vikaasvani

Voices of Strength, Wisdom and Insights from Rural India

ISSUE 03 | MARCH 2026 | 15 Pages | Created for the ABF Partner Community

FOUNDATION FUNDAMENTALS
Designing What Endures

EDITOR'S LETTER

Dear Partners,

Greetings from Axis Bank Foundation.

Over the years, we have built programmes that respond to urgent needs — restoring water security where ecological stress threatened agriculture; enabling climate-resilient livelihoods where incomes were uncertain; nurturing enterprises where institutional access was weak; and building skills where opportunity was uneven. Each initiative reflects care, intent and partnership.

Yet as our work deepens across geographies, a more fundamental question emerges: What makes impact endure?

Sustainability is often spoken of as an outcome. But in practice, it is a discipline that begins much earlier. It is not something we add once a programme stabilises. It is something we embed while we design.

Most long-term outcomes are shaped before implementation begins – in the assumptions we make, the boundaries we define, and the voices we include. If we design only for delivery, we create projects. If we design for ownership, we begin to build systems. And if we design for agency, we enable capabilities that remain long after external support reduces.

This requires us to think in lifecycles, not phases. Beyond rollout, to maintenance. Beyond infrastructure, to governance. Beyond training, to decision-making power. A solution is only as strong as its ability to be managed, financed, adapted, and improved by the community itself.

Community involvement, therefore, is not consultation. It is participation in defining trade-offs, shaping models, and stewarding outcomes. Empowerment is not the transfer of skills alone. It is the transfer of responsibility and confidence to lead.

Long-lasting impact is not permanence. Contexts shift – climate patterns, markets, aspirations. What endures is not a rigid structure, but a system capable of adapting without collapsing.

As partners, our shared responsibility is to design with that horizon in mind. To ask, at the outset: Who will own this? Who will govern it? How will it sustain itself? What grows locally because this programme exists?

When sustainability is embedded at the design stage, impact matures. And when communities can evolve solutions independently, development moves from assistance to resilience. Let us continue building not only what works today, but what will remain meaningful tomorrow.

In solidarity,
Dhruvi Shah
Executive Trustee & CEO

TABLE OF CONTENTS

WOTR's intervention primarily focused on small and marginal farmers, aiming to enhance income, promote climate-resilient agriculture, and strengthen sustainable livelihood options, particularly for farmers with limited water access and higher climate risk exposure. *Image courtesy: WOTR*

FROM THE GROUND UP
Climate Responsive Crop Strategy

Using short-duration crops to reduce risk in Patoda's rainfed farms

Patoda block in Maharashtra's Beed district lies in one of the state's most drought-prone regions, where agriculture is almost entirely rain-fed and shaped by climatic uncertainty. The region experiences hot summers, prolonged dry periods and recurring rainfall deficits, with below-average rainfall recorded once every five to six years, often followed by drought cycles lasting up to two consecutive years.

Rainfall, when it occurs, is typically short and intense. Patoda's rocky terrain and shallow soils limit groundwater recharge, leaving water availability persistently constrained even during monsoon. These conditions expose farmers to overlapping climate and market risks, making agriculture, the region's primary livelihood, a high-risk enterprise year after year.

Managing rainfed farming risks through adaptive cropping

It is within this fragile and climate-stressed context that Watershed Organisation Trust (WOTR) started the 'Rural Livelihood Project in Maharashtra' in May-June 2025 to reduce livelihood risk for farming communities in the region. The initiative in Patoda focused on introducing short-duration beans (wal/ghevda) as a practical risk-management strategy to address frequent crop failure and income instability, especially among the small and marginal farmers.

Short-duration crops, with a growing cycle of 90-100 days, offer quick economic returns and are well suited to rainfed and semi-arid conditions. They require less water, lower exposure to climate shocks and contribute to soil health. Leguminous crops such as beans meet these criteria effectively, combining high yield potential, moderate input costs, strong market demand and assured, timely cash income.

Shifting mindsets

Adoption was the central challenge. The undulating terrain, post-monsoon water scarcity and declining soil quality made farmers reluctant to move away from established cropping systems. Limited and often inaccurate knowledge of vegetable cultivation further deepened this hesitation of the farmers who traditionally grew soybean, urad and bajra in the kharif season, and jowar and onion in rabi.

The project team addressed these concerns by positioning vegetables as a short-cycle option for assured supplementary income. Exposure visits to a successful vegetable plot in Beed district were critical in building confidence and motivating farmers to adopt bean cultivation.

Integrated support and enablers of adoption

To ensure success, farmers were provided bean kits containing 750 gms of seeds (sufficient for up to one acre), pesticides for red spider mites and fungal infections, and organic inputs like Neemark and Dashparni Ark produced by women-led SHGs. The kits also included NPK fertiliser and microalgae to improve soil structure.

Structured training followed, covering land preparation, spacing, bed and furrow design, pruning and calibrated use of manure and fertilisers. As crops matured, training focused on pest and disease management with correct pesticide dosages. The initiative maintained a close staff–farmer ratio of approximately 1:7, ensuring responsiveness, learning and course correction throughout the project.

Course correction through field learning

The project faced several operational challenges. Wal and ghevda required additional effort, strict adherence to cultivation protocols and close monitoring across growth stages. Farmers who did not fully follow these guidelines saw suboptimal results, necessitating timely mid-course corrections.

One key realignment involved the pruning of creepers, a practice not initially recommended by WOTR. But when mature plants yielded poorly, experts working on the project advised the farmers to try pruning, which subsequently improved yields.

For farmers, a major learning was overcoming the belief that wal and ghevda are unviable due to high water needs, intensive care and perceived lower profitability. While vegetable crops demanded closer attention, farmers recognised that short-duration crops require resources for a limited period and can deliver higher returns. Adoption of drip irrigation further reinforced this shift by reducing water use and easing irrigation labour. And for WOTR, the key learning pertained to optimising planting cycles as market analysis by the team showed that April sowing enables farmers to capture peak prices in June.

From risk to reward

Parmeshwar Yeole's experience reflects this broader shift underway among rainfed farmers in Patoda block. A 40-year-old farmer from Pimpalgaon Dhas, Yeole cultivates three acres of rainfed land. Like many others in the region, he long faced the volatility of dryland farming. Reliance on soybean and mung bean, along with chemical pesticides, left his income exposed to erratic rainfall. A failed attempt at growing green chillies due to limited technical know-how reinforced the risks farmers associate with diversification.

Yeole began with wal on just 0.35 acres, achieving two harvests from June 2025. Encouraged by the results, he expanded into vegetables such as cauliflower. By adopting climate-resilient and organic practices, he reduced input costs and stabilised returns, earning INR 1.5 lakh.

Like Yeole, 45 other farmers across 26 villages have shifted to short-duration crops on small plots averaging 0.5 acre. The intervention now covers 23 acres, with an average investment of INR 50,000 per plot. Farmers have earned approximately INR 1.6 lakh per plot.

Overall, the Patoda intervention demonstrates that risk in rainfed agriculture can be reduced significantly through well-designed, context-specific crop choices combined with intensive field support. Short-duration crops, when backed by timely inputs, technical handholding and market awareness, offer farmers a practical pathway to stabilise incomes under climate uncertainty.

Key Learnings

- Short-duration legumes are risk-management tools in rainfed, water-scarce contexts.
- Limited exposure to climate shocks and quicker harvest cycles stabilise cash flow.
- Adoption hinges on confidence-building through exposure visits and visible peer success.
- Input kits and structured, stage-wise training reduce early-stage failure.
- Close field handholding enables rapid course correction and yield recovery.
- Market-aligned sowing windows significantly improve profitability.

Growing bean varieties such as wal and ghevda required farmers to put in additional effort and strictly follow cultivation guidelines.

Image courtesy: WOTR

Contributed by:
Kailas Panhalkar, Social Officer, WOTR. He is based in Beed, Maharashtra. He can be reached at kailas.panhalkar@wotr.org.in
Anil Palwe, Technical Officer, WOTR. He is based in Beed, Maharashtra and can be reached at anil.palwe@wotr.org.in
WOTR Communications - communications@wotr.org

Explore More:
Interested partners can contact the Watershed Organisation Trust to receive more resources on climate-resilient agriculture as a comprehensive guide for drought mitigation in India.

Women farmers engage in learning and exchange at a Kheti Badi Kendra.

Image courtesy: ASA

FROM THE GROUND UP
Anchoring Agricultural Knowledge On Farms

Kheti Badi Kendras: Turning farms into knowledge hubs

The Kheti Badi Kendra (KBK) initiative of Action for Social Advancement (ASA) emerged from field experience recognising that while farmers attended trainings and exposure visits, their learning was episodic and time-bound, with limited scope for follow-up, reinforcement, or adaptation on their own farms.

Addressing this gap and driven by the belief that 'seeing is believing' in everyday practice, ASA created Kheti Badi Kendra (KBK) initiative to anchor learning within a farmer's own village ecosystem. Moving beyond classroom instruction, KBKs enable peer-to-peer learning, allowing farmers to observe practices across seasons, engage in dialogue and adapt innovations to local contexts. This fosters stronger ownership of knowledge and supports sustained behavioural change. Piloted in 2025, the model was rolled out across 150 villages in ASA programme areas. KBKs operate on functioning farms of champion farmers already demonstrating strong adoption of Good Agricultural Practices and visible results. This builds credibility, strengthens local leadership and positions farmers as knowledge agents. As of January 2026, 155 KBKs are active across Madhya Pradesh, Chhattisgarh, Jharkhand, Odisha and Maharashtra.

Identifying and nurturing champion farmers

The identification of champion farmers is central to the KBK approach, which is anchored in farmers' own fields. Chosen farmers are the ones practising Good Agricultural Practices (GAP), organic or regenerative agriculture, with demonstrated adoption of on-farm composting, bio-inputs, crop diversification, agroforestry, agro-horticulture, livestock integration and improved water management.

Farmers with 0.5–one acre landholdings who show improvements in soil health, biodiversity, productivity, water management and income are prioritised. Preference is given to farmers willing to share knowledge, host visitors, have strong local connectivity and community credibility. Shortlisted candidates are reviewed by the Agriculture Vertical Head, with final selection for a four-to-five-year engagement. Due diligence ensures continuity, commitment and sustained community-level impact.

Kheti Badi Kendra (KBK) model

Once designated a KBK, it functions as a learning and demonstration hub, serving farmers from five to seven nearby villages. Each Kendra hosts about 10 structured farmer visits per crop season and maintains a WhatsApp group of 30–50 farmers to share photos, videos, field observations and practical queries.

These farmer-to-farmer exchanges, plus field demonstrations, exposure visits and continuous handholding help spread improved practices beyond the host farm. This ensures practical, locally relevant and sustained knowledge transfer.

"Earlier, learning meant rare visits to distant model farms. Now it happens near our village. We can return often, ask questions, and apply methods on our own land. The knowledge feels local and ours, not imposed from outside," says Sharda Chauhan, farmer from Khutaja village, Alirajpur, MP.

Field-based technical support and resource enablement

KBKs are strengthened through practical, on-farm technical support tailored to local agro-ecological conditions. This includes participatory varietal selection, testing and demonstration of improved packages of practices, mulching, introduction of shade-tolerant crops and other farm-level innovations. These interventions allow farmers to observe results firsthand, building confidence in organic and regenerative farming practices.

Essential infrastructure at KBK farms has been strengthened, including NADEP compost pits, drip/sprinkler irrigation systems and Jaivik Ghars for bio-input preparation. Some centres have also been equipped with micro weather stations. Targeted agricultural inputs are provided free of cost to reduce experimentation risks, such as new seed varieties, saplings, materials for bio-input production and demonstrations of technologies like biogas and vermicompost units.

Simple training materials, including posters, explain organic formulations such as Panch Patti Kadha, Navratan Kadha and Kanda Tonic for nutrient and pest management. Adoption of these practices has significantly reduced dependence on chemical fertilisers and pesticides, often lowering costs to near zero while improving soil health and overall cultivation economics. To enable on-farm bio-input production, shade nets, Azolla and vermicompost bags as well as drums for liquid formulations are also provided to KBKs. Linkages with relevant government schemes are also facilitated.

ASA will continue to provide this structured support to KBKs and champion farmers for three years, followed by a comprehensive impact assessment to guide scaling and onboarding of additional farmers.

Knowledge sharing, farmer engagement and KBK management

KBK hubs retain a simple, functional identity with clear signboards, champion farmer details and ASA's logo, making farms easily recognisable.

Beyond technical support, the hubs encourage peer learning and collective exchange. Farmers maintain simple registers to record visitors and income from bio-input sales. This helps farmers create basic documentation while also promoting transparency. Moreover, it helps the farmers see the KBKs as a shared community resource.

Field teams enable regular communication through WhatsApp groups, sharing updates on trainings, demonstrations and events at KBK farms. Farmers from neighbouring villages – often accompanied by their spouses – also visit, not just to observe practices but share meals and chat too. These informal engagements build trust and strengthen social bonds.

Together, these measures establish KBKs as sustained, farmer-led extension hubs within the local agricultural ecosystem.

Key Learnings

- → Existing champion farms can function effectively as local learning hubs, reinforcing adoption through real, comparable field conditions.
- → Farmer-to-farmer exchange is most effective when institutions play a facilitative, not supervisory, role.
- → Initial trust-building creates the conditions for farmers to experiment with farm-based alternatives to chemical inputs. Such transitions may reduce cultivation costs by 30-50% over time. Improvements in soil health and crop diversity may also lead to 15-20% higher net incomes.
- → At maturity, each KBK can reach 100–150 farmers annually.

COMMUNITY REFLECTION

"The Kheti Badi Kendra encouraged me to open my farm for knowledge sharing so others could see what works in real conditions. Farmers see my composting as well as crop patterns and share their own experiences. Each visit becomes mutual learning. I'm not a teacher but a partner. The model succeeds because farmers trust what they can see and discuss openly."

- 40 year old Jamna Dinanath from Bawadi Badi village in MP's Jhabua district joined KBK initiative in 2025.

Simple training materials like posters helped the uptake of organic pest management practices.

Image courtesy: ASA

Contributed by:
G. Jayanthi is Director, Action for Social Advancement. She is based in Bhopal, Madhya Pradesh. She can be reached at jayanthi@asabhopal.org

Explore More:
ASA welcomes partners and interested organisations to visit KBK sites to see the model in practice.

More than 10,000 Agri-Entrepreneurs, supported by AEGF, are building digitally enabled non-farm enterprises across 13 Indian states.

Image courtesy: Agri Entrepreneur Growth Foundation

FROM THE GROUND UP
Bringing Banking Within Reach

Agri-Entrepreneurs bringing digital banking closer to farmers

While smallholder farmers anchor India's agricultural economy, structural barriers persist. Access to banking is one such constraint, where physical distance translates into lost time, delayed enrolments and hesitation in engaging with formal systems.

For many farmers, even routine transactions require travelling long distances, navigating procedures and risking missed deadlines for insurance or government payments. The issue is not willingness, but access.

It is within this gap, between infrastructure and everyday usability, that local Agri-Entrepreneurs (AEs) are creating change.

From agricultural advisory to digital access

Supported by Agri-Entrepreneur Growth Foundation (AEGF), rural youth including women are trained to establish village-level enterprises rooted in the agriculture ecosystem — offering advisory services, quality inputs and market linkages. Over time, many began identifying another recurring barrier during baseline surveys: farmers struggled to access financial services and government schemes.

Across villages, the challenges were consistent:

- Delays in accessing Direct Benefit Transfers
- Multiple visits for crop insurance enrolment and claims
- Mobility constraints for elderly farmers and women
- Intimidation around banking processes and digital transactions

For AEs, this was not merely a service gap - it was a livelihood opportunity aligned with community need.

Digital banking and Common Service Centre (CSC) services emerged as a viable non-farm enterprise model. By embedding financial and government services within the village ecosystem, AEs strengthened last-mile inclusion while building diversified income streams of their own.

Through these centres, farmers can now access digital banking, crop insurance enrolment, Direct Benefit Transfers, Aadhaar-enabled transactions, utility payments and other e-governance services locally. What was once time-consuming and uncertain becomes simple, proximate and trusted.

Rise of rural changemakers

In Changephal village of Parbhani district in Maharashtra, Ajay Gadgile recognised this need early. With support from AEGF and institutional linkages, he established a Common Service Centre offering:

- Digital banking services
- Crop insurance enrolment and claim facilitation
- Government scheme applications
- Aadhaar-enabled transactions
- Utility payments and e-governance services

Initially, only about ten farmers accessed his services. Trust in digital transactions was low. Rather than pushing adoption, Gadgile invested time in farmer meetings, explaining processes, demonstrating transactions, and providing consistent follow-ups. Today:

- Over 110 farmers regularly access digital banking services through his centre
- More than 250 farmers have been supported in crop insurance enrolment
- Farmers complete transactions within the village, saving time and wage loss
- The enterprise generates a monthly income of INR 15,000 - 25,000

The shift is not only operational. Farmers now approach formal systems with greater confidence because access is mediated by a trusted local entrepreneur.

Ajay Gadgile represents a growing cohort of over 10,000 Agri-Entrepreneurs trained by AEGF who are building digitally enabled non-farm enterprises across 13 states.

Layered training and capacity building

Capacity building remains central to the AE journey. The training programme — certified by the Chaudhary Charan Singh National Institute of Agricultural Marketing (Jaipur) – combines classroom learning with field-based enterprise incubation. Modules include sessions on agriculture, financial literacy, record management, digital tools, personality development and service platforms.

Rather than prescribing a standardised business model, AEs are encouraged to identify real challenges within their communities. The process of establishing an enterprise typically includes:

- Conducting baseline farmer surveys
- Identifying service gaps
- Completing due compliances for the selected archetype
- Starting the entrepreneurial journey
- Building trust through repeated engagement and demonstrations
- Layering agricultural and allied services to ensure year-round sustainability

Key Learnings

- AEGF through this experience recognises that sustainable rural transformation does not come from delivering services to communities, but from enabling enterprises within them.
- Digital adoption does not happen automatically. AEs invest time in explaining schemes, assisting with biometric transactions, troubleshooting failures and reassuring first-time users. Digital banking becomes effective only when supported by human facilitation and trust.

"When Agri-Entrepreneurs are equipped with the right skills, digital tools and institutional linkages, they become trusted problem-solvers who translate systems into services. This shift – from service delivery to enterprise enablement – has been central to making our model resilient, scalable and deeply rooted in community ownership," says Pankaj Shukla, CEO, AEGF.

Agri-Entrepreneurs strengthened last-mile inclusion by embedding financial and government services within the village ecosystem.

Image courtesy: Agri Entrepreneur Growth Foundation

Contributed by:
Paulami Dey, Communications Manager at the Agri-Entrepreneur Growth Foundation (AEGF) in Pune, Maharashtra. She can be reached at paulami.dey@aegf.in

Explore More:
AEGF welcomes partners to delve deeper into the AE model on the website www.aegf.in. For partners keen on visiting the field contact communications@aegf.in

The Enterprise Development Programme for NextGen artisans was launched by Creative Dignity in 2024.

Image courtesy: Creative Dignity

LEARNING CURVE
Taking Artistic Expression Online

Digital dividends for artisan entrepreneurs

We live in a digital world. Even rural artisans who create handmade treasures recognise that digital skills are vital for marketing and distributing their work.

The COVID-19 pandemic brought this reality into sharp focus. Lockdowns reshaped how people discovered, evaluated and purchased products - even in rural contexts. Artisans who adopted digital tools early gained a clear advantage, while those who remained offline were gradually pushed to the margins. Early adopters included handloom weavers from Odisha, glass workers from Uttar Pradesh, block printers from Rajasthan, Batik textile artists from West Bengal, Cheriyal painters from Telangana, Madhubani artists from Bihar and Dhokra metal artisans from Odisha.

Yet digital presence alone is not sufficient. India's artisan landscape is extraordinarily diverse, and the opportunity extends beyond simply taking handmade products online. It lies in creating offerings that respond to consumer preferences and aligning them with the right marketing and distribution channels. Recognising this broader shift — from visibility to viability — digital skills were positioned as a core module of the Enterprise Development Programme for NextGen Artisans, launched in 2024, to support long-term livelihood resilience through stronger digital visibility, market alignment and customer engagement.

Skilling up with digital tools

The digital skills journey begins with an intensive 11-day capacity-building programme. Thereafter, artisans remain in regular contact with the Creative Dignity team, who offer continued mentoring and support through the year.

The workshop, conducted in Hindi with local language volunteers when required, begins with hands-on training in photography and videography. Participants learn to use simple photo and video editing tools to create engaging social media content and professional catalogues.

From there, focus shifts to platform use. Artisans are guided on using Instagram to strengthen their online presence and expand reach. They are also introduced to ChatGPT as a support tool for generating captions, ideas and content and encouraged to use Google and Pinterest for visual inspiration and trend discovery while planning content for their own posts.

Importantly, the programme emphasises strategic adoption rather than constant posting. Artisans learn how to use digital platforms in alignment with business priorities - particularly in the lead-up to exhibitions. The process of boosting posts to reach wider audiences is explained, along with the financial implications of regular social media engagement, enabling informed decision-making.

Discovering digital roadblocks

As implementation progressed, practical constraints began to surface.

Many artisan entrepreneurs did not have the financial capacity to invest consistently in content creation or paid promotions. Expectations around purchasing tripods, curated backgrounds or elaborate social media setups often created friction. In response, the team facilitating the programme demonstrated how products could be photographed effectively using whichever phone was available, reducing both cost and complexity.

Infrastructure presented another challenge. In some locations, artisans struggled with poor 2G connectivity. In certain villages, content could only be uploaded after travelling several kilometres to access reliable internet.

Several initial assumptions were also reconsidered during the programme. Consistent posting schedules were initially emphasised as essential. However, artisans adapted digital tools to align with their own production cycles and local realities.

While most participants recognised the value of digital marketing, sustaining effort proved challenging for some. When immediate orders did not materialise, motivation declined and posting frequency reduced. In contrast, artisans who began receiving regular enquiries or orders through Instagram or Facebook were encouraged to maintain more consistent engagement.

From digital divide to digital payout

Ishver Singh, a miniature potter from Ramgarh in Rajasthan, already had a presence on Instagram and Facebook, supported by strong photography and videography skills, when he entered the programme. However, his content followed familiar patterns.

During the workshop, Singh was taught to think about narrative, audience and relevance. He began working with topical themes, experimented with perspectives and voiceovers, and created engaging, story-led content. Over eight months, Singh generated leads from two wholesale buyers along with multiple B2C orders, generating INR five lakh in online sales.

For Mukesh Lutade, discovering time-lapse as a storytelling tool proved transformative, allowing him to capture his entire eco-printing process with minimal effort. Several reels featuring eco-printed *dupattas* performed exceptionally well, with one reel crossing over 90 lakh views organically. This helped Lutade identify audience demand, prompting him to expand into natural dye print *sarees*. Digital visibility, in this case, directly informed product development.

Beyond gaining customers through social media posts, Satish Nakka, an Uppada textile weaver, began inviting his Instagram followers to exhibitions he was already travelling to. This alignment of digital outreach with existing travel schedules helped him improve conversions.

So far five batches of the development programme have been conducted with some 70 artisans trained. Each programme is strengthened with the learnings from the previous batches.

Key Learnings

While teaching digital skills to artisan entrepreneurs through the Enterprise Development Programme for NextGen artisans, Creative Dignity learnt that:

- Audience visibility and trust with potential customers is rarely built overnight. For most artisans meaningful results emerge after three to four months of consistent presence.
- Short-term thinking remains a challenge, requiring sustained handholding to shift mindsets toward long-term digital value.
- Artisans' interactions are better done in person. During face-to-face meetings, they openly share their collections and data, whereas during calls they often skip such details.
- Going forward, the aim is to strengthen continuity through take-home booklets and simplified resources so artisans can revisit learnings after workshops conclude.

Ishver Singh, a miniature potter from Ramgarh in Rajasthan, at the Enterprise Development Programme for NextGen artisans. *Image courtesy: Creative Dignity*

Contributed by:
Krishna Nanda in Bangalore, Pankaj Yadav in Lucknow and Oindrila Pal in Mumbai as a part of Team – Enterprise Development for NextGen Artisans. They can be reached at info@creativedignity.org

Explore More:
Creative Dignity invites partners to explore behind-the-scenes footage from the digital skills workshop by clicking here.

The Medhavi Research Community programme trains young people to become researchers by rooting inquiry in lived realities.

Image courtesy: Medha

LEARNING CURVE
When Inquiry Leads Insights

Putting youth at the heart of research in India

Reliable data and accurate information are the backbone for effective decision-making. The quality of data directly influences the insights drawn and the actions taken, making it essential to ensure that information collected is precise and trustworthy. The role of the enumerators therefore becomes crucial, as they are responsible for gathering data in the field with diligence and integrity, ensuring that the information reflects the true realities of the communities involved.

A skilled enumerator not only collects data but also upholds its quality, which is vital for producing meaningful and actionable research outcomes. This puts forth significant opportunities for job creation for youth. Recognising this need and potential, the Medhavi Research Community (MRC) was instated and implemented by Medha in 2023.

A model for youth

The MRC programme addresses a gap that is increasingly visible between education and employment. Research, often treated as purely academic, is repositioned as a practical, employable skill. As of August 2025, the programme has completed three cohorts, bringing together participants from diverse academic and social backgrounds. These include undergraduate students from colleges in and around Lucknow, along with Medha alumni who are currently pursuing, or have previously completed, one of the organisation's flagship programmes across locations.

Across many Indian colleges, students develop strong theoretical knowledge but have limited opportunities to engage with real-world problem solving, field contexts or applied research. This often affects confidence and workplace readiness during the transition to employment. The programme responds to this reality by combining structured classroom learning with hands-on, community-based research and paid internship exposure, where participants engage directly with communities, local institutions and programme teams to understand how data connects to lived realities.

Through the programme, participants learn how to design research tools, collect and analyse data, engage with multiple stakeholders and present insights in a structured manner. These capabilities are transferable across sectors — from development and public policy to consulting, education and corporate research. By practising these skills in real contexts, participants build a professional identity alongside academic learning, while also developing a deeper understanding of how programmes operate on the ground.

Over time, this integrated approach helps narrow the gap between what young people study and how they are able to participate meaningfully and confidently in the workforce, while strengthening the pipeline of young professionals who are able to work across community, institutional and sectoral contexts.

Structure and goals of the Medhavi Research Community

→ Trains young people to become researchers by rooting inquiry in lived realities within their own communities.
→ Follows a structured model that combines immersive research training

with a 100-hour paid research internship.
- Focuses on practical research competencies, including research design, data collection, analysis, ethics and sense making.
- Emphasises field-based learning, community engagement and ethical data practices.
- Builds critical thinking and analytical skills applicable across academia, policy, development and professional roles.
- Designed as a replicable model for building inclusive, locally grounded research ecosystems.

Given that the need of the hour is a more inclusive research environment in the country, the MRC programme is a replicable model created to encourage grassroots youth participation. For example, financial support through stipends and internships are also offered, ensuring that participation in the programme is from diverse socio-economic backgrounds and participants can meaningfully engage with research and build confidence in their abilities. Additionally, prior research experience isn't a requisite, widening access to the programme.

Real-world impact

Participants secured prestigious external research opportunities like Columbia University's Delivering Next Generation e-Public Service study and the LEAP internship with Harvard Business School. Still others got opportunities with the UP Government's PANKH Portal and SICAN Finserve Pvt. Ltd., where they conducted impact assessment research surveys. Many participants went on to intern with Medha's Data and Impact department.

"We gained strong practical exposure by conducting field research in nearby villages, where we applied different research methods such as In-Depth Interviews (IDIs), Focus Group Discussions (FGDs) and surveys. This hands-on experience helped us understand ground realities and engage directly with communities," remarks Aastha Gupta, programme participant in 2023.

Members of the MRC also benefit from increased exposure to the social sector, stronger professional networks, career pathway expansion and enhanced employability.

The Medhavi Research Community has strengthened the conviction that experiential, field based learning is essential to building future ready pathways for India's youth.

The Medhavi Research Community addresses the gap between theoretical knowledge and real-world research practice.

Image courtesy: Medha

Contributed by:
Abhilasha Chauhan, Manager (Content Writing - MarCom) at Medha, in Lucknow, Uttar Pradesh. She can be reached at abhilasha.chauhan@medha.org.in

Explore More:
Medha invites partners to discover more on how to create an effective research community by clicking [here](). For more information on the MRC curriculum, reach out to info@medha.org.in

Chameli Jeevika SHG members proudly holding their passbooks.

Image courtesy: Astha Sinha, Block Co-ordinator, Chakai, PRADAN

WHY OUR WORK MATTERS
Rebuilding Trust With The Left-out-Poor

Social architecture in action: Tola Sabhas & Samuday Sathis enabling inclusion

Chehera is a small and remote village of around 70 households predominantly from Scheduled Tribe communities, who depend largely on forests for survival. Located about 10 km from Chakai block and nearly 80 km from the district headquarters of Jamui, Bihar, the villagers have few alternative livelihood options and limited access to government welfare schemes and development initiatives.

These families face chronic food insecurity, low asset ownership, poor educational outcomes and widespread malnutrition. They are classified as Left-out-Poor (LoP) or Ultra Poor. With men compelled to migrate in search of livelihood, majority of these households are helmed by women who experience deep social exclusion and have limited opportunities to build skills and control over their own futures.

Bridging gaps in access and inclusion

While government welfare programmes, such as Ayushman Bharat cards, PDS access, Kisan registration under PM-Kisan Samman Nidhi, pensions, Mukhyamantri Mahila Rojgar Yojana benefits and labour cards, cover a broad spectrum of social protection measures, some LoP families at times, have struggled to access these, primarily due to documentation gaps, record mismatches, or limited awareness of procedures. These administrative hurdles, though procedural in nature, created practical barriers for already vulnerable families. Accessing these benefits has often required additional facilitation and support.

Another important dimension was limited trust, especially among women. Previous negative experiences and misinformation had made some households hesitant to engage or participate in collective platforms. In a few instances, fraudulent actors misused the concept of collectives by forming informal groups, collecting savings and disappearing, undermining confidence in genuine Self Help Group models. Similarly, informal intermediaries sometimes charged high facilitation fees for documentation or scheme access, without delivering reliable services.

These factors, combined with long-standing social hierarchies and historical marginalisation, constrained participation in markets and financial networks. Yet, they also highlight the need and opportunity for deeper last-mile engagement, stronger institutional handholding and trust-building within communities.

Addressing these gaps focuses on strengthening linkages between households and existing systems. With focused facilitation, documentation support, and community-based platforms that promote transparency and inclusion, families can increasingly access the full range of entitlements and livelihood opportunities designed to support them.

Building inclusion through trust

PRADAN's intervention in Chehera illustrates the first step towards building trust that became the primary entry point to social and economic inclusion of the LoP to enter the development mainstream.

Instead of starting with credit or livelihood inputs, the approach centred on trust-building, sustained engagement and emotional safety. Through repeated Tola Sabhas (hamlet meeting) as well as weekly home visits and ongoing counselling by Samuday Sathis, women began to speak up, participate in village platforms, and assert their rights. Inclusion in SHGs offered their first collective identity, while modest livelihood support and initial scheme linkages helped restore confidence and credibility.

Grassroot mechanism - Tola Sabhas and Samuday Sathis

Tola Sabhas are facilitated by Village Organisations (Vos) with support from Samuday Sathis (community coaches).

Each hamlet conducts at least one sabha to identify vulnerable households based on levels of deprivation and required support, through the active participation of SHG and VO members, PRI representatives, and the wider community. Depending on village size and population, one to three Tola Sabhas may be held per hamlet.

Tools such as social mapping and wealth ranking are used for preliminary identification of LoP households, followed by final validation through the Poverty Assessment Tool (PAT) survey. Once identification is completed, Tola Sabhas are not repeated for this purpose. Subsequent engagements are held separately with identified LoP households to facilitate income enhancement and livelihood interventions.

Samuday Sathis are identified locally through a joint, participatory process led by VO leaders and PRI representatives, with facilitation support from PRADAN. VOs nominate active SHG/VO members who demonstrate leadership, empathy, and commitment. These nominations are validated with the Gram Panchayat to ensure social acceptance, followed by a technical recruitment process. Selected Samuday Sathis are formally onboarded and trained to mentor LoP and link them with Panchayat systems.

Access and impact

The intervention prioritises strengthening the agency of LoP women by raising aspirations and building skills and confidence to participate meaningfully in household and village-level decision-making. Recognising that entire households face vulnerability, Samuday Saathis first engage families through intensive handholding and counselling.

A significant portion of their effort is dedicated to closely monitoring livelihood assets - ensuring appropriate use, timely issue resolution, and reliable income generation that enables dignified and sustainable living. Samuday Saathis also assist additional households in accessing government entitlements and welfare schemes.

Selected households receive livelihood assets supported by PRADAN-established models that enable sustained income generation. Livelihood interventions include Backyard Poultry (desi hens and roosters with feed support), goatry enterprises, multi-layer farming, and petty businesses such as ration and cosmetics shops. Entitlement support covers Ayushman Bharat cards for healthcare, PDS ration cards for food security, Aadhaar cards, Kisan registration cards, MGNREGA job cards, and other essential documentation.

This approach demonstrates a replicable pathway for engaging Left-out Poor families, migrant households and socially isolated hamlets. Its adaptation across villages in Bihar and Jharkhand underscores its practical relevance and scalability. Through a model anchored in Tola Sabhas, community mobilisation transformed fear and invisibility into collective identity and access to institutions for LoP women.

Samuday Sathis emerged as trusted local counsellors and effective bridges to formal systems, while VO and Panchayat members provided essential legitimacy at the grassroots. Above all, the experience affirms that sustained inclusion is enabled by empathetic engagement grounded in trust, time and consistent presence.

A SHG meeting in progress.

Image courtesy: Astha Sinha, Block Co-ordinator, Chakai, PRADAN

Contributed by:
Sourav Kumar, Executive, PRADAN. He is based in Chakai block of Bihar and can be reached at souravkumar@pradan.net
Astha, Communication Expert, PRADAN is based out of Jharkhand. She can be reached at astha@pradan.net
Astha Sinha, Block Co-ordinator, Chakai, PRADAN is based out of Bihar. She can be reached at asthasinha@pradan.net

Explore More:
PRADAN welcomes partners for field visits to share its approaches and learnings from the Left-out-Poor (LoP) intervention, implemented as part of the project 'Providing Livelihood Support to 73,000 Households in Jharkhand and Bihar'.

Key Learnings

- The intervention prioritised rebuilding trust before introducing credit, livelihoods, or targets, addressing deep fear of formal systems shaped by past experiences.
- Regular home visits, repeated Tola Sabhas and sustained counselling demonstrated that presence and patience are critical for inclusion.
- Counselling emerged as a core development tool.
- Early milestones like inclusion in formal collectives, first access to schemes and simple livelihoods (backyard poultry and goat rearing) led to rapid confidence gains.
- Individual-level planning enabled targeted entitlement access, social security coverage and focused livelihood investments.

NEWS NUGGETS
Source: Village Square
www.villagesquare.in

Spring is in the air and rural India is stirring with fresh energy. From policy changes coming into effect to shifts in CSR, new opportunities for financial inclusion and tech taking root in a Rajasthani village, 2026 is already unfolding with growth and renewal. Here's a look at what the season holds.

Science seeds SMART village

A 'smart' Rajasthan village is showing what science and technology can bring to rural communities. The Council of Scientific and Industrial Research (CSIR), under the Ministry of Science and Technology, has launched a Mission Mode Project on 'SMART VILLAGE'. CSIR scientists identified technologies for deployment in Sawaipura village, Pali district of Rajasthan as a model SMART Village. The initiative features climate-responsive housing, renewable energy, smart agriculture, waste management, AI-enabled systems and groundwater solutions to enhance livelihoods and sustainable rural development.

Goodbye GDPD, hello VGPP

Local communities are starting to draft their Viksit Gram Panchayat Plans (VGPP) under the new VB–G RAM G framework that is replacing MGNREGA. The new statutory framework, which was announced in December 2025, aligns to the vision of Viksit Bharat 2047. Now civil society groups should watch how these VGPP, which will replace the Gram Panchayat Development Plans (GPDPs), balance the expanded 125-day employment guarantee with infrastructure priorities. This transition period is crucial since MGNREGA projects are still winding down, making it important to track whether households actually receive promised work while new initiatives and assets take shape.

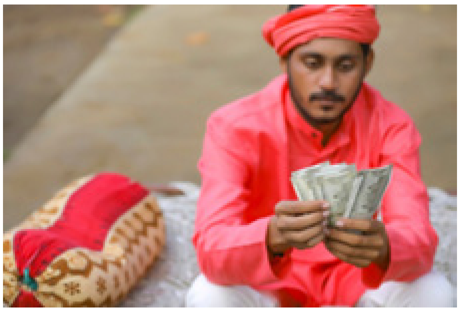
Big CSR shift for 2026

Corporate Social Responsibility (CSR) both in India and abroad is seeing a shift from peripheral philanthropy to great alignment to core business imperatives. In 2026, CSR is more likely to be judged by visible improvements rather than by the size of the budget. This comes as the Union Budget 2026 frames CSR alongside environment-social-governance (ESG) and tech priorities. Stricter CSR-1 rules remain in force and the July 2025 milestone of INR 1.44 lakh crore spent between FY20–24 now serves as baseline.

Better rural healthcare in Maharashtra

On February 10, 2026, the Maharashtra government launched a campaign titled, "My Village, Healthy Village", created to boost rural health services and nurture a disease-free healthy community. This initiative will be implemented annually between April 1 and March 31, with an approved budget of INR 80 crore. The campaign seeks to enhance rural health standards through a multi-sectoral approach. An emphasis will be placed on disease prevention, rather than just treatment. Villages that meet these health benchmarks will be formally recognised and rewarded, while oversight will be ensured through multi-level committees at the state, district and gram panchayat levels.

Mutual-fund access for rural India



India Post's 1.64 lakh post offices, which are 80 percent in rural areas, will now help households access mutual funds. This will expand financial inclusion in areas that tend to rely on gold or deposits. Through a new partnership with the National Stock Exchange, the mutual fund products will be distributed via the NSE MF Invest platform, making investment opportunities more accessible.

Mahua Board on the table in Jharkhand

The state Rural Development Minister of Jharkhand, Dipika Pandey Singh, has been urged to form a state mahua board, quite like the makhana board of Bihar. The proposal has been thrown up by a delegation of the Federation of the Jharkhand Chamber of Commerce and Industries (FJCCI). The delegation has said that such a move would give a boost to those associated with the cultivation of mahua and help in the creation of organised markets.

To know more: | Visit www.axisbankfoundation.org | Write to foundation@axis.bank.in

WHAT'S NEXT

In the next issue of Vikaasvani expected in June, we will offer more insights, learnings and outcomes emerging from partner collaborations.

We are honoured to be on this collective mission to help India fully and equitably develop. We know progress and transformation come through the dedication and hard work behind many trials and pilots. We deeply appreciate the sharing of the challenges and learnings that arise from them.

WRITE TO US

We would love to hear from partners who have nuanced stories of their work that other partners can learn from. Your experiences, learnings, new insights working at grassroots and at scale for change will encourage many others on a similar path.

The deadline for submitting story ideas for the forthcoming issue of *Vikaasvani* is **March 31, 2026.** To subscribe to the newsletter or share story ideas, **please write to** **amrita.haldipur@axisbank.com**