Annual Newsletter

A year of aspiring for change!
Government Partnerships

In the year 2019, we decided to spread out our wings and further challenge ourselves. We endeavoured to reach out to the remotest and farthest parts of India to impact and work with women farmers in helping them enhance their income. In order to create sustainable livelihood for women farmers, we partnered with Haryana State Rural Livelihood Mission (HSRLM). We are currently working with a community of spirited women farmers from 31 CLFs in 7 districts, who would be active participants in decision making process in their community.

We believed that only by creating a strong foundation will the programme be successful and impactful. For developing a financially sustainable and empowered community, we worked towards moulding and strengthening an effective institutional platform for the community members ensuring smooth functioning at every level - from Cluster Level Federations (CLFs) to Village Organisations (VOs) to Self-Help Groups (SHGs). We have entered the 2nd phase of our program in enhancing, diversifying and introducing newer income sources for them.
**Snapshot of our Programme**

**Institutional Building**

- Currently, we have **9 registered CLFs** with **additional 9** in progress and **29 fully functional CLF offices**

- To ensure transparency in decision making, **126 CLF sub-committees and 1060 VO sub-committees** were formed in all the 31 CLFs like Procurement/Monitoring/Bank Linkage Committee

- From just **17 community cadres** initially, **we now have 347 cadres** of trained women from within the community for facilitating CLF activities

**Capacity Building**

- **400 trainings** have been conducted with women Office Bearers, the most critical link in CLF decision making

- We are delighted to share the increasing participation of women - **almost 6000 more women became a part of the VOs.**

- **Maintenance of Book of Records** has been a tremendous achievement. From a single book being maintained initially, the women members have now ensured separate books being maintained in all CLFs. This has resulted in timely and fair repayment of loans which in turn is enabling women to avail funds and invest in businesses.
Financial Inclusion

We recorded a colossal increase of 300% in Community Investment Fund (CIF) disbursement to SHGs through rotation. Initially, the funds mobilised was a meagre sum of Rs. 5,50,000. However, with our intervention, this has increased to Rs. 66,50,000. This has led to women investing these funds in their businesses and livelihood activities that has in turn led to a further increase in their income and thereby loan repayment capacity.

Livelihood

- In our quest for a sustainable future for our farmers, we were successful in getting approximately 800 farmers registered for Minimum Support Price (MSP) in the last quarter of 2019.

- Approximately 3000 SHG members have been mobilised into 300 Livelihood Groups on Agriculture, Livestock, Goat Farming etc. across Haryana.

- Around 100 trainings were conducted for the farmers to enhance their knowledge and skills.
Success Story: Baby realises her dream of becoming an entrepreneur

Baby is a 26 year old woman living in Barta Village in Kaithal, Haryana. Joining an SHG has been a turning point in her life and a step towards becoming an entrepreneur. To kickstart her bangle shop and a beauty parlour, she availed a loan of Rs 50,000 from Yash Mahila Gram Sanghathan. Soon enough, the bangle shop gained popularity and started making profits. With her increased income, Baby took training from an established beautician to ensure a good service in her beauty parlour. This saw her income increase by approximately Rs. 6000 per month, which goes up to nearly Rs. 8000 during wedding season. She has been an inspiration for women from her community who aspire to be an entrepreneur just like her.

Grant Making

In our quest to impact greater number of lives we have been supporting non profit organisations, with our shared vision, since 2007.
Our Achievements

Working towards a better quality of life, SPECTRA worked towards creating sustainable livelihoods for women farmers. Aiming for financial inclusion, they ensured bank linkages, access to credit and loans, convergence with Government schemes etc. These combined with improved agricultural practices and diversification of income sources further strengthened their sustainability.

Earnings increased in 31 SHGs with 100% loan repayment indicating these women developed the ability to earn enough for timely repayments.

To negate the effect of middlemen, as a part of convergence, farmers were linked with Kisan Credit Card (KCC). This resulted in low rate of interest for accessing agricultural inputs. In fact, KCC ownership is now at 100% amongst agricultural families with usage having increased to cover 79% households from less than 10% in the initial stages.

The beginning of the intervention in 2013 saw only 573 households out of 1240 have been involved in agricultural activities. By the end of 2019, there has been an increase of 74.52% families have engaged in agricultural activities effectively making 1000 households a part of this. In fact, number of households following our Improved Agricultural Practices has grown from 3% to 95.3%.

Working towards income diversification, 60% households have now taken up a second livelihood activity earning an additional average income of approximately Rs. 16,000 annually.

Diversification of income and economic growth has also resulted in households owning assets like phones and TVs. Nearly 541 households (43% of 1240 intervention HHs) are owners of smartphones and 82% HHs (1016) have TV as compared to 25% initially with almost 20% households owning LED TVs. 68.22% HHs own refrigerators as compared 13.54% in 2013.
SPARC – CAP was a unique program in providing human resource to assist Parliamentarians in enabling benefits of centrally sponsored schemes to their respective constituencies. These constituencies were selected from Telangana, Andhra Pradesh, Odisha and Bihar. The resultant impact was not only in funds being mobilised for specific schemes but also CSR projects being initiated by Swaniti Fellows.

- Under selected priority schemes, funds mobilised ranged from approximately 60 crores to 192 crores
- Funds mobilised under CSR activities were over 2 crores

Supporting Parliamentarians in Analysis and Research of Constituency – Core Area Program (SPARC – CAP)

Other Grantee Partners

Apart from major grants made, the last year also saw us funding support to other non-profit organisations like SRUTI, Computer Shiksha, Snehalaya, Family of Disabled, Bhagini Nivedita Gramin Vidya Niketan, India Foundation, and Thalassemics India.

It is our belief that we need to strengthen grassroots organisations aligned with our belief. Keeping this in mind, we have tried to empower others working towards various causes including health, governance among others.
BEST PRACTICES

The constant endavour at Letz Dream Foundation is to always assess itself and the impact of its work. For effective monitoring and evaluation of our projects, we partnered with Sambodhi with the aim of evaluating the processes and its impact continuously in our intervention areas. As an organisation that believes in regular course correction towards and strengthening itself in moving ahead, we hope to keep learning!

WAY FORWARD

Our next year is full of hope and unseen challenges. In the past one year we have experimented and failed and experimented again and succeeded – and we hope to continue challenging ourselves and expanding ourselves by exploring new areas.

In the future, LDF might be venturing into newer domains be it inclusion, health or governance. We anticipate and expect constant support while we are on this journey of creating a finer world for everyone.
TEAM CAPACITY BUILDING

We believe what Habeeb Akande, the author, had once said “All work and no play makes you sad and grey!” Off-site team building programmes as well regular training sessions are a part of our wellbeing.

Thank you!