



Annual Report 2022-2023

ACCESS Development Services
enabling economic empowerment

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About ACCESS



Institutionalizing ACCESS

ACCESS was incorporated on March 1, 2006, as a Section 8, “not for profit” company. Once ACCESS was set up, ACCESS quickly diversified its mission to design composite livelihoods programmes to holistically improve and strengthen livelihoods of the poor, taking them to sustainable levels and impact their quality of life.



The Vision

ACCESS is global partner of choice, providing inclusive and innovative livelihood solutions and enabling the poor to overcome poverty and live with dignity.



The Mission

To build capacity of community-based institutions that deliver relevant financial and livelihood services to the poor and unreached households.

The THREE TIER Strategy

TIER III

Supporting Policy; Strengthening the Enabling Environment

TIER II

Advisory & Techno-Managerial Services; Building Capacity of Capacity Builders

TIER I

Engaging with the Community; Subsector Interventions; Building Inclusive Value Chains

Influencing Policy

Informing Programmes for the Poor

Enabling & Empowering Communities

Facilitating Access to Resources, Capital, Markets and Entitlements

Impacting Lives of the Poor

Board of Directors



Sanjeev Asthana
Chief Executive Officer
(CEO)
Patanjali Foods Ltd.

Sanjeev Asthana is a recognized leader in the Food & Agriculture sector with over 25 years of experience in India and internationally. He is the Chief Executive Officer (CEO) of Patanjali Foods Ltd. He is the Founder and Managing Partner of I-Farm Venture Advisors; Chairman of Agriculture Skill Council of India (ASCI) and National Skills Foundation of India (NSFI), and serves as independent Director on the Board of a reputed organizations such as NABCONS (NABARD Subsidiary), He has also chaired various committees of leading industry and trade chambers viz. CII, FICCI, ASSOCHAM and PHDCCI. His international affiliations are with IIED UK, Mainumby Bolivia and Columbia University, USA. He regularly speaks at leading conferences in India and overseas viz. Harvard University Boston, World Bank Beijing and Singapore, ADB Manila, European Parliament Brussels, G-20 Consultation Istanbul, IIM Ahmedabad, Lal Bahadur Shastri Academy Mussoorie etc.



Vijay Chugh
Former Head of Dept. of
Payment System/DPSS
RBI

Vijay Chugh, prior to his retirement in December 2014, was Head of the Department of Payment & Settlement Systems with the Reserve Bank of India, spearheading India's vision and mission towards a modern payment system. During over three decades of service with the RBI, he has contributed to certain key areas corresponding to the following statutory mandates of India's Central Bank. At the International level, he was a Member of the Committee for Payments & Market Infrastructure (CPMI – the erstwhile CPSS), Bank for International Settlements,

Switzerland, the SAARC Payments Council and Director, Payment & Settlement Systems of Asia-Pacific Central Banks (SEACEN, Kuala Lumpur, Malaysia). At the national level, he led policy initiatives as Member Secretary of various committees including the Bharat Bills Payment System (BBPS), Trade Receivables Discounting System (TReDS), Mobile Banking and was Chairman of various committees set up to examine Virtual Currencies. Post his retirement from Reserve Bank of India, Mr. Chugh has been engaged as Advisor/Consultant to The World Bank (Payments Development Group) and UNCDF for their projects in India, Nepal, Ethiopia, Vietnam, South Africa, Myanmar. Mr. Chugh is also on the Board of several NBFCs and payment firms.



Arvind Kumar
Principal Secretary,
Municipal Administration
& Urban Development,
Government of Telangana

Arvind Kumar is a civil servant bureaucrat in Government of India. He has been in the Indian Administrative Service (IAS) since 1991 and has worked in various capacities at the State level in the erstwhile Andhra Pradesh and now Telangana State for over two decades. He has worked in Government of India from 2009-14 in the Ministry of Finance, where as Joint Secretary in Department of Financial Services (DFS), he looked after the Insurance and Banking sector, more specifically, insurance & pension reforms, Institutional Finance including housing, MSME, Micro Finance, Agriculture & rural Credit. Kumar has been a Government nominated Director on the Boards of NABARD, ICICI Bank Ltd, the New India Assurance Company Limited (NIACL), SIDBI, National Housing Bank (NHB) and IRDA among others during this period. Mr. Kumar is presently the Principal Secretary, Municipal Administration & Urban Development, Government of Telangana. Mr. Kumar is a graduate in Economics from St. Stephens Delhi and an MBA from IIM Ahmedabad, India. In addition, Mr. Kumar is a Masters in Public Policy (MPP) from Woodrow Wilson School (WWS), Princeton University, USA as Robert McNarama Scholar and has also done a course on Leadership & Globalization from LSE London, UK as a Chevening Scholar.



Satish Pradhan
Former Chief Group
Human Resources,
Tata Sons

Satish Pradhan is currently an Independent Consultant advising Boards and Companies on Strategy, Leadership and HR. He works with CEOs and Senior leadership as a coach and mentor. He retired as Advisor, Tata Sons Limited in 2015. He was the Chief of Group Human Resources at Tata Sons from April 2001 to May 2013. Prior to joining the Tata Group in 2001, he was with ICI Plc in London at their Head Office leading the Organisation Design & Development function. He has a Masters in History from Delhi University and has worked in several Public & Private Sector companies over the last 40 years in various capacities in the HR area. Mr. Pradhan has served on the boards of several Tata Group companies. He was a Non-Executive Director at TAL Manufacturing Solutions, Tata Services Ltd. He served as an Independent Director on the Board of the National Payments Corporation of India till 2020 and on the Advisory Board of IIT Roorkee. He was the Convener of the National Conference for Social Innovation. Of Pune International Centre. He has frequently been a speaker, faculty at national and international conferences and Business Schools in India and overseas. He is a Chartered Fellow of CIPD, UK, and was awarded a DLitt (honoris causa) in Human Resources Development and Environmental Conservation in 2016.



Vipin Sharma
CEO
ACCESS
Development Services

Vipin Sharma is the founding CEO of ACCESS, set up in 2006. Starting his career with the Reserve Bank of India, Vipin has over forty years of experience in banking, agriculture and rural development, micro enterprise development and microfinance in varied institutions including NABARD, Rural Non-Farm Development Agency (RUDA), Govt. of Rajasthan and CARE India. As

Executive Director of RUDA, Vipin helped the Govt. of Rajasthan to develop strategies for promoting the non-farm sector in the state through a sub-sector approach. At CARE, Vipin was the Programme Director of the Microfinance Unit and a part of the Regional Leadership Team. Vipin is currently a member of the SAFIN Committee, the global network advancing agri-SME finance. He has also been a member of the Smart Campaign Steering Committee, working on issues relating to client protection.



Ruby Thapar
Director, Global
Government & Corporate
Affairs, India Caterpillar

Ruby is a C Suite executive with over 25 + years of experience leading Corporate Affairs and Sustainability agendas in complex environments and sensitive sectors including chemicals and extractive industries. Ruby began her career with teaching child and human development to undergraduate students, before joining Save the Children, India a non-profit organization, followed by 3 stints in the corporate world in different capacities – as General Manager, Corporate Communications, at the Aditya Birla Group; VP and Group Head, CSR at Vedanta Resources Plc and with Dow Chemical International Pvt. Ltd, as Director Public & Government Affairs & Crisis & Issues Communication Lead for India, Middle East, Africa & Turkey. She is currently Adjunct Consultant, CSR & Sustainability, The Conference Board. She is also a certified executive coach.



ACCESS Operations

Key Programmes Across the Country

Current key programmes being implemented by ACCESS are as below:

National Capital Region - Headquarter

- New LEAF (Livelihood Enhancement of Artisans for Future)– 4 non-farm clusters

Rajasthan

- GramyaShakti I-10 Women led FPO, 7 districts
- Promotion of 17 FPOs –10K FPOs Scheme
- Kawach
- Living Looms of India (Kota), handlooms cluster
- GramyaShakti II, two spice clusters
- Desert Pastoral – applique cluster; 500 women, Barmer

Assam

- MANDI II – Strengthening 100 FPOs
- Promotion of 8 FPOs under 10K FPO scheme
- Salon i – Training to beauty-preneurs

Uttar Pradesh

- Project Kirana – Capacity building of 3,000 women enterprises

West Bengal

- GramyaShakti II – two spice clusters
- UDAAN – strengthening FPOs
- Living Looms of India – Bankura Handlooms cluster
- Promotion of 10 FPOs under 10K FPOs Scheme

Madhya Pradesh

- Living Looms of India – Maheshwar Handloom cluster
- UDAAN – Strengthening 10 FPOs
- Technical support to MPSRLM in value chain development

Gujarat

- Jan Sakhi Programme – Women's stitching and textile enterprise

Maharashtra

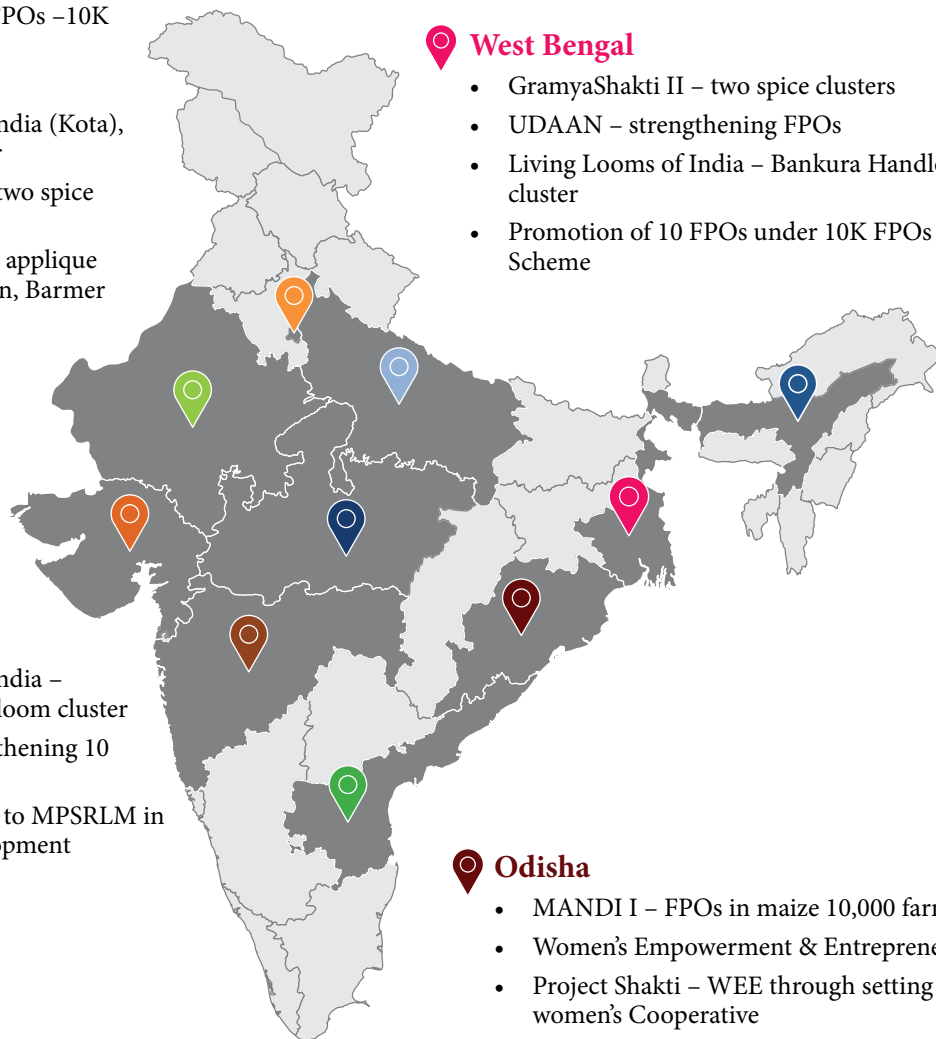
- Warli Arts Cluster
- Anokha Dhaaga - Women-led stitching enterprise
- Textile crafts

Odisha

- MANDI I – FPOs in maize 10,000 farmers
- Women's Empowerment & Entrepreneurship
- Project Shakti – WEE through setting up women's Cooperative
- Living Looms of India – Nuapatna handloom cluster in Cuttack
- PMU of Odisha Maize Mission

Andhra Pradesh/ Telangana

- Promotion of 15 FPOs under the 10K FPO Scheme



TIER III

INFORMING AND SUPPORTING POLICY

INCLUSIVE FINANCE INDIA INITIATIVE

The Inclusive Finance India Summit is a global platform to inform, influence and support policy toward strengthening an enabling environment. This platform creates an enabling ecosystem for effective and efficient access to financial services at the last mile and provides scope to discuss key issues and challenges and build consensus on the way forward. It aims to enable cross-pollination of best practices and breakthroughs to influence India's Financial Inclusion strategy and campaign. Through its several sub-initiatives, the platform, during the year, continued its focus on better policy and practices through ecosystem growth for promoting access to financial services. The pandemic and its immense impact on economies across the globe have made the platform more relevant, especially after witnessing and recognizing the exclusion of the vulnerable from the mainstream economy.

The Summit was arranged virtually due to the pandemic for the last two years, the 19th Summit finally was back in New Delhi, India on January 17-18, 2023. The sessions during the Summit aimed to understand the roles of diverse stakeholders, identify impeding enabling factors and assess the value of different models. The sessions were also dedicated to focusing on financial health and financial well-being, especially after the pandemic. The Summit provided many opportunities for the Ministry officials, representatives from RBI, Private Sector Banks, SFBs, Financial Institutions (NBFC, MFI, and others), payment gateways, credit bureaus, fintechs, impact investors, multilaterals and policymakers to interact, engage, initiate dialogue, enable action through partnerships, innovation and facilitating policy support in the financial inclusion space.



The Summit's Inaugural Address was delivered by key speakers that included Mr. S Ramann, Chairman & Managing Director, Small Industries Development Bank of India (SIDBI). Mr. Jaspreet Singh, Global Lead – Financial Health and Innovations, UNCDF launched the Global Community of Practice Action Platform. ACCESS's annual publication, the Inclusive Finance India (IFI) Report was also released at the Inaugural Session of the Summit by the esteemed speakers, while Mr. N S Vishwanathan, Former Deputy Governor, RBI & Editor of the IFI Report made a presentation on the contributing chapters and themes. The Summit was attended by senior officials from central and state governments, policy bodies, banks, NBFCs, regulatory and research organizations, and many others. Many of them addressed the audience with their idea of inclusion and futuristic thinking, which not only made the 800 audience engaged, but opened ways for more discussion, association, and collaboration.

This year, the summit was designed with four highly valued plenary sessions, ranging from the gap in the mainstream inclusive system to women's participation to the high potential of digital financial services. The Technical sessions were designed keeping the essence of the theme of the Summit, and the sessions were on climate, digital public infrastructure, financial health, banking agent, Agriculture, MSME etc.

There were also associated events organized by summit partners, which made the summit theme more inclusive.





Inclusive Finance India Report

The IFI Report is an in-depth, well-researched one-stop, state-of-sector reference book presenting the advancements in the policy and implementation of financial inclusion in the country during the year. This year's report assimilates current debates, developments around the scope and advancement of financial inclusion of the poor, their plight, especially in view of the effect of the pandemic and its devastating second wave. The report provides granular and finer insights on the performance of financial inclusion programmes across India through various cuts of gender, geography, rural vs. urban, and other demographic parameters. The chapters in the report are woven around the themes catering to Microfinance Industry, Regional Rural

Banks, Small Finance Banks, SHGs and way forward, Digital Financial Services, MSME Financing, Agritech Innovations, Climate Resilience financing, and Financial Inclusion Measurement. While the report highlights key policy developments in the financial inclusion space, it also identifies various policy gaps, blind spots and practice lacuna that needs additional attention and focus from government, regulator and practitioners and sets the course for the future. The 15th edition of the Inclusive Finance India Report was authored by 9 Authors and edited by Mr. N S Vishwanathan, Former Deputy Governor, RBI. The report was released at the Inaugural of the Summit and was followed by a brief presentation by the editor.



Inclusive Finance India Awards

The Inclusive Finance India Awards is an initiative instituted by ACCESS Development Services in partnership with HSBC. The Awards provide a way of recognizing the efforts, performance of various institutions and some individuals that have contributed to advancing the goal of financial inclusion. The 14th Inclusive Finance India Award ceremony was concluded on January 17, 2023 in New Delhi. The awardees were felicitated by Mr. Anantha Nageshwaran, Chief Economic Advisor, Government of India, and Mr. Hitendra Dave, Chief Executive Officer, HSBC India. HSBC is committed to supporting the Awards going forward.

This year the final list of Awardees includes highly credible names:

1. Microfinance Organization of the Year (Large) - Fusion Microfinance Ltd.
2. Microfinance Organization of the Year (Medium) - Sindhuja Microcredit Pvt. Ltd.
3. Vijayalakshmi Das Award for Small and Emerging Microfinance Organizations - Grameen Shakti Microfinance Services Pvt. Ltd.
4. Fintech Innovation for Financial Inclusion - Avanti Finance Pvt. Ltd.
5. Breaking Ground in WASH Financing - CreditAccess Grameen Ltd.
6. Financial Inclusion by Small Finance Bank - ESAF Small Finance Bank
7. Inclusive Enterprise Lending by Non-Banking Finance Company - Veritas Finance Pvt. Ltd.
8. Affordable Housing Finance by Housing Finance Company - Vastu Housing Finance Corporation Ltd.
9. Priority Sector Lending by Banks (Public) - Canara Bank
10. Priority Sector Lending by Banks (Private) - Axis Bank
11. Contribution to Advancing Financial Inclusion by an enabling Institution - Bihar Rural Livelihoods Promotion Society (JEEViKA)
12. Contribution to Advancing Financial Inclusion by an Individual - Pamidi Kotaiah
13. Jury Special Award for Lifetime Contribution to Advancing Financial Inclusion - Housing Development Finance Corporation (HDFC) Ltd.





LIVELIHOODS INDIA INITIATIVE

The 13th Livelihood India Summit was organized by ACCESS along with NITI Aayog a Co-host on January 19th and 20th, 2023. The Summit featured 17 sessions on a wide range of themes touching many aspects of livelihood, with over 80 speakers. The format of the Summit consisted of several topical and specific technical sessions besides theme-based tracks and dedicated plenaries. The summit was held to address the challenges that the poor face in strengthening



their livelihoods and emphasized the importance of providing a platform for dialogue, debate, and discussion. The Summit offered valuable recommendations, including an assessment of the policy environment, an examination of large livelihood programmes and their impact, and an analysis of the potential of public and private institutions to impact the livelihoods of the poor.

Livelihoods India Summit

Established over a decade ago, Livelihoods India is a flagship initiative of ACCESS, the focus of which is to understand and assess the challenges that the poor face in sustaining and strengthening their livelihoods. The national level initiative brings together diverse stakeholders on a single platform to discuss critical issues that impede and afflict the livelihoods of the poor. Through multiple sub-initiatives, the platform crafts a vision and strategy for moving the poor from subsistence to sustainable levels.



State of India's Livelihoods (SOIL) Report

The annual 'State of India's Livelihood' report for 2022 was also launched at the Inaugural session. It features diverse contemporary topics emerging in the livelihood sector, including experiences and challenges of the sector, analyses and progress of both public and privately-run programmes. Following a rigorous process of assessments, the FPO (Farmer Producer Organisations) Impact Awards and the Sitaram Rao Livelihoods India Case Study competition winners were also felicitated at the Summit. The annual 'State of India's Livelihood' (SOIL) report, which covers diverse contemporary topics emerging in the livelihood sector and examines the

progress of both public and privately-run programmes. Dr. Sanjiv Phansalkar, Director, VikasAnvesh Foundation and Editor of SOIL report, highlighted the report's readability and educational value, including economic analysis of the livelihood situation by Dr. Orlanda Ruthven and Dr. Ashok Sarkar, Shankar Dutta's contributions on millets, Girija Srinivasan's work on the gender dimension of livelihoods and Dr. Kanitkar's chapter on digital technology in agriculture. He also noted that the recent report from UNDP revealed that 415 million people have been lifted out of poverty over the past 15 years, but 300 million still remain in acute poverty.



FPO Impact Awards

Instituted in 2018 under the aegis of Livelihoods India Initiative, the FPO Impact Awards endeavour to recognise and encourage exemplary FPOs (Farmer Producer Organisations) that have overcome various challenges, to successfully build self-sustaining businesses and contribute meaningfully to their member community. The Awards

also aim to recognize and felicitate such FPO promoting institutions that have worked to enable the ecosystems, support policy, promote sustainable and scalable models and incubate innovative solutions for the growth of FPOs. After a gruelling process, the Jury members selected the following winners from across the country:

1.	FPO of the Year - Large	- Giridhan Mahila Producer Company Limited - Jai Sardar Krishi Vikas Farmers Producer Company Limited CATEGORY
2.	FPO of the Year - Small	- Mayyil Rice Producer Company Limited
3.	Vijayalakshmi Das Friend-of-Women FPO	- Arogya Millets Producer Company Limited
4.	FPO Promoting Institution of the Year	- Action for Social Advancement (ASA)



Sitaram Rao Livelihoods India Case Study Competition

The Sitaram Rao Livelihoods India Case Study Competition aims at bringing together the collective intellect of the sector, assimilating innovative solutions, breakthroughs, good experiences and best practices that help in learning from diverse sector experience and impact poverty reduction.

This year under the theme of 'Advancing Agro-processing for Rural Development' the top three awardees Included -

1. Winning case study:

Safe Agri Value Chain; Strengthening Rural Resilience to Climate Impacts in Uttar Pradesh

Author:

Shramik Bharti

2. Winning case study:

PVTG Women-Led Community Enterprise of Jharkhand

Author:

- Suraj Kumar, Jharkhand State Livelihood Promotion Society
- Bishnu Charan Parida, Jharkhand State Livelihood Promotion Society
- Suvakanta Nayak, Jharkhand State Livelihood Promotion Society

3. Winning case study:

A Silent Movement of Change in Remote Hills

Author:

- Dr. Shiv Kumar Upadhyaya, Watershed Management Directorate, Uttarakhand
- Deepak Shah, Watershed Management Directorate, Uttarakhand



UDYAM MAHILA

With the guiding vision to strengthen collaboration and synergies between government, civil society and private sector to create solid pathways for the growth of women's enterprise, ACCESS has initiated the 'UDYAM MAHILA' programme in partnership with the Bill and Melinda Gates Foundation. The programme delves into the existing entrepreneurship ecosystem in the country to elucidate both enablers and hindrances for women in their trajectory of growth and entrepreneurial progress.

A key focus of the programme is to build greater momentum to integrate women into the national economic fabric through evidence-backed and informed engagement with key stakeholders in the ecosystem for promoting women's economic empowerment through entrepreneurship.

Through this programme, it is intended to create a set of knowledge products and facilitate a series of policy conversations with the aim of aligning on and mobilizing support for key initiatives aimed at advancing women enterprises in the country and strengthen their sustainability.



The Inception phase of the project, which started in October 2022, began with a series of activities, including stakeholder mapping, preliminary meetings with key stakeholders to achieve stakeholder consensus regarding the objectives of the programme and build their buy-in. Since the nature of programme requires sustained engagement of key stakeholders at the ecosystem level, the deliverables envisaged under the programme require focused back-and-forth communication between the key stakeholders and partners in the ecosystem to determine appropriate options for collaboration and direction to move forward. In a short span of time, the programme has been successful in building sustained engagement with multiple stakeholders:

- ▶ Ministry of MSME had agreed to set up the National Task Force on Growth of Women's Enterprise, with members drawn from ministries, apex agencies, sectoral experts, corporates, research and academia.
- ▶ SIDBI had agreed to set up a Working Group on Enabling Access to Finance for Women.
- ▶ Working on bringing out Book Volume on "Celebrating Three Decades of SHG Movement". The book will serve as reference document, tracking the growth of SHG movement and learnings across various cross cutting themes like women's empowerment, poverty alleviation, livelihood promotion and financial inclusion



over the last three decades and also lessons learned from this extensive experiment as it evolved. This will serve as a guide for the policy and product developers, regulators and institutions to re-engineer the program towards future relevance besides highlighting lessons from other developing countries. The authors entrusted with the responsibility for writing of this book are N. Srinivasan and Girija Srinivasan, two ex-NABARD employees who have been closely associated with the evolution of the SHG movement ever since it was started, and who are among the most well-known and leading chroniclers within the development sector.

- ▶ One Inception Meeting held in Mumbai followed by 2 Consultative Roundtable discussions with southern states in Bengaluru and western states in Jaipur to capture the landscape of SHG movement.
- ▶ An exclusive track was developed and co-curated with Bill and Melinda Gates Foundation on **Pathway for Growth of Women's Enterprises** at the Livelihoods India Summit on January 19, 2023, featuring two technical sessions - 'Women in Enterprises: Impediments in the Marketplace' and 'Scaling up Women's Enterprises – Incubating and Empowering'. Ms. Mercy Epao, Joint Secretary, Ministry of MSME, delivered the keynote address at the track. The technical sessions comprised of highly acclaimed governments officials, experts and practitioners from the field, ably moderated by the senior officials of BMGF.
- ▶ Dedicated track on 'Making the Business Case for Gender Intentionality' in partnership with the Women's World Bank (WWB), was organized featuring 3 technical sessions and one plenary focusing on lending to Women's Enterprises – balancing Social and Financial Returns.
- ▶ Several stakeholder meetings held with- MSME, UN-Women, G20 Sherpa, NITI Aayog, NRLM (MoRD), WWB, FICCI, U.S. Embassy etc.
- ▶ Initiated engagement with W20, MSDE, NRLM for organizing and co-hosting roundtables focussed around priority themes related to enabling access of women entrepreneurs to market, credit/capital, resources, digital technology etc.

Next year's projection

- ▶ Launch and announcement of National Task Force on advancing women's enterprise
- ▶ Consultative meet on "Setting up a Working Group on Enabling Access to Finance for Women Entrepreneurs" in partnership with SIDBI
- ▶ Roundtable discussion with NRLMs and select SRLMs on three decades of SHG Movement
- ▶ Book release of three decades of SHGs in an event
- ▶ Dedicated WEE Summit focused on 'Scaling up Women Enterprise Collectives'
- ▶ Case study Compendium/Best Practices on "Scaling up Women Enterprises"
- ▶ Policy convenings and round table discussions focused around access to credit and market, demand-supply challenges/gaps, gender responsive procurement, financial and digital empowerment, with different stakeholders from the Government, Corporate and Civil Society actors. These round-tables/consultations would help build policy discourse and catalyse transformative action for accelerating our collective efforts towards women's entrepreneurship.

To build a distinctive identity for the programme, "Udyam Mahila - More Power to Women", is the name given to raise awareness around "Building Awareness on Pathway for Growth of Women's Enterprises". To offer the programme a unique visibility that appeals and resonates with partners and stakeholders, a customized logo has been created.



TIER II

TECHNICAL ADVISORY SUPPORT

FORMAL FINANCE TO WOMEN ENTREPRENEURS: A STUDY OF SUPPLY SIDE CHALLENGES

India's rank on the economic participation and opportunity parameter in the Global Gender Gap Report has also fallen significantly, from 110 in 2006 to 151 in 2021. This widening gap has several reasons, including low labour participation, informality, inequality, etc. but an important factor is poor access to finance for women, especially finance to establish and run their enterprises. Plugging this gap is crucial as this will enable greater women entrepreneurship, and higher participation of women in the labour force, as women tend to employ more women. In this context, ACCESS undertook a study, in partnership with the World Bank, to examine the various supply-side issues and challenges faced by financial institutions (FIs) to cater to women entrepreneurs, given the differential nature and characteristics of women-owned enterprises, especially the micro and small-scale segment.

The study used a combination of primary and secondary research methods, including Focus Group Discussions with women entrepreneurs and interviews with various types of

financial institutions. The key aspects studied included – the availability of gender-disaggregated data, targeted outreach and communication, institutional policies and staff attitudes, risk assessment and appraisal processes, products and delivery, and non-financial services and linkages.

The study found that FIs tend to have a gender-neutral approach to enterprise loans, which results in a lack of consideration of barriers that women entrepreneurs face in access to enterprise finance. The way forward needs to be informed by knowledge generation with gender perspectives, which this study aims to do in a small way. Credit to women does not yet form an organizational priority for most mainstream FIs, and needs to be part of board room discussions for stronger organizational efforts. Greater women's participation on boards, senior management, and frontline staff may well enable universal banks to develop organizational structures, systems, and processes that are more inclusive towards women entrepreneurs.



TIER I

BUILDING INCLUSIVE VALUE CHAINS

FARM SECTOR LIVELIHOODS

ACCESS farm sector programmes are spread across 7 states in India which has benefitted 1.5 lakh smallholder farmers and their families and promoted 200+ farmer producer organizations. Accredited as a Cluster Based Business Organization (CBBO).

Technical Support Agency for Value Chain Development and Market Linkages

ACCESS has been working with the Madhya Pradesh State Rural Livelihoods Mission (MPSRLM) as a Technical Support Agency for value chain support since January 2021. The main objective of this programme is to provide technical assistance and programme implementation support to MPSRLM, as well as to the participating Community-Based Organizations (CBOs), Cluster Level Federations, and Producers organizations in the development of value chains in agriculture (including allied activities like livestock, horticulture, etc.) and Non-Timber Forest Produce (NTFP) products so that these become profitable, bankable, and self-sustaining in the long run. The project is covering 50,000 community members through multiple value chain projects in 12 districts of Madhya Pradesh.

Value chains supported: Onion, Groundnut, Ginger, Garlic, and Chili

1. The total farmer coverage through the programme is 29,812. 293 producer groups and 25 FPCs benefited from the project.
2. Two buyer-seller meets were conducted:
 - a. A buyer-seller meet for groundnut was conducted with 47 participants, including 15 institutional buyers.
 - b. A buyer-seller meet for ginger, garlic, and onion was conducted with 62 participants, including 10 institutional buyers.
3. Market linkage support are provided through the programme:
 - a. Output marketing support volume (Qtl) - 21,864.64
 - b. Output marketing support value (₹ Lakhs) - 459.52
 - c. Input marketing support value (₹ Lakhs) - 61.84
 - d. Financial linkage support value (₹ Lakhs) - 111
4. Partnerships were created for FPC services with Dvara and DeHaat.
5. Training materials were designed in Hindi so that CRPs/FPCs/district officials can easily understand and disseminate the knowledge at the ground level.
6. In total, 218 participants were trained in these sessions.



MANDI – Assam

Under this programme – supported by MasterCard Center for Inclusive Growth, ACCESS plans to reach out to at least 50,000 farmers in 15-20 districts of Assam across various commodities including paddy, maize, mustard, potato, wheat, among others. The outreach strategy will be to partner with a few select NGOs who have promoted FPOs in the state. The core strategy of MANDI will be to build capacity of partner NGOs in better FPO management and create a professional cadre for handholding FPOs promoted by them. The NGOs will be provided with structured technical assistance and capacity building inputs through well-designed FPO Management modules, that ACCESS will develop across relevant thematic areas. Based on the crops identified, efforts will also be made on productivity enhancement at the farmer level through improved Package of Practices. Through MANDI, ACCESS aspires to make Assam as a hub for excellence in FPO promotion.

Value Chain Supported: Paddy, Maize, Mustard, Potato and Millets

Key Interventions during the year:

1. A total of 73 FPCs enrolled under this programme with farmer base of 34,146.
2. Partnered with 5 apex agencies
 - National Bank for Agriculture and Rural Development (NABARD)
 - North Eastern Regional Agricultural Marketing Corporation (NERAMAC)
 - Assam Agribusiness and Rural Transformation Project (APART)
 - Indian Institute of Entrepreneurship (IIE)
 - Small Farmers' Agri-Business Consortium (SFAC)
3. A formal MoU has been signed with IIE (Indian Institute of Entrepreneurship) & NEDFi (North Eastern Development Finance Corporation Ltd.) as a Strategic Partner.
4. Secured financing from SAMMUNATI (₹ 20 lakhs) to 4 FPCs to provide working capital support to the FPCs.
5. 14 training modules developed and translated into Assamese and disseminated through a cadre of FPO management experts.

6. A total of 45 training programmes have been organized across 73 FPCs, directly benefiting 3750 members, including Board of Directors, CEOs, and FIG members and indirectly benefiting 34,000 farmers, who received training on implementing business plans, Governance and Management & Legal Compliances.
7. Plot demonstrations on foxtail millet cultivation have been conducted on approximately 100 acres of land, benefiting 100 farmers.
8. Partnered with leading buyers like Nahar Organics, Ashroys Foods Pvt. Ltd., Nutrigo Natura and aQysta.

MANDI – Odisha

“Mandi” (Mainstreaming Agriproducers through Network and Development Initiatives) is an innovative pilot programme supported by Bill & Melinda Gates Foundation to promote market efficiency and inclusive markets in the Maize Value Chain in three blocks of Nabarangpur District, namely Umarkote, Raighar, and Jharigaon, through direct market linkage of maize from the area to large processors via two Farmer Producer Organizations (FPOs) established in the regions. The project has been operational in the area since October 2018, and the FPOs have been operational since April 2019. The project has a total outreach of 16,000 farmers, out of which 38% are women farmers. A total of 3,217 farmers (42% women) have subscribed to the equity of the FPCs, namely Pendrani FPC in Umarkote and Mauli Maa FPC in Raighar blocks.

Value chains supported: Maize and Paddy

Key interventions in the project during the year:

The total farmer coverage through the programme is 29,812. 293 producer groups and 25 FPCs benefited from the project.

1. 10154 Farmer have visited both FPCs for Inputs & Output in the year resulting in total business transactions of ₹ 20.68 Cr.
2. 32 CBBOs & 51 FPCs have visited FPO Hub at Umerkote during the project period not only from Odisha, also from WB, Chhatisgarh, UP, AP, Rajasthan & Telengana.
3. Input business:
 - a. Sold ₹ 8.24 Cr. worth of seeds, fertilizers, pesticides, and farm machinery.

- b. Partnered with leading brands like **US Agri, Corteva, Bayer, Syngenta, IFFCO, MoSAIC, DeHAAT, Aspee, Agrim.**
4. Output business:
- a. 69,083 quintals directly linked to large processors/traders
 - b. Maize sale value: ₹ 12.44 Cr.
 - c. Top buyers: **Ritanjali Patra, Samunnati Agro, KK Products, Shalimar Pellet Feeds Pvt. Ltd., Venkateshwara Hatcheries, NCDEX E Market Limited**
5. Secured financing from NABKISAN (₹ 50 lakh) and SAMMUNATI (₹ 20 lakh) and ₹ 11.54 Cr. paid directly to farmers' bank accounts.
6. **Other key innovations:** Drone demonstration for farmers, established Kisan Samruddhi Kendra with support from IFFCO (₹ 7 lakh investment), introduced cluster based custom hiring center. Promoted climate-resilient practices like Nano 3217, WSF, Bio Decomposer, EF Polymer, carbon onboarding, and carbon farming incentives. and Converged with ITDA for Horticulture: promoted tomato clusters and Nutri-Gardens in 1000 households.

UDAAN

“UDAAN” supported by the Walmart Foundation grant programme is started from Nov 2022 till Oct 2024 and

has 4 key objectives which are strengthening and building the abilities of existing Farmer Producer Organizations to sustainably engage in the value chain; focusing on creating model women FPOs; facilitating local value addition through processing/packaging/branding solutions to enable FPOs to compete in high-value markets; and promoting climate-resilient practices for the long-term sustainability of farm-based livelihoods.

Value chains supported: Paddy, Rice, Mustard, Potato, Tea, Soybean, Maize, Onion.

Key interventions in the project during the year:

1. A total of 20 FPOs are supported under the project which has reached a cumulative turnover of ₹ 340 lakh.
2. Facilitated procurement of Paddy through MSP in West Bengal for 7 FPOs resulting in a cumulative volume of 2010 MT worth ₹ 410 lakh.
3. FPO Marketplace organized - 2 in West Bengal & Madhya Pradesh attended by 500+ participants from both the locations.
4. Partnerships with market players (**SV Agri, Advantage Agri, Waycool, Zepto, ITC Ltd., Dehaat, Cropbasket, Jute Corporation of India**).
5. Promoting climate resilient practices through onboarding Varaha.ag as a climate partner and helping farmers being eligible for carbon credits.



Case study

BENEFIT TO FARMER – UTTARAN KRISHI FPCL

Ms. Amiya Barman is a female farmer and shareholder of Uttaran Krishi FPCL, with a total land holding of 14 Bigha (equivalent to 4.62 Acres, 1 Bigha equals 0.33 Acres). She cultivates kharif paddy followed by rabi mustard and vegetables.

Ms. Barman benefits from the services provided by the Custom Hiring Centre of Uttaran Krishi FPCL. During the kharif paddy season, she used the FPC's tractor for which she paid ₹ 200/Bigha for each ploughing, whereas using an outside tractor would have cost her around ₹ 350/Bigha per ploughing. When she used the FPC's tractor, only 3 ploughings per bigha were required, while an outside tractor would have required 4 ploughings per bigha.

As a result of using the FPC's resources, Ms. Barman had lower cultivation costs during the paddy season. She saved a total of ₹ 22,000 by using the FPC's farm equipment, in addition to the savings on input supplies received from the FPC.



Testimonials

UDAAN

“Earlier I was selling my garlic through a local trader and was getting very less price than market. After UDAAN Project supported our FPC, I sold 47.5 qtls of garlic worth ₹ 52,250 through the FPC, got payment same day and earned an additional profit of ₹ 9,500 over and above the price offered by my local trader. Additionally, I saved around ₹ 1,200 towards the cost of transporting it to the MANDI (50 km away). There was complete transparency in its’ procurement system and no un-due deduction. I have also procured inputs worth ₹ 22,000 from the FPC and saved ₹ 1,700 from the market price. Now I not only participate in the company affairs actively, but also promote its’ name aggressively among fellow women farmers so that they can also take the benefit.”

Hemlata Lodhi

Vill-Chaurai, District-Sagar

Board member - Bundelkhand Mahila FPC

Central Sector Scheme-10K FPO

ACCESS has been accredited as a Cluster Based Business Organization (CBBO) by all the leading Apex institutions of the country viz. Small Farmers Agri Business Consortium (SFAC), National Bank of Agriculture and Rural Development (NABARD) and National Agricultural Cooperative Marketing Federation of India Limited (NAFED), and is an active partner of all these organizations under the 10,000 FPO Scheme of the Government for promoting 50 FPOs in Rajasthan, Andhra Pradesh, Telangana, West Bengal and Assam.

Assam has 8 FPOs supported by NABARD, Andhra Pradesh has 10 FPOs supported by NAFED, Telangana has 5 FPOs supported by NAFED, Rajasthan has 17 FPOs supported by NAFED (10 FPO), NABARD (2 FPO), and SFAC (5 FPOs). West Bengal has 10 FPOs supported by NABARD and SFAC (5 FPOs each). In total, NAFED has supported 25 FPOs, NABARD has supported 15 FPOs and SFAC has supported 10 FPOs promoted by ACCESS.

Value chains covered: Palm oil and coco in Andhra Pradesh and Telangana; Millets in Assam; Spices, grains, vegetables and pulses in Rajasthan and Paddy & vegetables in West Bengal

Key interventions in the project during the FY 2022-23 are as follows:

1. A total of 50 FPOs are supported under the project which has reached a cumulative turnover of ₹ 492.26 lakh.
2. Covering a total of 49 blocks in 19 districts of 5 states.
3. Partnership with market players in input as well as for output (for input - IFFCO, Markfed, Barrix Agro Sciences, Coromandel, UPL, Bayer, Syngenta, Crop Science, etc.) (for output - ITC, Cocoa shala, Hindustan Agri, ONDC, e-NAM, Safe Harvest, Kilaru Naturals, INI Farms, De Haat, etc.)
4. Promoting Good Agriculture Practices - Integrated Pest Management and Nutrition Management, Uses of Bio Fertilizers and Pesticides as CRA, Carbon removal through agriculture soil in Rajasthan.
5. Capacity building of BoDs, farmers, CEO, accountants etc. of FPOs.



NON-FARM SECTOR LIVELIHOODS

Although ACCESS has intermittently engaged in non-farm livelihoods since its establishment, it wasn't until the third five-year Strategic Plan in 2016 that the organization began to concentrate its efforts on supporting artisans, weavers, and micro-entrepreneurs, with a particular emphasis on empowering women.

Under its non-farm initiatives, ACCESS focuses its energies in three major thrust areas: handloom cluster development, textile based craft promotion, and food processing. Women's economic empowerment is at the crux of each of these thrust areas.

Currently, ACCESS non-farm programmes are spread across 13 project locations in 6 states, viz. Rajasthan, Madhya Pradesh, Odisha, West Bengal, Delhi NCR, and Uttar Pradesh with a total outreach of around 10,000 artisans/weavers/women/micro entrepreneurs. This year, ACCESS has extended its operations to three additional locations: Kharel (Gujarat), Bankura (West Bengal), and Nuapatna (Odisha).

Through a collaboration with Larsen & Toubro Public Charitable Trust, ACCESS is currently involved in a project that aims to empower 500 women by providing them with skill training in various crafts and establishing a garment-focused social enterprise in Kharel. Additionally, in partnership with HSBC as part of the Living Looms of India initiative, ACCESS is working with 4,000 weavers across two new clusters, namely Bankura and Nuapatna, as well as two existing clusters in Kota (Rajasthan) and Maheshwar (Madhya Pradesh).

Other ongoing projects include *Women Entrepreneurship Empowerment* projects with Tata Steel BSL CSR in Dhenkanal, and JSW CSR Shakti Project in Sambalpur, Odisha the *New LEAF (Livelihood Enhancement of Artisans for Future)* project with HCL Foundation, the *Kawach Project* in Rajasthan in collaboration with the British Asia Trust, as well as the *Desert Pastorale* project in Barmer with the support of the JSW Foundation. Apart from this, under the aegis of ACCESS, the *Pink City Rickshaw Company* continues to grow and empower women from low income households of Jaipur by providing them market linkages and training them to drive customized e-rickshaws on specially designed tours.

Living Looms of India

Handloom industry is the largest cottage industry in the country. The sector is very important from the point of



view of its size and employment potential. It is still India's second largest economic activity after agriculture and provides employment to around 90 million people. There are about 3.5 million looms in India, contributing about 7% to the country's GDP. The potential of the handloom sector is immense - in terms of credit formation in rural areas and livelihoods creation and in terms of domestic sales and exports. And, importantly, promoting and revitalizing the handloom sector will help to preserve the incredible skills of handloom weavers across the country. However, over the years, there have been huge challenges that have seen handloom artisans move from high skill livelihoods to unskilled labour markets.

As a part of its 3rd long-term Strategic Plan, given the agriculture distress all across the country, under the banner of Living Looms of India, ACCESS has begun to focus on revitalizing the handloom sector. During this period, ACCESS has planned to adopt 20 handloom clusters across the country, and work with all the actors within the ecosystem - spinners, weavers, dyers, tailors. et al and through a clutch of integrated intertwined interventions, transform these clusters into dynamic economic microcosms. As a part of this new initiative, ACCESS has received some early breakthroughs. While with support from various contributors, ACCESS has completed a successful interventions:

Number of weavers	Location	Supported by
500	Bhagalpur (Bihar)	SIDBI
1000	Majauli (Assam)	Govt. of Assam
1000	Lakhimpur (Assam)	Govt. of Assam
500	Warangal (Andhra Pradesh)	Govt. of Andhra Pradesh
1000	Maheshwar (Madhya Pradesh)	HSBC
1000	Kota (Rajasthan)	HSBC
1000	Nuapatna (Odisha)	HSBC
1000	Bishnupur (West Bengal)	HSBC

The strategy to revitalize these handloom clusters is essentially market-based, responding to the three critical challenges that the handloom clusters face across the board, viz. the need to adopt and integrate new technology, infusion of new designs and product diversification and high value market linkages. In each cluster, ACCESS teams identify master weavers; and with the help of renowned national/international designers, develop a wide range of new designs, introduce new weaving techniques and diversify the range of products. Once the prototypes are developed, each Master weaver is assigned a cohort of ten weavers from within the cluster. Through this process, not only do the weavers get trained in making the new products, but also helps in developing volumes for marketing. Once the products are developed, ACCESS teams on their own, in partnership with its specialized marketing agency *Ode to Earth*, as also through other market players seeks to link the products to high value markets. Wherever required, looms and dyeing techniques are upgraded. In each cluster, ACCESS sets up a Living Looms Resource Centre, which supports all the activities in the cluster.

As a part of this plan, a process of establishing a pan-India weaver owned company has also been initiated. The company is owned by the weavers themselves, while also creating the possibility of co-investments from potential impact investors. Weavers are sensitized on the need and significance of becoming equity owners of the company, and nominal share capital is collected from them as a part of its programme. There have been early successes from these cluster interventions. While a few nationally renowned fashion designers have lined up with the programme, a few strategic market linkages have also been established. Living Looms of India is expected to be a well-known brand, representing the best in handlooms by 2024.

Jan Sakhi

JS production unit is envisioned as a women-led social enterprise that supports sustainable livelihoods of 400 women members in Kharel, Gujarat by engaging its members in livelihood activities supported by Larsen & Toubro Public Charitable Trust. The women selected for the programme are from nearby villages of Kharel. These women will be trained over a period of 5 years in tailoring and various other livelihood activities. Skill development together with enterprise development and a sustainable business model will ensure regular employment/earning opportunities for these women. The project started in the year 2022 with 50 women being trained in various skills like tailoring, embroidery, crochet, graphic design and product development. A part space of the Anil Naik

Technical Training Centre was renovated as production space for these women.

KAWACH

The project is presently funded by the British Asian Trust. This was initiated in 2019. It was started for child protection and development through skill enhancement of women members of the families in 3 sub sectors – hand embroidery, lacquer and stitching and hand-holding women members of the producer company via providing regular work and market linkages.

The project is being implemented in Jaipur city in areas like Ramganj, Eidgah, and Shastri Nagar. The project has a Producer Company with 800 women artisan beneficiaries who are skilled in making lacquer bangles, stitching, and embroidery art. Hence, the project aims to create employment for women in three sub-sectors to avoid child protection issues like -education, health, child marriage and migration for work and also to ensure that women can get minimum wages (as per working hours) so that they can send their children to schools.

The Producer Company was created to promote sustainable livelihood to ensure better income for the producers through an organization of their own.

Desert Pastoral

Music, embroidery and bright hues with beautiful motifs, inspired from their daily lives, bring joy and color in the lives of many rural women in the Thar Desert. Life is very difficult in this part of India with hostile weather and living conditions. Development has always been very slow due to frequent droughts and scarce accessibility of utilities like roads, electricity and water. Handicrafts became an important means of livelihood for the women, apart from being their cultural lineage.

With an aim to resurrect these heritage skills, ACCESS with support from JSW Foundation launched 'Desert Pastoral', an enterprise development programme to empower the artisans of West Rajasthan's desert region. The programme works with artisans in appliqué and khadi (hand spun and hand-woven fabric) clusters. The grant is used to train artisans, help them improve their skills and provide design support to orient their products for high-value markets. The programme aims at breaking new ground for these traditional products through a series of well strung interventions that will focus on the producers, the processes and the products and build their ability to



better understand and negotiate with markets. The end objective of the programme is to help the artisans increase their earnings by 50%.

Desert Pastoral is now registered as a producer company, owned by the women artisans of the project villages. The Producer Company serves as a tool of transforming the women artisans into entrepreneurs. Women encouraged by others of the same community, came to the centre and worked on their craft with enthusiasm. As part of the project, 200 women were empowered by being trained in various areas like design, financial literacy, entrepreneurship, and marketing in the first phase. A number of product designs were developed such as cushions, bed covers, curtains, table cloths, table napkins, table runners, saree, dupattas' etc. They were also taken to similar producer companies for an exposure visit which helped to foster a sense of entrepreneurship spirit in them. A website for the producer company was set up along with creating a presence for the brand on social media sites like Instagram and Facebook.

New LEAF (Livelihood Enhancement of Artisans for Future)

ACCESS initiated the project in partnership with HCL Foundation under the UDAY programme in November 2021. The project is being implemented in 4 clusters- Noida, Aligarh, and Khurja in Uttar Pradesh, and Gurgaon in Haryana. The project aims at helping 400 artisans/women entrepreneurs to manage their small businesses more efficiently in terms of finance, inventories, and marketing by strengthening their position in the value chain.

With the adverse impact of covid-19 waning, and having support of the UDAY programme, the artisan/ micro-entrepreneurs have revived their small businesses. In line with HCL Uday's approach, ACCESS has been working on the hub, spoke model and forging a multi-prong strategy to include backward and forward linkages, to enable the small artisans and women entrepreneurs to connect better with the market. Capacity building of beneficiaries in improving product quality and helping them reach wider markets has been the core of project strategy.

Women entrepreneurs in Gurgaon associated with ZingnZest have started doing well in market again, women entrepreneurs in Noida have developed new food products and trying place their products in different markets. Ceramic artisans in Khurja are connected to new markets, and women artisans in Aligarh have developed new range of textile based products.

Warli Art Project

Warli folk paintings are a famous art form of Maharashtra, prepared by the Warli tribe which is one of the largest tribes found on the Northern outskirts of Mumbai, in Western India. The origin of the art form dates back to 3000 BC and is often used by the Warli tribe to depict daily events and social experiences, lending an enigmatic appeal to the paintings. Unfortunately, the exceptionally beautiful and exquisite art form is dying down as more and more people from the community are venturing into other areas of employment and leaving their traditional art form due to the absence of its commercial value. This poses a serious challenge as it could even lead to the extinction of the Warli art activities completely.

With an aim to provide sustainable livelihood options, ACCESS Development Services with support from LTPCT, has been working on workshop development and sustainable market linkage model for local Warli artisans in Talasari taluka of Palghar district. The aim is to create a variety of products for the conservation of the culture of Warli tribe from the Palghar District. The programme was initiated in April 2019 and since then the ACCESS team has been working closely to propel development and economic sustainability by mainstreaming the Warli art culture, through successful introduction and implementation of activities in the community.

BUSINESS AND FINANCIAL CAPABILITY BUILDING

SAMRIDDHI - Kirana for Women

SAMRIDDHI - Kirana for women attempts to break the barriers of economic exclusion for women in India. The project aims to socially and economically empower women by building their capacities to successfully own and manage operations of small retail (kirana) businesses; access financial and digital payment services; and strengthen their agency in household and business decisions. The project spreads across two cities in the state of Uttar Pradesh namely Lucknow & Kanpur. Samriddhi - Kirana for women is primarily a capacity-building project, in which women entrepreneurs are trained to build financial and digital literacy skills on topics such as banking, digital payments, saving, credit and insurance; improving basic business management skills including inventory management, accounting, budget management and customer loyalty; and addressing cultural and gender norms as well as other barriers to women becoming successful kirana entrepreneurs. The programme provides customised training on business and financial management, leadership development, digital payments, and access to financial services through digital tools, applications, video content, in-person training, and peer networking opportunities to reinforce learnings grounded in real-life experiences.

- ▶ Expand financial inclusion and digital payment adoption among women kirana owners.
- ▶ Elevate women's business skills, entrepreneurial drive and capacities through business development and digital literacy training.
- ▶ Unique features of Samriddhi-Kirana for women.
- ▶ Blend of in-person and virtual training.
- ▶ Innovative training pedagogy using interactive app-based training tools.
- ▶ Targeted Training Programme by classification of Kiranas into cohorts based on ownership, customer base and average daily sales.
- ▶ Leveraging BuddhiMoney Clubs as local peer-learning platforms for women entrepreneurs.
- ▶ Establishing Enterprise Help Desk, as a unifying platform where women-run kirana stores can get one-stop solution for the entire entrepreneurial cycle.
- ▶ Forging partnerships with Financial Institutions & Government Departments to provide credit access.

Objective

- ▶ Enhance the level of business activity and revenue of women-owned and run Kirana shops.

Major Activities Conducted

- ▶ BuddhiMoney Training Programmes conducted across the two location on Financial and Digital Inclusion, Entrepreneurship development & Gender Sensitization.



- ▶ Deploying multiple tools and platforms to deliver content helps reiterative learning and retention of key messages. It also helps cater to learners with different learning aptitudes and conveniences. (BuddhiMoney training, BuddhiMoney Club Meetings, BuddhiMoney Training Application).
- ▶ Enterprise Help Desk were set-up.
- ▶ Toll free number was operationalised.
- ▶ Periodic and End-line Assessments were conducted internally and by external agencies.
- ▶ 5 Financial Institutions (i.e. banks, fintechs, NBFC, MFI) onboarded to provide credit to the entrepreneurs.
- ▶ Forging partnerships with National Urban Livelihood Mission, Municipal Corporations to provide credit access to entrepreneurs.
- ▶ Multiple Stakeholder Events to connect the entrepreneurs to financial institutions, wholesalers to organisations working with women's rights and psycho-legal counselling.
- ▶ 570 Women Kirana Entrepreneurs were onboarded by a donor agency. The initiative provided an opportunity to the entrepreneurs to replenish and diversify stock and get equipment support thereby kick-starting their businesses into a higher gear .

Outreach

- ▶ 9 Training Modules.
- ▶ 4,402 women kirana entrepreneurs reached across the two locations.
- ▶ 3,000 Women Kirana Entrepreneurs enrolled in the programme.
- ▶ 2,800 Women Kirana Entrepreneurs trained across the modules.
- ▶ 1,691 training conducted across the modules.
- ▶ 966 meeting conducted with 117 BuddhiMoney Clubs (peer learning groups).
- ▶ 1000+ women kirana entrepreneurs benefited from the ease of navigating the entrepreneurial landscape with Enterprise Help Desk.
- ▶ 500+ MSME registrations done.

- ▶ 100 Women KEs were provided identity-documentation support.
- ▶ 131 Women Kirana Entrepreneurs accessed credit through Financial Institutions or Government Schemes.

Outcome

- ▶ 83% recorded increase in monthly sales.
- ▶ 83 % undertook product diversification.
- ▶ 71 % are doing basic book-keeping independently.
- ▶ 69% have adopted innovative ways of doing business.
- ▶ 34 % formalised their business.
- ▶ 78 % have active bank accounts.
- ▶ 69 % adopted digital payment methods.
- ▶ 45 % enrolled in insurance coverage schemes.



- ▶ 20 % now demonstrate formal savings.
- ▶ 5 % accessed formal credit successfully.
- ▶ 100% Increase in mobility of women-kirana entrepreneurs.
- ▶ 93% Increased participation of women kirana owners in supplier/vendor negotiation.

Looking Forward

In India, there are 13 million neighbourhood grocery stores that contribute to about 11% of the nation's GDP. Approximately 2 million or 15% of these stores are operated by women. In this context, the approach and impacts demonstrated by the Samriddhi Programme, especially on the business performance of these stores, holds great promise. It is encouraging to extrapolate how extending capacity building and business support services, as done in the Samriddhi Programme, can impact the nation's GDP. Moreover, it is relevant to note that the training content developed in the Samriddhi Programme is not only useful for women kirana entrepreneurs but also for all small-scale enterprises, regardless of gender. The small-scale retail sector has been traditionally overlooked in micro-enterprise promotion efforts by various state and non-state actors. There is a significant gap in knowledge and skills among this entrepreneur cohort, especially considering the

rapidly emerging changes in the retail sector, induced by factors such as the digital revolution and the proliferation of big-box stores even across smaller towns and urbanising areas. By offering customised training and support services, businesses can harness the shifting ecosystem to their advantage and drive innovation and growth.



ACCESS Human Resource

HIGHLIGHTS FOR THE YEAR

Introduction of ACCESS 'Learning day'

The introduction of 'Learning Day' at ACCESS marks a significant step towards fostering a culture of continuous learning and knowledge creation within the organization. This initiative, held on the last Friday of every month, underscores ACCESS's commitment to adapting to change, acquiring new knowledge, and leveraging insights to enhance performance and achieve strategic objectives. The learning themes cover a wide range of topics, from programmatic subjects to soft skills, with both in-house speakers and external experts invited to share their expertise with ACCESS staff members. This organizational paradigm emphasizes the importance of ongoing learning and development at all levels, reflecting ACCESS's dedication to professional growth and excellence.

ACCESS was awarded with Great Place to Work - Certification 2022-2023



It is with great pride that ACCESS Development Services announces its second consecutive year of being Great Place to Work-Certified™. This prestigious certification is a testament to ACCESS's commitment to fostering a High-Trust, High-Performance Culture within the organization. The Great Place to Work® Certification Program serves as the initial step for organizations in building a culture of trust and excellence, and ACCESS has successfully achieved this milestone. The certification, valid until January 2023, reflects ACCESS's dedication to creating a positive and supportive work environment for its employees.

Instituting the Gender Diversity Policy & Inclusion

This policy outlines ACCESS's commitments and guiding principles for gender and diversity across its operations and the inner functioning of the organization. It provides a clear framework for the organization to bring about a more inclusive working environment, and to systematically mainstream and monitor gender and diversity in ACCESS operations. For its programmes, ACCESS is committed to applying a Gender & Diversity responsive approach and, where possible within specific projects, aim for a transformative approach.

- Inclusive work environment
- A human rights - based approach
- Collaboration and learning
- Do no harm & safeguarding



Financials

2022 -23

ACCESS DEVELOPMENT SERVICES
CIN : U74999DL2006NPL146962

Balance sheet as at 31st March 2023

All amount in Indian Rupees			
	Note	As at 31st March 2023	As at 31st March 2022
EQUITY AND LIABILITIES			
Shareholders' funds			
Share capital	2	400	400
Reserve and surplus	3	20,05,29,999	19,09,44,248
		20,05,30,399	19,09,44,648
Non-current liabilities			
Long-term borrowings	4	54,764	2,45,882
Long term provisions	5	1,67,39,428	68,54,051
		1,67,94,192	70,99,933
Current liabilities			
Short-term borrowings	6	1,15,56,965	2,69,171
Accounts payables	7		
(a) total dues of micro and small enterprises; and		-	-
(b) creditors other than micro and small enterprises		19,75,899	32,96,085
Other current liabilities	8	28,69,97,672	4,40,57,030
Short-term provisions	9	55,34,641	52,49,605
		30,60,65,177	5,28,71,891
		52,33,89,768	25,09,16,472
ASSETS			
Non-current assets			
Property, Plant and Equipment and Intangible assets	10		
- Property, Plant and Equipment		51,92,395	37,79,484
- Intangible assets		14,743	22,659
Long term loans and advances	11	1,23,84,321	1,20,31,981
		1,75,91,459	1,58,34,124
Current assets			
Cash and cash equivalents	12	47,71,59,576	21,79,53,430
Short-term loans and advances	13	30,75,843	27,90,044
Other current assets	14	2,55,62,890	1,43,38,874
		50,57,98,309	23,50,82,348
		52,33,89,768	25,09,16,472
Corporate information and Significant accounting po	1		
Notes forming part of the financial statements	2 to 33		

As per our report of even date attached.

For DCM & Co.

Chartered Accountants

Firm Registration Number : 013189S


Prakhari Banthiya
Partner
Membership Number : 088526

UDIN : 23088526BGYPHZ1885

Place : New Delhi

Date : 19, 09, 2023

For and on behalf of the Board of Directors



Vipin Sharma
Director
DIN : 02565320



Sanjeev Kumar Asthana
Director
DIN : 00048958

Place : New Delhi

Date :

Place : New Delhi

Date :



ACCESS DEVELOPMENT SERVICES
CIN : U74999DL2006NPL146962

Income and expenditure account for the year ended 31st March 2023

	Note	All amount in Indian Rupees	
		for the year ended 31st March 2023	for the year ended 31st March 2022
Income			
Revenue from operations <i>(Net of discounts, returns, duties, taxes and allowances)</i>	15	22,32,34,694	17,08,58,669
Other income	16	2,19,16,825	1,59,78,648
		<u>24,51,51,519</u>	<u>18,68,37,317</u>
Expenditure			
Programme expenses	17	19,24,39,125	14,45,68,364
Employee benefit expenses	18	3,04,41,713	2,55,59,357
Finance costs	19	11,01,862	10,79,786
Depreciation and amortisation	20	3,55,698	4,90,459
Other expenses	21	1,16,88,512	94,24,914
		<u>23,60,26,909</u>	<u>18,11,22,880</u>
Surplus/ (Deficit) before tax		<u>91,24,610</u>	<u>57,14,437</u>
Tax expenses			
Provision for tax		-	-
Provision for tax (prior period)		-	-
Deferred tax		-	-
		<u>-</u>	<u>-</u>
Excess of income over expenditure during the year		<u>91,24,610</u>	<u>57,14,437</u>
Basic / diluted earning per share	24	2,28,115.25	1,42,860.92
Corporate information and Significant accounting p Notes forming part of the financial statements	1 2 to 33		

As per our report of even date attached.

For DCM & Co.

Chartered Accountants

Firm Registration Number : 013189S




Prakhar Banthiya
Partner
Membership Number : 088526

UDIN : 23088526B4YPHZ1885

Place : New Delhi

Date : 19.09.2023

For and on behalf of the Board of Directors

 
Vipin Sharma **Sanjeev Kumar Asthana**
Director Director
DIN : 02565320 DIN : 00048958

Place : New Delhi

Date :

Place : New Delhi

Date :



ACCESS DEVELOPMENT SERVICES
CIN : U74999DL2006NPL146962

Cash flow statement for the year ended 31st March 2023

	All amount in Indian Rupees	
	for the year ended 31st March 2023	for the year ended 31st March 2022
Cash flow from operating activities		
Surplus during the year	91,24,610	57,14,437
Amount charged to Capital Asset fund	5,03,079	2,34,503
Net surplus for the year	<u>96,27,689</u>	<u>59,48,940</u>
Adjustments for:		
Depreciation and amortisation	16,52,825	16,63,323
Finance costs	11,01,862	10,79,786
Profit on sale of fixed assets (including fixed assets received as ;	(71,457)	(4,01,407)
Provision for Gratuity	70,02,366	10,87,567
Provision for compensated absences	31,64,498	3,73,028
Operating surplus/ (deficit) before working capital changes	<u>2,24,77,783</u>	<u>97,51,237</u>
Changes in working capital		
Decrease/ (increase) in long term loans and advances	5,37,134	(6,97,392)
Decrease/ (increase) in accounts receivables	-	8,273
Decrease/ (increase) in short term loans and advances	(2,85,799)	98,746
Decrease/ (increase) in other current assets	(1,12,24,016)	1,16,41,877
(Decrease)/ increase short term borrowings	1,12,87,794	(56,98,008)
(Decrease)/ increase accounts payables	(13,20,186)	(6,93,554)
(Decrease)/ increase in other current liabilities	24,29,40,642	(3,99,85,678)
(Decrease)/ increase in short term provisions	3,549	11,179
Cash generated from operations	<u>26,44,16,901</u>	<u>(2,55,63,321)</u>
Income tax paid (net of provision and refund)	(8,89,474)	27,18,565
Net cash flow from operating activities (A)	<u>26,35,27,426</u>	<u>(2,28,44,755)</u>
Cash flow from investing activities		
Amount paid for acquisition of fixed assets	(30,99,758)	(14,07,367)
Proceeds from sale of fixed assets	71,457	4,28,972
Net cash flow from investing activities (B)	<u>(30,28,301)</u>	<u>(9,78,395)</u>
Cash flow from financing activities		
Receipt/(Payment) of long-term borrowings	(1,91,118)	(2,49,431)
Finance cost	(11,01,862)	(10,79,786)
Net cash flow from financing activities (C)	<u>(12,92,980)</u>	<u>(13,29,217)</u>
Net increase in Cash and Cash equivalents (A+B+C)	25,92,06,146	(2,51,52,367)
Cash and cash equivalents at the beginning of the year	21,79,53,430	24,31,05,796
Cash and cash equivalents at the end of the year	<u>47,71,59,576</u>	<u>21,79,53,430</u>
Cash and cash equivalents comprise of:		
Cash in hand	444	72,070

Vijay Sharma



ACCESS DEVELOPMENT SERVICES
CIN : U74999DL2006NPL146962

Cash flow statement for the year ended 31st March 2023

	All amount in Indian Rupees	
	for the year ended 31st March 2023	for the year ended 31st March 2022
Balances with banks		
-Savings bank accounts	2,87,74,521	98,26,181
-Term deposit accounts	43,73,61,050	20,09,54,879
-Interest accrued on term deposit accounts	1,10,23,561	71,00,300
	<u>47,71,59,576</u>	<u>21,79,53,430</u>

Corporate information and Significant accounting 1
Notes forming part of the financial statements 2 to 33

As per our report of even date attached.

For DCM & Co.

Chartered Accountants

Firm Registration Number : 013189S



Prakhar Banthiya

Partner

Membership Number : 088526

UDIN : 23088526BGYPHZ1885

Place : New Delhi

Date : 19.09.2023

For and on behalf of the Board of Directors



Vipin Sharma

Director

DIN : 02565320



Sanjeev Kumar Asthana

Director

DIN : 00048958

Place : New Delhi

Date :

Place : New Delhi

Date :







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