

Project Profile

Goatery



Gujarat CSR Authority

Project Profile – Goatery

Background & rationale

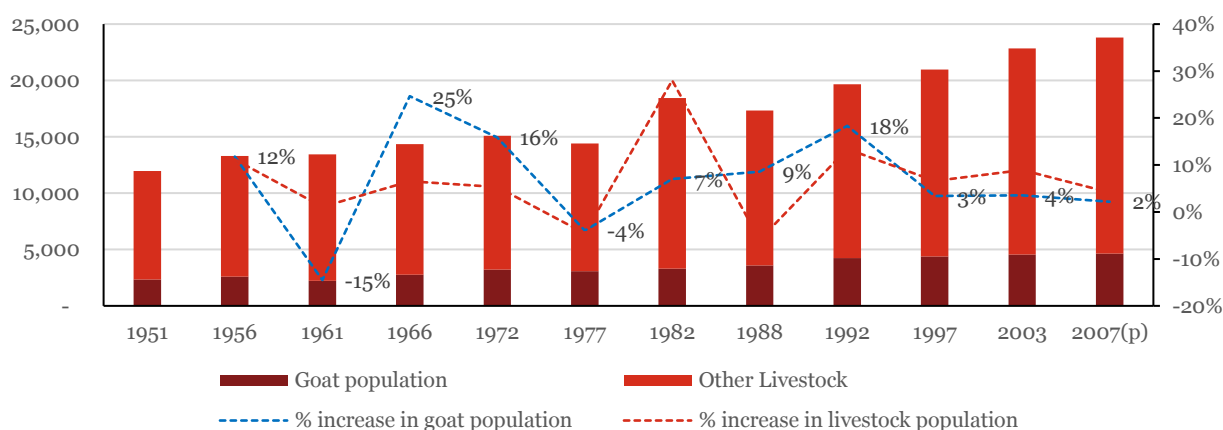
Goatery as a sector, is one of the most pre-dominant animal husbandry activities in the rural areas of Gujarat (as well as rural India) and is a livelihood typically practiced by communities / people at the lower level of the socio-economic strata. The animal, by itself, is multi-functional and plays a significant role in the economy and lives of landless, small and marginal farmers. It is an important productive asset in the rural household and serves as a source of additional income during times of distress. The advantages of goat rearing can be summed up to be:

- 1) Low level of investment required in a goat enterprise, including low housing and infrastructural requirements
- 2) Goats are a hardy species and have high survival rates compared to other species. The animal can thrive well on wide variety of thorny bushes, weeds, crop residues, agricultural by-products unsuitable for human consumption. With proper management, goats can improve and maintain grazing land and reduce bush encroachment (biological control) without causing harm to the environment.
- 3) Unlike large animals in commercial farm conditions both male and female goats have equal value.
- 4) High productivity of goats and quicker levels of sexual maturity at the age of 10-12 months, with a short gestation period and milching starts as early at the age of 16-17 months.
- 5) Goat meat is one of the most popular meats consumed in the country and has high urban and rural demand.
- 6) Goat milk is easy to digest and is also non-allergic as compared to cow milk and it has anti-fungal and anti-bacterial properties and can be used for treating urogenital diseases of fungal origin.

Amongst the small ruminants, goats are 2.5 times more economical than sheep on free range grazing under semi-arid conditions, making it a more economical and efficient livestock asset to own¹.

The country had 115.278 million goat as per 1992 livestock census, which increased to 120.8 million in 1997 and ranks first in the world. The state of Gujarat had 4.24 million goats as per 1992 livestock census, which increased to 4.38 million on 1997, with the 2007 census estimates indicating a strength of 4.64 million goats (the goat population has shown a consistent and stable growth rate).

Population trends for livestock (Gujarat)



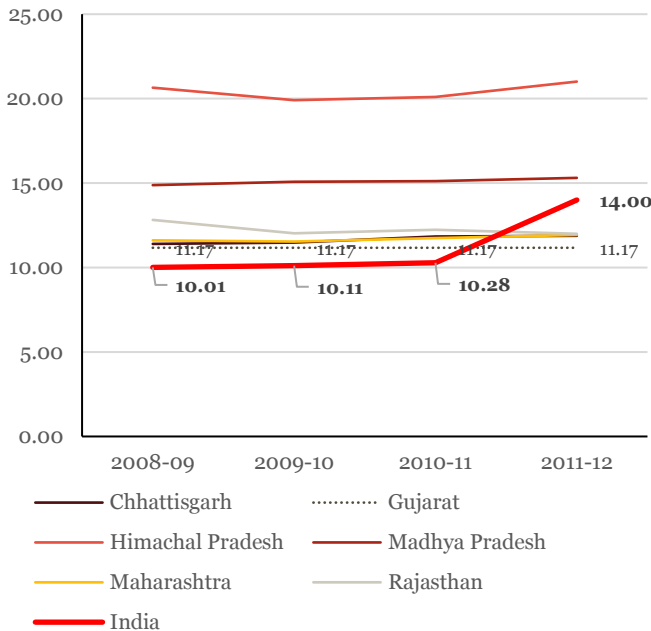
¹ NABARD

Situational analysis and need identification

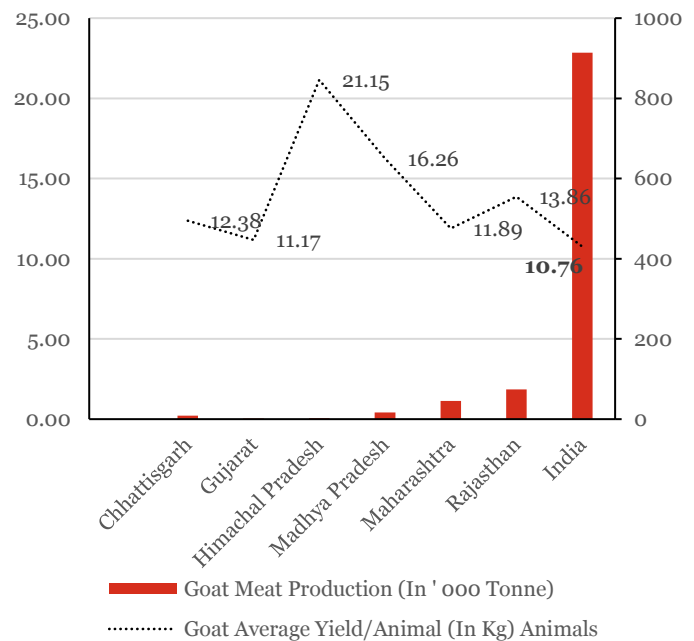
Livestock productivity

When we see the state-wise comparisons of livestock productivity and their health, especially w.r.t goats, Gujarat statistics has shown a constant goat yield during 2008-12, but has decreased from 11.17 kg/animal in 2011-12 to 10.76 kg/animal in 2014-15. While other surrounding states have higher productivity than Gujarat and have thus shown positive increases in its yield, the national average is also noticeably higher than Gujarat.

State estimates of GOAT yield rates (kg/animal)

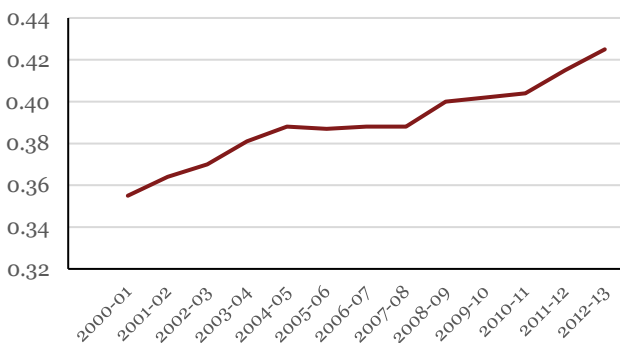


Goat productivity across few states (2015)

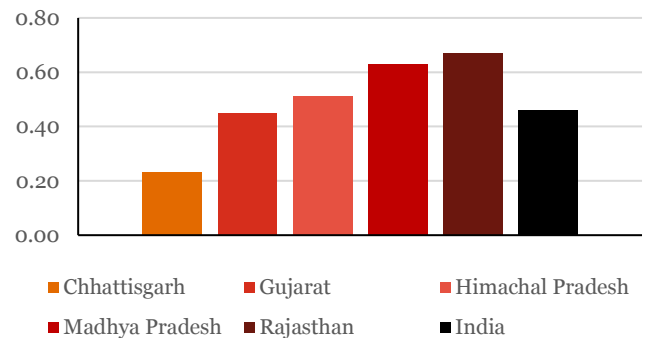


When we see another dimension of livestock productivity, i.e. milk production, the milk productivity, while the daily yield has steadily increased over the years, from 0.35 kgs/day to 0.43 kgs/day, the latest figures indicate that the average milk productivity continues to be below the national averages and also below the milk productivity of surrounding states.

Milk productivity (daily yield in Kgs)

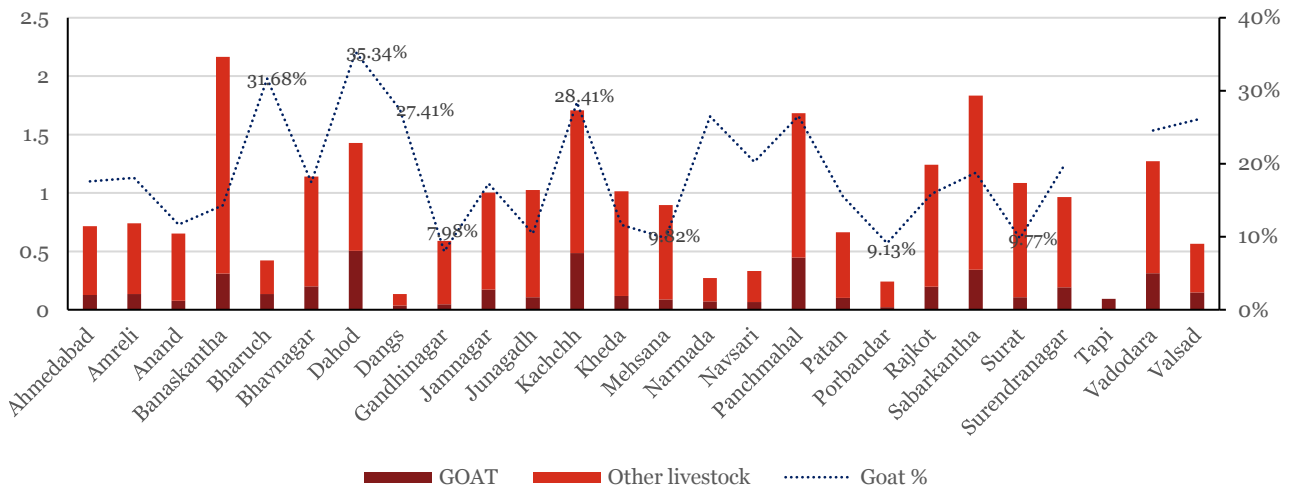


Milk productivity (kg / day): 2014-15



When we see the livestock distribution pattern, across various districts in the state, one can easily infer that Banaskantha, Kacch, Panchmahal and Sabarkantha has the largest livestock populations, the proportion of goats is the highest in Bharuch, Dahod, Kachchh and Dangs (more than a quarter of the livestock is composed of goats) and the least in the districts of Probandar, Surat and Mehsana. The graph below shows the livestock population composition in the State.

2007 livestock population (in millions)



Goat population in the state was estimated to be nearly 46.40 lakh for the year 2012-13². The main breeds of Goats in Gujarat are Kachchhi, Mehsani, Surti, Zalawadi and Gohilwadi. The department of Animal Husbandry has established one small Goat breeding farm at Morbi, where Zalawadi Goats are reared and bred by selective breeding.

The Working Group on Animal Husbandry & Dairying for the 12th FYP (2012-17)³ has identified one of the major limiting factors in improving and goat production as lack of pastures and fodder shrubs and trees in the area where the sheep and goat abound, especially in the states of Rajasthan and the whole of the northern hill region, and other such similar geographies.

The Report also lays emphasis on improvement of goat productivity in other regions of the country (including Gujarat). Appropriate breeding policy, delivery of input services, assured supply of quality rams, establishment of hygienic and other modern facilities, creation of efficient market linkages and transport logistics are some of the issues that have been identified to be addressed in a holistic manner. Considering the fact that the migratory system of rearing of small ruminants is on the decline and traditional communities involved in this occupation have diversified away from this activity, it has been thought to be practical to (a) promote rearing of small ruminants on stall feeding and at the same time (b) focus on providing the necessary support systems to smallholder farmers who continue to depend on rearing of these animals for their subsistence.

The major emphasis in improving goat production has been on ensuring larger number of kids born per doe per year, improving their survival and body weight gains both in pre-weaning and post-weaning periods till they reach the market weight at nine months of age when they may be disposed of for slaughter. If such kids / calves are sold at festive occasion such as *Eid*, they can fetch in excess of Rs. 5000 per animal.

Disease incidences affecting small ruminants (including goats)

Due to disease problem of PPR ('goat plague') in small ruminants, considerable economic loss occurs both at the individual farmer level as well as at the sectoral level. The disease is highly contagious, and has roughly an 80 percent mortality rate in acute cases⁴. Inadequate availability of vaccine, lack of proper delivery mechanism and awareness among the farmers are some of the factors hampering the effective tackling this important disease. The Working Group has called for concerted efforts and proper approach as essential for eradication of this economically important disease. Below is the disease incidence, with specific reference to goats:

² Bulletin of Animal Husbandry and Dairying Statistics (2012-13), Directorate of Animal Husbandry, Gujarat

³ Report of the Working Group on Animal Husbandry & Dairying for the 12th FYP (2012-17), submitted to the Planning Commission

⁴ Wikipedia: https://en.wikipedia.org/wiki/Ovine_rinderpest

Incidences of Disease in Goats (2012-13)⁵

Disease Name	Common Name	District of incidence	Disease statistics (goats)	Overall Morbidity rate [#]	Overall Mortality rate [#]
Peste det petits ruminants (PPR)	Ovine rinderpest (plague)	Amreli	Affected - 90 Deaths - 22	11.17%	2.73%
Variola Caprina	Pox	Rajkot	Affected - 7 Deaths - 0	1.04%	0.0%
Enterotoxaemia	Overeating disease	Sabarkantha	Affected - 100 Deaths - 0	0.63%	0.38%
		Junagadh	Affected - 56 Deaths - 0	2.31%	0.71%
		Bhavnagar	Affected - 1,280 Deaths - 0	0.50%	0.06%
Fascioliasis	Liver rot	Kheda	Affected - 114 Deaths - 0	1.29%	14.29%
Sheeppox	Pox	Amreli	Affected - 20 Deaths - 11	0.59%	0.32%

Morbidity and Mortality rates are overall, not segregated by goat populations

Goat plague, liver rot and Sheepox have been noted to be diseases that can impact small ruminants and their impact has been noticeable in the Amreli & Bhavnagar districts, in terms of affected populations and deaths. Both the goat plague and liver rot have had a history of outbreaks in the years from 2008-09 to 2012-13, thereby indicative of medical support for treatment of the same.

The Working Group has also identified a few steps to set up goat based enterprises / livelihoods on a sustainable basis:

- community mobilization, training & capacity building of all the stake holders
- effective institutional mechanism
- efficient & innovative market linkages
- promotion of Farmers' organizations, Self Help groups and Producer Companies

Opportunities for CSR intervention

The Animal Husbandry department has noted that a small enterprise – a unit of 10 goats + 1 buck can has potentiality to provide average net income of Rs. 100-120 per day round the year while income from agriculture wage is quite seasonal. Any intervention in the region thus has to focus on a few common but important parameters, which shall revolve around:

Management Support

- ❖ Community mobilisation and federation of Goat rearers
- ❖ Training and capacity building on SHG aspects, financial management & business planning
- ❖ Institution formation
- ❖ Marketing and collective action

Technical support

- ❖ Breed improvement techniques for increasing the livestock meat productivity
- ❖ Veterinary treatment and creating a cadre of local *Pashu Mitras* and *Pashu Sakhis*, for scientific management and disease control

⁵ Animal Disease Surveillance Report (2012-13), Dept of Animal Husbandry, Govt of Gujarat

Potential project area(s)

Banaskantha, Bhavnagar, Dahod, Dangs, Kachchh, Panchmahal & Sabarkantha.

Target population

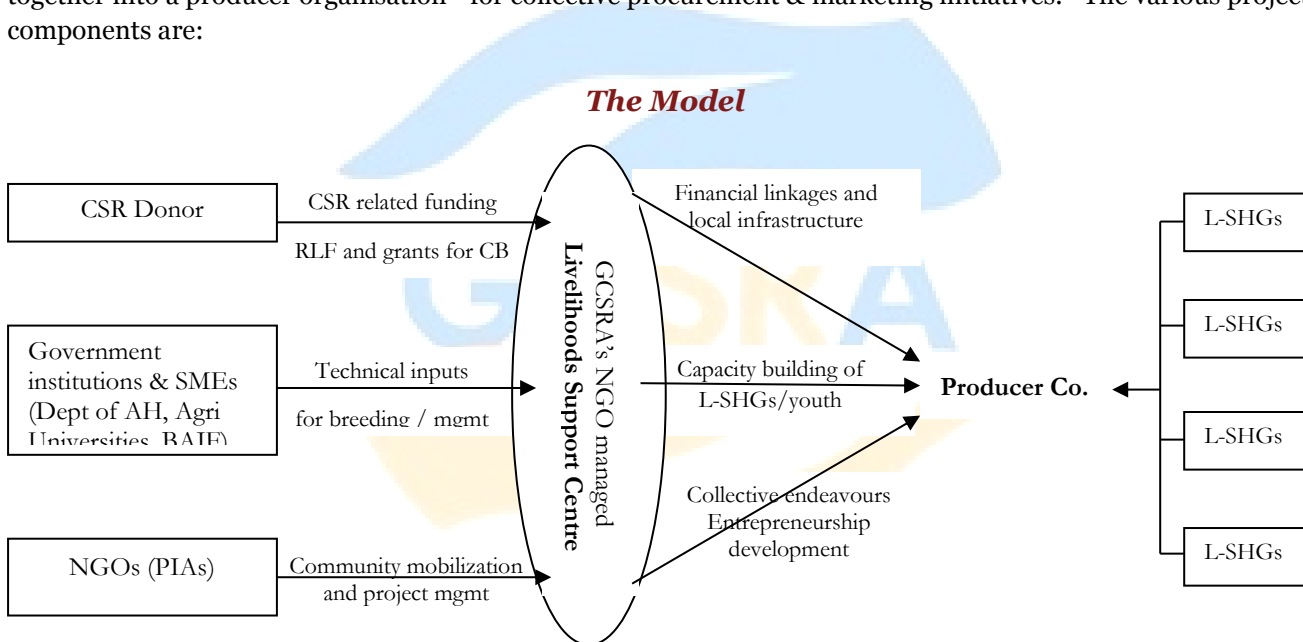
S-E backward populations with low size of landholdings, with an emphasis on SC and ST households, and those from minority communities.

Stakeholder engagement (project plan)

Detailed implementation plan for implementation of the Goatery Enterprise solution (shall be segregated by primary, secondary and tertiary stakeholders) and the project components.

A. Implementation

The project shall focus on organizing smallholder SC and ST community households to provide them with support for establishing small micro-enterprises of goat, and federate such families (in a marked geography) together into a producer organisation - for collective procurement & marketing initiatives. The various project components are:



PHASE I: Start-up (1 year of support)

A resource unit - **Livelihood Support Centre (LSC)** would be set up, with oversight and strategic support from the GCSRA and staffing from a local NGO, thus working in the role of a Project Implementing Agency. The LSC will be a convergent point of service delivery and will house critical data on all the beneficiaries in its catchment. It will also have all information on demand side - markets, prices, etc; supply side - on inputs, suppliers, banks and government programs. The LSC will help the Livelihood-SHGs (L-SHGs)/entrepreneurs develop their technical & management competencies and also help them develop basic Business Plans.

An attempt shall be made to federate / organise the producers (L-SHGs and entrepreneurs) into a Producer Company (in form of a SHG federation) and the LSC roles subsumed within the same. By year three, the beneficiaries will start paying an actual 'fee-for-service' sought from the LSC as the value for fee based services becomes an accepted norm with due recognition of the value of its inputs, thus facilitating sustainability of the same.

The process steps are dealt out below:

Situational assessment of the project villages (developing a baseline status)

- GCSRA (with PIA support) will undertake a detailed diagnostic study of the project area. The study will be a BASELINE study and would include benchmarking secondary & primary information on the vulnerable & marginalised households in the identified villages, assess their S-E status and credit performance, productivity, availability of economic infrastructure, current and emerging markets/trends etc w.r.t. the local demand. Through this baseline, the potential for income increases and the success criteria shall be defined.

Value Chain analysis

- While the baseline is being commissioned, the GCSRA shall also conduct a value chain analysis of the goat rearing sub-sector, with an attempt to map the value chain and conduct an opportunity: constraint mapping with respect to the market, and seek the opinions on various intervention points.
- The value chain is expected (at this stage, without any baseline) to be short, largely localised and compact, and requiring technical inputs from a breed improvement and disease control perspective. The value chain analysis and enterprise assessment will be done in accordance with specific target groups and the skills and resources accessible with such communities/household.

Entry point interventions - Community sensitization and mobilisation

- An initial round of sensitization meetings will be organised in identified villages with potential L-SHG members / youth to sensitise them on the project strategies and interventions, and the ensuing possible benefits. The sensitisation program will be an intensive effort to inform the rural women/SHGs/youth on the L-SHG (and eventual Producer Company) model, end of project scenarios, as well as inform them on the benefits of a Revolving Loan Fund (RLF) facility.
- This will be done with the help of animators/field coordination partners through continuous interactions with the SHG members. By the third sensitisation meet, enrolment into L-SHGs and the tier II institution of the Producer Company is expected to be initiated.
- Based on the value chain analysis, stakeholders identified for associating with the project (subject matter experts and resource organisations) will be contacted and the project design and strategy shared with them.

Technical support for productivity enhancement & enterprise promotion (market led programming)

- A package of practices shall be developed in consultation with Subject Matter Experts and Resource Organisations such as BAIF and the Junagadh Agricultural University, that shall focus on :
 - breed improvement practices, using the Surti breed (locally available) for improving the quality of the present livestock, with an emphasis on their productivity
 - scientific management of the livestock, w.r.t. feeding, rearing, hygiene standards
 - disease prevention and management, including vaccination of the livestock and provision of first aid support
 - development & management of community lands for pastures
- A series of exposure visits and trainings shall be planned in consultation with SMEs and ROs, to visit best practices and progressive farmers, so that the practices can be seen on ground. Atleast 2 such exposure visits and 1 training on livestock management provided to the beneficiaries at the Universities.
- Health camps shall be conducted with the help of NGOs / SMEs and local service providers.
- A locally relevant cadre of service providers (*Pashu Mitras/Pashu Sakhis*) shall be created, who shall be groomed to take over the role of maintenance & service provision on a gradually increasing 'pay-for-access' basis over time, thus increasing rural entrepreneurship amongst the community. Youths, with an elementary educational qualification (grade 8) shall be selected and provided with trainings / exposure visits to develop their capacities for the same.

L-SHG formation and RLF for microcredit

- As an entry point activity, L-SHG formation shall be initiated over a 6-9 month period, the governance and management systems set up, and credit activities initiated. For generating local level financial sustenance, a Revolving Loan Fund (RLF) would be set up with the help of a 'returnable grant' being sought from the Corporate for the purpose of on-lending. The RLF will be lent through the medium of SHGs to enforce peer pressure as one of the collaterals.
- The interest rate structure would be such that the RLF (initially housed in the *Livelihoods Security Fund* of the GCSRA) on-lends to the SHG at a discounted rate (compared to the banks), and the L-SHG in turn, on-lends to its members at a rate near the commercial rate of lending. The interest earnings

would thus help in building up a corpus for the Producer Company (with continued revolution of funds among the L-SHG) and also help build up a corpus for the LRC, as well as increase the SHG capital. The savings by members and the interest earnings would help in gradually increasing the SHG's asset base. When the credit demand of a particular SHG exceeds the permissible limits, the SHG would be linked up with the banks for larger size loans.

Developing the results framework

- Based upon the progress of the year, GCSRA will provide support to the NGO to develop a success framework, under which, success indicators shall be defined, the baseline levels defined and targets defined over a 2-5 year horizon, on an annual basis. The same can then be broken down into half-yearly input-output-outcome targets, with impact criteria defined over 3 years.

PHASE II: Consolidation and Collective procurement / marketing (year 2-3)

Formation of the Producer Company

- After the base social structures are created, sensitisation of the L-SHG members and youth on the concept of a Producer Company shall be done, and a series of exposure visits to similar federations / community federations planned for L-SHG members.
- Post the initial awareness generation and sensitisation, members will be nominated from within the L-SHGs, as a member representative for the Producer Company and the educated/enterprising members shall be trained for fulfilling the leadership roles in the Company.

Capacity building support to the Producer Company

- Capacity building of the L-SHG members will be a continuous process so that they serve as the locally available and sustainable human resource to negotiate business terms with the banks/market intermediaries/buyers, and thus, encourage their increased participation in the value chains by managing all the processes. This mechanism, by establishing and capacitating local resources will provide a means for sustaining the interventions even beyond the Project.
- The LSC would help the office bearers of the Producer Company take up management responsibilities in this apex federation, and also build the capacity of Company functionaries to develop basic analytical tools and conduct financial analysis on their own.
- As and when required, technical consultants will be engaged to help build up the entrepreneurial orientation within the rural community, and provide them with inputs on governance aspects / production / inventory management/marketing etc.

Establishment of collective/individual enterprises

- After the L-SHG lending operations mature, and good credit discipline instilled amongst the members, some of the L-SHGs may be linked with the banks for accessing formal credit. With a shift in the financial linkages to the banks, the idle RLF funds would then be more effectively deployed for individual loans. For the same, individual women members (with good decent history and willing to take up individual enterprise vocations) will be identified and supported with financial & BDS support.
- Other than women, menfolk from the SHG households having a good credit discipline and clean repayment record will also be provided with financial support to set up sustainable enterprises. These men will be organised into groups of five, and provided with credit under the JLG methodology. These enterprises, typically, are of a higher risk: return profile, aimed at fostering a culture of entrepreneurship amongst the rural community. Emphasis will be placed on targeting the households, who have been unbanked previously.

Linkages with BDS providers

- A key strategy of the LSC approach will be to develop dedicated operational and strategic partnerships that will build on the existing relationships that GCSRA already has with key stakeholders and develop new relationships - with banks (for credit), with input suppliers (for consistent supply of quality inputs), with departments for marketing support etc, in order to provide a holistic set of 'solutions'.
- To the extent possible, MoU mechanism will be furthered between GCSRA and the various strategic partners (Resource Organisations, market facilitating agencies) for enabling long term relationships.

Developing Business Plan for the Producer Company

- Once the Company is formed, the RLF (hitherto parked with the GCSRA) would be transferred as a corpus to the Producer Company, for it to continue to on-lend to L-SHGs in future. For better financial management, the office bearers and key members of the Company shall be trained in business

planning, including but not restricted to book keeping & accounting, financial management & profitability analysis, cash flow analysis and record keeping.

- Till the time that office bearers are fully trained to assume management roles, the staffs of the LSC team can fulfil the roles of Company functionaries (or even encouraged to take charge as a fully paid staff).
- The Producer Company can then be explored for facilitating benefits to its members. Collective endeavours may include collective procurement of inputs & feed, market negotiations and linkages to fix a fair price for the produce, thus leveraging economies of scale.

Monitoring & Evaluation

- The process will continuously be monitored under a joint review mechanism with the GCSRA team on a half-yearly frequency. For each phase, the GCSRA team will develop a list of indicators that shall detail the performance and quality parameters to be assessed. This methodology will measure the effectiveness of the project processes within a results framework of actual outputs, outcomes, and impacts vis-à-vis the intended targets, and shall form the basis of monitoring and evaluation exercises.
- The progress of the project will be measured against the initial baseline using quantitative and qualitative milestones achieved by the community and the Project, and reviewed against the targets defined in the results framework.
- The half-yearly monitoring exercises would be aimed at suggesting ongoing corrections and to document the positive and negative outcomes. A mid-term (end of 1.5 years) and final evaluation (end of 3 years) will be conducted by GCSRA (either on its own or through an external firm) to independently assess and report on the outputs, outcomes and the impacts of the Goatery Project.

Sustainability of the project

- The Producer Company draws its strengths from the skills and human resources in the surrounding local environment, and will therefore sustain itself beyond the Project life. Since the Company will negotiate with its members on commercial terms, they will be financially viable and operationally sustainable entities. It is envisaged that the surpluses achieved via interest incomes will go into creating a corpus of the federation.
- Incremental benefits of collective procurement & marketing shall directly accrue to the producer, rather than being absorbed by the 'usual' middleman in the conventional value chains. This will eventually lead to increased incomes, and enhance household level sustainability.
- Creation of a cadre of locally available BDS providers to provide demand-based services. It is envisaged that till the first three years, the Project expenses would be entirely supported by CSR funds, however, from the year 2 itself, the LSC will slowly start generating part of the Project costs incrementally from the community (the producers) as a 'fee-for-service' that will gradually create a corpus for the Producer Company. Gradually, the LSC is expected to be subsumed within the Producer Company and become a self-sustaining resource to fulfil the financial/demand requirements of small rural producers, and will also work to develop dedicated partnerships with input suppliers, banks and market intermediaries.

List of success indicators

Project Outputs

- 50 L-SHGs covering 750-800 farmers, formed and federated into 1 Producer Company over 3 years;
- Creation of a cadre of local service providers (about 15 para professionals)
- Improvements in milk and meat productivity by at least 25% (from baseline levels) over a 3-year period;
- At least three private sector partners in agribusiness linked with the project over a 3 year period;
- Credit off-take is doubled, ensuring credit access to small farmers

Desired Outcomes

- At least a 40%-50% increase in the income of at least 60% of total targeted households over a 3 year period, due to adoption of the 'package of practices'.
- Producer Company has established links with input suppliers / private market channels; and
- Additional farmers will benefit through replication of the L-SHG model in surrounding areas.

Potential Impact

Sustainable increase in the incomes of vulnerable & marginalised communities, and better health status due to the goatery project.

B. Implementing agency

- The Project shall be implemented by the GCSRA, with local livelihood support organisations (NGOs) having expertise in livelihood promotion and community mobilization being tasked with grassroots implementation
- Roles and responsibilities
 - **GCSRA** : baseline survey, strategic plan for the project, coordination between donors, technical service providers, monitoring & evaluation, documentation and (physical/financial) reporting for the Project
 - **NGO** : implementation and community mobilization, on-field support for capacity building, progress reporting as per the results framework
 - **Resource Organisations / Subject Matter Experts** (like BAIF etc) : technical support for breed improvement and training of para-professionals
 - **Corporate** : funding the initiative and timely disbursement

C. Partnerships

- *Government Institutions*: Department of Animal Husbandry, Govt of Gujarat; NABARD; Junagadh Agriculture University
- *NGOs/Civil Society*: BAIF, JK Trust, individual SMEs
- *Alternative sources of funding (co-funding)*: **NABARD** – is the apex institution for all matters relating to policy, planning and operation in the field of agricultural credit. Loans from banks (with refinance facility) via the NABARD is available for starting Goat farming. The items of finance includes costs of assets like development of land, construction of sheds, purchase of equipments, purchase of breeding stock, rearing cost of animals till it generates income etc. Other donors could potentially include the **Tata Trusts**.

D. Anticipated benefits from the project

Given the broad understanding amongst all stakeholders that poor households depend upon a ‘diversified portfolio of subsistence livelihoods’ to generate incomes, it is easily comprehensible that when multiple vocations are supported within the same household, it would result in increased incomes, and correspondingly, a greater degree of economic sustainability for the rural community. The finer impacts could be studied as :

- Increase in incomes of beneficiary households by x%, due to sale of meat / milk (improvements in quality & quantity), through the introduction of scientific package of practices
- Generation of social capital (community based organisations), by way of federating small producers into representative associations that can better negotiate with the markets for collective inputs procurement (and possibly sales)
- Empowerment of the poor communities (through management of Common Property Resources)
- Increase in incidence and amounts of credit, through microfinance institutions and Producer SHGs
- Increase in the nutritional status of children among the beneficiary households
- Increase in welfare spending, assessed by way of proxies (education, healthcare, toilet construction)
- Changes in asset profile of the rural household (consumption assets)

Estimated Financial Costs (Goatery Producer Co. with 800 members)

Particulars		Number	Unit Cost	Year 1	Year 2	Year 3
A LSC Team			(in Rupees)			
a1	Producer Co. - Secretary	1	100%	3 60 000	3 96 000	4 35 600
a2	MIS-cum-accountant	1	100%	1 80 000	1 98 000	2 17 800
a3	Field coordinators	4	100%	90 000	3 60 000	4 35 600
a4	Pashu Sakhis/Mitras	11	100%	12 000	1 32 000	1 45 200
Costs of Project Personnel (site-based)				10 32 000	11 35 200	12 48 720
NGO-HO Co-ordination (INDIRECT)						
a4	Secretary PIA	1	10.0%	15 00 000	1 50 000	1 65 000
a5	Manager (M&E)	1	15.0%	7 50 000	1 12 500	1 23 750
Costs of NGO HO support				2 62 500	2 88 750	3 17 625
NGO shared costs @ 5%				13 125	14 438	15 881
Sub-Total (Personnel)				2 75 625	3 03 188	3 33 506
B Recurring costs						
b1	Travel @ 20% of the personnel costs		20%		2 32 500	2 55 750
b2	Infra structure & Rent @ 10000 p.m. ² Overheads @ 10% of admin costs (b2 + b3)	1		36 000	36 000	39 600
b3		1			3 600	3 960
				2 72 100	2 99 310	3 29 241
C Revolving Loan Fund (RLF)						
c1	Registration and documentation	1		50 000	10 000	
c2	Exposure visits of PC members to other PC's ³	3		50 000	1 50 000	1 50 000
c3	Sensitisation of members to Producer Co. (including refresher trainings)	3	800	50	1 20 000	1 20 000
c4	Stationery (Pass books, survey formats)			30 000	30 000	
c5	Establishment of RLF		800	5 000	40 00 000	
				2 80 000	43 00 000	2 70 000
D Institutional/ enterprise development costs						
d1	Exposure visits (a group of 15 persons per visit)		25/15/10	50 000	12 50 000	7 50 000
d2	Capacity building and EDPs ⁴	2	800/400/400	100	1 60 000	80 000
d3	External TSP's costs ⁵			7 50 000	7 50 000	7 50 000
				21 60 000	15 80 000	13 30 000
E Programme Costs						
e1	Baseline survey and Needs Assessment	800		600	4 80 000	
e2	Value chain analysis			1 50 000	1 50 000	
e3	Training to Pashu Sakhis / Mitras	25		5 000	1 25 000	1 25 000
e4	Costs of bucks / does (1 buck, 3 does) @ 50% sub.	800		9 000	45 00 000	18 00 000
e5	Health Camps	800	2	250	4 00 000	4 00 000
e6	Monitoring & Evaluation (5x1/2 yr + 1 end of term)	2		1 50 000	3 00 000	3 00 000
				59 55 000	26 25 000	18 25 000
F Sub-Total Program Costs						
National level upstream linkages		1		2 00 000	2 00 000	4 00 000
g1	Coordination with the Govt. Programs					
g2	Seminars and Workshops					
				1 01 74 725	1 04 42 698	57 36 467
H GCSRA programme coordination (INDIRECT)			4.00%			
				4 06 989	4 17 708	2 29 459

Particulars	Number	Unit Cost	Year 1	Year 2	Year 3
TOTAL PROJECT COSTS		Rs	1 05 81 714	1 08 60 405	59 65 926
Beneficiaries		800			
Unit Cost per beneficiary			13 227	13 576	7 457
No. of villages		25			
Unit Cost per village			4 23 269	4 34 416	2 38 637
Indirect Costs			6 82 614	7 20 895	5 62 965
% of indirect costs			6%	7%	9%

Note:

- ¹ Field resources have been planned as: 1 Field Coordinator for 6 villages and 1 Pashu Sakhi/Mitra for 3 villages
- ² Shared costs are the programme support costs of the PIA-NGO (finance, admin and HR)
Rent has been assumed at Rs10,000 per month (inclusive of net etc), assuming that the LSC has to avail the office space on its own
- ³
- ⁴ The PC Governing Board members will be exposed to best practices in microFinance through exposure visits
- ⁵ The CB and technical trainings costs are estimates and may vary on actuals
- ⁶ Technical specialist costs include the costs to be incurred on technology dissemination and POP

Benefits to company

The support provided by sponsoring companies would result in reaping tangible and intangible benefits as outlined below:

Tangible Benefits	Intangibles
<ul style="list-style-type: none"> ❖ Community support & appreciation ❖ Social license to operate, through cooperative community engagement ❖ High levels of employee satisfaction ❖ Recognition through awards 	<ul style="list-style-type: none"> ❖ Enhanced reputation by way of supporting projects benefitting communities at the 'bottom of the pyramid' ❖ Social branding ❖ Enhanced credibility within community and sector

Project Plan & Timelines

#	Activity Description	Y1, Q1	Y1, Q2	Y1, Q3	Y1, Q4	Y2, Q1	Y2, Q2	Y2, Q3	Y2, Q4	Y3, Q1	Y3, Q2	Y3, Q3	Y3, Q4	Y4, Q1
1	Situational assessment of the project villages (developing a baseline)													
2	Value Chain analysis													
3	Entry point interventions - Community sensitization and mobilisation (including group formation)													
4	Technical support for productivity enhancement & enterprise promotion (market led programming)													
5	Exposure visits and health camps													
6	Creation of a cadre of service providers													
7	L-SHG formation and RLF for microcredit													
8	Developing the results framework													
9	Formation of the Producer Company													
10	Capacity building support to the Producer Company													
11	Establishment of collective/individual enterprises													
12	Linkages with BDS providers													
13	Developing Business Plan for the Producer Company													
14	Monitoring & Evaluation													
15	Impact Assessment													