

ANNUAL REPORT

2023 - 2024

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Message from CEO

Krishnagopal GV
CEO, Access Livelihoods



2023–24 was a year of scaling impact and accelerating transformation. With strong foundations built over the past years, we focused on deepening our work in agriculture, artisan livelihoods, and entrepreneurship-while exploring new opportunities for technology-driven solutions and climate-resilient practices.

Our producer companies made remarkable progress, from expanding market linkages to introducing innovative agri-value chains. Initiatives like ClimatePRO in Odisha, our digital financial inclusion programmes, and targeted skill development for women and youth have continued to deliver measurable results. Operation Beehive strengthened women-led producer enterprises, Operation Web unlocked fresh market avenues for artisans, and Operation Butterfly empowered more women and youth to become entrepreneurs and intrapreneurs.

This year also marked advancements in technology integration-introducing digital tools for enterprise management, enhancing ERP systems, and leveraging data for better decision-making. Our Creyo brand continued to expand its reach, enabling producers to connect with wider markets while ensuring fair value for their products.

At the heart of our work is the belief that sustainable change is led from within the community. We saw this in farmers adopting climate-smart practices, artisans reviving and innovating on traditional crafts, and women entrepreneurs building resilient, future-ready enterprises.

As we move towards our goal of reaching one million economically disadvantaged households by 2028, we do so with confidence-powered by the resilience of our members, the dedication of our teams, and the trust of our partners. Together, we will continue to reimagine livelihoods and create enterprises that are equitable, sustainable, and transformative.

About Access Livelihoods

Access Livelihoods (Est. 2005), based in Hyderabad, Telangana, is a collective of social enterprises that work with women and youth from marginalized communities to reimagine and transform their livelihoods. The seven entities extend comprehensive services to enable enterprise incubation and employment opportunities.

Access Livelihoods Consulting India (Est 2005) - A public limited company that partners to design and implement livelihood solutions.

Access Livelihoods Artisan Foundation (Est 2005) - A not for profit public society that provides enterprise support services like audit and legal compliances, information technology applications, eco-friendly infrastructure and production practices development, agriculture and weaving production technologies.

Access Livelihoods Foundation (Est 2015) - A not for profit Section 8 Company jointly incubated and promoted with Tata Trusts, it pilots and scales innovative livelihood impact models for significant transformation of livelihoods of 10 priority communities.

Access Livelihoods Learning Foundation (Est 2020) - A not-for-profit Section 8 Company that enables higher education to be affordable, accessible, and relevant for marginalised communities. It evolved innovative programs and curricula addressing the context-specific needs of women producers and youth.

Access Livelihoods Marketing Services (Est 2020) - A private limited company that extends marketing support to develop brands and new age market channels owned by women and youth from the marginalised communities.

Access Livelihoods International Foundation (Est 2021) – A not for profit entity to be established for accessing foreign funding (grants and low-interest debt) for producer communities in India. To maximise the impact of its efforts, Access Livelihoods catalyses economic empowerment through:

- A commitment to focus on the human being as opposed to just the sector,
- A desire to reimagine livelihoods as opposed to old and outdated approaches, and
- A bias to design effective solutions as opposed to suboptimal solutions.

As a group, we offer end to end support, including pre-incubation, incubation, and acceleration support programs. A team of 70+ passionate individuals, who have graduated from some of India's best institutions and have consciously chosen the road less travelled, delivers these professional services.

Mission

To create a world for everyone - producers, consumers, enterprises, and entrepreneurs.

Vision

Enhancing livelihoods of 1 million economically disadvantaged households directly by March 2028.

Focused Communities



Small & Marginal Farmers



Small Artisans & Weavers



Small Livestock Holders & Fisherfolk



Forest Produce Gatherers



Wage Labour, including Migrants



Urban Marginalized



Micro & Small Entrepreneurs



Disaster-prone Communities



Internally Displaced



Other Vulnerable Communities

Our Approach

We believe in the integrated approach for ensuring holistic development. There are three different missions for which we are working together. Women are the forerunners of all our programs, and we believe the development of women leads to the development of the whole community. Our three primary missions are;

Operation Beehive is a time-tested 6-step model that brings women producers and consumers closer to a win-win, furthering the interests of both the consumers and the producers. The 6-stages of the model are enterprise, input, finance, processing, technology, and market. Access Livelihoods establishes producer companies owned and managed by rural women producers and supports them in establishing and managing the producer companies (skilling, governance and dynamic planning). The support is provided through

input planning and doorstep supply of inputs based on crop, soil, and local weather conditions, along with crop planning based on farmer aspiration and consumer demand. We also ensure that agri-inputs, including seeds, pesticides and fertilisers, are supplied to producers. We are currently focusing on a complete shift towards local varieties, biofertilizers, and bio-pesticides.

Operation Butterfly is an Access Livelihoods program to make higher education accessible to the next Billion. Operation Butterfly aims to use affordable higher education to transform the 80 per cent self-employed and informally employed workforce into entrepreneurs or intrapreneurs. We are accomplishing this by designing and executing 6 months to 1-year training programs that target women and youth from rural and urban marginalized communities, tribal groups, artisans, small farmers, fishing communities, etc.

Operation Butterfly aims to achieve its goals by targeting potential micro-entrepreneurs with aspirations to make it big and introduce innovative models in the stagnant primary sectors and use centuries-old technology. We strive to ensure that India's primary producers use 21st-century technology, such as GPS in agriculture and fisheries. We also ensure environment-friendliness and conscious use of resources by devising solutions that consider the environment, and thus we focus on enterprises working in organic farming and handloom weaving. Presently, Operation Butterfly consists of a generic program (the Women Entrepreneurship Program) and targeted programs for small and marginal farmers, youth, and weavers. We also have a two-year post-graduate Social Entrepreneurship program and a one-year Reimagine Responsible Enterprises Fellowship program. We plan to expand the reach of Operation Butterfly by offering executive education for seasoned entrepreneurs and targeting tribal groups, urban marginalized groups, micro and small entrepreneurs, and internally displaced people, among other vulnerable groups.

Operation Web aims to improve the financial returns and bring economic benefits to the local artisans. Access Livelihoods contributes to the social well-being of artisans by developing fair value chains and resurrecting autonomous institutions for artisans. As part of the operation, Access Livelihoods provides artisans access to technology, finance, design, and market inputs while extending support services to other institutions working with artisans across the country. We are creating and developing common platforms to bring artisans, their organizations, professionals, service providers, and other institutions together to advocate a better legal and policy environment to support artisans' livelihoods.

Access Livelihoods incubates artisan clusters through a 6-step web incubation model. A Web integrates many small and marginalized producers to create self-sustaining collective business enterprises that help them grow together and increase their incomes. Access Livelihoods establishes new artisan collectives by leveraging technology for repetitive production processes to produce handloom from fibre to cloth in the same geography. We have also developed an Omni channel presence under a common brand umbrella to create an enabling business ecosystem for artisans to take traditional techniques to scale.

Access Livelihoods and SDG Goals

Access Livelihoods works with the communities, especially the women, to enhance their skills and empower them socially and economically. Considering the variety of the projects undertaken by Access Livelihoods, it works for achieving the 6 SDG goals. Access Livelihoods works with 17 producer companies comprising women farmers, tribals and weavers. Through incubating women-owned enterprises, Access Livelihoods is working towards empowering marginalised women. Access Livelihoods predominantly works with economically disadvantaged communities, enhancing their livelihoods and income sources.

The integrated livelihoods approach, followed by the Access Livelihoods, promotes direct market linkage of the produce through the community-owned brand Creyo. The brand promotes responsible consumption among consumers and responsible production practices by promoting agroecological practices.

Developing the techno-managerial skills of the youth and the rural women helps them become self-reliable and confident. The community is encouraged to become entrepreneurs and add value to the community.



The Operation Beehive

The Origin and Coining of the Term

While the Indian economy has grown substantially over the past few decades, there is an ever-widening gap in income levels, leading to unprecedented levels of inequality in India. The top 10 percent of the population owns eighty percent of the country's wealth. On the other hand, 75 percent rural households in India still run on a monthly income of less than Rs 5,000. Visualising social enterprises as a self-sustaining solution to break the cycle of poverty through improved livelihoods for the marginalised farmers, especially women, and influenced by Amul and Lijjat Papad models, the farmer producer organizations were seen by Access Livelihoods (AL) as a way forward to make them self-reliant.

With a belief that partnering with women farmers collectives is the way forward for a better world for them, Operations Beehive (OB) was launched in 2007. A beehive is the integration of many small and marginalized women producers to create collective business enterprises that will help them climb up the value chain and increase their returns. It aimed to develop collectives for 1 Lakh small and marginalized women farmers over the next decade.

For a vibrant and self-managed producer collective to emerge, it was clear that a highly supportive macro-environment was needed and OB was the attempt by AL to bridge the gaps and enable women farmers to get greater share of returns on their produce.

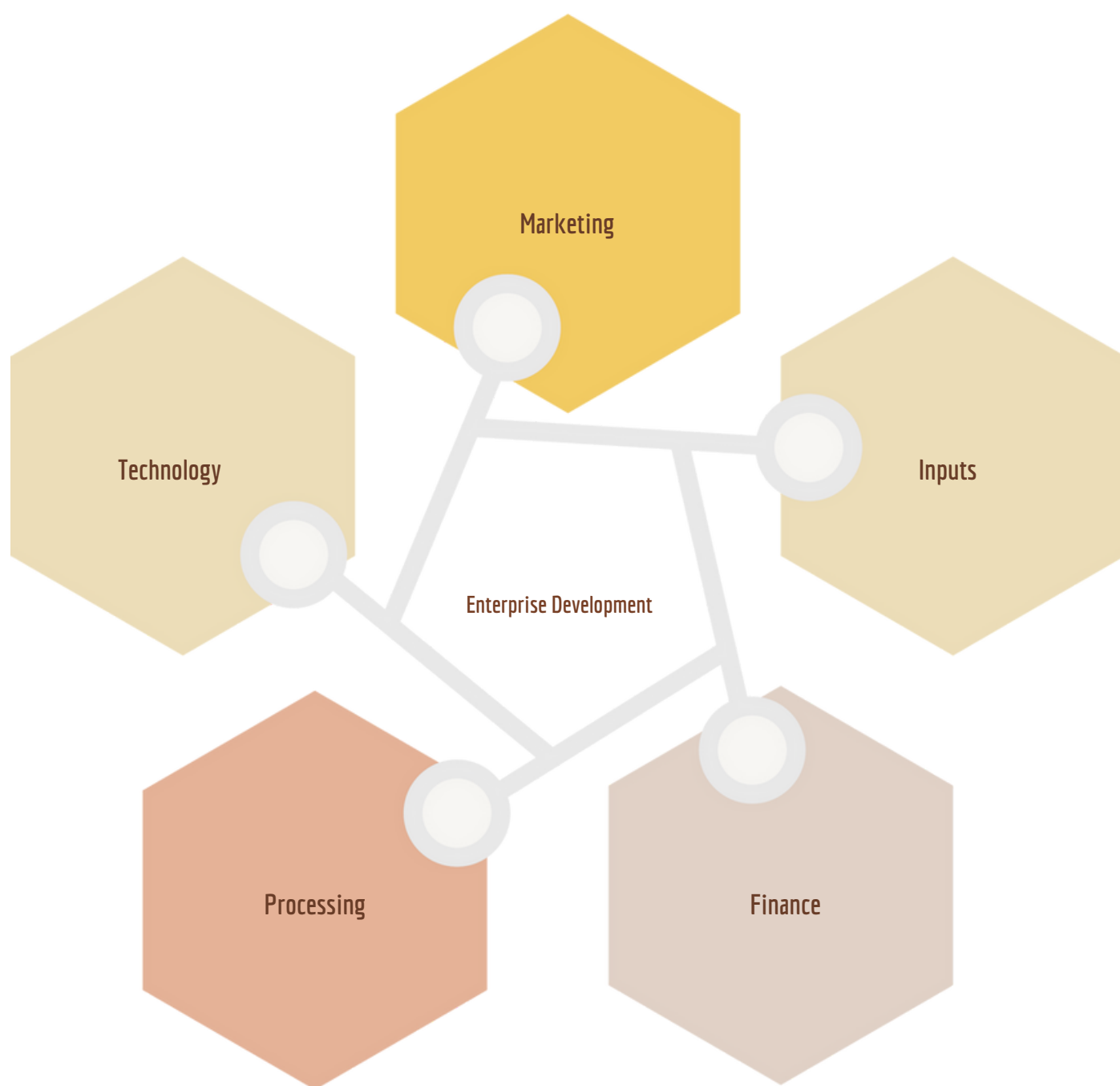
The Six-Step Model

The areas for end-to-end support to the PCs are classified into six major support areas and called as the integrated "6-Step Beehive Incubation Model", which ensures end-to-end support to producers, and has benefitted the enterprises holistically.

The different elements of the model are illustrated below.

i. **Enterprise Development:** Enabling ecosystem for women farmer enterprises – mobilization, facilitating governance and planning. Nurturing human resources, especially local youth, women into leaders and entrepreneurs will facilitate a strong management structure on the ground for the entities. The teams of farmer producer companies are trained thoroughly and ultimately the local cadre becomes capable to handle it themselves with some technical and strategic guidance.

ii. **Inputs:** Provision of timely input services, be it bio-inputs or conventional inputs is an integral part of the six-step model. Providing linkages of both input and output through the PC



ensures. saving farmers from black market rates for fertilizers, ii. timely provision leading to better crop health.

iii. Finance: Ensuring last mile access to the producer enterprise along with farmer centric products. Finance amount of Rs. 56 crores have been raised for producer enterprises till date, out of which Rs 35.42 crore have been passed on to farmer PCs - Srikakulam, Vikarabad, Gondia, Rangareddy, Maval and Kalahandi clusters. The rest of the amount has gone to weaver PCs and other PCs incubated by AL.

iv. Processing: Supporting the post-harvest processing through state-of-the-art processing units. State-of-the-art processing facilities were developed for dairy in Pune and Paddy seeds in Kalahandi.

v. Technology: Technology support to ensure effective planning of inputs as well as for marketing, traceability of produce, and processing. Use of Vyapar app, Tally, Kobo in all clusters for invoicing, accounting and data collection. Eventually Farm Enterprise Resource Planning (ERP) will be introduced for the communities.

vi. Marketing: Ensuring marketing of produce in a way that ensures greater share of rupee to the producer. Marketing support worth Rs. 54.18 crores provided to producer enterprises in the last 6 years.

Agroecology: A sustainable alternative

Agroecology is focused on creating sustainable agricultural systems that can produce food environmentally and socially responsible. With its combination of ecological and social principles that seek to balance the needs of the environment, the economy, and society, agroecology is needed for increasing food security, promoting environmental sustainability and supporting local livelihoods. Awareness of healthy food has encouraged customers to consume products that are produced sustainably. The willingness of customers to pay an affordable premium for such products will incentivise the producers to follow agroecological production systems. International organisations like UNEP (UN Environment Programme), FAO (Food and Agriculture Organization), Agroecology Fund and many more advocate agroecology to establish sustainable food systems.

10 Elements of Agroecology

The Food and Agriculture Organization (FAO) of the United Nations has identified ten agroecology elements relevant to sustainable agriculture and food systems. These ten elements are interlinked and interdependent. They describe the essential farm components and their critical interactions for developing sustainable food systems.

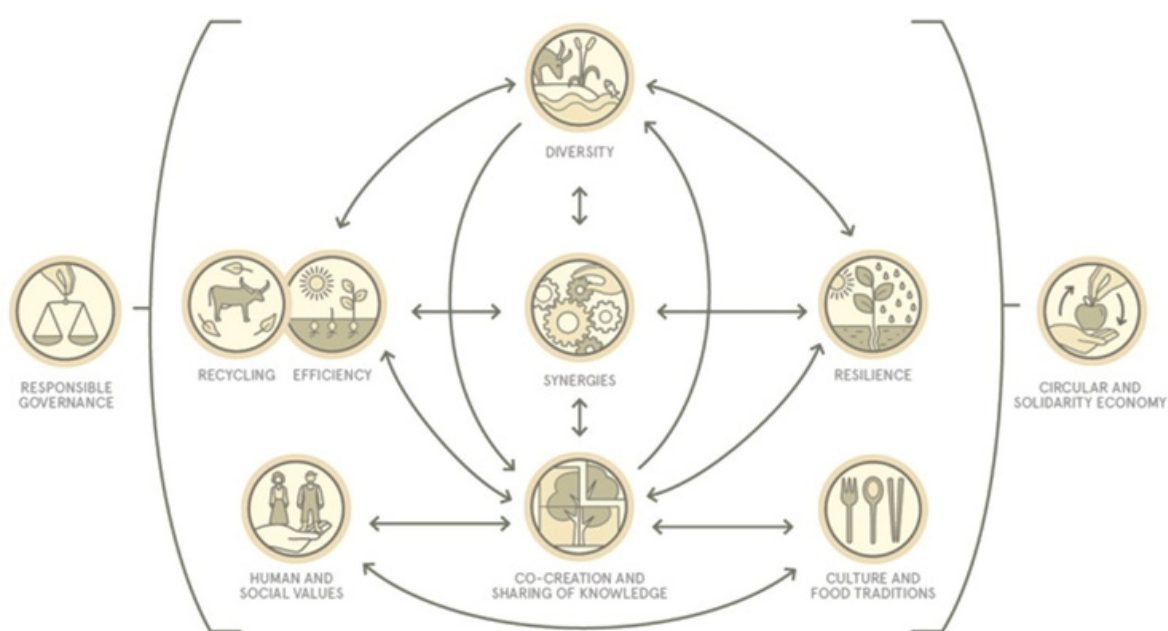
Diversity: Growing diversified crops and including livestock for nutrient and dietary requirements.

Synergies: Encouraging interactions between different components of the farm ecosystem, such as plants, livestock and other essentials like soil microorganisms.

Co-creation of knowledge: Knowledge on proven local practices and experience sharing from farmers and other stakeholders through a participatory process combined with scientific knowledge.

Efficiency: Focus on how different farm components can utilise the available resources more efficiently and reduce external inputs by optimising water, nutrients, and energy usage.

Recycling: Recycling of organic matter, nutrients, and water through practices such as composting, cover cropping and agroforestry.



Resilience: Including crop and livestock varieties increases resilience, which constitutes a type of natural insurance against shocks and stresses like bad seasons, pests & diseases, and market fluctuations.

Human and social values: Emphasis on human and social values such as dignity, equality and inclusion, all contributing to the improved livelihoods dimension of the sustainable development goals.

Responsible governance: Strengthen the capacity of institutions and policies to support agroecology.

Culture and Food Traditions: Promote healthy, diversified, culturally appropriate diets for food security and nutrition.

Circular and solidarity economy: Promote local food systems, reduce waste, and support equitable distribution of benefits.

Long-term Benefits of Agroecology

Transitioning from chemical farming to organic agroecological practices offers numerous long-term benefits for farmers, the environment, and communities:

- **Improved Soil Fertility:** Composting and organic inputs enhance soil productivity over time.
- **Biodiversity Restoration:** Mixed cropping and natural pest control rebuild ecological balance.
- **Climate Resilience:** Practices like mulching and cover cropping increase drought tolerance and sequester carbon.
- **Better Nutrition & Food Security:** Diversified food production improves diet quality and household food access.
- **Economic Stability:** Lower input costs and access to organic markets boost farm profitability.
- **Stronger Communities:** Peer learning and collective farming initiatives strengthen local networks.

Project Summary

Access Livelihoods, in collaboration with the support from CGI and Turvo, has embarked on a journey to foster sustainable agricultural practices among the farming community in Kodangal, catalyzing a transition from conventional industrial farming to Agroecological Organic Farming. Our shared vision is rooted in the belief that sustainable agriculture benefits the environment, empowers women farmers, enhances food security, and strengthens rural communities.

In the last financial year, 2022-23, we supported seed and input businesses in Odisha with over ₹50 lakhs in sales and launched a Mini-MBA program for rural women. In Srikakulam, cashew procurement crossed 15 tons with strong loan recovery, while Gondia's poultry initiative supported 250 farmers and enabled retail services under the Creyo brand. In Telangana, Ranga reddy saw the launch of a dairy unit, and training of 57 youth in a Learning Lab. Agroecology activities like seed treatment, soil testing, and composting were introduced across multiple clusters.

Reflecting on past accomplishments, we are inspired to extend our reach and deepen our impact in the coming year. This proposal outlines our strategic plan for the next year, building upon the foundation laid in the earlier phase. We seek to continue our collaborative journey, working hand-in-hand with the farming community in Kodangal to promote sustainable and regenerative agricultural practices. Together, we aspire to create a model that transforms the lives of individual farmers and contributes to the larger goal of building a resilient and sustainable agricultural ecosystem in the region.

Brief About Kodangal Cluster

Kodangal is situated in the Vikarabad district of Telangana. It is situated approximately 100 km away from the state capital, Hyderabad. The primary livelihood in the region is agriculture, and the major crops are red gram, groundnut, cotton and paddy. Access Livelihoods has mobilised 3109 women into women farmers' producer companies in the Kodangal region from Kodangal, Daulatabad, and Bomraspet of the Vikarabad district. The primary source of livelihood is agriculture, with an average annual income of ₹37,114. The second primary source of livelihood is wage labor, with an average annual income of ₹20,409.



Key Activities in FY 2023-24

1: Climate Smart Rice-based Systems for Prosperity and Resilience (ClimatePRO)

Partner: International Rice Research Institute (IRRI) In collaboration with: Department of Water Resources and Department of Agriculture & Farmers' Empowerment, Govt. of Odisha
Implementing Agency: Access Livelihoods Foundation
Duration: December 2021 – October 2024

Geography:

- Kalahandi District: Adarsh Dharamgarh Women Farmers Services Producer Company Ltd.
- Balangir District: Loisingha Women Farmers Services Producer Company Ltd.

This project's objective is to build climate-resilient agriculture systems by strengthening women-led producer companies through institutional development, seed and input businesses, capacity building, and entrepreneurship development.

Up to June 2023, significant progress was achieved across multiple areas of work. In seed production, 45 farmers cultivated seeds over 68 acres, producing 1,145 quintals during Rabi 2023. Two paddy varieties (MTU 1153 and MTU 1156) were processed and sold to both seed companies and local members under the Creyo brand. A total of 155 unique farmers from six villages participated in seed production. Seed business development generated a revenue of ₹17.13 lakhs, including ₹11.48 lakhs from sales to seed companies and ₹5.65 lakhs from Creyo brand sales in both markets and among members. Under input business operations, inputs worth ₹15.5 lakhs—including foundation seeds, Creyo seeds, and fertilizers—were sold, with home delivery services introduced to reduce costs for farmers. In pulses seed distribution, 430 new members were mobilized through seed-based incentives; however, the distribution of the Virat variety yielded poor results, highlighting the importance of conducting local suitability checks before large-scale adoption.

Institutional development also saw notable milestones, with the first Annual General Body Meeting attended by over 120 women and the election of 11 directors. Loisingha WFSPCL was registered as a startup under DPIIT and obtained Udyam Aadhaar registration, unlocking potential tax and credit benefits. Under the Women Entrepreneurship Program (WEP), 40 women were enrolled after a four-stage selection process. They participated in an inaugural seven-day travel workshop in Hyderabad—visiting IKEA, SAFA, Ammama's, and other enterprises—followed by a 42-day classroom facilitation workshop covering 11 business courses. By June, participants had completed practicums involving idea generation, local market research, and business planning, with seven women selected for specialized training in areas such as dairy, beauty parlours, and mushroom cultivation.

In capacity building and exposure, training sessions were conducted on conflict resolution, producer company governance, and seed production, along with exposure visits to Krishi Mela and Mangalmurti Seeds in Bargarh. Mobilization and membership growth also advanced steadily, with 612 share certificates issued and 790 women mobilized (against a target of 1,500 for the year). Incentive-based mobilization strategies included the distribution of moong seeds, grocery kits, and subsidized Creyo seeds.

2: Women Entrepreneurship Organic Farming (WEOF) Project

Location: Vikarabad district, Telangana

The WEOF project, supported by CGI, aims to empower 300 women farmers by transitioning them from conventional chemical-based farming to sustainable agroecological practices. The project focuses on capacity building, certification, and market access for organic produce.

Major Activities:

- Capacity Building: Training programs included workshops, exposure visits, and farmer field schools focused on agro ecological techniques.
- PGS Organic Certification: Participatory Guarantee System certification was facilitated for all 300 women farmers to validate their organic practices.
- Market Access: Direct procurement channels were established, enabling women farmers to receive premium prices by bypassing intermediaries.
- Agroecological Implementation: Practices such as crop rotation, intercropping, and on-farm waste recycling were adopted to improve soil health and biodiversity.

Key Achievements

- Loisingha WFSPCL began commercial seed sales under the Creyo brand.
- Forty women completed the EDII-certified entrepreneurship program. 387 farmers surveyed across goatees, dairy, and oilseed value chains. 300 women transitioned to organic farming and received PGS certification.
- Direct market linkages were created, improving farm-gate prices and market access.

Key Learnings

- Incentive-based mobilization and certification increase participation and long-term engagement.
- Field-based value chain studies are critical for tailoring relevant enterprise strategies.
- Capacity-building efforts are more effective when contextualized and practical.
- Access to markets and validation through certification enhances income security.
- Strong partnerships with government and technical institutions support project credibility and scalability.

Tabular Summary

Cluster	Members	Turnover (In Lakhs)	Agroecology Acres	Net Profit/Loss (In Lakhs)
KFSPCL (Vikarabad)	650	300	78	0.02
KTFSPCL (Srikakulam)	420	250	45	-2.01
Combined	1070	550	123	-0.59

3: Incubation and Handholding Support to Collectives

In October 2022, 360 ONE Foundation sanctioned a ₹1.22 crore Revolving Grant (RG) under a blended finance model to strengthen women-led producer companies in Odisha and Maharashtra. Unlike conventional grants, the RG was structured to rotate across business cycles, supporting procurement, input delivery, training, and marketing, which helped in creating sustainable income and financial autonomy for producer companies and their members.

Odisha: Paddy Seeds & Pulses (ADWFSPCL, LWFSPCL)

A total of 548 farmers received discounted inputs-including foundation seeds, fertilizers, and pulses-delivered directly to their doorsteps. In parallel, 264 women were trained in seed production, pest management, nano-urea application, and post-harvest practices. The initiative supported paddy seed production across 300 acres, covering 16 different varieties, and facilitated the procurement of 2,400 quintals of paddy seeds and 213 quintals of pulses from member farmers. These efforts collectively generated a procurement value of ₹5.04 crore, with a reported turnover of ₹4.04 crore from these activities.

Maharashtra: Poultry Enterprise (PTWFSPCL)

A total of 226 tribal women farmers were supported through backyard and shed poultry models, while 252 women received training in poultry care, disease management, and poultry business planning. Two Creyo-branded retail outlets were established to sell desi eggs directly to consumers, thereby reducing middlemen margins. The shift to egg-based models enhanced the predictability of income, with women now earning an estimated ₹2,975 per year compared to ₹2,625 prior to the intervention.

Strategic Impact Highlights

1. Strengthened Women-Led Institutions

Two women-led Farmer Producer Companies (FPCs) in Odisha began transitioning from mobilization to business activity, demonstrating the viability of collective enterprise models in rural, climate-vulnerable areas.

2. First Commercial Entry into the Market

Loisingha WFSPCL achieved its first branded sales under the Creyo label, laying the foundation for sustained producer-owned marketing and branding initiatives.

3. Mainstreaming Rural Women Entrepreneurs

The EDII-certified entrepreneurship program provided 40 rural women with structured business knowledge and recognition, positioning them as first-generation entrepreneurs in their communities.

4. Data-Driven Value Chain Diversification

Through extensive value chain studies in goatery, dairy, and oilseeds, the ClimatePRO project generated data to inform enterprise diversification for FPCs, enabling informed investment decisions.

5. Accelerated Transition to Agroecology

The WEOF project facilitated a rapid shift from chemical-intensive to agroecological farming for 300 women, improving soil health and long-term sustainability while reducing input costs.

6. Market Empowerment through Certification

PGS organic certification for all WEOF participants ensured product credibility and access to premium markets, increasing farmer bargaining power and income potential.

7. Localized Knowledge Systems for Sustainability

Both projects invested in context-sensitive training and peer learning, embedding agroecological and entrepreneurial knowledge at the grassroots level.

8. Catalyzed Public–Private–Community Collaboration

Strategic partnerships with IRRI, CGI, government departments, and entrepreneurship institutions enabled convergence of technical expertise, public funding, and community ownership.

9. Institutional Credibility and Recognition

Successful implementation led to growing visibility and acceptance of FPCs and women-led projects among district officials, funders, and local stakeholders.

10. Scalable Models for Women’s Economic Leadership

The structured, evidence-backed approaches used in these projects provide a scalable blueprint for integrating women into higher-value nodes of agricultural value chains.

SL NO	Achievements	Output
1	Number of farmers supported through organic pest management and soil enhancement	300
2	Number of farmers growing diverse crops and trees within the same land (Spatial and temporal diversity) at least 6 species	100
3	Number of farmers supported for on farm production of compost	20
4	Quantity of compost produced on farm per farmer in quintals	~15
5	Number of farmers attending Learning Visits	50
6	Number of farmers attending Farmer Field Schools	300
7	Number of farmers attending Kharif and Rabi Training Sessions	300
8	Demo Farms developed at village level for knowledge sharing and Farmer Field Schools	5
9	Number of farmers supported for market linkages	67
10	Number of farmers Certified under Organic Production Practices	300

Way Forward

A total of 226 tribal women farmers were supported through backyard and shed poultry models, and 252 women received training in poultry care, disease management, and poultry business planning. To strengthen market access, two Creyo-branded retail outlets were launched to sell desi eggs directly to consumers, reducing dependency on middlemen and improving profit margins. The transition to egg-based models has increased income stability, with women now earning an estimated ₹2,975 per year compared to ₹2,625 before the intervention.

Future Focus Areas:

The future focus areas include mobilizing blended capital to drive business expansion, deepening the women's leadership pipeline to strengthen decision-making and governance, and scaling organic-certified production with an emphasis on exploring export potential. Additionally, efforts will be directed towards establishing shared processing infrastructure for cashew and pulses to enhance value addition, improve market competitiveness, and create sustainable income opportunities for women producers.

Operation Web

Project Title: Creating agency of women in weaving value-chain in India, impacting 1,700 women weavers by 2023 through collectivization (Implemented by Chitrika with Chitrika Artisan Producing Company – CAPC) Supported by: 3ie (International Initiative for Impact Evaluation) Operational Geography: Andhra Pradesh and Telangana, with outreach in metro cities like Bangalore and Chennai

Project Overview

Operation Web is a strategic livelihood and heritage-revival initiative focused on reviving the traditional indigenous cotton spinning and weaving ecosystem. The project is implemented by Chitrika, with Chitrika Artisan Producing Company (CAPC) playing a central role in the procurement, community mobilization, and training.

India's indigenous cotton value chains, spanning from home-grown cotton to hand-spun yarn, have suffered due to industrialization and lack of market access. Operation Web repositions these systems by blending cultural storytelling, mobile awareness campaigns, and market linkage, and ensures that both dignity and sustainability for artisan communities is preserved.



Implementation Geography

The project is being implemented across two states in southern India:

Telangana

- Primary cluster: Narayanpet
- Focus: Learning Lab for design, weaving, and innovation Activities: Skill development,
- quality control, digital integration, and Creyo brand development

Andhra Pradesh

Primary cluster: Srikakulam

- Focus: Land acquisition and engagement for Integrated Handloom Hub (IHH)
- Activities: Institutional development, exposure visits, early-stage infrastructure planning

CAPC facilitated community mobilization and production procurement across these rural regions, acting as the bridge between artisans and awareness audiences.

Major Achievements in FY 2023-24

In the area of skilling, 1,177 women were trained across five domains-Handmade MBA (45), Weaving Techniques (534), Soft Technology (55), Marketing (56), and Quality Assurance (487). The first cohort of Handmade MBA, comprising 45 women, successfully completed 136 sessions and nine practicum tasks. In marketing, total sales up to January 2023 reached ₹1.48 crore, with ₹36.7 lakh from retail, ₹4.26 lakh from wholesale, ₹91.5 lakh from online sales, and ₹15.9 lakh from exhibitions.

Online marketing campaigns achieved a reach of over 3.5 million through ad campaigns, new product launches, WhatsApp plug-in integration, and the revamp of the Creyo website. The Creyo store was launched with over 150 attendees, including government dignitaries, and was featured in The Hindu. A total of 11 exhibitions were organised, generating over ₹15 lakh in sales, with the first-ever apparel collection launched at Syuti Shaili.

In design and product innovation, 50 new apparel SKUs and 30 home furnishing SKUs were developed, with contributions from interns from NID Ahmedabad, Gandhinagar, and Bhopal in textile innovation, kalamkari exploration, and product R&D. Under the Integrated Handloom Hub (IHH) initiative, a Learning Lab was established in Narayanpet with AI-based video conferencing facilities, and land acquisition for the IHH in Srikakulam is underway with active government engagement. Study trips to Gujarat, Tamil Nadu, and Andhra Pradesh were conducted to learn best practices in the textile ecosystem. On the technology front, ERP improvements were implemented for sales and production module upgrades, resulting in faster backend operations, and plans were initiated to integrate ERPNext for project management and expand digital product delivery tools.

Role of CAPC in Operation Web

As a regional producer company rooted in Andhra Pradesh, CAPC plays multiple strategic roles in strengthening the artisan ecosystem. It provides procurement and payment support, ensuring that artisans are compensated fairly and on time. Through community building efforts, CAPC identifies local spinners and nurtures them into peer trainers, fostering skill sharing within the community. It also supports event staffing by nominating artisans to participate in national conferences and school exhibitions, offering them greater exposure and networking opportunities. Additionally, CAPC drives product integration by aligning hand-spun yarns with its own product lines and sales efforts, thereby enhancing market reach and value addition.

Key Learnings

Adapting training methods in the Handmade MBA program to suit varying literacy levels—using audio, visuals, and hands-on learning instead of traditional written exams—significantly improved participation and outcomes.

Online exhibitions, targeted campaigns, and WhatsApp integration proved more cost-effective and far-reaching than traditional offline promotions, enabling a reach of 3.5 million users.

The launch of the Creyo store, coupled with media coverage in *The Hindu*, boosted community pride, enhanced credibility, and reinforced stakeholder trust.

Exposure visits to Gujarat, Tamil Nadu, and Andhra Pradesh, along with the involvement of NID interns, enriched design processes and product development.

The implementation of Integrated Handloom Hubs (IHHs) demonstrated the need for flexibility, adapting to land availability, approvals, and government support. Piloting intangible knowledge through mobile exhibitions served as an innovative workaround for spatial constraints.

Upgrading ERP systems and investing in in-house tools such as photography studios and learning labs have strengthened the operational base for smooth scaling.

Strong relationships with Collectors, local authorities, and social venture partners have proven invaluable in advancing land access, securing funding, and fostering local buy-in.

Financial Overview (3ie Grant)

Parameter	Details
Grant Sanctioned	INR 42,105,310.00
Utilization	INR 13,652,767.00

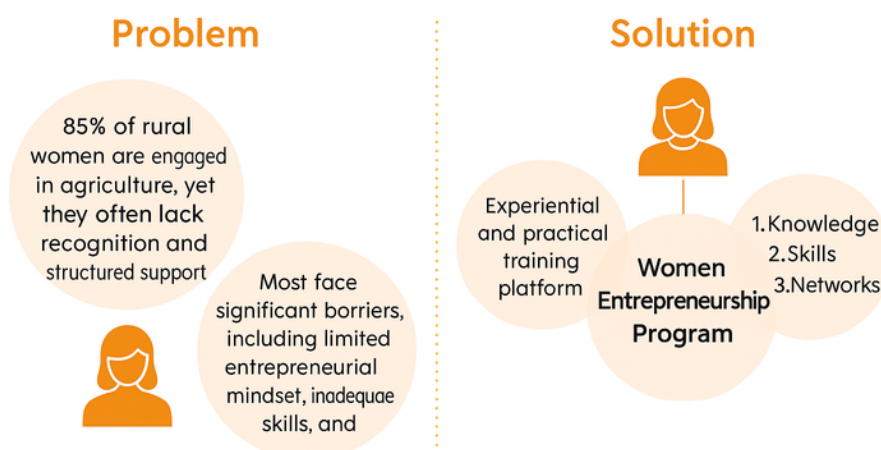
Future Plans (2025 Onward)

- Mobilise Handmade MBA Cohort 2
- Plan and execute weaving, marketing, quality assurance, and value addition trainings
- Expand into Visakhapatnam (new store exploration)
- More exhibitions, corporate events, and wholesale city visits
- Set up in-house photography studio and improve online UX
- Explore digital printing, denim weaving, new silhouettes
- Systemize design development for consistent quality
- Land transfer for IHH in Srikakulam & Narayanpet
- New ERP features, mobile app improvements, and ERPNext integration

Operation Butterfly

Operation Butterfly attempts to achieve its goals by focusing on potential micro-entrepreneurs with aspirations, introducing fresh models in stagnating primary sectors, and utilising centuries-old technology. We work to ensure that India's primary producers adopt cutting-edge technologies, such as GPS in agriculture and fisheries. We also assure environmental friendliness and careful resource usage by developing solutions that take the environment into account, therefore we focus on firms that practise organic farming and handloom weaving. Operation Butterfly currently consists of a basic program (the Women Entrepreneurship Program) and specific initiatives for small and marginal farmers, youth, and weavers. We also offer a two-year postgraduate Social Entrepreneurship program and a one-year Reimagine Responsible Enterprises Fellowship program. We intend to broaden the scope of Operation Butterfly by providing executive education to seasoned entrepreneurs and targeting tribal groups, urban marginalised groups, micro and small entrepreneurs, and internally displaced individuals, among other vulnerable groups.

Why do we need this program?



Eighty-five percent of rural women are engaged in agriculture, yet they often lack recognition and structured support. Most face significant barriers, including limited entrepreneurial mindset, inadequate skills, and minimal access to business ecosystems. Operation Butterfly addresses these challenges by providing an experiential and practical training platform designed to equip aspiring women entrepreneurs with the knowledge, skills, and networks needed to succeed.

Four key Pillars of the Program

1. **Self-Transformation:** Building confidence and personal leadership
2. **Enterprise Mindset:** Cultivating entrepreneurial thinking
3. **Enterprise Skills:** Training in business planning, marketing, finance
4. **Enterprise Excellence:** Achieving operational sustainability

Program Structure - Mini MBA

The Operation Butterfly program runs for a duration of nine months, following a learning approach that combines 75% practical exposure with 25% theory. The curriculum includes two travel workshops, 12 facilitation workshops, 12 practicum tasks, and 90 days of business incubation. Certification is managed by MANAGE (National Institute of Agricultural Extension Management), with participants required to maintain at least 70% attendance and achieve a minimum score of 60% to pass. For monitoring and evaluation, the program has partnered with IIT Bombay to track impact and standardize assessment processes.

Outcome Indicators - Mini MBA



ECONOMIC FREEDOM

- Women will pursue Entrepreneurship and Intrapreneurship



FINANCIAL INCLUSION

- Women will create effective business plans and access finance



WOMEN'S AGENCY

- Women will articulate their values, gain confidence, strengthen decision making abilities, and working on their goals

The program aims to establish agri, agri-allied, and non-farm enterprises with an expected investment of ₹3-5 lakhs per enterprise. Each enterprise is projected to achieve an annual turnover of ₹20-25 lakhs and generate a monthly profit of ₹25,000-₹50,000. In addition, these enterprises are expected to create 1-4 local employment opportunities each, contributing to both economic growth and community development.

WEP (Women Entrepreneurship Program)

WEP is designed to open up the possibility of rural micro-entrepreneurship as a practical option for women from rural geographies. Focussing on women-led enterprises can result in improved socio-economic growth in the rural sector, and the women will be able to live a respectful and dignified life. As entrepreneurs, these women will create livelihood opportunities for youth, migrants, and other women. The programme will also demonstrate the fact that women with limited formal education can set up, run and excel at their own enterprises. Through this project, Access Livelihoods proposes to design & implement a unique entrepreneurship programme focussed on incubating women-led micro-enterprises.

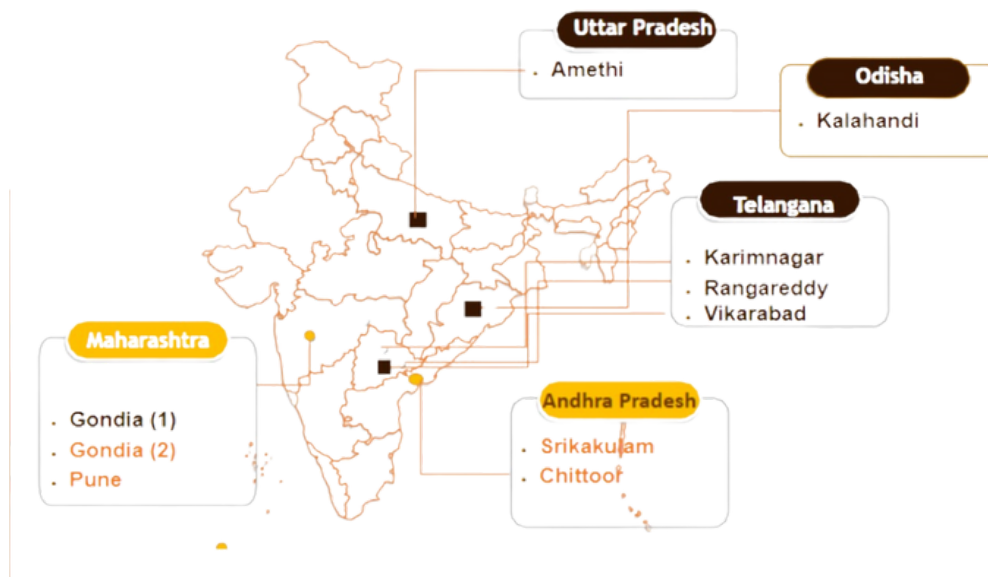
A total of 38 women completed the WEP Programme.

Blended Scale up Model

WEP Investment Required and Usage

	Year	Participants	Usage
1	2021-22	200	
2	2022-23	350	Presently, the per participant cost is Rs. 75,000. On standardisation of Curriculum and Online Platform, blended learning will reduce the cost further. Later, For training cost, seed fund, incubation Average Per participant cost - Rs. 54,000 18% cost (Rs.9,720) - Participants will cover 45% cost (Rs.14,580) - CSRs and other funding agencies 27% cost (Rs.24,300) - Government
3	2023-24	1250	
4	2024-25	1600	
5	2025-26	1600	
6	TOTAL	5000	

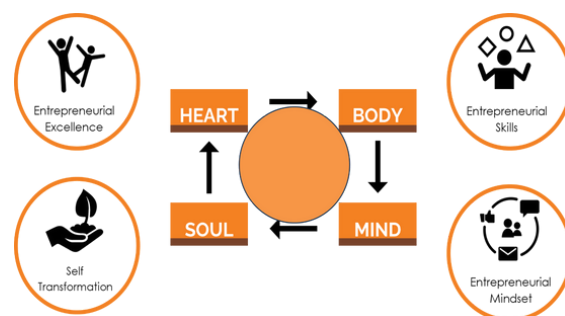
WEP Journey so far



Transforming India Initiative: SEP/ RRE

Curriculum Framework

Heart: At the core of TII's curriculum is the development of empathy and compassion. The program encourages participants to connect deeply with social causes, understanding the human impact of their work and cultivating a genuine commitment to making a difference.



Soul: The program fosters a strong sense of purpose and moral responsibility. Participants are guided to reflect on their motivations and values, aligning their entrepreneurial goals with the broader mission of social justice and equity.

Mind: Critical thinking and strategic analysis are essential skills for social entrepreneurs. The TII curriculum equips participants with the intellectual tools needed to navigate complex social issues, design innovative solutions, and make informed decisions.

Body: Recognizing that leadership requires physical and mental resilience, TII incorporates wellness practices into the curriculum. Participants are encouraged to maintain a healthy lifestyle, understanding that physical well-being is integral to their effectiveness as leaders.

Social Entrepreneurship Program

Executive Post-Graduate Diploma in Social Entrepreneurship is an 18-month practice-based programme. This programme is designed for graduate youth from diverse sectors willing to start a social enterprise. It aims to build practical experience and skills in setting up a social enterprise to prepare them for this journey.

This program constitutes classroom sessions, practice sessions and fieldwork. There are 17 courses (with a minimum of 40 days of fieldwork) covering 33 credits with 251 sessions.

As a part of this program, the participants are expected to start a new initiative for an existing social enterprise. They will be responsible for setting it up from scratch. This structured program has multiple phases essential in making a social enterprise.

Reimagine Responsible Enterprises

Access Livelihoods launched Reimagine Responsible Enterprises Fellowship Program to nurture Young Change Makers. They will work with grassroots NGOs and Social Enterprises and contribute to their mission. This is a unique fellowship model in which economic sustainability is built into the program. The RRE program is committed to enabling youth to become better resources, leaders, and contributors to global change. RRE is a 13-month fellowship program for young professionals focused on skill development and experiential learning. As part of the program, young professionals will be placed in responsible enterprises as change agents. Access Livelihoods conducts skill gap assessment for the selected fellows and trains them on required skills during the 13-month fellowship program.

Particulars	Cohort 1	Cohort 2	Cohort 3	Total
Fellows Joined	33	37	23	93
Fellows Placed	30	29	17	76
Attritions	8	10	3	21
Placement Assistance and Convocation	22	12	NA	34
Post fellowship, engaged in Social Sector	82%	73%	NA	Average 78%
Average Salary earning	5.20 lakhs	4.20 lakhs	NA	4.7 lakhs

Unique Features of Our Fellowships:

Sharing Circles create a collaborative learning environment where fellows exchange experiences, insights, and challenges, fostering a strong sense of community. Mentorships offer personalized guidance from experienced professionals, providing ongoing support, advice, and career development opportunities. Through Practicum Partnerships, the program collaborates with industry leaders to deliver hands-on projects that bridge the gap between theory and practice.

Upon completion of the program, participants benefit from extensive career support, including placement drives, CV and LinkedIn profile building, and networking opportunities. TII's strong partner network provides a solid platform for launching careers. For aspiring entrepreneurs, startup support is available in the form of incubation facilities, seed funding, and technology assistance, with expert guidance to help transform ideas into viable social enterprises.

Additionally, participants aiming for higher education can leverage TII's connections with academic institutions and receive preparation support for government examinations. This commitment to ongoing learning ensures that alumni continue to grow and develop long after the program ends.

Program Activities

These programs seek to build values-based, sustainable leadership in the livelihoods space and nurture entrepreneurial solutions to social challenges.



Practitioners as Facilitators



20 to 30 Courses



Mentorship



Travel Workshops



Assessment Process



Social Entrepreneurship

Focus Areas



**Community
Mobilization**



**Institution
Building**



**Capacity Building
& Skill
Enhancement**



**Accounting &
Finance**



**Legal
Compliances**



**Market
Linkages**



**Linking to
Govt. schemes**



**Networking and
Partnerships**



**Sustainable
Enterprise Practices**

Key Achievements (2023-2024)

ESG Placement outcomes reflect strong career opportunities for graduates, with an average salary of ₹4.7 lakhs per annum and an impressive 85% retention rate within the ESG sector.

Cohort 3 Highlights include the onboarding of 20 fellows from diverse states across India. The selection process saw 1,145 registrations, 129 applications, and 69 candidates shortlisted, culminating in the final onboarding of 20 fellows.

Tabular Summary

Category	SEP (Social Entrepreneurship RRE Program)	(Reimagine Responsible Enterprises)
Duration	2 Years (8 Months Learning + 16 Months Practicum)	13 Months (30 Days Workshop + 12 Months Practicum)
Total Participants (Till Now)	66 Seekers across 5 cohorts	90 Fellows across 3 cohorts
Stipend	₹25,000/month	₹18,000/month
Program Fee	₹8,00,000	₹16,000 + GST
Incentives	₹ 75,000 for top fellows	₹30,000 completion, ₹50,000 excellence
Placement Salary (Avg.)	₹4-6 LPA	Around ₹4 LPA
Examples of Projects	Chenchu tribe marketing, Bintex model	Value chain for Manyan grains
Learning Format	Facilitated workshops, travel, mentorship	Immersive mentoring, field-based work
Key Sectors	ESG, waste, finance, agri-value chain	Livelihoods, sustainability, enterprise growth

RRE Fellowship: Key Impacts

The Reimagine Responsible Enterprises (RRE) program has supported a total of 96,500 households in securing decent livelihoods. Across Cohorts 1 to 3, 76 fellows have been placed in the ESG sector, collectively contributing an estimated income value addition of ₹3.86 crores over two years. The program has achieved a remarkable Social Return on Investment (SROI) of 642%.

RRE specifically addresses the low awareness of ESG principles among youth, aiming to cultivate a balanced perspective on People, Prosperity, and Planet. Notably, 78% of fellows continue to remain engaged in the social sector after graduation, demonstrating the program's lasting impact.

Digital Financial Inclusion (DFI): L&T Initiative

Project Summary

The Digital Sakhi program by L&T Finance, implemented in partnership with Access Livelihoods, focuses on promoting digital and financial inclusion across rural communities by empowering women leaders - Digital Sakhis-to serve as local champions. These Sakhis deliver financial literacy, promote digital adoption, and support Women Entrepreneurs (WEs) through business hand holding, grants, and government linkages. In North Karnataka, South Karnataka, Kerala, and Tamil Nadu, the project has seen remarkable expansion, deeper engagement, and tangible socio-economic transformation.

The digital financial inclusion program was implemented in the Gondia and Vikarabad districts with support from Amazon. Under the program, the following things were achieved -



Through the program, the women were able to set clear financial goals to accomplish their dreams and aspirations, and also take stock of their current financial condition. The curriculum was designed in their local language so that the women are able to understand and apply the same. After the program, the women were able to choose suitable banking products and services like insurance, savings, bank accounts etc, for themselves and their family.

Today, in the age of digital transactions, for the inclusion of women to the mainstream society and process, the need of the hour is to train rural women in the digital transactions and make it accessible for them. During the Digital Financial Inclusion Program, the women were trained to use online payment applications like G Pay and Phone Pe.

Key Achievements (FY 2023-24)

Empowering Women Entrepreneurs

A total of 1,329 rural women entrepreneurs strengthened their enterprises through digital, financial, and market interventions. To enhance their visibility and help them establish their

businesses locally, 105 signboards were provided to women entrepreneurs. Stories like that of Aisha Muraly, who was once known only in Kerala but has now expanded her reach after receiving support from the Digital Sakhi project, illustrate the program's transformative impact. Through training, exposure visits, and continuous support, women entrepreneurs gained the confidence to revamp and expand their enterprises.

Financial & Digital Inclusion at Scale

Over 29,000 digital and financial services were delivered, including bank account openings, recurring deposits, insurance enrollments under PMJJY and SBY, and KYC/documentation support. The CREYO financial app saw adoption by over 1,000 users. SHG digitization improved the tracking of loans and repayment cycles, strengthening financial discipline within communities.

Community Impact & Systemic Access

The program addressed systemic gaps by resolving KYC issues for pensioners and Grilakshmi Yojana beneficiaries, ensuring timely benefits for elderly citizens and women. Work equipment kits were distributed to 45 construction workers, and identity documents such as Aadhaar and PAN were facilitated for marginalized individuals. Schools were engaged in financial literacy through a creative "money pot" initiative, instilling savings habits in children from an early age.

Capacity Building & Recognition

A network of 133 Digital Sakhis was trained and mobilized across districts, with 60–70% now earning an income and demonstrating the confidence to continue their roles independently. Digital Sakhis have been recognized as a third essential community structure—alongside ASHAs and Anganwadi workers—for their contributions to digitization and financial literacy. Consistent stakeholder engagement and transparent reporting enhanced the program's visibility, leading Panchayats to invite Digital Sakhis to host village-level events and training.

Partnerships & Ecosystem Collaboration

Partnerships with organizations such as SELCO Foundation, RSETI, Buzz India, and Myrada provided access to skill-building tools like solar-powered juice and papad-making machines, as well as entrepreneurship development programs. District-level workshops in Kolar and Tumkur strengthened collaboration with local bodies and government officials, ensuring that the program's efforts aligned with broader development goals.

Tabular Summary

Particulars	North Karnataka	South Karnataka	Kerala	Tamil Nadu	Total
Digital Sakhis	177	133	100	100	510
Villages Covered (FY 23–24)	327	386	100	100	913
Women Entrepreneurs (WEs)	1,883	1,330	1,000	600	4,813
DFL Outreach – Total	2,19,140	1,62,230	1,29,640	1,03,700	6,14,710
Male	1,06,366	77,861	53,087	49,874	2,87,188
Female	1,12,774	84,370	76,552	53,830	3,27,526
Convergence Amount (₹ Cr)	14.08	17.38	15.16	2.44	49.06
No. of Beneficiaries	24,546	13,217	13,582	7,056	58,401
Gap Funding – WEs	120	78	54	-	252
Amount (₹)	₹10,79,410	₹8,84,892	₹6,43,904	-	26,08,206

Access Livelihoods Foundation developed two Fintech applications, the details of which is listed below:

MiFOS App

"Mifos Client Application" is for women members of the PCs. With this app, women farmers can have transparency in their transactions with PCs. The app is designed to help the members to verify their details in the PC records. It also helps farmers to check their account balances and apply for loans to the Producer Company. The app also helps the members to track the repayment of the loans and enable them to make online repayments from their savings account without visiting the PC office.

Creyo Finance App

Creyo Finance app was envisaged to facilitate personal financial management for rural women. Using the app, they can better manage their money, plan for their goals, decide on different financial products (loans/savings) and budget their money efficiently. The app's simple interface makes it extremely easy to operate and understand. The app is available in four languages - English, Hindi, Marathi & Telugu, and can be customized in more regional languages.

Indicators

Project	Indicator	Value (FY 23-24)
NKN	Awareness Levels: Financial Literacy	84%
	Adoption Levels: Financial Literacy	64%
	Income Levels of WE	97%
SKN	Awareness Levels: Financial Literacy	86%
	Adoption Levels: Financial Literacy	72%
	Income Levels of WE	83%
CKL	Awareness Levels: Financial Literacy	91%
	Adoption Levels: Financial Literacy	78%
	Income Levels of WE	83%
MDU	Awareness Levels: Financial Literacy	93%
	Adoption Levels: Financial Literacy	64%
	Income Levels of WE	92%

Key Challenges

Governance and Administrative Challenges

Leadership transitions in Panchayats disrupted program continuity and delayed approvals for planned activities. In some cases, initial resistance from both community members and authorities arose due to mistrust, stemming from past instances of NGO frauds.

Field and Environmental Constraints

Extreme heat and humidity made mid-day fieldwork difficult for Digital Sakhis, while the remote locations of many villages posed challenges for monitoring, follow-ups, and group mobilization.

Technology and Training Barriers

A lack of smartphones among women limited the effectiveness of training on digital tools such as UPI. Additionally, community concerns over data privacy created reluctance to use financial literacy workbooks, and low male participation in training sessions restricted the potential for holistic household-level financial engagement.

Community Expectations and Recruitment Issues

High expectations from women entrepreneurs for loans and financial aid led to instances of dissatisfaction. Recruitment of Digital Sakhis in certain areas proved difficult due to caste-related barriers, mobility restrictions, and safety concerns.

Branding and Outreach Limitations

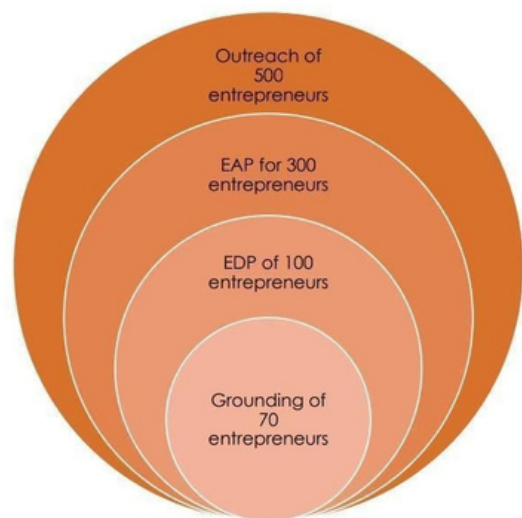
Efforts to implement wall branding were stalled when property owners demanded payment, mistakenly assuming it to be commercial advertising.

Swavalamban Connect Kendra (SCK)

Implementation Partner: Access Livelihoods Foundation Funding Partner: Small Industries Development Bank of India (SIDBI) Reporting Period: FY 2022–23 and FY 2023–24

Project Summary

The Swavalamban Connect Kendra (SCK) project is a flagship national initiative spearheaded by the Small Industries Development Bank of India (SIDBI) and implemented by Access Livelihoods Foundation. This initiative was designed to foster grassroots entrepreneurship and promote economic self-reliance across underserved and remote regions of India. With a strong focus on inclusivity and empowerment, the project aimed to identify, mentor, and support first-generation entrepreneurs by providing a suite of critical services, including enterprise development support, financial linkages, mentoring, and capacity building.



Implementation was carried out across five diverse states Uttarakhand, West Bengal, Chhattisgarh, Madhya Pradesh, and Tamil Nadu through a decentralized and community-rooted network of Swavalamban Connect Kendras. These Kendras functioned as dynamic local entrepreneurship facilitation centers, effectively bridging the gap between aspiring entrepreneurs and various government schemes, financial institutions, and skill development programs. Each centre became a focal point for nurturing entrepreneurial aspirations at the grassroots level, especially among women, youth, and marginalized communities.

While the project faced operational and structural challenges due to the diverse socio-economic contexts of implementation, the resilience of the field teams and the robust design of the intervention enabled significant outcomes on the ground. Notably, the latter phase of implementation witnessed increased momentum in entrepreneur outreach,

training, and enterprise support activities. Through adaptive strategies and collaborative efforts, Access Livelihoods continued to drive the intervention forward with steadfast commitment, ensuring impactful engagement with beneficiaries and stakeholder institutions through to March 2025.

Key Activities (2023-24)

The operationalization of 100 Swavalamban Connect Kendras (SCKs) was completed across five states, each supported by state-level offices and trained personnel to ensure smooth functioning.

Entrepreneur Mobilization efforts reached over 9,000 aspiring entrepreneurs through field-based outreach activities carried out by local SCK agents.

Under capacity building, 17 batches of Entrepreneurship Awareness Programs (EAP) were conducted, benefitting 512 individuals, while six batches of Entrepreneurship Development Programs (EDP) trained 185 individuals with advanced skills in business development and management.

In terms of enterprise creation and credit linkages, 1,352 new enterprises received support, with 435 of them successfully formalized through credit linkages with banks or financial institutions.

To strengthen program delivery, training and branding support included the development of curriculum, training manuals, and visual branding materials such as SCK signage, business cards, and letterheads. Additionally, state-specific in-person training sessions were conducted across all five regions between January and February 2024.

Category	Achievement
Operationalization	100 SCKs established across 5 states with state-level offices and trained personnel
Entrepreneur Mobilization	9,000+ aspiring entrepreneurs reached through field-based mobilisation

Capacity Building – EAP	512 individuals trained in 17 batches
Capacity Building – EDP	185 individuals trained in 6 batches
Enterprise Creation	1,352 new enterprises supported
Credit Linkages	435 enterprises formally linked to banks/financial institutions
Training & Branding Support	Curriculum, manuals, and visual branding (SCK signage, business cards, letterheads) developed
State-Specific Training	Physical training conducted in all 5 regions during Jan–Feb 2024

Key Highlights

Across five states, a total of 2,851 enterprises were established, with 845 individuals making self-investments to strengthen their businesses. The program facilitated 717 fresh loan applications, of which 353 entrepreneurs successfully received loan disbursements. To support enterprise growth, a custom training curriculum and operational manuals were developed, covering key processes such as MSME registration, FSSAI licensing, PAN application, and loan procedures. Capacity building remained a core focus, with 512 individuals trained through Entrepreneurship Awareness Programs (EAP) and 185 through Entrepreneurship Development Programs (EDP). To enhance visibility and community presence, branding tools-including signage, business cards, and standardized interior materials-were deployed across all Swavalamban Connect Kendras (SCKs).

Cumulative Tabular Summary

State	Enterprise Creation (EC)	Self Investment	Fresh Applicants Loan (FLA)	Disbursed Loan Applicants (DLA)
Uttarakhand (UT)	238	36	137	65
West Bengal (WB)	695	93	497	105
Chhattisgarh (CG)	274	135	82	57
Madhya Pradesh (MP)	365	312	0	53
Tamil Nadu (TN)	434	359	1	73
Total	2,006	845	717	353

Key Challenges

1. High Attrition Rate & Low Performance: Several SCKs across states like Madhya Pradesh and West Bengal had to be re-activated or replaced due to non-performance.
2. Delays in Loan Approvals: Entrepreneurs faced a 3-month average turnaround for credit linkages, affecting trust and enterprise momentum.
3. Income Instability due to the Payment model: The productivity-linked payment model caused income instability, especially in early months or low-performing areas. As a result, many SCKs expressed dissatisfaction due to income fluctuations.
4. Free-of-cost services were sometimes undervalued or perceived as "untrustworthy" by communities, leading to their lower adoption.

Way Forward (2023-24)

The focus for the coming year will be on strengthening inactive Swavalamban Connect Kendras (SCKs) through fresh recruitment and onboarding of staff. Efforts will continue toward the creation of the remaining enterprises to achieve the overall target of 10,000. The allocated ₹38 lakh for third-year handholding support will be deployed in five bi-monthly phases across all operational states. SCK business models will be refined to incorporate revenue-generating services, ensuring their long-term sustainability. Additionally, curriculum and operational tools will be continuously upgraded based on ground-level feedback to further enhance training quality and service delivery.

Partners and Projects Summary

Entity	Project	Project Duration	Partner
Access Livelihoods Artisans Foundation	Setting up of Learning Lab to provide artisans with techno-managerial skills	April 2022 – March 2024	SVP
Access Livelihoods Artisans Foundation	Creating Agency in the Women in Weaving Value chain in India, impacting 1,700 women weavers by 2023 through collectivisation	February 1, 2021 – January 31, 2024	3ie (International Initiative for Impact Evaluation)
Access Livelihoods Artisans Foundation	Development of Narayanpet cluster	April 2021 – March 2024	NABARD
Access Livelihoods Foundation	AEOF pilot project	March 2021 – March 2025	Turvo
Access Livelihoods Foundation	ClimatePro	Dec 2021 – Oct 2024	International Rice Research Institute
Access Livelihoods Foundation	Digital Sakhi Program	2022 – 2025	L&T Financial Services
Access Livelihoods Foundation	Women Entrepreneurship Program	2022 – 2025	CGI Information Systems and IRRI
Access Livelihoods Foundation	Revolving Grant	2022 – 2024	IIFL Wealth Foundation
Access Livelihoods Learning Foundation	Reimagine Responsible Enterprises		SVP
Access Livelihoods Learning Foundation	Women Entrepreneurship Program*	2021 – 2023	GIZ

Access Livelihoods Learning Foundation	Agri-intrapreneurship Program**	April 2022 – March 2023	Coromandel International
Access Livelihoods Consulting India Limited	Swavalamban Connect Kendra	September 2022 – September 2025	SIDBI
Access Livelihoods Consulting India Limited	Pilot project on entrepreneurship development in temple town of Kollur	July 2021 – June 2023	Indian Institute of Entrepreneurship

Milestones of the Year (2023-24)

Geographic Reach & Expansion

During the year, 100 Swavalamban Connect Kendras (SCKs) were established across five states- Madhya Pradesh, Tamil Nadu, West Bengal, Chhattisgarh, and Uttarakhand-creating a national-level grassroots entrepreneurship support network. Over 550 women farmers adopted agroecology practices through KFSPCL in Vikarabad and KTFSPCL in Srikakulam, further strengthening Access Livelihoods Foundation's presence in Telangana and Andhra Pradesh. The Digital Financial Inclusion Program also expanded its reach to Madurai district in Tamil Nadu, delivering financial literacy services across 100 villages.

Women's Empowerment

A total of 1,329 women entrepreneurs were supported across ALF programs through targeted training, branding initiatives, and improved market access. In Vikarabad, 300 women farmers achieved PGS organic certification under the WEOF project, enabling them to enter premium organic markets. The Women Entrepreneurship Program (WEP) in Kodangal saw 38 rural women graduate with certified business training from EDII, equipping them with the skills to manage and grow their enterprises. Additionally, 133 Digital Sakhis were trained and deployed across Karnataka, Kerala, and Tamil Nadu, with 60-70% now earning independently.

Enterprise Development & Sales

Through the Swavalamban Connect Kendras (SCKs), 2,006 new enterprises were created, with 435 of them linked to credit, providing a significant boost to local MSME ecosystems. In Odisha, Loisingha WFSPCL launched the Creyo brand, marking the collective's first market-facing seed sales. Under the Chitrika project, total sales revenue reached ₹2.42 crore up to February 2023. Meanwhile, the Digital Sakhi programs facilitated over 29,000 digital and financial services, including bank account openings, deposits, and insurance enrollments, strengthening financial inclusion in target communities.

Training, Innovation & Leadership

512 participants underwent Entrepreneurship Awareness Programs (EAP); 185 completed intensive EDP sessions via SCKs.

1177 women trained in various domains (weaving, marketing, technology) through the Chitrika project - exceeding targets.

Launch of the Handmade MBA (Chitrika), combining 136 sessions and experiential learning for grassroots business leadership.

Training modules and field schools implemented for organic farming, intercropping, and soil health in WEOF.

Digital & Infrastructure Innovations

Under the Chitrika initiative, ERP upgrades and digital user experience enhancements were implemented to improve backend efficiency and boost e-commerce sales. Digital marketing efforts, including ad campaigns, WhatsApp integration, and the revamp of the Creyo website, achieved an online reach of over 3.5 million. State-level offices were established in all five SCK states, supported by the rollout of branding assets such as business cards, signage, and communication materials. As part of the Digital Sakhi-led financial inclusion efforts, the CREYO financial app was launched, reaching over 1,000 users.

Fund Mobilization

The total budget under the SCK project stood at ₹4.13 crore, with an additional ₹38 lakh allocated for third-year handholding support. Ongoing funding partnerships with SIDBI, CGI, L&T Finance, IRRI, 3ie, 360 ONE Foundation, and other stakeholders continued to drive impact across multiple states and programs. Working capital and input procurement funds were mobilized for five Producer Companies in Kalahandi, Balangir, Srikakulam, and Gondia, strengthening their operational capacity and market readiness.

Partnerships & Recognition

Partnerships with IRRI, EDII, CGI, SIDBI, and 360 ONE Foundation continued to strengthen program implementation and outreach. Chitrika's Creyo brand launch, featured in The Hindu, significantly boosted public recognition and credibility. In West Bengal, collaboration with FICSI (Food Industry Capacity & Skill Initiative) enabled the delivery of skill-based training through SCKs. At the government level, the program partnered with the Department of Agriculture & Farmers' Empowerment, Odisha, under the ClimatePRO initiative, further aligning efforts with state-led agricultural and climate resilience goals.

Case Stories

Operation Beehive

1. Enhancing Income through Localized Dal Processing

As part of the effort to build value addition capacities within farmer producer companies, Ms. Kavitha, a member of the collective, was supported to carry out decentralized dal processing using traditional techniques. She was assigned the responsibility of processing 8 quintals of dal at the village level.

While the work was labour-intensive, Ms. Kavitha successfully completed the task. This intervention helped her generate an additional income of ₹8,000. Importantly, by eliminating the use of third-party processing units, initiative also enabled savings on operational costs for the collective.

Beyond the financial gain, the initiative showed the viability of localized processing as a strategy to retain more value within farming communities. It also highlighted the role of trained women members in managing post-harvest activities independently. Ms. Kavitha's participation served as a practical example for other women farmers, and illustrated how targeted support and infrastructure can enhance economic returns and strengthen control over value chain operations.



2. Neelamma's Transition to Agroecology and Organic Farming in Kodangal, Telangana

Neelamma, a smallholder farmer from Kodangal, transitioned from chemical-intensive red gram cultivation to organic farming through the Women Entrepreneurship Organic Farming (WEOF) Programme. With support from Digital Krishi Sakhis and field staff, she adopted agroecological practices such as intercropping red gram with green gram, using compost and vermicompost, and implementing Integrated Pest Management (IPM) techniques.

She participated in multiple trainings on soil health, composting, biodiversity, and certification protocols. With program guidance, Neelamma successfully obtained organic certification under the Participatory Guarantee System (PGS).



Her produce was linked to direct procurement channels, allowing her to access premium markets. In the last cycle, she earned an additional Rs. 1,500 as a market premium. Today, her farm serves as a local example of sustainable agriculture, encouraging other women in the village to follow suit.

Transforming India Initiative

1. Shibam Ghosh - RRE Fellow, West Bengal

Shibam Ghosh, a TII RRE Fellow, played a pivotal role in empowering aspiring female entrepreneurs in his community. He spearheaded an Entrepreneurship Awareness Program (EAP) that trained 30 women on crucial business-building skills. His sessions covered topics like understanding startup intricacies, simplifying bank linkage for funding, and guiding loan application documentation. Beyond technical knowledge, Shibam also ensured these entrepreneurs understood how to establish legally recognized enterprises, laying the foundation for their businesses to thrive. Through his efforts, he significantly enhanced the capacity of these women to participate in the local economy.



2. Rajat Kumar- RRE Fellow

Rajat made significant project contributions across six areas: Fish Farming, Goat Farming, Lac Cultivation, Lemongrass Plants, Poultry Farming, and Mushroom Cultivation. These collaborative efforts resulted in a substantial community impact categorized by Enhanced Collaboration, Increased Trust and Support, Tailored Solutions, and Capacity Building within the communities



3. Himanshu Varshney - RRE Fellow, Bhopal

As an RRE Fellow working under the SIDBI Project in Chhattisgarh, Himanshu Varshney dedicated his efforts to mobilizing entrepreneurs at the grassroots level. He conducted Entrepreneurship Awareness Programs for 30 aspiring entrepreneurs, focusing on skills essential for launching and sustaining micro-enterprises. Beyond initial training, Himanshu provided continuous handholding from the conception of business ideas to establishing operational enterprises. His involvement in micro-incubation initiatives further empowered underprivileged entrepreneurs, fostering a culture of sustainable economic growth.



Himanshu Varshney
TII RRE Fellow

Contact us: +91 63028 68390 / tiiaccessivelivelihoods.org

Registration open
Apply now!
Be the Fellow!

QR Code

Registration open
Apply now!
Be the Fellow!

QR Code

Be the Change-Maker

Join us on this journey of empowerment, and let's uplift communities together!

Contact us: +91 63028 68390 / tiiaccessivelivelihoods.org

Our SOK Mahasamund, Chhattisgarh conducted an EAP (Entrepreneurship Awareness Program) Training Program for 30 members of Women & Men Entrepreneurs!

Contact us: +91 63028 68390 / tiiaccessivelivelihoods.org

Reimagine Responsible Enterprises		Social Entrepreneurship Program	
• Monthly stipend	Rs. 18,000 /-	• Monthly stipend	Rs. 25,000 /-
• Completion incentive	Rs. 50,000 /-	• Excellence incentive	Rs. 75,000 /-
• Excellence incentive	Rs. 50,000 /-	• Application fee	Rs. 1,000 /-
• Application fee	Rs. 1,000 /-		

Digital Financial Inclusion

1. Empowering Women Entrepreneurs through the Digital Sakhi Store Project: Story of AVVAI

Meet Mrs Deepa, a resident of T Kallupatti, Peraiyur district, Madurai, Tamil Nadu. Her journey to success began when she participated in the five-day Women Entrepreneur's Development Program (WEDP) in the Peraiyur cluster. This program, designed to nurture and empower women entrepreneurs, helped Mrs Deepa discover her passion for selling organic food products.



With the guidance and support of the project team, she was able to create a business plan that was tailored to her unique strengths and aspirations. This began her successful journey, culminating in the establishment of the AVVAI organic store. The store was inaugurated at a grand event attended by the company secretary and chief sustainability officer of L&T Finance.

With Mrs Deepa's unwavering dedication and comprehensive support from the AL team, the AVVAI organic store witnessed remarkable growth. It excelled in producing various Millet-based products, meeting the diverse demands of customers. The AL team played a pivotal role in assisting her with digital payments and introducing her to financial linkages, paving the way for further expansion and sustainability. Mrs Deepa envisions AVVAI Organic Store extending beyond mere commerce and becoming a central hub



for products crafted by women entrepreneurs in Madurai. Her story exemplifies the transformative impact of the Digital Sakhi project in empowering rural women entrepreneurs.

2. Digital Sakhi Project: Transforming Lives through Digital Learning

Meet Shivamma, married to Ningappa Rayapnure, who resided in the bustling city of Mumbai, earning her livelihood through odd jobs. Despite the challenges, she nurtured a dream of a better life for herself and her family. Leaving her village, Mantala, in Basavakalyan taluk of Bidar district in Karnataka, she moved to Mumbai hoping for a brighter future. In Mumbai, Shivamma faced numerous hurdles in securing stable employment to sustain her family.



Despite facing adversity, she never lost her resilience and remained determined. When the pandemic struck in 2020, Shivamma was compelled to return to her village due to the lockdown. Despite her return, the income from odd jobs was insufficient to meet her household expenses, igniting a desire within her to do more. The Digital Sakhi Project commenced in her village during this period, focusing on digital and financial inclusion. A dedicated member, the Digital Sakhi, met Shivamma and taught her how to use the Internet and YouTube. Shivamma realised that YouTube is a treasure trove of knowledge. She seized this opportunity to enhance her skills and expand her horizons. Through YouTube tutorials, Shivamma delved into the art of making paper plates, inspired by its eco-friendly nature and potential for a small-scale business. Shivamma honed her craft and started experimenting with designs and materials to create distinctive paper plates. Despite initial scepticism from family and friends, Shivamma persevered, setting up a workshop in her home and supplying paper plates to various establishments. As demand grew for Shivamma's quality products, her once doubtful family proudly acknowledged her achievements. With her success, she aspires to expand into paper glass production.

Shivamma's journey from Mumbai to her village and her transformation into an entrepreneur is a shining example of hope for her community. Thanks to the support of the Digital Sakhi and Cluster Coordinators, Shivamma's journey demonstrates how access to digital resources can trigger positive change, inspiring others to follow in her footsteps towards success.

3. Empowering Dreams: Aisha Murali's Journey with Digital Sakhi

Aisha Murali had big dreams when she started her business. She worked hard, supplying steamed foods like idiyappam, idli, and rice cakes in bulk. Her business grew quickly, gaining many loyal customers. But then, COVID hit, and she had to close her business for a year and a half. To make things worse, a natural disaster destroyed her building and main machine, costing 3 lakh rupees. Despite trying hard to fix the machine, she could not do so, and her debts piled up. Feeling hopeless, she even considered suicide.



That's when Digital Sakhi Pinky stepped in. She listened to Aisha's story and encouraged her to restart her business. With Pinky's support, Aisha found a way to use a powdering machine she already had to create a new product. Pinky stayed in touch with Aisha, offering support and encouragement. Aisha did her research, learning from YouTube and agricultural universities to develop innovative, healthy products. She did everything herself, from making the products to packaging them. Undeterred by her challenges, Aisha initially offered three products. However, her commitment to quality and innovation resonated with customers, leading to an expansion of her product line to seven items. Demonstrating her environmental consciousness, she even transitioned from plastic packaging to reusable bottles. Aisha's perseverance bore fruit when she participated in events like Vaiga Fest, witnessing a surge in sales and improved marketing.

Looking ahead, Aisha wants to use millet to make her products more affordable without compromising quality. She also wants to educate her community about the importance of healthy eating. Thanks to Digital Sakhi Pinky's support, Aisha's business is thriving, and she's positively impacting her community.

Quotes from beneficiaries

Entrepreneur Name: Anuja
Village: Mannancherry
District: Alappuzha (Kerala)

"Now I am very much satisfied with this enterprise, and I can achieve my dream through this. This business has helped us improve our living standards, and my family is very proud of our new shop. I feel pleased about the support from the L&T Finance Digital Sakhi Project."

Beneficiary Name: Jagadish
Digital Sakhi Name: Bharati
Village: Ramayanakote
District: Kolar (Karnataka)

"Thank you so much to L&T Finance and Access Livelihoods for helping us to get the support from the government and other NGOs. Special thanks to Digital Sakhi, who helped me get this equipment, grant support for purchasing sheep, and registration for insurance schemes. Many of us don't know so many programs available at the government level, but showing ways to access these services is very important."

Acknowledgements

We extend our deepest gratitude to all our funders, partners, and collaborators who made our work in 2023–24 impactful, inclusive, and sustainable. Your support has enabled us to co-create livelihood solutions that are rooted in community needs, entrepreneurial potential, and social equity.

We thank the following institutions for their critical contributions:

Program and Funding Partners

L&T Finance – Recognized for its continued support of the Digital Sakhi program, which empowered women with digital and financial literacy across Karnataka, Kerala, and Tamil Nadu.

SIDBI (Small Industries Development Bank of India) – Acknowledged for enabling entrepreneurship through the Swavalamban Connect Kendra (SCK) initiative, impacting rural and semi-urban clusters.

NABARD – Appreciated for funding and providing technical assistance for OFPO formation and strengthening, particularly in Narayanpet, Telangana, to support producer companies and handloom marketing efforts.

SVP India (Social Venture Partners) – Commended for supporting the Reimagine Responsible Enterprises (RRE) Fellowship under the Transforming India Initiative, nurturing youth leaders dedicated to ethical and inclusive enterprise development.

CGI – Valued for providing strategic technology and skill development support, enhancing digital inclusion and employability in underserved regions.

Turvo – Thanked for contributing to digital livelihoods and rural workforce skilling through innovative, tech-led interventions.

Technical and Strategic Partners

MANAGE (National Institute of Agricultural Extension Management) – Recognized for credentialing the Women Entrepreneurship Program under Operation Butterfly and ensuring the delivery of high-quality training.

GIZ (Green Innovation Centre) – Appreciated for supporting skill development and entrepreneurship initiatives among women engaged in the agriculture value chain.

UNDP (United Nations Development Programme) – Commended for enabling digital and livelihood-based interventions under Operation Web and the Women Entrepreneurship Program.

International Rice Research Institute (IRRI) – Valued for piloting innovations in rural livelihoods and producer training initiatives in Uttar Pradesh.

Local and Government Collaborators

District Rural Development Offices (DRDOs) and local government departments
For their continued collaboration, convergence support, and facilitation of field operations in key clusters across Andhra Pradesh, Telangana, Maharashtra, and Odisha.

Our People

To our incredible Digital Sakhis, cluster-level entrepreneurs, RRE Fellows, and community volunteers, thank you for being the face of change in your communities.

To our field teams, cluster leads, trainers, designers, and mentors, your commitment and energy have driven our success.

Partners



Way Forward FY 2024-25

As we enter FY 2024-25, Access Livelihoods remains committed to scaling impact, strengthening systems, and empowering communities through innovation, inclusion, and enterprise. Our strategic priorities for the coming year include:

1. Agroecology & Organic Farming

The program will expand the adoption of agroecological practices across new farmer groups in the Vikarabad and Srikakulam clusters, with a strong emphasis on composting, intercropping, and improving soil health. Organic certification support through the Participatory Guarantee System (PGS) will be scaled to include additional women farmers beyond the current 300 certified members. Training modules will be further strengthened to cover organic input production, Integrated Pest Management (IPM) techniques, and biodiversity conservation, ensuring that new seasonal cohorts are equipped with the skills and knowledge needed for sustainable farming.

2. Enterprise Development & Market Linkages

The plan includes developing new business lines for producer companies in Odisha, guided by completed value chain studies in goateries, dairy, and oilseeds. Creyo brand integration will be deepened across clusters by promoting farmer-led retail, enhancing product packaging, and expanding direct-to-consumer (P2C) sales models. In Maharashtra, backyard poultry enterprises will be scaled by replicating the successful approaches demonstrated by the initial cohort. Additionally, buyer linkages will be established for organic produce in premium urban markets, with a focus on securing direct institutional procurement channels.

3. Infrastructure & Institutional Strengthening

The upcoming plan involves operationalizing additional Farmer Service Centres in Kalahandi and Srikakulam to strengthen last-mile delivery of agricultural inputs and services. Concurrently, the land transfer process will be completed, and work will be initiated on establishing Integrated Handloom Hubs (IHH) in both Srikakulam and Narayanpet, enhancing infrastructure and capacity for the handloom sector.

4. Training & Capacity Building

The plan includes mobilizing the second cohort for the Handmade MBA under Chitrika, with expanded access to clusters beyond Telangana. Bi-monthly training cycles will be conducted for Digital Sakhis and SCK operators, focusing on enterprise mobilization, credit linkage, and the use of digital tools. Digital learning modules will be introduced for SHG and FPO members, featuring short-form content in local languages to improve accessibility and engagement. Additionally, season-specific training for Kharif and Rabi will be organized on soil health, Integrated Pest Management (IPM), and intercropping, tailored to the needs of each agro-climatic zone.

5. Access to Finance & Systems Development

The strategy will focus on leveraging formal financing for profitable Producer Companies, such as ADWFSPCL, to reduce reliance on grant-based capital. Revolving Grants provided by the 360 ONE Foundation will be rotated and replenished across additional business cycles and clusters to maximize impact. Furthermore, SCK revenue models will be refined by integrating service-based income streams, ensuring long-term financial sustainability and resilience.

6. Program Expansion & Ecosystem Building

The plan aims to scale the Swavalamban Connect Kendra model to achieve the target of 10,000 enterprises, supported by bi-monthly performance-linked planning to ensure steady progress. Additionally, the WEOF model will be extended to new geographies, guided by a structured framework that integrates agroecology practices with robust market access systems.

Focus Area	Key Actions Planned
Agroecology & Organic Farming	Expanding adoption of agroecology in Vikarabad and Srikakulam clusters
	Scale certification support through PGS
	Improve training modules of input production and such for new cohorts

Enterprise Development & Market Linkages	Develop new business lines for Odisha PCs
	Increase Creyo brand integration among clusters
	Replicate successful models of backyard poultry enterprises in Maharashtra
	Establish buyer linkages for organic produce
Infrastructure & Institutional Strengthening	Operationalise more FSCs in Srikakulam (AP) and Kalahandi (Odisha)
	Complete land transfer and initiate work on Integrated Handloom Hub (IHH) in Srikakulam and Narayanpet.
Training & Capacity Plan and Building	and expand the second cohort for the Handmade MBA under Chitrika to other clusters beyond TS
	Conduct bi-monthly training cycles for Digital Sakhis and SCK operators
	Introduce digital learning modules for SHG/FPO members
	Conduct season-specific training (Kharif and Rabi) on soil health, intercropping etc.
Access to Finance & Systems Development	Leverage formal financing for profitable PCs
	Rotate Revolving Grants from 360 ONE Foundation across clusters
	Refine SCK revenue models by integrating service model streams
Program Expansion & Ecosystem Building	Scale up the SCK model with bi-monthly planning
	Expand WEOF model to new areas beyond existing clusters

Annexure: Financial Statements

Access Livelihoods Consulting India

Balance Sheet:

Access Livelihoods Consulting India Limited				
Balance Sheet as at 31st March, 2024				
(Amount in thousands)				
Particulars	Note	31st March, 2024	31st March, 2023	
I. EQUITY AND LIABILITIES				
1 Shareholders' Funds				
(a) Share Capital	2	12,952	22,452	
(b) Reserves and Surplus	3	24,828	37,093	
2 Non-Current Liabilities				
(a) Long-term borrowings	4	6,856	10,104	
(b) Other Long term Liabilities	5	249	285	
3 Current Liabilities				
(a) Short Term Borrowings	6	1,25,498	1,26,454	
(b) Trade Payables				
-Total outstanding dues of micro enterprises and small enterprises	7	153	-	
-Total outstanding dues of creditors other than micro enterprises and small enterprises		2,541	3,516	
(c) Other Current Liabilities	8	91,242	64,947	
(d) Short Term Provisions	9	1,039	1,038	
Total		2,65,357	2,65,889	
II. ASSETS				
1 Non-Current Assets				
(a) Property, Plant and Equipment and intangible assets				
(i) Property, Plant and Equipment	10	44,497	46,255	
(ii) Intangible assets		95	128	
(b) Non-Current Investments	11	967	967	
(c) Deferred tax Assets (net)	12	125	911	
(d) Long term loans and advances	13	1,01,050	1,03,259	
(e) Other Non-Current Assets	14	1,864	1,864	
2 Current Assets				
(a) Trade Receivables	15	36,467	25,316	
(b) Cash and Bank Balances	16	1,262	12,578	
(c) Short term loans and advances	17	35,378	35,761	
(d) Other Current Assets	18	43,652	38,850	
Total		2,65,357	2,65,889	
Significant Accounting Policies	1			

The accompanying notes are an integral part of the financial statements.

As per our report of even date
For M.Anandam & Co.,
Chartered Accountants

For and On behalf of the Board

M.R.Vikram
Partner
M.No: 021012

G.V. Krishnagopal
Director
DIN : 00621727

G. Sarat Kumar
Director
DIN : 03465687

Place: Secunderabad
Date:

Profit & Loss Statement:

Access Livelihoods Consulting India Limited			
Statement of Profit and Loss for the year ended 31st March, 2024			
(Amount in thousands)			
Particulars	Note	31st March, 2024	31st March, 2023
I Revenue from Operations	19	50,134	58,620
II Other Income	20	5,530	5,104
III Total Income (I+II)		55,664	63,724
IV Expenses			
Employee Benefits Expense	21	14,946	8,381
Consultants Benefit Expenses & Project Expenses	22	17,258	17,571
Finance Costs	23	25,164	17,866
Depreciation and amortization expenses	10	1,765	1,878
Other Expenses	24	4,832	9,778
Total Expenses (IV)		63,964	55,474
V Profit / (Loss) Before Tax (III-IV)		(8,301)	8,250
VI Tax Expense			
(1) Current tax		-	-
(2) Deferred tax		(786)	(945)
VII Profit / (Loss) for the year (V-VI)		(9,087)	9,195
VIII Earnings per Equity Share (FV of Rs. 10/- each)			
Basic	25	(14.64)	14.82
Diluted		(14.64)	8.11
Significant accounting policies	1		

The accompanying notes are an integral part of the financial statements.

As per our report of even date
For M.Anandam & Co.,
Chartered Accountants

For and On behalf of the Board

M.R.Vikram
Partner
M.No: 021012

G.V. Krishnagopal G. Sarat Kumar
Director Director
DIN : 00621727 DIN : 03465687

Place: Secunderabad
Date:

Access Livelihoods Artisans Foundation

Balance Sheet:

CHITRIKA, HYDERABAD					
BALANCE SHEET AS AT 31.03.2024					
LIABILITIES	Sch	As on 31.03.2024		As on 31.03.2023	
Capital Fund					
Opening Balance		56,24,253.39		40,81,736.00	
Add: Surplus/(Deficit)		4,94,052.13	61,18,305.52	15,42,517.39	56,24,253.39
Earmarked Funds	1		8,59,264.58		32,78,046.26
Current Liabilities & Provisions					
Loans & Advances	2	16,48,367.51		55,54,524.43	
Salary Deposits	3	7,49,447.23		7,63,969.70	
Sundry Creditors	4	2,30,990.92		7,05,752.00	
Duties and Taxes Payable		-		3,08,308.00	
Staff FS & Salary payable	5	3,45,681.40	29,74,487.06	7,52,543.34	80,85,097.47
Total			99,52,057.16		1,69,87,397.12

ASSETS	Sch	As on 31.03.2024		As on 31.03.2023	
Fixed Assets	6		42,132.56		49,426.79
Currents Assets, Loans & Advances					
Loans & Advances	7	31,43,160.00		73,57,289.63	
TDS Paid in Advance	8	1,53,103.00		-	
TDS receivable		91,650.00		91,650.00	
Deposits	9	16,100.00	34,04,013.00	16,100.00	74,65,039.63
Cash & Bank Balances					
Cash in Hand					
Cash at Bank					
Union Bank India (FCRA)		11,217.70		10,914.70	
Union Bank of India (SBA)		50,19,045.81		14,76,649.12	
HDFC Bank (Current)		12,12,658.94		28,21,709.84	
SBI (FCRA)		2,54,060.65		51,54,728.54	
Union Bank Bank (Rajam A/c)		8,928.50	65,05,911.60	8,928.50	94,72,930.70
Total			99,52,057.16		1,69,87,397.12

For CHITRIKA

K.A. Arundhan
TREASURER

Vijay
SECRETARY



VIDE OUR REPORT OF EVEN DATE

For SWAMY & SESHADRI
Chartered Accountants
(Firm Regn No. 003913S)

B. Krishnaswamy
B. KRISHNASWAMY
PARTNER

M.No.019096

30 AUG 2024

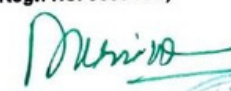
Income & Expenditure Statement:

CHITRIKA, HYDERABAD INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2024				
INCOME	Sch	Amount for the year ended 31.03.2024		Amount for the year ended 31.03.2023
By Project Income	10		1,84,28,347.94	4,04,89,471.72
By Interest Income	11		28,409.00	1,23,608.00
By Voluntary Contributions			5,41,098.00	17,58,308.00
By Other Income	12		5,05,597.61	15,560.00
TOTAL			1,95,03,452.55	4,23,86,947.72

EXPENDITURE	Sch	Amount for the year ended 31.03.2024		Amount for the year ended 31.03.2023	
To Project Expenses	13	1,84,92,339.75		4,06,74,694.72	
To Support Expenses		3,58,839.00	1,88,51,178.75	-	4,06,74,694.72
To Administrative Expenses					
Consultancy Charges		69,187.00		-	
Travelling & Stationery		-		34,155.00	
Financial Charges	14	16,247.66		12,403.50	
Miscellaneous Exp		8,616.00		-	
Interest On Salary Deposit		56,876.78	1,50,927.44	1,13,202.70	1,59,761.20
Depreciation	6		7,294.23		9,974.41
To Surplus/(Deficit)			4,94,052.13		15,42,517.39
TOTAL			1,95,03,452.55		4,23,86,947.72

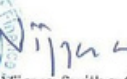
For CHITRIKA

VIDE OUR REPORT OF EVEN DATE

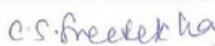
For SWAMY & SESHADRI
Chartered Accountants
(Firm Regn No. 0039135)K. A. Ashwini
TREASURERVijay
SECRETARY

 B. KRISHNASWAMY
 PARTNER
 M.No.019096
 30 AUG 2024


Access Livelihoods Development Finance

Balance Sheet:

ACCESS LIVELIHOODS DEVELOPMENT FINANCE PRIVATE LIMITED			
Balance Sheet as at 31st March, 2024			
(Amount in thousands, unless otherwise stated)			
Particulars	Note	31.03.2024	31.03.2023
EQUITY AND LIABILITIES			
A. Shareholders' funds			
Share Capital	2	1,000.00	1,000.00
Reserves and Surplus	3	(619.22)	(2,039.74)
B. Current liabilities			
Short-term Borrowings	4	455.30	397.65
Trade Payables	5		
a) Total outstanding dues of micro enterprises and small enterprises		45.00	-
b) Total outstanding dues of creditors other than micro enterprises and small enterprises		261.64	232.64
Other current liabilities	6	512.93	462.59
		1,655.65	53.14
ASSETS			
A. Current assets			
Trade Receivables	7	1,294.75	-
Cash and cash equivalents	8	281.63	53.14
Other Current Assets	9	79.27	-
		1,655.65	53.14
Significant Accounting Policies	1		
The accompanying notes form an integral part of the financial statements.			
As per our report of even date For M. Anandam & Co., Chartered Accountants		For and on behalf of the Board	
  A S Sree Lekha Partner M.No.241101 Place : Hyderabad Date : 30-9-2024		  G V Krishnagopal Director DIN: 00621727	
		 Vijaya Switha G Director DIN: 08413147	

Profit & Loss Statement:

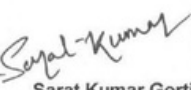
ACCESS LIVELIHOODS DEVELOPMENT FINANCE PRIVATE LIMITED			
Statement of Profit and Loss for the year ended 31st March, 2024			
(Amount in thousands, unless otherwise stated)			
Particulars	Note	31.03.2024	31.03.2023
Revenue from operations	10	1,900.82	-
Other income	11	0.35	0.80
I.Total Income		1,901.17	0.80
II. Expenses			
Finance Costs	12	50.34	47.72
Other expenses	13	420.11	132.86
Total Expenses		470.46	180.58
III. Profit/(Loss) before tax (I-II)		1,430.72	(179.78)
IV. Tax expense:			
Current tax		10.20	-
V. Profit/(Loss) for the year (III - IV)		1,420.52	(179.78)
VI. Earnings per equity share: (Face value of Rs.100/- each)			
Basic	14	142.05	(17.98)
Diluted	14	142.05	(17.98)
Significant Accounting Policies	1		
The accompanying notes form an integral part of the financial statements.			
As per our report of even date For M.Anandam & Co., Chartered Accountants		For and on behalf of the Board	
  A S Sree Lekha Partner M.No.241101 Place : Hyderabad Date : 30-9-2024		  G V Krishnagopal Director DIN: 00621727	
		 Vijaya Switha G Director DIN: 08413147	

Access Livelihoods Foundation

Balance Sheet:

ACCESS LIVELIHOODS FOUNDATION					
CIN NO : U93000TG2015NPL099486					
BALANCE SHEET AS AT 31ST MARCH 2024					
(Amount in thousands, unless otherwise stated)					
Particulars	Notes	As at 31.03.2024		As at 31.03.2023	
I. EQUITY AND LIABILITIES					
1. Shareholders Funds					
Share Capital	2	100.00		100.00	
Reserves & Surplus	3	-185.63	-85.63	263.35	363.35
2. Non Current Liabilities					
Other Long Term Liabilities	4	-	-	60.00	60.00
3. Current Liabilities					
Trade Payables	5	728.25		53.70	
Other Current Liabilities	6	3,735.12		8,413.96	
Short term Provisions	7	5,627.42	10,090.79	2,448.61	10,916.27
TOTAL			10,005.16		11,339.62
II.ASSETS					
1. Non Current Assets					
Other Non-Current Assets	8	234.40	234.40	1,005.68	1,005.68
2. Current Assets					
Trade Receivables	9	28.67		-	
Cash and Cash Equivalents	10	1,636.52		3,764.41	
Short Term Loans & Advances	11	7,025.40		5,637.64	
Other Current Assets	12	1,080.16	9,770.76	931.89	10,333.94
TOTAL			10,005.16		11,339.62
			-		0.00
Significant Accounting Policies 1 As per our Report on even date For SWAMY & SESHADRI Chartered Accountants (Firm Regn No. 03913S)					
(S Pavan Kumar) Partner M.No. 242775 Place: Hyderabad Date: 22 SEP 2024			For and on behalf of the Board of Directors of Access Livelihoods Foundation Grandhi Venkata Krishnagopal Director DIN : 00621727		
 			  Sarat Kumar Gorti Director DIN : 03465687		

Income & Expenditure Statement:

ACCESS LIVELIHOODS FOUNDATION CIN NO : U93000TG2015NPL099486 STATEMENT OF INCOME AND EXPENDITURE FOR THE YEAR ENDED 31ST MARCH 2024 (Amount in thousands, unless otherwise stated)				
Particulars	Notes	for the year ended 31.03.2024		for the year ended 31.03.2023
INCOME				
Voluntary Contributions & Grant Income	13	135,800.41		131,323.02
Other Income	14	338.53		201.52
TOTAL INCOME		136,138.94		131,524.54
EXPENDITURE				
Employee Benefit Expenses	15	38,221.48		25,982.15
Grant Related Expenses	16	94,311.87		100,788.06
Other Expenses	17	4,054.57		4,686.51
TOTAL EXPENSES		136,587.92		131,456.72
Surplus/(Deficit)		-448.98		67.82
Tax Expenses		-		-
Current tax		-		-
Deferred Tax		-		-
SURPLUS/(DEFICIT) FOR THE YEAR		-448.98		67.82
Earnings Per Share - Basic and Diluted	18	-4.49		0.68
The Accompanying Notes are integral part of the Financial Statements.				
As per our Report on even date				
For SWAMY & SESHADRI		For and on behalf of the Board of Directors of		
Chartered Accountants		Access Livelihoods Foundation		
(Firm Regn No. 03913S)				
				
(S Pavan Kumar)		Grandhi Venkata Krishnagopal		
Partner		Director		
M.No. 242775		DIN : 00621727		
Place: Hyderabad				
Date: - 2 SEP 2024		Sarat Kumar Gorti		
		Director		
		DIN : 03465687		

Access Livelihoods Learning Foundation

Balance Sheet:

ACCESS LIVELIHOODS LEARNING FOUNDATION					
CIN NO : U85300TG2020NPL138893					
BALANCE SHEET AS AT 31ST MARCH 2024					
(Amount in thousands, unless otherwise stated)					
Particulars	Notes	As at 31.03.2024		As at 31.03.2023	
I. EQUITY AND LIABILITIES					
1. Shareholders Funds					
Share Capital	2	100.00		100.00	
Reserves & Surplus	3	341.35	441.35	549.89	649.89
2. Non Current Liabilities					
Other Long Term Liabilities	4	169.16		28.80	
Long Term Provisions	5	33.24	202.40	33.24	62.04
3. Current Liabilities					
Trade Payables	6	-		140.36	
Short term Provisions	7	22.50	22.50	25.00	165.36
TOTAL			666.25		877.29
II. ASSETS					
1. Non Current Assets					
Other Non-Current Assets	8	182.73	182.73	182.73	182.73
2. Current Assets					
Cash and Cash Equivalents	9	440.04		487.71	
Short Term Loans & Advances	10	43.48	483.52	206.85	694.56
TOTAL			666.25		877.29
Significant Accounting Policies 1					
As per our Report on even date					
For SWAMY & SESHADRI			For and on behalf of the Board of Directors of		
Chartered Accountants			Access Livelihoods Learning Foundation		
(Firm Regn No. 03913S)					
 (S Pavan Kumar) Partner M.No. 242775 Place: Hyderabad Date: - 2 SEP 2024			 Sarat Kumar Gorti Director DIN : 03465687		
			 Grandhi Venkata Krishngopal Director DIN : 00621727		

Profit & Loss Statement:

ACCESS LIVELIHOODS LEARNING FOUNDATION				
CIN NO : U85300TG2020NPL138893				
STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31ST MARCH 2024				
(Amount in thousands, unless otherwise stated)				
Particulars	Notes	for the year ended 31.03.2024	Notes	for the year ended 31.03.2023
INCOME				
Revenue From Operations	12	-		681.72
Other Income	13	14.33		20.42
		14.33		702.14
TOTAL INCOME				
EXPENDITURE				
Other Expenses	14	222.87		1,099.59
		222.87		1,099.59
TOTAL EXPENSES				
Surplus/(Deficit)		-208.54		-397.45
Tax Expenses		-		-
Current tax		-		-
Deferred Tax		-		-
		-208.54		-397.45
SURPLUS/(DEFICIT) FOR THE YEAR				
Earnings Per Share - Basic and Diluted	15	-0.02		-0.04
The Accompanying Notes are integral part of the Financial Statements.				
As per our Report on even date				
For SWAMY & SESHADRI		For and on behalf of the Board of Directors of		
Chartered Accountants		Access Livelihoods Learning Foundation		
(Firm Regn No. 03913S)				
				
(S Pavan Kumar)		Sarat Kumar Gorti Grandhi Venkata Krishngopal		
Partner		Director		
M.No. 242775		DIN : 03465687		
Place: Hyderabad		Director		
Date: 2 SEP 2024		DIN : 00621727		

Access Livelihoods Marketing Foundation

Balance Sheet:

ACCESS LIVELIHOODS MARKETING SERVICES PRIVATE LIMITED			
Balance Sheet as at 31st March, 2024			
(Amount in thousands, unless otherwise specified)			
Particulars	Note	31.03.2024	31.03.2023
EQUITY AND LIABILITIES			
A. Shareholders' funds			
Share Capital	2	100.00	100.00
Reserves and Surplus	3	(3,857.66)	(3,928.94)
B. Current liabilities			
Short-term Borrowings	4	2,734.73	4,014.24
Trade Payables	5		
a) Total outstanding dues of micro enterprises and small enterprises		36.00	-
b) Total outstanding dues of creditors other than micro enterprises and small enterprises		475.83	465.59
Other current liabilities	6	618.76	1,813.19
Short-term Provisions	7	-	49.62
		107.66	2,513.71
ASSETS			
A. Current assets			
Inventories	8	20.90	-
Trade Receivables	9	1.89	2,325.61
Cash and cash equivalents	10	42.78	139.39
Other Current Assets	11	42.09	48.70
		107.66	2,513.71
Significant Accounting Policies	1		
The accompanying notes are an integral part of the financial statements.			
As per our report of even date For M. Anandam & Co., Chartered Accountants		For and on behalf of the Board	
C.S. Free Lekha A S Sree Lekha Partner M.No.241101		G V Krishnagopala Director DIN: 00621727	
Place : Hyderabad Date : 30-9-2024		Vijaya Switha Grandhi Director DIN: 08413147	

Profit & Loss Statement:

ACCESS LIVELIHOODS MARKETING SERVICES PRIVATE LIMITED			
Statement of Profit and Loss for the year ended 31st March, 2024			
(Amount in thousands, unless otherwise specified)			
Particulars	Note	31.03.2024	31.03.2023
Revenue from operations	11	682.39	2,183.96
Other income	12	29.22	-
I.Total Income		711.61	2,183.96
II. Expenses			
Purchases of Stock-in-Trade	13	236.71	2,146.01
Changes in Inventory	14	(20.90)	-
Employee benefits Expense	15	-	192.00
Finance Costs	16	348.71	427.44
Other expenses	17	75.81	494.48
Total Expenses		640.33	3,259.92
III. Profit/(Loss) before tax (I-II)		71.28	(1,075.96)
IV. Tax expense:			
Current tax		-	-
Deferred tax		-	-
V. Profit/(Loss) for the year (III - IV)		71.28	(1,075.96)
VI. Earnings per equity share: (Face value of Rs.10/- each)			
Basic	18	0.01	(0.11)
Diluted	18	0.01	(0.11)
Significant Accounting Policies	1		
The accompanying notes are an integral part of the financial statements.			
As per our report of even date For M.Anandam & Co., Chartered Accountants		For and on behalf of the Board	
A S Sree Lekha Partner M.No.241101		G V Krishnagopal Director DIN: 00621727	
Place : Hyderabad Date : 30-9-2024		Vijaya Switha Grandhi Director DIN: 08413147	