes and modules had to be adapted to suit online learning. Organizations adopted Google forms and other onboarding tools to enable students to sign up online. Webinars were conducted and online platforms were launched for students to connect. Not only did they change the onboarding process, but were observant of the other changes and adapted themselves. This was especially needed when tech-based solutions were implemented but were not reaching various disadvantaged groups.

"To shift the learners to a digital platform and solve any engagement-related challenges, we did not try to force fit the classroom pedagogy to digital space and recreate a Zoom classroom. Instead, we restructured the online modules to include interactive sessions and peer learning where there is more flexibility, freedom, autonomy and knowledge sharing Quest Alliance was already thinking about blended learning since 2010-11. Digital technology has to be integrated into your core model. " - Akash Sethi, Founder and CEO, Quest Alliance

In MED and value chain strengthening models, there was an increasing focus on strengthening digital access to finance and markets to ensure sales and sustain incomes. For example, Swayam Shikshan Prayog created an online trade platform for women entrepreneurs, engaging around 11,000 women leaders and farmers. A home delivery model was created for certain districts to enable the sale of milk, vegetables and pulses. Such farmers became increasingly involved in digital marketing and started selling their products on Facebook and other social media. Other organizations have also tried to digitally address the demand and supply gap in value chains as seen from the following quotes:

"During COVID-19, we tried promoting linkage to e-commerce for market access to micro-entrepreneurs. While there was digital empowerment earlier, it was an add-on. Now digital has become the main project. We created 2-3 platforms. For digital empowerment, it was also important to train on the use of smartphones, zoom, teams, etc. For example, in Karnataka, there is Santhe Kaushalkar - which is a product display platform. SHGs started getting media visibility and greater market access." - Dr. Ravi Chandra, Value Chain Specialist, UNDP

"Scale-up cannot be brick and mortar. Great resources are required to reach out to all through brick and mortar. But when you use the technology platform, we can reach out to other micro-entrepreneurs who are able to enhance their skills, expand their network and increase the number of customers." - Rajendra Joshi, Founder, Saath Livelihood Services Livelihood Services

Ecosystem models such as Open Credit Enablement Networks (OCEN) and Open Network for Digital Commerce (ONDC) that seek to address the lending and market linkage challenges have been termed as "positive disruptions, reducing monopolistic tendencies and trickling down to address the needs of MSMEs'' by Ms. Geeta Goel, Country Director, Michael & Susan Dell Foundation. The advantage is that despite their small size, MSMEs can connect to a larger network that has scale and creates value. She also calls for an aggregator model to formalize India's large informal service workforce through gig platforms

However, organizations had to address the challenges presented in accessing technology infrastructure and upgrading the digital skills of practitioners.

In order to help team members move on to an online mode of working, organizations invested in their team's capacity building. Nearly 35% of non-profit organizations shared that they had to build their digital capability to deal with the disruptions created by COVID-19.[46] In some cases, external trainers were brought in to build the capacity of the staff. For example, Masoom started working with Avanti Gurukul, an organization that was already working online. Representatives from Avanti were brought in to train Masoom's internal teams on how to attend meetings online, how to conduct training online, etc.

Organizations such as Masoom and Medha also worked with government partners to build the capacity of their trainers. In some organizations such as The Goat Trust, internal tech teams conducted training sessions to build the capacity of other teams. Organizations that worked with local women also realized that women in the community were taking the lead in getting trained and training other members in the village.

The following quote brings out the agility of livelihood institutions in continuing outreach to their communities by enabling on-ground digital trainers.

Chetna Gala Sinha, Founder, Mann Deshi Foundation

Almost every woman was operating her business through a digital platform during the lockdown period. To do so, in the beginning she needed a smartphone and she needed guidance on how to download and use different digital tools. Recognizing these needs, we decided that our 'digital didis' would reach out to these women and assist them in transitioning their businesses to digital platforms. Google and WhatsApp came forward and generously supported this initiative.

Source: Medha

Adopt a decentralized structure for implementation

Organizations with strong local networks and a bottom-up structure of functioning that offered greater autonomy to village-level teams, not only helped in empowering the community and driving greater accountability but also built resilience in the face of shocks like COVID-19.

Livelihood organizations that delegated day-to-day operations and decision-making to local-level teams working close to the ground, were able to demonstrate agility in responding to COVID-19. The existence of a structure within the organization where on-ground teams and village leaders had some amount of ownership in decision-making, allowed livelihood models to quickly change the course of action based on ground realities, especially in times of a crisis like COVID-19. Local-level teams were instructed to "act fast and make decisions on their own." These decisions ranged from business strategy and sales to hiring. Such a workforce was able to make quick changes by restructuring its program design during the pandemic, to mitigate risks and tap into potential opportunities for livelihood.

For example, Swayam Shikshan Prayog (SSP) has an inbuilt culture of decentralization within the organization. This structural independence flowed from the vision of the leadership and helped them deal with the pandemic in a swifter way because of quick decision-making and bottom-up insights.

Upmanyu Patil, Director- Program, Swayam Shikshan Prayog

We have worked in disaster management and we have a lot of experience working in this field, so we have built a culture of decentralization within the organization over the years. In a normal situation, when people come back and ask for any help or guidance, we usually ask them to go ahead with the standard approach which is to identify the programs that are available and the existing support system, divide them into blocks, identify the needs and see where the need is higher, then go for it. In this way, the team has built ownership within them. Our general approach (decentralization and ownership) on how we deal with our operations has come in handy during the pandemic.

■ PIVOTS TO DEAL WITH COVID-19

Realizing the value in a flatter structure, some organizations increasingly adopted a more localized approach to their operations, allowing them to respond swiftly to the pandemic. Organizations like The Goat Trust, which work towards strengthening the small livestock value chain, quickly responded to the COVID-19 situation, allowing the local teams to dynamically respond to community needs and establish a greater sense of ownership to achieve efficiency in livelihood activities.

"We have decentralized our operations down to the state-level teams. They have their own business propositions and own business targets that they have to follow up on. Further, they will also interact with the partners on the ground. Then they will grow the business and the team."-Ujjval Sarkar, Executive Director, The Goat Trust.

Organizations also simplified business operations and removed excessive checks to enable quicker decisions to respond to the crisis. Fast decision-making and increased ownership with field teams helped carry out required operations. Hiring processes were also expedited and reliant on referrals. Even to conduct key activities and solve problems, value chain and MED livelihood organizations broke down groups of 60-70 people into small groups of four to five people for conducting training and coordinating different activities.

Through a network of grassroots partners, livelihood models were also able to ensure that the well-being and interests of the communities were always protected. This also allowed livelihood organizations to leverage their local context for job and entrepreneurship opportunities, helped them strengthen networks within the communities and helped them create impact at scale. For example, PRAN, an organization that promotes sustainable livelihoods in rural communities, partnered with local NGOs to implement its interventions. Through the capacity building of these NGOs via training and field demonstrations, PRAN was able to navigate its small team size and spread the scope of its work across different regions. Such an arrangement has also helped practitioners retain their credibility with communities in times of shocks like COVID-19.

― 66 *Pramodh Gorain, Project Manager, PRAN* ―

There are small NGOs who are working on the ground and our team goes there from time to time and trains them on the field by conducting demonstrations. In this way, the agricultural produce goes high with natural fertilizers and pesticides start coming. We have different NGOs from Rajasthan, Patna and Jharkhand that are connected to us and they are helping in spreading our work. 99

> *Harish Hande, CEO, SELCO Foundation*
>
> **Collaboration does happen in rural areas, but three or four steps upwards, the collaboration collapses as it becomes "my model or my funding." COVID-19, actually showed a lot of decentralized organizations actually working together. I have seen it in Meghalaya, Manipur and Mizoram, parts of Karnataka and Orissa. COVID-19 showed a lot of hope for grassroots collaboration but somewhere I think the beauty contest of civil societies at large needs to get away for there to be good collaborations.**

Localize, contextualize and miniaturize

Localized programs and infrastructure designed and implemented according to locally relevant topographies, sociocultural environments and other contexts helped communities sustain without external support during the pandemic.

Experts shared the need to understand the local contexts before designing resilient programs.

> *Harish Hande, CEO, SELCO Foundation*
>
> **It is important to understand the problem statement you are trying to solve. For example, if you are trying to solve irrigation for sugarcane in Madya Pradesh, solar water pumps would actually not be the solution but the most environmentally disastrous technology. Because while solar is free, water is not. Why do I need to install solar water pumps for sugarcane in Madhya Pradesh where there should not be sugarcane but millet in the first place?**

> *Tinny Sawhney, CEO, Aga Khan Foundation*
>
> **What works in one place, might not work in another. Some elements of the model can be successful. The starting point is to map what is prevalent in a particular geography and then scale it depending on the objective you want to reach as well.**

Conversations with experts and fellows highlighted a few factors that can help build locally relevant programs. These include

The need for local needs, capabilities and investment assessments

Investing in conducting a needs, vulnerability and strengths assessment to understand current income levels, gaps and the best way to contextualize an initiative.

An understanding of the learning levels of the community

Contextualizing the program and make it easy to understand for the community. For example, the Goat Trust and Udyogini utilise visual aids to train women who lack basic literacy skills in Goat Rearing.

For tech-based, digital interventions, language is an important factor

For example, IVR interventions need to be converted to the local language instead of Hindi, for maximum success.

Availability of raw materials locally

Availability of and distance from markets, along with an assessment of the nature of markets being focused on, i.e. urban or rural, is also an essential component for designing livelihood programs.

Availability of relevant field partners

Integrating with the community and building trust and credibility is important to break certain socio-cultural barriers and create impact that resonates with the communities.

Accounting for the liquidity needs and financial infrastructure

Creating financial products and services that work for the community and help them run their livelihood activities seamlessly.

Availability and presence of existing collectives

States with a strong collective culture already have an existing infrastructure for program implementation, while other states may require practitioners to set these up for implementing livelihood interventions.

■ PIVOTS TO DEAL WITH COVID-19

With the onset of COVID-19 and a sharp decline in incomes, the barter system has seen a revival in many cash-poor regions of the country. Although not an alternative to cash, barter is helping communities sustain themselves. The system proved especially useful during the crisis when farmers and artisans without access to money or market were stuck with their produce at home.

Case in point: In remote areas of Assam, people have been exchanging goods through the barter system for centuries. In fact, the barter fair Jonbeel Mela has been an annual affair in the state since the 15th century. The introduction of a digital system, however, has expanded the reach of this practice. Women, in particular, have benefitted from this, since it eliminates the need for them to travel to a marketplace to sell their products and doesn't require them to possess cash.[47]

Similarly, in skilling programs, it is important to create local centers of excellence develop a locally-relevant cadre of trained professionals that meet local industry requirements.

Geeta Goel, Country Director, Michael & Susan Dell Foundation

If we want to build technical skills, we have to invest in hyperlocal skilling. You don't need textile workers all across India; you need them in certain parts of the country and that's where the jobs will be available. We should approach in a way that is industry-led and hyperlocal so that we are creating centers or pockets of excellence, leading to productivity gains at a national level.

Catering to local contexts also allows youth and persons with disabilities to find meaningful work without having to relocate.

Demand for jobs has only increased since the pandemic as parents are now afraid to send their children to far away cities for jobs. However, the pandemic has also created a pool of more local opportunities that reduce the dependence on gig jobs or the need to migrate to cities.

Aakash Sethi, Founder and CEO, Quest Alliance

The youth are increasingly beginning to realize that when they migrate to large cities for jobs, much of their income goes into taking care of their everyday needs; there is little left over as savings, or for investing in their future. Meanwhile, in peri-urban spaces, the salaries are not substantially lower than those in urban areas, yet they are able to save more given the significantly lower cost of living. We are therefore seeing a large number of youth move to these peri-urban spaces—not urban and not completely rural—where new work opportunities are on the rise. We are also beginning to see more jobs come up in these peri-urban areas.

Speaking of persons with disabilities,

BS Nagesh, Founder, TRRAIN

During the pandemic, the biggest ray of hope was that 500 local retailers took our candidates. Personally, that is a big success and a step towards the future. Because even if they are paid 12,000 to migrate to Bangalore or Delhi, their life is more challenging. Yet, at 8,000 they are able to make a change in their local town and the community accepts. In this way, parents see their children and are satisfied while the community accepts and respects them.

The presence of local processing and aggregation centers also builds on the capacity of communities to absorb the impact of supply chain disruptions on their livelihood activities, while providing them with avenues to undertake value-added activities and earn higher incomes during COVID-19.

Microenterprise or value chain models offering low-cost access to machinery or facilities have developed asset structures for the communities to leverage, reducing dependencies on external systems. Over the years, this has enabled local communities to take up higher income-generating livelihood activities such as the processing of raw materials into finished goods. The presence of such local assets played an important role in empowering such communities to absorb shocks like COVID-19. When the supply chains were disrupted and access to processing centers was cut off due to prevailing restrictions, communities were able to leverage local assets to create high-value products and sell them in local communities.

Harish Hande, CEO, SELCO Foundation

In smaller states like Manipur, Meghalaya, Tripura there are no centralized ecosystems as the transaction costs are very high. What we are doing in Meghalaya is maintaining thousands of livelihood centers where there are solar power turmeric machines, solar power spice grinders, flour machines and milling machines. People can rent out these machines and sell processed food instead of raw food so that extra value is captured.

*Source: Anant Foundation, Meghalaya*

The need to promote miniature machinery or set up local machinery centers to strengthen local value chains has also been emphasized in our conversations.

"

Chetna Gala Sinha, Founder, Mann Deshi Foundation

One very significant shift that happened was that women were ready for scale. Now when women were ready for scale, we thought that we should not lose this opportunity, so we started talking about machinery. Our data from last year showed that that year more than 7,000 women bought machinery to scale their businesses. In fact, if we were better prepared, there would have been more women who would have bought machinery. This clearly demonstrates that when women want to scale their businesses, they need an enabling ecosystem. For example, if at present I am making 600 paper cups and paper plates, but I want to make 600,000 paper cups and paper plates because there is a demand in the market - how would I do this? For this I would need machinery. Here, an enabling ecosystem would mean there would need to be machinery available to the woman, there would need to be guidance on packaging, branding and available logistics for sending my products to her clients. For women wanting to scale their micro and small enterprises, one of the key factors is that they should get the machinery either from the bank as a hypothecation or as a seed capital to scale their business. When women entrepreneurs are supported in this manner, what happens is that they create more jobs.

"

Building local aggregation centers and strengthening local markets also provided a cushion against transport and supply chain-related disruptions for value chain and micro-enterprise models. Livelihood organizations shared how setting up local-level trade centers was found to be helpful to ensure the continuity of sales during COVID-19. At the same time, local stores and markets provided organizations with greater visibility on demand, helping organizations assess demand and supply mismatch and ensuring continued sales during times of crisis. Local demand is more likely to stay consistent, especially during times of crisis and therefore, provides a greater degree of predictability on demand while reducing transport and marketing costs for the communities. For example, **The Goat Trust's** village-level collection center provided goat rearers with guaranteed access to sales and the company's store "Bakri" in Lucknow catered to the city's demand for milk and other essential products during the lockdown. More information about The Goat Trust's model can be found on pages 30-34.
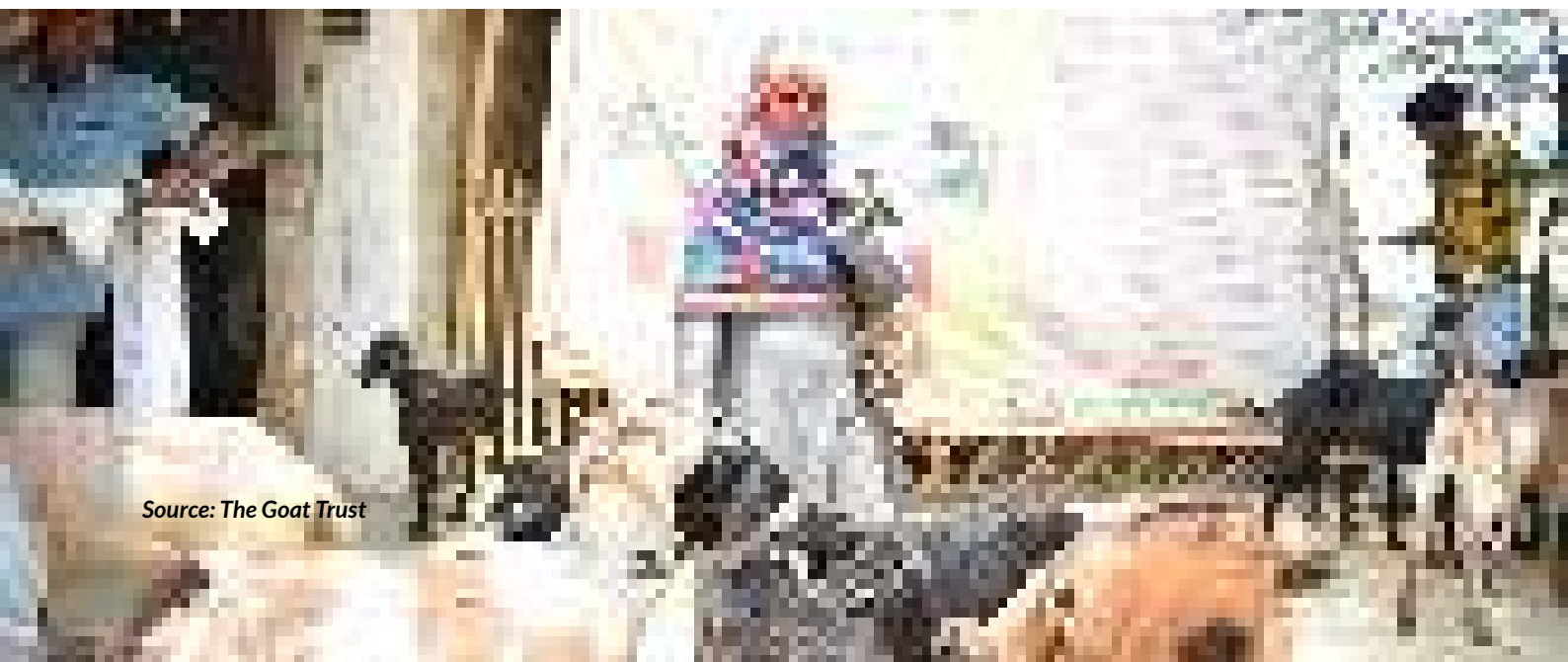
Source: The Goat Trust

Invest in the entrepreneurial ecosystems for the future of youth

The loss of jobs left educated youth with no secure employment or income stream. In the absence of local rural employment opportunities and with the perceived instability of formal employment space, the youth set up enterprises that became an additional contributor to household income.

To cope with the loss of household income during COVID-19, many young people set up small businesses to meet their family's financial needs. With a lot of young people coming back to the villages, rural areas had an influx of semi-skilled people in the 18-35 age category, who used to work professional jobs but lost contracts, especially from the hospitality, retail and tourism sectors. Trust in a formal employment space had been jarred. Many of them started by selling vegetables or fruits from a cart, or tea and snacks. Rajendra Joshi, Founder and Managing Trustee of Saath Livelihood Services, a nonprofit that works with the urban poor, told IDR that he is beginning to see larger numbers of people doing this.

However, as per Mr. Satyan Mishra, Co-Founder and CEO of Drishtee, villagers have an inherent entrepreneurial spirit, with existing skills, aspirations and time, while being sensitive to the needs of the communities and finding solutions accordingly. Additionally, because of their previous work experience in cities, they had the required exposure, skills and motivation to understand the nuances of setting up enterprises. Organizations such as Udyogini and Leap Skills worked towards incorporating the returning youth into their entrepreneurship programs in Jharkhand and Uttarakhand, respectively. They were trained and engaged in different livelihood activities as per their existing skill sets, interests and requirements.

> ❝
> *Rajendra Joshi, Founder and Managing Trustee, Saath Livelihood Services*
>
> **More and more young people are therefore becoming micro- and nano-entrepreneurs, not out of choice, but because they have to earn a living. Many of them might start by selling vegetables or fruits from a cart, or tea and snacks. But most of them need to learn skills of communication, marketing, inventory control and how to manage their accounts.[48]**
> ❞

> ❝
> *Deepti Ameta, Chief Operating Officer, Udyogini*
>
> **We learnt that self-employment is a faster way to engage with young migrants who returned to villages, as COVID-19 hit. Their exposure to city life has not just made them more aspirational but also equipped them to be trained for business skills. Therefore, we have weaved in the self employment focus as part of youth engagement.**
> ❞

Women as the drivers of livelihood movements

Organizations that worked with women in the community were able to leverage their unique contributions in the face of the pandemic and provided respite to households struggling with the loss of jobs and income.

Livelihood models that encouraged women's participation in economic activity pre-COVID-19, were able to provide a safety net for families as they navigated the challenge of reduced net income, presented by job losses. Women with greater access to resources, agency, mobility, training and participation in economic activities, were found to bring in additional income to the family, which helped in cases when the main source of income was impacted. This also enabled better financial management at the household level.

Prior experience and training of women in livelihood activities, along with examples of successful businesses helped women come together to support each other in capturing fresh opportunities for income generation during the pandemic, as highlighted in the quote below.

> **"**
>
> *Satyan Mishra, Co-founder, Drishtee*
>
> **We were working in 10 villages and we went to one village and we found that 150-200 were trained in one village and they were doing work actively. Nothing fancy but getting work, going to get work, buying cloth in bulk from Calcutta. They didn't need Drishtee. That was an eye opener. That all was possible at a minimum cost, we had spent to get them to that point. That was one of the good examples during COVID-19, women took up the challenge. They felt grateful for the training they received which helped them to set up production hubs and training centers in the small spaces.**
>
> **"**

Women were also able to run successful businesses in food, catering and textiles. Moreover, their increased confidence in managing the pandemic enabled them to start looking at mechanization for scale, improving output 3 to 4 times by adopting the right machinery.

The criticality of investing in the entrepreneurial capabilities of women to deal with crisis situations, as Swayam Shikshan Prayog has done over the years, was brought out by its founder while speaking to IDR about why SSP was able to turn the crisis into an opportunity for women.

> *Late. Prema Gopalan, Founder, Swayam Shikshan Prayog*
>
> **Ten years ago, we had also created social enterprises—for microfinance, skill upgradation and rural distribution and marketing. As part of the process, we had focused on building the capacities of these women to become entrepreneurs and leaders. And this investment in economic empowerment and leadership paid off because when the pandemic struck, they took charge.[49]**

The founder of TRRAIN also highlighted the importance of livelihood creation beyond incomes, especially in the context of young women and those with disabilities

> *BS Nagesh, Founder, TRRAIN*
>
> **When she gets a job, the impact is palpable—because beyond incomes, it gives her independence: the power of not being forced into marriage, the power of allowing her sisters to get educated. This is the true power of livelihood creation.**

Women are found to be as concerned about income as they are about their family's health and nutrition. Findings show that when women in rural India start earning, their social status increases. They have a say in the matters of their family and the village. This allows women to also take up panchayat leadership roles and break taboos around menstruation to enter temples.[50]

The recruitment and training of women representatives that are respected in the community also helped livelihood organizations continue operations when the movement of staff was restricted. Several organizations such as Udyogini, SSP, The Goat Trust, Drishtee and PRAN, emphasized the importance of working with women as agents of change in communities

> *Arvind Kumar Malik, CEO, Udyogini*
>
> **In every village, you will find one or two women who can withstand the adverse ecosystem. They are able to challenge the ecosystem and grow and become role models for others.**

This is because women function as natural community mobilizers and in many ways are the agents that hold the community together. Experts highlighted that the empathetic approach adopted by women to handle the situation at home, in businesses and for the community, ensured the well-rounded resilience of the community.

Practitioners also highlighted the inherent ability of women to solve problems that impact the well-being of their households. This is brought out elaborately in the quote below.

> **Chetna Gala Sinha, Founder, Mann Deshi Foundation**
>
> **Women are very smart in finding solutions. They complain less about the situation and focus more on finding solutions. During the lockdown, when movement was restricted, women came together and began supporting one another. Let me give you an example - during this period, there was a high demand for masks from the public which the market was failing to meet. Mann Deshi's master trainers of tailoring and fashion designing courses connected with the women who had attended their courses and told them that they should make masks in their homes, which the master trainers would then collect, aggregate and dispatch/deliver to the customers. But to do all this, there was no public transportation available. So women demanded support to purchase two-wheeler vehicles. Mann Deshi Bank immediately offered loans to interested women. This is how our master trainers commuted to different villages. They also created videos and developed a digital training programme on how to make masks and shared this with the women. Thus began the journey which led to Mann Deshi producing and selling more than 2 million masks with the support of our women entrepreneurs. These masks were not made in any big factory but in the houses of women using digital learning tools and their machinery.**

When COVID-19-related restrictions were imposed, women were able to leverage the pre-pandemic capacity-building and hand-holding support provided by the livelihood organizations to take on additional economic activities and support their households.

However, given the socio-cultural norms influencing the role of women in communities, organizations had to invest heavily in engaging with the community, influencing norms and training both women and communities. For example, Udyogini highlighted the importance of building up the confidence and aspiration of women in taking up roles outside of their homes. Similarly, when Drishtee started their programs, women would not join meetings conducted at a community level. A representative from Drishtee shared that they often struggled with gaining buy-in from communities.

> **Kingshuk Nag, Lead Governance and Head Compliance, Drishtee**
>
> **People suddenly think that you are coming here every day, meeting women's groups every day, not able to understand that they can't go out and work. This mindset of men blocks women from going out.**

To ensure the participation of women, the field team would have to suspend the meetings until women joined. Over time, though women started joining, they would not actively participate in the meetings, in the presence of men. To address these challenges, the field team had to train men and other community members to change mindsets on gender norms and roles.

Chapter 4:

Resilient organization to deliver resilient livelihoods

Swayam Shikshan Prayog (SSP) and its unique contribution to the farm-based value chain livelihoods

Swayam Shikshan Prayog (SSP) was a disaster relief program set up to support recovery as part of the Latur Earthquake Program. Despite working across 1200 villages as a community participation consultant to the government of Maharashtra, the organization saw limited success. Over time, with the involvement of women leaders as an intermediary between the government and local communities, the program caught up to speed.

This formed the base of a model later adapted as the standard approach for community intervention. In 1998, the SSP program was officially launched with an aim to promote inclusive sustainable community development by empowering women and providing equal opportunities across every sector in low-income, climate threatened communities/regions.

Since its launch, SSP has developed and strengthened a vast rural network of women's collectives, women-led enterprises and farmer-producer organizations. Together, these entities provide access to skills & entrepreneurship opportunities, financial & digital literacy and technology & marketing platforms that women need to succeed in remote areas.

Meet Sanjeevani Mahor, SSP's Resilient Leader

Sanjeevani Mahor, a resident of Pimpaldari village, took up one-acre organic farming and alternative business opportunities under the guidance of SSP.

As a result, her income sources have diversified and her income has doubled.

Under SSP's guidance and training, she planted five vermicompost beds in the village and formed a producer group with 20 women farmers. They now sell organic manure, vermiwash and compost to get more income.

Earlier her income was Rs. 3000/- but after connecting with SSP and shifting to sustainable agriculture, her income has doubled to Rs. 6000/- by selling vegetables and non-agri products.

Today she is a farmer with her own small business and a distinct identity in the village.

She has emerged as a leader promoting SSP's programs, reaching out and training other women in organic farming, vermicomposting and natural fertilizers. Sanjeevani's garden has inspired ten other village women to grow vegetables in a similar manner.

Shifting to chemical-free vegetables has improved the health of her family members. This has reduced medical expenses.

Apart from this she is very much involved in Participatory Learning and Action (PLA) events facilitated by SSP that focus on personal hygiene, nutrition, pregnancy, infant care, etc.

In her own words, *"I am very thankful to SSP for giving me the opportunity to be part of the organization and will use my experience and the opportunity to help other needy women in the village."*

SSP's aim was to bring women to the center of decentralized, democratic, basic-service management. So far, the organization has impacted over 300,000 rural women entrepreneurs, farmers and business leaders, who have in turn impacted over 6 million people to date.

Source: Swayam Shikshan Prayog (SSP)

What contributed to SSP's resilience in the face of COVID-19-related challenges?

An analysis of SSP's approach to sustaining impact during COVID-19 reveals the following lessons for livelihood practitioners.

The structural independence which flowed from the vision of the leadership has enabled quick decision-making and bottom-up insights, helping SSP to deal with the pandemic swiftly.

a. **The organization's decentralized structure and experience in working on disaster management over the years proved to be a contributing factor to its resilience during the COVID-19 pandemic.** The teams on the ground had a lot of ownership in decision-making by way of identifying the needs of the local people, mapping the available government schemes and support infrastructure and therefore, making their own judgment call to initiate livelihood support activities.

b. **The organization has built this culture across multiple levels - leadership, management and ground, while working with various disaster management programs in the past years.**

Anonymized

Even at the ground level, we have built a narrative around us to think that a village leader can make decisions for their village. This approach (decentralization and ownership) on how we deal with our operations has come in handy during the pandemic.

> **SSP's relentless effort to maintain relationships with external stakeholders such as the government, donors, private organizations and women leaders on the ground helped them maintain an on-ground presence and sustain operations.**

a. **The relationship with women leaders on the ground has been key to addressing operational challenges during the pandemic as they were the ones at the front mobilizing the village stakeholders such as Anganwadi and ASHA workers, gram panchayats, farmers and others.** The SSP model focuses on women's empowerment by onboarding and training them to conduct various activities on the ground and act as an intermediary between the organization and the community.

b. **Proactive efforts to secure new partnerships with donors and maintain the existing ones enabled the organization to extend livelihood projects on ground and address immediate needs.** During the pandemic, there were many first-time donors such as HSBC, Avendus, Shapoorji Pallonji, climate fund managers, etc. Further, the existing funders supported the organization by diversifying existing funding to COVID-19 and oversaw the extension of the projects.

c. **The partnerships with the government and other organizations such as UNICEF, SIDBI, NABARD and Rang De have helped SSP in providing credit linkages and other support services and building awareness among the community.** For example, Startup Village Entrepreneurship (SVE) is one such project where the organization worked closely with the gram panchayats. With the support of the Hindustan Unilever Foundation, women's development plans are created.

> **SSP prioritized COVID-19 relief work while also diversifying the core projects on agriculture and entrepreneurship to continue providing essential services.**

a. **Owing to the increased scale of funding, SSP was able to diversify the existing projects** to include action for COVID-19 relief, prevention, vaccination awareness, etc. and simultaneously work on core projects on agriculture and entrepreneurship.

b. **The organization prioritized COVID-19 relief work during the pandemic as they partnered with several institutions** such as National Stock Exchange (NSE) and COVID-19 Action Collab (CAC) to provide vaccination and infrastructure support. Further, SSP along with government support helped marginalized/ vulnerable communities by providing ration cards and restoring their agricultural practices.

c. **The organization emphasized delivering essential services related to agriculture during the pandemic.** SSP's women entrepreneurs were digitally upskilled, empowered and diversified into working across essential commodities or services such as food, agriculture, dairy, poultry, etc. during the pandemic.

d. **While these essentials under core work still remained a priority, women were even encouraged to expand their portfolio** and do other businesses such as selling stationery, running beauty parlors, or selling cloth. This has helped a lot strategically by empowering them and bringing women entrepreneurship into the essentials.

Being value-driven is more than a mere claim

The values of resilience, empathy and agility that flowed from organizational leaders shaped the culture and operations of livelihood organizations, empowering them to be institutions of change during crisis.

The importance of a strong sense of purpose to guide the leadership in planning and implementation helps ensure the achievement of desired outcomes, even during times of crisis.

BS Nagesh, Founder, TRRAIN

It is important to focus on our first principles and if you know what they are and if you are sincere and committed to them you will be fine. There will be ups and downs and as long as you stay true to your narrative things will work out well in the end. What kept us going was our sense of purpose. Every time you take calls aligned to your purpose, you're sending a loud message to the universe saying well you're reaffirming why you are doing what you are doing. When you do that often enough the whole ecosystem starts reflecting that.

Organizations shared the importance of having value-led leadership in driving the resilience of the operating models and consequently the communities.

Swayam Shikshan Prayog (SSP), an organization working on value chain strengthening and rural entrepreneurship, owes much of its success to its founder. She was a dynamic leader who believed in creating an enabling ecosystem to empower women, as brought out in her following explanation of the model she was creating and the change she was seeking while speaking to IDR.

Late. Prema Gopalan, Founder, Swayam Shikshan Prayog

Women farmers in the districts of Osmanabad, Latur, Solapur and Nanded in Maharashtra are farmers and producers. Their communities didn't permit women to traverse these distances. They would work on their farms but were not allowed to decide what to sell, how much and where to sell. SSP was able to help these women start, grow and then venture into collective businesses post the pandemic, because we had already invested in creating a local ecosystem for livelihoods/enterprise for over a decade. We have been working with women farmers in Maharashtra for six years. Once women became farmers, they also ended up becoming the agricultural decision makers.[51]

Her grit to fight the system, change norms and bring women to the center of livelihoods is highlighted through the following quote from SSP's current program director.

66

Upmanyu Patil, Director- Program, Swayam Shikshan Prayog

It was the faith and belief of our founder, the Late Ms. Prema Gopalan, because of which our programs have been women centered. She believed that any change we would want to bring within the community would start from women as they are receptive and require just a spark rather than a whole lot of effort. When we started in 1993-94, the situation was different as women had lesser say and we wanted to change this by bringing equality within the gender lens. To achieve this our founder fought with various government officials for almost two years to bring women to the center of the program and finally, it got approved. Within a year, the program caught up to speed and it was suddenly doing well. In 1996, the project was completed and later SSP was awarded by the World Bank for successful project implementation. Ever since then, we have been continuing the same model as it has increased our faith. Hence, primarily it all started with the belief and faith Prema Gopalan had in this model.

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As a leader, she also displayed agility in capitalizing on opportunities presented by a crisis to turn women farmers into entrepreneurs. With the shift in the nature of markets, SSP was able to get women to start producing beyond sustenance and selling produce and seeds across villages, while also enabling diversification into livestock. Additionally, they mobilized women to collaborate in gathering and selling agricultural products, thereby assisting in the village's economic recovery. [52]

Source: The Goat Trust

Medha, a non-profit organization, working towards improving skilling and employability among India's youth with a focus on their holistic development, has displayed the importance of a shared vision around core values and transparent communication from the leadership, in scaling the impact and responding to a crisis.

In growing and scaling, the leadership at Medha ensured that while they stuck to their core value of student centricity, they were adaptive enough to realize the issues of their program on-ground and reduce the scope of their work to ease the pressure on their Student Relationship Managers (SRMs) and also bring in more efficiency in work. [53] Highly motivated teams that believed in the vision of the organization and were ready to work on the ground and with the communities to drive change that's bottom up, persevered through challenging times. They were a force for the communities to reckon with, facilitating the long-term resilience of these models.

The expression below by a team member from Medha is an example of the motivation amongst employees of many such livelihood models.

Medha Staff, Field FGD

What motivates me to stay at Medha is the human touch and the satisfaction of guiding the students. There is an environment where we can discuss if we don't like things or are uncomfortable. Here in the organization, we are getting changed. We all have values of our own and we all carry some common values.

Medha's inspiring leadership and approach was also reflected in Sattva's field conversations with their staff, SRMs and students, where a visible commonness in the language in terms of Medha's goals, outcomes, model of operation and culture could be seen.

Medha Staff, Field FGD

We have not altered our core model which is of going to colleges and making batches. We have a separate team for scaling. I don't think that in the coming years, we will also change our USP of going to colleges and having one-to-one contact. The Medha team is transferring the same values to our students. We are maintaining that pipeline and our learnings from the program in the last ten years have been incorporated while we are expanding. Our approach is student-centric and we are communicating to the system.

Empathy as an operational design

Focusing on staff and community development and empathy towards employees during COVID-19, reflects people-centricity of resilient livelihood institutions.

Capacity building of staff through proactive investment in their training to embed the culture and values of the organizations, along with preparation to carry out field operations built a resilient workforce. Along with performance incentives, this ensured that the growth of the staff was concurrent with the development of the communities.

The founder of **Leap Skills** underlined the need for exposing everyone in the organization, including the leadership, to the ground realities of the operating model.

Megha Aggarwal, Founder, Leap Skills

There is a need for trickling down the personal element to the last level of the organization, especially while scaling. In 2018 we scaled up LEAP and we hired some 10 new leadership people, hired from across the country, with some social impact/ some commercial background and we started to realize that this people-centricity and connection with the ground is what we were losing. So we set up a bootcamp and got the whole leadership to spend 1 week in the field, together in a tier 3 city of Haryana and each leadership member was teaching in the classroom for a week and that changed them forever.

The founder of Quest Alliance also reinforced the importance of continual investment in capacity building of staff with a strong focus on content to cope with changing times.

Akash Sethi, Founder and CEO, Quest Alliance

We introduced a course for trainers on how to teach online, how to facilitate online; and we produced a lot of digital content around this topic of blended learning. For online facilitation, we supported the trainers in terms of designing the sessions for a digital space and a lot of input was given on how to use existing content repositories for online classes.

A strong approach to content creation and training has also been at the heart of operations and determined the sustainability of skilling organizations. Be it content specialized on trade-specific technical skills or that on transferable skills such as 21st-century skills; organizations that were able to continue their activities had a strong content creation base, constantly reflected on the relevance of what they were offering and had robust training mechanisms in place. For example, Medha does a lot of research into what the industry needs and works closely with employers and experts to tweak the content based on their feedback. They have attended a lot of roundtable conferences, listened to experts and asked them what they look for when hiring a fresher and have refined their programs from time to time.

■ PIVOTS TO DEAL WITH COVID-19

During the pandemic, resilient livelihood organizations retained all of their staff, while avoiding any salary cuts, truly manifesting a culture of compassionate human resource management. A display of immense empathy ensured that not only did the staff not suffer but they were also motivated to support those more vulnerable than them.

Organizations like SELCO Foundation highlighted the importance of human centricity in livelihood models.

> *Harish Hande, CEO, SELCO Foundation*
>
> **The CEO of SELCO India took a brilliant decision during COVID-19 to retain all the employees, pay salaries on time and in fact, pay an extra month's salary to cover medical expenses. This people-centricity and trust by design and for business, made SELCO Foundation the only profitable solar company in the world during both years of COVID-19.**

Leadership's focus on people well being and empathy towards employees helped Medha to keep up the morale of the employees during COVID-19 and created a shared motivation to continue working for student development in the midst of major shifts that were happening.

> *Shubhra Gupta, VP Ecosystem Engagement - System Adoption, Medha*
>
> **We would come together informally and connect virtually to just be there for the team members. There was also a lot of communication within the leadership team that was in the direction to understand the impact on our programs, to say this is something we are aware of and this is how we plan to deal with it. In general, it was to keep the team reassured and maintain open communication channels ...what stood out to me was the way the leadership communicated across levels, building the team's motivation and giving them space to own what they thought was best for our students. The dynamics of the team was intact when we moved online.**

By setting reasonable targets, providing access to counseling sessions and increasing interaction among employees, organizations were able to maintain the internal well-being of the staff. This became very crucial during these trying times as organization staff faced concerns across multiple aspects including health, increased work burden and fear of layoffs.

> *Akash Sethi, Founder and CEO, Quest Alliance*
>
> **One needs to take cognizance of people and culture. The culture becomes a critical factor in being ready to change and serving people who are in the field to provide them with counseling support, to provide them with emotional support, health support in terms of insurance or whatever else that is critical for them to stay well or be well.**

Diversify funders and partners for long-term stability

Organizations with diverse funding sources, self-sustainable income streams and communities that were integrated into formal financial systems were able to deal with the liquidity challenges presented by COVID-19 with greater ease.

Organizations that had adopted a self-sustainable financial model, by maintaining positive cash flows, took a frugal approach, and were astute in their operations were able to reduce their dependence on donor funding. With the changing funding priorities, organizations saw a withdrawal of funding from livelihood activities. In February 2021, only 12% of all non-profits working across sectors had funding to cover the next 12 months or more.[54] Organizations that had diverse funding and income streams identified it as a critical contributor to resilience during wide-scale disruptions in the economy. This is especially possible for social enterprises like Drishtee, which have been able to focus more on maintaining their own cash flow by generating income from the support and services provided to rural micro-entrepreneurs at different levels.

> *Satyan Mishra, Co-founder, Drishtee*
>
> **Drishtee has not wanted to be dependent on donors. Sustainability has been ingrained as a social enterprise and it has made us realize that we should be frugal in our approach.**

Source: Drishtee

Strong investor relationships and proactive communication with funders facilitated greater flexibility for livelihood organizations in the use of their financial resources when COVID-19 hit. Funders and capital providers that were aligned with the long-term vision of the organization and were flexible in their support structure provided additional resilience.

Megha Aggwaral, Founder, Leap Skills

Having donors who understand the long-term goals and continue to support you. The need to keep long-term outcomes in sight- and go beyond relief. A lot of funding transitioned and there was a need to look forward.

Such funders were able to collaborate with other funders and bring in a strong focus on prudent cash management, to guide the funding decisions of the organization. They were also open to changes in the budget to accommodate changes in livelihood activities, like redirecting some budgets towards building digital platforms. Some investors were able to pivot and provide more flexible funding models that were trust-based, allowing organizations to tailor the funds as per the changing situations and thereby continue livelihood activities.

Medha Staff, Field FGD

Thanks to the help we got from existing as well as new donors, we were able to provide end to end support (livelihood creation and relief work) to the village members and health care facilities during the pandemic. The funding from the CSRs helped a lot to overcome the COVID-19 related challenges. There were many first time donors and the existing funders who diversified existing funding to COVID-19 and oversaw the extension of the projects.

These donors invested in the capacity and capability of livelihood organizations, which created self-sustainability amongst them to deal with daunting situations like COVID-19.

Ram NK, Co-founder and Managing Director, Rang De

Social investors were the force and standing behind us rock solid and they opened their networks and doors for us. The kind of support we received has no doubt helped us exist in our toughest times.

■ PIVOTS DURING COVID-19

Increased frequency of communication through alternative channels with the existing funders and capital providers helped the models to sustain relationships with them. By regularly updating them regarding their relief and livelihood work on the ground and having transparent conversations around funding needs and priorities, resilient livelihood organizations instilled confidence in them. This aided in strengthening a relationship of mutual trust among these stakeholders and together they were able to support those who were most in need during the pandemic.

❝ *Christopher Turrilo, Co-founder, Medha*

We made sure that we did not lose any of our funders as it was difficult to obtain new funders during the pandemic. With our existing funders, we took a lot of effort to make sure that they stayed with us by doing a lot of proactive communication and ensuring that we are with them. **❞**

Source: Medha

Chapter 5:

Enabling livelihood ecosystems with infrastructure and networks

Leverage existing infrastructure for implementation

Organizations that leveraged government and community structures to implement programs were able to stay connected with communities, solve operational challenges and restart livelihood-related work faster once COVID-19 restrictions were lifted.

Skilling organizations shared that working through existing government structures such as ITIs helped reduce investment costs and provided organizations with scale in terms of reach. Therefore, when COVID-19 hit, the structures were already in place and operations could revert to normal faster.

Dr. Ravi Chandra, a Value Chain Specialist from UNDP, shared with us that for organizations working on value chain strengthening, converging with government schemes for infrastructure support as well as liaising with government authorities was extremely helpful in moving the stock of perishable goods when all else shut down. Especially in cases where governments worked with local groups such as Self Help Groups (SHGs) and Cluster Level Forums (CLFs), significant support was provided to supplement community income.

> **One thing that India has and does not need to waste time on is infrastructure - rural banking, panchayats and local governance, which many countries don't. That's where the excitement is!**
>
> *Harish Hande, CEO, SELCO Foundation*

Source: The Goat Trust

MED and value chain organizations shared that program implementation through existing structures or collectives reduced the mobilization and trust-building efforts required and ensured the continuity of operations in the midst of mobility and communication challenges. Livelihood organizations were able to create incremental impact and better cope with changing COVID-19 trends in geographies where there was a culture of collectives, with strong peer groups and community-led interventions. This was because these groups proved to be a source of income support through loans, enabled access to government schemes and gave a sense of belonging and comfort during tough times. Additionally, since monthly meetings of collectives continued through COVID-19, organizations could leverage these meetings to share information and stay connected with the community.

When COVID-19 hit, the presence of women enterprise groups, FPOs, SHGs, etc. at the village level meant that any last-mile support was more easily accessible to communities. Businesses could continue their activities with financial support in the form of loans from these SHGs. Organizations also noted that women micro-entrepreneurs were able to leverage their SHGs as markets to sustain their income, especially when access to external markets was cut off by COVID-19 restrictions.

> *Anonymized*
>
> **Anywhere you had an institutional setup like SEWA, there was a big difference between workers who were part of collectives supported by such organizations and workers who were not.**

Build multi-layer partnerships with communities at the center

Proactive efforts to build partnerships with grassroots organizations helped maintain the on-ground presence of livelihood models during the lockdown. Support from private sector organizations helped provide access to technological and financial resources and skills while collaborating with government stakeholders helped livelihood models continue operations during COVID-19.

Organizations that put the community they were working with at the center of their planning and programming were able to work well with partners to deliver the desired outcomes during COVID-19. One such example can be seen in the collaboration driven by Rang De, in enhancing credit access to potato farmers, which enabled the purchase of seeds and access to markets. This can be seen in his quote below.

> *Ram NK, Co-founder and Managing Director, Rang De*
>
> **Things work really well when you collaborate around the core construct of the community. The moment you look at serving the community, you say that I'm going to look at doing whatever it takes to make this community go from point A to point B. So if you make the community a principal stakeholder and build a collaboration around it, it will work beautifully.**

Mr. Ram NK elaborated on the above quote through an example of the work they did in the potato value chain in Maharashtra. He shared that while working with potato farmers, he realized that they don't have access to credit to purchase high-quality potato seeds. So they buy poor-quality seeds and end up with poor output and low prices. Because of Rang De's expertise in providing credit, they were approached by a rural livelihood organization and were asked to collaborate with Siddhivinayak Agri, a provider of high-quality potato seeds and market access.[55] The focus was on getting 10 FPOs with 3,000-4000 farmers to go up the value chain and to empower them. So now Siddhivinayak Agri was not only giving potato seeds but was also making sure that agronomy services were provided on the ground and there was monitoring and accessibility to farm gate cold storage. This ensured higher prices for the farmers and came together to benefit them. To top it, Rang De also has a community partner on the ground who ensures community well-being and interests are protected. Therefore, as per Mr. Ram NK *"What is bringing us together is the principal stakeholder which is community."*

During COVID-19, a support ecosystem for livelihood organizations through partnerships, collaborative spaces and external relationship management was required at all levels for livelihood models to sustain the shocks of COVID-19. It was imperative for effective, efficient and swift action.[56]

Livelihood models also leveraged private sector partnerships for knowledge transfer, the development of technology capabilities and financial well-being. As partners, private sector organizations facilitated livelihood organizations' access to funds, resources, markets and technology. In return, livelihood organizations strengthened the impact and reach of the private entities with efficient manpower in the field. This synergy has been critical for the growth and resilience of livelihood development activities. For example, **Rang De**, a peer-to-peer lending platform, facilitates the availability of timely and affordable credit to unbanked communities by creating a thriving community of social investors.[57] Through this, Rang De has been able to deepen the availability of financing for the communities, thereby enabling them to meet their entrepreneurial aspirations.

Ram NK, Co-founder and Managing Director, Rang De

I think we need to see more public-private partnerships. The more we see public-private partnerships, I think we will see more acceleration and efficiency in the execution of programs. I'm not saying any one stakeholder is better than the other, however, the point is that we need to bring together the strengths of each stakeholder and see if we could really accelerate the pace and effectiveness of the program we are running. But also more importantly, without private sector participation, we will not be able to leverage the innovations that are happening in India for the communities.

■ PIVOTS DURING COVID-19

By expanding their outreach and disseminating knowledge on relief and livelihood support through greater network and data access, organizations such as Udyogini, Swayam Shikshan Prayog, Masoom and Leap Skills, were able to achieve last-mile delivery of their programs, creating greater visibility and credibility for their work. They were able to tackle the challenges presented by COVID-19 and support communities in a more wholesome way, by striking new partnerships with different stakeholders such as grassroots organizations, private sector players and multilateral development institutions during and post-COVID-19.

Engaging with partners who are experts in digital technology helped organizations cope with the rapid shift to digital technology during the pandemic. For example, Drishtee, which was struggling to cope with these changes initially, collaborated with Microsoft to seek their support over the medium term. By doing this, the organization could also focus its energies on planning and implementing its core work in a more efficient way.

Particularly, skilling organizations such as Medha strengthened their existing relationships with all their employer networks, especially the local ones and even added new partners. The organization also conducted online career fairs and placement drives. Employment trackers were set up to keep tabs on the employment status of students and job opportunities available to them in the market during COVID-19. Similarly, Quest Alliance conducted placement drives over Zoom. As the lack of mobility imposed by COVID-19 raised concerns over youth employability, efforts such as these, helped candidates gain employment even during these tough times.

Partnership with governments and policymakers helped foster sustainability, enabled more strength to work towards a common goal and created at-scale impact, especially in times of crisis. Because of the existing infrastructure, financial support and human capital that governments have in place, partnering with them allowed livelihood organizations to expand and deepen the scope of their work, enabling long-term resilience of the communities.

Moreover, during COVID-19, the government and the gram panchayats were very receptive as they wanted help from someone who could understand the situation, which allowed livelihood organizations to reach out to communities in an efficient and more systematic way. Collaborative work hence was an important pivot for carrying out relief as well as livelihood activities.

> *Anil Kumar Verma, Executive Director, PRAN*
>
> **The Civil Society and the government can collaborate on the basis of their strengths. Civil Societies have the strength of network and community presence while the government has the resources, schemes and programmes to channelise programs so that it reaches people effectively.**

> *Tinni Sawhney, CEO, Aga Khan Foundation, India*
>
> **A lot of work on self-help groups, cluster level forums, village organizations etc. has been done by Jeevika (govt. program) in Bihar, which has played an important role in community resilience during COVID-19. It started many new things like Didi ki Rasoi, that not only generated income for Jeevika didis but also ensured that food reaches hospitals.**

Drive scale through replicable solutions

Provision of open source information for adaptation across the ecosystem enabled low-cost adoption of successful models in entrepreneurship development.

Enabling free, unrestricted access to successful technologies and interventions helped organizations to scale up the positive impact of other organizations. For example, in collaboration with Ashoka, Udyogini, an organization focusing on women entrepreneurship development has been able to revamp their training methodology on lac cultivation to make it more accessible and adoptable.

> *Deepti Ameta, Chief Operating Officer, Udyogini*
>
> **Udyogini has digitized the SOPs of various value chains and business skills in simple teaching methods, which anyone can access online to replicate. This happened largely due to the need of continuing our programmes during the lockdown but also, there is a proof of concept, that must be made publicly available for wider consumption.**

Similarly, **Medha** provides their trademark experiential online training programs online to enable government partners and other skilling organizations to replicate.

Medha Staff, Field FGD

Our program has been refined over time. Initially it was a six month program with internships and industry visits. Now, it has been broken down into smaller pieces and converted into a 30 hours program with placement and on-job support, as students may not be able to commit for six months. We also organize industry talks and industry visits, which are within the curriculum. There has been a lot of research into what the industry needs and we work closely with employers. We have attended a lot of roundtable conferences, listened to experts and asked them what they look for when hiring a fresher and we identified what skills or elements are needed. Various pieces were identified like what the industry needs and what are the gaps at the student level and on the basis of that different modules are prepared. These modules are available on our website for others to use.

Further community access to financial and digital infrastructure

Organizations that drove easy access to affordable credit and greater capital enabled communities to meet their consumption needs and innovate in their businesses in value chain strengthening and micro-enterprise development in rural areas.

Though the ecosystem is largely lacking in supporting rural livelihoods, despite the large rural banking infrastructure in India, many social enterprises and non-profit livelihood and other organizations have been working to plug different links of this gap. For example, SELCO Foundation has been working to provide communities access to affordable and simple asset-based financial services to allow them to undertake innovations in their livelihood, while using cash for consumption purposes, thereby helping them with respectable livelihoods.

Harish Hande, CEO, SELCO Foundation

India has a fantastic rural bank infrastructure, which no other country has. The use of digital payment tools like UPI by bankers will help the banks lessen their interest rates to provide asset-based financing to low-income groups.

Chetna Gala Sinha, the founder of Mann Deshi Foundation also shared about the need for machinery, hypothecation loans and working capital to cope with the pandemic. She shared that when the pandemic hit, households needed access to finance to make the necessary pivot in their businesses. Yet, many households were not able to do this, because of the limited access to financial services. That's where Mann Deshi Foundation could leverage its in-house bank to fill this gap.

> **Chetna Gala Sinha, Founder, Mann Deshi Foundation**
>
> **On one hand, our team was ready to train people, but on the other hand, how would people buy raw material? They needed immediate working capital. Our foundation immediately decided to provide seed capital and revolving grant capital of 5,000 with no interest. And women used that money to buy a two wheeler. This was a very big shift because transportation was not there and this allowed women to travel, aggregate and distribute raw material and finished products.**

Another organization that is bringing a revolution in the credit and financial inclusion space is Rang De, a peer lending platform that bridges the gap between social investors and unbanked populations, by allowing for low-cost, formal credit provision to communities for entrepreneurship, capacity building and more. Ram NK, the founder of Rang De, spoke about the limitations of digital finance and the potential of post-office payment banks in driving financial inclusion, building a credit score and enabling access to finance.

> **Ram NK, Co-founder and Managing Director, Rang De**
>
> **India's post-payment bank offers the world's only digital bank account which is powered by biometrics. They don't even ask you to sign anywhere, you can open an account in 1 min, as your KYC comes from the Aadhar database. This is an underutilized capability. A bulk of India does not have smartphones and does not have access to digital finance. It has access to the humble post-office which now has a bank account. So I think any efforts in the civil society ecosystem to strengthen and enable that ecosystem will help develop a cash flow which can then be used to underwrite a loan.**

Michael & Susan Dell Foundation (MSDF) has taken efforts to address another critical lever of financial inclusion in India by investing in a credit scoring and underwriting a company called Kaleidofin, to reach people who have no collateral and no cash flows. Instead of each NBFC doing their own underwriting, Kalediofin has created a platform that others can rely on and thus create a larger ecosystem of investors. They provide goal and need-based solutions, through their deep tech and data science-driven platform. MSDF also directly invests in 'phygital' models of lending, while also working with some grassroots organizations will help the microenterprises to formalize their business plans, formalize their entity, register with Udyam, etc. In our conversation with Ms.Geeta Goel, Country Director, Michael & Susan Dell Foundation, she reiterated her belief that: *"Digitization, risk assessment and risk transfer are three key levers for formal credit access to micro-entrepreneurs"*

As everything moved online, organizations that worked with funders and local stakeholders could enable community access to digital infrastructure and drive livelihood related digital pivots.

When COVID-19 hit and physical restrictions were imposed, everything moved online. All major activities including skill training, purchase and sale of goods, and financial transactions had to be conducted digitally. In rural areas, poor technology infrastructure and internet connectivity made it difficult to adopt these digital technologies. The limited access to technology infrastructure and the internet, as detailed in Chapter 2, was also gendered, with women gaining restricted access to smartphones, or only gaining access at the end of the day. Additionally, due to the pre-existing lack of skills; even in cases where they had access to technology, their uptake was slower. This was specifically true for the youth.

Organizations were able to solve this problem by working with funders and local stakeholders to enable access to smartphones and additionally provide "minutes" to enable them to use the internet on their phones.

Ms. Chetna Gala Sinha, Founder of Mann Deshi Foundation, brings this out very passionately and profoundly in her statement.

Chetna Gala Sinha, Founder, Mann Deshi Foundation

The first thing which came up was that since women were going to reach their customers from a distance, they had two requirements - mobile and minutes. We didn't have the funds for minutes, so we reached out to many of our supporters and told them that after relief and food packets, what was required was minutes. So we had a team dedicated to adding minutes to our women's numbers because unless we had done that, we would not have been able to be in touch with them. We also supported women through aggregation centers which they could visit to fill out online forms, apply for vehicle permission, etc, which was difficult for women to do on their own. All these things put together actually built the capacity of the women and Mann Deshi, together on a digital platform. With mobiles, minutes and digital tools, there was a visible shift in the way women did business.

A similar theme was reinforced by the founder of Masoom, Nikita Ketkar, who shared

Nikita Ketkar, Founder, Masoom

Before even beginning our work in COVID-19, There were some things that we had to do; like a smartphone campaign. We collected 500-600 smartphones, new phones as well as second-hand. The distribution of smartphones during the pandemic was done with the help of our own team and community workers.

Organizations also trained community members on accessing their services online to enable continued access of communities to livelihood support activities. Internet connectivity was found to be a huge enabler of access and opportunities.

For example, The Goat Trust initiated a telemedicine consultation to continue providing medical support and guidance to their Pashu Sakhis, even if they couldn't visit them. In such cases, the Pashu Sakhi could log into the app and consult a doctor over video call.

Dr. Ravi Chandra from UNDP shares how supporting producer organization for online purchase and sale transactions enabled continued access to markets for the farm producers.

> **" Dr. Ravi Chandra, Value Chain Specialist, UNDP**
>
> **During COVID-19, we tried promoting e-commerce, there was digital empowerment- earlier, digital was an add-on and here digital became the main project. We created 2-3 platforms. But it was simultaneously important to train on the use of smartphones, Zoom, Microsoft Teams etc. Over time, SHGs started getting media visibility and greater market access.**

Owing to the shift to online learning, women were able to access skilling initiatives. Mobility concerns and safety issues inhibiting their entry were not constraints anymore and hence, women accessed online learning and employment.
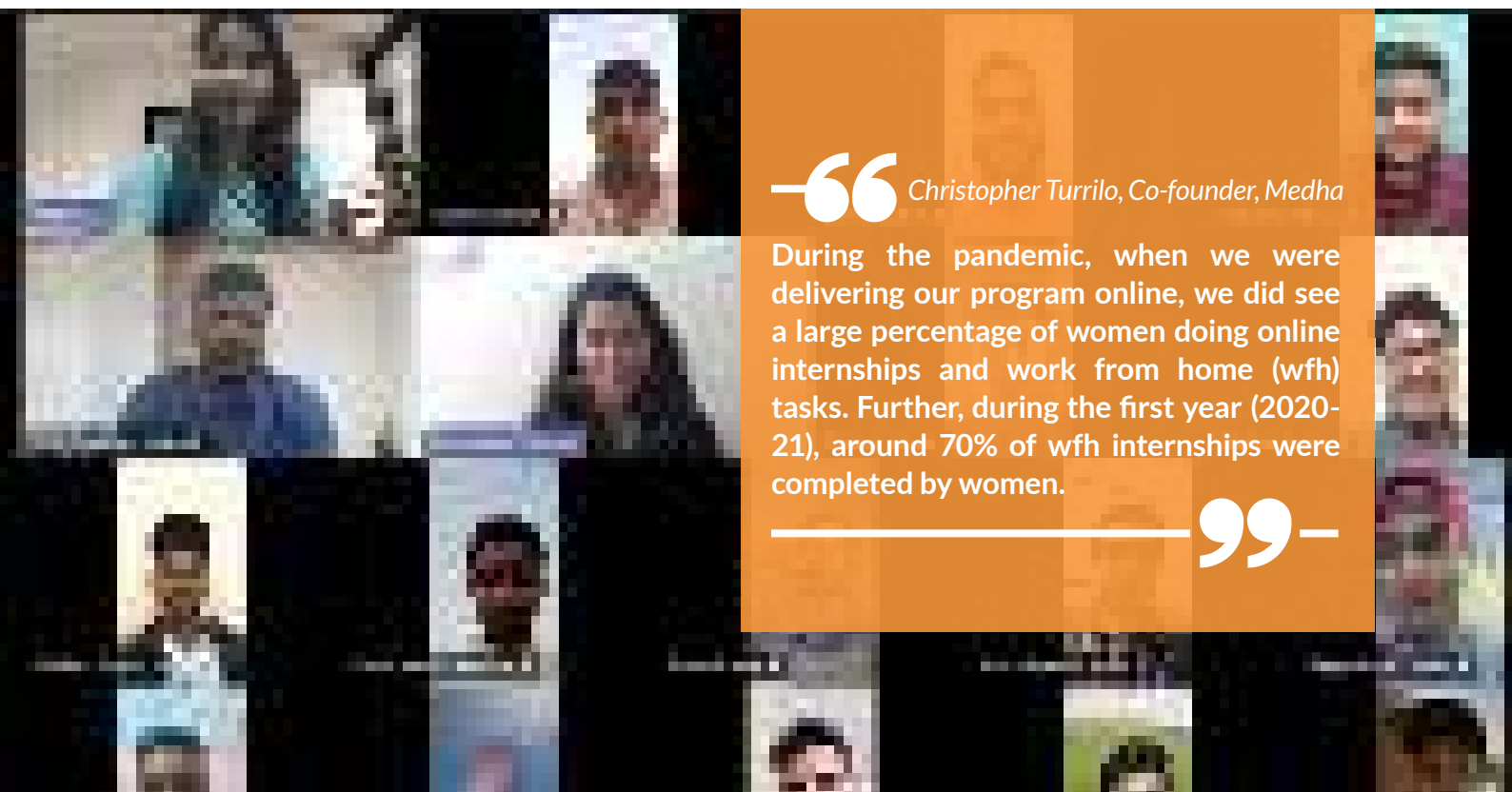
> **" Christopher Turrilo, Co-founder, Medha**
>
> **During the pandemic, when we were delivering our program online, we did see a large percentage of women doing online internships and work from home (wfh) tasks. Further, during the first year (2020-21), around 70% of wfh internships were completed by women.**

Enable a paradigm shift through systems change

Ram NK, Co-founder and Managing Director, Rang De

Multiple stakeholders aligning to create catalytic impact for a common purpose. All collaborators must align on a purpose and work as a unit, to ultimately scale that unit. Otherwise, there is a danger of creating little impact but consuming more resources.

Conversations with the SELCO Foundation highlighted the need to find "champions," the key stakeholders that drive change, irrespective of how mature or developing the ecosystem. Harish Hande, the CEO, shared from the organization's past experience, the importance of finding the one key stakeholder that is likely to move the needle of change, before a programmatic strategy is designed.

Harish Hande, CEO, SELCO Foundation

In Meghalaya before COVID-19, we knew that person X [anonymized for confidentiality] was an ecosystem champion, but he needed to convince his manager to drive solar uptake in the city. So we put in ten solar systems in a remote Primary Health Center and made them operational for three months. Based on this proof of concept, X was able to petition for a 100 more systems. We had a similar experience in Manipur, where we worked with the authorities to ensure 100% solar uptake in two small districts. Based on this success, the local authorities are replicating this in other districts of Manipur. Therefore, the most critical piece is to identify the right champions who will take the work forward, their incentives and needs.

He also highlighted the role of key institutional setups like NABARD and ITIs in collating and replicating successful programs. As such programs are institutionalized and scaled by champions in the ecosystem, there is reduced duplication of effort and increased scale of impact beyond a single person, program or location. He went ahead to share that such thinking needs to be instilled in leaders today through formal education.

Harish Hande, CEO, SELCO Foundation

Start looking at designing M.B.A.s and other courses in program design thinking. That way we'll have enough design thinkers in the country who will work in funding, the private sector and NGOs. Today, everything is product based. Where are we creating system thinkers for 2026 and 2030?

Medha: A case of transforming student communities

Medha began its journey in 2011 with an aim to prepare students of Government colleges in India to be career ready, resilient and successful on the job. Since then, Medha has worked with over 8,000 students across 60 educational institutions, placed them into internships and full-time jobs with 500 leading employers and built public-private partnerships with various departments within the Governments of Uttar Pradesh, Haryana, Bihar and Meghalaya.

Through a process of self-discovery, within the Education to Employment program, Medha conducts a series of experiential learning activities on-and-off campus focused on life skills, digital literacy and employability.

The economic impact of Medha along with its ripple effects on the student community can be found below.

Students incur a fee of Rs. 500 or 1000 for the skill development programs and post-completion, students who are aligned with job opportunities earn an average income of Rs. 12,500 to Rs, 19,000 per month. The students incur no additional charges for attending the programs as it runs on college campuses in either computer labs or classrooms.

In response to COVID-19, the entire model of Medha was shifted online which led to an increase in the registration of new learners, particularly women.

Owing to the continued and end-to-end support from trainers/ educators, students were able to improve their confidence level and other soft skills. Some of them include:

Improvement in communication and confidence: **"Our training sessions at Medha helped us in honing our public speaking skills. Right from my childhood, I was an extrovert, but I didn't know what to say, where to say. Hence, my SRM gave me a sense of how to communicate in a better manner so the audience listens to you."** *- Student, Medha*

Problem-solving and goal setting: **"I learned how to be a 'jugado.' I learned that if I have to reach a particular place and I can't reach it directly then through jugaad, I can do it. I realized the importance of thinking differently and creatively"** *- Student, Medha*

While the number of general jobs that were available during the pandemic has dipped, there was an increase in the number of remote opportunities which led to an increase among students taking up such employment. Despite the challenging economic situation, Medha provided full-time placements and internships to students during the pandemic. During the year 2021, about 11,279 new students were made part of the programs and around 2836 placements were aligned with the students.

Meet SHIREEN, Medha's first student who now creates learning experiences for MANY!

Shireen Rizvi, has been the 'first' for Medha in more than one way; she was among the first 10 alumni students who were supported by Medha. She was also one of the first 'Student Relationship Managers' (SRMs) working closely with learners and their parents to enable learning-to-work transition. Since 2012, she has in all ways grown along with Medha and today, has been instrumental in launching Medhavi, a support space for alumni. Life has been truly a full circle for Shireen.

Today, as Shireen leads the operations for 'Medhavi' as well as content creation for the Life Skills Advancement Bootcamp (LAB), she truly exemplifies 'learning by doing' in all her interventions. As she was asked about the unique features of Medha that set it apart, she answered, "the relationship between the teacher and the students is special and the way Medha ensures that sets it apart. Not only as a student but also for each one of us working here, Medha makes us feel like we matter."

Further on, as she explains the modalities in which Medha ensures this, she emphasizes the criticality of the "Experiential Learning approach" taken by Medha and the one-month training each SRM goes through. She adds, "it is when you experience the feeling of being valued, respected, heard; you understand the importance of participatory approaches in every act with the learners."

In the process of understanding this pedagogy from Shireen, what uncovers are the core principles and values that guide Medha's work. She says,

"Student Centricity: learners at the core of our thinking, Collaboration: Being open to internal and external partnerships that strengthen our efforts and help us learn better, Openness: Being transparent about everything we produce and allowing access to knowledge, Create self-awareness: Knowing exactly what are the individual and organizational strengths and weaknesses. All of these have led to the change that I see in myself and what many learners like me see in themselves. Medha creates a space for everyone, for even those who think they don't belong. This is the core of Medha that has touched the lives of many like me!"

What contributed to Medha's resilience in the face of COVID-19-related challenges?

The unhampered and holistic focus of Medha in terms of life skills, employability skills and job creation during the pandemic was robust. When we reflect on why this happened, the following lessons emerge for livelihood practitioners in the Skilling & Employability Livelihoods segment.

> ## The existence of a decentralized approach within the organization where on-ground teams had some amount of ownership in decision-making, allowed Medha to quickly change the course of action based on ground realities.

a. The hyper-specialization of roles has proved to be an important contributor to the resilience of Medha's skilling model by allowing specific teams to carry out different operations with ownership and accountability. For instance, Medha had created a strategic task force with different area managers in clusters, focussed on achieving the immediate, medium-term and long-term goals of the organization.

b. Further, during the pandemic, Medha created a new role of training assistant and hired from the alumni team, to provide support to the SRMs in conducting digital classes and planning and executing the classes.

c. Medha instructed decentralized placement teams on the ground to make decisions ranging from outreach strategy to student onboarding on their own, without delay.

> ## Medha prioritized core work areas in program implementation and was consequently able to emerge strong from the pandemic.

a. Medha maintained focus on life skills or 21st-century skills, employability skills and job creation during the pandemic and shifted its training and placement services online to cope with pandemic related challenges.

b. With the system adoption work, the registration process for the students was moved online as well. Earlier the registration process used to be on physical forms, but during the pandemic, the process shifted online, via google forms. In just the first six months, the program received, 3131 registrations, out of which 51% were female.

c. Moreover, with strong alumni networks, Medha's work during COVID-19 did not get hampered and rather strengthened as they moved into digital modes of interaction.

> **Medha has established a circular system in place where the alumni keep contributing back to Medha to extend support to the student community.**

a. Medha pulled in alumni teams during the pandemic to mobilize students who were part of their classrooms or their juniors. Although the program was moved completely online, it was still facilitator-led.

b. Medha increasingly encouraged interactions between alumni by conducting interactive sessions and events. There was a separate alumni team responsible for staying in touch with the students and gauging if further support was needed.

c. The ex-students joined the alumni team and depending on the need and how the organization was expanding, everyone kept contributing in several ways. For instance, in the past, the ex-students have been hired for the SRM roles as well. They contributed in several ways and even during the pandemic when Medha completely went digital, a new role of training assistance was created to provide support to the SRMs in conducting digital classes and planning and executing the classes.

> **The relentless effort taken by Medha to maintain relationships with various stakeholders helped Medha cope with challenges related to funding, leadership, employees, etc and continue delivering livelihood support during the pandemic**

a. **Government Partnerships:** For instance, in Haryana, Medha helped the state department set up a learning management system and deliver lesson plans online via WhatsApp to all the ITI students.

b. **Employers:** Medha was helping employers navigate between work from home and a hybrid environment to identify work that can be done online and align the students with the new job opportunities.

c. **Student Community:** Medha maintained focus on constant delivery of the skilling program while leveraging the alumni community to provide support and information to the students during stressful and challenging times.

d. **Internal Staff:** Medha worked towards keeping the morale of employees and field staff high during the pandemic by setting reasonable targets, conducting informal conversations online and making people feel valued. Medha did not put a lot of pressure on the team. Further, although the hiring was slowed down, Medha did not lay off its staff during the pandemic.

e. **Funders:** Medha's plan was to not lose any of the existing funders as it was difficult to obtain new funders during the pandemic. With the existing funders, Medha took a lot of effort towards proactive communication. Later, Medha's focus shifted to looking for funders who preferred long-term impact over immediate / direct impact on the ground.
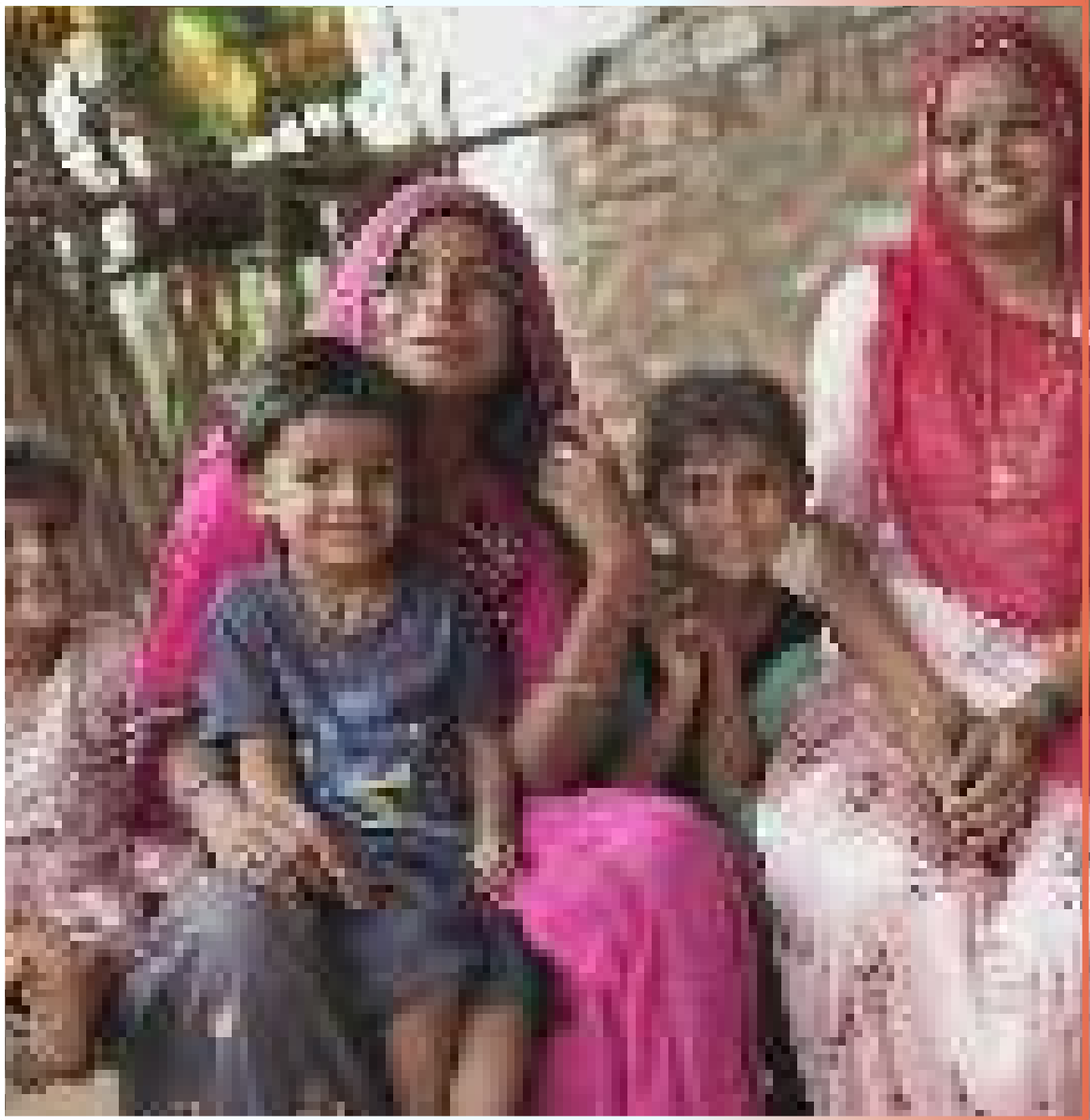
Source: Manjari Foundation, Rajasthan

SECTION 3
SHAPING THE 'FUTURE OF LIVELIHOODS!'

Synthesis of lessons learned

The pandemic has led to millions falling back into poverty and resulted in large-scale job losses. This study provides insights that can serve as a foundation for the collective quest of creating resilient, sustainable and equitable livelihoods.

Livelihoods that can withstand crises like the COVID-19 pandemic are those that are designed with contextual relevance, localized ecosystems and supported by well-established networks. The design of such livelihoods is more complex, nuanced and certainly time-intensive but promises better long-term results. Furthermore, as illustrated by some of the examples in this study, such livelihoods seek to change the economic architecture of decision-making, and not just provide incremental income. The impact of such livelihoods can be seen in rural women and men gaining bargaining power with markets, collectives launching rural brands, small landholders adopting regenerative multi-cropping and other examples that move toward more equitable and climate-adaptive livelihoods.

Long-term livelihoods are not singular, one-time activities, nor are they confined to a specific project cycle. The examples of fellows working on livelihoods shed light on the inevitable and necessary long-term investment in building social infrastructure. A network built on empathy and trust allows communities to co-create and expand solutions. Such robust, network-powered organizations were the first to respond to communities in times of crisis and became platforms of resources for vulnerable communities to overcome distress and eventually regain their livelihoods. While livelihoods are critical, cohesive platforms are equally important when vulnerable communities fall off the edge of security until they can find their way back into regular life. The kind of livelihoods that have grown substantially in the wake of COVID-19 are those that are built on established formal and informal cohesive networks, which are pertinent in addressing the informal sector.

Imbibing empathy as a functional design, decentralized and dynamic decision-making and most importantly, the ability to 'listen to the community' to co-create solutions were some of the aspects that helped institutions deliver aid and build sustainable livelihoods.

Strong networks are not just those that are built organically and are trusted by the communities, but also those that are deliberately invested in building capabilities to handhold and respond to the needs of the people. Many experts and fellows have shared how both formal and informal networks quickly sprang into action when the crisis struck, often coming up with solutions on the spot, bending rules to ensure safety and survival and providing psychosocial support during difficult times. What sets these networks apart is that they are not just created by empathetic people, but are designed to prioritize empathy throughout their operations. This means that empathetic action is the norm, decentralized leadership is the norm and constant innovation is the norm.

The pandemic served as a good test of how institutions function during a crisis. Through the numerous accounts in this study, we have learned that regardless of an organization's size and budget, it can prioritize empathy as a core value in building both the institution and organic networks around the community.

Entrepreneurship and innovation 'for the community, of the community and by the community' can offer contextualized solutions grounded in the community's needs.

Increased innovations by local rural entrepreneurs require better funding and infrastructural support. In order to promote local innovations, it is essential that entrepreneurs have access to failure capital, which is currently biased toward English-speaking individuals. According to Harish Hande, CEO of the SELCO Foundation, this is a systemic issue that exacerbates the development disparities between different regions in India. To drive long-term change, program managers must be sensitized to this issue and program designs should focus on providing patient capital that supports innovation and entrepreneurship in the community. Additionally, equity documents in localized languages can help local entrepreneurs access information and support for their innovations.

To create contextual and relevant livelihood solutions, it is also crucial to invest in decentralizing community-based infrastructure. By strengthening local value chains and creating high-value opportunities, decentralized community infrastructure can help make communities self-sustainable.

Gender equity as a principle and strategy can be a viable approach to building livelihoods.

The study shows that the pandemic resulted in innovative and groundbreaking leadership among women community leaders in many dimensions. Women, through their gendered roles, were more attuned to the needs of their families and communities. For instance, in the excerpts described by SSP, women prioritized food security, PRAN's women leaders in Gaya were more likely to adopt regenerative agriculture and women in the case of Drishtee were reported to be more eager for new ideas around livelihoods.

Furthermore, the microfinance movement in India and elsewhere has already established that women are more effective in working with groups and collectives. Therefore, women are among the largest beneficiaries of microfinance groups and other collectives. The ability to work in collectives proved to be a boon during the pandemic, as women quickly utilized the networks they had been part of for a long time.

While local collectives that engage livelihood organizations and community-based organizations (such as SHGs, JLGs, FPOs, etc.) can serve as platforms to collect and disseminate knowledge and technology, provide credit and serve as hubs of production and trade, the networks will require investments and efforts to build livelihood capabilities.

While the pandemic has increased the number of women leaders, efforts are needed to sustain this momentum and create a future of climate-adaptive livelihoods that prioritize women's leadership. This is not only essential for promoting gender equity but also for achieving better livelihood outcomes.

Database and framework creation grounded in evidence around successful women empowerment livelihood interventions, including case studies, can offer an opportunity to replicate and scale such models. This would include guiding principles and recommendations that are nationally applicable but can be contextually adapted.

A well-articulated need for gender-centered finance has been voiced by many experts. Funds and blended finance models with gender-focused outcomes can drive the involvement of women in livelihood activities and address resource access and control related challenges that women face. As highlighted in Chapter 4, the pandemic proved the resilience of women-centric livelihood models, where increased income for women had multiple positive impacts on finances, health and education at the individual, household and community levels.

SHGs as effective institutions for women empowerment. The success of SHGs in enabling women's access to finance, public services and livelihood opportunities while promoting economic self-reliance and increased control over decision-making has been well documented. To bolster this, there is potential to integrate into livelihood interventions and scale key learnings from Bihar's successful JEEViKA project. Reducing SHG dependence on promoter agencies, providing professional training to SHG facilitators and upskilling SHG members in pace with technological upgradation, can ensure smooth and effective functioning of these groups.

Strongly led community-driven institutions such as SHGs and FPOs, with capacities to function independently and efficiently, can drive people's resilience from a livelihood and social development perspective.

The effective functioning of community-based organizations requires investment in continuous capability building at two levels. The first level is to manage enterprise-related functions such as financial and legal management, inventory management (especially helpful during the crisis), data monitoring and softer skills such as conflict resolution and ethical and accountable leadership. The second level goes beyond the functional capabilities to build capacity where community networks can attempt to gain better equity by molding markets themselves. They can create space in the mainstream as not just beneficiaries or consumers but as producers and brands that stand alongside large aggregators.

Tasks of creating deep livelihoods require longer-term commitments and flexible funding for livelihood interventions.

This gives organizations enough time to build a clear understanding of the community, the dynamics of change, their needs and hence the achievable outcomes. Investments aligned with the end goals of community empowerment rather than programmatic outputs ensure the innovative, evidence-based design of programs and policy interventions. Long-term tracking of projects and impact assessment of implementation models will also be an imperative step in this direction.

Decentralized digital, physical and financial community infrastructure can help last-mile delivery of services and drive access to high-value livelihood opportunities, supporting sustainable rural development.

Decentralized digital platforms can bridge the information gap between stakeholders and act as a one-stop solution for livelihood training, skill-matching and employment opportunity listing, especially in times of crisis such as COVID-19. It can also facilitate loans within rural communities, encouraging the growth of innovative enterprises and livelihood models. Digitization of market linkages at scale can solve many of the value chain challenges faced by communities in far-flung areas. It can reduce the dependence on middlemen and increase margins for producers. Open Network for Digital Commerce (ONDC) is a good example of such an initiative. In urban areas, aggregator platforms can formalize and integrate a portion of the informal sector into the supply chains. Digital upskilling within livelihood organizations and the communities they engage with is a critical factor for the successful adoption of digital technologies.

Local input centers, farm technology, drying and processing centers, cold storage facilities, markets, approach roads, etc., can facilitate organizations in building locally

sustainable livelihood models. This will help increase consistency and predictability in access to inputs and output markets and reduce the large magnitude of post-harvest losses that farmers face, especially for perishable commodities. Such investments can also create rural entrepreneurship and employment opportunities in the non-farm sector and support farm-based livelihoods through higher value realization for farmers. This can reduce distress migration to urban areas and present opportunities for the landless, especially women. Decentralized mechanization can equip micro-entrepreneurs to achieve efficiency in operations and needs to be supplemented with the appropriate skills to operate new technologies. This would allow human capabilities to grow simultaneously with technological development.

Financial products that provide low-interest, low-risk and need-based institutional finance are critical for the success and resilience of any livelihood model, especially for microenterprise development. This includes the provision of formal, customized and low-cost financial services with easy-to-understand processes that meet the consumption and commercial needs of low-income communities. Successful financial inclusion models, such as in Bangladesh, can serve as best practices to promote micro-credit groups that can simplify saving, borrowing and investing. They feature the concept of collective responsibility of loan repayment and savings, cushioning against risk as an inherent and inbuilt property. This helps reduce transaction costs, improves loan recovery and creates socio-economic benefits for the underserved. Customized risk assessment and underwriting processes for low-income populations can promote higher investments by communities in their livelihood operations, incorporating technologies and enabling efficiency. Risk mitigation tools like credit guarantees or securitization can help unlock more institutional capital by adding a layer of risk protection and credibility. In addition, doorstep banking services to communities can facilitate linkages with various financial institutions in their areas of operations to offer customized financial solutions suited to customers' cash flows.

Robust and need-based data management systems within livelihood organizations will ensure efficiency and data-backed decisions in a crisis.

By providing accurate, accessible and synthesized analytical information in one place, organizations can drive strategic program design for livelihood interventions. With this data, organizations can offer increased transparency and data tracking, interact better with their funders and partners, identify new ways to engage with communities, streamline operations and, through Monitoring and Evaluation (M&E), scale or revise their programs based on ground realities.

Technical and people skills aligned with the organizational goals, culture and core values will ensure long-term sustainability.

In addition to providing processes and systems to train organizational staff on technical skills for data management, financial planning and technological innovations, it is critical to have orientation programs that enable the transfer of organizational values and ethos. These capacity-building efforts translate to better structure, clarity and personnel nurturing in a culture of innovation and accountability, which facilitates strategic decision-making and strengthens networks.

There is a growing recognition that a systems change approach as opposed to an incremental change approach to livelihoods is increasingly important going forward.

A crucial aspect of this approach is that it cannot be achieved by a single organization alone. Instead, a post-pandemic understanding is emerging that focuses on catalyzing ecosystems that encourage collaboration among various stakeholders involved in the entire impact supply chain. This incentivizes a collective effort toward achieving sustainable livelihood outcomes. Collaboration and cross-learning can also drive the efficient use of resources for long-term systems to address complex socio-economic problems.

However, achieving significant change will require well-aligned and well-prepared stakeholders working towards long-term goals. While civil society organizations (CSOs) have a deep understanding of the nuances and ground intelligence required to build robust programs, there is a tendency to work in silos for too long. Collaborative platforms should incentivize working together so that there are benefits for social entrepreneurs to share lessons and build distributive capacities that enable others to expand proven solutions. The mindset should be focused on letting a solution go beyond one's individual or institutional ownership.

Multi-donor funding enables the pooling of resources to deliver large-scale funding for development programs that target specific issues at subsidized costs

Collaboration among funders can create a corpus for regular livelihood activities as well as for crisis situations and rebuilding, thereby contributing to resilience in the long term.

Social impact and development bonds are another way to encourage private investors to finance development activities, with philanthropic organizations absorbing part of the risk. This approach can improve transparency in funding while allowing organizations to focus on achieving outcomes and giving them the flexibility to adapt their models for greater impact.

In addition, initiatives such as organizational excellence and leadership awards for livelihood organizations not only create credibility for such organizations but also help them in fundraising and open opportunities for various stakeholders to support them.

A large-scale livelihood collaborative for financial and non-financial support with funders, practitioners, government stakeholders and multilateral advisories on board can leverage unique sectoral and stakeholder expertise, build on promising practices and foster collective action towards sustainable and resilient livelihoods.

Siloing of livelihood agendas and activities was a key vulnerability factor during the pandemic and therefore, such an initiative can contribute to the resilience of livelihood models in the short and long run. Collaboration among key players in the livelihoods ecosystem, including agricultural and allied sectors, microenterprise development and skilling, is crucial to create a "partnership with a purpose." This collaboration will drive alignment on problems, solutions, design, implementation and successful outcomes. Rather than competing for resources, livelihood organizations can share limited funds to build sustainable livelihood models. By adopting a systems change lens, building social capital and encouraging locally driven livelihood activities, multiple perspectives from different stakeholders can create a diversified and holistic impact.

Conclusion

We started this report with a question:

"What will it take to build resilience through livelihoods for informal workers working in rural and peri-urban areas?"

The impact of various livelihood models highlighted in this report has shown how crucial livelihood organizations are in building communities' resilience to shocks such as COVID-19. There is a need to amplify the learnings from these models, multiply their impact and bring about systemic change in the livelihoods landscape to enable everyone to be a changemaker.

To achieve this goal, efforts are required on various fronts, such as policies, research, financial inclusion, organizational capacity development and decentralized infrastructure, with livelihood creation at the center. This requires establishing synergies, fostering collaboration and advancing ecosystem development across governments, businesses, media houses, citizen sector organizations and grassroots communities. It is imperative for livelihood organizations to act as an engine of growth, foster community resilience and facilitate scale in their operations and impact.

Source: Swayam Shikshan Prayog (SSP)

Annexure

List of key informant interviews conducted with Ashoka Fellow Organizations

SEGMENT	NAME	ORGANIZATION
Value Chain Strengthening	• Sanjeev Kumar, Founder • Ujjval Sarkar, Executive Director	The Goat Trust
	• Upmanyu Patil, Program Director • Shrishail Birajdar, Program Manager	Swayam Shikshan Prayog
	• Anil Kumar Verma, Executive Director • Pramodh Gorain, Project Manager	PRAN
Micro-Enterprise Development	• Arvind Malik, CEO • Deepti Ameta, Chief Operating Officer, Udyogini • Arpana Tirkey, Senior Manager • Raj Barman, State Programme Manager	Udyogini
	• Satyan Mishra, Co-founder and CEO • Kingshuk Nag, Lead Governance and Head Compliance	Drishtee
Skilling and Employability	• Christopher Turrilo, Co-founder • Shubhra Gupta, VP of Ecosystem Engagement - System Adoption	Medha
	• Nikita Ketkar, Founder and CEO • Yuvraj Borhade, Manager	Masoom

List of key informant interviews conducted with Experts and Funders

NAME	ORGANIZATION
Aakash Sethi	Founder and CEO, Quest Alliance
Annette Francis	Director, Pratham Vocational Skilling
BS Nagesh	Founder, TRRAIN
Chetna Gala Sinha	Founder, Mann Deshi Foundation
Dr. Ravi Chandra	Value Chain Specialist, UNDP

Geeta Goel	Country Director, Michael & Susan Dell Foundation
Dr. Harish Hande	CEO, SELCO Foundation
Kanta Singh	Country Director, UN Women
Megha Aggarwal	Founder and CEO, Leap Skills
Pranav Kumar Choudhary	CEO, Dr Reddy Foundation
Rajendra Joshi	Founder and Director, Saath Livelihood Services Livelihoods
Rakesh Supkar	Business Head, Transform Trade India
Ramakrishna (Ram) NK	Co-founder and Managing Director, Rang De
Tanmaya Mohanty	Asst. Manager, CSR, Aditya Birla Group
Tinny Sawhney	CEO, Aga Khan Foundation

Research background, objectives and scope

The COVID-19 pandemic saw a massive increase in unemployment and a fall in earnings among informal workers. The unemployment level in India reached an all-time high of 23.5 % in April 2020 after nationwide lockdowns to curb the spread of the pandemic were imposed. A study of 5,000 residents across 12 states shows that two-thirds of the respondents lost work and the few informal workers that were still employed experienced more than a 50% drop in earnings. These numbers only highlight the current vulnerability of the livelihood sector to external shocks and the need for building resilient business models in the sector.

Ashoka's Livelihoods for All aims to scale up innovative ideas of Ashoka Fellows and catalyze a shift in the paradigm of thought within the livelihoods sector, especially in the post-COVID-19 context. To further this end and identify sustainable and resilient livelihood models that can be scaled and adopted by other livelihood practitioners, Ashoka has collaborated with Sattva Consulting for a research study.

The research sought to accomplish the following objectives:

- Understand the current state of livelihoods in a post-pandemic world, identify sectors that demonstrated high resilience and map trends across such sectors;

- Assess emerging business models and identify key factors (internal and external) contributing to their sustainability and resilience;

- Identify the growth potential presented by these models and develop pathways for livelihood practitioners, funders and policy actors to scale identified models.

Research Framework

The research framework adopted here provides a summary for organizing and understanding the work of livelihood practitioners (Ashoka Fellows). The interventions have been classified and studied in terms of various activities across the livelihood value chain. This framework is summarized below:

	Areas of enquiry
	Sub areas of enquiry
	Outcomes in each step

Post-COVID-19 state of livelihoods

Prioritize livelihood focus areas in a post-COVID-19 world

Build knowledge and identify opportunities across shortlisted focus areas: Value Chain Strengthening, Microenterprise Development, and Skilling

COVID impact on organizations supporting livelihood development

Contributors to resilience and sustainability of livelihood models

Operational challenges for livelihood activities

External pathways to resilience and sustainability

Internal pathways to resilience and sustainability

Nationwide lockdown, change in funding priorities, challenges in human resource management, lack of existing technology infrastructure, etc.

Geography, policy landscape, market trends, infrastructure and socio-cultural backgrounds, etc.

Enabling economic viability, continuous leadership and human capital, technological innovations, networks and relationships , etc.

Identify major challenges faced by livelihood organizations in the focus areas

Identify resilient and sustainable livelihood models for other practitioners to adopt

Role of specific stakeholder groups and the required support to scale resilient livelihood models

Highlight opportunities for Ashoka, funders, and policy-makers to enable livelihood practitioners in building resilience

The interventions of Ashoka Fellows studied as part of this research have been categorized under three buckets - Value Chain Strengthening, Micro-enterprise Development and Skilling and Employability. The definitions of each of these categories are mentioned in the table below:

FOCUS AREA	DEFINITION
Value Chain Strengthening	Interventions helping entrepreneurs and groups to set up new businesses end-to-end including financial support, technical know-how, capacity building and hand-holding as the enterprises grow.
Skilling and Employability	Interventions working towards skill-building/vocational skilling of youth and adults for a range of trades and skills, providing placement support and facilitating their growth in jobs.
Micro-Enterprise Development	Interventions focused on making sector value chains and ecosystems self-reliant, sustainable, competitive and inclusive to drive economic growth and contribute to improving livelihoods.

Study Methodology

The research used a combination of primary and secondary methods to collect and synthesize data across the range of stakeholders through qualitative inputs. Spread across three segments - Value Chain Strengthening, Skilling and Employability and Microenterprise Development, the research methodology included desk-based research and key informant interviews with:

- **Livelihood practitioners or Ashoka Fellows** to understand the key features of business models adopted, the impact demonstrated, challenges faced post-COVID-19 and the external enablers, barriers and strategic decisions that contributed to the business model's resilience;

- **Livelihood experts** to understand the impact of COVID-19 on livelihoods across industries and map the factors that contribute to the high-resilience of select sectors and business model types;

- **Livelihood funders** to understand what sectors and business models supported by the funders have shown high resilience post-COVID-19 and why.

Abbreviations

ACRONYM	FULL FORM
AI	Artificial Intelligence
AIM	Atal Innovation Mission
ASHA	Accredited Social Health Activist
ATIF	Agri-Tech Infrastructure Fund
ATMA	Agricultural Technology Management Agency
CAC	COVID-19 Action Collab
CEO	Chief executive officer
CLF	Cluster Level Forum
CSR	Corporate Social Responsibility
EMI	Equated monthly installment
FPO	Farmer Producer Organization
GDP	Gross Domestic Product
HSBC	Hongkong and Shanghai Banking Corporation Limited
ISAM	Integrated Scheme for Agricultural Marketing
JLG	Joint Liability Group
M&E	Monitoring and Evaluation
MED	Micro-enterprise Development
MEL	Monitoring, Evaluation and Learning

MIS	Management Information Systems
MNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MSME	Micro, Small & Medium Enterprise
NABARD	National Bank for Agriculture and Rural Development
NAM	National Agriculture Market
NAPS	National Apprenticeship Promotion Scheme
NCW	National Commission for Women
NGO	Non-governmental organization
NRLM	National Rural Livelihoods Mission
NSE	National Stock Exchange
ONDC	Open Network for Digital Commerce
PM CARES	Prime Minister's Citizen Assistance and Relief in Emergency Situations
PMEGP	Prime Minister's Employment Generation Programme
PMKVY	Pradhan Mantri Kaushal Vikas Yojana
PMVDY	Pradhan Mantri Van Dhan Yojana
PRA	Participatory Rural Appraisal
PRAN	Preservation and Proliferation of Rural Resources and Nature
R&D	Research and Development
RSETI	Rural Self Employment Training Institute
SDG	Sustainable Development Goal
SEWA	Self Employed Women's Association
SHG	Self-help Group
SIDBI	Small Industries Development Bank of India
SPOC	Single Point of Contact
SRM	Student Relationship Manager
SSP	Swayam Shikshan Prayog
STRIVE	Skills Strengthening for Industrial Value Enhancement
SURE	Sakhi Unique Rural Enterprise
SVE	Startup Village entrepreneurship
SVEP	Start-Up Village Entrepreneurship Programme
TRRAIN	Trust for Retailers & Retail Associates of India
UN	United Nations
UNDP	United Nations Development Programme
UNICEF	United Nations International Children's Emergency Fund

Endnotes

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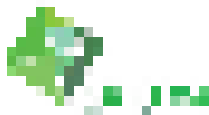
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