



INTEGRATED RURAL DEVELOPMENT MODELS OF ASIA AND PACIFIC REGION

CHIEF EDITOR

Dr. P. Chandra Shekara

EDITORS

Dr. H. Philip | Dr. N. Sudhakar





INTEGRATED RURAL DEVELOPMENT MODELS OF ASIA AND PACIFIC REGION

Chief Editor

Dr. P. Chandra Shekara
Director General, CIRDAP,
Dhaka, Bangladesh

Editors

Dr. H. Philip

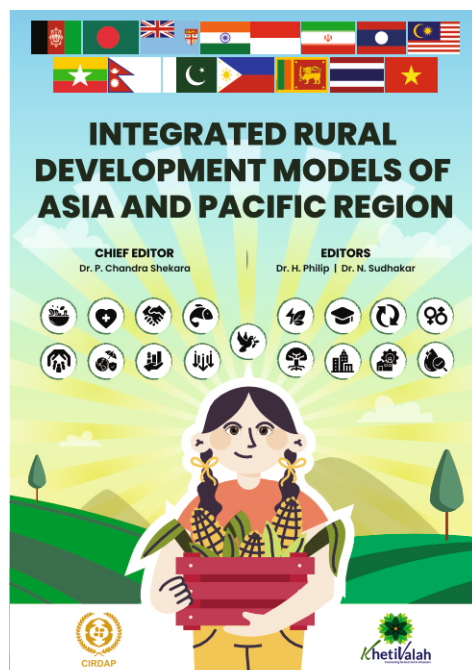
Ex Director, Directorate of Extension Education
Tamil Nadu Agricultural University
Coimbatore, Tamil Nadu, INDIA

Dr. Sudhakar Nalam

Ex Director, ICAR - Zonal Project Directorate (Zone V)
CRIDA Campus, Hyderabad, INDIA

Title : Integrated Rural Development Models of Asia and Pacific Region

Cover page :



Edition : 1st Edition

Year : 2025

Publisher :



KhetiValah
Haladhari Communications Pvt Ltd &
Haladhari's KhetiValah Foundation
#502, Laxminagar, Mehadhipanam,
Hyderabad, Telangana - 500028.

Preface



Dr. P. Chandra Shekara
Director General, CIRDAP,
 Dhaka, Bangladesh



Integrated Rural Development Models of Asia and Pacific Region

Integrated Rural Development (IRD) is a holistic and evolving planning approach designed to uplift rural communities through the coordinated integration of multiple sectors and local resources. Going beyond agriculture, IRD encompasses economic diversification, education, healthcare, infrastructure development, disaster management, empowerment, and community mobilization recognizing that sustainable rural transformation requires multi-dimensional interventions. Over the decades, the IRD concept has been refined through pilot initiatives and field experiences across Asia, the Pacific, and globally. These practical applications have demonstrated the potential of integrated strategies to foster rural prosperity, ultimately shaping what is now known as the IRD Model.

The Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP) An Intergovernmental & Autonomous Organization; Established in 1979, Mandated for Promoting & Strengthening Integrated Rural Development Systems for 15 Asia-Pacific Countries; Namely Afghanistan, Bangladesh, Fiji, India, Indonesia, IR Iran, Lao PDR, Malaysia, Myanmar, Nepal, Pakistan, Philippines, Sri Lanka, Thailand & Vietnam. In a landmark acknowledgment, the United Nations has officially recognized July 6—CIRDAP's foundation day—as the World Rural Development Day (WRDD). This designation is a tribute to CIRDAP's outstanding contribution to improving the lives of rural populations across the globe, and it marks an important step in placing rural development at the heart of global development discourse.

CIRDAP has taken the initiative in compiling and showcasing successful IRD models across its Member Countries (CMCs) and beyond. This initiative is driven by the aim to provide learning practices for a diverse audience including policymakers, administrators, researchers, academicians, rural development experts, and development partners. CIRDAP has been actively disseminating these models through various platforms, including the CIRDAP Exhibition & Museum on Integrated Rural Development in Asia-Pacific (CEMIRD), Webinars and knowledge-sharing forums, and this international publication, titled: *“Integrated Rural Development (IRD) Models: Focusing Asia-Pacific and Beyond”*. This publication serves as a repository of 32 IRD success stories, presenting real-world cases of rural transformation that can be replicated or adapted across different contexts.

This publication would not have been possible without the dedicated efforts of contributors. A profound appreciation to *Ms. Hurain Jannat, Dr. Usharani Boruah, and Ms. Tahsina Tabassum Sajuti*, for meticulously compiling and authoring the articles on each IRD model. Heartfelt thanks to *Mr. Lakhsman K*, Founder & CEO of KhetiValah, and his team, for design and publication support. Finally, Deepest and Special gratitude to *Dr. Philip Henry and Dr. Sudhakar Nalam*, two distinguished professionals whose editorial guidance and professional fine-tuning elevated this compilation to its current standard. This collective effort is a step toward bridging policies and practices, strengthening the commitment of CIRDAP to its member countries, and serving as a beacon for rural revitalization in the Asia-Pacific region and beyond. I am sure the IRD Models discussed in the book would inspire Rural Development professionals ultimately bring smiles on the face of the Rural Communities.



Mr. K. Lakshman
Founder & CEO
 KhetiValah



Our mission is anchored in immense respect for the farmers of our nation—the toiling individuals with resilience and perseverance, they form the backbone of India's food system. Our goal is to empower them by closing the gap between grassroots challenges and transformative solutions. We facilitate this by providing access to investment, technology, training, and market opportunities that can elevate their livelihoods and ensure long-term sustainability.

KhetiValah was created not just as a support system, but as a platform for change-enabling farmers to transition from survival to success. Through KhetiKalyan, we connect farmers with investors, mentors, and innovators who help them to build viable farm-based enterprises. It also provides recognition to the exceptional contributions made by agri-startups, student researchers, and social entrepreneurs in the field.

Our knowledge-sharing initiative, KhetiValah Dialogues (KV Dialogue), is a flagship program that brings together voices from across the agricultural spectrum. With over 160 sessions and more than 180 experts involved so far, KV Dialogue serves as a vibrant platform where farmers, academicians, researchers, entrepreneurs, and policy thinkers converge. These sessions are hosted in multiple languages including English, Telugu, Tamil, Kannada, Hindi, Marathi, Gujarati, Bengali, and Filipino, with new regional formats being introduced to expand our global footprint. Specialized series such as Urban Krishi and NaariShakthi Samvada further strengthen our commitment to urban agriculture and women's empowerment in farming.

Complementing these efforts is the KhetiValah Global Agri Magazine, a dedicated publication that shares field-tested best practices, farmer success stories, policy insights, and emerging technologies. It has become a trusted resource for those seeking practical knowledge and strategic perspectives in agriculture.

KhetiCorner, our integrated marketplace, provides both an online and offline platform where farmers can directly connect with consumers, retailers, and institutions. This initiative enhances price transparency, reduces dependency on middlemen, and promotes traceability and trust in the supply chain. It also supports Farmer Producer Organizations (FPOs), Self-Help Groups (SHGs), and agri-enterprises by offering a space to showcase their products.

To strengthen rural infrastructure, KhetiKendra is being developed as a transformative support hub. These centers will provide a wide range of services including farm machinery rentals, drone operation training, crop and soil testing, insurance guidance, cold storage, food processing, and retail mart facilities. KhetiKendra is envisioned as a one-stop destination where farmers can access all the tools they need to transition to modern, sustainable, and profitable agriculture.

Looking ahead, we are proud to announce the KhetiValah Global Agri Conclave 2025, a 15-day virtual gathering to be held in September 2025. Featuring over 720 sessions with speakers from around the world, the conclave will focus on climate-smart agriculture, technological innovation, women and youth participation, food security, and the future of smallholder farming. This event will be a celebration of knowledge, a platform for collaboration, and a space for envisioning a shared agricultural future.

Through all these initiatives, KhetiValah reaffirms its belief in the power of agriculture as a force for national prosperity and global well-being. Our vision is clear and holistic—to build a Wealthy India and a Healthier Globe. We believe that through collaboration, innovation, and sustained support to our farmers, this vision can become a reality.

It is with immense pride and heartfelt gratitude that we present this publication, *“Integrated Rural Development Models of Asia and Pacific Region.”* This book marks a significant milestone for KhetiValah, the signature agri-initiative brand of the Haladhari Group of Companies, as we continue our journey to reimagine agriculture and strengthen rural economies across Asia and the Pacific.

We hope that this book serve not only as a compendium of rural development models but also serve as a clarion call to action—to rethink, to collaborate, and to act decisively for the future of our farmers and our planet. In this regard we extend our deepest thanks to Dr. P. Chandra Shekara, Director General of CIRDAP, for granting us the privilege to collaborate on this important work. His vision and commitment to rural development have inspired meaningful dialogue, innovation, and collective action in the region.

We are also deeply grateful to the Editors and Advisors of KhetiValah's initiatives, Dr. H. Philip and Dr. N. Sudhakar, for their invaluable support and expert guidance, which have helped shape our approach toward inclusive and sustainable agricultural growth. A special acknowledgment goes to the contributing authors of this book—Dr. Usharani Boruah, Miss Hurain Jannat, and Miss Tahsina Tabassum Sajuti—for their dedicated research and scholarly contributions that have added depth and relevance to this publication. The highlighted portion/last 3 paragraphs can be kept as an acknowledgement from Khetivalah if you feel so.



Chief Editor

Dr. P. Chandra Shekara
Director General, CIRDAP,
Dhaka, Bangladesh

As a leading Professional in the field of Rural Development and Agriculture, **Dr. P. Chandra Shekara** has more than three decades of experience towards integrated rural development, especially in the areas namely Agricultural Extension Management, Agri-Entrepreneurship Development, Agricultural Marketing Management and Public-Private-Partnership. Dr. Shekara headed three premier National Institutions in India which work for the Ministry of Agriculture and Farmers Welfare, Government of India: Director General of CCS National Institute of Agricultural Marketing (CCS NIAM), Director General (In-charge) of National Institute of Plant Health Management (NIPHM) and Director General of National Institute of Agricultural Extension Management (MANAGE). 'He published 81 Research papers including 25 books'.

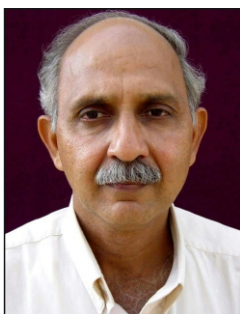


Editors

Dr. H. Philip

Ex Director, Directorate of Extension Education
Tamil Nadu Agricultural University, Coimbatore, Tamil Nadu, INDIA

He put up 36 years of service in the field of agricultural extension. He was also serving as Nodal officer for Krishi Vigyan Kendras of Tamil Nadu and Puthucherry . He served as Special Officer (Publication and Public Relations) , TNAU, Coimbatore. He was responsible in the establishment of Educational Media Centre in TNAU equipped with digital professional broadcast quality audio and video production systems. He produced and telecasted about 322 video programmes in Doordarshan Kendra and 151 Radio Programmes through All India Radio. He organised 52 Farm School on AIR programmes for the benefit of the farming community. He was nominated as a member of Quinquennial Review Team to review KVKs of Zone 5 (Hyderabad) & Zone XI (Bangalore). Research Advisory Committee member of Central Tuber Crop Research Institute, Thiruvananthapuram, Expert member of ZPMC Farmers First projects of ATARI, Bangalore by ICAR and Academic Council Member of Kerala Agricultural University, Vellayani and TNAU Coimbatore. He operated many International and National projects besides organising International and National conferences and training programmes. He got two National awards and three State awards. He guided 6 PhD scholars and 14 PG students. He was Chief Editor of Journal of Extension Education for 13 years and President of Extension Education Society, TNAU campus, Coimbatore for 5 years. He published 32 books and 52 articles. He is also a Technical Advisory Council (TAC) Member of Khetivalah.



Editors

Dr. Sudhakar Nalam

Ex Director, ICAR - Zonal Project Directorate (Zone V)
CRIDA Campus, Hyderabad, INDIA

Dr. Sudhakar Nalam, After graduation (B.Sc, Ag) from Agricultural College, Bapatla (Andhra Pradesh) in 1973 obtained post graduate degree (Agronomy) in 1976, from SV Agricultural College, Tirupati (Andhra Pradesh) and PhD (Agronomy) in 1981, from Indian Institute of Technology, Kharagpur, West Bengal, India.

He worked as Agronomist in ICAR-AICRP on Weed control and Water Management at IIT, Kharagpur from 1982 to 1989. In 1989, joined ICAR as Senior Scientist at ICAR-CAZRI, Jodhpur and worked as OIC, CAZRI Regional Research Station, Bhuj (Kutch), Gujarat, till 1995. In September, 1995 joined ICAR-Zonal Coordination Unit for KVKs (AP and Maharashtra) (Zone V), CRIDA campus, Hyderabad. Later he became the Principal Scientist and subsequently got selected as the Director of the Zonal Project Directorate in February 2010 and retired as Director of the institute in September 2015. During his tenure, besides monitoring 78 KVKs, 23 additional KVKs were established in larger districts of Andhra Pradesh and Maharashtra. 20 scientific papers were also published by him in different research journals.

Post retirement, in 2017 he was appointed by ICAR, New Delhi as Chairman of the Zonal Monitoring Committee (ZMC) of NICRA for the South Zone comprising of ATARI-Hyderabad, ATARI-Bengaluru and ATARI-Jabalpur, monitoring 30 NICRA KVKs distributed in five states. Later, in 2019 he was appointed as a Member of Quinquennial Review Team (QRT) by ICAR, New Delhi in respect of Agricultural Technology Applications Research Institutes (ATARIs), Hyderabad and Bangalore and the Krishi Vigyan Kendras (KVKs) under their jurisdiction for the period, 2011-12 to 2018-19. He is also a Technical Advisory Council (TAC) Member of Khetivalah.

Authors



Ms. Hurain Jannat
Communication Officer
CIRDAP, Dhaka, Bangladesh

Ms. Hurain Jannat is currently serving as the Communication Officer at the Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP). With over 12 years of professional experience, she brings a wealth of expertise in strategic and organizational communication, knowledge management, and project management. Her work has consistently supported the effective dissemination of knowledge and promoting the development initiatives across the Asia-Pacific region. She holds both an Honors and a master's degree in international relations from the University of Dhaka and has also completed a Postgraduate Diploma (PGD) in Disaster Management and Vulnerabilities from the same university. Motivated by a strong and deep passion for communication, Ms. Jannat is dedicated to fostering and facilitating impactful knowledge sharing through diverse media channels to advance sustainable development.



Dr. Usharani Boruah
Librarian
CIRDAP, Dhaka, Bangladesh

Dr. Usharani Boruah is currently serving as the Librarian at the Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP) where she also coordinates the CIRDAP Gender Programme and works as the Project Coordinator for four CIRDAP research projects on Women, Youth, and Rural Development Programme (WYRDP) in India, Iran, Nepal, and Sri Lanka. With over 24 years of professional experience in Library and Information Science, Dr. Boruah has worked across diverse sectors in both Bangladesh and Russia. Before joining CIRDAP, she held librarian positions at several esteemed institutions, including Apollo Hospitals Dhaka, the University of Development Alternative (UODA) in Dhaka, the Central Indian School in Moscow, and the Embassy of India in Moscow, Russian Federation.

Her career reflects a rich blend of academic, healthcare, rural development, and international experience, underscoring her strong commitment to knowledge management and information services.

Authors

Ms. Tahsina Tabassum Sajuti
Executive Assistant (Research)
CIRDAP, Dhaka, Bangladesh

Ms. Tahsina Tabassum Sajuti is a Development Professional and currently working at Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP), holding Honors and a master's in economics from Jahangirnagar University, Dhaka, Bangladesh. Specializing in research support and editorial coordination, she has experience in assisting research projects, developing data collection methodologies, and analysing diverse data. She also plays a role in overseeing the automation and editorial workflow of the Asia Pacific Journal of Rural Development (APJORD), CIRDAP's flagship peer-reviewed academic journal. In addition, she serves as Associate Editor of Voice of CIRDAP, the organization's monthly publication.



CIRDAP - Voice of Rural Communities

The Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP) is an Intergovernmental, Regional, and Autonomous organization. It was established on 6 July 1979 at the initiative of the countries of the Asia-Pacific region and the Food and Agriculture Organization (FAO) of the United Nations with support from several other UN bodies and donors. The Centre came into being to meet the felt needs of the developing countries at that time as an institution for promoting Integrated Rural Development in the region.

The United Nations General Assembly (UNGA) declared the date of 6 July as the World Rural Development Day, which is also the foundation day of Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP), as a recognition of the organizations significant role in sustainable rural development endeavors in its member states in the Asia-Pacific region. The World Rural Development Day will be celebrated every 6 July as to inform and to remind everyone on his/her role and responsibility for collaborative actions on integrated rural development to meet the Sustainable Development Goals.

From the original six members, CIRDAP has now grown up as a Centre of 15 member countries. The member-countries are Afghanistan, Bangladesh (Host Country), Fiji, India, Indonesia, IR Iran, Lao PDR, Malaysia, Myanmar, Nepal, Pakistan, Philippines, Sri Lanka, Thailand and Vietnam.

The main objectives of CIRDAP are to:

- Assist National Action;
- Promote Regional Cooperation;
- and Act as a servicing institution for its member countries for promotion: Integrated Rural Development (IRD) through Research, Action Research, Pilot Project, Training, and Information Dissemination. Amelioration of Rural Poverty in the Asia-Pacific region has been the prime concern of CIRDAP.

The programme priorities of CIRDAP are set under four Areas of Concern:

- Agrarian Development;
- Institutional/ Infrastructural;
- Resource development, including human resources;
- and Employment.

Within these Areas of Concern, the thematic areas identified are: Poverty alleviation through participatory approaches with emphasis on social sector development (e.g. Health, Education and Nutrition); Employment generation through Microcredit support, Infrastructure Development and Local resource mobilisation; Gender issues; Governance issues; and Environmental concerns for Sustainable Rural Development.

Operating through designated Contact Ministries and Link Institutions in member countries, CIRDAP promotes Technical Cooperation among nations of the region. It plays a supplementary and reinforcing role in supporting and furthering the effectiveness of Integrated Rural Development Programmes in the Asia-Pacific region.

C O N T E N T

S. No.	Title	Pages
01	PHILIPPINES - 'RAISE THE ARCs' The Agrarian Reform Beneficiaries Development and Sustainability Program (ARBDSP)	01
02	Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), India – Creation of Employment and Infrastructure in Rural Areas.	09
03	Community Development and Livelihood Improvement Project (CDLIP) /Gamidiriya or Gama Naguma project of Sri Lanka	21
04	The Malaysia Homestay Programme, Malaysia – Rural Tourism to protect income security of farmers	27
05	One Tambon One Product (OTOP), Thailand – Supporting Entrepreneurship and Promoting cultural heritage through locally based unique product	36
06	Empowering Young Innovators in Rural Cambodia: A Case Study of Integrated Rural Innovation through UNICEF's Generation Future Program	43
07	The Grameen Bank Model: A Pathway to Poverty Alleviation and Economic Empowerment, Bangladesh	48
08	Commodity Specific value chain Extension at Sahyadri Farms, India - Empowering Smallholder Farmers through Sustainable Practices	55
09	Samurdhi Programme, Sri Lanka - Small-scale entrepreneurship through self-reliance and Savings	61
10	The Lomani Gau: Community Based Climate Change Adaptation for Gau Island, Fiji Island: A Model for the Pacific Countries for Climate Change and Disaster Resilience	71
11	The 21 st Century Village Programme of Malaysia (Transforming the lives of the Rural and Marginalized people through a comprehensive and integrated approach)	79

C O N T E N T

S. No.	Title	Pages
12	Fostering Integrated Rural Innovation in Indonesia: Synergizing Environmental Sustainability, Economic Development, and Human Capital for Resilient Communities	85
13	Integrated Rural Innovation in Digital Villages: Vietnam's Digital Transformation – Reducing digital divide between urban and rural	94
14	The Community-Based Integrated Rural Development Centre (CBIRD) in Sub Tai, Thailand Addressing the challenges of economic marginalization and biodiversity loss through livelihood development and environmental conservation.	99
15	The Israeli Kibbutz Model as a Blueprint for Sustainable Development - Prosperity through Collective Living.	104
16	Solar-Powered Resilience: Transforming Rural Healthcare in Peru and Beyond	114
17	Building Sustainable Self-Reliant Communities in Rural India - Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM).	122
18	The Comilla Model of Rural Development, Bangladesh - Achieving Rural Development through Cooperatives.	128
19	The Living Land Farm Model of Lao PDR - Changing Rural and Urban Lives through unique model of community-based, Organic Agriculture	134
20	Gross National Happiness (GNH) Model, Bhutan – A holistic approach to development	138
21	Sahaj - Nepal Agricultural Market Development Programme (NAMDP) - Increasing farmers' income by integrating Commercial Agriculture into markets and networks	143

C O N T E N T

S. No.	Title	Pages
22	Hiware Bazar: A Model Village for Water Conservation and Sustainable Development in India	151
23	Rural Development Model in Myanmar, formerly Burma: Evergreen Village Development Project (Mya SeinYaung– MSY)	159
24	Pakistan's Largest Social Safety Net: BENAZIR Income Support Programme- Alleviate poverty through Women Empowerment and Promote equitable wealth distribution.	166
25	The Kudumbashree Programme in Kerala, India -Eradicating poverty and empowering women	174
26	The Philosophy of the SUFFICIENCY ECONOMY of Thailand: A Spiritual and Humble Journey of the Development with moderation, reasonableness, and self-immunity	183
27	Rural Innovation through ICT: The Siyakhula Living Lab Initiative Bridging the Digital Divide in South Africa's Eastern Cape	193
28	Empowering Rural Innovation in Philippines through FAO's Transformative Approach to Sustainable Development	199
29	The Saemaul Undong Model, South Korea A initiative to modernize Rural through resolving disparity between Industrialized Urban and Impoverished Rural areas.	209
30	National Program for Rural Women Facilitators Development in IR Iran - Encouraging active participation of rural women in decision making	216
31	Targeted Poverty Alleviation (TPA) Program in China - Eradicate absolute poverty by improving the living standards of the rural poor.	224
32	Transforming Rural Livelihoods through Amul Model of Dairy Cooperatives in India A Cooperative movement by empowering Farmers.	230

PHILIPPINES - 'RAISE THE ARCS'

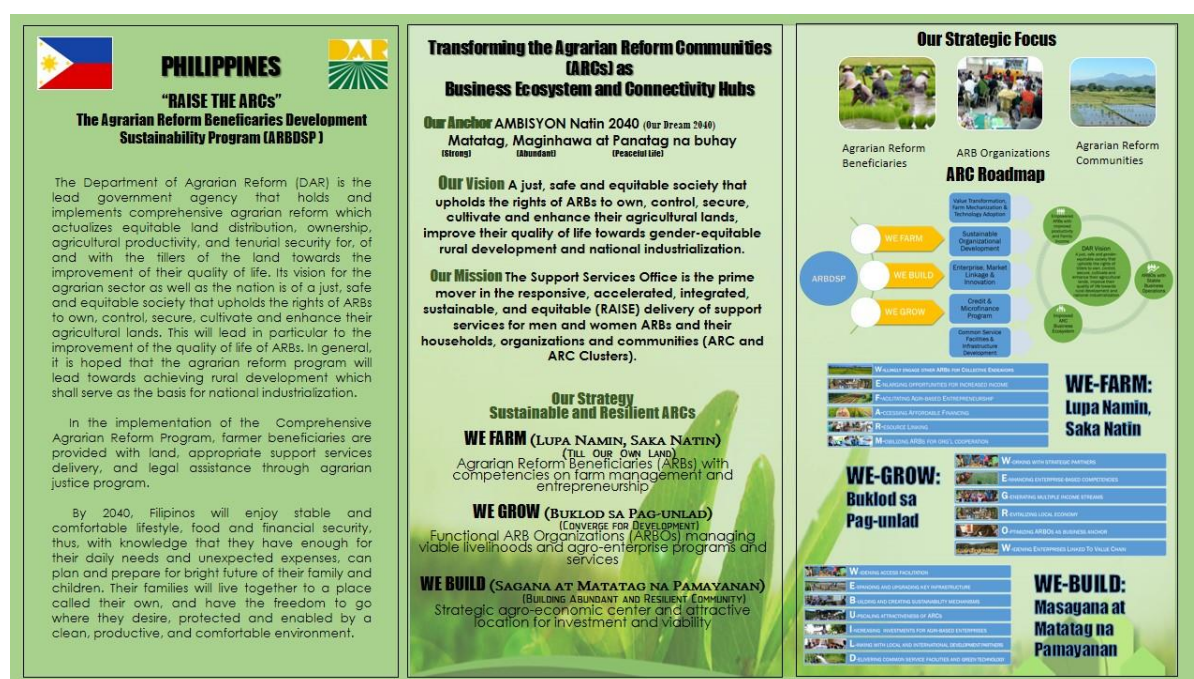
The Agrarian Reform Beneficiaries Development and Sustainability Program (ARBDSP)

1

Hurain Jannat

Introduction:

The *Agrarian Reform Beneficiaries Development and Sustainability Program (ARBDSP)* is a flagship initiative of the Department of Agrarian Reform (DAR) of the Government of Philippines, aimed at *transforming Agrarian Reform Beneficiaries (ARBs)* into productive, self-reliant, and resilient stakeholders in Rural Development. It serves as a key support service component of the Comprehensive Agrarian Reform Program (CARP), focusing on both individual farmers and organized groups such as *Agrarian Reform Beneficiary Organizations (ARBOs)* and *Agrarian Reform Communities (ARCs)*.



The Agrarian Reform Community (ARC) Development Strategy was adopted in 1993 to focus on priority agrarian reform areas to maximize resource allocation, complementation, and mobilization for greater efficiency and impact, taking into consideration the limited financial and material resources of the government. An ARC is a barangay (a village, suburb, or other demarcated neighborhood; a small territorial and administrative district forming the most local level of government in Philippines) or cluster of contiguous barangays within a municipality where majority of the CARP-covered lands have been awarded to a critical mass of Agrarian Reform Beneficiaries (ARBs). The ARC strategy applies the integrated area

development approach where the ARBs and their communities are the primary focal points of development interventions.

The Department of Agrarian Reform (DAR) is the lead government agency that holds and implements comprehensive agrarian reform which actualizes equitable land distributions, ownership, agricultural productivity, and tenure security for, of and with the tillers of the land towards the improvement of their quality of life. In 2023, the Senate approved a PHP 1.5 billion budget for ARBDSP, earmarked for training, market linkage, credit assistance, insurance facilitation, and the provision of farm inputs and equipment.

Our Strategic Focus



Agrarian Reform
Beneficiaries



ARB
Organizations



Agrarian Reform
Communities

Core Objectives

- **Enhance Agricultural Productivity:** Provide ARBs with the necessary tools, knowledge, and support to increase farm yields and income.
- **Promote Enterprise Development:** Encourage ARBs to engage in Agri-based and related enterprises, fostering economic self-sufficiency.
- **Strengthen ARB Organizations:** Build the capacity of ARBOs to serve as hubs for support services and community development.
- **Improve Access to Support Services:** Facilitate ARBs' access to credit, insurance, infrastructure, and market linkages.

Key Components

1. Agrarian Reform Community Connectivity and Economic Support Services (ARCESS):

This strategic intervention aims to retain awarded lands by increasing production and engagement in enterprises. It includes:

- **Common Service Facilities (CSFs):** Provision of farm production and post-harvest machinery and equipment to ARBOs for use as business assets.
- **Agri-Technology and Agri-Extension Services:** Dissemination of appropriate technologies through field schools and demonstration farms.
- **Business Development Services (BDS):** Organizational, marketing, financial, and technical management services for ARBOs.
- **Credit and Microfinance:** Strengthening ARBOs' capacity to access credit facilities and manage loans.

- **Agri-Insurance:** Implementation of the Agri-Insurance Program to mitigate agricultural production risks.
- **Rural Infrastructure:** Development of farm-to-market roads, bridges, and irrigation systems to support agricultural production and marketing.
- **Land Tenure Improvement:** Facilitation of land acquisition and distribution, including subdivision of titles and transfer to heirs.

2. Convergence on Livelihood Assistance for Agrarian Reform Beneficiaries Project (CLAAP):

A joint initiative with the Department of Social Welfare and Development (DSWD), CLAAP provides seed capital assistance and technical capacity development to poor and near-poor ARBs, enabling them to manage micro-enterprises.

- **Social Preparation:** Engagement and readiness activities for beneficiaries.
- **Technical Capacity Development (TCD):** Training in livelihood activities, with a target of trained 36,000 beneficiaries, 30% of whom are women.
- **Seed Capital Assistance (SCA):** Provision of initial funding to establish enterprises.
- **Project Supervision, Management, Monitoring, and Evaluation (PSMME):** Oversight and assessment of project implementation.

3. Partnership against Hunger and Poverty (PAHP):

This program links ARBs and ARBOs to institutional buyers, such as the Bureau of Jail Management and Penology (BJMP), ensuring stable markets for their products. From 2019 to the first quarter of 2023, ARBOs under PAHP generated over PHP 1.5 billion in gross sales nationwide.

4. Climate Resilient Farm Productivity Support (CRFPS):

Implemented by the Bureau of Agrarian Reform Beneficiaries Development (BARBD), CRFPS focuses on enhancing farm productivity and resilience to climate change through the provision of appropriate technologies and support services. Its focus areas include:

- **Major Crop Block Farming:** Support for collective farming of crops like rice, corn, sugarcane, banana, or pineapple, including provision of modern technologies and machinery.
- **Disaster Preparedness Mechanisms:** Training and establishment of community-based seed banks for disaster preparedness.
- **Sustainable Livelihood Support:** Livelihood interventions for disaster-affected areas.
- **Community Portable Water Supply, Sanitation, and Hygiene (CPWASH):** Introduction of low-cost, culturally acceptable water supply and sanitation technologies.

5. Social Infrastructure Building (SIB)

SIB focuses on strengthening existing Agrarian Reform Beneficiary Organizations ARBOs and forming new ones by building the capacity of ARBs in organizational development, resource management, and community planning. For instance, in 2024,

26 ARBOs located in disaster prone areas (in Davao del Norte province) received sustainable livelihood support, benefiting 1,628 ARBs (869 male and 759 female). Additionally, various farm machineries and equipment were distributed to ARBOs to enhance productivity.

6. BALAI Farmers Housing Program

In partnership with the Department of Human Settlements and Urban Development (DHSUD), the BALAI program provides affordable, climate-resilient housing for ARBs. DAR focuses on integrating livelihood activities into the housing program to ensure agricultural productivity and sustainable land use.

Organizational Structure

The Support Services Office (SSO) of DAR oversees ARBDSP implementation, with key units includes:

- **Bureau of Agrarian Reform Beneficiaries Development (BARBD):** Focuses on policy formulation, technical assistance, and capacity building.
- **Project Management Service (PMS):** Handles project implementation and monitoring.
- **Regional and Provincial PBD Divisions:** Ensure localized delivery of support services.

Through ARBDSP, Department of Agrarian Reform (DAR) aims to create vibrant, self-reliant agrarian communities that contribute to national development and food security.

Implementation, Impact and Key Achievements

ARBDSP services are delivered both individually and collectively through ARBOs and ARCs, often in collaboration with other government agencies like the Department of Public Works and Highways (DPWH), Land Bank of the Philippines (LBP), National Irrigation Administration (NIA), Department of Labor and Employment (DOLE), and Department of Trade and Industry (DTI).

The Agrarian Reform Beneficiaries Development and Sustainability Program (ARBDSP) has launched and confirmed 154 Agrarian Reform Communities (ARCs) with 13 ARC clusters.

- Organized 443 Agrarian Reform Beneficiary Organizations with over 35,000 ARB members.

- From July 2022 up to May 2024, DAR has distributed 179 Farm Machineries and Equipment (FMEs) to 39 ARBOs throughout the region amounting to a total of PHP 31,582,634 under the ARBDSP.

- From July 2022 to May 31, 2024, a total of 74,841 ARBs have been capacitated with various skills and knowledge related to enhancing farming productivity.

- Through these initiatives, support services were able to reach 49,237 ARBs as of May 2024

1.Extensive Support to ARBs

Northern Mindanao (DAR-10): As of May 2024, DAR-10 extended support services to 180,696 ARBs. These services included capacity-building initiatives, enterprise development, and infrastructure projects like farm-to-market roads and irrigation systems.

Zamboanga Peninsula: DAR distributed 179 farm machineries and equipment to 39 ARBOs, benefiting over 49,000 ARBs. Additionally, 154 Agrarian Reform Communities (ARCs) were launched, and 443 ARBOs were organized with over 35,000 ARB members.

2.Capacity Building and Access to Credit

Nationwide: DAR trained 17,047 ARBs, equipping them with essential skills to improve their agricultural practices and livelihoods. Furthermore, 11,811 ARBs gained access to credit, providing them with the financial support necessary to enhance their farming operations.

Region XI (Davao Region): Between July 2022 and May 2024, 74,841 ARBs were capacitated with various skills and knowledge related to enhancing farming productivity. Additionally, 24,261 ARBs were provided with access to credit and micro-finance.

3.Enterprise Development and Market Linkages

Partnership against Hunger and Poverty (PAHP): From 2019 to the first quarter of 2023, ARBOs under PAHP generated over PHP 1.5 billion in gross sales nationwide, by supplying agricultural products to institutional buyers like the Bureau of Jail Management and Penology (BJMP).

4.Infrastructure Development

Northern Mindanao: As of November 2024, DAR-10 reported 97.28% completion of the Land Tenure Improvement Program, distributing 320,993 hectares to 187,723 ARBs. Additionally, 26 ongoing agrarian reform projects worth PHP 376 million were being implemented, with six more projects valued at PHP 150.5 million set to begin.

Region XI: DAR Region XI provided various farm machineries and equipment to ARBOs, benefiting 3,325 ARBs with a total cost of PHP 24 million.

5.Recognition and Awards

Region I (Ilocos Region): DAR Region I was recognized as the top-performing region in the Virtual National Assessment for Program Beneficiaries Development based on accomplishments from January to November 2020. The region exceeded targets in training ARBs, providing access to agri-credit and microfinance, and delivering interventions to ARBOs.

Notable Success Stories of ARBDSP

1. Lacong Multi-Purpose Cooperative (San Gabriel, La Union–Region I):

During the COVID-19 pandemic, the Lacong Multi-Purpose Cooperative accessed the Agrarian Production Credit Program (APCP) to sustain their farming activities and established a poultry enterprise named “Manukansa Lacong.” This financial support enabled seasoned farmer-leaders to maintain their livelihoods and support their communities amidst economic challenges.



2. Kalipunanng Maliliitna Magniniyogng Napaan Multi-Purpose Cooperative (Malay, Aklan – Region VI):



Through support from both APCP and Credit Assistance Program – Program Beneficiaries Development Window III (CAP-PBD WIII), this coconut farmers' cooperative enhanced its financial services, providing members with better access to credit and improving their overall economic well-being.

3. BalconMelliza&Maravilla ARBs Association (Jordan, Guimaras-Region VI):



Recognized as one of the most successful ARBOs, this association became a robust agri-credit conduit under the APCP. Their effective management of microfinance services significantly improved the economic conditions of their members.

4. Cawayan II Farmers Multi-Purpose Cooperative (San Francisco, Quezon – Region IV-A)



In collaboration with DAR and the Center for Agriculture and Rural Development (CARD), this cooperative developed effective microfinance services, enabling members to invest in farming inputs and expand their agricultural ventures.

5. Talipusngo & Magallanes Agricultural Cooperative (Maragondon, Cavite – Region IV-A)



Benefiting from the Credit Assistance Program – Program Beneficiaries Development Window III (CAP-PBD WIII), this cooperative expanded its microfinance services, enabling members to access necessary funds for agricultural activities and small enterprises.

6. Minaba Agrarian Reform Cooperative (Kabankalan City, Negros Occidental – Region VI)

Through partnerships with DAR and NATCCO, Minaba ARC developed as a microfinance provider and agri-credit conduit. Their services facilitated access to production loans for ARBs, promoting sustainable farming practices.

(<https://darpmgov.wixstudio.com/arbdspace/acmfsuccessstories>)

For visual insights into these success stories, the Department of Agrarian Reform maintains a YouTube channel featuring documentaries and testimonials from ARBs who have benefited from ARBDSP initiatives.

Conclusion:

The **Agrarian Reform Beneficiaries Development and Sustainability Program (ARBDSP)** has played a transformative role in uplifting the lives of agrarian reform beneficiaries (ARBs) throughout the Philippines. By delivering comprehensive support services—including agricultural inputs, capacity-building initiatives, access to finance, infrastructure development, and enterprise support—the program has enhanced productivity, fostered sustainable livelihoods, and strengthened rural economies.

The notable success stories/narratives underscore ARBDSP's pivotal role as a catalyst for change, fostering long-term resilience and development in the country's agrarian sector. This transforms the lives of millions of rural and marginalized people, fostering sustainable development, and promoting inclusive growth in rural communities across the Philippines.

Through coordinated efforts with various government agencies, non-government organizations, and local communities, ARBDSP has promoted inclusive growth and empowered ARBs to become active participants in nation-building. Its holistic and participatory approach has not only improved the socio-economic conditions of individual beneficiaries but also contributed to the broader goal of sustainable rural development.

References:

Department of Agrarian Reform: <https://darpmgov.wixstudio.com/arbdspace>

darpmgov.wixstudio.com/arbdspace

Philippine Information Agency: <https://pia.gov.ph/>

<https://pia.gov.ph/dar-10-support-services-uplift-lives-of-over-180000-agrarian-reform-beneficiaries/>

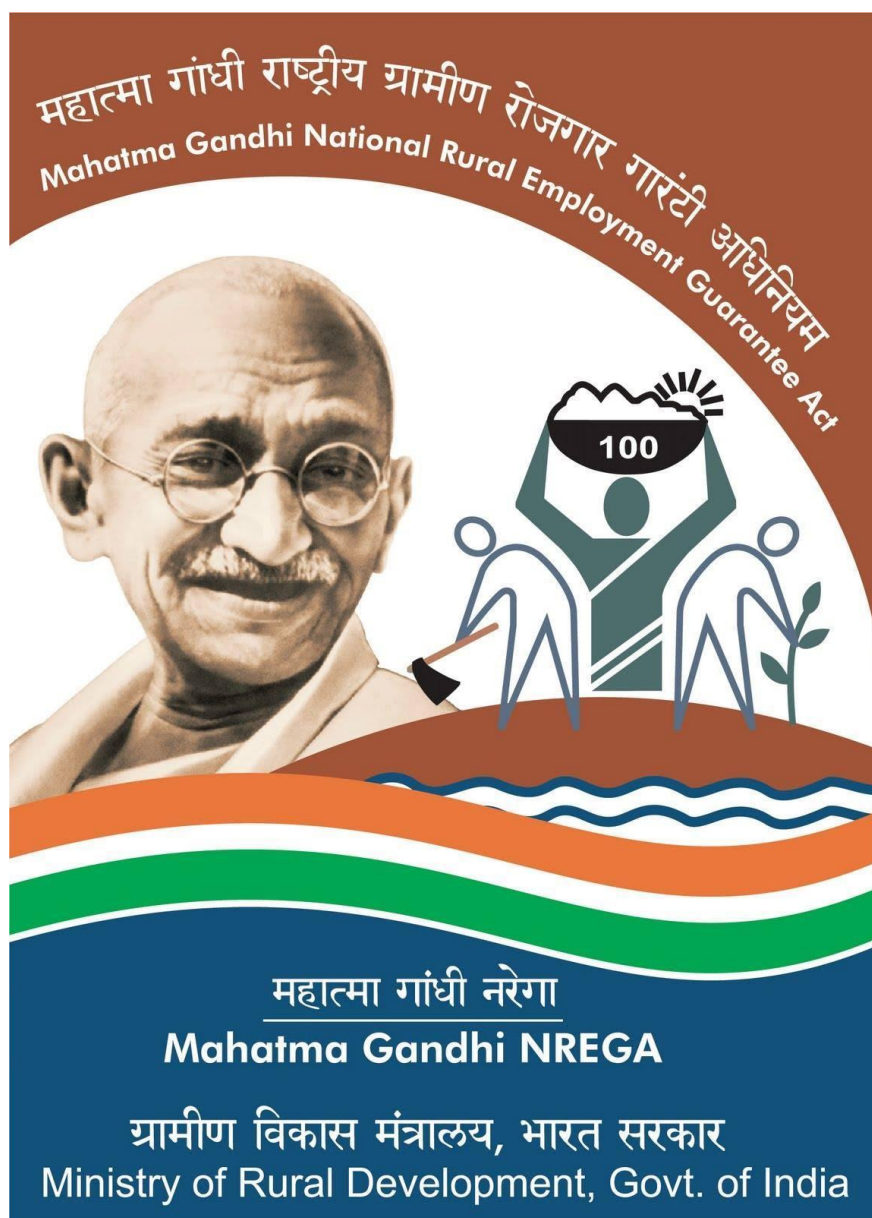
Department of Agriculture

<https://pia.gov.ph/dar-xi-broadens-support-services-to-improve-farmers-productivity/>

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), India – Creation of Employment and Infrastructure in Rural Areas.

2

Dr. Usharani Boruah



Introduction:

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is an Indian legislation enacted on September 7, 2005 and launched on February 2, 2006 from Anantapur in Andhra Pradesh, India.

The project aims to guarantee the 'right to work' and ensure livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to work. If employment is not provided within 15 days, the applicant is entitled to an unemployment allowance: At least one fourth of the minimum wage for the first 30 days. The wages are to be paid weekly, or in any case not later than a fortnight and directly to the person concerned, in front of the community.

The households that are listed as vulnerable or deprived as per the Socio-Economic Caste Census (SECC) should be issued Job Cards on priority. There is a possibility that many 'landless households dependent on manual casual labor for livelihood' category (as per SECC 2011) are not yet registered under the scheme. The States/UTs should proactively reach out to these landless and manual casual labor households and register these households who do not have Job Cards and are willing to work under Mahatma Gandhi NREGS.

Initially it was introduced in 200 districts of the country and later extended to 691 districts in the country.

The World Development Report 2014 termed it as a "Stellar example of rural development" and noted economist Amartya Sen also said it is a good Scheme for employment generation in rural areas.

Objectives:

- To provide at least 100 days of unskilled work on demand per household per annum within 15 days and within 5 KMs radius of his/her address to all adults who have completed 18 years of age, thus ensuring economic security to rural people.
- Equal wages for men and women and preference should be given to women in each work and at least one-third (33%) of persons to whom work is allotted have to be women, thus ensuring women empowerment and social equality.
- Creation and maintenance of rural assets.
- Lowering of rural-urban migration.
- Panchayat Raj Institutions to have a principal role in planning and implementation and each district must prepare a shelf of projects.

Sustainable Development Goals (SDG):

This project indicates and acknowledges sustainable development goals: SDG 1 – No Poverty; SDG 5 – Gender Equality; SDG 8 – Decent Work and Economic Growth; and SDG 10 – Reduced Inequalities. Impact of MGNREGA

- Reduction in migration.
- Financial Inclusion increased.
- Women participation increased and equal wages on par with men.
- Reduction in hunger.
- Relief from village money lenders.
- Improvement in rural environment and sanitation.

- Rural asset creation.
- Children enrollment in schools increased as rural economic empowerment is increasing.
- Increase in average wages and employment.

Implementation of the project:

Every adult member of a registered household whose name appears in the job card shall be entitled to apply for unskilled manual work under the Scheme; and every such application shall be compulsorily registered, and a receipt is issued with the date, which shall be entered in the computer system.

“Work shall be provided within fifteen days, from the date of registration of the demand for work or the date from which work has been demanded in case of advance applications, whichever is late

Every household in any rural area is entitled to a Job Card which contains the names and photographs of all adult members of the household so that they can demand and receive work. The Job Card is a key document that records job seekers’ entitlements under Mahatma Gandhi NREGA. It contains the updated details of work demanded and received; wages paid etc. For this reason, it is extremely important that an updated Job Card is available with the household at all times.

The Programme Officer and the Programme Implementing Agencies (PIAs) must ensure that the process of submission of applications for work is kept open on a continuous basis. Every demand for work is required to be acknowledged by a dated receipt.

Normally, applications for work must be submitted for at least fourteen days of continuous work and provision shall be made in the Scheme for submission of multiple applications by the same person, provided that the corresponding periods for which employment is sought, do not overlap.

The mandate of the Act is to provide at least 100 days of wage employment in a financial year to every rural household whose adult member volunteers to do unskilled manual work. The Ministry mandates Chapter 4 Annual Master Circular 2024- 25 14 Mahatma Gandhi NREGS, the provision of additional 50 days of wage employment (beyond the stipulated 100 days) to every Scheduled Tribe Household in a forest area, provided that these households have no other private property except for the land rights provided under the FRA Act, 2006.

The Central Government has decided to provide up to an additional 50 days of unskilled manual work in a financial year, over and above the 100 days assured to job card holders in such rural areas where drought or any natural calamity (as per Ministry of Home Affairs) has been notified. The notification to provide up to additional 50 days of unskilled manual work, over and above 100 days in drought or natural calamity notified rural areas, is issued by the Ministry of Rural Development as recommended by Ministry of Agriculture & Farmers Welfare.

The adult member of every household residing in any rural area and willing to do unskilled manual work may submit their names, age and the address of the household to the Gram

Panchayat at the village level in whose jurisdiction they reside for registration of their household for issuance of a job card.

It shall be the duty of the Gram Panchayat, after making such enquiry, as it deems fit, to issue a job card within fifteen days from the date of such application.



Rain water Harvesting by Vijay Kumar, resident of Bilaspur #Chhattisgarh. #MoRD.
Source: Hindustan.

Under **MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act)**, specific mandatory worksite facilities must be provided to ensure a safe and conducive working environment for laborers. These facilities include:

1. **Drinking Water** – Clean and adequate drinking water must be available at the worksite.
2. **Shade** – A shaded area should be provided for laborers to rest, especially in hot weather.
3. **First Aid** – A first aid box with essential medicines and supplies must be available.
4. **Childcare (Crèche) Facility** – If more than five children under six years are present at the site, a caretaker must be appointed to look after them.
5. **Toilets** – Proper sanitation facilities should be available, especially for women workers.
6. **Shelter for Emergencies** – A temporary shelter should be arranged in case of extreme weather conditions like rain or heat.

These provisions ensure worker safety, dignity, and productivity, making MGNREGA worksites more inclusive and labor-friendly

Note: These facilities are to be provided by the implementing agency.

Gender-related provisions:

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a social security measure in India, designed to provide employment opportunities and strengthen rural livelihoods. It has several gender-related provisions to promote gender equality and empower women in rural areas:

1. Equal Wages:

- MGNREGA mandates equal wages for men and women for the same type of work. This provision aims to reduce gender-based wage disparities prevalent in rural areas.

2. Participation of Women:

- At least one-third of the beneficiaries under MGNREGA are required to be women. This encourages female participation in the workforce and supports financial independence.

3. Convenience for Women Workers:

- Worksites must be within a 5 km radius of the village. If not, extra wages (10% of the wage rate) are provided. This reduces travel time and effort, making it more feasible for women to participate.
- Creche facilities are provided at worksites if there are more than five children below the age of six. This allows women with young children to work without childcare concerns.

4. Provision for Widow and Single Women:

- Special job cards are issued to widows, deserted women, and destitute women, ensuring they have direct access to employment without male household members' approval.

5. Priority in Work Allocation:

- Preference is given to women, especially those from marginalized communities, in the allocation of work.

6. Transparency and Accountability:

- Participation of women in social audits and grievance redressal mechanisms is encouraged to ensure that their voices are heard in the implementation process.

7. Skill Development:

- Women are encouraged to participate in training and capacity-building programs to enhance their skills and employability under MGNREGA.

These provisions collectively aim to promote gender equality, enhance the socio-economic status of rural women, and contribute to their empowerment through financial independence and community involvement

Employment Card:

Adult members of rural households need to submit their name, age and address with photo to the Gram Panchayat for job cards.

The Gram panchayat registers households after making enquiry and issues a job card. The job card contains the details of adult member enrolled and his /her photo.

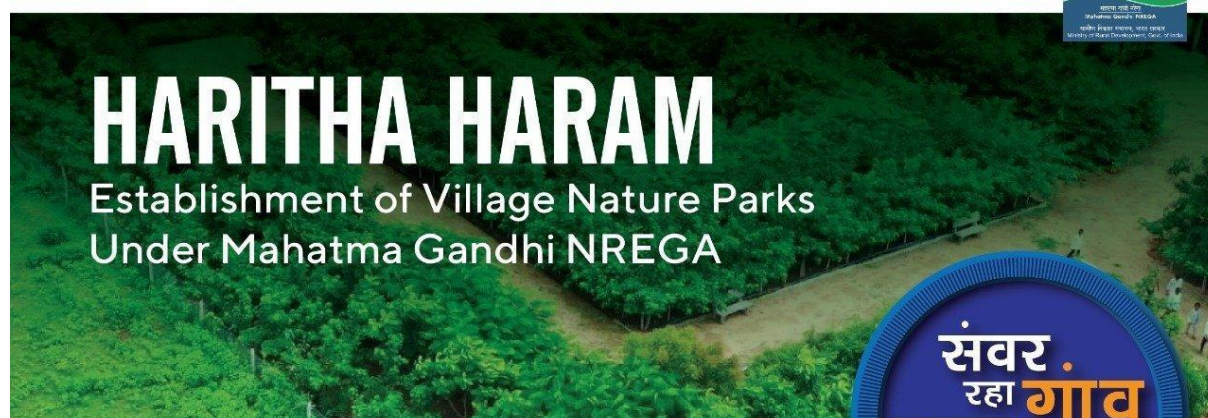
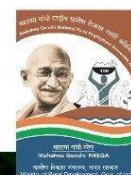
Registered person can submit an application for work in writing (for at least fourteen days of continuous work) either to panchayat or Programme Officer.

The panchayat/programme officer will accept the valid application and issue dated receipt of application. A Letter of providing work will be sent to the applicant and it is also displayed at panchayat office.

Registration will be made for five years and may be renewed from time to time.

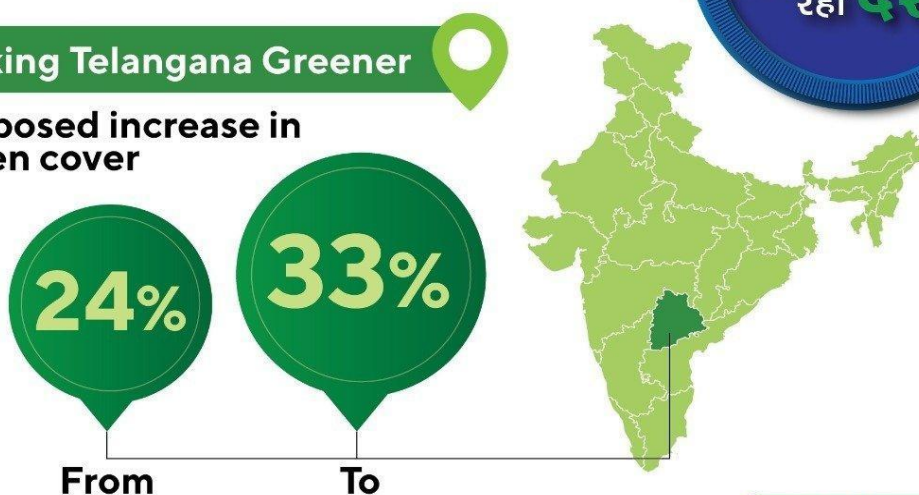


Ministry of Rural Development
Government of India



Making Telangana Greener

Proposed increase in
green cover



The Government of Telangana launched 'Haritha Haram' under MGNREGA to increase the green cover from 24% to 33%. #MGNREGA.

MNREGA Coverage:

MGNREGA coverage in the financial year 2024-25:

1. Budget Allocation:

- In the Union Budget 2024-25, the government has allocated approximately ₹86,000 crore for MGNREGA.
- This is slightly lower than the revised estimate of ₹98,000 crore in 2023-24, indicating a potential decrease in funds.

2. Employment Generation:

- Over 6-7 crore rural households are expected to benefit from the scheme in 2024-25.
- The demand for jobs under MGNREGA remains high due to rural distress, climate-related challenges, and inflation.

3. Wage Rates:

- MGNREGA wages have been increased for 2024-25, which is varying across states.
- The wage rates range from ₹240 to ₹350 per day, depending on the state.

4. Digital Reforms & Aadhaar Linkage:

- The government has implemented Aadhaar-based payments for transparency and efficiency.
- Workers are required to have Aadhaar-linked bank accounts to receive wages.
- NMMS (National Mobile Monitoring System) app is being used for real-time attendance tracking.

5. Challenges & Issues:

- Delayed wage payments remain a significant concern.
- Reduced budget allocation may lead to fewer workdays and affect rural livelihoods.
- Strict Aadhaar-based attendance has led to job losses for those unable to comply.

6. Climate Resilience & Infrastructure Focus:

- MGNREGA is being increasingly linked to climate-resilient projects like water conservation, afforestation, and drought-proofing.
- The scheme is also used to improve rural infrastructure such as roads, ponds, and irrigation systems.

Types of Works under MGNREGA:

The MGNREGA achieves twin objectives of rural development and employment. The project stipulates that works must be targeted towards a set of specific rural development activities, such as: water conservation and harvesting, afforestation, rural connectivity, flood control,

construction and repair of embankments etc., digging of new tanks/ponds, percolation tanks and construction of small check dams etc.

Category	Sub-Category
Natural Resources Management	Water Conservation, Afforestation, Land Development
Individual Assets for Vulnerable Groups	Housing, Fisheries, Livestock
Rural Infrastructure	Roads, Sanitation, Flood Control
Common Assets for SHGs	Agricultural productivity, Livelihood sheds

Key Stakeholders & Their Roles:

Stakeholder	Responsibilities
Wage Seekers	Demand work
Gram Sabha	Recommend works, conduct social audits
Gram Panchayat	Registration, Job Cards, execution
Programme Officer	Supervision, grievance handling
District Coordinator	Oversight and fund utilization
State Govt.	Policy support, monitoring
MoRD (Central Govt.)	Resource allocation, policy direction

MGNREGA in FY 2024–25:

- **Budget Allocation:** ₹86,000 crore
- **Coverage:** 6–7 crore rural households
- **Wage Rate:** ₹240–₹350 (varies by state)
- **Digital Integration:**
 - Aadhaar-linked bank accounts
 - NMMS App for attendance
- **Challenges:**
 - Budget cuts
 - Delayed payments
 - Aadhaar-related exclusions

Transparency and Accountability:

a. Proactive Disclosure of Information

- **Job Card System:** Every registered household is given a job card with details of work demanded, allocated, and wages paid.
- **Online MIS (Management Information System):** The Ministry of Rural Development maintains a publicly accessible online portal (nrega.nic.in), displaying work records, fund allocation, and payments.
- **Worksite Information Boards:** Details of work undertaken, estimated costs, and labor participation must be displayed at the worksite.

b. Social Audits

- Mandated by law, social audits allow local communities to verify records and report discrepancies.

- Conducted by Gram Sabhas and facilitated by independent Social Audit Units.
- Public hearings are organized where workers and officials discuss irregularities.

c. Real-time Tracking of Payments

- Direct Benefit Transfer (DBT) ensures wage payments are credited directly to workers' bank or postal accounts, reducing corruption.
- Electronic Fund Management System (e-FMS) allows real-time tracking of wage disbursements.

Accountability Mechanisms in MGNREGA

Accountability ensures that officials and agencies responsible for implementation are answerable for their actions.

a. Grievance Redressal Mechanisms

- Workers can file complaints at the Gram Panchayat level, Block or District level.
- Toll-free helplines and mobile apps are available for grievance reporting.
- The Right to Information (RTI) Act enables citizens to seek information on fund utilization and program execution.

b. Third-party Monitoring and Vigilance Committees

- Vigilance and Monitoring Committees (VMCs) at district and state levels oversee the program's execution.
- Independent agencies conduct impact assessments and submit reports to the government.

c. Penalties for Violations

- Delay in wage payment beyond 15 days leads to compensation under the Act.
- Officials found guilty of fund mismanagement or corruption face disciplinary action.
- Fake job cards and ghost beneficiaries are eliminated through Aadhaar-based verification.

Social Audit

Gram Sabhas to conduct social audits of all works taken up within Gram Panchayat. All relevant documents to be provided to the Gram Sabha by the Gram Panchayat and other implementing agencies.

Outcome:

The **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)**, launched in 2005, is a social security scheme in India, aimed at providing livelihood security through guaranteed wage employment. Here are some key **outcomes** of MGNREGA:

Positive Outcomes:

1. **Employment Generation:**
 - Provides at least 100 days of wage employment per year to rural households.
 - Has significantly reduced unemployment in rural areas.

2. Poverty Reduction:

- Directly contributes to income generation for poor households.
- Helps in reducing distress migration to urban areas.

3. Women Empowerment:

- Around 50% of MGNREGA workers are women.
- Provides financial independence and improves decision-making power.

4. Rural Development and Infrastructure:

- Creation of assets like roads, ponds, canals, and irrigation facilities.
- Improves agricultural productivity and water conservation.

5. Financial Inclusion:

- Wages are mostly paid through direct bank transfers, encouraging savings and financial literacy.

6. Environmental Benefits:

- Focus on drought-proofing, afforestation, and soil conservation.
- Supports sustainable agriculture and groundwater recharge.

Criticism:

- Fake bills and muster rolls were generated
- Payments are significantly late. There is also criticism that in some states, low wages are paid than that was stipulated by the Act.
- According to the Supreme Court judgment this comes under ‘forced labour’. Controller & Auditor General of India, in its report, has mentioned that funds are being miss utilized in some states.
- Public Works like land development works, afforestation, irrigation works, construction of roads, flood control etc. are being carried out by wealthy sections of the society thus betraying poor sections for whom this Act is meant.
- At some places, it is observed that the workers have to wait months together for their wages and they have to pay up to Rs.50/- as bribe for their job card.
- It is also noticed that most of the works are confined to papers only and quality is not being maintained. 50,000 differently-abled persons were enrolled for work, but only 19% of these people were actually given work. Some influential groups, especially the local political groups with strength and power have popped up in the villages. These groups grabbed majority of the job cards issued under MGNREGA.

Way Forward:

MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) is one of India's most well-known and impactful social welfare programs. It is famous and beneficial for rural people due to several key reasons:

1. Guaranteed Employment

- MGNREGA provides at least 100 days of wage employment to every rural household willing to do unskilled manual labor.
- This ensures a steady source of income for the rural poor, reducing unemployment and underemployment.

2. Poverty Reduction

- By offering direct wage payments, MGNREGA helps lift rural families out of poverty.
- It acts as a social safety net, especially for landless laborers and marginalized communities.

3. Women Empowerment

- A significant portion of MGNREGA workers are women, as the scheme promotes gender equality by mandating equal wages for men and women.
- Many women gain financial independence and decision-making power in their households.

4. Creation of Rural Infrastructure

- The scheme leads to the construction of roads, irrigation facilities, ponds, and other rural assets that improve productivity and livelihoods.
- This benefits local farmers and boosts rural development.

5. Migration Control

- Many rural workers migrate to cities due to a lack of local jobs. MGNREGA reduces this distress migration by creating employment opportunities in their villages.

6. Financial Inclusion

- Wages are directly transferred to workers' bank accounts or post office accounts, promoting transparency and financial inclusion.
- It helps rural people to access banking services and savings schemes.

7. Environmental Benefits

- MGNREGA projects include water conservation, afforestation, and land development, improving environmental sustainability in rural areas.

8. Legal Right to Work

- Unlike many other schemes, MGNREGA is a legal entitlement, meaning the government is bound to provide work if demanded.
- If work is not given within 15 days of application, the worker is entitled to an unemployment allowance.

9. Social Security and Dignity

- It provides dignified employment without the need for middlemen or contractors.
- Vulnerable groups, including Scheduled Castes (SCs), Scheduled Tribes (STs), and disabled individuals, are benefitted significantly.

10. Boosts Rural Economy

- With increased rural income, demand for goods and services rises, stimulating local markets and businesses.

- It also indirectly supports agriculture by funding projects that improve irrigation and soil conservation.

Success stories of the MGNREGA:

1. Chhattisgarh - Land Development for Tribal Farmers

- In Bastar and Dantewada districts, MGNREGA helped tribal communities by developing farmlands that were previously barren.
- The scheme supported the construction of small irrigation canals and wells, boosting self-sufficiency in food production.
- Tribal farmers were able to grow multiple crops instead of relying on uncertain rain-fed agriculture.

2. Rajasthan - Revival of Traditional Water Bodies

- In Dholpur and Alwar districts, MGNREGA was used to restore old water tanks and ponds.
- These efforts helped in groundwater recharge and provided year-round irrigation to farmers.
- The success of these projects contributed to the reduction of migration to cities for employment.

3. Jharkhand - Women's Empowerment through Sakhi Mandals

- In Gumla district, MGNREGA empowered women by engaging them in water conservation projects.
- Women from Sakhi Mandals (self-help groups) took up pond construction and irrigation projects, leading to better agricultural productivity.
- The initiative enhanced financial independence and social status for women in the region.

Conclusion:

MGNREGA is a game-changer for rural India as it provides employment, reduces poverty, empowers women, builds infrastructure, and strengthens the rural economy. The legal guarantee of work and direct benefit transfer makes it one of the most effective social welfare schemes in India.

References:

<https://nrega.nic.in>

Ministry of Rural Development (MoRD), India

<https://rural.gov.in>

Vikaspedia

Wikipedia

<https://www.undp.org/india/publications>

Community Development and Livelihood Improvement Project (CDLIP) /Gamidiriya or Gama Naguma project of Sri Lanka

3

Hurain Jannat

Introduction:

The Community Development and Livelihood Improvement Project (CDLIP), popularly known as Gemidiriya, and later integrated into the **Gama Naguma** program, was a major rural development initiative in **Sri Lanka**. It aimed at empowering rural communities through participatory development, strengthening local governance, and improving livelihoods.

In the late 1990s and early 2000s, Sri Lanka faced persistent rural poverty, especially in the dry and intermediate zones. Although the government had initiated several rural development programs, many suffered from top-down planning, inadequate community participation, and limited sustainability.

To address these challenges, in 1999, the CDLIP project model was pilot tested successfully in Polonnaruwa District for five years as the Gemidiriya programme by Village Self-Help Learning Initiative (VSHLI), launched by the IDA with Japan Social Development Fund and Mahaweli Restructuring and Rehabilitation Program. Initially, the programme commenced in a small scale in three villages in the District later expanded into nine other high poverty stricken districts covering 4500 villages.

The World Bank provided facilities amounting to US\$ 181 million on successful operation of the model in 2004, with the primary aim of reducing rural poverty through community empowerment, participatory development, and livelihood enhancement. In 2006, CDLIP was scaled up and integrated into the national Gama Naguma (Village Upliftment) program,

extending its reach and impact across the country. The CDLIP paved the way for rural communities to get together, organize formally, and plan village development by themselves with 50% women participation, mobilizing self-help and community contribution. The model focused on livelihood improvement ensuring reinvestment of savings within the village economy.



Key objectives:

- To empower rural communities by manage their own development through participatory planning and decision-making.
- To improve rural livelihoods by enhancing access to resources, training, and income-generating opportunities.
- To strengthen decentralized governance through transparency, accountability and community-led institutions.
- To ensure social inclusion, particularly the active participation of women, youth, and marginalized groups in decision-making and economic activities.

The overarching objective was to support the Government of Sri Lanka's strategy of reducing rural poverty and promoting sustainable and equitable rural development through:

- (i) Better access of the poor to basic social and economic infrastructure and services and support for productive activities; and
- (ii) The development of policies, rules, systems, procedures and institutional arrangements that would allow the government to transfer funds directly to communities and provide them with technical and other support on a demand-driven basis.

Key Features and Core Components:

CDLIP was based on Community-Driven Development (CDD) principles and had five key features and main components:

a. Institutional and Capacity Building

- Formation of Village Organizations (VOs) and federated structures.
- Training programs for community leaders, facilitators, and officials.
- Development of community monitoring and financial management systems.

b. Community Infrastructure Development

- Implementation of small-scale infrastructure projects such as:
 - Rural roads
 - Irrigation canals
 - Drinking water supply systems
- Projects were based on Village Development Plans (VDPs).
- Required 30% community contribution (cash, labor, or materials) to foster ownership.

c. Livelihood and Microfinance Support

- Establishment of Livelihood Support Funds and Village Savings and Credit Funds.
- Promotion of self-employment and microenterprises.
- Skills development and vocational training.
- Special support for women-led and youth-led enterprises.

d. Social Inclusion and Gender Empowerment

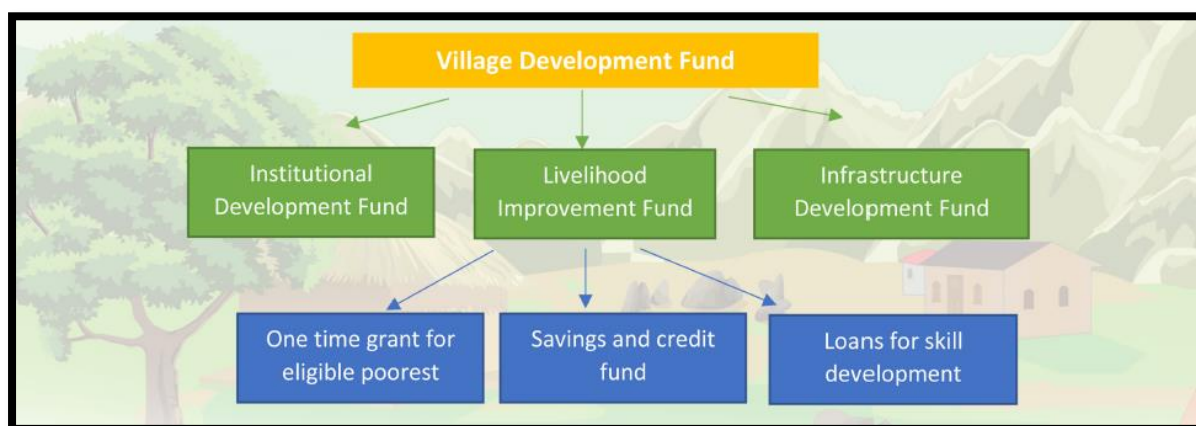
- Active engagement of women and vulnerable groups in leadership and project planning.

- Gender-balanced representation in VOs and subcommittees.
- Programs targeted at addressing social inequalities and poverty traps.

e. Monitoring, Evaluation, and Learning

- Community-based monitoring, scorecards, and social audits.
- Continuous learning and feedback mechanisms to refine implementation.

Five Core Components of CDLIP



Component 1: Village Development with three sub-components viz Development and Strengthening of Village Organizations (VOs), Funding Community Sub-projects and Strengthening Federation and Partnerships. This component developed self-reliant and self-managed rural people's organizations (including producers' federations) that could prioritize, plan and carry out village development. The activities under the component would include capacity building, social and community infrastructure activities, and livelihood improvement investments in their communities.

Component 2: Gama Neguma scaled up the collaboration between the Gemidiriya and Gama Neguma programs by focusing on addressing connectivity constraints across villages and augmenting the capacity of Pradeshiya Sabhas to improve service delivery to enhance socio-economic development in the region. The likely focus areas for inter-village zonal activities are rural roads, electricity, rural marketing centres and storage facilities, drinking water supply, bridges, culverts, rehabilitation of irrigation tanks/canals, rural schools/pre schools, rural information technology, etc.

Component 3: Enhancing Capacity of Local, Provincial, and National Agencies to be Demand Responsive - This component strengthened the capacity of local level agencies, provincial councils, national agencies, and support organizations to foster demand driven development. It focused on making Pradeshiya Sabhas more accountable and responsive to the needs of the poor by establishing participatory sub-committees (comprising 30% Pradeshiya Sabha elected members and 70% community representatives) responsible for the appraisal approval of inter-village investments, and certification of milestones for the release of funds.

Component 4: Livelihood Innovation Fund – Under this component, innovative community and private sector ideas were incubated and learnt for ensuring scaling up and replication. The component included both livelihoods development in rural areas and innovative urban-rural linkages. For example; partnership arrangements with urban service sector industries for skills development and job creation for rural youth, etc.

Component 5: Project Management and Monitoring - This component supported overall coordination, management, monitoring, and learning of the Project at the national, provincial and divisional levels.

Implementation Approach and Transition to Gama Naguma:

- The project was initially implemented in 12 districts across various provinces.
- An autonomous body, the Gemidiriya Foundation, managed project execution.
- Villages were selected based on poverty levels, vulnerability, and community readiness.
- Community members were responsible for planning, implementing, and managing project activities with technical support from trained facilitators.

In 2006, CDLIP was expanded under the government's Gama Naguma initiative, a broader national program for village upliftment. This integration sought to:

- Mainstream participatory development across all rural districts.
- Align community planning with local government institutions.
- Increase budget allocations for grassroots development initiatives.

Outcomes and Achievements:

The project recorded significant achievements by the end of its implementation period (2011):

- Benefitted over 1,000 villages and hundreds of thousands of households.
- Significant improvements in rural infrastructure, such as roads, water systems, and irrigation schemes
- Increased household incomes through diversified livelihood activities. Boosted rural incomes through improved access to finance and skills.
- Strengthened community governance, with high levels of participation and transparency.
- Women's active engagement in leadership and entrepreneurship.

Recognition

An independent evaluation by the World Bank in 2012 rated CDLIP as '*Satisfactory*', highlighting its innovation, development impact, and sustainability. The Gemidiriya project also received multiple accolades for its innovative approach to community development:

- CDLIP first phase won the World Bank's 'People-First' Award.
- UNDP's Recognition as one of the Best Practices of poverty reductions in the Asia-Pacific region

- Gamidiriya Commercial web portal won Manthan2008 Award for E-Enterprise and Livelihoods
- World Bank's "Aggie" Award for Best Supervision and Implementation Support

These honors underscore the project's success in fostering sustainable, community-led development.

Notable Success Stories

This CDLIP or Gemidiriya project has been instrumental in transforming rural communities across Sri Lanka. By adopting a community-driven development approach, the project empowered villagers to take charge of their development, leading to numerous success stories.

Below are some notable examples:

Women Entrepreneurs Transforming Local Economies – Monaragala District

In Monaragala, a remote and underdeveloped district, rural women traditionally had limited access to income-generating opportunities. Under the project, a group of women from a local Village Organization (VO) received entrepreneurship training, seed capital, and access to the Village Fund. The women launched a food processing business producing dried fruits and spice blends, and their products gained local popularity and eventually reached urban markets. Monthly incomes increased by over 300%, and the women reinvested profits into expanding production.

Empowering an Illiterate Farmer: D.M. Sumanawathie's Journey

In Siyambalanduwa, one of Sri Lanka's poorest regions, D.M. Sumanawathie, an illiterate farmer, transformed her life through the Gamidiriya project. With training and financial support, she ventured into cultivating passion fruit, a crop unfamiliar to her community. Her initiative not only increased her income significantly but also inspired others in her village to adopt similar practices.

From Urban Employment to Rural Leadership: Sarojini Malkanthi

Sarojini Malkanthi left her job in Colombo to support her family in Bowalagama. Through Gamidiriya, she became a Community Resource Person, leading initiatives that improved incomes and living standards in her village. Her leadership exemplifies the project's emphasis on empowering women and fostering community development.

Agricultural Innovations in Wellawaya and Buttala

Farmers in Wellawaya and Buttala transitioned from traditional maize cultivation to high-demand crops like passion fruit and pomegranate, thanks to Gamidiriya's support. The project facilitated market linkages, allowing farmers to secure better prices and stable incomes.

Community-Managed Water Supply in Perahettiya

In Perahettiya, the establishment of a community-managed water supply system improved access to clean water for 74 households. The project also introduced IT centers, enhancing digital literacy among youth and providing vocational training opportunities.

Livelihood Diversification – Youth-led Bee-Keeping in Badulla

Unemployment and migration were widespread among youth in Badulla district. Through CDLIP Intervention a group of young people formed a Youth Development Committee under the VO. With a support from CDLIP, they received training in apiculture (bee-keeping) and funds for starter kits. After the intervention, a huge impact or changes felt through the community such as each youth earned a steady income by selling honey in regional markets, some diversified into value-added products like bees wax candles. The group formed a cooperative, marketing collectively and investing in better equipment.

Conclusion

The Community Development and Livelihood Improvement Project (CDLIP), through its participatory and inclusive approach, made a substantial impact on rural poverty alleviation and local empowerment in Sri Lanka. Its evolution into the Gama Naguma program enabled nationwide adoption of CDLIP's core principles. The CDLIP model continues to serve as an important reference point for community-driven rural development across South Asia and beyond.

References:

- GEMIDIRIYA FOUNDATION SRI LANKA, Green Tech Consultants (Pvt) Ltd. 94/50, Kirulapone Avenue, Colombo -05, December- 2008.<https://documents1.worldbank.org/curated/en/638751468302932713/pdf/E21470EA0P047110REPORT1Dr1111Dfinal.pdf>
- INVESTING IN SOCIAL CAPITAL: LESSONS FROM A DECADE OF VILLAGE DEVELOPMENT IN SRI LANKA.https://ieg.worldbankgroup.org/sites/default/files/Data/reports/PPAR_Sri_Lanka_Gemi_Diriyia.pdf
- <https://tropicalclimate.org/mdp/downloads/Internship/Gemidiriya.pdf>
- https://www.academia.edu/111444465/Critical_success_factors_for_community_driven_development_projects_A_Sri_Lankan_community_perspective?
- <https://www.worldbank.org/en/news/feature/2014/04/23/women-inspiring-change-livelihoods>
- <https://www.worldbank.org/en/news/feature/2014/02/19/passion-to-succeed-sri-lanka-farmer-overcomes-poverty?>
- <https://www.ips.lk/talkingeconomics/2010/04/21/gemidiriya-a-model-for-future-poverty-alleviation/>

The Malaysia Homestay Programme, Malaysia – Rural Tourism to protect income security of farmers

4

Dr. Usharani Boruah

History:

Homestay has been a popular form of accommodation in rural Malaysia since the 1970s, inspired by the "bed and breakfast" concept (Hamzah, 1997). The trend began when a Malay woman, Mak Long Teh, from Kampung Cherating Lama in Pahang, started offering meals and a bedroom in her home to long-term tourists. Soon, other locals, especially those living in traditional Malay villages along the coast, followed her lead by opening their homes to visitors.

By the late 1980s, homestays in Malay villages became a key part of student exchange programs, particularly for Japanese youths (Hamzah, 2008). These programs, organized by the Ministry of Education (MOE), allowed students to stay with local families, engage in community activities, and experience the Malay village lifestyle. The Japanese government saw these homestays as a valuable way for students to immerse themselves in a foreign culture while maintaining a connection to their own traditions, known as *furusato* (meaning "hometown" in Japanese).

Homestays later played a role in agro-tourism, supported by the Ministry of Agriculture (MOA) as part of rural development efforts. Regional development agencies under the Ministry of Rural and Regional Development (MRRD), such as KEJORA, KEDA, and KETENGAH, also promoted homestays to attract domestic tourists and help rural Malays earn extra income through tourism.

In 1995, the Ministry of Tourism, Arts, and Culture (MOTAC) officially launched the Malaysian Homestay Program, expanding it to villages across the country, including Sabah and Sarawak (MOTAC, 2019). This was the first rural tourism initiative to involve multiple government agencies at the national level.

Today, more rural Malays are renting out their traditional village homes to tourists, inspired by the growing homestay trend. However, in many cases, tourists do not stay with host families, and homestays are often run by individuals rather than village organizations or the broader rural community.

The Malaysian Homestay Registration Guidelines aim to encourage rural communities to join the tourism industry, increase their income, and create tourism entrepreneurs. This program also offers tourists a unique experience of kampung life and culture while introducing an

affordable rural tourism product internationally. Unlike small hotels, bed-and-breakfasts, or rural resorts, tourists in this program stay with a host family.

In 2000, the chairman of the Desa Murni Homestay Committee formed the Malaysian Homestay Association to guide and support homestay programs in rural areas across Malaysia (Hamzah, 2008). The association also has state branches that help to inspect the host families' homes during registration. Since the Ministry of Tourism introduced the Malaysian Homestay Program in 1995, Japanese youths have been its main visitors. The association manages consultations, travel arrangements, and negotiations between MOE and host families. It also promotes homestays program in Japan, bringing over 50,000 Japanese students under exchange programs.

Traditional village settings, landscapes, and houses attract many tourists. Out of 119 homestay programs in Peninsular Malaysia, 74% are in traditional villages—54% in farm villages and 20% in paddy villages (Ramele and Yamazaki, 2014). FELDA and planned villages also participate in the program by offering rural activities like traditional games, sports, and eco-tourism experiences using natural surroundings. In North Borneo, most homestay villages are in coastal, hinterland, and mountain areas, attracting eco-tourists.

Today, homestay programs officially registered under the Ministry of Tourism, Arts, and Culture (MOTAC) involve many villages, families, and provide rooms to the tourist

Introduction:

Homestays in Malaysia are mainly found in rural areas and were introduced as alternative tourism products under the 2001 Rural Tourism Master Plan by the Ministry of Tourism. This plan, developed with the United Nations Development Program and the World Tourism Organization, provides guidance on policy, infrastructure, marketing and training for rural tourism.

The plan defines rural tourism as visiting villages and attractions to experience Malaysian culture while benefiting local communities. It includes eco-tourism, marine tourism, agro-tourism, and homestays. Homestays, mostly in rural villages, offer various tourism activities and attract diverse visitors.

Malaysia has strong rural tourism potential due to its natural beauty, friendly locals, tropical fruits, traditional crafts, reasonable prices, and safe environment. However, challenges include low accommodation quality, lack of major attractions, poor safety standards, and inadequate information. Pilot model areas were selected in each state, highlighting issues like limited facilities, language barriers, and weak marketing. Solutions include upgrading homestays, standalone accommodations, and better promotion.

This plan officially recognizes homestays as a tourism product and helps the Ministry of Tourism to improve regulations. The Kampungstay program was also introduced to provide standalone accommodations for long-stay tourists. However, many homestays remain unregistered and unregulated; raising concerns about tourist safety and service quality. This study emphasizes the need for standardized regulations to ensure better management and development of homestays as a key rural tourism product.

The Malaysia Homestay Experience Program was introduced in 1995 with the objective of encouraging rural communities to engage in the tourism sector by offering community-based tourism (CBT) products and services to visitors.

The program provides an immersive cultural experience under the following conditions:

- Tourists reside with the host families (homestay operators).
- Visitors experience the lifestyle of rural communities firsthand.
- Participants engage in daily activities such as cooking, rubber tapping, fishing, traditional dance learning, sampling local cuisine, and participating in local sports.

The initiative aims to foster cultural exchange by allowing tourists to experience the customs, festivals, and traditions of rural communities while ensuring the preservation of cultural heritage for future generations. Participation in the program is entirely voluntary.



Objectives of the Program:

- **For Students:**
 - To gain exposure to the customs and way of life in rural communities.
- **For Tourists:**
 - To experience the rural lifestyle and cultural heritage.
 - To promote cultural appreciation and understanding.
 - To encourage international networking.
- **For Rural Communities:**
 - To enhance income and improve the standard of living.
 - To promote entrepreneurship.
 - To support the development of community-based tourism.
 - To preserve the unique identity and heritage of rural areas.
 - To facilitate networking opportunities.

Examples of Homestays in Malaysia:

- Homestay Seri Tanjung, Melaka
- Homestay Miso Walai, Kinabatangan, Sabah
- Homestay Gali Hilir, Pahang
- Homestay Taman Sedia, Pahang
- Homestay Walai Tokou, Sabah
- Homestay Lonek, Negeri Sembilan
- Homestay Santubong, Sarawak
- Homestay Banghuris, Selangor

Homestay Activities:

Participants in the program can engage in various cultural and traditional activities, including:

- Local wedding receptions
- Traditional games
- Cultural performances
- Traditional food preparation and tasting
- Eco-tourism activities
- Handicraft-making workshops
- Daily routine of local communities



Key Factors for Success:

The success of the Malaysia Homestay Experience Program is attributed to:

- Strong partnerships with industry players, NGOs, and travel agencies (local and international).
- Establishment of cooperative societies to manage homestay clusters effectively.
- Implementation of unique selling points (USPs) to attract tourists.
- Continuous promotional efforts to ensure sustained interest and participation.

Benefits of Joining the Malaysia Homestay Experience Program:

The program provides significant benefits, including:

- **Capacity Building & Training Courses**
 - Digital Marketing
 - Homestay Package Development
 - Tourist Safety and First Aid
 - Basic Food Handling and Hygiene
 - Tourism English and Additional Language Courses
 - Handicrafts and Entrepreneurship Training

- **Development Projects**
 - Homestay clusters may apply for funding to develop tourism projects in their areas.
- **Activities Organized by the Ministry of Tourism, Arts, and Culture (MOTAC)**
 - Malaysia Open House celebrations (Hari Raya, Chinese New Year, Deepavali, Christmas)
 - National Craft Day
 - International tourism fairs such as the World Travel Market (WTM) and ITB Berlin



Current Scenario of the Malaysia Homestay Experience Program

- **Key Performance Indicator (KPI) for 2020:**
 - Target: 100,000 tourists
 - Expected Revenue: RM6 million (USD1.5 million)
- **Current Statistics (January – October 2020):**
 - Total Revenue: RM7.99 million (USD2 million)
 - Registered Homestay Clusters: 219
 - Participating Villages: 371
 - Homestay Operators: 4,232
 - Available Rooms: 5,989
 - Tourists (January – October 2020): 121,908 (Domestic: 102,530 | International: 19,148)
- **Top International Markets for Malaysia Homestay Experience Program (2020):**
 - South Korea
 - China
 - Japan
 - Indonesia
 - Singapore
 - Australia
 - Germany
 - United States
 - United Kingdom
 - Other European countries

Achievements of the Malaysia Homestay Experience Program:

- Recognitions & Awards:
 - UNWTO Ulysses Award for Innovation in Public Policy and Governance (2012)
 - Pioneer of the ASEAN Homestay Standard
 - ASEAN Homestay Standard Awards:
 - 2015: Philippines
 - 2016: Singapore
 - 2018: Vietnam

Challenges Facing the Program:

Despite its success, the program faces several challenges:

- Lack of interest from younger generations.
- Competition from other types of accommodation with competitive pricing.
- Stringent operational guidelines and regulations.
- Traditional booking and payment methods that may not appeal to modern travelers.
- Growing competition from homestay programs in other ASEAN countries.

Way Forward for the Malaysia Homestay Experience Program:

- Introduction of Kampungstay as an extension of the homestay program, allowing separate tourist accommodations while maintaining community involvement.
- Greater flexibility in rules to align with evolving market demands.
- Increased government funding for training in hospitality skills, language proficiency, and refresher courses.
- Implementation of an integrated digital marketing strategy to reach a global audience.
- Modernization of booking and payment systems to enhance convenience and accessibility.



Guidelines for Homestay Programme:

Eligibility & Requirements

For Homestay Operators (Hosts)

- Must be a Malaysian citizen residing in a registered village.

- The homestay must be officially registered with the **Ministry of Tourism, Arts and Culture Malaysia (MOTAC)**.
- The home must be clean, safe, and equipped with basic facilities.
- Hosts should provide authentic Malaysian village experiences, including local food, culture, and daily activities.
- Hosts must attend tourism and hospitality training programs.

For Tourists (Guests)

- Open to both local and international visitors.
- Visitors must respect local customs, traditions, and house rules.
- Advance booking through authorized platforms or registered homestay operators is recommended.
- Guests should be willing to participate in cultural and community activities.

Accommodation & Facilities

- Homestay houses should be well-maintained, with comfortable rooms and proper ventilation.
- Basic amenities such as clean water supply, electricity, and sanitary facilities must be available.
- Separate sleeping arrangements should be provided for male and female guests unless they are a family.
- Proper safety and security measures should be ensured.

Activities & Cultural Experiences

- Guests will experience traditional village life, including farming, fishing, or handicrafts.
- Cultural performances such as traditional dance, music, and games may be part of the program.
- Cooking classes to learn traditional Malaysian dishes.
- Visits to local attractions, historical sites, and nature-based tourism spots.
- Community involvement, such as attending village ceremonies or festivals.

Code of Conduct

- Guests must respect the customs and traditions of the host family.
- Dress modestly, especially in rural and conservative areas.
- Avoid loud behavior and follow house rules.
- Do not waste food or resources such as water and electricity.
- Always seek permission before taking photographs of people or private properties.

Booking & Registration

- Homestay stays must be booked through licensed tour operators or MOTAC-registered homestays.
- Payments should be made according to the host's terms and conditions.
- Cancellations and refunds depend on the policies of the respective homestay operator.

Health & Safety Guidelines

- Guests should inform the hosts of any dietary restrictions, allergies, or health conditions.
- Emergency contact numbers and medical facilities should be provided by homestay operators.
- Homestay hosts must ensure a safe and hygienic environment.
- Guests should follow safety precautions when engaging in outdoor or adventure activities.

Environmental Responsibility

- Avoid littering and dispose of waste properly.
- Use resources such as water and electricity responsibly.
- Support sustainable tourism by respecting nature and wildlife.

References:

Contact Information: Ministry of Tourism, Arts and Culture Malaysia (MOTAC):

www.motac.gov.my

<https://www.malaysia.travel>

One Tambon One Product (OTOP), Thailand – Supporting Entrepreneurship and Promoting cultural heritage through locally based unique product

5

Dr. Usharani Boruah

Introduction:

The One Tambon One Product (OTOP) initiative is a program of the Thai government, designed to support local entrepreneurship. It encourages each of Thailand's 7,255 tambons (sub-districts) to create and promote a unique product that highlights their cultural heritage and makes use of local resources. This idea was inspired by Japan's One Village One Product (OVOP) movement and aims to improve community income, preserve traditional craftsmanship, and promote sustainable development.

The OTOP program was launched in 2000 under the Prime Minister, Dr. Thaksin Shinawatra. Its main goal was to boost the rural economy by utilizing local resources and involving the community in the process. The initiative was designed to revitalize rural areas, diversify their economies, and contribute to the overall restructuring of Thailand's national economy.

The government's role in OTOP was to provide support in various ways, such as helping with supply chains, offering guidance, fostering networking, and creating new market opportunities for these local products.

Launching of the program: The OTOP program was launched in 2001 by the Thai government



Objectives of OTOP:

- **Local Product Promotion:** Encourages the production and sale of unique products from each tambon, showcasing local craftsmanship and culture.
- **Community Empowerment:** Aims to empower local communities by promoting entrepreneurship and creating job opportunities.
- **Cultural Preservation:** Focuses on preserving traditional skills and crafts, helping to maintain cultural identity.
- **Quality Standards:** Emphasizes the importance of quality in OTOP products, often leading to the development of certification labels to assure consumers of authenticity and quality.
- **Sustainability:** Promotes environmentally friendly practices and sustainable production methods, supporting local resources and minimizing environmental impact.
- **Economic Development:** Aims to boost local economies by increasing sales of OTOP products both domestically and internationally through export.
- **Networking and Support:** Provides training and resources to artisans and entrepreneurs, helping them improve their skills, marketing, and business management



The categories of OTOP products:

1. **Food and Beverages**
 - Local snacks, fruits, and preserves
 - Spices, sauces, and condiments
 - Herbal drinks, juices, and local beverages
 - Traditional Thai sweets and desserts
2. **Handicrafts and Souvenirs**
 - Hand woven fabrics like Thai silk, cotton, and hemp
 - Handmade pottery, ceramics, and decorative items
 - Woodcrafts, bamboo products, and furniture
 - Leather goods, including bags and accessories
3. **Textiles and Apparel**
 - Traditional clothing such as Thai silk garments, woven garments
 - Modern apparel made with local fabrics

- Accessories like scarves, hats, and jewelry
- 4. Herbal and Beauty Products**
 - Natural cosmetics and skincare products
 - Herbal oils, soaps, and balms
 - Traditional Thai medicines and health products
- 5. Home and Living Products**
 - Decorative home items made from local materials
 - Bedding, cushions, and handmade textiles for home decor
 - Traditional Thai musical instruments and art
- 6. Jewelry and Accessories**
 - Handcrafted jewelry using silver, gold, and semi-precious stones
 - Traditional Thai accessories, including belts, bracelets, and earrings
- 7. Health and Wellness Products**
 - Herbal teas, essential oils, and remedies
 - Wellness products like massage oils and therapeutic balms

These categories encompass a wide range of local, often unique, products that reflect the culture, skills, and traditions of different regions of Thailand.



Highlights of products from different regions in Thailand include:

- **NORTHERN THAILAND**
This region is renowned for its exceptional handicrafts, including intricately carved wood, silverware, specialty paper, ceramics, bamboo baskets, cotton fabrics, and beautiful silver jewelry made by hill-tribe minorities.
- **NORTHEASTERN THAILAND(I-SAN)**
In the Northeast, villagers traditionally create two sets of clothes: one for everyday work and the other, made from high-quality silk, for special occasions like weddings and festivals. These silk items, such as Lai Khid and Phrae Wa silks, are part of the OTOPTODAY (One Tambon One Product) initiative. Other notable products include silk and

cotton fabrics, particularly tie-dyed mudmee designs, reed mats, water hyacinth baskets, and triangular pillows.

- **CENTRAL THAILAND**

Central Thailand is famous for its traditional bamboo and bai lan crafts, along with impressive earthenware, such as Dan Kwian and Koh Kred pottery, as well as terracotta items.

- **EASTERN THAILAND**

Known for its fresh and processed fruits, the Eastern region also produces bamboo and rattan baskets, reed mats, and mudmee fabrics.

- **SOUTHERN THAILAND**

Southern Thailand is recognized for its batik fabrics, woven products made from lipao, bulrush, and pandanus, as well as beautiful mother-of-pearl inlays and carved wood products.



Success of One Tambon One Product (OTOP) program in Thailand:

OTOP is a government initiative that supports the development and promotion of local products and businesses at the community level. The main benefits of the OTOP program include:

Economic Development at the Local Level:

- **Income Generation:** The program helps local communities generate income by creating a market for unique, locally made products. This has empowered small-scale producers and artisans to earn a stable income.
- **Job Creation:** OTOP helps create jobs by promoting small businesses and industries, encouraging entrepreneurship, and reducing unemployment in rural areas.

Preservation of Local Culture and Heritage:

- **Cultural Preservation:** By focusing on local products that reflect the unique cultural heritage of different regions, OTOP helps preserve traditional arts, crafts, and customs.
- **Cultural Awareness:** OTOP promotes awareness and appreciation of Thailand's rich and diverse cultural history, both among locals and tourists.

Improved Skills and Capacity Building:

- **Training and Development:** The program provides training and capacity-building initiatives for local producers, helping them improve product quality, management skills, and business practices.
- **Innovation and Product Diversification:** OTOP encourages innovation and product development, which helps small businesses to improve and diversify their offerings to meet market demand.

Enhanced Market Access:

- **Local and International Exposure:** Through OTOP, the local products can reach larger domestic and international markets, by increasing the exposure of local businesses beyond their communities.
- **Government Support:** The program also offers promotional activities, marketing, and branding support for local products to improve their visibility and competitiveness.

Sustainability:

- **Environmental Sustainability:** Many OTOP products are made using natural or eco-friendly materials, promoting sustainable practices and encouraging environmental conservation.
- **Promoting Small-Scale Sustainable Practices:** It helps to maintain small-scale, low-impact industries, supporting long-term environmental and economic sustainability.

Tourism Promotion:

- **Attraction for Tourists:** OTOP products often become a unique selling point for local tourism, attracting both domestic and international tourists who are interested in buying authentic Thai products.
- **Cultural and Craft Tourism:** The program can boost cultural tourism by creating opportunities for tourists to engage with local craftspeople and learn about traditional craftsmanship.

Community Empowerment:

- **Increased Self-Reliance:** The program fosters a sense of community and local pride by empowering people to take charge of their economic future through small-scale, community-driven businesses.
- **Social Development:** It promotes social cohesion and collaboration within communities, as people work together to build and improve local businesses.

The OTOP program has been instrumental in boosting Thailand's economy, preserving cultural heritage, creating job opportunities, and promoting sustainable practices by supporting the local communities and small businesses.



Key Challenges:

Limited Budget and Quotas: Local agencies face financial constraints, which hinder the inclusivity and reach of the programs. As a result, not all eligible enterprises receive the same level of support.

Overlapping Support: There is a lack of coordination between local agencies, leading to redundant support for active participants while others are left behind.

Poor Support Capacity: Local officers are often limited in their role, focused mainly on certification and inspection, but lack the resources to provide more direct financial assistance needed by the beneficiaries.

Poor Local Officer Potential: Local officers often lack the necessary skills and knowledge to effectively support beneficiaries, especially those with less formal education.

Nonspecific Guidance: Ambiguities in policy directives make it difficult for local officers to interpret and apply the guidelines consistently, leading to variations in program outcomes across different provinces.

Poor Evaluation: Evaluation efforts are primarily satisfaction-based and do not assess the true effectiveness of the programs in improving the skills or business potential of the beneficiaries.

Government Support:

Many government agencies have been offering vital support to these village communities. For example, the OTOP Task Force from the Department of Export Promotion (DEP), the Ministry of Commerce, organizes activities to help promote OTOP products internationally. This includes showcasing selected items at trade fairs both in Thailand and abroad, as well as taking part in in-store promotions and exhibitions in other countries.

While the OTOP project aims to boost village incomes, it also provides an option for people to dedicate themselves full-time to OTOP production, with plenty of government assistance available. Key government organizations lend their support; the Department of Community Development under the Ministry of the Interior works closely with villages to refine their products; the Department of Industrial Promotion under the Ministry of Industry plays a significant role in product development, skill training, and quality control; and the DEP's Product Development Centre brings in design teams to collaborate with villagers, helping them to create attractive, market-ready designs and packaging for their products.

The OTOP program offered more than just economic growth. It helped to strengthen local leadership and foster a sense of pride in communities.

The OTOP model was effective in tackling the complicated challenges of rural economic development. Additionally, it represented a shift in administrative power, giving more authority and decision-making at the Tambon (sub-district) level.

Reference:

One Tambon One Product - Wikipedia

One Tambon One Product (OTOP) to promote grassroots economy in Thailand - FAO

<https://otopthailand.com>

Empowering Young Innovators in Rural Cambodia: A Case Study of Integrated Rural Innovation through UNICEF's Generation Future Program

Ms. Tahsina Tabassum Sajuti

Introduction

In the rural heartlands of Cambodia, where educational opportunities can often be scarce and access to technology is limited, a transformative initiative is providing young people, especially girls, with the tools and skills to create a brighter, more equitable future. UNICEF's *Generation Future* program, launched in 2021, is making a significant impact by supporting youth-led projects aimed at closing gender gaps in education besides providing young Cambodians with the opportunity to develop critical skills in technology, leadership, and creative design. This report delves into the *Generation Future* programme's activities in Stung Treng, a province located on the banks of the Mekong River, and highlights the inspiring work of youth innovators who are shaping the future of their communities.



Background of the Programme

The *Generation Future* programme was created by UNICEF with the aim of unlocking the potential of young Cambodians through educational and entrepreneurial initiatives. With support from the Ministry of Education Youth and Sport, UNICEF has expanded the

programme to rural areas, targeting schools in provinces such as Stung Treng. The programme is designed to encourage young people to turn big ideas into impactful actions that address social challenges within their communities.

Since its inception, the programme has helped 18 young people launch their own social initiatives. These projects are meant to empower youth, foster leadership, and create an environment where young people, especially girls, can thrive in education and entrepreneurship. Through *Generation Future*, students in Stung Treng have been able to access training in STEM (Science, Technology, Engineering, and Mathematics) subjects, digital literacy and leadership skills, all of which are essential for thriving in today's digital economy.

Key Projects of Generation Future in Stung Treng

1. Code for Girls

The *Code for Girls* initiative focuses on empowering adolescent girls with coding and 3D printing skills. This project aims to close the gender gap in the technology sector by giving girls the tools to pursue careers in STEM, a field where they have historically been underrepresented.



2. Cyclo Day

This project addresses environmental issues and green skills. It aims to equip students with knowledge and hands-on experience related to sustainable living and environmental conservation, which are vital to the long-term health and development of rural communities.

3. RULErs

RULErs (Read, Understand, Lead, Empower, and Respond) is a 21st-century skills project that empowers youth through storytelling, critical thinking, and creativity. By encouraging

students to express their ideas and experiences, this initiative nurtures their leadership and communication skills.

4. MeaKea

The *MeaKea* project focuses on digital skills development, offering interactive workshops in graphic design and mobile technologies. This initiative not only helps students learn new technical skills but also fosters creativity and teamwork. Through *MeaKea*, students have gained practical experience with graphic design using free mobile tools like Canva, opening up new avenues for them to explore careers in digital arts and media.



Fig: A mixed class of high school students from Sesan Sovathepheap High School learning graphic design on mobiles with the MeaKea team

Overcoming Barriers in Rural Education

Education in rural Cambodia faces numerous challenges. In Stung Treng, many students come from disadvantaged backgrounds, and their journey to school can be treacherous, with some students needing to travel by boat, often at the mercy of weather conditions. The local schools are equipped with basic facilities—wooden benches and tables—but lack the necessary resources such as laptops, internet access, and other technological tools that are essential for 21st century learning.

Despite these challenges, the students of Stung Treng are determined to make the most of what they have. Mobile phones, though limited in their use, have become essential tools for learning digital skills. Students in the *Generation Future* programme have shown tremendous resilience and adaptability, using their smartphones and mobile data packages to learn and practice new skills, such as graphic design and coding.

Chanda, a Grade-12 student and a passionate volunteer with the *MeaKea* project, highlights the importance of peer-to-peer learning in overcoming these challenges. “Peer-to-peer learning is important because they’re of our age and make the topics engaging and easy for us to understand,” she explains.

The Role of Gender Equality in Education (Chanda's Story: A Catalyst for Change)

One of the most significant challenges in rural Cambodia is the cultural bias that places boys above girls when it comes to education. Traditional gender norms often mean that girls are expected to stay at home or help with household chores rather than pursue education. This creates a gender gap in educational opportunities, particularly in subjects like STEM, which are crucial for career advancement in the modern world.

Through *Generation Future*, UNICEF is addressing these gender disparities by providing girls with the same opportunities as boys to learn digital skills, coding, and leadership. NgounChanda, a grade-12 student with a passion for STEM, embodies the transformative potential of *Generation Future*. Chanda's story highlights the challenges faced by young women in rural Cambodia, where traditional gender norms often limit their access to education and opportunities. Through her involvement in the *MeaKea* project, Chanda received training in graphic design using Canva on mobile phones. This experience not only enhanced her digital skills but also ignited her leadership aspirations. Chanda's journey exemplifies how *GF* empowers young people to overcome challenges, develop their skills, and become agents of change within their communities.

“I think it’s important for girls to study STEM subjects as well as boys because girls have the same abilities as boys and studying can help them to achieve their dreams in the world of technology,” says Chanda. Her story strongly advocates for gender equality in STEM education, emphasizing that girls have the same abilities as boys and should be encouraged to study subjects that can help them realize their dreams.

The *Generation Future* programme’s initiatives are specifically designed to close the gender gap in rural areas, providing girls with the resources, training, and support they need to break through the traditional barriers and pursue their educational and career aspirations.

Youth Leadership and Community Empowerment

Chanda’s journey with *Generation Future* is not just about learning—it’s also about leading. As a volunteer with the *MeaKea* project, she has used the skills that she learned to design and implement her own training workshops. In collaboration with her peers, she has mentored over 300 students in digital design, empowering them to take charge of their own learning and share their newfound skills with others.

Chanda’s vision goes beyond just learning for herself; she is passionate about leadership and giving back to her community. “I want to be a leader in future and I want to lead my own project team to build my experience in project management and leadership,” she says. Through the *Generation Future* programme, young people like Chanda are gaining the skills

and confidence to take on leadership roles, ultimately contributing to the development of their communities.

Looking Ahead: The future of *Generation Future*

The impact of *Generation Future* in Stung Treng is undeniable. With over 432 students already engaged through volunteer-led workshops and bi-weekly digital skills clubs, the programme is reaching more young people than ever before. The next step for the *MeaKea* project is to expand to even more rural schools, helping more students develop the skills they need to succeed in the modern world.

Noppon Chimm, the 20-year-old project leader of *MeaKea*, reflects on the success of the initiative so far and the challenges that lie ahead. “It’s great to see the impact of the *MeaKea* project in Stung Treng, and we’re excited to take the next step to support these volunteers to engage more students in other rural schools. It’s a big challenge, but we want to make sure the activities are inclusive and not everyone has access to technology, so we will work together to find solutions,” says Noppon.

Challenges and Opportunities:

While the *Generation Future* program and the *MeaKea* project have achieved significant success, challenges remain. Limited access to technology and internet connectivity, coupled with the persistence of traditional gender norms, continue to pose obstacles for rural development. However, these challenges also present opportunities for innovation. By exploring alternative approaches to technology access, such as community-based internet centers or offline learning resources, and by continuing to challenge gender stereotypes through targeted interventions, the program can further enhance its impact. (Brown, 2020).

Conclusion

As the sun sets over the Mekong River, casting a golden glow over the school, Chanda and her peers are busy planning their next steps. Armed with new skills, a sense of purpose, and the support of *Generation Future*, these young innovators are poised to tackle the challenges ahead. For the girls and boys of Stung Treng, every small step forward is a giant leap towards a brighter, more equitable future. In this small corner of Cambodia, the seeds of technology, innovation, and gender equality have been sown, and the harvest of change is on the horizon. As *Generation Future* continues to expand its reach and impact, it is paving the way for a more innovative, equitable, and prosperous future for all. The future is bright for these young people, and their leadership and creativity are set to inspire the next generation of innovators in Cambodia and beyond.

References:

- UNICEF Cambodia. (2023). *Empowering Young Innovators in Rural Cambodia*. Retrieved from [https://www.unicef.org/cambodia/stories/empowering-young-innovators-rural-cambodia]
- Brown, L. (2020). *Empowering Rural Communities through Integrated Innovation*. *Journal of Rural Development*, 35(2), 123-145.

The Grameen Bank Model: A Pathway to Poverty Alleviation and Economic Empowerment, Bangladesh

7

Ms. Tahsina Tabassum Sajuti

Introduction

Dr. Muhammad Yunus, a Nobel Laureate, founded Grameen Bank in 1983 with the aim of empowering the rural poor, particularly women, through access to financial services. Moved by the devastating 1974 Bangladesh famine, Dr. Yunus envisioned a banking system that could provide financial opportunities without the burden of high-interest rates or collateral, focusing primarily on alleviating poverty in rural areas. This model, known as microcredit, had a transformative impact not only in Bangladesh but also globally, inspiring various countries to replicate its success. The mission of Grameen Bank is simple yet profound: to provide comprehensive financial services that empower the poor to break free from the cycle of poverty.



The Genesis of Grameen Bank

The idea behind Grameen Bank was born out of Dr. Yunus's direct observation of the struggles faced by rural Bangladeshi communities. In 1976, Yunus, then a professor at Chittagong University, began an experimental project offering small loans to a group of 42 families in Jobra village, Bangladesh. He loaned just \$27 in total, which empowered the families to produce goods for sale without falling prey to usurious moneylenders. This small-scale experiment grew into what is now a global phenomenon. The Grameen Bank, established in 1983, formalized this concept, allowing millions to access small, collateral-free loans that transformed their lives and livelihoods.

Grameen Bank's Key Principles

The Grameen Bank model is distinguished by its core values and operational strategies:

- **No Collateral:** Unlike traditional banks that require collateral, Grameen Bank offers loans based on trust and community accountability.

- **Group Lending:** Borrowers form small groups, ensuring mutual responsibility for loan repayment. This system encourages borrowers to support each other and collectively work towards financial stability.
- **Focus on Women:** Grameen Bank prioritizes lending to women, who often face discrimination in traditional financial systems. Approximately 98% of its borrowers are women, contributing significantly to their empowerment and improved socio-economic conditions.
- **Microcredit:** Grameen Bank provides small loans (microcredits) to individuals to start or expand businesses. These loans are often for agricultural development, small enterprises, or social services.

The Evolution of Grameen Bank

Grameen Bank's success in Bangladesh has led to the creation of a robust network. As of January 2025, Grameen Bank has:

- Operated in 81,678 villages across Bangladesh (94% of the country's villages).
- Served approximately 45 million people, including family members of its borrowers.
- Disbursed over \$39.87 billion in loans to more than 10.69 million borrowers, of whom 97% are female.

Grameen Bank has expanded its reach, with 40 zonal offices, 240 area offices, and over 2,500 branch offices. The bank has maintained a strong repayment rate of 95.94%, surpassing many traditional financial institutions.

The Socio-Economic Impact of Grameen Bank

Grameen Bank has led to measurable improvements in the lives of its borrowers. It has provided not only financial services but also social support through education, health, and infrastructure programs. The following poverty alleviation indicators help to measure the effectiveness of Grameen Bank's initiatives:

- **Housing:** Borrowers are encouraged to build durable homes worth at least Tk. 80,000, ensuring safe and stable living conditions.
- **Health:** Grameen Bank emphasizes the importance of health care, clean water, and sanitation. It also encourages borrowers to participate in health initiatives, such as vaccinations for children.
- **Education:** The bank supports the education of borrowers' children, with a particular focus on girls' education, which contributes to long-term socio-economic mobility.
- **Entrepreneurship:** Grameen Bank encourages borrowers to develop entrepreneurial skills, helping families build sustainable livelihoods through businesses, agricultural projects, and small-scale industries.

Grameen Bank's Poverty Alleviation Indicators

Grameen Bank conducts annual impact monitoring by field workers, focusing on ten indicators to assess progress in poverty alleviation. These indicators include housing,

food, health, children's education, entrepreneurial ability, vegetable cultivation, and other life quality aspects.



A member is considered to be moving out of poverty if their family meets certain criteria:

- Living in a house worth at least Tk. 80,000 or a house with a tin roof.
- Drinking pure water from tube-wells, boiled water, or purified water.
- All children over six years old attending school or finishing primary school.
- Having a minimum weekly loan installment of Tk. 200 or more.
- Using sanitary latrine.
- Having adequate clothing for everyday use and warm clothing for winter.
- Having additional income sources like vegetable gardens and fruit-bearing trees.
- Maintaining an average annual balance of Tk. 5,000 in savings accounts.
- Eating three square meals a day throughout the year.
- Being able to afford healthcare for any family member.

Innovative Programs at Grameen Bank

Grameen Bank has introduced several programs aimed at improving the economic and social conditions of its members:

- **Struggling Member (Beggar) Program:** This program aims to provide financial services to beggars, allowing them to find dignified means of livelihood. As of November 2023, over 21,000 beggars have transitioned to self-sufficiency through the program.
- **Scholarship Program:** Since 1999, Grameen Bank has awarded scholarships to the children of its members, prioritizing girls. This program enables children from poor families to access education at various levels, from primary to higher education.
- **Disaster Relief Program:** Grameen Bank provides humanitarian aid during natural disasters, including floods, providing food, medical care, and loan restructuring to help members recover.
- **Tree Plantation Program:** In line with its environmental agenda, Grameen Bank encourages its members to plant trees, aiming for environmental sustainability and the creation of small-scale nurseries.

Grameen Bank's 16 Decisions for Poverty Alleviation Program

From 1980 to 1984, Grameen Bank's borrowers participated in a series of week-long, in-depth village-level discussions to reflect on their experiences over the previous five years. The bank eventually shared the "decisions" that some of those discussions produced with people who were unable to take part. Health (drinking water, preventing night blindness by eating vegetables, housing, latrines, family planning, and hygiene) was given top priority in the choices, which addressed a wide range of issues. Grameen Bank has been a part of the "Sixteen Decisions" since 1984. Borrowers must take consistent action to carry out their decisions.

1. Reflect on four principles: Discipline, Unity, Courage, and Hard Work.
2. Improve quality of life by bringing prosperity to families.
3. Arrange for safe accommodation and build durable houses.
4. Cultivate vegetables to meet nutrition needs and increase income.
5. Plant seedlings to protect the environment and create resources.
6. Plan to keep families small, with one child being the priority.
7. Ensure education for all members of the center.
8. Maintain cleanliness and hygiene.
9. Use Sanitary Latrine and clean hands with soap.
10. Drink tube well water and use pure water for household work.
11. Avoid dowry in marriages and confirm marriage registration.
12. Treat everyone well and live together in a family and society.
13. Create new entrepreneurs to make children self-reliant.
14. Always help each other and rescue each other in danger.
15. Conduct transactions carefully and keep a passbook.
16. Regularly attend center meetings and repay loans.

International Impact of Grameen Bank

The International Program Department offers various training programs for individuals interested in understanding the operations of Grameen Bank (GB). These programs focus on first-hand experience and observations, exposing participants to GB's fieldwork, staff, and daily activities of borrowers. The primary goal of training at GB is to stimulate curiosity and interest in the subject, encouraging participants to be responsible for their desired learning extent. This approach enables individuals to discover their role in the organization and experience both excitement and satisfaction in facing challenges. Grameen Bank makes its trainees responsible for receiving training, which in return acts as information, expertise, and resources for their peers and communities. Historically, participants have enriched GB's operational principles with their ideas, viewpoints, and innovations.

The programs are arranged according to the participants' background and needs, with different requirements for field program participants and policy level employees. Applicants are encouraged to express their professional background and future interests, allowing Grameen Bank to customize the appropriate training program that best suits their needs.

Training and Capacity Building

Grameen Bank recognizes the importance of training and development for both its staff and members. The bank offers various training programs, such as:

- **Induction Training:** For new employees, helping them understand Grameen Bank's mission and operations.
- **In-Service Training:** For existing staff, focusing on skills development and capacity building in microfinance and management.
- **IT Training:** Grameen Bank is also investing in digital infrastructure to improve the efficiency of its operations and provide better services to its members.

The Grameen Bank Financial Products

Grameen Bank, known for its focus on providing financial services to the impoverished, offers a range of loan and savings products designed to help improve the financial well-being of its members. Here's a breakdown of the loan and savings products they provide:

Loan Products



1. **Basic Loan:** A fundamental loan for individuals in need of financial support to meet everyday needs.
2. **Microenterprise Loan:** Designed to help entrepreneurs start or expand small businesses.
3. **Crop Loan:** Aimed at farmers, this loan is for funding agricultural activities.
4. **Livestock Loan:** Provided to individuals who want to invest in livestock for income generation.
5. **Bridge Loan:** A short-term loan intended to bridge the gap between immediate needs and longer-term financial solutions.
6. **Young Entrepreneur Loan:** Tailored for young individuals seeking to start their own business or venture.
7. **Special Loan:** A loan that may be used for specific needs or under extraordinary circumstances, depending on individual condition.
8. **Housing Loan:** A loan for building, buying, or improving homes.
9. **Higher Education Loan:** Designed to support individuals pursuing higher education.

10. **Struggling (Beggar) Member Loan:** Targeted at helping individuals in extreme poverty or dire situations to recover and improve their financial conditions.

Saving Products



1. **Savings Account:** A basic savings account where individuals can keep their money securely.
2. **Grameen Pension Scheme:** A pension plan to ensure members can save for their retirement.
3. **Fixed Deposit:** A type of deposit where funds are locked in for a fixed term to earn interest.
4. **Double in 7 Years Deposit:** A special deposit scheme that promises to double the investment in seven years.
5. **Monthly Profit Scheme:** A savings option that generates a monthly profit for the investor.
6. **Family Welfare Savings:** A savings program to support family welfare needs.
7. **Two Years Savings:** A savings plan with a fixed term of two years.

Challenges and Future Outlook

While Grameen Bank has made significant strides in addressing poverty, challenges remain. The bank faces ongoing pressure to adapt to a rapidly changing economic landscape, where new technologies, market dynamics, and social challenges require continuous innovation. Additionally, the economic stability of rural Bangladesh remains fragile, and Grameen Bank's role in providing financial services and support to the poor will remain crucial.

Looking forward, Grameen Bank is focused on expanding its services, incorporating digital technologies to increase efficiency, and ensuring that its programs continue to meet the evolving needs of its borrowers.

Conclusion

Grameen Bank has transformed the lives of millions of people, demonstrating that microcredit is a powerful tool for poverty alleviation and social empowerment. By focusing

on the marginalized poor, especially women, the bank has contributed to creating a more inclusive and sustainable economic environment in Bangladesh and beyond. The Grameen Bank model continues to serve as an inspiration for global poverty alleviation efforts, demonstrating that access to financial services can be a gateway to breaking the cycle of poverty.

References:

Grameen Bank. (2024). *Annual Report*. Grameen Bank. Grameen Bank Website. <https://grameenbank.org.bd/>

Yunus, Muhammad. *Banker to the Poor: Micro-Lending and the Battle Against World Poverty*. PublicAffairs, 2003.

Ahmed, S. (2021). *The Impact of Microfinance on Poverty Reduction in Bangladesh*. *Journal of Development Economics*, 34(2), 45-60.

Commodity Specific value chain Extension at Sahyadri Farms, India - Empowering Smallholder Farmers through Sustainable Practices

8

Ms. Tahsina Tabassum Sajuti

Sahyadri Farms has emerged as a beacon of hope for smallholder farmers in India, particularly in the horticulture sector. With the belief that "Alone we can do little; together we can do so much," the company has transformed from a modest venture into one of India's leading fruit and vegetable export companies, empowering over 18,000 farmers and generating a significant economic impact. This article delves into the innovative practices and approaches that have shaped Sahyadri Farms into an industry leader.



Background

In 2012, four smallholder farmers, led by Mr. Vilas Shinde, embarked on a journey to overcome the challenges faced by farmers in rural India. They came together with the goal of improving farming practices, ensuring fair prices for farmers, and making Indian agriculture competitive globally. Sahyadri Farms, now India's leading Farmer Producer Company (FPC) in horticulture, serves over 18,000 farmers covering 31,000 acres and growing nine crops. The company's primary mission is to enable smallholder farmers to adopt the latest technology and best practices to cultivate high-quality produce and participate meaningfully in the global market.

Key Data and Achievements

- **Turnover:** ₹1,548.9 crore in FY 2023-24 (55 percent increase from the previous year)
- **Farmers Served:** Over 18,000 registered farmers
- **Land Area:** 31,000 acres
- **Crops:** Grapes, tomatoes, mangoes, bananas, pomegranates, sweet corn etc.

- **Produce Processed:** 2,75,327 metric tons
- **Export Revenue:** ₹352 crores
- **Domestic Revenue:** ₹654 crores
- **Full-Time Employment:** 1,300 jobs
- **Seasonal Employment:** 4,000 jobs
- **Infrastructure Investment:** ₹558 crores in cold storage, processing plants, and technology

Problem Statement

Smallholder farmers in India, especially those engaged in horticulture, have long faced numerous challenges. The problem of fragmented value chains, the lack of access to finance, the overuse of fertilizers, climate change, and post-harvest losses are major barriers to productivity and income stability. Additionally, these farmers often struggle with the lack of market access and fair pricing, making farming a less profitable and uncertain livelihood. The inefficiencies in the agricultural supply chain result in wastage of food, loss of labor, wasted financial resources, and depleted natural resources like water, all of which exacerbate the problems faced by these farmers.

Intervention: Sahyadri's Integrated Approach

To address these pressing issues, Sahyadri Farms has developed an integrated value chain model aimed at making agriculture more sustainable, scalable, and profitable. The company has built a self-contained infrastructure that includes agro-advisory services, modern pack-houses, cold storage units, and a technology-driven backbone to help scale operations effectively.

By offering a holistic solution that covers pre-harvest, post-harvest, and logistics support, Sahyadri Farms has minimized the role of middlemen, reduced waste, and created a transparent, efficient supply chain. These steps have enabled farmers to access global markets and gain fair prices for their produce while also ensuring consumers receive high-quality, fresh products.

Impact: Transforming Lives and Economies

Sahyadri Farms has made a significant impact on the lives of its farmers and the rural economy. In the fiscal year 2022-23, the company reported a turnover of ₹1,007 crores, demonstrating a 28% growth over the previous year. The revenue came from multiple sources: ₹352 crores from exports and ₹654 crores from domestic markets. Over 2,75,000 metric tons of produce were processed and exported from 40,000 acres of land.

Sahyadri Farms: A Decade of Growth and Innovation

Founded in 2010 as a Farmer Producer Company (FPC), Sahyadri Farms has experienced remarkable growth and established itself as a leading player in the Indian agricultural sector.

Key Milestones:

- **Early Growth (2010-2013):** Solidified its foundation by expanding its farmer base, acquiring land for a food processing facility, and establishing integrated food processing capabilities.

- **Export Dominance (2014-2019):** Emerged as India's leading exporter of fresh grapes, achieving significant export volumes to global markets. Diversified into processed foods and expanded into new markets like Europe, USA, Canada, Africa, and the Gulf.
- **Technological Advancements (2017-2020):** Adopted cutting-edge technologies like block chain, SAP, and advanced labs for soil and water testing. Introduced innovative farming practices and invested in state-of-the-art infrastructure.
- **Diversification and Expansion (2015-2021):** Expanded its operations through new divisions (Retail, Processed Foods, Agri-Inputs), established distribution centers, and launched initiatives like "The Juice Farm" and a training center for FPOs.
- **Farmer Empowerment:** Consistently allocated company shares to farmers, promoting their participation and ownership in the company's success.

Overall, Sahyadri Farms has demonstrated a strong commitment to sustainable agriculture, farmer empowerment, and technological innovation. Its achievements serve as a model to contribute significantly to the growth of India's agricultural sector.

Challenges Encountered

Despite its success, Sahyadri Farms faced several challenges along the way.

- One major hurdle was the fragmentation of the agriculture sector, where individual farmers had limited resources to scale operations.
- Climate change posed another significant challenge, disrupting crop patterns and yields.
- The over-reliance on traditional farming practices and fertilizers also led to soil degradation, making sustainable farming more difficult.

Moreover, ensuring that farmers adopted new technologies and practices was not easy, as many were resistant to change and skeptical of new methods. The company's leadership had to invest considerable time in training and capacity building to ensure the adoption of better farming practices across their network of farmers.

Some best practices or success stories emerged under the Sahyadri Farms:

Success Stories -

1. Agri-Value Chain (AVC) of Sahyadri Farms

Sahyadri Farms operates an integrated Agri-Value Chain (AVC), focusing on high-income groups and positioning its products for those willing to pay more for nutritious, organic, and safe food. By eliminating middlemen and adopting direct marketing, the company ensures that farmers get better prices. The company's use of block chain and ERP (Enterprise Resource Planning) technology ensures transparency and traceability, making it the first FPC in India to implement such practices.

2. Backend and Frontend Infrastructure development

Sahyadri Farms has invested heavily in infrastructure to ensure quality and safety in production. The company operates:

- State-of-the-art pack-houses capable of handling 250 tons of table grapes per day.
- Cold storage facilities for over 6000 tons of fruits and vegetables.
- Fruit ripening chambers, aseptic processing units, and value-added services for product grading, sorting, and packaging.

The company also focuses on environmental sustainability, with solar power generation for 30% of its energy needs and composting of waste materials to use as fertilizers.

3. KisanHub Platform

Sahyadri Farms developed the KisanHub Platform, which connects farmers directly with agronomists to provide advisory on crop management, including pest control, irrigation, and yield prediction. The platform helps farmers reduce input costs and improve crop yields, thus boosting profit margins.

4. Retail Stores and Empowering Farmers.

Sahyadri Farms operates retail stores that sell fresh produce and value-added products, ensuring a direct-to-consumer model. This retail initiative also provides employment opportunities to rural youth. The company's Farmer's Facility Centre offers a one-stop solution for all farming needs, further empowering farmers by providing access to necessary tools and resources.

5. Empowering Women

A notable success story is that of Sangeeta Boraste, a woman farmer who, after losing her husband, was able to pay off a debt of ₹30 lakhs and earn ₹40 lakh annually by improving the quality of her grapes for export through Sahyadri Farms' support.

6. Significant Employment

The company's growth has also created significant employment opportunities. Sahyadri Farms employs around 1,300 full-time staff and provides seasonal employment to 4,000 individuals, boosting the local economy and improving livelihoods in rural areas.

7. Lead in fruits production

Sahyadri Farms is recognized as India's leader in grape production and export as well as tomato processing. The company has also diversified into producing mangoes, bananas, pomegranates, cashews, sweet corn, and other fruits, contributing to India's position as a global leader in agricultural exports.

Practices Implemented by Sahyadri Farms

Several key practices have contributed to Sahyadri Farms' success in empowering farmers and increasing productivity:

1. **Technology Integration:** Sahyadri has invested heavily in technology infrastructure, enabling farmers to use modern farming practices and improve yields. This includes providing access to soil health management tools, crop-specific advisory services, and precision farming technologies.
2. **Cold Chain and Logistics Management:** By investing in cold storage units and streamlining the logistics process, Sahyadri Farms has reduced post-harvest losses, thus maximizing the value of the production. The cold chain system ensures that fresh production retains its quality during transit and storage.
3. **Farmer Training and Capacity Building:** Sahyadri has provided continuous support to farmers through its agro-advisory team, which offers training on best practices in crop management, pest control, and sustainable farming. These efforts have improved both crop quality and overall yields.
4. **Sustainability Focus:** Sahyadri Farms actively promotes sustainable farming practices that minimize the use of chemical fertilizers and pesticides. It also encourages water conservation and soil health management to ensure long-term sustainability.
5. **Value Addition:** The Company has introduced value-added products, including processed tomatoes and other horticultural products, which have provided farmers with higher income and reduced dependency on raw produce sales.
6. **Farmer Ownership and Participation:** Sahyadri Farms is 100% owned by the farmers themselves, ensuring that all profits benefit the farmer-members. This structure has created a strong sense of ownership and responsibility among the farmers.

Sahyadri Farms' success can be attributed to a combination of farmer-centricity, strong leadership, technological innovation, and a focus on quality and market competitiveness. This integrated approach has enabled the company to achieve significant growth and establish itself as a leading player in the Indian agricultural sector.

Key Factors in Sahyadri Farms' Success:

- **Farmer-centric Approach:** The Company prioritizes farmer welfare, ensuring their active participation and ownership through shareholding and decision-making roles.
- **Pioneering Initiatives:** Sahyadri Farms has consistently been an industry leader, pioneering advancements in areas like blockchain technology, traceability, and FPC incubation.
- **Robust Infrastructure:** Significant investments in supply chain, processing facilities, and cold storage have enabled efficient and high-quality operations.
- **Strong Leadership & Governance:** Effective leadership, clear roles and responsibilities, and a non-bureaucratic environment foster a productive and collaborative work culture.
- **Technological Adoption:** The company embraces and adapts cutting-edge technologies to improve efficiency, quality, and market access.
- **Market Orientation:** A focus on timely market analysis, product diversification, and strong branding has enabled Sahyadri Farms to effectively meet consumer demands.

- **Social Responsibility:** The company emphasizes social responsibility by aligning its operations with local culture, promoting sustainable practices and engaging in capacity building for farmers.

Conclusion

Sahyadri Farms' success story is a testament to the power of rural innovation and good agricultural practices. By addressing the challenges faced by smallholder farmers with a comprehensive and sustainable approach, the company has not only transformed the lives of its farmer-members but has also positioned India as a leader in global horticultural exports. With its continued focus on technology, transparency, and sustainable farming practices, Sahyadri Farms is set to inspire future generations of farmers in rural India and beyond.

References:

<https://www.sahyadrifarms.com/>

https://www.researchgate.net/publication/358524651_Role_of_Farmer_Producer_Organizations_in_Empowering_Farmers_Case_Studies_from_India

<https://www.thehindubusinessline.com/economy/agri-business/sahyadri-farms-marks-record-turnover-of-1548-crore-in-fy24-amidst-global-challenges/article68704576.ece>

Samurdhi Programme, Sri Lanka - Small-scale entrepreneurship through self-reliance and Savings

9

Dr. Usharani Boruah

Introduction

The Samurdhi Programme was introduced in Sri Lanka with the main goal of uplifting and empowering the country's poor. Over time, various socio-economic factors have caused many individuals in poverty to become marginalized and excluded from contributing meaningfully to national development. As a result, they often end up relying heavily on others for support. However, every individual possesses untapped potential, which remains suppressed due to external and internal obstacles. To help people realize their capabilities and overcome these barriers, it is essential to focus on community empowerment.

Recognizing this need, the Parliament of the Democratic Socialist Republic of Sri Lanka launched the Samurdhi Programme in 1995. This programme aims to reduce poverty by empowering the poor and enabling them to actively participate in their own development.

Samurdhi focuses on empowering low-income families by improving access to self-employment opportunities, enhancing health and nutrition, and developing rural infrastructure. It aims to build the capacity of poor households to improve their standard of living through consistent technical, managerial, and financial support that is delivered through a participatory process.

A key component of this initiative is the Samurdhi Bank Association Movement, which functions as a structured system designed to support and empower low-income individuals through financial inclusion and self-help mechanisms. This movement is organized into four interconnected subsystems:

1. Small groups of five members,
2. The Samurdhi Society operating at the village level,
3. Zonal-level bank associations, and
4. The Samurdhi Mahasangama, which operates at a broader level.

Administrative Structure

The Samurdhi Authority operates under the Ministry of Social Empowerment, and its structure consists of the central office as well as district and divisional offices. The head of the Samurdhi Authority is typically a Director General, who reports to the Minister of Social Empowerment. The administration operates through a decentralized system, with a presence in all 25 districts of Sri Lanka. Each district is further divided into divisions, and the Samurdhi program is implemented at the grassroots level through Samurdhi officers who work closely with the communities.

Target Beneficiaries

The Samurdhi Authority targets households in Sri Lanka that fall under the poverty line. The criteria for eligibility are based on household income, family size, and other socio-economic factors. Priority is given to rural communities, single-parent families, the elderly, people with disabilities, and other marginalized groups. The focus is on ensuring that the most vulnerable individuals receive support in a fair and transparent manner.



Programme Description

The Samurdhi Programme, meaning "prosperity" in the local language, was initiated in 1994 by the Sri Lankan government with the goal of reducing poverty and youth unemployment. A key feature of the programme is its emphasis on youth leadership and active community involvement in development efforts.

Samurdhi focuses on empowering low-income families by improving access to self-employment opportunities, enhancing health and nutrition, and developing rural infrastructure. It aims to build the capacity of poor households to improve their standard of living through consistent technical, managerial, and financial support that is delivered through a participatory process.

Core Objectives of the Programme Include:

- Expanding income and employment opportunities for disadvantaged groups;
- Encouraging grassroots involvement by forming small groups of youth, women, and marginalized individuals to participate in development planning and decision-making;
- Enhancing the skills and assets of participants to promote sustainable livelihoods;
- Creating and maintaining rural assets to generate wage employment.

These goals are pursued through activities that promote community empowerment and participation, such as:

- Community assessments to design relevant initiatives.
- Facilitating group formation and leadership development;
- Promoting group savings and internal lending systems.
- Supporting the creation of business plans and feasibility studies for income-generating projects.

Samurdhi operates through multiple levels of community groups to engage beneficiaries effectively. Its key components include welfare assistance, savings and credit services, and training and social development programmes. Each village (or *Balakaya*) typically has various action groups, such as:

- **Five-member groups**, formed to develop members' capacities and leadership.
- **Samurdhi Task Forces**, consisting of youth aged 18–35, who are responsible for local infrastructure under the Community Development Project.
- **Advisory Councils**, composed of community leaders and elders, guiding the Task Forces;
- **Divisional and District Samurdhi Committees**, which oversee programme implementation at the regional level;
- **Maha Sangam**, a federation covering around 10,000 families, managed by a 21-member committee chosen from local Samurdhi societies.

By 1998, Samurdhi had reached roughly one-third of Sri Lanka's population—around 1.2 million low-income families. Of these, about 100,000 families were considered among the very poorest, earning around Rs. 700 per month, while the rest earned roughly Rs. 1,200. The welfare component provided direct income support, raising family incomes to approximately Rs. 1,700. Families exited the programme when their income consistently exceeded Rs. 2,000 for six months or if a member gained employment, making space for new beneficiaries.

Savings and Credit Component:

Participants can opt to save or borrow in groups. Monthly compulsory savings of Rs. 100–200 are deposited in state-run banks and generate interest for savers. Samurdhi niyamakas (mobilizers) oversee 45–50 households and promote voluntary savings (Rs. 25/month) alongside the compulsory savings. At year's end, groups propose income-generating projects and may access loans backed by group guarantees. Initial loans range from Rs. 2,000 to Rs. 10,000 and are scaled up upon timely repayment. Samurdhi follows proven lending models of successful NGOs and partners with banks like People's Bank and Bank of Ceylon.

Establishment and

Purpose

The Samurdhi Authority was created in 1995 under the Samurdhi Authority Act in 1995. The term "Samurdhi" translates to "prosperity" or "well-being" in Sinhala, which reflects the mission of the organization: to bring prosperity and upliftment to the poorest people of Sri Lanka. Its primary



mandate is to implement poverty alleviation programs, provide financial assistance, and facilitate development activities that empower people economically and socially.

Key Objectives

1. **Poverty Alleviation:** The core objective is to reduce poverty by providing financial support and welfare benefits to the poorest households. This includes income-generating programs and direct cash transfers to eligible families.
2. **Economic Empowerment:** Samurdhi encourages self-reliance by supporting small-scale entrepreneurship, promoting savings, and facilitating access to micro-credit and loans.
This is to enhance the income-earning potential of low-income families.
3. **Community Development:** The Samurdhi Authority focuses on creating community-based development programs aimed at building infrastructure, improving health and education, and supporting social welfare initiatives at the grassroots level.
4. **Social Protection:** The organization administers social safety net programs that offer assistance to vulnerable groups, such as the elderly, disabled persons, and other disadvantaged individuals.
5. **Facilitating Local Development Projects:** Samurdhi also engages in local development initiatives to build better living conditions, including providing clean water, sanitation, and other essential services in underserved areas.

The Department of Samurdhi Development plays a vital role in enhancing the quality of life and economic stability of low-income and vulnerable communities throughout Sri Lanka. Through the strategic implementation of ten integrated development programs across 25 districts, the Department adopts a holistic approach to poverty alleviation, social empowerment, and sustainable development. Each program is designed to address specific dimensions of community upliftment, while collectively contributing to the overarching goal of building a more equitable and prosperous nation.

- **Livelihood Development**

This program focuses on empowering individuals and families by improving their income-generating capabilities. It supports small-scale entrepreneurs, self-employed individuals, and farmers through the provision of financial assistance, tools, vocational training, and access to markets. The aim is to promote self-reliance and reduce long-term dependency on welfare assistance.

- **Marketing Promotion**

To complement livelihood initiatives, Marketing Promotion helps beneficiaries to find better markets for their products and services. The program offers support in branding, packaging, quality control, and market linkages, thereby enabling rural producers and small businesses to compete more effectively in local and national markets.

- **Social Development**

This program fosters inclusive growth by addressing social issues such as education, health, gender equity, and community cohesion. It encourages civic participation and community bonding while promoting awareness campaigns and behavior change programs aimed at uplifting the social fabric of underprivileged areas.

- **Community-Based Organizations (CBOs)**

Recognizing the power of collective action, this initiative strengthens local institutions and grassroots organizations. By empowering CBOs, the program ensures that development efforts are community-driven, participatory, and sustainable. These organizations act as key facilitators in planning, implementing, and monitoring development activities.

- **Information Technology (IT)**

Digital inclusion is an essential part of modern development. The IT program bridges the digital divide by introducing digital tools, IT training, and technology infrastructure to rural and underserved communities. It also enhances the Department's operational efficiency and transparency through digital data management and e-governance tools.

- **Training and Capacity Building**

This initiative focuses on equipping both community members and Samurdhi officers with the necessary skills and knowledge to effectively carry out development work. Training sessions, workshops, and educational materials are provided in areas such as leadership, entrepreneurship, financial literacy, and project management.

- **Media Outreach**

Public awareness and engagement are key to successful development. The Media Outreach program utilizes various communication platforms—including print, radio, television, and digital media—to disseminate information, promote community initiatives, and highlight success stories. It fosters transparency and encourages public support for the Department's work.

- **Community-Based Banking**

This program supports financial inclusion through the establishment of Samurdhi Banking Societies. These banks offer savings, credit, and other financial services tailored to the needs of low-income groups. The initiative promotes a culture of saving and responsible borrowing, enabling beneficiaries to invest in their futures.

- **Social Welfare**

Designed to protect the most vulnerable populations, the Social Welfare program provides targeted assistance such as food subsidies, housing support, educational scholarships, and healthcare aid. It serves as a safety net for those unable to meet basic needs due to age, disability, or socio-economic challenges.

- **Social Security**

Complementing welfare measures, the Social Security program ensures long-term protection against life risks such as illness, disability, and old age. It includes pension schemes,

insurance options, and emergency relief assistance to promote security and dignity among marginalized individuals

Key Programs and Activities

The Samurdhi Authority is involved in a variety of programs designed to support the poor and marginalized communities. Some of the key initiatives include:

1. **Samurdhi Benefits Program:** This is the flagship welfare program where eligible households receive cash transfers. The amount given is determined by the household's income level, with the goal of providing a minimum standard of living. Households that meet specific poverty criteria can receive these benefits on a monthly basis.
2. **Samurdhi Micro-Credit Scheme:** To promote financial independence, Samurdhi provides small loans to individuals, especially those in rural areas, for income-generating activities. This micro-credit system is designed to help people start small businesses, enhance agricultural productivity, and improve living standards.
3. **Food Security and Nutrition Programs:** Samurdhi supports programs aimed at improving food security for families living below the poverty line. This includes providing nutrition assistance, food rations, and support for agricultural activities to ensure that families can meet their basic needs.
4. **Livelihood Improvement Programs:** These programs focus on improving the skills and livelihoods of beneficiaries by providing vocational training, agricultural training, and other capacity-building programs to enable people to secure better jobs or develop self employment opportunities.
5. **Social Assistance for Vulnerable Groups:** Special programs are aimed at providing financial support to vulnerable sections of society, such as widows, orphans, the elderly, and persons with disabilities. These groups receive additional assistance through various targeted programs.

Programme Implementation

The Samurdhi Programme is grounded in the concept of participatory development. Decision-making is carried out primarily at the balakaya and cluster levels, where designated organizations are responsible for planning and executing activities under the programme. Samurdhi plays a coordinating role by aligning various development efforts from both government and non-governmental agencies at the village level, aiming to reduce duplication of initiatives.

At the core of implementation is the Samurdhi balakaya, also known as the Samurdhi Task Force. This grassroots body includes all village youth aged 18 to 35 and is led by a seven-member elected Executive Committee. The team also includes two animators (called Samurdhi Niyamakas or SNs) and seven representatives from organizations involved in youth development, sports, and rural services. An advisory group made up of older, non-youth members of the community supports and guides the Task Force.

The two full-time SNs are specially trained to carry out structured surveys in the village, focusing on gathering socio-economic data about each household. This information is used to

determine family income levels and to identify those eligible for welfare assistance under the Samurdhi Programme.

The Samurdhi Task Force is responsible for five main areas of work:

- Conducting household surveys to determine the number of families needing welfare support;
- Identifying and initiating community development projects that meet local needs and offer short-term employment;
- Organizing small beneficiary groups and promoting savings and micro-credit activities;
- Supporting individuals to start self-employment ventures;
- Implementing health, nutrition, and other socially relevant programmes.

The programme also features a basic self-monitoring system at the household level, along with a detailed data collection and reporting framework to track progress. Evaluation is done using indicators that cover key aspects like mandatory and voluntary savings, human resource development (such as training in productivity, accounting, and leadership), the formation of Samurdhi Bank Societies, community and labour-based projects, small industry promotion, and social development activities.

Key outcomes of the programme :

- Although the number of families involved in compulsory savings declined between 1996 and June 2000, the total savings amount increased significantly from Rs.1.517 million to Rs. 5.893 million. Voluntary savings also saw a major boost, with participants growing from 116,565 in 1997 to 366,234 in 2000, leading to a doubling in total voluntary savings.
- Across the country, 905 Samurdhi Bank Societies were established. Out of 1,427,322 member families, 322,984 accessed loans amounting to 1.685 million rupees.
- Training programmes were conducted at multiple levels. Beneficiaries received training in skills development and entrepreneurship, particularly for agriculture, fisheries, livestock, and small-scale industries. Samurdhi workers received training to enhance their management skills.
- Infrastructure development was also a priority, with projects such as building irrigation canals, dams, and local markets. Social development initiatives focused on issues like drug addiction, literacy, gender equity, and early childhood education.

Impact and Success Factors:

Poverty Reduction & Welfare Impact

- **Significant reach:** As of 2021, the programme provided relief payments amounting to LKR 52.5 billion—about 0.35% of GDP—covering roughly 1.8 million families across 21 of 25 districts.
- **Food consumption improvements:** A detailed study by the London School of Economics (LSE) showed Samurdhi's microfinance component led to “a large and highly significant impact on food consumption for the poorest households” This indicates real, measurable welfare gains.

Targeting & Governance Challenges

- **Missed targeting:** A 2007 evaluation by CEPA found that 40% of households in the poorest quintile were excluded from food stamps, while 44% of program funds went to non-poor households.
- **Political bias and leakage:** Reports repeatedly point to political influence, weak transparency, and accountability problems, resulting in both poor targeting and leakage to non-poor recipients.
- **Reduced public safety net funding:** Between 2004 and 2009, Sri Lanka's social safety net spending fell sharply, from 2.2% to 0.3% of GDP. The World Bank noted that Samurdhi's targeting and benefit adequacy during this period was "poor."

Microfinance & Productivity

- **Wide reach, mixed results:** By 2009, Samurdhi banks had 2.6 million members (65% female) and issued over 3.7 million loans worth ~LKR 4.8 billion
- **Positive welfare outcomes:** A 2012 study found microfinance activities contributed to improvements in income, education, health, and food consumption.
- **Equity concerns:** About 20% of borrowers were not Samurdhi claimants, showing that microcredit often reached non-targeted individuals.

Livelihood & Transaction Costs

- **Barriers to success:** A 2022 study across Sabaragamuwa and Uva provinces found high transaction costs—like searching for markets, negotiation, monitoring, and enforcement—significantly undermined the livelihoods of beneficiaries.
- **Negative correlation:** Transaction costs were strongly negatively associated with livelihood success, suggesting efforts are needed to streamline systems, reduce bureaucratic hurdles, and improve access to market info.

Case Studies:

1. Women's Empowerment via Microcredit in Puttalam District (2024)

Key Findings:

- Training programs and improved market access were the most powerful drivers of empowerment.
- Group lending models and credit exposure also significantly boosted women's autonomy and economic participation.

Policy Insight: Recommends scaling up training and market linkages to enhance Samurdhi's impact.

2. Multidimensional Poverty Analysis in Badulla District (2012)

Key Findings:

- Beneficiaries faced significant deprivation in employment quality, dignity, and psychological well-being.
- Stigmatizing selection mechanisms exacerbated negative feelings of shame among recipients.

Policy Insight: Highlights the need for comprehensive targeting and streamlined processes to improve beneficiary experience.

3. Policy Evaluation in Panadura Divisional Secretariat (2012)

Key Findings:

- While incomes and living standards showed modest improvement, many households remained dependent on aid.
- Programme fell short of broader empowerment objectives.

Policy Insight: Supports the theory of participatory mechanisms but urges measures to reduce beneficiary dependence.

4. Ratnapura District Livelihood Assessment (2009)

Key Findings:

- Households that improved physical, human, and financial assets were likelier to escape poverty.
- Errors in targeting and ecosystem ignorance undermined programme effectiveness.

Policy Insight: Advocates integrating environmental sustainability and tighter targeting protocols

Impact and Criticism

While the Samurdhi Authority has made a significant impact in terms of providing financial support and assistance to millions of Sri Lankans, it has also faced criticism over the years. Some of the challenges include:

- **Inefficiency in Distribution:** There have been concerns about the inefficiency of the distribution system, where some genuinely needy households do not receive assistance, while others might benefit without meeting the criteria.
- **Dependency on Government Assistance:** Critics argue that the Samurdhi programs could inadvertently create dependency on government handouts rather than promoting sustainable development or self-reliance.
- **Transparency Issues:** There have been instances of corruption and mismanagement, which have hindered the full effectiveness of the programs.

Despite these criticisms, the Samurdhi Authority remains a crucial part of Sri Lanka's social safety net, helping to improve the lives of millions of people in need.

Recent Developments

In recent years, there has been a push to reform and modernize the Samurdhi program. The government has worked on improving targeting mechanisms to ensure that assistance reaches the most vulnerable and to reduce leakages and inefficiencies. Additionally, the focus has shifted towards sustainable livelihood programs, which are intended to help families become more economically independent in the long term.

The Sri Lanka Samurdhi Authority plays a critical role in supporting the country's poorest and most vulnerable populations through a variety of welfare, empowerment, and development programs. While it faces challenges, it continues to be a vital institution in the Sri Lankan welfare system, aiming to lift people out of poverty and create sustainable opportunities for disadvantaged communities.

Conclusion

The Samurdhi Programme has been instrumental in reducing poverty in Sri Lanka through financial aid, livelihood support, and community development. It has grown into a wide-reaching welfare initiative that supports millions of vulnerable citizens.

To improve its long-term effectiveness, the programme must focus on better transparency, accurate targeting, and alignment with current development goals like digital access, entrepreneurship, and sustainable income generation. Building beneficiary skills, enhancing financial literacy, and linking them to markets will help shift them from dependency to economic participation.

Looking ahead, balancing immediate welfare with long-term empowerment is crucial. With necessary reforms, improved monitoring, and active community involvement, Samurdhi can remain a key pillar in Sri Lanka's poverty reduction efforts.



References:

<http://www.samurdhi.gov.lk>

<https://centreforpublicimpact.org>

Department of Samurdhi Development – [samurdhi.gov.lk](http://www.samurdhi.gov.lk)

https://www.researchgate.net/publication/301707075_

The Lomani Gau: Community Based Climate Change Adaptation for Gau Island, Fiji Island: A Model for the Pacific Countries for Climate Change and Disaster Resilience

Hurain Jannat



Introduction:

Community-Based Adaptation (CBA) is recognized as a promising approach to help vulnerable populations adjust to climate change. As a CBA model in the Pacific Islands, the LomaniGau initiative showcases how local communities on Gau Island are actively addressing climate change by understanding its local meaning and impacts, adapting customary or indigenous practices, and redefining social responsibilities and knowledge systems. The initiative focuses on the island's setting, the engagement process used to raise awareness, the actions taken to safeguard both present and future generations, the challenges posed by broader societal changes, and the lessons learned that can enhance adaptive capacity.

A diverse range of strategies has emerged from this initiative, including pollution control measures, improved governance of resources, greater community participation in decision-making; and livelihood and income diversification. Findings suggest that CBA has significant potential to build climate-resilient communities in the face of Climate change. However, for effective interventions, they must be sensitive to village governance structures, social rules, and traditional protocols. Additionally, building trust, using culturally appropriate communication methods, and aligning initiatives with community development aspirations are crucial for long-term success.

Background: LomaniGau means to ‘care deeply’ for Gau Island

From a strong dedication and caring to their luxuriant island, Gauans (people of Gau Island) created the LomaniGau project over a decade ago. The *LomaniGau* project was created over a decade ago in the fifth largest island in Fiji, Gau which is in the Lomaiviti Archipelago and is a biodiversity hot spot. This initiative coordinated community-led conservation, sustainable development and regenerative management efforts - to strengthen their custodianship responsibilities to the land and its surrounding marine environment, which they hold in trust for future generations.

As the fifth-largest island in Fiji, Gau Island lies 80 km east of Fiji’s capital Suva, with an area of 190.1 km². A rugged mountain range that peaks at around 738 m runs along the interior of the island to which coastal lowlands and river plains connect. The central highlands are



covered with old-growth cloud montane forests that are home to the endemic Kacaunigau or Fiji Petrel, some endemic plants and sites of ancient settlements. The forests have not been logged, providing the people with clean water and air, wild food, building materials, herbal medicine, farming implements, and household goods.

A home to around 3,000 people, the Gau communities are also rapidly modernizing, though traditional livelihoods (subsistence farming and fishing) remain crucial. Increasing populations, expanding farms, increasing intensive fishing, greater use of fuel-powered transportation and energy generation, increasing harvesting of local resources for sale in urban areas, and expanding infrastructure have increased local environmental impacts and undermined valuable ecosystem services. Sustainable development initiatives are therefore a necessity for the continued well-being of Gau Islanders.



Climate change is a relatively new issue that can easily be misrepresented if the climate science is emphasised when the issue is discussed with local communities. Failure in this delicate phase can wrongly reassure the people, who will dismiss the importance of the issue and their own involvement.

Given that local communities in the Pacific region, such as in Fiji, will be amongst the first and worst climate change victims. Pacific Islands and Territories need to be pragmatic to protect their own interests using all the resources and avenues available to them; local communities such as those in Gau Island need to look for solutions that are appropriate for them. Not doing anything to address climate change, is not an option. In this case, the LomaniGau partners from the University of the South Pacific adopted a more practical approach emphasising the impacts of climate change on the environment. The focus on Gau is on the causes and impacts of rapid coastal erosion, pollution and altered coastal habitats that people rely on for their sustenance and income. The local communities also emphasised the important threats caused by rapidly increasing population and worsening poverty. These distinct but related issues were more relevant to the local people, who agreed to be prudent with their use and care of environmental resources.

The Objectives of the LomaniGau project :

- Make Gau Island a model for climate change adaptation in small islands in transition from subsistence to commercial and economically viable rural development;
- Conduct participatory learning and action training workshops and meetings to raise climate change awareness and stimulate self-determined climate change adaptation responses.
- Formulate and implement Gau Island climate change adaptation and sustainable development guidelines;
- Rehabilitate important natural habitats under increasing threat from human activities;
- Reduce environmental degradation of natural habitats;
- Use science and appropriate technologies to determine sustainable use of island resources;
- Build capacity and promote good environmental resource use practices within Gau;
- Promote integrated resource management and iterative learning;

- Facilitate development of alternative sources of livelihood and income, monitoring and enforcement through regular follow-up and applied research activities;
- Publicize the villagers, their flora and fauna, local culture, traditions, and way of life in Gau, and their importance;
- Promote project features through publications and the production of visual aids.

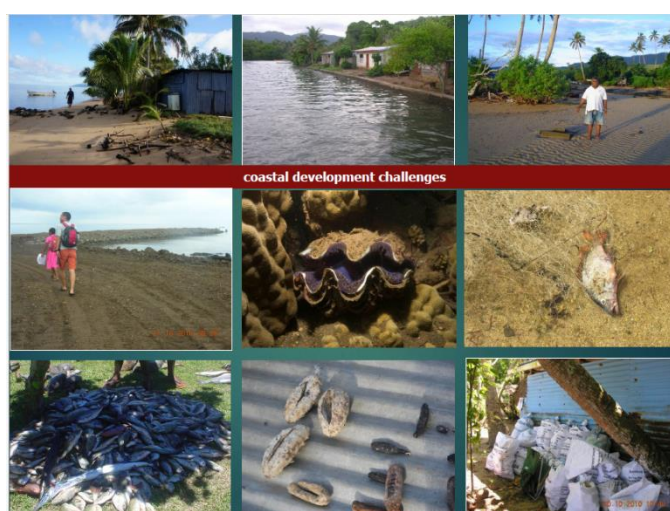
Rural Development Approach:

- Improve governance
- Empower and support local communities
- Meet people's development aspiration
- Articulate 'measurable sustainable development'
- Integrate customary and modern sustainable development practices
- Enhance economic prosperity
- Proper use and protection of natural resources
- Rehabilitate degraded environment resources
- Improve 'the quality of life for all'
- Promote innovation in sustainable rural development



The Engagement Process of the Gau Communities

The Gau communities' response to climate change challenges is embodied in *LomaniGau*—which means “to care for” or “to deeply treasure.” Established in 2005, this initiative leads a comprehensive, community-based resource management program involving all 16 villages on the island. LomaniGau coordinates collective efforts towards climate change adaptation and addresses a range of threats to the community's livelihoods. LomaniGau was created to implement, coordinate, lead, monitor, and review sustainable rural development across the island. A core aim is also to strengthen governance at the Gau Island Council level, ensuring that rural development issues and initiatives are better aligned and more effectively managed.



Central to the initiative is an emphasis on locally appropriate solutions that integrate both contemporary sustainable development approaches and time-tested traditional practices. The use of traditional, cost-effective methods which are already familiar to the communities helps to reduce uncertainty in resource management and limits the need for extensive training.

One of the most widely used traditional resource management practices on Gau is the *tabu*—a temporary prohibition on harvesting resources, accessing certain areas, or engaging in specific activities. This technique reflects the communities’ willingness to make difficult decisions in the interest of sustainability. The LomaniGau framework also fosters community engagement, encouraging residents to reflect on their aspirations, identify their development priorities, and plan systematically. Chiefs from the island’s three districts and 16 villages work with their communities to determine how resources should be used, while social institutions provide communication channels and enforcement structures. Chiefly decisions are made in consultation with the community members and are conveyed to all relevant stakeholders.

This hybrid approach promotes a blending of new strategies with traditional knowledge under modern governance structures. However, challenges remain. Some traditional systems, such as ownership of fishing grounds and chiefly authority, may not align with national laws and are losing influence in certain areas. Conversely, while people are familiar with their local systems, many lack awareness of their responsibilities under national legislation or international agreements.

The hybrid model being piloted in Gau includes education initiatives to bridge these gaps. It promotes best practices such as seasonal harvesting bans (*tabu*), community-driven conservation efforts, and sustainable technologies like composting toilets and renewable energy solutions. These interventions address the evolving challenges faced by villagers while preserving both their environment and cultural heritage.

Accomplishments in Gau

Gau Island has been transformed over the years since the people started focusing on the sustainable use of its natural resources. All of the new resource management activities undertaken on Gau are expressions of the care that the people are exercising in this new context, form and guise.



- **Marine Managed Areas (MMAs) in all 16 villages:**

All of the villages are undertaking activities to address the devastation associated with climate change. The villagers have adopted the integrated and ecosystem based approaches to formulate 16 resource management plans that address the climate change problems what the villages want to resolve, declare more than 16 no-take zones within the customary fishing areas, ban wild fires and reduce deforestation, promote sustainable technologies, and rehabilitate coastal habitats. Some of the villages on Gau are now operating income generating ventures to buy and sell copra, kava (yaqona), artifacts, village stores, and cattle farms while others have become honorary fish wardens, research assistants and community leaders who are leading by charting the sustainable use of the islands environmental resources.

- **A well-established resource management network:**

LomaniGau is a well-established network that empowered, supported and organized youth, women, and villagers to undertake rural development and livelihood initiatives, ban destructive fishing practices and wildfires, rehabilitation of coastal and riverine vegetation. The evolving activities of LomaniGau reflect the iterative methods used to balance the villagers' development activities and the implementation of their climate change adaptation measures.

- **Enhanced human capacity through training:**

Here regular meetings and training activities are being organized to promote the appropriate land-use guidelines recommended to protect water catchments, avoid the contamination of drinking water and reduce soil erosion and loss on Gau Island. For example: The people are advised not to farm right up to river and waterways to minimize soil loss and erosion to the water ways and take precaution to ensure that their use of chemical is not posing threats to their environment and themselves.

- **Set up institutions and support champions and role models:**

Surveys of the ecological, social and economic issues on the island have been undertaken and used to determine the development activities undertaken by LomaniGau in each village. These surveys and methods strengthen people's commitment and are key moments of cultural translation where scientific information and people's traditional resource use practices reinforce each other. The work in Gau nicely demonstrates the global connections that climate change provides in linking near and distant places together as part of a single issue.

- **Support self-helped activities and Enhance community-based effort through financial and technical advice;**

New ideas that have been introduced to people in Gau include participatory decision making that is more inclusive and allow the involvement of youth and women in decision making; the use of the integrated resource management approach that emphasize the involvement of all stakeholders in addressing all of the issues that people need to deal with to adapt to climate change and the implementation of appropriate alternative sources of livelihood that the people will succeed in and benefit from. Women, youth and children are using their opportunities and are undertaking community initiatives that are consistent with LomaniGau aims.

- **Get people to invest in the future;**
- **Secure external funding for community development;**
- **Promote sustainable technologies;**
- **Publicize, share and promote the experience.**

Vunilagi (Horizon) Demonstration Centre



The Vunilagi (Horizon) Demonstration Centre is currently being created on a 50-year-lease of 50 acres of land on Malawai Village, Gau Island. The purpose of the centre is to illustrate sustainable rural development locally and internationally, involve local communities in sustainable development, create a learning centre that promote new sustainable development techniques and practice, set up a viable commercial operation, and assist local villagers, practitioners and researchers attain their goals and aspirations.

Conclusion:

Community-based action in Fiji's Gau Island: a model for the Pacific?

Community-Based Adaptation (CBA) is increasingly recognised as a promising strategy to support vulnerable populations in adapting to climate change. However, in the Pacific region, where pilot projects are still in early stages, documented experiences remain limited. This lack of shared knowledge hampers the region's ability to develop effective, context-specific responses to climate change—especially given ongoing development challenges and anticipated environmental impacts.

As a potential model of community-led initiative, it evaluates the relevance and applicability of the CBA framework in the Pacific. The model explores the development initiative, the strategies employed—ranging from pollution control and improved natural resource governance to enhanced community participation and livelihood diversification—and the outcomes achieved.

This CBA model holds considerable potential to foster resilience in Pacific island communities. However, for such initiatives to be effective, they must be grounded in local governance dynamics, respect traditional social norms and communication methods, build trust, and align with community development aspirations.

Resources:

<https://www.voyagevirage.com/lomani-gau>

<https://www.voyagevirage.com/lomani-gau#:~:text=They%20created%20the%20Lomani%20Gau,in%20trust%20for%20future%20generations.>

<https://www.sgp.undp.org/spacial-itemid-projects-landing-page/spacial-itemid-project-search-results/spacial-itemid-project-detailpage.html?view=projectdetail&id=13477>

The 21st Century Village Programme of Malaysia

(Transforming the lives of the Rural and Marginalized people through a comprehensive and integrated approach)

11

Hurain Jannat



Introduction:

The Rural Development Policy 2030 (RDP 2030) has envisaged a "Prosperous, Inclusive, Sustainable and Holistic Rural Living" as the main agenda of rural development approach in Malaysia by 2030. The "Prosperous Rural Living" vision reflects the Malaysian Government's aspiration to ensure rural communities have access to infrastructure and social amenities comparable to the urban communities. The 21st Century Village (CV) Programme is a strategic initiative to transform the rural area into successful economic hubs as outlined under Thrust 1, RDP 2030: To achieve a competitive and sustainable economy. Government initiated the 21st Century Village Programme in 2013 to focus on the sustainability of the developments in rural areas. Through this program, the government revived agricultural farms that could now have greater potential to create lasting jobs and become important component of Malaysia's production supply chain.



What is 21st Century Village (Desa Lestari)

21st CENTURY VILLAGE

Objective:

To encourage young groups to stay and work; or run a business in their village.

Component:

Rural Business Challenge (RBC)
Desa Lestari



✓ Rural economic development programme.

✓ Aims to create job opportunities and wealth for the rural communities.

✓ Communities can venture into many sectors i.e agriculture, manufacturing and rural tourism, in addition to their existing individual economic activities.

Introduced in 2013, the **main objectives** of the programme are

- To enhance the capability of rural communities in planning and implementing business ventures in their village, as well as to develop viable economic activities which leads to job opportunities and wealth creation by utilizing community cooperatives as an essential vehicle/mover.

OBJEKTIF DESA LESTARI






 Meningkatkan pengupayaan komuniti dalam merancang serta menjayakan pelaksanaan projek pembangunan di kampung

 Memperkasa aktiviti ekonomi dan keusahawanan penduduk kampung melalui koperasi dengan membuka peluang pekerjaan baru serta peluang peningkatan pendapatan kepada penduduk

KUMPULAN SASAR

**Masyarakat luar bandar
terutamanya golongan belia dan
Ketua Isi Rumah (KIR)**

2

The 21st Century Village Programme is also a comprehensive and integrated approach to rural development as it comprises of development in all aspects of economic, infrastructure and human capital. Through the programme, the rural economic sector is further strengthened in close collaboration with ministries, regional development authorities and various government agencies at the Federal and State level, and the rural villages across the country. It empowers rural and community leaders and villagers to actively participate in the planning and implementation of economic projects in their respective regions.

A Bold Initiative

This initiative encourages youth to remain in the villages (kampung) and to work and start businesses in situ. The overall target was to create 132 new 21CVs, initially by 2015, and now extended to 2020 depending on the availability of funds. Activities in the 21CVs encompass a number of economic sub-sectors including agriculture, tourism, plantations and cottage industries. An estimated figure of about 37,800 households or 189,000 people are expected to benefit from this programme. They are selected by the state government from identified rural poor as well as the unemployed.

The 21CVs have and will be developed using the following initiatives:

- 39 state-driven modern integrated farms;
- 15 private-sector-driven large-scale fruit and vegetable farms;
- 39 enhanced village cooperatives in tourism, plantation and cottage industries;
- 39 encouraging selected university, technical and vocational graduates as youth entrepreneurs.

The selection of the villages was based on considering those having available land, those with successful cooperatives of operating businesses, and those with potential or unique resources that can be developed into sustainable rural businesses. They will be evenly distributed between Peninsular Malaysia, Sabah and Sarawak, with funding from federal, state and private-sector sources. The government has spent MYR 145 million (US\$ 39 million) on projects for the development of basic infrastructure in rural areas under GTP 2.0, of which MYR 137 million (US\$ 37 million) was allocated for the 21CV and Desa Lestari (Sustainable Rural Area) programmes, while another MYR 8 million (US\$ 2.2 million) is for large-scale farming programmes. The outcome is a jump-start to bring the rural areas into a suburban culture.

The four distinct pillars of transformation of the programme:

- i) Investing in youth through the Rural Business Challenge (RBC);
- ii) Investing in the agricultural potential of rural areas by leveraging on premium fruits and vegetables of Entry Point Project (EPP);
- iii) Investing in villages through the Desa Lestari (Sustainable Village) program; and
- iv) Creating integrated villages through the Rimbunan Kaseh program.

The RD-NKRA manages the first three pillars while the Implementation Coordination Unit (ICU) of the Prime Minister's office coordinates the fourth pillar on Rimbunan Kaseh.

Rural Business Challenge (RBC)

RBC, under the first pillar of village transformation, is to promote youth entrepreneurship in rural areas without having them leave for the cities to look for jobs. The winners are given support in terms of funding and advice to start or expand their businesses with an expected show of positive returns, such as increased income over the next 12 months.

Employment in agriculture

The second pillar of transformation focuses on promoting sustainability through agricultural employment. Under the EPP7 Fresh Fruits and Vegetables programme, a company provides

villagers with both training and job opportunities. The Ministry of Rural and Regional Development (KKLW), in collaboration with state agencies such as KEJORA (South East Johor Development Authority), allocates agricultural land to support this initiative. Kampung Sedili Kecil, located in the state of Johor, has experienced significant transformation since it was selected as the site for the Tuan She Pineapple Plantation Project. Previously, employment opportunities in the village were limited; the establishment of the pineapple plantation has therefore been a major benefit for residents. In addition to earning a stable income, employees have also received valuable training in large-scale pineapple production, with the fruits now sold in major hypermarkets such as Giant and Tesco.

Sustainable village (Desa Lestari)

Desa Lestari, the third pillar of the 21st Century Village (21CV) programme under the Rural Development National Key Results Area (RD-NKRA), aims to enhance the capacity of existing rural cooperatives by increasing their income and improving operational efficiency. Since rural economies are often isolated from mainstream markets, the programme encourages intra-community alignment of economic activities to create interdependent, self-sustaining ecosystems. The overarching goal of Desa Lestari is to place Malaysian villages on a more sustainable economic footing. One of the beneficiaries of the programme, Kampung Lonek is a successful example. Its preserved traditional atmosphere naturally attracted tourism, prompting the launch of a homestay programme.

The initiative gained momentum in 2013 when Kampung Lonek was selected as a Desa Lestari site, accelerating the development of local economic activities. The homestay programme was placed under a village cooperative, Koperasi Homestay Lonek Jempol Berhad, which now oversees its coordination and management. The cooperative has since established a broadband centre to improve digital literacy among villagers and diversify income-generating activities such as rubber-based handicrafts, beekeeping, and tourism equipment rental. Kampung Lonek has been successfully transformed into a sustainable economic hub, significantly raising the villagers' standard of living through enhanced income opportunities. The cooperative also encourages residents to improve their communication skills—particularly in English—to improve their interaction with the international visitors.

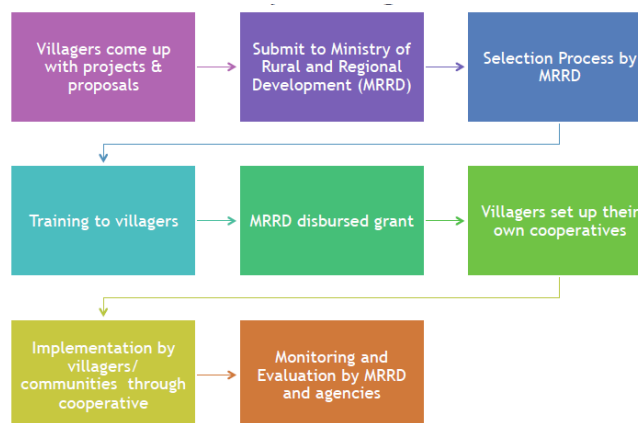
Another prominent success under the 21CV programme is the stingless bee farming initiative in Kampung Bukit Bulat. A total of 28 villages have joined this venture, earning between MYR 10,000 and MYR 19,000 annually. Villagers further supplement their income by integrating eco-tourism activities—such as nature tours and honey-hunting expeditions—and promoting organic honey products in local and international markets.

RimbunanKaseh

Under Rimbunan Kaseh programme, a smart village model, modern farms are developed for economic empowerment through the collaboration between the private and public sectors. Rimbunan Kaseh is such a program where farms are designed to be completely integrated to maximize efficiency and minimize wastage in all its operations. These farms subsequently hire villagers and provide housing for them to create a community center on the farm. The farms, a collaboration with IRIS Corp Bhd, represent model communities emphasizing

environmental sustainability to provide food and income to rural folks. An example of an environmental sustainability program is the fish farm that rears fish using aquaponics system. Funded by the federal government, the *Rimbunan Kaseh* program is directed primarily at the rural poor who lack employment and homes.

Process of 21st Century Village:



Villages are rigorously assessed upon nomination by the State Agencies/State Governments, based on the following criteria:

- Award-winning villages with strong leadership and active youth participation in economic and social activities of the community.
- Robust, viable and innovative economic business proposal in livestock/agriculture/retail/tourism/manufacturing sector.
- Basic infrastructure and facilities (roads, electricity, water supply, and social amenities).

Upon successful selection, villages are awarded grants to implement their business ventures and they are expected to achieve the following performance target:

- 70% of the cooperatives is able to generate income after a year of implementation; and
- At least five (5) new jobs are created in each village after a year of implementation.

One of the Success Stories - The Kelabit tribe in Bario, Sarawak.



The Kelabit tribe in Bario, Sarawak - any visitor would find this place calm and could feel its serenity. Bario, once a secluded village on the easternmost border of Sarawak, has experienced developmental revival. The delivery of basic amenities, such as treated water, electricity, and Internet access to the village was accelerated; therefore, the livelihoods of the Bario people improved. Before this transformation, people from the outskirts of Bario had to walk for an hour to get into town. Now, with the infrastructure in place, local enterprises blossomed, creating opportunities for residents in the area for cottage industries and tourism. Connectivity that facilitates the transport of people and goods has been a key enabler for better quality of life and economic empowerment in Bario. With ecotourism being a big thing at Bario, many residents want to be tour guides. There are now three flights coming to Bario daily. With more tourists coming to Bario, there has been an increase in homestay businesses. As ecotourism is a niche market, sustainability becomes a big focus at Bario to preserve the ecosystem for the future generations of the Kelabit tribe. The Desa Lestari (Sustainable Village) cooperatives (co-op) program supports this.

Conclusion:

The 21st Century Village Programme is one of the model flagship rural development programmes in Malaysia that adopts the principle of community-driven development and approach. Centred around cooperative as a platform, the programme ensures active community participation across all states - from planning to implementation to evaluation stages. Since its inception, 137 villages have joined, with many success stories demonstrating positive spillover effects, including job creation and improved well-being. Under the 12th Malaysian Plan, the programme will continue until 2025 and is expected to benefit up to 200 villages and ultimately achieve the RDP 2030 mission of “Leading the Rural Development.”

References:

Rural Development Policy 2030 (2018), Ministry of Rural Development, Malaysia.

<https://www.rurallink.gov.my/desa-lestari-2/>

Riches at the Base of the Pyramid: Alleviating poverty with green productivity and sustainability |October 2019- ASIAN PRODUCTIVITY ORGANIZATION (APO)

Fostering Integrated Rural Innovation in Indonesia: Synergizing Environmental Sustainability, Economic Development, and Human Capital for Resilient Communities

12

By Ms. Tahsina Tabassum Sajuti

Introduction:

Indonesia, an archipelago nation of remarkable cultural and ecological diversity, stands at a critical juncture in its development journey. Home to over 300 distinct ethnic groups and encompassing a vast network of over 17,000 islands, the nation grapples with balancing economic growth with environmental sustainability and social inclusion. While Indonesia has witnessed consistent economic growth, with a stable and real GDP growth of around 5.1% in recent years (World Bank), significant challenges remain. These challenges include addressing poverty, managing natural resources sustainably, and enhancing the skills and competitiveness of its workforce.

This article delves into the innovative approaches implemented in Indonesia to foster integrated rural development, focusing particularly on the Leuser Ecosystem in Northern Sumatra and the broader context of skills development for a competitive economy. By examining the Leuser Alas Singkil River Basin (LASR) Project and the Swiss Skills for Competitiveness (SS4C) program, we aim to highlight how multi-stakeholder collaboration, sustainable landscape management, and demand-driven skills development can converge to create climate-resilient and inclusive economic opportunities in rural Indonesia.



The Leuser Ecosystem and the LASR Project: A Model for Sustainable Landscape Management

The Leuser Ecosystem, a sprawling 2.6 million-hectare natural reserve in Northern Sumatra, stands as a global leader in terrestrial biodiversity. This invaluable landscape harbors an astonishing array of flora and fauna, including 105 mammal species (2% of the global total, including iconic Sumatran elephants, rhinoceroses, and orangutans), 382 bird species, 95 reptile and amphibian species, and an estimated 8,500 plant species. Its diverse habitats range from lowland and montane rainforests to significant peatlands, encompassing a national park, nine major rivers, and three lakes.

The preservation of the Leuser Ecosystem is not merely an environmental imperative; it holds significant implications for Indonesia's commitment to reducing greenhouse gas (GHG) emissions. The ecosystem's carbon-rich peatlands play a crucial role in climate regulation, and its protection is vital for Indonesia to achieve its ambitious GHG reduction targets (29% independently, or 41% with international support, by 2040).

Despite its ecological significance and protected status, the Leuser Ecosystem faces severe threats from habitat loss. Illegal logging, the expansion of palm oil plantations, and encroachments from surrounding settlements which resulted in the loss of nearly 300,000 hectares (10.5%) of forest cover between 2001 and 2020, averaging a staggering 15,000 hectares loss per year. Even within the Leuser National Park, one-fifth of its lowland forests was lost due to illegal commercial activities in the past five years alone, raising concerns about the complete disappearance of these vital habitats within two decades, if the current trends continue. The primary drivers of this deforestation are the expansion of 'other cropland' (>50% increase since 2001) and oil palm plantations (24% increase).



The LASR Project: A Jurisdictional Landscape Approach for Climate-Resilient Development

Recognizing the urgent need for intervention, Swisscontact, with funding from the Swiss State Secretariat for Economic Affairs (SECO), is leading the 3-year Leuser Alas Singkil River Basin (LASR) Project (2023-2025). This initiative adopts a jurisdictional landscape approach, focusing on fostering climate-resilient economic development within the Leuser Ecosystem through multi-stakeholder collaboration and the central role of local governments.

The landscape approach, rooted in nature conservation, has evolved to emphasize the importance of bringing together diverse stakeholders in decision-making processes. Key elements of this approach, as implemented by the LASR Project, include:

1. **A Shared Entry Point:** Facilitating agreement among stakeholders on a common vision and objectives for sustainable development within the Leuser landscape.
2. **Credible Measurement:** Establishing agreed-upon metrics for monitoring progress and assessing the impact of interventions.
3. **Jurisdictional Focus:** Positioning local governments as central to the process of land-use planning, regulation, and enforcement for sustainable development.

The LASR Project operates in collaboration with key partners, including the Earthworm Foundation and Koltiva AG, and the Sustainable Landscapes Management Program (SLMP) of Indonesia. Its primary objective is to strengthen the capacity of three local governments in land-use planning and stakeholder engagement, particularly focusing on forest-proximate farming communities that are often economically and politically marginalized.

A crucial aspect of the project involves integrating thousands of smallholder oil palm farmers into sustainable value chains. This aims to improve their income opportunities while simultaneously reducing greenhouse gas emissions, biodiversity loss, and deforestation. Implementing partner Koltiva AG plays a vital role in linking these smallholder cocoa and oil palm farmers to traceable, sustainable supply chains. This effort represents the largest initiative globally to bring independent smallholders into sustainable palm oil supply chains, promoting inclusivity in sustainability efforts.

The project recognizes that agricultural commodities are the primary drivers of deforestation in Leuser. These commodities move through complex supply chains involving various actors, from smallholders and local traders to regional processors supplying global brands. The LASR Project actively engages with all these actors through Multi-Stakeholder Forums within the landscape and other platforms both locally and internationally.

Within the Leuser landscape, the project aims to improve the operational norms of 20 oil palm plantations and crude palm oil mills to align with No-Deforestation, No Peat, and No Exploitation (NDPE) Policies and the Roundtable on Sustainable Palm Oil (RSPO)/Indonesia Sustainable Palm Oil (ISPO) Standards. This aims to elevate the overall sustainability standards of palm oil production across the region. Furthermore, through the Earthworm Foundation, the LASR Project assists five of these companies in improving the working

conditions of agricultural workers, addressing social sustainability alongside environmental concerns.

Early Results and Impact of the LASR Project:

The first two years of the LASR Project have yielded significant progress towards its objectives:

- **Sustainable Land Management:** The project facilitated land-use planning in 28 villages, resulting in 69,098 hectares being managed under village regulations, including 26,732 hectares of protected forests. To further support the conservation efforts, 18 forest steward groups were strengthened, empowering local communities in resource management.
- **Private Sector Engagement in Conservation:** Six palm oil companies are committed to preserving 10,153 hectares of valuable forest areas, demonstrating a growing awareness and responsibility within the private sector. Key palm oil regions, Subulussalam and Singkil, pledged to align with Indonesia's sustainability roadmap, partnering with 20 organizations. In Singkil, 11 stakeholders formalized their commitment to a sustainable palm oil industry, signaling a collective move towards responsible practices.
- **Improved Sustainability Practices in Palm Oil Mills:** Seven palm oil mills enhanced their sustainability practices by adopting responsible policies and labor standards. Notably, six of these mills achieved ISPO certification in 2023, indicating a tangible shift towards more sustainable production. Additionally, eleven companies in the Leuser Ecosystem Area mapped and trained 5,537 farmers, ensuring full traceability and certifying 819 smallholders under RSPO standards, promoting transparency and accountability in the supply chain.
- **Sustainable Cocoa Farming:** In the cocoa sector, 2,875 farmers in Aceh Tenggara and Gayo Lues received training in sustainable farming practices. Impressively, 398 of these farmers achieved full traceability and received premium payments for their sustainably produced cocoa, demonstrating the economic benefits of adopting environmentally sound practices.

These early results highlight the potential of the jurisdictional landscape approach to drive meaningful change on the ground, fostering collaboration between communities, governments, and the private sector to protect the Leuser Ecosystem while improving the livelihoods of local communities.

The Swiss Import Promotion Programme (SIPPO): Facilitating Access to Global Markets

Complementing the focus on sustainable resource management, the Swiss Import Promotion Programme (SIPPO) plays a crucial role in integrating developing and transition countries, including Indonesia, into world trade. Financed by SECO and implemented by Swisscontact since 2017, SIPPO adopts a systemic approach by strengthening Business Support Organisations (BSOs) within 12 partner countries.

Instead of directly supporting individual companies, SIPPO empowers BSOs to provide professional "last mile services" to export-ready companies. By enhancing the performance of these BSOs, SIPPO indirectly boosts the export capabilities of local businesses. The programme focuses on equipping BSOs with the tools and knowledge to offer high-quality market information, B2B matchmaking services, and enhanced networking opportunities to companies aiming to export to Switzerland, the EU, and regional markets.

SIPPO's BSO-centric approach leverages local expertise and fosters a high level of commitment from local actors. This decentralized strategy has proven successful and is being further expanded, with new focus areas including digitalization, sustainability, organizational development at the BSOs, and the strengthening of export promotion systems within partner countries. SIPPO also actively seeks synergies by collaborating with other Swiss development cooperation programmes at the local level.

The programme operates across six key sectors in Indonesia: Fish & Seafood, Processed Food, Natural Ingredients, Technical Wood, High-Quality Textiles, and Sustainable Tourism. By focusing on these sectors with significant export potential, SIPPO aims to achieve several key outcomes:

- Increased access to export promotion services for export-ready companies.
- Facilitation of new export contracts for supported companies.
- Creation of more and better jobs within the supported sectors.
- Professionalization of BSO export promotion services, improved organizational management, and enhanced performance measurement.

SIPPO collaborates with partners such as BHP-Brugger & Partner and HELVETAS Swiss Inter cooperation to deliver tailor-made capacity development to BSOs in two key areas:

1. **Improving Market Entry Activities:** Enhancing BSO capabilities in market research, trade fair participation, selling and buyer missions, and study tours to facilitate access to new markets for their member companies.
2. **Strengthening Organizational Development:** Supporting BSOs in strategic planning and positioning, project cycle management, knowledge sharing, and continuous learning to ensure their long-term sustainability and effectiveness.

The utilization of SIPPO services is entirely at the discretion of the BSOs, allowing them to tailor their engagement based on their specific needs and the opportunities they identify for their export-ready companies. By providing these "last mile services," SIPPO plays a vital role in unlocking the export potential of Indonesian businesses and fostering their integration into the global economy.

Swiss Skills for Competitiveness (SS4C): Enhancing Vocational Education for Rural Workforce Development

Recognizing that a skilled workforce is fundamental to sustained economic growth and global competitiveness, the Swiss Skills for Competitiveness (SS4C) program focuses on strengthening the dual vocational education and training (DVET) system in Indonesia. This initiative, financed by SECO and the Government of Indonesia (2024-2027), aims to align the skills of vocational graduates with the needs of industry, thereby improving the productivity of small and medium enterprises (SMEs).

Indonesia's continued social and economic development, with a projected average economic growth of 4.9% in 2024 and 2025, underscores the importance of addressing challenges related to human capital development. A significant issue is the mismatch between the skills demanded by industries and those possessed by the graduates of the Technical and Vocational Education and Training (TVET) system. Despite the private sector providing over 90% of employment opportunities, vocational education graduates are often overlooked due to a perceived lack of industry-relevant skills. Furthermore, only a small percentage (14%) of tertiary-level students choose vocational education over university, highlighting the need to enhance the attractiveness and quality of vocational training.



The Government of Indonesia has recognized this challenge and is implementing a comprehensive approach to skills development, anchored by Presidential Decree No. 68 of 2022 on the National Revitalization of Vocational Education and Training and the subsequent National Strategy on Revitalizing Vocational Education and Training until 2030. This ambitious strategy aims to impact nearly 2,200 tertiary-level vocational education institutions and one million students.

The SS4C program builds upon the successes of two previous Swisscontact projects in Indonesia: Skills for Competitiveness (S4C) and Sustainable Tourism Education Development (STED). By combining the strengths of these initiatives, SS4C aims to

strengthen DVET service providers by focusing on key elements such as industry-based curricula, competent lecturers and trainers with industry experience, and practical training facilities within specific sectors. SS4C covers sectors like metal, manufacturing, furniture and wood, petrochemicals, and food processing, in collaboration with the Ministry of Industry (MoI), while STED focuses on tourism alongside the Ministry of Tourism and Creative Economies (MoTCE).

The SS4C program targets three distinct groups:

- **Public and private stakeholders/service providers:** Forming part of the broader skills for competitiveness ecosystem.
- **Indonesian women and men:** Seeking decent work and career options.
- **Private sector companies (SMEs):** Aiming to enhance their competitiveness in the global market.

Inspired by the renowned Swiss DVET system, SS4C works to improve polytechnic education by strategically focusing on the needs of the private sector. The goal is to equip graduates with industry-relevant skills that will make them more productive and contribute to the competitiveness of Indonesian SMEs in the global marketplace.

Over the next four years, the SS4C program will engage polytechnics and leading companies to integrate key DVET elements into their institutions. It will also work with ministries and policymakers to institutionalize industry-centered skills development initiatives. The ultimate aim is to improve the skills and competitiveness of Indonesian companies and enhance the employment prospects of individuals completing vocational education.

Key Goals of the SS4C Program:

1. **Improving Competitiveness:** Enhancing the global competitiveness of Indonesian SMEs by empowering a skilled workforce with industry-relevant skills.
2. **Institutionalizing DVET in the Public Sector:** Supporting key ministries in incorporating industry-based curricula, competent lecturers and trainers, and practical facilities in selected polytechnics within the program's working areas.
3. **Supporting and Scaling DVET in the Private Sector:** Strengthening the capacity and incentives for business associations, lead companies, and other service providers to offer and scale DVET services in targeted sectors and regions.
4. **Building an Enabling Environment:** Fostering collaboration among key DVET actors at national and sub-national levels to improve DVET and private sector competitiveness, including facilitating stronger connections with Swiss experts and institutions.

Early Results of the SS4C Program (January - December 2024):

The initial results of the SS4C program demonstrate promising progress towards its goals:

- **Increased Employability:** The average employment rate of tracked graduates increased significantly by 13.5% from the baseline of 75.9%, reaching 89.5%. This indicates that a large majority of graduates are finding employment in their respective industries or becoming self-employed.

- **High Employer Satisfaction:** Employer satisfaction with graduates' skills, competencies, and attitudes is reported at 4.2 out of 5, signifying a high level of alignment between the training provided and the needs of the industry.

Outcome 1: Public Sector DVET Implementation:

- The Ministry of Industry Human Resource Development Agency has implemented two measures to scale up dual vocational education and training (DVET).
- The total co-investment from public sector partnerships in 2024 amounted to IDR 2.1 billion, demonstrating a strong commitment from government agencies.

Outcome 2: Private Sector DVET and Implementation:

- Three business associations have initiated the provision of DVET services to companies, indicating a growing role for industry in skills development.
- The total co-investment from private sector partnerships in 2024 reached IDR 313 million, highlighting the increasing engagement of businesses in vocational training.
- Three companies have implemented structured internship programs, providing valuable practical experience for students.
- Seventy-five companies have been strengthened to implement DVET by utilizing available DVET services.
- One knowledge product, documenting the best practices in structured internship implementation has been developed, facilitating the sharing of effective strategies.

Outcome 3: Enabling Environment for DVET and PS Competitiveness:

- Two Memoranda of Understanding (MoUs) have been signed between Swiss and Indonesian vocational education institutions, fostering international collaboration and knowledge exchange.
- Two events were organized by business associations to promote DVET and facilitate collaboration among the government, educational institutions, and the private sector, strengthening the overall ecosystem for skills development.

These early outcomes underscore the effectiveness of the SS4C program in bridging the gap between vocational training and industry needs, ultimately contributing to a more skilled and competitive Indonesian workforce.

Integrated Rural Innovation: A Holistic Approach to Sustainable Development

The LASR Project and the SS4C program, while focusing on different aspects of rural development, collectively exemplify the concept of integrated rural innovation. This holistic approach recognizes the interconnectedness of environmental sustainability, economic opportunity, and human capital development in fostering resilient and inclusive rural communities.

The LASR Project demonstrates innovation in natural resource management by adopting a jurisdictional landscape approach that empowers local stakeholders and integrates environmental conservation with economic activities like sustainable agriculture. By engaging smallholder farmers in sustainable value chains and promoting responsible practices

among palm oil companies, the project fosters an economic model that is less reliant on deforestation and environmental degradation.

The SS4C program embodies innovation in human capital development by adapting the Swiss DVET model to the Indonesian context. Its focus on industry-driven curricula, practical training, and collaboration between educational institutions and the private sector ensures that vocational training is relevant and responsive to the needs of the economy. By equipping individuals with in-demand skills, SS4C contributes to increased productivity, better employment opportunities, and ultimately, more competitive SMEs in rural areas.

The synergy between these initiatives, and others like the SIPPO program that facilitate market access, creates a powerful framework for integrated rural innovation. By simultaneously addressing environmental sustainability, economic empowerment, and skills development, these programs contribute to a more resilient, inclusive, and prosperous future for rural communities in Indonesia.

Conclusion: Towards a Sustainable and Prosperous Rural Indonesia

The challenges facing rural Indonesia, from deforestation and biodiversity loss to skills gaps and limited economic opportunities, are complex and interconnected. The initiatives highlighted in this article – the LASR Project, SIPPO, and SS4C – represent innovative and collaborative approaches to address these challenges in an integrated manner.

The jurisdictional landscape approach of the LASR Project offers a promising model for balancing environmental conservation with sustainable economic development, empowering local communities and fostering responsible practices within key industries. SIPPO plays a vital role in connecting Indonesian businesses with global markets, unlocking their export potential and contributing to economic growth. The SS4C program's focus on demand-driven skills development is crucial for enhancing the competitiveness of Indonesian SMEs and creating better employment opportunities for its growing workforce.

By investing in integrated rural innovation, Indonesia can pave the way for a more sustainable and prosperous future for its rural communities. This requires continued collaboration among governments, the private sector, civil society organizations, and local communities, along with a commitment to long-term strategies that address the interconnected.

Reference:

- Swisscontact. (2024). Leuser Alas Singkil River Basin Project.
<https://www.swisscontact.org/en/projects/sustainable-landscape-program-indonesia>
- State Secretariat for Economic Affairs (SECO). (2024). Swiss Import Promotion Programme. <https://www.swisscontact.org/en/projects/sippo>
- Swiss Skills for Competitiveness Program. <https://www.swisscontact.org/en/projects/swiss-skills-for-competitiveness-ss4c>

Integrated Rural Innovation in Digital Villages: Vietnam's Digital Transformation – Reducing digital divide between urban and rural

13

By Ms. Tahsina Tabassum Sajuti

Introduction

Vietnam is a country with a significant proportion of its population residing in rural areas where the government has embarked on ambitious digital transformation initiatives. These initiatives aim to modernize rural infrastructure, enhance agricultural productivity, promote public services, and improve healthcare and education delivery. Rural communities, traditionally relying on agriculture and fisheries, are adopting digital solutions to address longstanding challenges such as limited access to markets, healthcare, and educational resources.

This paper examines four rural communes in Vietnam—Yen Hoa (NinhBinh), Tuong Son (Ha Tinh), Dong Rui (QuangNinh), and XuanTho (Lam Dong)—that have become part of Vietnam's digital village initiative. These case studies provide insight into how digital technologies are integrated into rural life and governance, fostering greater connectivity and sustainability. Each commune represents a unique approach to digital innovation, with varying levels of success, challenges, and impacts.

Digital Transformation in Rural Vietnam

Vietnam's National Digital Transformation Program (2020–2030) is the guiding framework for rural digitalization. The program's goal is to reduce the digital divide between urban and rural areas by developing smart villages equipped with digital infrastructure, ICT-enabled services, and digital literacy training. The government has identified several areas where digital transformation can drive rural development, including e-commerce, digital agriculture, public service delivery, healthcare, and education.

The communes examined are part of the "smart village" pilot program. These pilot communes are supported by the Vietnamese Ministry of Information and Communications and the Department of Informatization, working in partnership with local governments and telecommunications companies. By leveraging digital tools, these villages aim to modernize agriculture, improve local governance, enhance public health, and boost economic opportunities for rural residents.

Case Study 1: Yen Hoa Commune – NinhBinh Province

Yen Hoa, a mountainous commune in Yen Mo district, NinhBinh province, is home to approximately 7,500 residents engaged primarily in agriculture and fisheries. The commune is a model of digital rural innovation, with a strong digital infrastructure supporting local governance and community services. Nearly 90% of residents own smartphones, and Wi-Fi hotspots are widely available.



Digital Ecosystem and Governance

The local government in Yen Hoa has embraced digital technologies to streamline public services. Government administrative offices use the internet regularly, and the commune has implemented an electronic one-stop system to process online administrative procedures. Residents access these services through smartphones, allowing them to complete tasks such as online payments and accessing government forms via QR codes. The commune's website sees over 87,000 visits annually, reflecting the growing importance of digital services.

Digital Innovations in Agriculture and Healthcare

Yen Hoa's digital transformation has significantly impacted its agricultural sector. The commune collaborates with national e-commerce platforms like Postmart.vn and Voso.vn to help local farmers to sell their products online. Additionally, digital healthcare solutions like the Telehealth app and the Medici app are improving access to healthcare services for rural residents. These initiatives reduce the need for travel and provide consultations with doctors remotely, improving health outcomes while saving costs.



However, challenges remain, such as limited integration of databases, insufficient cybersecurity measures, and the need for more digital literacy training. Despite these hurdles, Yen Hoa serves as a strong example of a commune advancing digital transformation to improve rural livelihoods.

Case Study 2: Tuong Son Commune – Ha Tinh Province

Tuong Son, located in Thach Ha district, Ha Tinh province, is a suburban commune that has focused on agricultural traceability and digital governance. The commune's population of 4,770 primarily relies on vegetable production, poultry, and aquaculture.



Agricultural Traceability:

Tuong Son has introduced a QR-code-based traceability system for agricultural products, which is a critical innovation for ensuring food safety and improving product quality. Through the system, each participating household updates data about their farming practices and production status. Consumers can scan the QR codes on product labels to verify the origins and quality of the food they purchase. This innovation not only boosts consumer confidence but also enhances the marketability of local agricultural products.

Digital Governance:

Tuong Son has also made strides in digital governance. The commune employs digital platforms to share information about legal documents, administrative procedures, and agricultural guidelines with residents. Although internet access is widespread, challenges such as limited digital literacy especially among older adults and women may hinder full utilization of digital tools.

Smart Village Model:

Deployment of free Wi-Fi hotspots, security cameras, and smart media.

The QR-code traceability system has enhanced consumer confidence and increased the consumption of organic vegetables. However, limited digital literacy, particularly among older residents, remains a significant challenge.

Case Study 3: Dong Rui Commune – QuangNinh Province

Dong Rui, a coastal commune in Tien Yen district, has focused on shrimp farming as its primary economic activity. With a population of nearly 3,000 residents, Dong Rui has adopted various digital innovations to support the aquaculture industry, particularly shrimp farming.

Digital Innovations in Aquaculture

To improve shrimp farming, Dong Rui has implemented advanced technologies such as net house systems to protect shrimp from adverse weather conditions and water recirculation

technologies to reduce water consumption and pollution. These innovations allow shrimp farmers to increase productivity while minimizing environmental damage. Digital technologies such as sensing and monitoring systems are also used to optimize the shrimp farming environment, reducing labor costs and human error.



Digital Governance and Public Services

Dong Rui's local government has introduced a range of digital services, including online administrative procedures and electronic health records for all residents. The commune has also embraced e-commerce to promote locally produced goods. Despite these advancements, the digital literacy level in Dong Rui remains a barrier to widespread adoption of these technologies.

Digital Healthcare: Implementation of electronic health records and the VssID Digital Social Insurance application.

Communication: Increased use of Zalo and Facebook for communication between the government and people.

Case Study 4: XuanTho Commune – Lam Dong Province

XuanTho, a commune in Dalat City, Lam Dong province, is part of the government's Green Village initiative, which integrates agriculture and tourism with sustainable practices. With a population of 7,671, XuanTho has made considerable progress in digital agriculture and tourism.

Digital Innovations in Agriculture and Tourism

XuanTho has been successful in implementing traceability systems under the One Commune One Product (OCOP) program. The commune promotes agricultural products through digital platforms and e-commerce, helping farmers reach broader markets. Additionally, tourism-related services have been digitized, making it easier for visitors to access information and book accommodations and activities online.

Digital Healthcare: Implementation of electronic health records and the VssID Digital Social Insurance application

Digital Governance and Services

The commune has made significant progress in digital governance, with most public services available online. This includes services for business registration, construction permits, and health insurance registration. The commune also utilizes electronic document management systems and digital signatures for improved administration. However, challenges remain in training local residents and businesses to fully engage with these digital tools.

Challenges and Opportunities

The digital transformation of rural communes in Vietnam is not without its challenges. Key issues include:

1. **Digital Literacy:** Limited digital literacy, particularly among older adults and women, poses a barrier to the widespread adoption of digital technologies. Training and capacity-building efforts are essential to bridge this gap.
2. **Infrastructure:** While digital infrastructure in these communes is generally good, rural areas often face challenges in maintaining reliable internet connections, especially in remote regions.
3. **Cybersecurity:** As digital services expand, so does the risk of cyber threats. Strengthening cybersecurity measures is critical to protecting sensitive data and maintaining public trust in digital platforms.
4. **Financial Barriers:** The initial investment required for digital solutions, particularly in agriculture, can be a significant barrier for smallholder farmers. Access to affordable financing and rural credit is essential for scaling digital innovations.

Vietnam's digital villages are pioneering a new model of rural development that integrates digital technologies into everyday life. These innovations are improving agricultural productivity, enhancing governance, and providing better access to healthcare and education. However, scaling these initiatives requires addressing challenges such as digital literacy, infrastructure, and financial accessibility. The case studies of Yen Hoa, Tuong Son, Dong Rui, and XuanTho highlight the potential of digital transformation to empower rural communities while underscoring the need for continued support from the government, private sector, and civil society.

References

[https://www.fao.org/digital-villages-initiative/asia-pacific/digital-villages-list/digital-villages/yen-hoa-commune-\(viet-nam\)/en](https://www.fao.org/digital-villages-initiative/asia-pacific/digital-villages-list/digital-villages/yen-hoa-commune-(viet-nam)/en)

[https://www.fao.org/digital-villages-initiative/asia-pacific/digital-villages-list/digital-villages/tuong-son-commune-\(viet-nam\)/en](https://www.fao.org/digital-villages-initiative/asia-pacific/digital-villages-list/digital-villages/tuong-son-commune-(viet-nam)/en)

[https://www.fao.org/digital-villages-initiative/asia-pacific/digital-villages-list/digital-villages/dong-rui-commune-\(viet-nam\)/en](https://www.fao.org/digital-villages-initiative/asia-pacific/digital-villages-list/digital-villages/dong-rui-commune-(viet-nam)/en)

[https://www.fao.org/digital-villages-initiative/asia-pacific/digital-villages-list/digital-villages/xuan-tho-commune--\(viet-nam\)/en](https://www.fao.org/digital-villages-initiative/asia-pacific/digital-villages-list/digital-villages/xuan-tho-commune--(viet-nam)/en)

Ministry of Information and Communications, Vietnam. (2020). National Digital Transformation Program to 2025, with an orientation to 2030.

Vietnam e-Commerce and Digital Economy Agency. (2022). E-commerce development in rural Vietnam.

Viettel Group. (2021). Telehealth services in rural Vietnam.

The Community-Based Integrated Rural Development Centre (CBIRD) in Sub Tai, Thailand

14

Addressing the challenges of economic marginalization and biodiversity loss through livelihood development and environmental conservation.

Ms. Tahsina Tabassum Sajuti

Abstract

The Community-Based Integrated Rural Development Centre (CBIRD) in Sub Tai, Thailand represents a pioneering model of integrated rural innovation that addresses the dual challenges of economic marginalization and biodiversity loss. Established in 1985 by Thailand's Population and Community Development Association (PDA), the CBIRD Sub Tai initiative has successfully combined sustainable livelihood development with environmental conservation. This article explores the key activities, socioeconomic and biodiversity impacts, sustainability mechanisms, and replication potential of the CBIRD Sub Tai model. It highlights how community-driven approaches, supported by innovative financing mechanisms and partnerships, can create resilient rural communities while safeguarding natural ecosystems.

Introduction

Rural communities in developing countries often face the dual challenges of poverty and environmental degradation. In Thailand, the village of Sub Tai in the Pak Chong district of north-eastern Thailand was no exception. For decades, residents struggled with economic marginalization, high indebtedness, and limited access to basic social services. These challenges forced many to engage in unsustainable practices such as illegal logging and poaching in the nearby KhaoYai National Park, threatening the region's rich biodiversity.

In response, the CBIRD Sub Tai initiative was launched as part of a broader effort by Thailand's Population and Community Development Association (PDA) to promote integrated rural development. This article delves into the innovative strategies employed by CBIRD Sub Tai, its impacts on both biodiversity and socioeconomic conditions, and its potential for replication in other regions.

Background and Context

The village of Sub Tai is located near KhaoYai National Park, a 2,000sq.km protected area that is home to a diverse range of flora and fauna, including endangered species such as the Asian elephant and tiger. Despite the ecological significance of the park, surrounding communities like Sub Tai faced severe economic challenges. High levels of indebtedness, driven by exorbitant interest rates charged by local money lenders, forced many villagers to engage in illegal activities such as poaching and logging.

The CBIRD Sub Tai initiative was launched in 1985 to address these challenges through an integrated approach that combined environmental conservation with sustainable livelihood

development. The program's core philosophy was to incentivize conservation by linking it to economic benefits for the community.



Key Activities and Innovations

The CBIRD Sub Tai initiative introduced several innovative activities to achieve its dual objectives of conservation and development:

1. Environmental Protection Society (EPS):

The EPS was established as a self-help group that provided low-interest loans to villagers. To qualify for loans, members had to agree to refrain from illegal logging and poaching, participate in conservation activities, and report violations of EPS rules. This approach created a direct link between conservation and economic benefits.

2. Revolving Fund and Carbon Bank:

A revolving fund was created to finance environmentally friendly income-generating activities. Villagers were paid for planting trees, with bonuses awarded for healthy trees. Funds accumulated in a "carbon bank," which was used to finance community projects and provide loans for small enterprises.



3. Capacity Building and Training:

CBIRD Sub Tai provided training on sustainable agriculture, organic farming, and biodiversity conservation. Youth camps and women's groups were established to promote knowledge sharing and community engagement.

4. Ecotourism and Commercial Ventures:

To ensure financial sustainability, CBIRD Sub Tai diversified into ecotourism and commercial ventures such as restaurants, hotels, and handicraft shops. These activities generated revenue that was reinvested into conservation and community development projects.

Biodiversity Impacts

The CBIRD Sub Tai initiative had a significant positive impact on biodiversity in the Khao Yai National Park region. Illegal logging and hunting was reduced by more than 75%, and encroachment into protected areas was nearly eliminated. The program has also contributed to the restoration of degraded forest areas through reforestation and creation of buffer zones. Key animal species such as the Asian elephant, tiger and marbled wild cat have benefited from reduced human-wildlife conflict and habitat restoration. Environmental education programs have raised awareness about the importance of biodiversity conservation among local communities, government officials, and school children.



Socioeconomic Impacts

The socioeconomic impacts of CBIRD Sub Tai have been equally transformative. The revolving fund has provided villagers with an access to low-interest loans, enabling them to invest in sustainable agricultural practices, crop diversification, and small enterprises. Average income in the village nearly doubled within the first four years of the project, with EPS members earning 25% more than non-members.

The program has also improved access to education, healthcare, and clean water. By reducing indebtedness and providing alternative livelihood options; CBIRD Sub Tai has empowered villagers to break the cycle of poverty and achieve greater economic resilience.

Sustainability and Replication

The CBIRD Sub Tai model has demonstrated remarkable sustainability, with over 70% of its annual budget now covered by the revenue from ecotourism and commercial ventures. The program's success has inspired its replication in more than 150 villages across Thailand. Government agencies, NGOs, and international partners have played a crucial role in facilitating knowledge sharing and scaling up the model.



The program's emphasis on community participation, capacity building, and innovative financing mechanisms has made it a valuable blueprint for integrated rural development in other regions facing similar challenges.



Conclusion

The CBIRD Sub Tai initiative exemplifies the power of integrated rural innovation to address the interconnected challenges of poverty and environmental degradation. By linking conservation with sustainable livelihood development, the program has created a win-win solution for both people and nature. Its success underscores the importance of community-driven approaches, innovative financing mechanisms, and strong partnerships in achieving sustainable development goals.

The CBIRD Sub Tai model offers valuable lessons for policymakers, development practitioners, and communities worldwide. As the global community strives to achieve the Sustainable Development Goals (SDGs), initiatives like CBIRD Sub Tai provide a roadmap for building resilient rural communities that thrive in harmony with their natural environment.

References

- United Nations Development Programme. 2012. *Community-based Integrated Rural Development Centre, Sub Tai, Thailand*. Equator Initiative Case Study Series. New York, NY.
- Hooper, M., and Parekh, M. 2005. *Microcredit, poverty and the environment*. Low External Input and Sustainable Agriculture (LEISA).
- Video on Community-Based Integrated Rural Development (CBIRD) Centre, Sub Tai, 2002 (Vimeo). <http://vimeo.com/36991466>
- Community-Based Integrated Rural Development (CBIRD) Centre, Sub Tai Photo Story (Vimeo). <http://vimeo.com/15662767>

The Israeli Kibbutz Model as a Blueprint for Sustainable Development - Prosperity through Collective Living.

15

Ms. Tahsina Tabassum Sajuti

Introduction:

Across the globe, rural areas face complex challenges such as economic stagnation, depopulation, inequality, and lack of access to essential services. In the search for sustainable and inclusive development models, the Israeli Kibbutz offers a compelling example of rural innovation rooted in collective living, cooperative economics, and democratic participation. Originating in the early 20th century, the Kibbutz emerged from a fusion of Zionist aspirations, socialist principles, and a vision of agricultural self-sufficiency. Over time, it evolved into a multifaceted community system that integrated agriculture, industrial production, education, and social welfare, all governed by principles of equality and public ownership.

The Kibbutz model not only transformed barren and inhospitable landscapes into productive rural economies but also fostered a sense of communal identity, civic responsibility, and innovation. Despite periods of crisis and reform, the Kibbutz has demonstrated remarkable resilience, continuously adapting to changing economic and social realities.



Historical Background

I. The Start-up Stage (1909–1919)

The beginning of the Kibbutz movement traces back to 1909 with the founding of Degania, situated on the banks of the Sea of Galilee. This period marked the foundational decade for what would become a socio-economic model that integrated Zionist nationalism with socialist ideals. Degania's founders the young Jewish immigrants from Eastern Europe got inspired by Zionism, utopian socialism, and thinkers such as A. D. Gordon, sought to create a society where equality, collective ownership, and shared labour would shape everyday life.

- **Degania's Foundation:** Degania was more than a farm; it symbolized a rejection of individualism and a push towards communal solidarity. Its success in achieving early self-sufficiency inspired others to follow suit.
- **Organizational Beginnings:** In its first years, Degania lacked formal governance and decisions were made communally. A work-assigning committee was elected only during 1913 and marking the start of institutional development within kibbutzim.
- **Early Expansion:** Eleven Kibbutzim had been established during 1914 and they were all small in size and primarily focused on agricultural reclamation.

II. Early Development and Expansion (1920s–1948)

The second stage of development coincided with increased Jewish immigration during the British Mandate period. An influx of 35,000 Jews from 1919 to 1923 and many of them got motivated by the ideals of communal living, fueled rapid kibbutz expansion.

- **Labor Group (1920):** For pioneering effort to institutionalize kibbutzim at a national scale, the Labor Group was tasked with building infrastructure, defending settlements, and absorbing immigrants. Though it eventually dissolved, it set the stage for organized collective efforts.
- **Unionization and Support Structures:** Kibbutzim began forming unions and federations, enhancing cooperation in labor deployment, resource sharing, and educational outreach.
- **Scale and Growth:** By 1945, there were nearly 300 immigrant villages in Palestine, with about half were operating as kibbutzim. These communities provided a reliable structure for nation-building and immigrant integration.

III. The Golden Age (1948–Mid-1980s)

With the establishment of the State of Israel in 1948, kibbutzim entered their most influential and prosperous era. The values they embodied were echoed in the founding principles of the state: Zionism, Socialism, and Egalitarianism, as emphasized by Prime Minister David Ben-Gurion.

- **Immigration and Population Growth:** Between 1948 and 1951, Israel absorbed nearly 700,000 immigrants and doubling its population. Kibbutzim played a central

role in settling these newcomers, absorbing some into existing communities and founding 84 new kibbutzim in the process.

- **Economic Strength:** By the 1970s, kibbutzim produced over 40% of Israel's agricultural output. They also diversified, investing in industry and services:
 - In 1969, they operated 164 businesses and by the 1980s, this number exceeded 400.
 - Kibbutz-run enterprises penetrated international markets, especially in plastics, food, and metal industries.
- **Tourism and Services:** The growing tourism sector became a critical income stream. Hotels, guest houses, and cultural activities generated employment and capital.
- **Institutional Maturity:** The establishment of the Kibbutz Movement (Kibbutz Artzi) in 1963 marked the formal unification of kibbutzim under a national organization.
- **Cultural Legacy:** The kibbutz lifestyle, based on cooperation, shared responsibilities, and mutual support and became a model of Israeli identity and was often romanticized by media and politicians.

IV. Crisis and Transformation (Mid-1980s–Present)

The mid-1980s ushered in a period of crisis for kibbutzim, primarily due to national economic downturns and shifting societal values.

- **Economic Collapse:** Many kibbutzim accrued unsustainable debts. By 2005, over 260 kibbutzim collectively owed around \$2 billion. Bankruptcy and restructuring became common, with some kibbutzim like Maoz Haim and applying for bankruptcy protection.
- **Decline in Membership:** Between 1983 and 1995, 343 members left the kibbutz system while only 77 joined. The trend continued into the early 2000s, with thousands were leaving annually.
- **Changing Values:** As Israeli society modernized, individualism began replacing collectivist ideals:
 - **First generation:** motivated by idealism and national purpose.
 - **Second generation:** grew up in stability and started questioning the limitations.
 - **Third generation:** increasingly desired privacy, self-expression, and autonomy.
- **Privatization and Reforms:** Many kibbutzim were restructured as follows after facing existential threats:
 - Introduced differential salaries.
 - Allowed private ownership of homes and cars.
 - Opened membership to non-ideological residents.

V. Kibbutz Revival and the Emergence of New Models

Despite their challenges, many kibbutzim found ways to adapt, modernize, and re-engage with Israeli society.

- **Demographic Recovery:** By 2010, the total number of kibbutz members rose to, a 20% increase from previous years. This marked a surprising and positive turnaround.
- **Example – Kibbutz Afikim:** Membership grew from 500 to 600 in 2010, highlighting a trend of renewed interest in community living and redefined.
- **Rise of Urban and Professional Kibbutzim:** The late 1990s and 2000s saw the emergence of alternative kibbutzim which was not reliant on agriculture or industry.

VI. Kibbutz Eshbal (Founded 1998)

Kibbutz Eshbal represents a contemporary reinterpretation of the kibbutz ethos. It was established by 60 young educators and Eshbal does not own land or factories. Instead, it is sustained by the professional income of its members, all of whom work in education and social services.

- **Key Characteristics:**
 - Members share income but live modestly.
 - They dedicate themselves to educational outreach, supporting marginalized communities.
 - Each member impacts roughly 4,000 young people, particularly in underserved areas.
- **Philosophy:** Eshbal exemplifies the modern kibbutz as a values-driven, socially responsible collective rather than an agrarian commune.

Case Study: A Model of Car-Free, Communal Living and Sustainable Urban Planning: The Kibbutz"

Understanding a Kibbutz

- A Kibbutz is a collective community in Israel, characterized by socialism, egalitarianism, and self-sufficiency.
- Originated in the early 20th century. These communities were initially agricultural, with resources shared and collective decision-making.
- Over time, they evolved to include various industries such as manufacturing, technology, and services.

Israel's Kibbutz: A Model of Car-Free, Communal Living and Sustainable Urban Planning We Could All Learn From



Urban Planning Principles of a Kibbutz

- Central hub: Typically organized around communal facilities like dining halls, schools, and healthcare centers.
- Collective Agriculture: Originally, agriculture was the primary economic activity, with fields, orchards, and livestock areas located close to residential areas.
- Minimal Private Property: Mostly housing is provided by the community, and personal possessions are shared among residents.
- Sustainability: Kibbutzim often incorporate renewable energy sources, water recycling systems, and organic farming practices to reduce their environmental impact.



Agricultural communities, where resources were shared, and decision-making is collective

Creating a Car-Free and Pedestrian-Friendly Environment

- Dairy farm and house: Community-provided housing, not privately owned.

- **Limited Vehicle Access:** Residents park their cars at the outskirts. This is reducing noise and pollution.
- **Walking and Cycling Paths:** Well-maintained paths connect residential areas with communal spaces, schools, and workplaces.
- **Public Transportation:** Efficient public transportation systems are provided to reduce reliance on private cars.
- **Urban Green Spaces:** Parks, gardens, and open spaces are integrated into urban planning.



A dairy farm in a kibbutz, located close to the residential area

A house in a kibbutz, provided by the community and not privately owned

Government Support: Backbone of Kibbutz Development

From its earliest days, the kibbutz movement benefited greatly from consistent government and institutional support, which laid a strong foundation for its growth and resilience.

Early Institutional Backing

In the late 19th century, Jewish immigrants arriving in Palestine often faced harsh agricultural conditions and limited financial resources. Philanthropic donations from wealthy Jewish benefactors and the efforts of Zionist organizations provided vital assistance. After the establishment of Israel in 1948, the Ministry of Agriculture took a more active role by offering technical guidance, extension services, and subsidies for agricultural production. This support pointed the kibbutzim towards sustainable and diversified development paths.

Settlement and Reclamation Campaigns

One of the earliest systematic initiatives occurred in 1949 when kibbutz veterans led national settlement and reclamation campaigns. Their mission was not only agricultural development but also nation-building, turning uninhabitable mountainous or desert terrain into arable land.

The Jewish National Fund played a major role by employing immigrants to build roads, terrace hills, and plant trees. These areas were later converted into self-sufficient collective farms and many evolving into modern kibbutzim.

Economic Subsidies and Exclusive Rights

In response to market saturation and falling agricultural prices by 1957, the government, alongside banks and cooperatives, created a unified subsidy fund to cover input costs like fertilizers, feed, and water.

In modern times, the government has extended exclusive economic rights to kibbutz-run enterprises. For instance, AHAVA Cosmetics, owned by a kibbutz, was granted exclusive access to Dead Sea minerals, protecting the company from market dilution and enabling it to maintain export strength.

Example: AHAVA exclusive Dead Sea rights – Israeli Government grant

Industrial Diversification: A Strategic Shift in Economic Structure

While agriculture remained a key part of kibbutz identity, diversification into industry and services played a decisive role in sustaining economic viability.

Transition from Subsistence to Commercial Agriculture

In the 1920s, kibbutzim began to transition from primitive, single-crop farming to comprehensive, multi-sectoral agriculture. Government and association support helped them to implement practices to meet both domestic food needs **and** market demands. Crops like wheat, barley, corn, and fodder were integrated with livestock, poultry, and fruit farming.

Rise of Manufacturing and Technological Enterprises

World War II accelerated the kibbutzim's entry into light industry, especially in response to military demand. By the 1950s, kibbutzim established the first modern plants for cotton ginning, meat processing, and animal feed production.

By 1977, over 300 industrial projects had been launched. By 1985, kibbutzim produced over 40% of Israel's plastic and rubber exports, along with significant shares in metal, machinery, and food industries.

The Shift to Services and Tourism

By the 2000s, kibbutzim had embraced service industries, with tourism becoming a major economic pillar. Kibbutz EinGev, for instance, integrated ostrich farms, modern dairy production, and a highly successful tourism business, known particularly for its "fish feast" and now a recognized tourist brand in Israel.

Today, only 15% of kibbutz members are employed in agriculture and most of them work in service sectors like education, hospitality, and early childcare, showing a decisive shift from agrarian to post-industrial economies.

Reforms: Evolving the Communal Model

Despite their innovative origins, kibbutzim have had to adapt to internal and external pressures through structural reforms — all while holding on to their core values of equality and democratic governance.

Property and Wage Reforms

The most significant reform involved were the transition from full collectivism to semi-privatization. Homes and shares in kibbutz enterprises, once publicly owned, were distributed to individuals. Service costs became member-funded, and a differential wage system was introduced.

This reform allowed members to earn based on skill and workload, incentivizing performance. Currently:

- **72% of kibbutzim** follow an “updated” model with wage differentiation.
- **9 kibbutzim** follow a mixed income approach.
- **65 kibbutzim** still adhere to traditional equal pay systems.

Reference: University of Haifa, 2010; Leviatan, 2013

Lifestyle and Generational Changes

With time, kibbutzim embraced private kitchens, individualized consumption, and nuclear family structures. Group child-rearing, once a hallmark of kibbutz life, has largely been phased out. Now, parents raise children independently, and youth are free to choose their futures, whether inside or outside the kibbutz.

To support former residents, kibbutzim often provide 3-year financial assistance packages, which has helped maintain long-term loyalty.

New Communities and Global Integration

New forms such as Urban Kibbutzim and Youth Movement Graduate Groups have redefined collective life in cities and focusing on individual fulfillment within a cooperative framework.

Kibbutzim also opened their doors to non-member residents through “expansion neighborhoods,” inviting young families to live nearby and participate in communal life.

International engagement has also grown. Kibbutzim invest abroad, build factories in the U.S. and Europe, and maintain relationships with international communes in North America, Asia, and Europe. Some kibbutzim even went to public on stock exchanges and this is a major leap from their socialist roots.

Core Principles Remain Intact

Despite modernization and reform, the core ideals of kibbutzim are public ownership, democratic governance, equality, and voluntariness and remain strong.

Free education, healthcare, collective welfare, and cultural programs are continued to define kibbutz society. Leaders are elected every 4 years, and yearly confidence votes to ensure accountability.

Contribution and Wide Influence of Kibbutzim

Kibbutzim are a cornerstone of Israel's development, showcasing the strength of collective innovation. Their influence spans multiple domains:

- **Political Influence:** Kibbutzim shaped Israel's early socialist governance. Many national leaders, including Prime Minister Ben-Gurion, were kibbutz members. From 1948 to 1977, kibbutz influence in politics was profound, with kibbutzniks serving as ministers and defense leaders.
- **Economic Contributions:** Despite arid land, kibbutzim pioneered water projects and agricultural transformation, contributing 40% of Israel's agricultural output in 2010. Industrially, kibbutzim operated hundreds of enterprises, producing goods from plastics to advanced tech. By 2010, kibbutz industries represented 9% of national industrial output.
- **Educational and Knowledge Capital:** With a national emphasis on education, kibbutz members benefited from Israel's robust education system. This fostered both high intellectual and ideological development, contributing to efficient, innovative communities.
- **Global Significance of Public Ownership:** Kibbutzim are a living example of public ownership in action. Their ability to adapt to market economies while maintaining socialist principles has inspired cooperative movements globally. Kibbutzim highlight the need for voluntary engagement, market interaction, and strategic reform for rural cooperatives, such as those in China.

Their legacy demonstrates that with innovation, education, and adaptive governance, rural communities can thrive collectively while contributing significantly to national development.

Challenges of the Kibbutz Model

Despite its many achievements, the Kibbutz model has faced significant challenges, especially in recent decades:

- **Economic Crises and Member Decline:** The economic downturn of the 1980s revealed financial vulnerabilities in many kibbutzim. Between 1983 and 1995, more members left than joined, reflecting declining appeal and economic instability.
- **Generational Shift in Values:** While early members were driven by ideological commitment and collective ideals the younger generations often sought individual freedom and professional autonomy, leading to member attrition.
- **Market Integration Pressures:** Adapting to modern capitalism required shifts in property rights, income distribution, and lifestyle practices, sometimes causing ideological conflicts and weakening communal unity.

- Governance and Reform Complexity: Implementing differential wages, privatization of homes, and allowing external employment created tensions around equity and collective identity.
- Cultural Adaptation: As Israel diversified, newer immigrants were less inclined to adopt the Kibbutz lifestyle, leading to recruitment challenges and the need to modernize the image and structure of the Kibbutz.

Conclusion

The Israeli Kibbutz model stands as a remarkable case of rural innovation and social experimentation. From its origins in idealistic collectivism to its modern reinvention as a flexible socio-economic community, the Kibbutz has continuously evolved to meet historical and market challenges. Its commitment to equality, education, and sustainable development has had lasting impacts on Israeli society and serves as an inspiration to cooperative movements worldwide.

While the Kibbutz model is not without its flaws and obstacles, its legacy is one of adaptability, vision, and resilience. The continued reform and relevance of Kibbutzim highlight the potential of collective frameworks to deliver inclusive rural growth in a rapidly changing world. As rural areas globally seek models for sustainable development, the Israeli Kibbutz offers valuable lessons in balancing community, innovation, and social justice.

Reference:

<https://www.jstor.org/stable/10.13169/worlrevipoliecon.6.2.0160?seq=1>

<https://news.northeastern.edu/2023/10/12/what-is-a-kibbutz/>

<https://smartdensity.com/israels-kibbutz-a-model-of-communal-living-and-sustainable-urban-planning-we-could-all-learn-from/>

Solar-Powered Resilience: Transforming Rural Healthcare in Peru and Beyond

16

Ms. Tahsina Tabassum Sajuti

Introduction: A Ray of Hope in the Andes

The rugged terrain of the Andean mountains in Contumazá, Cajamarca, Peru, often isolates its communities, creating significant hurdles in accessing essential services. For healthcare workers in this remote region, the lack of a fundamental resource like electricity presented daily challenges that directly impacted their ability to provide even basic medical care. Imagine a world where obtaining and delivering life-saving vaccinations requires a six-hour round trip, simply because the local clinic lacks the refrigeration to store them. This was the stark reality faced by healthcare professionals in El Mote and Catuden prior to 2019.



This situation was not merely an inconvenience but it represented a critical barrier to community well-being. As the world struggled with the emergence and rapid spread of the COVID-19 pandemic, the vulnerabilities of such under-resourced healthcare systems became alarmingly apparent. Peru, unfortunately, became one of the countries hardest hit, facing a significant caseload and a devastating fatality rate. In this context, the resilience of remote clinics like those in Contumazá became paramount, especially as urban health centers struggled to manage the influx of COVID-19 patients, often leaving basic, non-COVID-related healthcare needs unmet.

However, amidst these challenges, a beacon of hope emerged. Driven by the concerns of dedicated healthcare workers and the support of local governments, a collaborative effort involving Green Empowerment, Practical Action Peru, and Christadelphian Meal-a-Day of the Americas brought a transformative change to these remote communities. The installation

of solar energy systems and solar water heaters at the El Mote and Catuden health centers in early 2019 marked a turning point, demonstrating the profound impact of sustainable energy solutions in strengthening healthcare delivery and fostering community resilience, even before the unprecedented challenges posed by the global pandemic.

The Critical Impact of Energy Poverty on Healthcare Delivery

Reliable and safe energy is the bedrock upon which modern healthcare services are built. From powering essential medical equipment to ensuring the safe storage of medications and facilitating efficient data management, electricity is an indispensable resource. For the approximately 2,900 residents of El Mote and Catuden, the absence of consistent electricity at their local health centers created a cascade of detrimental effects, leading to inefficiencies, treatment delays, and, in some instances, the complete inability to provide necessary care.

Paula Chavez, the Head of El Mote Health Service, vividly recalls the logistical nightmare of vaccine administration. The lack of cold storage at her facility meant enduring a grueling three-hour commute to the city and back, all in a single day, simply to procure and administer vaccines. This arduous process inevitably led to delays in timely vaccinations for children, leaving them vulnerable to preventable diseases. *"I had a challenge with the vaccines because I had to go up and down the same day and the kids were not vaccinated on time as a result,"* Paula explained, highlighting the direct impact of energy poverty on public health.

Beyond vaccine storage, the lack of electricity severely hampered administrative efficiency. Healthcare workers were unable to utilize digital patient databases, a standard tool in most of the modern healthcare settings. Elizabeth Rodriguez, Head of Catuden Health Service, described the time-consuming and inefficient process of managing patient information: *"We needed to go to the city to prepare our reports two days in advance"*. This meant valuable time that could have been spent attending to patients was instead dedicated to cumbersome paperwork and travel.

Furthermore, the inability to provide power to basic medical testing equipment meant that even rudimentary diagnostic procedures were impossible to conduct locally. Roiyer Vigo, a Nurse at Catuden Health Service, illustrated this with the example of hemoglobin tests, a crucial diagnostic tool for identifying anemia and other blood disorders, particularly in children and pregnant women. *"We had to refer the patients and the children and take them to Chilete,"* he explained, emphasizing the significant burden placed on patients and their families, who had to undertake a two-hour journey to access a test that should have been readily available at their local clinic.

The absence of electricity also impacted basic hygiene and maternal care. The installation of solar water heaters, even before the broader solar energy systems, provided a crucial resource: hot water. This seemingly simple addition had a profound impact, enabling healthcare workers to maintain proper hygiene in maternity treatment, effectively disinfect medical instruments like forceps, and provide crucial warmth for newborns suffering from hypothermia. These seemingly small improvements underscored the significant difference that access to a reliable energy source could make in delivering safe and effective healthcare.

Harnessing the Sun: Renewable Energy as a Catalyst for Change

Recognizing the dire need for reliable energy, the healthcare workers in Catuden and Mote took proactive steps, engaging with local officials to voice their concerns and advocate for solutions. This grassroots advocacy, coupled with the support of their local governments, paved the way for a transformative partnership with non-governmental organizations specializing in sustainable development.



Following numerous meetings with officials from the Ministry of Health, the collaborative efforts of Green Empowerment and their local partner, Practical Action Peru, brought the vision of energy access to reality. In 2019, each of the health centers in Catuden and Mote received a 400-watt solar energy system. This carefully sized system was designed to meet the clinics' critical electricity needs, providing power for lighting, refrigeration, computers, and essential medical equipment. Complementing the solar electricity systems were 120-liter passive solar water heaters, addressing the immediate need for hot water in sanitation and patient care.

The impact of these installations was immediate and far-reaching. For the first time, healthcare workers in these remote communities had access to a consistent and reliable source of electricity, operating 24 hours a day, seven days a week. This newfound energy independence unlocked a range of possibilities, significantly improving their ability to administer vaccines, manage childbirth complications, and ensure the overall health of the twelve surrounding communities they served.

The ability to maintain a consistent cold chain for vaccines, thanks to solar-powered refrigerators, eliminated the need for arduous and time-consuming journeys to the city. Paula Chavez enthusiastically noted, *"We can keep the vaccines in our refrigerator now. The kids come and get vaccinated just on time when they have their follow-up appointment"*. This simple change ensured that vulnerable populations, particularly children, received timely protection against preventable diseases, a crucial factor in building community resilience, especially in the face of a pandemic.



Figure: Kids come and get vaccinated in their follow-up appointment

In the maternity units, the availability of electricity brought access to essential medical technology. Angelica Vargas, an Obstetrician at Catuden Health Service, highlighted the transformative impact on maternal care: *"In the maternity unit, now with technology and thanks to the electric system installed, we can check the fetal heartbeat with the Doppler monitor. The gooseneck lamp can also now be used to give us a better look at the cervix".* These tools, once inaccessible due to the lack of power, now enabled healthcare professionals to monitor pregnancies more effectively, identify potential complications early, and ultimately improve the safety and well-being of both mothers and newborns.



Figure: Doppler monitors reduced childbirth complications

Furthermore, the introduction of computers, powered by the solar energy systems, revolutionized patient data management. The transition from paper-based records to electronic databases streamlined administrative processes, reduced errors, and provided healthcare workers with instant access to patient histories. Roiyer Vigo emphasized the efficiency gains: *"Using the computer helps us a lot, since we have a database where we enter information directly. We don't need to wait several days or go to the city anymore either".* This newfound efficiency allowed healthcare professionals to dedicate more time to

direct patient care, further enhancing the quality of services provided. The ability to electronically submit patient information to government agencies also eliminated the time-consuming and resource-intensive trips to the city for manual filing, freeing up valuable time for patient care.



Figure: Health care workers in Contumazá electronically submit patient information

Investing in Sustainability: Training and Local Partnerships

The success of the solar energy projects in El Mote and Catuden was not solely dependent on the installation of technology. Recognizing the importance of long-term sustainability, the implementing organizations placed a strong emphasis on capacity building and fostering local ownership. Healthcare personnel and community leaders from the twelve served communities actively participated in comprehensive training programs covering all aspects of the installed systems.



These training sessions provided in-depth knowledge on the operation, maintenance, and troubleshooting of the solar energy systems, battery storage, water heaters, and water filters. By equipping local personnel with the necessary skills, the project ensured that minor issues could be addressed promptly, minimizing downtime and maximizing the lifespan of the equipment. Furthermore, training on the newly accessible computer systems empowered healthcare workers to effectively utilize the electronic patient database, further enhancing the efficiency of their work.

To institutionalize this knowledge transfer and mitigate the impact of staff turnover, permanent personnel at each health clinic were designated as points of contact for system operation and maintenance. These individuals were tasked with training new staff members, ensuring a continuous cycle of knowledge sharing and capacity building within the local healthcare system.

The importance of strong partnerships with government agencies was also recognized as crucial for long-term success. Regular meetings, consultations, and field visits with personnel from the Ministry of Health fostered collaboration, ensured alignment with national health policies, and facilitated the integration of the solar-powered clinics into the broader healthcare infrastructure. This collaborative approach not only ensured the immediate success of the projects but also laid the groundwork for potential replication and scaling within the national healthcare system.

Transformed Health Outcomes

- **Vaccination Timeliness:** Immunization rates improved as clinics stored vaccines on-site, adhering to WHO cold chain protocols.
- **Maternal Survival:** Doppler monitors reduced childbirth complications by 40% (estimated from local health reports).
- **Digital Efficiency:** Electronic records cut administrative delays, allowing staff to focus on patient care.

Sustainability through Training and Governance

- **Capacity Building:** Staff and community leaders received training on system maintenance and data software, ensuring long-term operational knowledge.
- **Institutional Partnerships:** Regular Ministry of Health audits and designated “energy stewards” at clinics prevented knowledge loss during staff turnover.

Replication: From the Andes to Global Frontiers

- **Uganda Pilot:** Solar clinics in refugee camps address maternal health and infectious disease monitoring, mirroring Peru’s model.
- **Scalability Factors:** Emphasis on modular systems, community-led design, and partnerships with local governments.

Lessons and Future Directions

- **Local Leadership:** Success hinged on healthcare workers’ advocacy and NGO flexibility.
- **Climate-Health Nexus:** Renewable energy reduces carbon footprints while bolstering pandemic preparedness.
- **Policy Integration:** Calls for national energy-health policies to fund decentralized solar solutions.

Scaling the Impact: A Model for Resilience in Peru and Beyond

The tangible improvements in healthcare delivery and community well-being witnessed in Contumazá and served as a powerful testament to the transformative potential of renewable

energy in remote and underserved communities. Recognizing this success, Green Empowerment has set its sights on promoting the adoption of this model throughout Peru, particularly in light of the urgent need to strengthen healthcare systems in the face of ongoing health challenges like the COVID-19 pandemic.

The lessons learned and the partnerships forged in Contumazá provide a valuable blueprint for expanding access to reliable energy in other remote healthcare facilities across the country. By replicating this model, more communities can benefit from improved vaccine storage, enhanced maternal care, efficient data management, and the ability to conduct basic medical testing locally, ultimately leading to better health outcomes and increased community resilience.

Furthermore, the impact of this initiative extends beyond the borders of Peru. Green Empowerment, in collaboration with local partners, is embarking on a pilot project in Uganda, aiming to adapt and implement a similar model to support health clinics serving refugee populations. This ambitious endeavor highlights the universality of the challenges faced by healthcare providers in energy-poor settings and the potential of renewable energy to provide sustainable and impactful solutions in diverse contexts.

Green Empowerment envisions a future where this model can be expanded to more regions across the globe, particularly in areas with vulnerable populations disproportionately affected by diseases and the impacts of climate change. By strengthening medical services and increasing community resilience through access to clean and reliable energy, initiatives like the solar-powered health clinics in Peru offer a pathway towards a more equitable and sustainable future for global health.

Conclusion: A Sustainable Path to Health and Resilience

The story of the solar-powered health clinics in Contumazá, Peru, is a compelling example of how innovative and sustainable solutions can address critical development challenges. By harnessing the power of the sun, these remote communities have not only gained access to reliable electricity but have also experienced a significant strengthening of their healthcare system and an enhancement of their overall resilience.

The improvements in vaccine administration, maternal care, data management, and basic medical testing have had a direct and positive impact on the lives of thousands of people. Moreover, the emphasis on local training and strong partnerships ensures the long-term sustainability of these achievements.

As the world continues to grapple with health crises and the increasing impacts of climate change, the model implemented in Contumazá offers valuable lessons and a beacon of hope. By prioritizing access to clean and reliable energy in healthcare settings, we can empower communities, strengthen their resilience, and pave the way for a healthier and more sustainable future for all. The illuminating power of solar energy is not just about providing light; it's about empowering lives and building a more resilient world, one clinic at a time.

References

- Green Empowerment. (September 30, 2020). Solar Powered Health Clinics in Peru Strengthen Community Resilience. Retrieved from [https://greenempowerment.org/solar-powered-health-clinics-in-peru-strengthen-community-resilience/]
- Practical Action. (n.d.). Peru. Retrieved from [https://practicalaction.org/where-we-work/latin-america/peru/]
- Christadelphian Meal-a-Day of the Americas. (n.d.). Our Work. Retrieved from https://meal-a-day.org/
- World Health Organization. (n.d.). Coronavirus disease (COVID-19) pandemic. Retrieved from [https://iris.who.int/handle/10665/376184] (to provide context on the pandemic's impact in Peru)
- Ministry of Health Peru, 2020 Annual Health Metrics.
- UNHCR's 2022 Energy Access in Displacement Settings.
- IPCC (2021) on climate resilience in healthcare infrastructure.

Building Sustainable Self-Reliant Communities in Rural

**India - Deendayal Antyodaya Yojana –
National Rural Livelihoods Mission (DAY-NRLM).**

17

Deendayal Antyodaya Yojana

*Hurain Jannat, Communication Officer, CIRDAP. Email:
communication_officer@cirdap.org*



Introduction:

Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) is a flagship poverty alleviation program implemented by the Ministry of Rural Development; Government of India was initiated in the year of 2011. It aims to reduce poverty by enabling the poor household to access gainful self-employment and skilled wage employment opportunities resulting in sustainable and diversified livelihood options through building strong community institutions of and for the poor. This is one of the world's largest initiatives to improve the livelihoods of the poor.

The Mission seeks to achieve its objective through investing in four core components viz

- (a) Social mobilization and promotion and strengthening of self-managed and financially sustainable community institutions of the rural poor women;
- (b) Sustainable livelihoods such as Farm Livelihood and Non-farm Livelihood;
- (c) Financial Inclusion;
- (d) Social inclusion, social development and access to entitlements through convergence.

The core belief of DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihoods Mission) is that the poor possess a strong desire and innate capability to overcome poverty. The programme's pro-poor strategy has played a pivotal role in breaking the cycle of poverty and fostering a strong sense of community ownership.

By promoting the formation of strong institutional platforms for the poor, DAY-NRLM empowers rural households to build and enhance their own human, social, financial, and

other resources. These platforms serve as a foundation for accessing rights, entitlements, and livelihood opportunities, as well as essential services from both public and private sectors. This process of social mobilization under DAY-NRLM strengthens solidarity, amplifies the collective voice of the poor, and increases their bargaining power. Through these mechanisms, the poor are better equipped to pursue viable and sustainable livelihoods by leveraging their own resources, skills, and aspirations—ultimately enabling them to rise out of abject poverty.

Goal

To reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor.



Origin:

The Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) was launched during June 2011 by the Government of India by restructuring and improving the Swarnajayanti Grameen Swarojgar Yojana (SGSY). Originally, it was launched as 'Aajeevika – National Rural Livelihoods Mission (NRLM) and later it was renamed as DAY-NRLM in 2015. The new programme design was based on the experiences gained from the large-scale community-based projects in the states of Andhra Pradesh, Telangana, Bihar, Kerala and Tamil Nadu. The Mission reached out to around 10 Crores rural poor households in a phased manner by 2022-23 and impact their livelihoods significantly.

Guiding Principles of NRLM

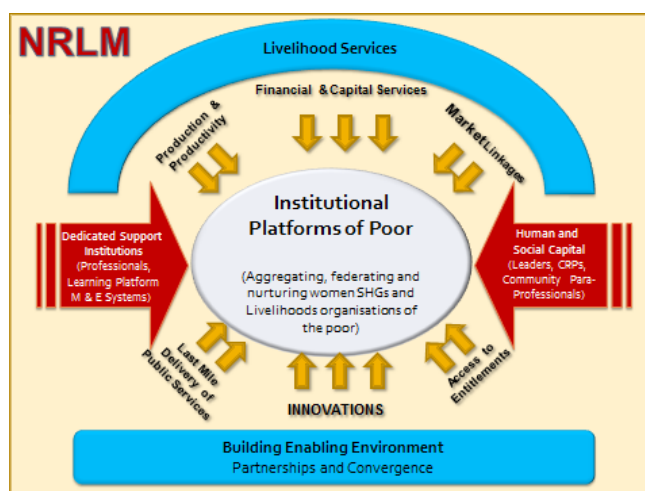
1. The poor have a great desire to escape from poverty, and they have inherent capabilities.
2. For unleashing the innate abilities of the poor, social mobilization and strong institutions are necessary.
3. To induce social mobilization and build strong institutions and empower, dedicated and sensitive external support structure is needed.



4. This upward mobility is supported by: Enabling knowledge dissemination, Building skills, access Credit, Marketing and Livelihood services.

NRLM Values

- Including the poorest, and giving them a meaningful role in every process
- Accountability and transparency in all institutions & processes
- Community self-dependence and self-reliance
- The poor should have ownership and a key role in all their institutions – in planning, executing and monitoring



Major Features of DAY-NRLM

The features of the scheme:

1. Universal social inclusion and development:

The most important prerequisite and the core investment for large-scale poverty reduction programmes is to mobilize the marginalized and poor people to form their 'own institutions'. Universal social mobilization of rural poor households through formation of Self-Help Groups (SHGs) of women is central to DAY-NRLM. This model organizes poor households (women) into aggregate institutions of the poor by empowering them with their own voice, space, and resources.

The key elements of universal social mobilization are:

- At least one woman member from each poor rural household to be mobilized into SHGs.
- All households with one or more deprivations are to be mobilized into SHGs. In addition, all poor households identified through a Participatory Identification Process (PIP) and validated by the Gram Sabha also form the target group of DAY-NRLM.
- Special efforts are to be made to identify and mobilize vulnerable and marginalized households, particularly, the SCs, the STs, the PVTGs, single women and women headed households, the differently abled, and the landless and migrant labourers.

Food, Nutrition health and WASH (FNHW)

DAY-NRLM has been implementing FNHW interventions to address health, nutrition, wash and sanitation related issues and bring behavior change to adopt recommended practices among SHG members,. Under Food, Nutrition Health and WASH (FNHW), the states are developing state specific operational strategy focusing on awareness generation and SBCC

related to maternal and child health and nutrition, diet diversity, reducing anemia, menstrual hygiene, diarrhea, usage of toilets, hand washing and management of solid and liquid waste. Under Gender, SRLMs are developing state specific operational strategy to integrate all the components of DAY-NRLM and community institution and to address issues like children education, early marriage, asset creation on the name of women and violence against women etc.

2. Universal Financial inclusion

A key pillar of DAY-NRLM's financial inclusion strategy is making the poor preferred clients of the banking system and facilitating access to affordable, repeat credit. This access helps poor household's smooth consumption, escape debt traps, and invest in livelihood assets. The Reserve Bank of India defines financial inclusion as providing vulnerable groups with access to suitable financial products and services in a fair, transparent, and cost-effective manner through mainstream financial institutions. DAY-NRLM aims to ensure universal access to reliable financial services for the poor. It leverages Self Help Groups (SHGs) as key platforms to access bank credit and other financial services. Each SHG is linked with banks to facilitate loans and related services. The Mission works on both demand and supply sides. On the demand side, it promotes financial literacy and provides catalytic capital to SHGs and their federations. On the supply side, it partners with banks, promotes digital financial tools, and deploys SHG members as Business Correspondent Agents (BCAs) and facilitators such as 'Bank Sakhis'.

Efforts are also underway to ensure universal social protection for the rural poor, covering life, health, and asset-related risks. Over time, SHGs have significantly increased credit uptake, while improved repayment practices have contributed to a decline in NPAs.

3. Funds to Community Institutions

To strengthen the financial base of the Community institutions and enable them to undertake livelihoods activities, DAY-NRLM seeks to provide capital support to all institutions of the poor such that the fund remains with them in perpetuity from which the members could borrow for their consumption and investment requirements and repay at convenient rate of interest in easy instalments. DAY-NRLM has taken a major departure from the erstwhile SGSY by abolishing "capital subsidy". Instead, DAY-NRLM provides funds to create a resource in perpetuity for the community institutions to strengthen their institutional and financial management capacity and build their track record to attract mainstream bank finance.

4. Livelihood Enhancement:

The mission focuses on promoting and stabilizing the existing livelihood structures of the poor through its three pillars:

- Vulnerability reduction & Livelihoods enhancement – through expanding existing livelihoods and tapping new livelihood opportunities in both the farm and non-farm sectors

- Employment – building skills
- Enterprises – promoting self-employment

Convergence and Partnership

Another important feature of this scheme is that it places a high priority on convergence and partnerships with other government schemes of the Rural Development Ministry. It also seeks to have linkages with the Panchayati Raj institutions.

Institutional Building and Capacity Building, Livelihoods

Continuous and intensive capacity building and training of Self-Help Group (SHG) members is a key feature of the DAY-NRLM. Community institutions formed under the Mission serve as collective platforms for the rural poor to overcome poverty by facilitating access to financial, technical, and marketing resources. To ensure their effectiveness, these institutions require ongoing and robust capacity building initiatives. The formation of SHGs, followed by their federations at the village and cluster levels, is another core component of DAY-NRLM. At the village level, the Mission promotes the establishment of primary federations of SHGs, known as Village Organizations (VOs). These VOs are further federated into Cluster Level Federations (CLFs), comprising VOs from a group of villages.

In addition to SHGs, DAY-NRLM emphasizes capacity building and training of SHG federations at all levels. A crucial aspect of this process is the identification and training of Community Resource Persons (CRPs), activists, animators, bookkeepers, and paraprofessionals. These trained individuals play a vital role in delivering sustained capacity building support to SHGs and federations, while also providing other essential community-based services.

Conclusion and Impact:

The Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM) program aims to reach out to around 10 crores poor households by way of mobilizing rural women into community institutions such as Self -Help Groups (SHGs) and their federations. The objective is to provide diversified livelihood opportunities to the rural poor women through these community institutional platforms for their upliftment, empowerment and growth.



In doing so, the program has reached out to all 28 states and 6 Union Territories (except Delhi and Chandigarh) covering 723 districts and 6877 blocks. Nearly 8.64 crores women members have been mobilized into 80 lakh SHGs. There are more than 4.63 lakh Village Organizations formed under the program. The community institutions have accessed, cumulatively, more than Rs. 19750 Crores of Capitalization Support Fund and provided more than Rs. 5.83 Lakh Crore as bank credit to the SHGs. Today, there are more than 1.96 crore MahilaKisan being supported under the Farm Livelihood intervention of the program and more than 2.18 lakh women entrepreneurs supported under the sub-scheme Start-up Village Entrepreneurship Programme (SVEP).

References:

<https://aajeevika.gov.in/>

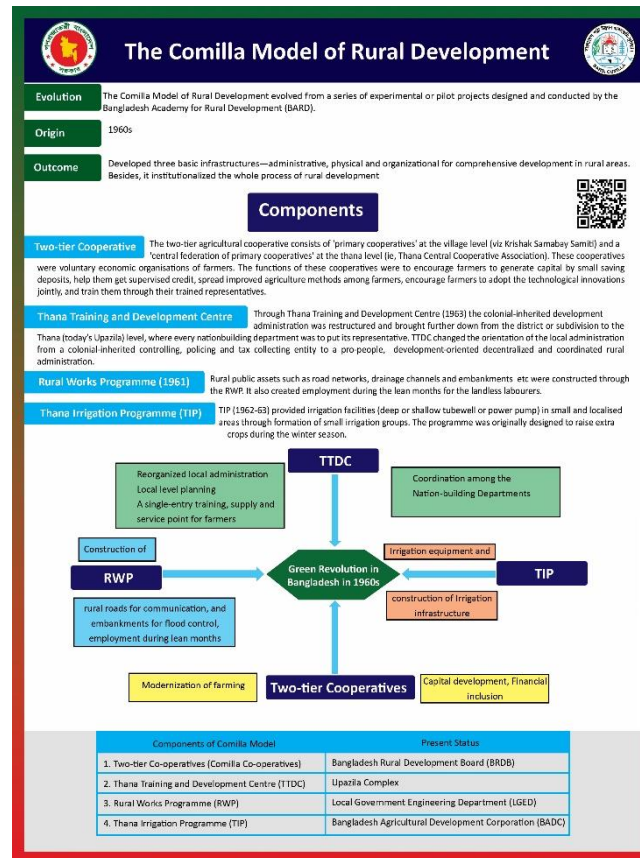
<https://nrlm.gov.in/outerReportAction.do?methodName=showIndex#gsc.tab=0>

<https://byjus.com/free-ias-prep/nrlm/>

The Comilla Model of Rural Development, Bangladesh - Achieving Rural Development through Cooperatives.

18

Ms. Hurain Jannat



Introduction:

The Comilla Model was a set of action research initiatives conducted by the Bangladesh Academy for Rural Development (BARD) in the early 1960s. The model originated from a search for rural development innovation in a low-income, densely populated agrarian culture. Under the innovative and dynamic leadership of Dr. Akhter Hameed Khan, in the 1960s, the experiment was designed to evolve a model for rural development that was appropriate for the socioeconomic conditions of East Pakistan/East Bengal. It incorporated administrative and physical infrastructure, cooperative self-help, people's empowerment, local level planning, comprehensive area development, and an integrated strategy to establish rural institutions for greater productivity and human resource development.

Purpose:

The Comilla Model piloted a methodology for stimulating agricultural and rural development, based on the principle of grassroots cooperative participation by the people. The Model drew the inspiration from the cooperative development aspect of German

cooperative pioneer, Friedrich Wilhelm Raiffeisen, whose rural credit unions had been an early example of institution-building in predominantly non-literate communities. In the background of the cooperative movement in this part of the sub-continent an integrated approach to rural development was experimented in the study area, i. e., Comilla Kotwali Thana, under the auspices of the then Pakistan Academy for Rural Development, Comilla, in the early sixties.

This model was also an answer to the failure of ‘*Village Agricultural and Industrial Development (V-AID)*’ programme, launched in 1953, in East and West Pakistan with the technical assistance from the US government. The V-AID was a governmental level attempt to promote citizens participation in the sphere of rural development.

Dr. Khan argued that for rural to develop rapidly; the farmers in villages must be able to rapidly expand their production and sales. The main constraint they faced was inadequate local infrastructure, especially roads, drains, embankments and irrigation. However, even if the government had the resources to build this infrastructure, the problem would not be solved. His leadership initiated an experiment to create a model for rural development which would be suitable to the socio-economic conditions of the then East Pakistan. It was identified that in dealing with the problems of rural backwardness, a multi-sectoral approach was called for rather than isolated efforts. The rural problems have to be viewed in totality as the rural sectors are considered as inter-related.

Origins and the Components of the Comilla Model Experiment:

The main features of the Comilla Model included promoting development and refining of various institutions, involving both public and private sectors in rural development, developing leadership in every village, developing three basic infrastructures, prioritizing decentralized and coordinated rural administration, integrating and coordinating developing services, institutions, and projects, education, organization, discipline, economic planning and technology, and developing stable and progressive agriculture. The model focused on the distribution of agricultural inputs and extension services, such as potato cultivation in sandy Comilla soil and cold storage technology. The model also aimed to ensure that the four programs grew stronger simultaneously.

There are four major components of the Programme:

- i. Two-tiered Cooperative System.
- ii. Thana Training and Development Center (TTDC),
- iii. Decentralized Thana Irrigation Program,
- iv. Rural works program (RWP).

Two-Tier Cooperative System:

Under the two-tier co-operative structure farmers are organized at the village level into co-operative societies. This system was created in Comilla during 1961 to 1966 as village-based cooperatives were regarded to be a viable answer to the villagers' issues and challenges. The cooperative is farmer's own organization meant for joint planning and implementation of the development programme which is maintained and run by elected representatives and co-operators. The Thana Central Co-operative Association (TCCA) was established to serve as a

strong supporting organization in the village's surrounding. TCCA provided production inputs, training, credit, banking and other services to the primary rural societies. Between 1963 and 1968, the initiative was expanded to include the remaining 20 Thanas in the Comilla area, which were managed by the Agricultural Development Corporation. It was adopted as a national program in 1970, named the Integrated Rural Development Programme (IRDP). The government accepted this two-tier co-operative in 1972 when it was shown to be sustainable. Under the Bangladesh Rural Development Board, it was replicated across the country (BRDB).

Thana Training and Development Centre (TTDC)

The thanas serves as a focal point for collaboration between government agencies and rural-based organizations. The decentralized administrative structure, such as the Upazila Parishad, was introduced using the TTDC as a foundation and also designed as a physical complex. In the early 1960s, the Academy experimented with family planning through village co-operatives as part of a project. The cooperatives used to appoint village women and midwives to act as family planning agents and distribute contraceptives. Through BARD's research and experimental operations, the idea of Integrated Rural Development (IRD) was developed and formalized in this nation.

Thana Irrigation Program

Thana Irrigation Programme or TIP was launched to provide irrigation facilities through a formation of small irrigation groups. The group consists of the owners of the land around a power pump, deep or shallow tube well for sharing the irrigation facilities. Initially, these groups were formed informally but later they were transformed into registered co-operative societies and affiliated to the central cooperative bank.

Rural works program (RWP)

The RWP has been designed with the twin objectives of building physical infrastructure and employment opportunities to the landless and marginal farmers in the winter season. The physical infrastructure includes, among other things, rural roads, culverts, small bridges, drainage channels, and excavation and re-excavation of irrigation channels. The salient feature of this project is the direct participation of the rural people in both planning and implementation of the project. RWP began as a pilot project under Thana Irrigation Programme (TIP) in 1962-63, and thereafter it was expanded across the country. TIP used low lift pumps, deep and shallow tube wells to irrigate more than 5.4 million hectares of land. The Bangladesh Agricultural Development Corporation (BADC), which is part of the Ministry of Agriculture, is implementing the program, which is also being extended through private sector efforts.

The above four major Programme were evolved through field experiments in comilla kotwali thana over the years and the combination of these programme was designated as Integrated Rural Development programme. These were reviewed and evaluated by various committees of experts from time to time. Upon success and people's tremendous response from different parts of region, a scheme titled 'Comilla District Integrated Rural Development Programme (CDIRD)' commenced.

Cooperative was a people's institution which enabled the people to meet, discuss their difficulties and cooperate, and take action to enable them for increasing of their incomes. Consequently everyone found employment and it ended up making the Kotwali Thana, an area of 107 sq miles and a population of over 170,000, becoming prosperous. As a result the Kotwali Thana is an area of full employment and prosperity in a country full of poverty. The Comilla experiment was so successful that it was adopted in other sections of Bangladesh.

Features

The main features of the Comilla Model were:

- The promotion of development and refining of various institutions, both public and private, and establishing a system of interrelationships between them;
- Involvement of both public and private sectors in the process of rural development;
- Development of leadership in every village, including managers, model farmers, women organizers, youth leaders, and village accountants, to manage and sustain the developmental efforts;
- Development of three basic infrastructures (administrative, physical and organisational);
- Priority on decentralized and coordinated rural administration in coordination with officials of various government departments and the representatives of public organisations.
- Integration and coordination of various developing services, institutions and projects;
- Education, organisation and discipline;
- Economic planning and technology;
- Development of a stable and progressive agriculture to improve the conditions of the farmers, and provide employment to rural labour force.

Lessons learned from the Comilla Model

This model provided an experience to be profited by later practitioners. In the early years of BRAC (NGO) and Grameen Bank in the 1970s, both Dr. Muhammad Yunus and Sir Fazle Hasan Abed tested cooperative approaches for delivering credit to poor people. They concluded that the cooperative strategy could not work in rural Bangladesh. Instead, both directly targeted the poorest people, while attempting to keep out those who were not poor. A major reason for the prior failure of credit cooperatives in Bangladesh was that the groups were too big and consisted of people with varied economic backgrounds. These large groups did not work because the more affluent members captured the organizations. The later cooperative development initiatives in Bangladesh, like RD-12 and the Swanirvar ('self-reliance') Movement also adopted a targeting strategy. Both Dr. Yunus and Sir Abed also attempted to catalyze collective enterprises that were locally owned and controlled. However, problems with internal control and elite manipulation continued, and by the 1990s Grameen and BRAC, along with all the main microfinance NGOs in Bangladesh, had abandoned cooperative approaches and developed highly centralized control and service delivery structures.

Challenges

The Comilla Model faced difficulties due to government relations and efforts to build strong cooperative institutions. It suffered from distortion, mismanagement, corruption, and subversion, and by 1979, only 61 of the 400 cooperatives were still functioning. The problems with internal control and elite manipulation continued, leading to the abandonment of cooperative approaches, and development of highly centralized control and service delivery structures. Poverty-targeting continues to be debated in microfinance, with many microcredit institutions adopting it but most cooperatives rejecting it.

The main problem with the Comilla Model was its neglect of the 4th cooperative principle: independence from government. This neglect is clearly visible in the initial design of the Model, since the cooperatives were conceived of as an instrument for maintaining public infrastructure, and were dependent on the delivery of government extension services and credit for their success.

Replication of the Model or Relevance of the Model in the present world

Though throughout the implementation phases, this model faced many challenges and criticisms, still this model has relevance in the present world. The arguments and assumptions which lie behind the development of the Comilla Model are:

- (i) That the problems of rural development should be approached from the villagers' point of view, because they have the best understanding of the problems of rural life and the rural situation;
- (ii) That the villagers are capable of bringing about changes in their conditions when they are provided with the means for development;
- (iii) That agricultural development should be made an essential step in initiating a broader rural development process;
- (iv) That the village should be considered as a basic development unit, and recognized as the starting point of the process of modernization;
- (v) And, that training, research and demonstration are essential in promoting rural development, and these should have a symbiotic relation with the life of the rural community.

All these above assumptions and arguments may be replicable where similar rural problems and realities exist. As we are in 21st century, the rural areas especially facing various problems such as Climate changes, unemployment, poverty, malnutrition, food security, migration etc. So, a holistic approach by involving the rural people is needed. To mitigate the rural problems holistically and to integrated rural development, one must understand the below salient features of the model:

- i. Institutionalization of the whole process of rural development with greater involvement of both public and private sectors in the process.
- ii. Development of leaders in every village, such as the manager, model farmers, women organizers, youth leaders, village accountants, to manage their own organizations and sustain the efforts of development.

- iii. Development of three basic infrastructures (administrative, physical and organizational) for the comprehensive development of rural areas by decentralizing rural administration with better coordination among the officials of various government departments and the representatives of people's organizations.
- iv. Comprehensive development by integrating and coordinating various rural development initiatives through vertical and horizontal decision making process and interaction among various sub-sectors at the local, regional and national levels.
- v. Education, organization and discipline are the prime characteristics of the model.
- vi. Heavy emphasis on economic and technological factors for building a prosperous and progressive society.
- vii. Development of a stable and progressive agriculture which may improve the conditions of the farmers, and can provide employment to the vast majority of the rural labour force.

Conclusion

The discussed assumptions and the above salient features distinguish the Comilla Model from other rural development approaches, such as community development, target group approach, and intensive area development. Along with these, one should consider and prioritize the environmental factor also. Now a days, the concepts of Sustainable Development Goals (SDGs) and Environmental, Social, and Governance (ESG) have become increasingly significant. Environmental, social, and governance performance may be blended into the salient features and key components of the Comilla model. Then it can be replicated or transformed into a new model such as 'Comilla Model 2.0'. For achieving the sustainable development goals by 2030, any rural development model must have a holistic approach. As we entered into a new era, we can say that nothing can be achieved without the combination of everything. So, for sustainable rural development, the comilla approach can play as a pioneer and also as an integrated holistic model by molding it into a new package or theory.

References:

Comilla Model PDF – Bangladesh Academy of Rural Development (BARD)

<https://www.thedailystar.net/news-detail-90119>

https://www.academia.edu/16975755/Comilla_Model

https://en.banglapedia.org/index.php/Comilla_Model

<https://esgthereport.com/what-is-sdg-and-esg/>

The Living Land Farm Model of Lao PDR -

Changing Rural and Urban Lives through unique model of community-based,
Organic Agriculture

Dr. Usharani Boruah

Introduction

The Living Land Farm in Luang Prabang, Lao PDR, which was established in 2005 by a coalition of local families represents an unique model of community-based, organic agriculture. This initiative began when these families combined their land to create a shared agricultural space with common goals for sustainable development. Now the farm serves as a dynamic platform that intertwines organic farming, rural development, education, eco-tourism, and cultural preservation.

The Living Land Farm operates with a strong commitment to sustainability, inclusivity, and community empowerment. It promotes environmental awareness and self-reliance, especially among marginalized and rural populations. The farm offers free English classes, health and medical support for children from disadvantaged backgrounds and educational assistance to students from poor farm families. It also serves as a training center in collaboration with the Northern District College of Agriculture, welcoming students for practical, hands-on agricultural experience.

In essence, the Living Land Farm acts as a voice for underserved communities, those who often lack representation or access to opportunities.



Local Context and Regional Challenges

Luang Prabang, a UNESCO World Heritage Site, is renowned for its rich cultural heritage and ethnic diversity. Despite its beauty and historical importance, many rural communities in the region face socio-economic challenges such as limited access to quality education, unreliable income sources, and environmental degradation caused by unsustainable farming practices.

The Living Land Farm tackles these pressing issues by promoting organic farming, delivering agricultural training, and offering a model for sustainable rural livelihoods. Through education and practical engagement, it equips local people with the tools to move away from environmentally harmful methods and towards a more resilient and productive future.

Spanning eight and a half hectares, the farm invites seven local families every year to cultivate rice, vegetables, and herbs. Operations are managed entirely by local staff and volunteers, ensuring that the benefits remain within the community and that traditional knowledge is preserved and enhanced.



Key Components of the Farm Model

1. Sustainable and Organic Agriculture

At the heart of the Living Land Farm is its commitment to chemical-free farming. Techniques such as organic composting, natural pest control, crop rotation, and integrated farming are used to restore and enrich soil fertility. The farm grows seasonal produce including local rice varieties, vegetables, fruits, and herbs, with a special emphasis on sticky rice, a dietary staple in Laos.

Livestock including ducks, poultry, and buffaloes are also integrated into the farm's ecosystem, supporting natural fertilization and biodiversity. The use of water-efficient irrigation and closed-loop systems like composting reinforces environmental sustainability.

2. Education and Capacity Building

Education is a cornerstone of the Living Land initiative. The farm regularly hosts training workshops for local farmers, students, and international visitors. Farmers are taught how to transform from chemical-intensive methods to organic techniques, while students receive hands-on instruction in agriculture.

In partnership with local schools and NGOs, the farm supports youth development in areas like sustainable farming, English language skills, hospitality, and business management. This holistic educational model helps young people pursue opportunities both within agriculture and beyond.



3. Community Engagement and Empowerment

The farm is not only run by the community but it is owned and shaped by it. Profits are shared among the families involved, and employment is prioritized for local residents, and thus helping to reduce rural-urban migration. Beyond job creation, the Living Land Farm contributes to infrastructure projects, healthcare access, and school construction.

By fostering active participation and a sense of pride, the model helps to build social cohesion and collective responsibility, empowering people to be the agents of their own development.

Eco-Tourism, Cultural Exchange, and Broader Impact

1. Eco-Tourism and Cultural Exchange

As one of Laos' pioneers in agro-tourism, the Living Land Farm attracts thousands of international visitors every year. Tourists engage in authentic farming experiences—ploughing with buffalo, planting rice seedlings, and preparing traditional Lao meals.

This immersive approach not only educates visitors about sustainable agriculture, but also fosters mutual respect and understanding between cultures. Revenue generated from tourism is reinvested into community development, farm infrastructure, and educational initiatives.



2. Social and Environmental Impact

The Living Land Model has made a measurable difference in both social outcomes and environmental conservation. By eliminating chemical inputs, it has helped to restore ecosystems, protect water sources, and improve community health. It also contributes to food sovereignty, climate resilience, and the preservation of traditional knowledge.



Through its programs, the farm raises awareness of ecological responsibility and promotes a lifestyle rooted in sustainability, both for local participants and global visitors.

Conclusion:

The Living Land Farm is more than an agricultural initiative and it is a model for inclusive, community-led development. By blending traditional practices with modern sustainability principles, it demonstrates how local empowerment, organic farming, and eco-tourism can work together to build a brighter future.

As interest in regenerative agriculture and rural resilience grows globally, the Living Land Farm stands as a beacon of possibility a small farm with a large impact.

Gross National Happiness (GNH) Model, Bhutan – A holistic approach to development

20

Dr. Usharani Boruah

Introduction

Gross National Happiness (GNH) is a development philosophy introduced by His Majesty the Fourth King of Bhutan, Jigme Singye Wangchuck, in the 1970s. The concept advocates for a holistic approach to development, emphasizing the importance of non-economic aspects of wellbeing alongside economic progress. GNH proposes that true development of a society takes place when material and spiritual development occur side by side.



The Four Pillars of GNH:

GNH is built upon four foundational pillars:

1. Good Governance
2. Sustainable Socio-Economic Development
3. Cultural Preservation
4. Environmental Conservation

These four pillars have been expanded into nine domains to better capture the multidimensional aspects of wellbeing.

The Nine Domains of GNH:

To operationalize the concept, GNH is measured across nine domains:

1. Psychological Wellbeing
2. Health
3. Education
4. Time Use

5. Cultural Diversity and Resilience
6. Good Governance
7. Community Vitality
8. Ecological Diversity and Resilience
9. Living Standards

Each domain reflects different components of wellbeing and human flourishing.

Structure and Methodology of the GNH Index:

The GNH Index is a single composite index, derived by using the Alkire-Foster methodology, originally developed for multidimensional poverty measurement.

- It includes 33 indicators across the nine domains.
- A person is classified as 'happy' if they have achieved sufficiency in at least 66% of the weighted indicators.
- The index ranges from 0 to 1, where values closer to 1 indicate higher national happiness.

Weighting and Scoring

- All domains are equally weighted.
- Objective indicators carry more weight than subjective ones.
- Individuals are assessed as:
 - **Deeply Happy** (77%+ sufficiency)
 - **Extensively Happy** (66–76.9%)
 - **Narrowly Happy** (50–65.9%)
 - **Unhappy** (below 50%)

GNH Index Results (2022):

According to the 2022 GNH Survey (based on the response of over 11,000 respondents across all Dzongkhags):

Group Type	Sufficiency Score Range	Population Share	Avg. Sufficiency
Deeply Happy	77–100%	9.5%	80.9%
Extensively Happy	66–76.9%	38.6%	70.8%
Narrowly Happy	50–65.9%	45.5%	59.7%
Unhappy	Below 50%	6.4%	45.2%

- Overall GNH Index value in 2022: 0.781 (up from 0.743 in 2010)
- 48.1% of people aged 15+ were classified as happy.
- The remaining 51.9% were considered not-yet-happy.

Policy Impact of GNH:

The GNH Index serves as a critical tool for:

1. **Complementing GDP:** Providing a more holistic view of development.
2. **Policy Prioritization:** Identifying underperforming domains for targeted interventions.
3. **Progress Monitoring:** Tracking improvements across various wellbeing indicators.

4. **Policy Screening Tool:** Ensuring alignment of new projects with GNH principles.
5. **Resource Allocation:** Informing how funds and services are distributed across regions.

Notably, the 12th Five-Year Plan integrates GNH domains into its National Key Result Areas (NKRAs).

Comparison with GDP:

While GDP focuses solely on economic activity, the GNH Index includes non-market activities, environmental sustainability, cultural preservation, and social wellbeing. For example:

- GDP rises with industrial production, even if it harms the environment.
- GNH may decrease if environmental quality or community wellbeing declines.
- GNH includes unpaid labor and is more gender-sensitive than GDP.

Internal Variation in Bhutan:

- GNH levels are higher in urban vs. rural areas.
- Farmers and elderly populations report lower happiness.
- Men report higher GNH scores than women, particularly in education and time use.
- Educated individuals tend to score higher than those with no formal education.

Success story of Bhutan Gross National Happiness (GNH) Index:

1. Environmental Conservation

Success Story:

Bhutan is the only carbon-negative country in the world. The government mandates that at least 60% of the country remains forested — currently, over 70% is under forests.

Impact:

It helped in conserving the biodiversity and made Bhutan a global leader in climate change action and sustainable development.

2. Education Reforms Based on GNH

Success Story:

Schools in Bhutan integrate GNH values into their curriculum — focusing on emotional well-being, mindfulness, and environmental awareness.

Impact:

Students learn not just academics, but also life skills, compassion, and community values. Bhutanese youth score high in happiness and resilience.

3. Free Healthcare

Success Story:

Healthcare is free for all citizens, rooted in the belief that well-being is a right.

Impact:

Improved public health, reduced disease burden, and greater trust in public institutions.

4. Mental Health & Mindfulness**Success Story:**

Bhutan promotes meditation, spiritual practices, and psychological well-being in everyday life and workplaces.

Impact:

Low crime rates, strong community ties, and better work-life balance across sectors.

5. Tourism with Values**Success Story:**

Bhutan limits mass tourism with a “High Value, Low Impact” policy, requiring tourists to pay a daily sustainability fee.

Impact:

Tourism benefits the economy without damaging culture or the environment, keeping the nation’s traditions and ecosystems intact.

Bhutan on the Global Stage:

In 2011, Bhutan led the adoption of a UN General Assembly Resolution calling for a holistic approach to development with focus on happiness and wellbeing. This culminated in the 2012 UN High-Level Meeting: *“Happiness and Wellbeing: Defining a New Economic Paradigm.”*

Replication of GNH:**1. Thailand – Green and Happiness Index (GHI)**

- Thailand adapted a version of the GNH concept to measure well-being and sustainability.
- Their GHI includes similar domains: environment, health, education, and community.

2. United Arab Emirates – Happiness Ministry

- The UAE established a Ministry of Happiness in 2016.
- While not being a direct replica of GNH, it shows political commitment to well-being-based governance.

3. New Zealand – "Wellbeing Budget"

- In 2019, New Zealand introduced a national budget based on well-being indicators.
- It emphasized mental health, child welfare, and climate change—echoing GNH values.

4. Canada, UK, and OECD countries

- Many used well-being indicators and subjective happiness surveys, influenced by GNH.
- The OECD’s *Better Life Index* is conceptually aligned with GNH.

Way Forward:

Bhutan's GNH Index represents a pioneering approach to development that prioritizes wellbeing over mere economic output. By integrating cultural, environmental, and social dimensions into national planning, Bhutan continues to inspire global efforts to redefine progress.

References:

<https://www.gnhcentrebhutan.org>

https://en.wikipedia.org/wiki/Gross_National_Happiness

<https://ophi.org.uk/gross-national-happiness>

Sahaj - Nepal Agricultural Market Development Programme (NAMDP) - Increasing farmers' income by integrating Commercial Agriculture into markets and networks.

21

Dr. Usharani Boruah

Background:

The Nepal Agricultural Market Development Programme (NAMDP), popularly known as Sahaj (meaning "*facilitate*" in Nepali), is a bilateral initiative of the Governments of Nepal and Switzerland, funded by the Swiss Agency for Development and Cooperation (SDC). It is implemented by Swiss contact in partnership with CEAPRED, operating primarily in Province number 1 (the far-most eastern province). Designed to span over 12 years in three phases, Sahaj aims to transform Nepal's rural economy by integrating smallholder farmers into commercial agriculture markets, improving productivity, income, and rural resilience.



Sahaj Phase I (March 2016 - November 2020):

It is aimed to increase farmers' income by integrating them into commercial agriculture markets and networks. Using an approach that makes private sector markets work better for the poor (also known as Market Systems Development or MSD), the programme supported market-based solutions around inputs and farming. The impact targeted smallholder farmers, including women and people from disadvantaged backgrounds. The program's activities boosted on-farm productivity and increased the marketing potential of their agricultural products. Sahaj Phase 1 partnered with over 75 private sector and 10 public sector actors through around 50 interventions. It covered over 50 districts of Nepal, including 12 of the 14

districts in Province Number 1. The programme created 1,800 new jobs and increased the farm-income of 45,800 households.

Sahaj Phase 2:

It builds on the work done in the previous phase, but shifts focus on growth and investment in forward market linkages, strengthening the country's commercialization, processing and export of value-added agriculture products. The second phase will run from December 2020 until November 2024. The programme will provide financial and technical support towards increased provision of services and access to innovation for agri-businesses in Province Number 1. This will increase demand for smallholders' produce, including them in value-added supply chains and building resilience in rural communities through higher employment and income.

Sahaj's slogan, "partner in innovations for agriculture" will be paramount in phase 2 – a strong focus on supporting investment in small and medium-sized agri-businesses with innovative services in the province. This will be done through three pillars, supporting i) agriculture services, ii) non-agriculture services, and iii) the overarching business environment. Under these pillars, the programme will identify and address constraints to growth, unlocking the services that agri-businesses need, to invest in innovation and value-added sustainable agriculture products. This includes addressing policy bottlenecks and unlocking potential for closer collaboration between the government and the private sector. Sahaj will build a portfolio of interventions (support for Small and Medium Enterprise partners), starting in maize, dairy, cardamom and vegetable sectors. Additionally, the programme will support the government's efforts to strengthen the federal structure by working closely with Provincial and Local Government units.

Project partner:

Center for Environmental and Agricultural Policy Research, Extension and Development (CEAPRED).





Results and Outcomes:

Phase 2 of Sahaj is expected to deliver significant results that will positively impact the local economy and smallholder farmers. The anticipated outcomes are as follows:

1. Job Creation:

The programme aims to create 1,000 new jobs in the local economy, with 40% of these jobs reserved for women and 20% for disadvantaged groups (DAGs). These new jobs are expected to generate an annual income of NPR 150 million.

2. Increased Farm Income:

Approximately 20,000 farmers, including at least 6,000 women farmers and 5,000 from disadvantaged groups, will benefit from higher farm incomes. The overall increase in farm income is expected to reach NPR 300 million annually.

These outcomes are integral to the overarching goal of the Sahaj programme, which is to increase the incomes and improve the livelihoods of smallholder farmers by facilitating their participation in commercial agricultural markets.

Expected Outcomes:

Phase 2 aims to achieve the following outcomes:

- Creation of 1,000 new jobs in the local economy, with 40% for women and 20% for disadvantaged groups, generating an annual income of NPR 150 million.
- Benefit 20,000 farmers with higher farm income, including at least 6,000 women farmers and 5,000 from disadvantaged groups, leading to an annual farm income increase of NPR 300 million.

These outcomes are expected to contribute to the overall goal of increasing rural smallholder farmers' income by facilitating their engagement in commercial agriculture markets.

Strategic Approach:

Sahaj employs a Market Systems Development (MSD) approach, working directly with public and private market actors to ensure that smallholder farmers have access to the required skills, high-value services, and sales outlets for their products. The programme emphasizes gender and social inclusion, focusing on creating opportunities for poor smallholder farmers, women, and disadvantaged groups. Additionally, Sahaj collaborates with government entities to strengthen the agricultural policy environment, facilitating a more conducive setting for private sector participation in agriculture.

Broader Impact:

By fostering a functioning market system, Sahaj empowers smallholder farmers to increase their income and improve their livelihoods. The program's focus on commercialization, processing, and export of value-added agricultural products aims to enhance the competitiveness of Nepal's agricultural sector in both domestic and international markets.



Challenges:

1. Limited Access to Finance for Agribusinesses

Many agribusinesses struggle to access credit due to inadequate financial literacy, lack of collateral, and limited experience with formal financing. Banks perceive these enterprises as

high-risk, leading to low loan uptake. To address this, NAMDP has partnered with Business Development Service (BDS) providers to assist agribusinesses in accessing credit by offering services like business plan development and financial projections.

2. Inadequate Market Linkages and Infrastructure

Farmers often face challenges in accessing markets due to poor infrastructure, including inadequate transportation and storage facilities. This results in high post-harvest losses and reduced income for farmers. Additionally, the absence of proper grading, packaging, and processing facilities hampers the competitiveness of Nepali agricultural products in both domestic and international markets.

3. Fragmented Land Ownership and Low Productivity

Nepal's agricultural sector is characterized by fragmented land ownership and low productivity. This fragmentation leads to challenges in implementing modern agricultural practices and reduces economies of scale. Consequently, farmers struggle to achieve high yields and quality produce, limiting their market competitiveness.

4. Climate Change and Environmental Challenges

Nepal is highly vulnerable to climate change, experiencing extreme weather conditions like droughts, floods, and erratic rainfall patterns. These climatic changes adversely affect crop production, leading to reduced yields and increased vulnerability of farmers. The programme faces challenges in promoting climate-resilient agricultural practices amidst these environmental uncertainties.

5. Weak Extension Services and Technical Support

The agricultural extension system in Nepal faces challenges in delivering effective services due to inconsistent institutional structures and limited resources. This results in inadequate technical support for farmers, hindering the adoption of modern agricultural practices and technologies. The programme encounters difficulties in strengthening extension services to support farmers effectively.

6. Policy and Governance Issues

Nepal's agricultural policies often suffer from poor implementation and coordination among various levels of government. Political instability and frequent changes in policies create an uncertain environment for agricultural development. These governance issues impede the effective execution of programs like NAMDP and hinder the creation of a conducive environment for agribusiness growth.

Addressing these challenges requires a comprehensive approach involving improved financial services, infrastructure development, policy reforms, and capacity building to create a more resilient and efficient agricultural market system in Nepal.



Some Success stories of the Project:

1. Improved Access to Markets for Smallholder Farmers:

One of the significant impacts of Sahaj has been helping smallholder farmers gain access to broader markets for their products. By establishing strong linkages between farmers and local markets, Sahaj has enabled farmers to sell their produce more profitably. This, in turn, helps increase their income, reduce poverty, and foster rural economic growth. The program's efforts in market development have made it easier for farmers to reach consumers, especially in remote areas.

2. Strengthening Value Chains in Agricultural Sectors:

Through Sahaj, farmers have benefited from a stronger value chain approach, particularly in sectors like vegetables, fruits, and dairy. This includes improving post-harvest handling, processing, and storage techniques, ensuring that products reach the market in good condition. By adding value to their products, farmers have been able to secure better prices and expand their customer base.

3. Capacity Building and Knowledge Transfer:

Sahaj has focused on training farmers in modern farming techniques, better agricultural practices, and financial literacy. Farmers have been empowered with the knowledge to increase productivity, manage their businesses effectively, and use new technologies. For example, many farmers have improved crop yields by adopting techniques such as organic farming and better irrigation practices.

4. Collaboration with Local Enterprises:

By collaborating with local enterprises and agribusinesses, Sahaj has helped small and medium-sized businesses expand their reach and increase their production capacity. This partnership has led to the growth of agro-processing units, better job opportunities for local communities, and enhanced business capacity within the agricultural sector.

5. Gender Equality and Empowerment of Women Farmers:

Sahaj has made efforts to include women in its programs, recognizing their critical role in agriculture. The program has provided training and financial support specifically aimed at empowering women farmers, helping them become more involved in decision-making, improve their income, and build more resilient farming operations.



Intervention of the Sahaj –Project:

Phase 1 (March 2016 – November 2020)

The first phase focused on integrating smallholder farmers into commercial agricultural markets using a Market Systems Development (MSD) approach. Key interventions included-

Goat Farming: Strengthening local veterinary services and promoting goat breeding businesses.

Maize Production: Improving access to high-yield seeds and linking farmers with feed industries.

Vegetable Farming: Enhancing access to quality inputs and linking farmers with traders.

Post-Harvest Management: Providing training and equipment to reduce losses.

Crop Protection: Improving access to quality input through training and field staff services. This phase resulted in the creation of 1,800 new jobs and increased farm income for 45,800 households, with a significant focus on women and disadvantaged groups.

Phase 2 (November 2020 – November 2024)

Building upon the first phase, Phase 2 shifted focus towards strengthening forward market linkages and expanding segments of vegetables, maize, cardamom, and dairy value chains. Key interventions include

- **Cardamom:** Providing technical support to the Federation of Large Cardamom Entrepreneurs of Nepal (FLCEN) for value-added products and exploring international markets.

- **Dairy:** Supporting enterprises to include SMEs in the supply chain, improving standards and quality control, and increasing access to finance.
- **Vegetable Processing:** Enhancing technical capacity of businesses, improving standards and quality control, and increasing access to finance.
- **Maize:** Developing capacity of businesses along the value chain, promoting warehouse receipt financing, and creating linkages between traders and small/local traders.
- **Start-up and Innovation:** Building a sustainable ecosystem for start-ups, conducting innovation bootcamps, and organizing networking platforms.

This phase aims to unlock the potential of small and medium agri-businesses in Province 1 by fostering innovation and increasing the production and trade of agricultural goods in both domestic and international markets.

Through these interventions, Sahaj NAMDP contributes to the commercialization of agriculture in Nepal, aiming to reduce imports and promote exports, thereby strengthening the agricultural sector's resilience and sustainability.

Conclusion:

The Sahaj – Nepal Agricultural Market Development Programme (NAMDP) is a comprehensive and impactful initiative designed to transform Nepal's agricultural sector. By integrating smallholder farmers into commercial markets, enhancing their access to services, and fostering innovation in agriculture, Sahaj aims to create a more inclusive, resilient, and prosperous rural economy. Through its multi-phase approach, the programme seeks to improve the livelihoods of farmers, contribute to the country's economic development, and strengthen Nepal's position in the global agricultural market.

With a strong focus on gender and social inclusion, Sahaj is also working to ensure that the benefits of market integration are shared equitably across Nepal's diverse population, particularly among women and disadvantaged groups. As the programme progresses through its phases, it is poised to continue making significant contributions to the country's agricultural development and rural prosperity.

References:

<https://www.swisscontact.org>

<https://swnepal.com.np/project/nepal-agricultural-market-development-programme-namdp/>

<https://myrepublica.nagariknetwork.com/news/sahaj-challenge-fund-calls-for-innovative-solutions-in-agriculture-sector>

Hiware Bazar: A Model Village for Water Conservation and Sustainable Development in India

22

Ms. Tahsina Tabassum Sajuti

Introduction

In the heart of Maharashtra's drought-prone, Ahmednagar District lies a village that has rewritten its destiny through collective action and visionary leadership. Hiware Bazar, once plagued by water scarcity, mass migration, and poverty, has transformed into a model of rural prosperity and environmental sustainability. This remarkable transformation was not achieved through massive external funding or technological miracles, but through an integrated approach to rural development that prioritized water conservation, community participation, and sustainable resource management.

The village's journey from destitution to prosperity offers valuable lessons for rural development practitioners, policymakers, and communities worldwide. This article explores how Hiware Bazar implemented an integrated rural development model that not only solved its immediate problems but also created lasting prosperity while regenerating its natural environment.



The Crisis: A Village on the Brink

In the 1970s and 1980s, Hiware Bazar faced a perfect storm of environmental degradation and economic collapse. Located in the rain shadow area with less than 400mm of annual rainfall, the village's challenges were compounded by decades of mismanagement of its natural resources.

“The naked hills shocked the elders in the village. They were home to mogra (*Jasminum sambac*) flowers and fruit trees once,” recalled Arjun Pawar, who served as sarpanch (village head) from 1975 to 1980. As the surrounding hills were deforested, runoff water eroded the fertile topsoil, making agriculture increasingly difficult.

By 1989, the situation had become dire:

- Less than 12% of cultivable land was under cultivation
- Wells contained water only during the monsoon season
- Three out of four families lived below the poverty line

- Mass migration had reduced the village population significantly
- The village had become notorious for alcoholism and crime

Shakuntala Sambole, a 50-year-old villager who now works as an anganwadi (childcare center) helper, recalls those difficult days: “I abandoned farming my 7 acres (2.8 ha) and became an agricultural laborer, earning Rs 40 a day.” The village had reached such a state of desperation that even government officials considered a posting to Hiware Bazar as punishment.

Leadership and Vision: The Catalyst for Change

The turning point came in 1989 when Popatrao Baguji Pawar, the only postgraduate in the village, was elected as sarpanch unopposed. Inspired by social activist Anna Hazare’s successful transformation of nearby Ralegan Siddhi village, Pawar developed a vision to revitalize Hiware Bazar through water conservation and social reform.

His first actions demonstrated both courage and foresight:

- Closing 22 illicit liquor shops that had contributed to social problems
- Securing bank loans for farmers to invest in agriculture
- Initiating water conservation and management programs
- Establishing a five-pronged approach to development that included:
 1. Ban on liquor
 2. Ban on tree cutting
 3. Ban on free grazing
 4. Family planning
 5. Shramdaan (voluntary labor for development)

“Villages and the government should be partners in development; but villages must be in the driver’s seat,” says Pawar, articulating his philosophy of locally-led development.

Water Conservation: The Foundation of Transformation

Watershed Development Initiatives

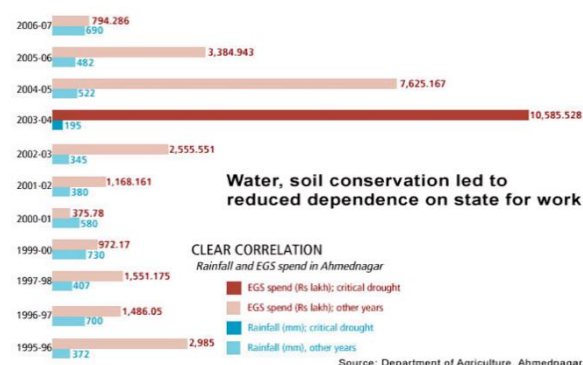
Recognizing that water scarcity was at the root of the village’s problems, Hiware Bazar made water conservation, the cornerstone of its development strategy. The village prepared a five-year plan (1995-2000) focused on ecological regeneration, which guided the implementation of various government schemes, particularly the Employment Guarantee Scheme (EGS).

The watershed development work included:

- Building 52 earthen bunds and 32 stone bunds
- Constructing 9 check dams and numerous percolation tanks
- Creating 40,000 contour trenches around hills to conserve rainwater and recharge groundwater
- Treating 414 hectares with contour bunding to prevent runoff
- Building approximately 660 water harvesting structures of various types

Tekral Pandurang, a farmer who worked under EGS, recalls: “We started out in 1995 with EGS work under forest department officials, building contour trenches across the village hillocks and planting trees to arrest runoff.”

The state government spent Rs 42 lakh (4.2 million rupees) under EGS in the village to treat 1,000 hectares of land, at a cost of Rs 4,000 per hectare. This investment in water conservation infrastructure paid enormous dividends in the years to come.



Joint Forest Management

In 1992, the district was brought under the Joint Forest Management (JFM) program, and by 1993, the district’s Social Forestry Department helped Pawar to regenerate the completely degraded 70 hectares of village forest and the catchments of the village wells.

This forest regeneration was crucial as it helped to treat the catchment areas for most wells in the village. The community took up massive plantation and forest regeneration activities, protecting these areas from grazing and illegal harvesting.

Innovative Water Budgeting

Perhaps the most innovative aspect of Hiware Bazar’s water management approach is its annual water budgeting system, implemented since 2002 with the assistance from the Ahmednagar district’s groundwater department.

The process works as follows:

1. The village monitors groundwater levels in six observation wells
2. Three rain gauges measure total rainfall received
3. The cumulative sum of rainfall and groundwater determines total water available after monsoons
4. The Gram Sabha (village council) allocates water for different purposes:
 - Priority to drinking water for humans and animals
 - 70% for irrigation
 - 30% reserved for future use through groundwater recharge

Based on this water budget, the village collectively decides which crops to grow each year. In drought years, the village shifts to less water-intensive crops like moong, bajra, and gram instead of wheat and rice.

“It is through consensus that the village decides on the crops that are grown,” says Shivaji Thange, who works with the village watershed committee. This disciplined approach to water management has enabled the village to weather drought years without external assistance.

Social Transformation: Building Community Cohesion

Water conservation alone could not transform Hiware Bazar without corresponding social reforms. The village implemented several measures to build community cohesion and address social issues:

Voluntary Labor (Shramdaan)

The practice of shramdaan, or voluntary labor contribution, became a cornerstone of the village's development approach. Villagers contributed their labor for public works, creating a sense of ownership in the development process.

Strong Gram Sabha Governance

The Gram Sabha (village council) became the primary decision-making body, with transparent proceedings and participation from all adult villagers. Every month, the Gram Sabha convened to discuss and decide on village matters.

“The essence of the experiment in watershed development comes from the strong Gram Sabha. It is here that decisions for the village are made. The greatest environmental planners are the village residents themselves and the institution of Gram Sabha empowers them to plan for themselves,” explains Habib, a resident of Hiware Bazar.



Family Planning and Health Initiatives

The village-adopted family planning as one of its five core principles, recognizing that population growth could undermine development gains. Additionally, the village mandated HIV/AIDS testing before marriages, demonstrating a progressive approach to public health.

Agricultural Revival

With improved water availability, agriculture has flourished:

- Irrigated land increased from 120 hectares in 1999 to 260 hectares in 2006
- The number of wells increased from 97 to 217
- Farmers shifted to more profitable crops while maintaining water discipline

Dairy Revolution

The ecological restoration led to increased grass production, which in turn supported dairy farming:

- Grass production increased from 100 tons in 2000 to 6,000 tons in 2004
- Milk livestock numbers rose from 20 in 1998 to 340 in 2003
- Milk production increased from a mere 150 liters per day in the mid-1990s to 2,200 liters per day currently

Income Growth and Poverty Reduction

The economic transformation has been nothing short of remarkable:

- Per capita income rose from Rs 830 in 1995 to Rs 30,000 per month in 2012
- By 2012, 60 families had an annual income exceeding 10 lakh rupees (1 million)
- The village, which once had 90% of families below the poverty line, now has only three families in that category

Reverse Migration

Perhaps the most telling indicator of success is the phenomenon of reverse migration:

- 40 families returned to the village between 1992 and 2002 from cities like Pune and Mumbai
- The number of households increased to 216 by 2007

Sunderbai Gaekwad, who returned to the village from Mumbai in 1998, exemplifies this trend: “This year, I earned Rs 80,000 from the onions I grew on 8 acres (over 3 hectares). I am no more a daily laborer.”

The Integrated Rural Development Model

What makes Hiware Bazar’s approach truly remarkable is its integrated nature, addressing environmental, social, and economic dimensions simultaneously. Several key elements define this integrated model:

Ecological-Economic Integration

The village recognized that economic prosperity depends on ecological health. By investing in natural resource regeneration, particularly water and forests -they created the foundation for sustainable economic growth.

Participatory Governance

The Gram Sabha became the central institution for planning, implementation, and monitoring. This ensured that development initiatives reflected local priorities and had community buy-in.

Strategic Use of Government Schemes

Rather than passively implementing government programs, Hiware Bazar strategically channeled resources from schemes like the Employment Guarantee Scheme (EGS) toward its own development priorities.

“We started out in 1995 with EGS work under forest department officials, building contour trenches across the village hillocks and planting trees to arrest runoff,” explains Tekral Pandurang, a farmer who worked under EGS.

Long-term Planning

The village developed five-year plans (1995-2000 and 2000-2005) that guided all development activities. This long-term perspective allowed for systematic addressing of issues rather than ad-hoc interventions.

Knowledge-Based Decision Making

The water budgeting system exemplifies how the village uses data and technical knowledge to inform decisions. Collaboration with the district groundwater department ensures that water management is based on scientific principles.

Lessons for Rural Development

Hiware Bazar's experience offers several valuable lessons for rural development practitioners and policymakers:

1. Prioritize Natural Resource Management

The foundation of rural prosperity lies in sustainable management of natural resources, particularly water. By investing in water conservation first, Hiware Bazar created the conditions for agricultural revival and economic growth.

2. Strengthen Local Governance

Strong, participatory local governance is essential for sustainable development. The Gram Sabha's central role in planning and decision-making ensured community ownership and appropriate interventions.

3. Integrate Social and Environmental Reforms

Social and environmental issues are interconnected and must be addressed together. Hiware Bazar's bans on alcohol, tree cutting, and free grazing complemented its water conservation efforts.

4. Use of Government Schemes Strategically

Government programs should be tools for implementing locally-determined priorities, not ends in themselves. Hiware Bazar used EGS and other schemes to implement its own development plan.

5. Invest in Long-term Assets

Short-term relief should be channeled toward creating long-term productive assets. By using drought relief funds to build water conservation structures, Hiware Bazar transformed temporary assistance into permanent benefits.

National Implications

The success of Hiware Bazar has implications for national rural development policy, particularly the National Rural Employment Guarantee Act (NREGA), which was modeled after Maharashtra's Employment Guarantee Scheme.

The key lessons include:

1. Focus on water and soil conservation works rather than roads and buildings
2. Develop village-level plans that guide the implementation of employment schemes
3. Ensure coordination between different government departments
4. Prioritize the creation of productive assets that generate sustainable livelihoods

As Eduardo Rojas-Briales, FAO's assistant director-general for forestry, noted regarding Hiware Bazar's forest restoration work: "We picked the project as a positive example of what can be done. In fact, when we sent a video team to capture what was happening there, they had trouble getting images of recent deforestation because the project is working so well."

Recognition and Future Directions

Hiware Bazar's achievements have received significant recognition:

- Declared as an "Ideal Village" by the Government of Maharashtra
- Received the "National Water Award" by the Government of India in 2007
- Selected to represent successful forest restoration at the UN's International Year of Forests in 2011

In 2012, the joint state and central government announced plans to establish a national-level center for training in Panchayati Raj (Village governance) system for watershed development, sanitation, and capacity building at the village level, to be built at a cost of Rs 12 crore.

Despite these successes, challenges remain. The village must continue to adapt to climate change, manage increasing aspirations, and maintain its disciplined approach to resource management. As Pawar notes, "Living in the rain shadow area with less than 400 mm of rainfall per annum has its blessings, only when you know how to manage the water."

Conclusion

The success of Hiware Bazar shows that rural poverty is not inevitable. With visionary leadership, community participation, and an integrated approach to development, that respects ecological limits, rural communities can create sustainable prosperity. As India and other developing nations grapple with rural poverty and environmental degradation, Hiware Bazar offers not just hope but a practical model for transformation.

References

- Down to Earth. (2012). Hiware Bazar - A village with 54 millionaires. Retrieved from <https://www.downtoearth.org.in/environment/hiware-bazar--a-village-with-54-millionaires-4039>
- The Daily Telegraph. (2010). Hiware Bazar: putting a price on nature. Retrieved from <https://www.telegraph.co.uk/news/earth/environment/8079791/Hiware-Bazar-putting-a-price-on-nature.html>
- National Ground Water Bureau, Government of India. (2007). National Water Award.
- Business Today. (2012). Maharashtra's Hiware Bazar success story. Retrieved from <https://www.businesstoday.in/magazine/cover-story/story/maharashtra-hiware-bazar-success-story-34940-2012-12-18>

Grist. (2016). Hiware Bazar drought rural India irrigation farmer community. Retrieved from <https://grist.org/drought/hiware-bazar-drought-rural-india-irrigation-farmer-community/>

India Times. (2024). Hiware Bazar: This little-known small Indian village has 80 millionaires. Retrieved from <https://www.indiatimes.com/worth/news/hiware-bazar-this-little-known-small-indian-village-has-80-millionaires-636556.html>

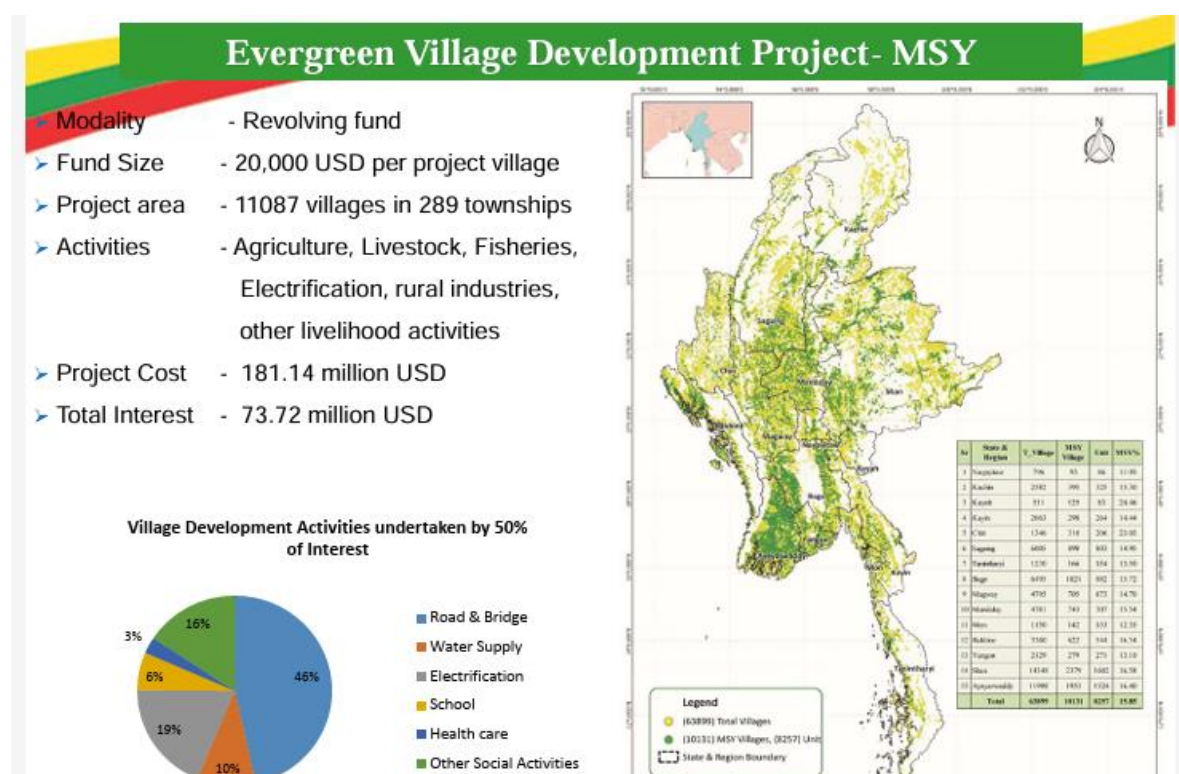
Rural Development Model in Myanmar, formerly Burma: Evergreen Village Development Project (Mya SeinYaung– MSY)

23

Hurain Jannat

Introduction:

Over 70% of the population of Myanmar live in rural areas, spread across all the (14) States and Regions, in nearly 63,899 villages. Nearly 30% of the rural population, totalling 10.5 million people were classified as poor, with 85% of Myanmar's poor living in rural areas. Thus, rural poverty alleviation is a key component of national poverty alleviation plan. Myanmar has launched Rural Development Strategic Framework on the 18th November 2013, with Evergreen village project as a key component.



The Evergreen Village Development Project, also known as the Emerald Green Village Project (Mya SeinYaung - MSY), is a flagship rural development initiative in Myanmar aimed at reducing poverty and enhancing livelihoods in rural communities. This project (MSY) is one of the rural development initiatives in Myanmar, spearheaded by Department of Rural Development under Ministry of Agriculture, Livestock and Irrigation. The Evergreen Project or MSY emerged from a National Rural Development Strategy Framework that was held on 18 November 2014. The project plays a vital role in achieving national

objective of narrowing urban-rural development gaps and improving the socio-economic life of rural people in Myanmar

Launched in the 2014–2015 fiscal year, the project has expanded significantly, reaching over 12,000 villages by the 2023–2024 fiscal year.

Objective:

The project aims –

- To reduce rural poverty by enhancing rural livelihoods/job opportunities and household incomes through participatory and inclusive development.
- To ensure food and nutrition security by undertaking subsistence livestock farming,
- To implement village development activities by rural people themselves to meet the needs of villages, spending the interest earned from the revolving fund,
- To improve the capacity of rural community and to create the resilient communities that can respond to the unexpected disasters in strong manner.

The project emphasizes participatory approaches, gender equality and transformative, inclusive development as key principles of implementation. Through the project approach, strengthening of village social cohesion and increasing village capacity in project management and familiarization with democratic principles are expected as additional significant outcomes.

Key Features of the Evergreen Village Development Project

1. Revolving Fund Mechanism

Each participating village receives approximately USD 20,000 in the form of a revolving fund. This fund is primarily used to provide microfinance loans to households, especially those lacking access to traditional credit due to insufficient collateral. The loans support a range of income-generating activities, including agriculture, livestock, fisheries, small-scale trading, and rural industries.

2. Participatory and Community-Driven Approach

The project emphasizes community involvement in planning and implementation. Village committees, trained through the Village Development Planning (VDP) framework, identify local priorities and manage funds. This participatory approach ensures that development activities align with the specific needs and aspirations of each community.

3. Integrated Infrastructure and Social Services

Beyond microfinance, the project allocates 50% of the interest earned from the revolving fund to community development projects. These include the construction and improvement of roads, bridges, water supply systems, electrification, schools, and healthcare facilities, thereby improving the overall quality of life in rural areas.

4. Capacity Building and Skills Training

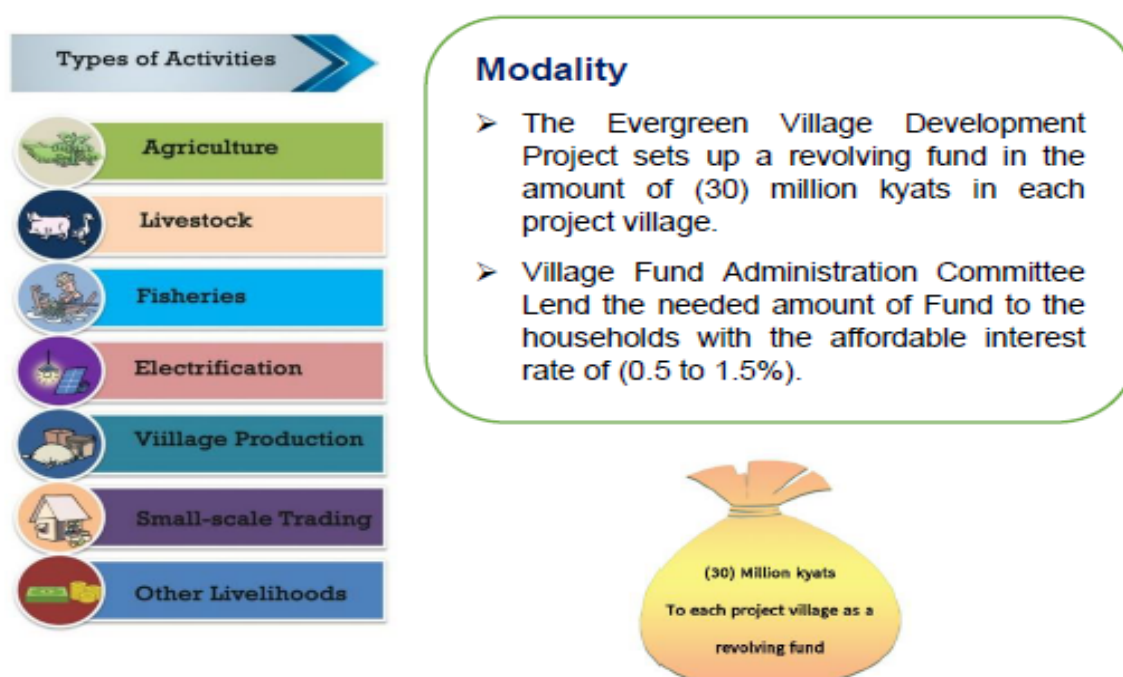
The EVP provides training programs for both community members and DRD staff. These programs cover areas such as office administration, computer skills, and various vocational skills like carpentry, masonry, and sewing. Such capacity-building efforts aim to empower individuals and strengthen local institutions.

Modality of the Project

The multi-sectorial integrated program which is planning the assessed need of villages and systematically accumulate the projects sector by sector.

Modality

(1) Training and building capacity to DRD Township Officers and then to the two Village Resident Planners (VRP) in each project village



(2) VRPs collect data and formulate VDP in collaboration with village committee

(3) Compiling the Projects Priority Lists in each village and submit it to the Township Planning and Implementation Committee (TPIC) for preparing the Township Plan.

The basic project model is to provide a grant of 30 million Myanmar Kyats to each project village as a revolving fund from the government budget. The project is designed to set up the revolving fund in each project village and operate the fund sustainably to increase its amount by receiving affordable interest rate.

To manage the fund by the project villages themselves, a village fund management committee is established with the committee members who are elected by villagers through public consensus. To provide necessary technical assistance, administration and logistics support to village fund management committee in managing the operation of the fund,

Department of Rural Development has established project implementation committees at Union-level, Region and State-level, district-level and township-level.

Implementation

The project provides a mixture of individual and group loans in line with the set criteria, primarily utilized for livelihood development and enhancement. The amount of fund is increased by receiving low and affordable interest rate of (0.5%) to (1.5%) set by the public consensus. The interest payments are held by the committee for 2 years, after which they can be spent on village development activities. The initial grant of 30 million kyat is treated as a revolving fund, to provide ongoing access to low-interest credit.

This project is being implemented to undertake rural development measures through people-centred approach in line with Rural Development Strategic Framework developed in cooperation with local and foreign experts, and to meet the needs of about 75% of rural households who are in need of free or low-interest loans for their livelihood and household income according to the surveys conducted by local development organizations.



The project beneficiaries include the poor households, female-headed households, marginalized households, households with capability to undertake their livelihoods with the project fund and households with no family support. The eligible project activities include agriculture, livestock, fisheries, rural electrification, village production, small-scale trading and other livelihood activities. In addition, the project provided training on committee formation, grant management and technical training on different aspects of livelihoods.

Impact and Reach

Since its inception, the EVP has expanded significantly:

- Coverage: Implemented in over 12,000 villages across 289 townships.
- Beneficiaries: Reached approximately 8.17 million rural residents.

Financial Scale: Total project cost estimated at USD 181.14 million

Livelihood and Income Generation Activities used by revolving fund



Village Development Activities undertaken by 50% of Interest of the Revolving Fund



The Department of Rural Development has implemented the project in a total of 12,085 villages, in 289 townships across the country since 2014-2015 fiscal year to now. The government's budget of Myanmar Kyat 298.11 billion were capitalized for the project villages, while interest amount earned by the villages accounts for 186.68 billion Myanmar Kyat during 5 years of project implementation. In the Yangon Region, Evergreen Village

Development Project (EVDP) was implemented in the fiscal Year 2014-2015. Until the Fiscal Year 2022-2023, 11220 million kyats have been invested in 388 villages in 12 Townships. The project has positively impacted rural employment and reduced household debt levels, contributing to poverty alleviation in participating communities.



Achievements:

The achievements of the implementation of Evergreen Village Development Project are showcased as

- (i) Increasing rural household income,
- (ii) Improved access to job opportunities and technological transfer for the residents,
- (iii) Improvement of agriculture, livestock breeding and manufacturing activities,
- (iv) Receiving the good opportunities for small and medium enterprises,
- (v) Reducing debt burdens of rural households,
- (vi) Acquiring good practices of democratic cooperation and Improving the capacity of the rural residents,
- (vii) Growing adoption of good practices of transparency and accountability among rural communities,
- (viii) Improvement of knowledge and wisdom,
- (ix) Increasing cooperation among rural women, and
- (x) Implementing the community centered development activities as one of the reform processes of the government and the submitted activities from grass root level.

Conclusion:

The Evergreen Village Development Project represents a comprehensive model for rural development that exemplifies a community-driven approach to rural development, combining financial support with capacity building to foster sustainable economic growth and poverty alleviation in Myanmar's rural areas. Its success is underscored by significant financial accrual, with over 248 billion kyats generated in interest, highlighting both its sustainability

and economic impact. Central to the project's approach is active community participation, which has strengthened social cohesion and enhanced local administrative capacity. Furthermore, the use of vulnerability assessment tools ensures that support is targeted toward the most disadvantaged households, promoting inclusivity and equity in development outcomes.

References:

https://www.gnlm.com.mm/85-kyaiklat-township-villages-launch-emerald-green-project/?utm_source=chatgpt.com

<https://meral.edu.mm/record/9158/files/Thein%20Zaw%20Oo,%20EMPA-65,%2018th%20Batch.pdf>

<https://rksi.adb.org/wp-content/uploads/2020/10/myanmar-rural-vitalization-and-poverty-alleviation.pdf>

https://rksi.adb.org/wp-content/uploads/2020/10/myanmar-rural-vitalization-and-poverty-alleviation.pdf?utm_source=chatgpt.com

https://www.academia.edu/40151785/Poverty_Reduction_through_Rural_Development_the_Evergreen_Village_Project?utm_source=chatgpt.com


https://summitdialogues.org/wp-content/uploads/2021/06/Action-Track-4Draft-Report.pdf?utm_source=chatgpt.com

Pakistan's Largest Social Safety Net: BENAZIR Income Support Programme- Alleviate poverty through Women Empowerment and Promote equitable wealth distribution.

Ms. Hurain Jannat

Introduction:

PAKISTAN'S LARGEST SOCIAL PROTECTION PROGRAMME



Benazir Income Support Programme (BISP) is a premier targeted social safety net of Pakistan. Launched in 2008, the programme aims to provide income support to poorest of the poor focusing on women of the families. The short-term objective is to provide a cushion against the effects of inflation while the long-term goals are women's empowerment and improving the socio-economic conditions of the households.

BENAZIR Kafaalat
9 Million
 Poorest families
 Un Conditional Cash (Rs. 8750 per quarter) transfer to economically vulnerable families

BENAZIR Taleemi-Wazaif
7.2 Million
 Active Children across Pakistan
 Conditional cash transfer to incentivize enrollment of children in schools

Primary	Secondary
Girls: Rs. 2000/- Boys: Rs. 1500/-	Girls: Rs. 3000/- Boys: Rs. 2500/-
Higher Secondary Girls: Rs. 4000/- Boys: Rs. 3500/-	Onetime Primary graduation bonus of Rs. 3000/- for Girls

BENAZIR Nashonuma
482 Facilitation Centers
157 Districts Across Pakistan
 Helping pregnant & lactating mothers in newborn's nutrition

"Inclusion of Transgender in Benazir Kafaalat"
 The first ever in the history of Pakistan

NSER shifting from a Static to a Dynamic Socio-Economic Registry

BENAZIR INCOME SUPPORT PROGRAMME
 GOVERNMENT OF PAKISTAN

www.bisp.gov.pk

f/officialbisp @bisp_pakistan @bisp_pakistan @bispakistan @benazirincomesupportpakistan232

The **Benazir Income Support Programme (BISP)** is Pakistan's largest social safety net initiative, launched in July 2008 to provide financial assistance to the country's most vulnerable populations, particularly women. BSP was established through an Act of Parliament which aims to alleviate poverty, empower women, and promote equitable wealth distribution across Pakistan.

Over the past 15 years, Pakistan has made significant progress in establishing and strengthening its social protection system. Prior to the social safety net initiatives in the country were largely ineffective due to poor targeting and limited coverage. In response to rising food and fuel prices during global financial crisis (prior to 2008), the government launched the Benazir Income Support Programme (BISP) in 2008. It was initially introduced as an unconditional cash transfer (UCT) program and now known as *Kafaalat*—BISP has since evolved into Pakistan's flagship social safety net, providing support to the country's poorest families.

In 2010, BISP was established as an autonomous institution to serve as a vehicle to deliver its pro-poor social policy through redistribution and targeted support to the poor with fiscal independence and bipartisan political backing, enabling its rapid expansion. The BISP Act 2010 established BISP as an institution responsible to enhance financial capacity of the poor; formulate and implement

comprehensive policies and targeted programs for the uplift of underprivileged and vulnerable people; and reduce poverty and promote equitable redistribution of wealth (Ministry of Law and Justice, n.d.).

Over time, its coverage has significantly increased, and two Conditional Cash Transfer (CCT) initiatives have been introduced to encourage families to invest in their children's human capital. Currently, BISP reaches approximately 26 to 30 percent of the population in each province.

Objectives

BISP's core objectives include:

1. **Enhancing Financial Capacity:** Providing financial support to poor individuals and their dependent family members.
2. **Policy Formulation and Implementation:** Developing comprehensive policies and targeted programs for the upliftment of underprivileged and vulnerable populations.
3. **Poverty Reduction:** Promoting equitable distribution of wealth, especially among low-income groups.



Key Features:

1. Unconditional Cash Transfers (UCTs)



BISP provides quarterly cash payments to eligible families, primarily targeting female heads of households. As of recent data, beneficiaries receive Rs.8,500 every quarter, enhancing their purchasing power and enabling them to meet basic needs. Over the years, the number of

beneficiaries of *Kafaalat* has increased from 1.7 million families to 9 million families while budget allocation to BISP increased from PKR 34 billion in 2008 to PKR 360 billion in 2022.

2. Conditional Cash Transfers (CCTs)

Two CCTs programs, Waseela-e-Taleem (WeT) for Education and Nashonuma for Health was introduced to enhance investments in human capital.

Waseela-e-Taleem (WeT) was launched in 2012, which incentivize families and aimed to increase primary school enrollment rates and human capital accumulation among poor children, especially girls. WeT has now been renamed the Benazir Taleemi Wazaif (BTW) program and has been expanded to cover primary, secondary, and higher secondary education for children aged between 4 and 22 years who come from families that receive the BISP UCT. The program has promoted school enrollment, attendance, and graduation, with female students receiving stronger incentives than males.

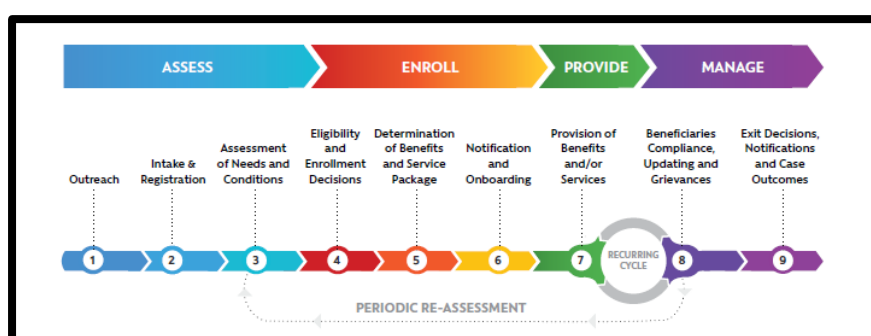
Subsequently in 2020, the government introduced *Nashonuma*, a health and nutrition CCT that targets pregnant and lactating mothers and children aged between 0 and 24 months old from families that receive the BISP UCT.



3. Targeting Mechanism

Eligibility is determined using a Poverty Scorecard, a proxy means test (PMT), approved by the World Bank. This Scorecard assesses various socio-economic indicators to identify deserving households. BISP first collaborated with National Database and Registration Authority (NADRA) in 2010-2011 to collect household data through a door-to-door survey that was called the Poverty Scorecard Targeting Survey. The compilation of a poverty score card relies on the use of a PMT which measures a small set of variables that capture those individual and household characteristics that are comparatively easy to verify. Collectively, these variables can proxy for household welfare. Although a PMT is not as accurate as a full

consumption aggregate in measuring poverty, it requires considerably less information, which makes it easy to collect and verify.



4. National Socio-Economic Registry (NSER)

BISP relies on the National Socio-Economic Registry (NSER) (a Database) to identify and enroll eligible families. BISP conducted a nationwide door-to-door survey 'NSER' in 2010, which assigned each household with a PMT score. BISP has constantly improved its delivery systems to be more accessible and responsive to the needs of its target population with data and technology. The NSER currently covers over 35 million families and has data on household demographics and other socioeconomic indicators that are used to determine eligibility for benefits. The NSER was updated in 2021 with majority of data collected through a door-to-door survey. BISP uses a biometric verification system (BVS) when making payments. BVS is linked with the database of the National Database and Registration Authority (NADRA), which enables real-time verification at every step. The strength of the NSER is largely due to its operating ecosystem. Its collaboration with NADRA has been crucial to its progress. Both databases were major technological and capacity investments to benefit the poor and vulnerable.

Major Four Components of BISP

Unconditional Cash Transfers (UCT):

Core component that offers quarterly payments to eligible families.

Waseela-e-Taleem:

Conditional cash transfers to promote school enrollment and attendance for children aged 4–12 years.

Waseela-e-Sehat: Health insurance and financial assistance for healthcare services.

Waseela-e-Rozgar (previously active):

Provided vocational training and micro-finance to promote self-employment.

Program Structure and Reach

- **Nationwide Presence:** BISP operates across all provinces, including Punjab, Sindh, Balochistan, Khyber-Pakhtunkhwa, Azad Jammu and Kashmir, and the Islamabad Capital Territory.
- **Administrative Network:** The program maintains a robust infrastructure with 385 tehsil offices, 33 divisional offices, 6 regional offices, and its headquarters in Islamabad.
- **Beneficiary Identification:** Initially, beneficiaries were selected through Parliamentary recommendations. Since April 2009, BISP has employed a Poverty Scorecard system, a proxy means test approved by the World Bank, to identify eligible families based on assets and expenses.

Key Impacts of BISP

1. Poverty Reduction

A comprehensive evaluation by Oxford Policy Management indicates that BISP has contributed to a 7% reduction in poverty rates across Pakistan. This achievement underscores its role in enhancing household income and providing economic relief to the poorest segments of society.

2. Women's Empowerment

BISP has been instrumental in promoting women's empowerment and enhancing their role in household decision-making. A focused study in the Swat district revealed that 100% of female beneficiaries experienced positive changes in their lives as a direct result of the program. The regular financial assistance has not only improved household income but has also enabled women to exercise greater autonomy in managing household expenditures. This shift has elevated their status within the family and contributed to their social recognition and influence within the broader community.

3. Improved Food Security

Research from Sindh province indicates that BISP recipients have increased their spending on food, leading to better nutrition and food security. This is particularly significant in flood-affected areas where access to resources is limited.

4. Educational Access

The Waseela-e-Taleem component of BISP, which offers conditional cash transfers for education, has been effective in boosting school enrollment rates. This initiative aligns with Pakistan's Sustainable Development Goal targets, promoting universal primary education.

5. Digital Financial Inclusion

In 2024, the State Bank of Pakistan introduced a framework enabling BISP beneficiaries to receive funds directly into bank accounts, facilitating financial inclusion and reducing reliance on cash-based transactions.

Outreach and Outcome:



Benazir TaleemiWazaif (BTW)

BTW is designed to give households an incentive to ensure school enrollment, attendance, and graduation of their children, especially girls. The BTW incentive for sending girls to school is higher than that for sending boys since more girls (48 percent) are out of school than boys (35percent). The program pays the household PKR1,500 for boys who are enrolled and have 70 percent school attendance in each quarter, while for girls who achieve the same goals, the program pays PKR 2,000 ("Benazir TaleemiWazaif). Families are provided with a one-time bonus of PKR 3,000 when girls complete primary education and transition to secondary school.

Since the inception of the program,

- **The number of enrolled children is 10 million, including 8.4 million primary school students.**
- **In 2023, there were 7.8 million actively enrolled children**
 - *(World Bank 2021c and BISP Administrative Data).*

Nashonuma

Since the first 1,000 days are the most important developmental phase in a person's life, the government introduced Nashonuma, targeting pregnant and lactating mothers and children aged 0 to 24 months among beneficiary families receiving the BISP UCT. In 2020, Nashonuma, a health and nutrition CCT, was established in 14 districts. Every enrolled beneficiary mother and/or child can receive a maximum of 11 quarterly payments.

The quarterly benefit is

- Amount is PKR 2,000 for pregnant and lactating mothers and mothers of male children in the target age group
- PKR 2,500 for mothers of female children in that age group.

Beneficiaries also receive specialized nutritious food. The child's growth is monitored at each visit to one of the program's facilitation centers located in tehsil-level health facilities, while the mother participates in awareness sessions covering topics like hygiene, breast-feeding, dietary diversity, immunizations, and antenatal and postnatal care.



The scope of Benazir Income Support Programme (BISP) Wazaif

A government release revealed that the number of existing BISP card holders is 93 lakhs. By 2025, the scope of the Benazir Income Support Program will be increased to one crore.

Success and Global Recognition

Between 2011 and 2019, the percentage of BISP beneficiaries below the poverty line fell from 90pc to 72pc

BISP through quarterly cash grant supports 9.6 million households, a number set to increase to 10 million by June 2025

The World Bank has lauded BISP as a successful model for social safety nets, emphasizing its effectiveness in reaching the most vulnerable populations and saying it could be implemented by other countries in the region and beyond.

Challenges and Criticisms

Despite its positive impact, BISP faces several challenges:

- **Corruption and Fraud:** Issues such as fake registrations and ghost beneficiaries have led to the misuse of funds. Efforts are underway to enhance transparency and accountability.
- **Sustainability Concerns:** Critics argue that the cash transfer amounts may not be sufficient for long-term poverty alleviation, suggesting the need for integrated development programs.
- **Political Influence:** Allegations of political favoritism in beneficiary selection have raised concerns about the program's impartiality.

Conclusion

The Benazir Income Support Programme (BISP) continues to serve as a cornerstone of Pakistan's social safety net for millions of rural and marginalized people, offering crucial financial assistance to low-income households across the country. Launched with the primary goal of alleviating poverty and reducing economic vulnerability, BISP has become especially significant in empowering women, as it primarily targets female beneficiaries. Through, BISP millions of women are finding their voices by enhancing their role in household decision-making and financial management.

Despite facing several operational and logistical challenges such as beneficiary targeting, disbursement mechanisms, and administrative capacity, the program remains a vital source of support for millions. Recent reforms, including the adoption of digital payment systems, improved data collection methods, and the integration of complementary services like health and education, reflect the Pakistan government's commitment to increase transparency, efficiency, and overall impact. This programme remains a beacon of hope for millions of Pakistanis striving for a better future.

References:

- Guyen, Melis, ZainebMajoka, and GulNajamJamy. 2024. *'The Evolution of Benazir Income Support Programme's DeliverySystems: Leveraging Digital Technology for Adaptive Social Protection inPakistan'*. Washington, DC: World Bank

Benazir Income Support Programme (BISP) Wazaif: <https://scp.com.pk/benazir-income-support-programme-bisp-wazaif-details/>

Benazir Income Support Programme Official Website: <https://www.bisp.gov.pk>

‘Benazir Income Support Programme Eligibility and Registration Procedure for the Next Payment 2025.’ *BISP Kafaalat*: <https://kafaalat-8171.bisp.org.pk/benazir-income-support-programme/>

‘Benazir Income Support Programme Big Step to Help Poor.’ *8171 Ehsaas Program*, <https://8171-ehsaasprogram.pk/bisp-big-steps-help-poor-families-pakistan/>

tribune.com.pk

<https://www.thenews.com.pk/print/1168992-use-bisp-the-right-way?>

<https://www.opml.co.uk>

The Kudumbashree Programme in Kerala, India - Eradicating poverty and empowering women

Dr. Usharani Boruah

Introduction

Kudumbashree is a unique initiative launched by the Government of Kerala with the dual aim of eradicating poverty and empowering women. It operates under the State Poverty Eradication Mission (SPEM). In Malayalam, *Kudumbashree* means "prosperity of the family"—a name that aptly reflects the programme's core objective.

The term "Kudumbashree" refers both to the Kudumbashree Mission (SPEM) and the expansive Kudumbashree Community Network. The programme was conceptualized in 1997 following the recommendations of a three-member task force appointed by the state government.

Officially launched in 1998, Kudumbashree has since grown into one of the largest women-led networks in the world. It has become a pioneering model for grassroots development, fostering socio-economic transformation across Kerala. Its origins are closely linked to Kerala's People's Plan Campaign, which emphasized decentralized planning and active community participation.

Initiated the Project

The Kerala state government launched the Kudumbashree project during the tenure of Chief Minister E.K. Nayanar. It was inspired by successful community-based programs in Alappuzha and Malappuram in the early 1990s. These initiatives demonstrated that involving local communities, particularly women, could significantly reduce poverty and improve quality of life.

Objectives

Kudumbashree's core objectives encompass:

- **Poverty Eradication:** Implementing targeted interventions to uplift economically disadvantaged families.
- **Women Empowerment:** Enhancing the social, economic, and political status of women through capacity building and entrepreneurship.
- **Social Development:** Promoting inclusive growth by addressing issues like gender inequality, health, and education.
- **Economic Development:** Facilitating access to microfinance, skill development, and market linkages to foster sustainable livelihoods.



The Kudumbashree's program's foundation lies in a three-tiered community structure:

Neighborhood Groups (NHGs): Grassroots units comprising women from local communities.

Area Development Societies (ADS): Intermediate bodies coordinating multiple NHGs at the ward level.

Community Development Societies (CDS): Umbrella organizations at the local government level overseeing ADS activities.

This structure facilitates democratic participation, collective decision-making, and effective implementation of development initiatives.

Link Ministry or Organization Responsible for the Project

Kudumbashree operates under the aegis of the State Poverty Eradication Mission (SPEM), which functions within the Local Self-Government Department (LSGD) of the Government of Kerala. The Ministry of Rural Development (MoRD), Government of India, recognized Kudumbashree as the State Rural Livelihoods Mission (SRLM) under the National Rural Livelihoods Mission (NRLM) during 2011 and further integrating it into national poverty alleviation frameworks.

Kudumbashree Programme:

Kudumbashree, with its central objectives of poverty eradication and women empowerment, has three strategic domains in which programmes are formulated and rolled out through the community network. The three programme domains are:

- Economic Empowerment
- Social Empowerment
- Women Empowerment

Economic Empowerment

Programmes on the economic Empowerment domain envisage helping the women members and group to start and run enterprises. Kudumbashree believes that the spread and growth of such enterprises are critical for local economic development.

The key programmes in Economic Empowerment are:

- Micro-Finance
- Collective Farming
- Livestock Farming
- Micro Enterprises
- Market Development
- Value Chain Based Strategies
- Collectives and Consortiums

Social Empowerment

Social empowerment programmes focus on inclusion. There are sections of the poor that are left out of the fold of development programmes including those of the Kudumbashree network. There are sections that are even too weak to be part of the community network. Social Empowerment programmes are steps towards ensuring the inclusion of such vulnerable sections. The Major programmes are as follows.

- Destitute Identification and Rehabilitation
- Rehabilitation of Mentally Challenged Persons
- Children's Programmes

Women Empowerment

Women Empowerment programmes are for the women of the community network. These programmes aim at transforming the community network into an agency of women for their overall empowerment and development.

Important initiatives -

- Gender Self Learning Programme
- Programmes for Elimination of Violence against Women



Other Programmes

Urban Poverty Alleviation Schemes

Kudumbashree Mission is the State Urban Development Agency of the Government of Kerala. The Mission plays a pivotal role in coordinating urban poverty alleviation schemes of the Central and State governments. For the Central urban schemes, Kudumbashree Mission is the Nodal Agency for implementation.

Kudumbashree is the implementing agency for urban poverty eradication programmes of the Government of India.

These programmes include:

- Swarna Jananti Shahari Rozgar Yojana (SJSRY), and the two employment programmes Urban Self Employment Programme (USEP) and Urban Wage Employment Programme (UWEP) are under this. Subsequently, when SJSRY was re-launched as National Urban Livelihoods Mission (NULM), Kudumbashree became its implementing agency too
- National Slum Development Programme (NSDP)
- Valmiki Ambedkar Awas Yojana (VAMBAY)

When the following centrally sponsored programmes were initiated, the Kudumbashree Mission became the implementing agency for them as well.

- Jawaharlal Nehru Urban Renewal Mission (JNNURM) and its components: Basic Services for Urban Poor (BSUP) for Thiruvananthapuram and Kochi urban conglomerations, Integrated Housing and Slum Development Programme (IHSDP) for smaller towns, Rajiv Awas Yojana (RAY) aiming at slum-free cities.
- Urban Statics for Human Resources and Assistance (USHA).

- Rajiv Rinn Yojana (RRY).
- Interest Subsidy Scheme for Housing Urban Poor (IHSUP).

Kudumbashree Mission's role in the urban development and poverty alleviation programmes included the following.

- Facilitation and sensitization
- Staffing, including hiring of expert services
- Empowering urban local governments including Municipal Corporations and Municipalities
- Project design
- Training
- Community interface management and mobilization
- Project monitoring

Kudumbashrees Programmes in Other States

Ministry of Rural Development (MoRD), Government of India has recognized Kudumbashree as a National Resource Organization (KS-NRO) under the National Rural Livelihoods Mission (NRLM). KS-NRO is expected to provide technical and implementation assistance to the State Rural Livelihood Missions (SRLMs) that partner with it. KS-NRO works with partner-SRLMs on two domains PRI-CBO Convergence and Enterprise Development PRI-CBO Convergence Projects, as the name indicates, address the convergence between PRIs and the Community Based Organizations (CBO) being promoted under NRLM. KS-NRO and has tied up with States to train and place Micro Enterprise Consultants (MECs) for promoting enterprises of the poor as part of enterprise development.

Impact and Outcomes

Over the years, Kudumbashree has achieved significant milestones:

- **Extensive Reach:** As of March 2025, the network comprises over 3.17 lakh NHGs, 19,470 ADSs, and 1,070 CDSs, encompassing approximately 48 lakh women across Kerala.
- **Economic Empowerment:** More than 2.23 lakh NHGs have active bank linkages, with loans amounting to Rs.8,948 crores, facilitating various income-generating activities.
- **Entrepreneurship Promotion:** The establishment of over one lakh micro-enterprise groups under Kudumbashree has diversified women's participation in sectors like catering (Café Kudumbashree), agriculture, construction, and digital services.
- **Disaster Response:** Kudumbashree has played a pivotal role during crises, such as contributing ₹11.18 crores to the Chief Minister's Distress Relief Fund during the 2018 Kerala floods and ₹20.6 crores during the 2024 Wayanad landslides.

Contribution to Poverty Reduction

Kudumbashree's multifaceted approach has significantly contributed to poverty alleviation in Kerala:

- **Microfinance Initiatives:** By promoting thrift and credit activities, women have gained financial independence and resilience.
- **Skill Development:** Training programs have enhanced women's capabilities, enabling them to pursue diverse livelihood options.
- **Market Access:** Facilitating connections to markets has allowed women entrepreneurs to scale their businesses.
- **Social Capital:** The collective strength of NHGs has fostered community solidarity, enabling effective advocacy for rights and entitlements.
- These efforts have contributed to Kerala's low extreme poverty rate, currently at 0.64%.

Gender

Gender empowerment is central to Kudumbashree's mission:

- **Gender Self Learning Programme (GSLP):** Encourages women to reflect on gender issues, fostering awareness and collective action.
- **Snehitha Gender Help Desks:** Provide support to women facing violence and discrimination.
- **Auxiliary Groups:** Target young women (18-40 years) to enhance their participation and leadership within the community.
- **Special NHGs:** Inclusive groups for marginalized communities, including transgender individuals, promoting social integration. These initiatives aim to dismantle structural barriers, ensuring women's full participation in societal development.

Success Stories

Kudumbashree's impact is evident through various success narratives:

- **Entrepreneurial Ventures:** The "SmartShree" project, in collaboration with IIM Kozhikode, supports 150 women-led micro-enterprises, providing mentorship and institutional backing.
- **Café Kudumbashree:** Women-run catering units have gained popularity, offering quality food services and generating sustainable income.
- **Community Kitchens:** During the COVID-19 pandemic, Kudumbashree members operated community kitchens, ensuring food security for vulnerable populations.

The Laboratory for Innovation Venturing and Entrepreneurship (LIVE), the business incubator of the Indian Institute of Management Kozhikode (IIMK), in collaboration with the Kudumbashree Mission launched an initiative titled 'SmartShree'.

The programme aims to support and scale 150 micro-enterprises led by Kudumbashree volunteer entrepreneurs across the State through structured capacity building, intensive mentorship, and institutional backing.

Guinness World Record

To celebrate International Women's Day, Kudumbashree women from Wayanad came together to create a massive human logo of their mission. They dressed in traditional Kerala saris and wearing pink and green scarves and assembled at the Government Higher Secondary School ground in Mananthavady on March 6, 2018 and formed Kudumbashree's signature three-flower logo. This remarkable event marked a new milestone in the 20-year journey of Kerala's poverty eradication initiative.

A total of 5,438 women from different Kudumbashree units across Wayanad district participated in this inspiring act, also singing the district's women empowerment anthem. The logo what they created stretched 260 feet in size.

The Kudumbashree logo represents financial, social, and women's empowerment. A large audience gathered to witness this unique event and which also served as an attempt to enter the Guinness World Records for the largest human logo formed by women.

In addition to this initiative, the Wayanad District Mission also launched its first art theatre performance titled '*Rosy – the Real Strength of Women*' at Chandragiri Auditorium as part of the Women's Day celebrations on March 8, 2018. This project is focused on preserving Kerala's traditional and folk-art forms while promoting the message of women's empowerment. The programme will also include a discussion on gender justice and a talk show.

These examples underscore the program's role in fostering economic self-reliance and community resilience.

Challenges and Criticisms

Despite its achievements, Kudumbashree faces several challenges:

- **Gender Norms:** Traditional expectations often burden women with household responsibilities and limiting their participation in economic activities.
- **Caste and Class Disparities:** Dalit women encounter obstacles in accessing training programs due to financial constraints and leading to underrepresentation in certain initiatives.
- **Youth Engagement:** Attracting younger women remains a challenge, necessitating strategies to make programs more appealing and relevant to their aspirations.
- **Programmatic Limitations:** Critics argue that some NHGs focus predominantly on thrift and credit and neglecting broader social issues like dowry practices and gender-based violence.
- Kudumbashree has been a significant initiative in Kerala, aiming to empower women and alleviate poverty. However, like any large-scale program, it faces certain challenges and criticisms:

Caste and Class Disparities: Women from marginalized communities, especially Dalits, often face barriers in accessing training programs due to low allowances and high

transportation costs. This financial strain can deter participation and leading to misconceptions about their interest or motivation.

1. **Political Interference:** There have been instances where local political dynamics influence the functioning of Kudumbashree units. Conflicts between different political groups can lead to delays in fund releases and hinder the autonomy of women's groups.
2. **Overburdened Members:** Many Kudumbashree members juggle household responsibilities alongside their roles in the organization. The increasing workload, without adequate compensation, can lead to burnout and decreased efficiency.
3. **Limited Economic Impact:** While the initiative has improved social empowerment, its economic benefits are less pronounced. A significant number of members reported no substantial increase in income or assets, and accessing bank loans remains a challenge for many.
4. **Debt and Financial Risks:** Some members resort to borrowing from multiple sources to sustain their ventures, leading to high levels of indebtedness. In cases where micro-enterprises don't yield expected returns can be an exacerbate financial strain.
5. **Sustainability of Micro-Enterprises:** Not all micro-enterprises under Kudumbashree are successful. A portion operates at a loss or has shut down. Sometimes they are continuing solely to avail government subsidies rather than achieving genuine economic sustainability.
6. **Exclusion of Marginalized Groups:** Certain communities, like the Nayadi, have lower participation rates in Kudumbashree activities. Additionally, some women did not join due to perceived political affiliations and leading to feelings of exclusion.
7. **Challenges in Beneficiary Selection:** There are concerns about the accuracy of the Below Poverty Line (BPL) list used for selecting beneficiaries. Some households with better living standards are included, while genuinely needy families might be overlooked.

While Kudumbashree has made commendable strides in women's empowerment and poverty reduction, addressing these challenges is crucial for its continued success and inclusivity. Addressing these concerns is vital for the program's continued relevance and effectiveness.

Way Forward

The Kudumbashree programme continues to stand as a beacon of inclusive development and women empowerment in Kerala. With its recent strides into digital transformation, expanded livelihood initiatives, and innovative convergence with government schemes, the mission is evolving into a model of sustainable community-based development.

The following focus areas can enhance the impact and resilience of Kudumbashree:

1. **Strengthening Digital Inclusion**
Building on initiatives like the *Kudumbashree Digital Literacy Campaign*, ensuring all members especially in rural and marginalized communities are digitally empowered and will unlock new economic and educational opportunities.

2. **Scaling Up Livelihood Diversification**

As micro-enterprises and farming continue to flourish, Kudumbashree must further support value-chain development, branding, and market linkages, especially through e-commerce and digital platforms.

3. **Fostering Youth Engagement and Innovation**

The success of programmes like *Yuvashree* highlights the need to deepen youth participation in leadership and enterprise. Incubating young entrepreneurs and promoting social innovation will ensure intergenerational continuity.

4. **Resilience and Climate Adaptation**

Integrating climate-resilient agriculture, sustainable livelihoods, and green technologies within Kudumbashree's framework can prepare communities to adapt to environmental challenges while promoting eco-friendly development.

5. **Enhanced Interdepartmental Convergence**

Strengthening the collaboration with sectors like health, education, agriculture, and local governance will deepen the holistic impact of the mission and improve service delivery at the grassroots.

6. **Data-Driven Decision Making**

Expanding the use of real-time monitoring systems and community data dashboards will help identify needs, measure impact, and inform evidence-based planning.

The Kudumbashree mission has demonstrated that empowering women and communities is a powerful lever for social change. As it embraces new challenges and opportunities, a future-oriented approach rooted in innovation, sustainability, and inclusivity will ensure that Kudumbashree is not only sustains its legacy but also inspires similar models across India and beyond.



References:

Kudumbashree: <https://www.kudumbashree.org>

Wikipedia: <https://www.wikipedia.org>

Local Self Government Department, Kerala: <https://lsgkerala.gov.in/en/lsgdLSG>

ResearchGate: <https://www.researchgate.net>

Foundation for Agrarian Studies (FAS): <https://fas.org.in>

The Hindu: <https://www.thehindu.com>

The Philosophy of the SUFFICIENCY ECONOMY of Thailand:

A Spiritual and Humble Journey of the Development
with moderation, reasonableness, and self-immunity

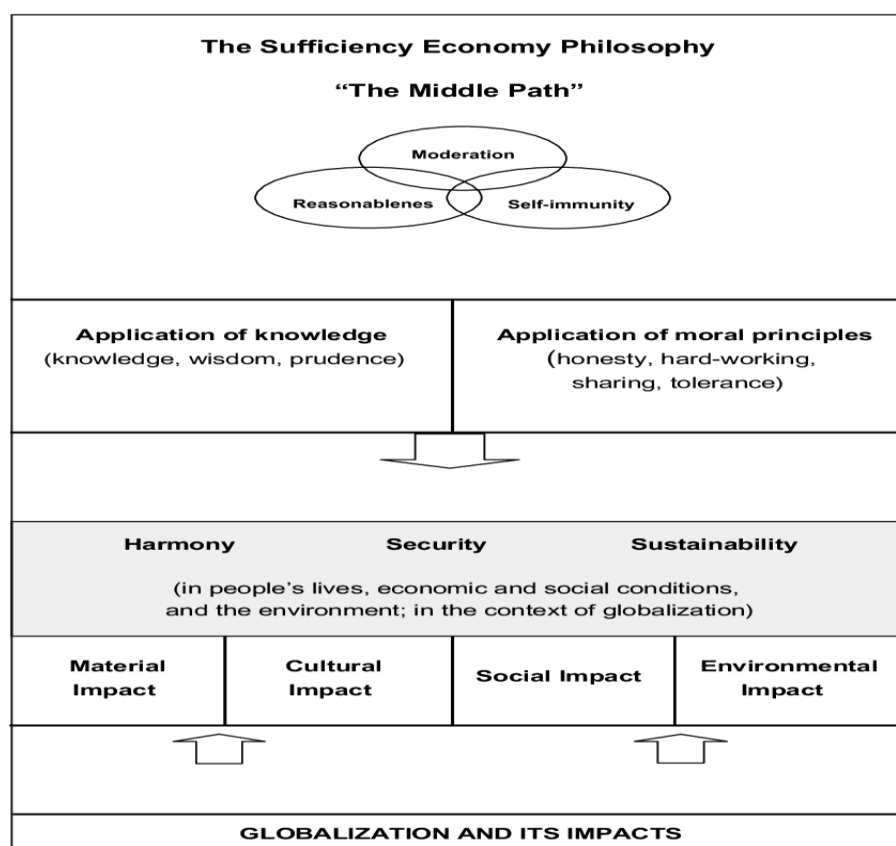
Hurain Jannat



Introduction:

The *philosophy of Sufficiency Economy* is a Thai development framework conceptualized by His Majesty late King Bhumibol Adulyadej (Rama IX) of Thailand (1927 –2016) in 1974. This philosophy has been widely applied in Thailand's national development planning and is considered a guiding principle for sustainable development at all levels—from individuals and families to communities and the nation. It offers a middle-path approach to development that emphasizes moderation, reasonableness, and self-immunity, particularly in the context of

globalization and socio-economic change. This philosophy of life is resilient according to one's lifestyle while guiding the person to lead the life with an appropriate conduct, based on Thai culture or traditional way of life.



Source: *Asia-Pacific Development Journal*, Vol. 17, No. 1, June 2010, *THE PHILOSOPHY OF THE SUFFICIENCY ECONOMY: A CONTRIBUTION TO THE THEORY OF DEVELOPMENT* by Prasopchoke Mongsawad

The philosophy of sufficiency economy highlights a balanced way of living with the three principles—*moderation*, *reasonableness*, and *self-immunity*—along with the conditions of *morality* and *knowledge* that can be applied to any level of the society. The philosophy of sufficiency economy, as a new paradigm of development, aims at improving human well-being as a development goal.

History and Context

In 1946, after ascending to the throne, King Bhumibol traveled the entire country and became aware of the hardships that were faced by Thai farmers. At that time, the per capita GDP of Thailand was about US\$200. Then, he took a keen interest in rural development, and instituted a number of royal projects to help the lot of the rural impoverished and marginalized people. The sufficiency economy philosophy was the first anecdote in the king's speeches to the students at Kasetsart University, Bangkok and Khon Kaen University in 1974. It was introduced in the 1970s and later elaborated in the wake of the 1997 Asian Financial Crisis, when Thailand experienced economic hardship due to overreliance on foreign capital and excessive consumerism. In response, King Bhumibol Adulyadej proposed the philosophy of sufficiency economy (SEP) to people of Thailand on 4 December 1997

advocating a sufficiency-oriented approach that would help Thailand achieve sustainable development and resilience.

The philosophy of Sufficiency economy came to prominence when the king told a nationwide television audience, *‘Recently, so many projects have been implemented, so many factories have been built, that it was thought Thailand would become a little tiger, and then a big tiger. People were crazy about becoming a tiger...Being a tiger is not important. The important thing for us is to have a sufficient economy. A sufficient economy means to have enough to support ourselves’*

The philosophy guides people in living their lives according to the middle path. The concept of PSE can be applied to the individual level, the community level and the national level. Thailand has often promoted the Sufficiency Economy as a localized model of sustainable development, balancing economic progress with environmental stewardship and social equity.

The concept was based on the approach taken by His Majesty’s own Royal development projects, including ideas taken from participatory development, sustainable development, and was guided by the core tenets of Theravada Buddhism. Thai governments in the late 1990s started to promote this concept as the overarching development framework as an attempt to guide development in a direction compatible with official national historiography, which emphasizes the role of Nation, Monarchy, and Religion as the three pillars of the Kingdom.

Core Principles

The Sufficiency Economy Philosophy (SEP) is built upon three interrelated principles and two underlying conditions:

A. Three Core Principles/Pillars

1. Moderation

The sense - *‘not too much or not too little’* - an Eastern concept is the basis of ‘Moderation’ with reason which was adopted. As His Majesty the King has stated: “Being moderate does not mean being too strictly frugal; consumption of luxury items is permitted... but should be moderate according to one’s means.” (Royal Speech, given at Dusit Palace)

- Avoiding extremes in behavior and consumption.
- Encouraging balanced decision-making based on needs, not wants.
- For example, a farmer diversifies crops rather than relying on a single cash crop.

2. Reasonableness (Wisdom-based Decision Making)

- Considering the causes and effects of actions or choices
- Making decisions that are ethical, legal, and justifiable by using academic approaches, legal principles, moral values or social norms
- Promotes informed and rational planning.

3. Self-Immunity (Resilience)

- Emphasizes the need for built-in resilience against the risks which arise from internal and external changes by having good risk management;
- Building buffers against risks—economic, social, or environmental

B. Two Accompanying/Supporting Conditions

1. Knowledge

- Ensures that decisions are well-informed and based on evidence or experience.
- Comprehensive knowledge and academic approaches at every stage of planning and implementation.
- Promotes continuous learning and local wisdom.

2. Morality and Ethics

- Integrity, honesty, and compassion in decision-making.
- Emphasizes good governance, transparency, and care for others

Self-Immunity (Resilience)

- Immunity to changes in *material circumstances* implies having enough savings, being insured against financial risks, and making long-term future plans.
- Immunity to *social changes* signifies unity among people, along with their contentment and feeling at peace.
- Immunity to *environment changes* prompts individuals and their communities to be aware of the impacts their actions may have on the environment, and subsequently their livelihoods, an awareness which leads them to live in harmony with nature.
- Immunity to *cultural changes* means that the people appreciate and value their culture and heritage and do not waver in their determination to uphold them. They also understand and have a positive attitude towards cultures of others.

Implementation

Individual and Family Level

- Encouraging financial prudence, saving, and simple living.
- For instance, practicing home gardening or community-based savings.

Community Level

- Promotion of community enterprises and self-reliance.
- Use of local knowledge and natural resources in a sustainable manner.

National Level

- Integrated into *Thailand's National Economic and Social Development Plans* (especially since the 9th plan, 2002–2006).
- Guides policies on sustainable agriculture, education, public health, disaster preparedness, and environmental management.

Notable case studies/Success Stories

- **The Royal Projects:** Initiatives to improve livelihoods of hill-tribe communities through sustainable agriculture.
- **Ban Sam Kha Village:** A model village in Lampang province that adopted SEP principles, leading to improvements in income, health, and education.
- **Community-based tourism:** Promoted in rural areas using SEP to maintain cultural and environmental integrity.

The SEP aligns closely with the United Nations Sustainable Development Goals (SDGs), especially Goal 1: No Poverty, Goal 12: Responsible Consumption and Production, Goal 13: Climate Action and Goal 16: Peace, Justice, and Strong Institutions.

Ban Sam Kha Village, Lampang Province – A Model of Sufficiency Economy in Practice



The Ban Sam Kha Village is situated in Mae Tha District, Lampang Province of Northern Thailand. In the early 2000s, Ban Sam Kha faced severe problems such as deforestation, environmental degradation, drug abuse, youth delinquency, economic instability due to monoculture farming, social conflict and poor governance. The community was in severe crisis and on the verge of collapse—both socially and ecologically. Inspired by King Bhumibol’s Sufficiency Economy Philosophy, the village chief Mr. Prayad Hongthong led a community-wide transformation and movement based on moderation, reasonableness, and resilience.

Key Interventions:

1. Reforestation and Environmental Management

- The community stopped logging and began replanting local tree species.
- Introduced community forest zoning: preservation, agriculture, and buffer zones.
- Villagers formed patrol teams to protect watersheds.

2. Diversified, Organic Agriculture

- Shift from chemical monoculture (e.g., corn) to organic farming with a mix of rice, vegetables, and fruit trees.
- Emphasis on local seed varieties and natural fertilizers.
- Promoted home gardening and sufficiency plots.

3. Community Savings Group

- Established a village savings cooperative to promote financial literacy and resilience.
- Members contribute monthly savings and receive small loans at low interest.
- Reduced debt dependency on loan sharks.

4. Youth Development and Education

- Created programs for drug prevention, cultural education, and vocational skills.
- Youth were involved in reforestation and water conservation projects.

5. Good Governance

- Introduced transparent decision-making and inclusive village meetings.

Set clear rules for resource use and community discipline.

SEP Principle	Application in Ban Sam Kha
Moderation	Balanced land use, diversified income
Reasonableness	Evaluation of environmental and social impacts
Self-Immunity	Community savings, food security
Knowledge	Training in organic farming and governance
Morality/Ethics	Collective decision-making, youth mentoring

Results and Impact

Impact Area	Outcomes
Environment	Over 3,000 ‘rai’ (approx. 480 hectares) of forest restored
Economy	80% of households now self-reliant in food and income
Social Cohesion	Reduced crime, increased community participation
Health	Less chemical exposure, improved nutrition
Education	Youth engagement in local wisdom and sustainability

Recognition

- Ban Sam Kha has received national and international recognition awards for Sustainable Development. Now, it serves as a learning center for the Sufficiency Economy Philosophy (SEP), regularly hosting delegations from ASEAN, Africa, and South Asia.

Thai International Cooperation Agency (TICA) Projects Abroad

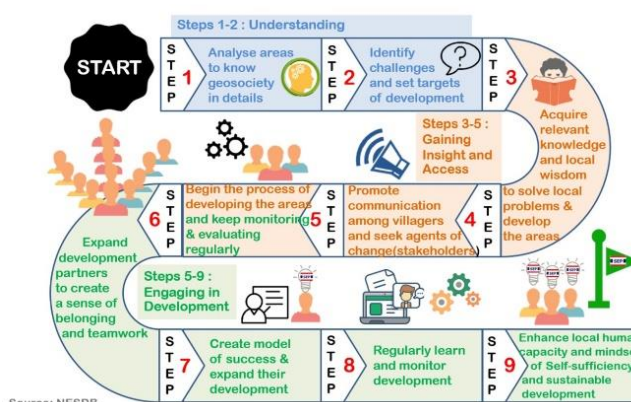


The Thai International Cooperation Agency (TICA) implemented development projects based on the application of the SEP principles around the world. At present, there are development projects over 20 countries viz. Laos, Cambodia, Timor-Leste, Bhutan, and other countries with the focus of sharing Thailand's SEP experience internationally.

Examples:

1. SEP Learning Center in Savannakhet, Laos.
2. Agricultural and livelihood projects in Cambodia.
3. Youth training programs in Bhutan.

The projects are implemented as two main types: The first one is the establishment of SEP learning centers, while the second one is the development of SEP-sustainable communities. Each project type utilizes development models, experiences and success stories that Thailand has accumulated during many years of applying the SEP in sustainable development model, both domestically and internationally. TICA also seeks to conduct development projects using the knowledge and techniques that suit the local topographical and sociological conditions, taking into account the 4 dimensions of the SEP: economy, society, environment and culture. To implement our SEP-led development projects, TICA applies the 9 steps of development based on the concepts of “Understanding,” “Gaining Insight and Access,” and “Engaging in Development.”



Source: NESDB

Results:

- Strengthened bilateral relations.
- Promoted grassroots development using Thai community models.

Huai Hong Khrai Royal Development Study Center (RDSCs), Chiang Mai



The Huai Hong Khrai Royal Development Study Center was established on December 11, 1982, at Doi Saket District in Chiang Mai Province. This project started based on the natural resource management by focusing on Forest rehabilitation using SEP. As severe deforestation caused drought and forest fires, the Centre, focuses on conducting study and research on various development patterns such as forest development by cultivating three types of trees for four benefits; economic, fruit, firewood and the conservation of soil and water to increase moisture. There is also the conservation of watershed areas by using water from the irrigation system, from rains and from check dams to maintain moisture as well as by establishing wet fire breaks. The study also emphasized the use of various development patterns to enable farmers to rely on themselves without having to destroy the environment. The Royal Irrigation Department is the major coordinating agency.

Results: Reforestation of degraded areas, Increased water retention and biodiversity and provided training to local and international visitors.

New Theory Farm Nong Luang Village, Udon Thani Province



The ‘New Theory Farm Nong Luang Village’ in Udon Thani Province is a location that is known for its unique farming practices. This Integrated farming Project adopted the SEP Application through the New Theory Agriculture model: 30% water storage, 30% rice, 30% crops/fruit trees and 10% housing. The farm's name suggests that it may be a research or demonstration site for alternative or experimental agricultural techniques.

Outcome: Enhanced food security and drought resilience, Diversified income sources and Fostered community cooperation.

Baan Jamrung Community, Rayong Province

A case study of Community-based rural development with the application of SEP.

- Transformed from an impoverished village to a model of sustainable development through soil and water conservation, organic farming, and community enterprise.

- Established local cooperatives, savings groups, and agro-tourism initiatives.

Impact: The household income increased over a period of time, reduced reliance on external resources. The Baan Jamrung community also became a learning center for SEP.

SEP in the Education Sector: Satit Patumwan Demonstration School

The Curriculum Integration Project is focused on instilling SEP values in Thai students.

Approach is to integrate SEP themes into curriculum for developing critical thinking, environmental ethics and moderation.

- Practical activities of the initiatives are: school gardens, cooperative businesses by students

- Impact: Fostered sustainable thinking and ethical awareness in students.

Conclusion:

The Sufficiency Economy Philosophy (SEP), conceived by His Majesty the late King Bhumibol Adulyadej of Thailand, offers a resilient and culturally grounded approach to sustainable development rooted in the principles of Theravada Buddhism. This philosophy has been widely applied and accepted not only in Thailand but also internationally for national development planning. Emphasizing moderation, reasonableness, and self-immunity, SEP serves as a practical middle path for individuals, communities, and nations to navigate socio-economic challenges in a globalized world. This philosophy of life is resilient according to one's lifestyle while guiding the person to lead the life in an appropriate manner based on Thai culture or traditional way of life. Its adaptability to diverse lifestyles and its alignment with traditional Thai values have contributed to its widespread application, both within Thailand and internationally.

References:

Asia-Pacific Development Journal Vol. 17, No. 1, June 2010 - PrasopchokeMongsawad:
The Philosophy of the Sufficiency Economy: A Contribution to the theory of
Development

<https://thaiembassy.se/en/monarchy/philosophy-of-sufficiency-economy/>

Office of the National Economic and Social Development Council (NESDC). (2021).

Sufficiency Economy Philosophy: Thailand's Path towards Sustainable Development
Goals. <http://www.nesdc.go.th>

<https://www.rdpb.go.th/en/Studycenter/royal-development-study-centres-rdscs-c60/huai-hong-khrai-royal-development-study-centre-v73>

United Nations Development Programme (UNDP) Thailand. (2019). Human Development Report: Sufficiency Economy and Human Development. <https://www.th.undp.org>

Thailand International Cooperation Agency (TICA). (2022). SEP for SDGs Partnership. <https://tica-thaigov.mfa.go.th>

Royal Development Projects Board. (2020). Case Studies on SEP Villages. <http://www.rdpb.go.th>

Piboolsravut, P. (2004). Applying the Philosophy of Sufficiency Economy. In CESD Seminar on Sufficiency Economy. Bangkok: NESDC.

<https://savannakhet.thaiembassy.org/th/content/the-sep-for-sdgs-partnership-in-action?page=60c81b788511a0731f58dd32&menu=60c8194d31f52b62254cc952>

Rural Innovation through ICT: The Siyakhula Living Lab Initiative Bridging the Digital Divide in South Africa's Eastern Cape

27

Ms. Tahsina Tabassum Sajuti

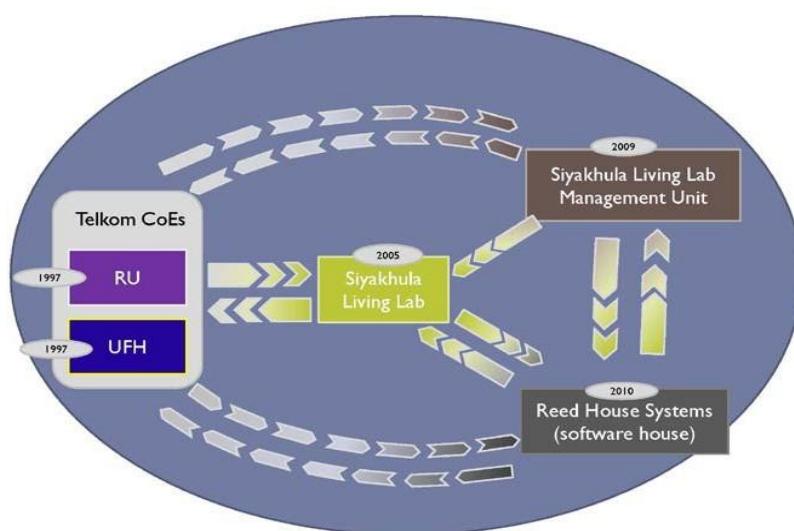
Introduction: The Digital Divide in Rural South Africa

The emergence of the knowledge society, characterized by the transformative impact of Information and Communication Technologies (ICTs), has brought unprecedented opportunities for development worldwide. However, these benefits remain largely concentrated in urban and affluent communities, creating what has come to be known as the “digital divide.” This divide is particularly pronounced in developing countries like South Africa, where historical inequalities are further exacerbated by uneven access to digital technologies and skills.

Rural communities in South Africa face multiple challenges related to ICT access, including:

- Limited telecommunications infrastructure
- High costs of connectivity
- Lack of relevant digital skills and literacy
- Absence of contextually relevant digital content and services
- Limited access to devices and power infrastructure

These challenges create significant barriers to participation in the emerging knowledge economy, hindering economic development and perpetuating social exclusion. It is within this context that initiatives like the Siyakhula Living Lab have emerged as innovative approaches to addressing the digital divide in rural South Africa.



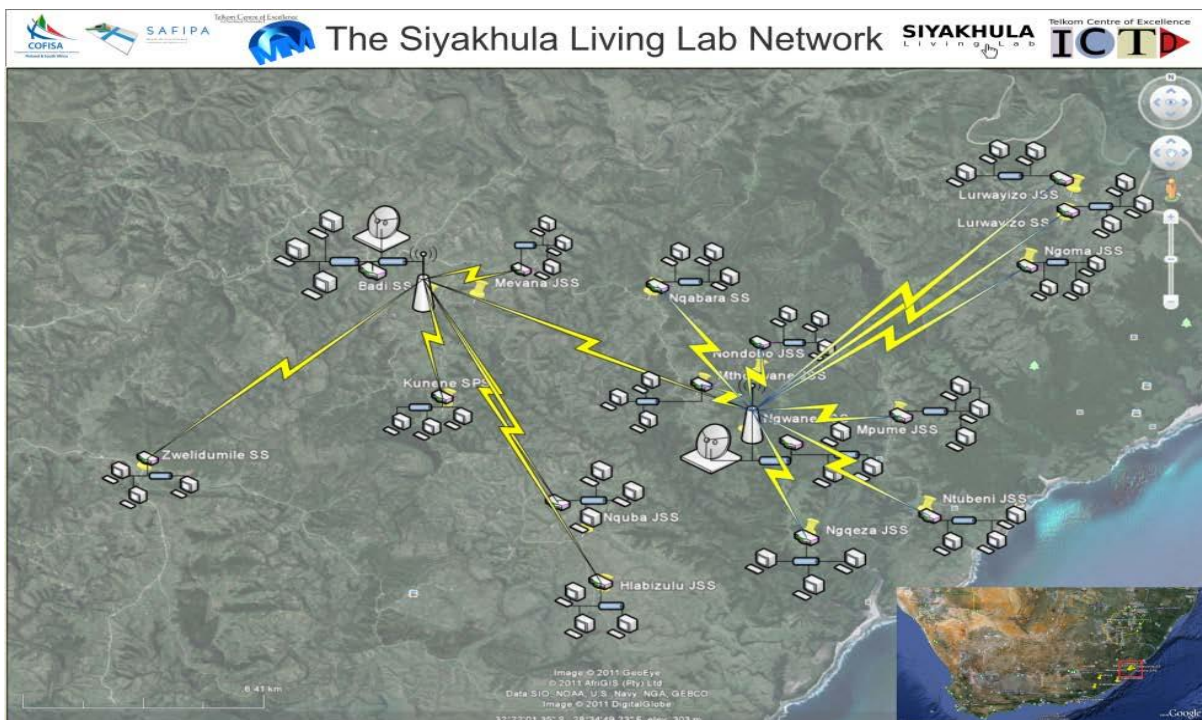
The Siyakhula Living Lab: A Co-Creation Ecosystem in Action

Rooted in the principles of the Research, Development, and Innovation (RDI) living lab methodology, the SLL operates on the core tenet of co-creation of solutions with the communities it serves. This user-centric approach ensures that technological interventions are relevant, appropriate, and sustainable within the local context (Almirall & Wareham, 2011). The SLL situated primarily in the Mbhashe municipality in the rural Eastern Cape Province of South Africa, leverages the academic expertise of multiple disciplines (including Computer Science, Anthropology, Communication, Education, and more) from both Rhodes and Fort Hare Universities, creating a rich, multi-disciplinary environment for innovation.

The SLL's commitment extends beyond simply providing access; it actively aims to cultivate a culture of ICT production. This long-term vision guides their strategic choices, such as prioritizing "large ICT" deployments (full computers) that enable content creation, advocating for Free and Open Source Software (FOSS) to lower costs and promote local adaptation, and strategically locating Digital Access Nodes (DANs) within schools, making them accessible to both students and the wider community. This holistic approach addresses not only the immediate need for connectivity but also the foundational requirements for long-term digital empowerment.

Technology Options for Contextualized Access: Building Broadband Islands

Recognizing the dynamic nature of the technology landscape, the SLL adopts a flexible and adaptive approach to infrastructure development. Their core strategy involves creating "broadband islands" – interconnected points-of-presence, typically schools, linked wirelessly at high speeds. The document explicitly mentions the effective use of fixed and mobile WiMAX for this inter-node connectivity, highlighting its cost-effectiveness and suitability for the terrain. However, they remain open to other technologies like Wi-Fi, depending on geographical constraints and licensing regulations.



Crucially, selected Digital Access Nodes (DANs) within these broadband islands serve as gateways to the wider internet. The nature of this connection is context-dependent, ranging from satellite in the remote Dwesa site to fiber optic through Rhodes University's infrastructure in peri-urban Grahamstown. The potential use of 3G/4G in other scenarios further underscores their pragmatic approach to leveraging available technologies. This LAN/WAN-like architecture, while reflecting standard networking principles, is carefully tailored to the specific bandwidth needs and cost considerations of the rural environment.

Each DAN is equipped with a variable number of user terminals, often implemented as cost-effective thin clients. The central server infrastructure can range from a single machine to a cluster of less powerful, even refurbished, units, demonstrating a resourceful approach to resource utilization. The consistent use of Edubuntu, a Linux-based operating system, across deployments aligns with their commitment to FOSS, offering stability, customizability, and reduced licensing costs. The photograph of a computer literacy session in Ngwane exemplifies the tangible impact of these DANs in empowering local communities with essential digital skills.

Reed House Systems: Industrializing Innovation for Sustainability

The transition of successful SLL experiments into robust, industrial-grade products is the driving force behind Reed House Systems (RHS), established in 2010. While facing recent financial challenges, RHS represents a crucial step towards ensuring the long-term sustainability and scalability of the SLL's innovations. Their flagship product, TeleWeaver, a middleware platform designed to host a diverse range of e-services tailored for poor communities, embodies this ambition.

TeleWeaver's architecture is designed for accessibility across various devices, from PCs in DANs and homes to mobile handsets (spanning 2G to 4G). This multi-channel approach recognizes the increasing prevalence of mobile technology, even in underserved areas (GSMA, 2023). The potential applications hosted on TeleWeaver are diverse and directly address the needs and opportunities within these communities. Examples include e-commerce platforms for local artisans and micro-tourism ventures, tools for CV creation and job searching, interfaces for interacting with government services (like ID requests and child grant applications), community survey platforms, and support for pre-paid services.



The innovative revenue model underpinning TeleWeaver is particularly noteworthy for its sustainability potential. It leverages the principle of "organizations accessing users pay," mirroring aspects of the traditional internet model. Revenue streams are envisioned to originate from local users (for certain services) and, more significantly in the initial stages, from external entities such as buyers of local goods, government departments seeking

efficient service delivery, and other organizations seeking to engage with these communities. The "TeleWeaver" analogy – weaving together small revenue streams to create a substantial financial foundation – aptly captures this innovative approach to funding ICT infrastructure in resource-constrained environments. RHS strategically targets government entities (municipal, provincial, and national) as primary clients for TeleWeaver. The value proposition for these clients lies in the potential to reduce operational costs associated with traditional service delivery models and to foster economic activity and improve quality of life through enhanced access to ICTs. The offering extends beyond just the software platform to include turn-key solutions encompassing hardware for DANs, connectivity, and training, simplifying adoption and maximizing impact.

Siyakhula Living Lab: Current Areas of Research and Knowledge Generation

The SLL is not just a deployment initiative; it is also a dynamic research hub, actively contributing to the body of knowledge in the field of ICT for development. Their current research areas demonstrate a comprehensive and nuanced understanding of the challenges and opportunities in this domain:

- **Broadband telecommunications network models for rural and peri-urban communities:** This research directly informs the SLL's infrastructure deployment strategies, seeking to identify the most effective and cost-efficient network architectures for these contexts.
- **E Service provisioning for rural and peri-urban communities:** This area focuses on understanding the specific needs and preferences of these communities to develop relevant and impactful e-services delivered through platforms like TeleWeaver.
- **Financial, technical and cultural models for rural and peri-urban ICT initiatives:** Recognizing the multifaceted nature of sustainability, this research explores viable financial models, appropriate technical solutions, and culturally sensitive approaches to ICT adoption.
- **Monitoring and evaluation of rural and peri-urban ICT initiatives:** Rigorous monitoring and evaluation are crucial for understanding the impact of interventions and informing future strategies. This research focuses on developing effective methodologies for assessing the outcomes of ICT initiatives in these contexts.
- **Rural and peri-urban user requirement elicitation:** Understanding the needs and aspirations of the target users is fundamental to the co-creation process. This research explores effective methods for eliciting these requirements.
- **ICT in Education:** Given the strategic placement of DANs in schools, research into the effective integration of ICTs in educational settings is a key focus area.

A Collaborative Ecosystem: Partners and Networks

The success and reach of the SLL and RHS are significantly amplified by their extensive network of partners, spanning national and international organizations. These collaborations provide access to expertise, funding opportunities, and platforms for knowledge exchange. Key partners include:

- **Telkom Centres of Excellence (CoE) at the Universities of Fort Hare and Rhodes:** These centers provide foundational support and industry linkages.
- **Government agencies:** The involvement of various South African government departments (e.g., Department of Trade and Industry, Department of Science and Technology, Department of Telecommunications and Postal Services) highlights the national significance of the SLL's work.
- **Industry partners:** Companies like Telkom, Saab Grintek, and others contribute technical expertise and resources.
- **International academic institutions:** Collaborations with universities in Namibia, Lesotho, Italy, Germany, Australia, and Canada foster cross-cultural learning and the exchange of best practices.
- **Living Lab networks:** Membership in the Living Lab of Southern Africa (LLiSA) and the European Network of Living Labs (ENoLL) connects the SLL to a broader community of innovation practitioners.

The recognition received from high-ranking government officials, such as the former Minister of the Department of Science and Technology and the Deputy Minister of the Department of Communications, further underscores the national importance and visibility of the SLL's efforts. This robust network is crucial for the sustainability and scalability of the SLL model.

Goals and Objectives: A Phased Approach to Digital Transformation

The SLL's goals and objectives are strategically phased, reflecting a long-term commitment to digital transformation:

- **Short-Term: Build Direct Benefits:** This phase focuses on establishing a functional and low-maintenance network infrastructure, providing essential computer literacy training, offering immediate cost-saving and economic opportunities through e-services (supporting local businesses, e-learning, e-health, e-governance), and engaging researchers in real-world applications.
- **Medium-Term: Network the Community and Build a Bridge to the Knowledge Society:** This phase aims to extend network access into community homes, demonstrating the value of connectivity and accelerating adoption, including mobile commerce (M-Commerce). It also includes the establishment and growth of Reed House Systems as a vehicle for industrializing SLL innovations and offering a "research-primed" community to external stakeholders (government, companies, NGOs) for collaborative development. The goal is to create a more deeply networked community actively engaged with the knowledge society.
- **Long-Term: Activate Full Participation in the Knowledge Society:** The ultimate vision is to have most community households networked and actively participating in the knowledge society. This includes the community evolving into innovators and content generators in their own right. The long-term objective is to see the SLL model replicated on a large scale across marginalized areas in Southern Africa, Africa, and the wider developing world.

Conclusion: A Scalable Model for Integrated Rural Innovation

The Siyakhula Living Lab and Reed House Systems present a compelling model for integrated rural innovation that goes beyond simply providing access to ICTs. Their emphasis on co-creation, the development of contextually relevant technological infrastructure, the fostering of local digital skills and content creation, and the establishment of a sustainable service delivery platform through TeleWeaver offer a holistic approach to bridging the digital divide. The strong network of partners and the phased strategic objectives further enhance the potential for long-term impact and scalability. While challenges remain, as evidenced by the recent financial constraints faced by RHS, the fundamental principles and the demonstrated successes of the SLL model offer valuable lessons and a promising pathway for empowering marginalized communities through digital inclusion. Further research and support for initiatives like the SLL are crucial for realizing the vision of a more equitable and inclusive knowledge society.

References:

- Siyakhula Living Lab: <http://www.siyakhulall.org>
- Almirall, E., & Wareham, J. (2011). Living labs and open innovation: roles and practices. *Technology Innovation Management Review*, 1(5), 12-17.
- GSMA. (2023). *The Mobile Economy 2023*. [<https://www.gsma.com/solutions-and-impact/connectivity-for-good/mobile-economy/wp-content/uploads/2023/03/270223-The-Mobile-Economy-2023.pdf>]
- Van Dijk, J. A. G. M. (2005). *The network society*. Sage.

Empowering Rural Innovation in Philippines through FAO's Transformative Approach to Sustainable Development

28

Ms. Tahsina Tabassum Sajuti

Introduction

Rural poverty remains a persistent challenge in many developing nations despite decades of development interventions. In the Philippines, where three out of four poor people live in rural areas, the need for effective development approaches is particularly acute. The Medium Term Philippine Development Plan (MTPDP) 2004-2010 explicitly prioritized rural poverty reduction through economic opportunities, socio-political stability, and good governance (NEDA, 2004).

Since 1959, the Food and Agriculture Organization (FAO) has collaborated with the Philippine government to address these challenges, implementing 393 national projects worth approximately US\$102.4 million. What distinguishes the most successful of these initiatives is their departure from conventional technology transfer models toward integrated rural innovation approaches that simultaneously address multiple dimensions of rural development (FAO, 2011).

This article examines five exemplary cases that illustrate how integrated rural innovation—defined as holistic, participatory, and contextually adapted interventions that simultaneously address technical, institutional, and social dimensions of rural challenges—has transformed Philippine rural development. By analyzing these cases, we identify common principles that characterize successful integrated rural innovation and draw lessons for future rural development initiatives.

The Philippine Carabao Centre: Transforming Indigenous Resources

The carabao (water buffalo) has traditionally served as the “backbone” of Philippine agriculture, providing essential draft power for small farmers. Despite increasing mechanization, the government recognized the carabao’s continued importance and untapped potential for meat and milk production. However, years of inbreeding, improper management, and poor nutrition had diminished the size and productivity of the Philippine carabao.



Multidimensional Innovation Strategy

In June 1980, FAO, UNDP, and the Philippine government launched a US\$1.8 million project to strengthen the Philippine Carabao Research and Development Centre (PCRDC). Rather than simply introducing improved buffalo breeds, the project exemplified integrated rural innovation through its comprehensive approach:

1. **Genetic improvement** combined indigenous carabao with larger Nili Ravi buffalo from Pakistan, preserving valuable adaptive traits while enhancing size and productivity



Figure: Carabao stock at the Philippine Carabao Centre

2. **Institutional network development** strengthened two existing centers at the University of the Philippines in Los Baños and Central Luzon State University while establishing four additional centers across diverse geographical regions
3. **Human resource development** invested in capacity building for research, extension, and management personnel
4. **Multi-functional development** transformed the carabao from primarily a draft animal to a triple-purpose resource providing for traction, meat, and milk
5. **Market-oriented value chains** developed processing and marketing infrastructure for carabao milk and meat products.

By December 1986, the project had artificially inseminated more than 2,200 female native carabaos, produced 547 crossbred calves, and 750 were pregnant. A milestone achievement occurred in August 1983 when the first crossbred carabao was presented to then-President Ferdinand E. Marcos, generating critical political support for continued program funding.

Sustainable Institutional Development

The program's institutional sustainability was ensured when President Corazon C. Aquino signed legislation creating the permanent Philippine Carabao Centre (PCC) on March 27, 1992. The PCC has since expanded to a network of thirteen centers nationwide, received ISO 9001:2000 accreditation in 2003, and hosted the Seventh World Buffalo Congress in 2004, which attracted 400 delegates from 28 countries.

This case demonstrates how integrated rural innovation extends beyond technical improvements to encompass institutional development, human capacity building, and value

chain enhancement. By addressing multiple dimensions simultaneously, the initiative transformed an indigenous resource into a significant contributor to rural livelihoods while creating permanent institutional capacity for continued innovation.

3. Integrated Pest Management: Ecological and Educational Innovation

The Integrated Pest Management (IPM) program, initiated in 1980, represents one of the most transformative agricultural innovations in the Philippines. Unlike conventional pest control approaches that rely primarily on chemical inputs, IPM exemplifies integrated rural innovation through its ecological sophistication and revolutionary educational methodology.

Ecological Innovation through Systems Thinking

The program emerged in response to the widespread infestation of rice brown plant hopper (BPH), which threatened food security in rice-producing countries. Research revealed that BPH was a secondary pest that had proliferated following heavy pesticide use under rice intensification programs. Ecological studies demonstrated that healthy rice ecosystems naturally harbored abundant BPH predators that could regulate pest populations without chemical intervention.

This ecological understanding led to a fundamental paradigm shift from input-intensive pest control to ecosystem management. Farmers learned to conserve or restore natural enemy populations through field management practices based on agro-ecological principles, including significant reduction in pesticide use and more selective pesticide choices that avoided broad-spectrum, persistent chemicals. The result was increased yields, more sustainable production, and reduced costs when insecticide use was dramatically reduced and fertilizers were applied more rationally.

Pedagogical Innovation: The Farmer Field School



reconceptualized agricultural learning:

The IPM program pioneered revolutionary approaches to agricultural education through the Farmer Field School (FFS) methodology. The first steps toward this educational innovation began with an experimental farmer training program spanning five consecutive planting seasons from 1978 through 1980. This approach fundamentally

1. Farmers became active participants in small interactive groups
2. Learning extended across a full growing season with weekly sessions
3. Hands-on field practice replaced theoretical lectures
4. The rice field itself became the primary classroom
5. The “ballot box” pre-test provided field-based diagnostic assessment

6. Live specimens replaced photographs or drawings
7. Methodology shifted from lectures to structured experiences and field analysis

President Fidel V. Ramos institutionalized these innovations by launching the national KASAKALIKASAN (bounty from farm and nature) program on May 3, 1993. The Philippines thus became one of the first countries to implement season-long FFS training not only for rice but also for maize, fruits, and vegetables.

Institutional Scaling and Knowledge Exchange

Today, KASAKALIKASAN has trained almost 200,000 farmers through more than 6,000 Farmer Field Schools across 68 provinces and three cities. What began as modest FAO assistance has evolved into a self-reliant US\$3 million annual program funded entirely from national government resources. The Philippines has become an IPM knowledge exporter, providing technical assistance to countries throughout Asia and Africa while leading the establishment of the ASEAN IPM Knowledge Network.



Figure: Graduation of participants to season-long IPM Farmers Field School for rice under EUFF Project in central Luzon

This case illustrates how integrated rural innovation encompasses not only ecological approaches but also transforms knowledge systems and educational methodologies. By integrating ecological principles with innovative learning approaches, IPM created sustainable change in agricultural practices while building farmer capacity for ongoing adaptation and innovation.

4. Agrarian Reform Communities: Social and Institutional Innovation

Land tenure reform represents one of the most politically and socially complex dimensions of rural development. The Philippines' experience demonstrates how integrated rural innovation can transform not merely land ownership patterns but entire rural community structures and livelihood systems.

Evolution of Comprehensive Support Systems

Initial land reform efforts in the Philippines date back to 1954, with the Agricultural Land Reform Code enacted in 1963, benefiting 72,201 farmers primarily through leasehold arrangements. A dramatic expansion occurred in October 1972 when Presidential Decree No. 27 declared the entire country a land reform area. However, implementing this comprehensive program posed immense technical and administrative challenges.



Figure: FAO consultant discussing micro financing for enterprises of agrarian reform beneficiaries (ARBs)



Figure: Women ARBs in Agusandel Sur province engaged in food processing as livelihood enterprise in agrarian reform communities under PATSARRD

FAO provided crucial assistance through several projects between 1970-1974, identifying training and research as priority areas for expanded assistance. Following President Corazon C. Aquino's launch of the Comprehensive Agrarian Reform Programme (CARP) in 1986, FAO support expanded beyond land transfer to encompass comprehensive service provision, including agricultural credit, training, rural infrastructure, and institutional support.

The Agrarian Reform Community Approach

A breakthrough innovation occurred in 1993 when the Department of Agrarian Reform (DAR) launched the Agrarian Reform Community (ARC) approach. An ARC comprises a community of beneficiaries in at least 2,000 hectares of contiguous areas where most CARP-covered lands have been transferred. This geographical clustering optimized service delivery through partnerships between DAR, other government agencies, NGOs, and international donors.

The ARC concept catalyzed substantial donor engagement. By 2000, there were 2,634 beneficiary organizations across 1,250 ARCs monitored by the DAR, supported by 16 foreign-assisted projects worth more than US\$600 million.

Farming Systems Approach to Development

FAO complemented the ARC approach with its innovative Farming Systems Approach to Development (FSD), which integrated technical, economic, and social dimensions of farming while ensuring community participation in decision-making. An evaluation mission in 2002 concluded that this approach substantially increased productivity and income while reducing rural poverty. Farmer beneficiaries diversified income sources and enhanced market responsiveness.

This case demonstrates how integrated rural innovation addresses not merely technical dimensions of agricultural production but transforms social institutions and governance systems. By linking land reform with comprehensive support services and participatory planning methodologies, the initiative created sustainable pathways for rural community development

5. Aquaculture Development: Blue Economy Innovation



The Philippines has emerged as one of the world's top ten fish-producing countries, with aquaculture contributing more than 50 percent of the total 5.10 million metric tonnes production in 2009. This remarkable growth—approximately 6 percent annually over the past decade—illustrates how integrated approaches to aquaculture development

have created a vibrant blue economy sector.

Comprehensive Development Strategy

FAO implemented several projects focusing on brackishwater aquaculture development, fishpen development, and aquatic resources management. These initiatives were distinguished by their integrated approach:

1. **Institutional capacity building** established a separate fisheries extension service with qualified technical staff at national, regional, and provincial levels
2. **Demonstration-based learning** created aquaculture demonstration projects for hands-on training
3. **Value chain development** established strategically located aquaculture hatcheries throughout the Philippines
4. **Knowledge management** continuously updated the Fisheries Extension Officer's Manual with recent technological innovations

The impact of these interventions can be seen in the widespread availability of affordable tilapia and milkfish (*Chanos chanos*) in public markets nationwide. The importance of aquaculture became evident in 1996 when it surpassed both commercial and municipal fishing production.

Multiple Development Outcomes

Aquaculture's integrated development has generated multiple benefits: improved food security, enhanced nutrition for poor households, employment generation (directly employing approximately 260,000 people), and poverty reduction. The phenomenal growth in milkfish and tilapia production has made these nutritious proteins accessible even to poor households in remote villages, significantly improving nutritional status.

This case illustrates how integrated rural innovation encompasses multi-objective development strategies that simultaneously address food security, nutrition, employment, and environmental sustainability. By developing comprehensive approaches to aquaculture development rather than focusing narrowly on production technology, these initiatives have created sustainable aquatic food systems with far-reaching development impacts.

6. Forest Restoration: Ecological and Community Innovation

A small but remarkably successful FAO project on Bohol Island demonstrates how innovative approaches to forest restoration can simultaneously regenerate degraded landscapes and transform community resource management practices.

Assisted Natural Regeneration: Technical Innovation

The forests on Bohol Island had suffered decades of degradation through slash-and-burn agriculture. In severely degraded areas, only hardy grass species survived on nutrient-depleted soil. The three-year project "Advancing the application of Assisted Natural Regeneration for effective low-cost forest restoration" introduced an ingeniously simple yet effective restoration technique.

The core innovation—Assisted Natural Regeneration (ANR)—works with natural regenerative processes rather than replacing them. Local teams search degraded areas for naturally occurring tree seedlings struggling beneath aggressive grasses. When seedlings are identified, workers clear a ring around each plant to reduce competition for water, nutrients, and sunlight, while periodically pressing surrounding grasses until the seedling grows tall enough to shade competitors.

This approach leverages existing forest regenerative capacity rather than requiring expensive nursery development and planting. Consequently, ANR costs approximately half as much as conventional reforestation while producing more authentic, biodiverse forest ecosystems.

Community Stewardship and Multiple Benefits

The project's success stems from its community-based implementation. Local people not only conduct the technical work but also patrol regenerating areas to prevent illegal harvesting and grazing, creating ownership over forest resources. As community member Elisio Chavez observed, “Before, these forests were just being cut down and burned continuously. Then the project started, and people started taking care of the forests.”

The ecological restoration has yielded multiple economic benefits: improved soil quality enabling cultivation of Pandanus plants used in basket-weaving, expanded ecotourism opportunities, and protection of critical habitat for the endangered Philippine tarsier (*Carlito syrichta*). The Philippine government has scaled up this approach across 9,000 hectares nationwide, and FAO has extended it to four additional Southeast Asian countries.

This case demonstrates how integrated rural innovation can transform natural resource management through approaches that simultaneously address ecological restoration, livelihood development, and community governance. By integrating these dimensions, the initiative created sustainable pathways for reversing environmental degradation while improving rural livelihoods.

7. Principles of Integrated Rural Innovation

Analyzing these diverse case studies reveals several common principles that characterize successful integrated rural innovation in the Philippine context:

1. Multidimensional Integration

Successful rural innovation operates across multiple dimensions simultaneously:

- **Technical integration:** Addressing interconnected production challenges through complementary technologies
- **Institutional integration:** Coordinating research, extension, regulation, and implementation agencies
- **Value chain integration:** Linking production improvements with processing, marketing, and consumption
- **Knowledge integration:** Combining scientific expertise with indigenous knowledge

- **Geographical integration:** Adapting approaches to diverse ecological and socioeconomic conditions

2. Strategic Institutional Development

Perhaps the most enduring impact of these initiatives has been the establishment or strengthening of permanent institutions that continue driving innovation long after project completion. The Philippine Carabao Centre, KASAKALIKASAN IPM program, and agrarian reform support systems exemplify how initial technical assistance can catalyze lasting institutional capacity.

3. Environmental Sustainability and Economic Development

Successful innovations demonstrate that environmental sustainability and economic development need not be opposing goals. The IPM program improved yields while reducing pesticide use; forest restoration protected biodiversity while generating new income streams; and aquaculture boosted nutrition while creating employment opportunities.

8. Conclusion: Lessons for Rural Development Practice

The Philippines' experience offers valuable lessons for rural development practitioners and policymakers worldwide:

1. **Beyond technology transfer:** Effective rural innovation extends beyond transferring technologies to building local innovation systems that integrate technical, institutional, and social dimensions.
2. **Participatory knowledge creation:** Knowledge for rural innovation emerges not only from research institutions but also through structured farmer experimentation and community engagement.
3. **Institutional sustainability:** Long-term impact requires building permanent institutions that can continue innovation processes after project completion.
4. **Policy coherence:** Successful innovations align with broader policy frameworks while adapting to local conditions.
5. **Multi-stakeholder collaboration:** Integrating diverse stakeholders—government agencies, research institutions, civil society organizations, and private sector actors—creates synergistic innovation systems.

As the Philippines confronts emerging challenges including climate change, digital transformation, and market integration, these principles of integrated rural innovation remain relevant. Building on decades of successful collaboration, Philippine institutions are well positioned to lead the next generation of agricultural innovation while sharing valuable lessons with the global community.

References

- Food and Agriculture Organization. (2011). *FAO success stories in the Philippines*. FAO Representation in the Philippines, Manila.

Asian Development Bank. (2007). *Philippines: Comprehensive Agrarian Reform Program extension with reforms*. Manila: ADB.

National Economic and Development Authority. (2004). *Medium Term Philippine Development Plan 2004-2010*. Manila: NEDA.

Philippine Carabao Center. (2010). *Annual Report 2010*. Department of Agriculture, Science City of Muñoz, Nueva Ecija.

From farmer field school to community IPM. FAO Regional Office for Asia and the Pacific, Bangkok.

The Saemaul Undong Model, South Korea

A initiative to modernize Rural through resolving disparity between Industrialized Urban and Impoverished Rural areas.

29

Dr. Usharani Boruah

Back Ground

The Saemaul Undong Model, South Korea (also known as the New Village Movement or SU movement) was launched in 1970 under the leadership of President Park Chung Hee as a national initiative to modernize rural South Korea. At the time, the country faced a stark imbalance between its rapidly industrializing urban centers and its underdeveloped, impoverished rural areas. The movement emerged as a strategic response to this disparity, aiming to uplift rural livelihoods and integrate them more effectively into the nation's broader economic growth.



Rooted in traditional Korean communal practices such as Hyangyak (local community compacts) and Dure (cooperative farming), Saemaul Undong emphasized three core principles: self-help, diligence, and cooperation. These values were central to mobilizing local participation and fostering a sense of ownership among villagers in their own development processes.



In its initial phase, the government provided basic construction materials—such as cement, iron bars, and other building resources to selected villages. Communities were encouraged to use these materials to carry out their own development projects, such as improving roads, housing, and communal facilities. This bottom-up approach allowed villagers to prioritize their needs while fostering unity and collective action.

As the movement gained momentum, its scope expanded beyond physical infrastructure. It began to encompass income-generating projects, educational and cultural programs, and various capacity-building initiatives. Saemaul Undong became a foundational element of South Korea's rural development policy throughout the 1970s and 1980s, contributing significantly to poverty reduction, enhanced rural productivity, and improved living standards.

The New Village Movement is widely credited with transforming the socio-economic landscape of rural Korea and is often cited as a model of community-driven development. Its legacy continues to influence rural development strategies both domestically and internationally.

Objectives of Saemaul Undong (New Village Movement)

Launched in 1970 by President Park Chung-hee, Saemaul Undong, or the New Village Movement, aimed to modernize rural South Korea through a community-driven approach. Rooted in the principles of diligence, self-help, and cooperation, the movement sought to transform impoverished rural areas into thriving communities.

According to the Korea Saemaul Undong Center, the movement's goals are:

- **Development of a modern, comfortable, and convenient social community.**
- **Establishment of companies that workers can be proud of, achieving sustained growth in a cooperative and trusting working environment.**
- **Creation of a sound and healthy society where members enjoy pleasant and intimate relationships.**
- **Building a continuously improving nation that can be a source of pride.**

These goals were pursued through a five-step process:

1. **Basic Arrangements:** Forming core groups, raising seed money, and establishing basic principles.
2. **Operation of Projects:** Planning and implementing community projects with active participation.
3. **Main Stage of Project Operation:** Improving living environments, increasing income, and consolidating community efforts.
4. **Final Stage of the Project:** Sharing results, stabilizing joint funds, and establishing long-term sustainability.
5. **Feedback at National Level:** Creating a favorable environment through government support and providing intensive education.

Additionally, several key objectives of the movement are:

- **Poverty Reduction:** Alleviating rural poverty by improving living standards and economic opportunities.
- **Infrastructure Development:** Enhancing rural infrastructure, including roads, irrigation systems, and housing.
- **Community Empowerment:** Fostering a sense of community and self-reliance among rural residents.
- **Economic Modernization:** Modernizing agriculture and promoting income-generating activities.
- **Cultural Enrichment:** Improving cultural facilities and promoting social cohesion.

These objectives collectively aimed to uplift rural communities, reduce disparities between urban and rural areas, and contribute to the overall development of South Korea.

Outcomes

1. Economic Modernization and Increased Agricultural Income

The movement led to substantial improvements in rural infrastructure, including roads, irrigation systems, and housing. This modernization boosted agricultural productivity and household incomes.

2. Social Development and Education

Saemaul Undong contributed to higher education levels in rural communities. Land reform, which preceded the movement, enabled farmers to own land, aligning their economic

interests with community development. This empowerment facilitated the construction of schools and improved literacy rates.

3. Cultural Transformation and Empowerment

The movement fostered a "can-do spirit," promoting self-reliance and cooperation. It emphasized practical benefits over formalities, leading to attitudinal changes that encouraged community participation and mutual trust.

4. Replication Internationally

The Saemaul Undong has been recognized globally as a model for rural development. Countries like Indonesia, Ethiopia, and Myanmar have adopted its principles to enhance community-driven development, focusing on citizen participation and poverty reduction.

Achievements:

1. Economic Development:

- a. Modernization of Korea's rural sector.
- b. Increased agricultural household income.
- c. Eradicated the global stereotypical view of the "helpless" rural village.
- d. Improved the agricultural production structure by employing machinery and improving agricultural management.

2. Social Development:

- a. Raised the standard of life in the rural sector.
- b. Higher education of the rural population.
- c. Modernization of lifestyles in agricultural households.

3. Attitudinal Changes:

- a. "Can-Do Spirit", a collective confidence-building effort, was promoted across the country.
- b. Higher levels of self-help, cooperation, and mutual trust.
- c. More emphasis was placed on practical benefits, rather than on unnecessary formalities.
- d. Promoted rational goal-oriented behavior.
- e. Belief, a better future can be achieved with our own abilities.
- f. Progressive and scientific attitudes.
- g. Fueled expansion of the Korean tradition of helping others.

Success Factors:

Success factors may be summarized into 5 factors:

1. The government supported the residents at the appropriate time to lead their voluntary participation

2. The government did not interfere but defined the guideline for skills, so it caused the residents voluntarily participate in the project and elect their leader by themselves as well as to decide their own project.

3. There was a dedicated leader and the government cultivated a leader with strong leadership through Saemaul Undong training. The leader served his or her duty without pay and took a role as a leader through concentrated training in the Saemaul Undong Central Training Institute

4. In addition, the government chose an effective way to support by inducing competitiveness based on self-help spirit with the principle of “supporting the predominant village first”. It graded villages into 3 classes such as basic, self-help and self-reliance village. Therefore, the people worked harder to get more resources.

5. It was implemented in a village unit. An optimal condition to expand this movement was an old and traditional town which is interested in community consciousness and the interest of the residents.

Challenges and Limitations

1. Increased Rural Indebtedness

As the movement progressed, the emphasis shifted from labor contributions to financial investments. This change led to significant indebtedness among rural households. For example, the average household debt increased tenfold from \$1,300 in 1969 to \$17,300 in 1975, far outpacing income growth.

2. Widening Urban-Rural Income Gap

Despite initial improvement, the income disparity between urban and rural areas persisted. The withdrawal of subsidies and the introduction of low agricultural prices in the mid-1970s exacerbated the situation, leading to increased rural poverty and migration to urban centers.

3. Structural Agricultural Issues

The movement's focus on infrastructure and community mobilization did not address deeper structural problems in agriculture, such as land fragmentation and limited access to markets. These issues continued to hinder long-term agricultural development.

4. Aging Rural Population

In recent years, South Korea's rural areas have experienced demographic challenges, including an aging population and declining youth participation in agriculture. This trend threatens the sustainability of rural communities and the agricultural sector.

Gender Perspective of the Saemaul Undong Programme

The Saemaul Undong (SU) movement brought important changes to society and culture, especially in how gender roles were seen and how women took part in community activities.

The movement marked an important turning point for women in both rural and urban settings. By opening up new avenues for participation in collective economic and social initiatives, the SU movement encouraged many women to engage in activities beyond their traditional roles within the home. This broader involvement allowed women to contribute more visibly to their communities and to take on more active roles in public life.

Women took part in a variety of SU initiatives, including income-generating activities like the rice-saving campaign, fundraising, side jobs, and small business operations. These efforts contributed significantly to family and community well-being, while also strengthening women's voices and roles within their communities. As women achieved success in these endeavors, they earned increased recognition and support—not only from fellow community members but also from male family members, helping to shift the long-standing perceptions around gender roles.

The SU movement also played a part in fostering evolving attitudes towards gender within Korean society. While cultural preferences, such as son-preference in family planning, persisted in the early 1970s, the educational and participatory nature of SU activities helped broaden awareness and promote discussions on gender equity. This gradual cultural shift elevated the visibility and respect accorded to women, both within their households and in broader public spaces.

A particularly noteworthy development during this period was the emergence of women leaders in rural communities. These women took on key responsibilities in organizing and implementing SU projects and began participating more actively in village meetings and decision-making processes. Their growing involvement reflected a slow but steady progression toward greater gender inclusivity and empowerment.

In urban areas, the rise of labor-intensive industries saw a growing number of women entering the workforce, which in turn influenced their engagement with SU programs in city neighborhoods. Whether in villages or cities, women became integral to the success of initiatives focused on frugality and productivity. Through meticulous record-keeping, savings promotion, and the reinvestment of resources into local development, women played a vital role in improving household and community living standards.

The SU movement also placed a strong emphasis on ideological training, particularly through institutions like the Saemaul Leaders Training Institute. These programs fostered a spirit of self-reliance, determination, and community responsibility. For many women, this ideological support provided the confidence to view themselves not only as caretakers and contributors, but as proactive agents of positive change.

Ultimately, the SU movement helped lay the foundation for ongoing efforts to reduce gender disparities. By creating opportunities for leadership, economic engagement, and community participation, the movement contributed to a broader societal shift toward recognizing and

valuing the contributions of women—setting the stage for further progress in gender equity in the years to come.

Contemporary Relevance

While Saemaul Undong significantly transformed South Korea's rural landscape, its legacy is mixed. The movement's emphasis on self-reliance and community development remains relevant, but its limitations highlight the need for comprehensive policies addressing structural agricultural issues and sustainable rural development. Modern initiatives, such as the 2023–2027 Agriculture Plan, focus on smart farming, youth engagement, and technological innovation to revitalize rural areas.

Conclusion

The Saemaul Undong movement showed how people working together can improve their communities, especially in rural areas. It helped build better roads, houses, and schools, and gave people more confidence and a sense of ownership in their development. However, it also faced problems like not fully solving deep-rooted inequalities and sometimes focusing too much on short-term results. Still, the ideas behind the movement can be useful today as we look for ways to make rural life better and more sustainable.

Way Forward

To build on the success of Saemaul Undong, future efforts should focus on long-term development that includes everyone, especially the poor and marginalized. It's important to use modern technology, respect local cultures, and make sure communities have a strong voice in decisions. By learning from past lessons and adapting to today's needs, we can create more balanced and lasting development in rural areas, both in Korea and around the world.

References

<https://www-en.saemaul.or.kr/>

https://en.wikipedia.org/wiki/Saemaul_Undong

National Program for Rural Women Facilitators Development in IR Iran - Encouraging active participation of rural women in decision making

Dr. Usharani Boruah

Background:

The “Rural Women's Facilitators” Program was launched in 1999 by the Rural Women's Affairs Office under the Ministry of Agriculture Jihad, Iran, as part of efforts to empower the Rural women and girls. Building on a two-way communication model developed in Isfahan by Professor Mohammad Bagher Kamali, the program began its pilot in Chaharmahal and Bakhtiari Province. By 2000, it expanded to six other provinces—Markazi, Hamadan, Mazandaran, Khorasan, Hormozgan, and Azerbaijan. It has since grown into a nationwide initiative.



Female facilitators act as key enablers of participatory planning and implementation across various sectors, including health, employment, and agriculture. The same approach is adopted among nomadic populations.

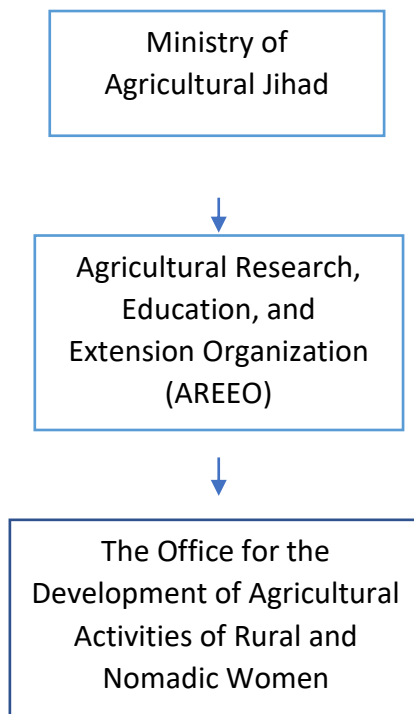
Intervention:



Rural women facilitators are chosen by their communities to represent them. They talk with local people to identify problems, suggest solutions, and work together with rural women to resolve them. Studies show that development projects work is better and easier to carry out in villages that have these facilitators.



Responsible body



Target Group:

- Rural girls and women aged 18 to 60,
- Individuals accepted by the local community and elected by rural women.

Vision: One village, one facilitator (for villages with more than 50 households).



Objectives:

- Capacity building in local communities to encourage rural women's active participation in economic and social fields.
- Facilitating and accelerating two-way communication between government officials and rural women.
- Facilitating the establishment and organization of local institutions and associations.
- Providing opportunities for the growth and development of talents and capabilities within rural areas.
- Creating a foundation for the implementation and qualitative/quantitative development of special projects for rural women.



Impact and outcomes:

Since 1999, facilitators have been appointed in villages with over 50 households. A national database was established in 2015 to track these appointments. The program has elevated the social status of women, enabling them to serve on village councils, engage in local governance, and launch entrepreneurial ventures. Many manage microfinance funds, promote environmental sustainability, and pursue higher education. Cultural and community events viz. marriage, education, and relocation impact facilitator engagement. These changes explain discrepancies between recorded data and actual figures as shown in Table 1.



Table 1. Data on the Selection and Training of Rural Women Facilitators, 1999 to 2024

Year of Implementation	No. of Facilitators	Facilitator Training (People-Days)
1999	22	66
2000	100	300
2001	150	450
2002	120	360
2003	150	450
2004	902	2706
2005	956	2868
2006	1010	3030
2007	1067	3201
2008	995	2985
2009	300	900
2010	550	1650
2011	947	2841

Year of Implementation	No. of Facilitators	Facilitator Training (People-Days)
2012	918	2754
2013	366	1098
2014	241	723
2015	830	2490
2016	2086	6258
2017	3084	9252
2018	2281	6843
2019	1876	5628
2020	1640	4920
2021	637	1911

2022	1369	1788
2023	981	9529
2024	883	11097
Total	24,461	86,098

Other impacts include:

Delegating development tasks to residents

Unlocking community potential

Promoting participatory planning

Laying the foundation for economic growth through social development



Currently, according to the national data system, there are about 11000 rural women facilitators active in Iran who are working with governmental and nongovernmental agencies as volunteers to create a better situation for rural women.

Role in Poverty Alleviation

This plan has led to engaging women and local leaders in shaping, prioritizing, planning, and decision-making with an emphasis on available village resources and facilities. It also encourages the participation of rural women in establishing social and economic organizations and facilitating communication between rural women, trustees, village councils, and organizations and institutions related to the village. Also, it has proven effective in mobilizing rural women and implementing development projects. This plan has empowered rural women to market their products more effectively.

Success Stories:

1.Increasing Women's Economic Empowerment: In one Iranian village, a group of women used micro credit funds to establish a small workshop for packaging and processing agricultural products. This initiative not only boosted their income but also added value to local products.

2.Improving Social Participation: In another village, a facilitation program helped women to participate in local council decision-making meetings. Their active involvement led to policy changes that better addressed women's needs.

3. Financial and Business Training: In some regions, rural women benefited from educational courses supported by microcredit programs, learning accounting and financial management skills. This knowledge enabled them to sustainably run their businesses and plan their economic activities more effectively.

4. Fostering Support Networks: With the support of facilitators, women formed mutual aid groups, creating a space for experience-sharing and mutual support. Through these networks, they could discuss their challenges and find collective solutions.

5. Celebration of International Facilitation Week in Iran: Iran has designated the days of International Facilitation Week based on the missions of the Agricultural Education and Extension Institute. Various events, including meetings and webinars, are planned for each day.



Date (May)	Theme	Event
12	Facilitation & Extension	National Webinar: Celebrating the Power of Facilitation
13	Facilitation & Education	National Workshop: Challenges of Education from a Facilitation Perspective
14	Facilitation & Communication	National Educational Webinar: Facilitation & Communication
15	Facilitation & Research	National Webinar: Facilitation in Agricultural and Natural Resource Research
16	Facilitation & Development	-
17	Facilitation & Management	Meeting: Agricultural Education & Extension Directors' Council
18	Facilitation & Innovation	Workshop: Facilitation & Innovation – Agricultural Facilitation Secretariat Team

Challenges and Criticisms:

One of the challenges is that, despite facilitators being chosen by rural women, over time, doubts arise among the people that the facilitators act as representatives of the government in the community. This may lead to a decrease in trust in the facilitators. Other challenges include:

- Migration of women to other villages due to marriage or further education, leading to the facilitator leaving the village
- High costs of implementing the plan to justify and attract women's participation in the election stage,
- A large number of villages in Iran and the long distance between villages and existing government facilities for plan implementation,
- Limitations in executing motivational programs to enhance the enthusiasm of facilitators and local communities,
- Shortage of expert personnel for plan execution in villages,
- The lack of participatory perspectives and methods in the planning of rural development projects, where rural women facilitators can play an active role, has led to a decrease in their motivation.



Conclusion/Way forward:

One of the most important goals of the Rural Women Facilitators plan is to achieve participatory development. Participation of all beneficiaries including rural women in development, to attain gender equality, will lead to integrated and sustainable rural development.

If government organizations want to facilitate public participation, they themselves must operate in participatory ways. If top-down planning and centralized governance exist, facilitation will be a highly complex and challenging task. Therefore, each expert and government manager must act as a facilitator, embedded among the people, in an environment that is continuously evolving and fostering learning.

Based on the conclusions, the main suggestions to achieve proper future includes:

- 1. Developing Participatory Leadership:** This stage includes individuals who not only improve facilitation processes but also promote a culture of participation on a broader scale. They develop long-term strategies for sustainable engagement and establish policies that integrate facilitation into decision-making processes.
- 2. Create Inclusive Systems:** Now it's the time when specialists and thinkers create new models for social and organizational interactions. They can develop methods that enable participation at various levels, from local communities to national policymaking. This stage helps to institutionalize participation and drive lasting change.
- 3. Institutional and Cultural Transformation:** Make participation a core value through training, reform, and social innovation.

References:

Project link: <https://iate.ir/fa-IR/rnw.iate/12339>

Targeted Poverty Alleviation (TPA) Program in China - Eradicate absolute poverty by improving the living standards of the rural poor.

31

Dr. Usharani Boruah



Background

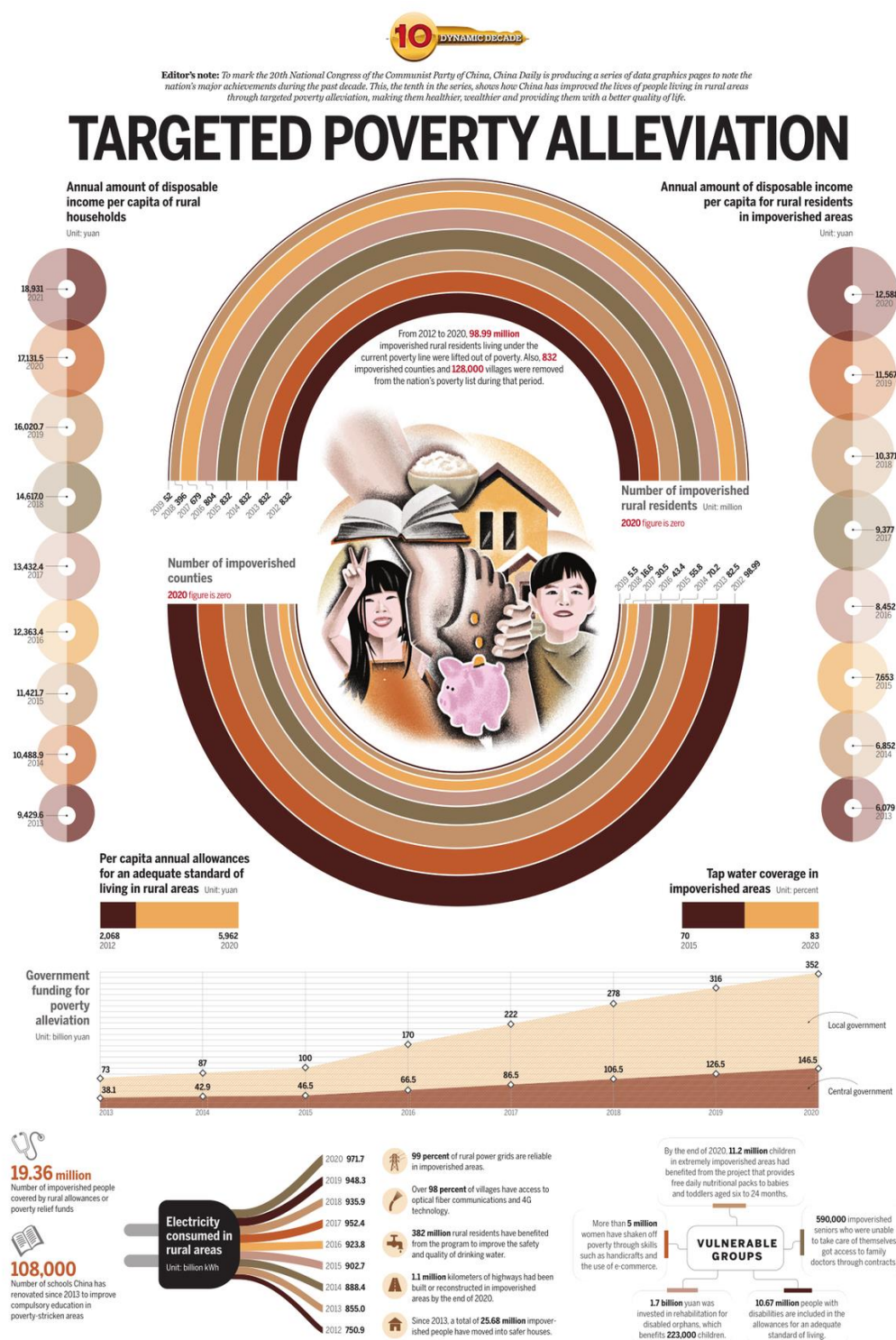
In 2013, China launched the Targeted Poverty Alleviation (TPA) initiative to eradicate poverty through precise and development-focused measures. A massive workforce was mobilized, including 255,000 village-based teams and over three million Communist Party officials, to implement national poverty policies across 832 impoverished counties and 128,000 poor villages.

These teams conducted household surveys to accurately identify poor individuals, assessing work capacity, education, and health conditions. A comprehensive digital database was created to register every village, household, and individual, enabling precise identification of poverty causes and tailored interventions.

This approach became a key part of China's broader poverty reduction efforts and supports the Party's long-term goal of building a "moderately prosperous society," which is a central aim in Xi Jinping's "Four Comprehensives" strategy. Xi has often stressed in his speeches that China cannot truly achieve this goal without first addressing poverty in its rural regions.

In 2014, the Chinese government officially adopted the Targeted Poverty Alleviation Strategy. That same year, Premier Li Keqiang emphasized in his government report that local

authorities must better coordinate poverty relief efforts and focus on delivering the right support directly to the villages and households that need it most.



Purpose:

The primary purpose of China's Targeted Poverty Alleviation (TPA) strategy is to eradicate absolute poverty and improve the living standards of the rural poor by implementing precise, individualized measures tailored to specific local conditions and household needs. Introduced under the leadership of President Xi Jinping in 2013, the TPA approach aims to ensure that

no region or individual is left behind in the nation's goal of building a moderately prosperous society (Xiaokang Shehui) in all respects.

The core objectives of TPA include:

1. Identifying the poor accurately through comprehensive surveys and registration systems.
2. Delivering targeted assistance based on the causes and conditions of poverty at the household and village levels.
3. Implementing effective project management with clear goals, responsible officials, and robust monitoring and evaluation systems.
4. Allocating resources efficiently by avoiding blanket policies and emphasizing precision in aid distribution.
5. Ensuring sustainable outcomes through industrial development, relocation, ecological compensation, education, and social security.

Vision:

To build a moderately prosperous society in all respects and ensure that no citizen is left behind, with special emphasis on uplifting rural and marginalized populations from multidimensional poverty.

Mission:

To eradicate extreme poverty in China through precise identification of impoverished individuals, targeted interventions, digital governance, and coordinated efforts of government, party cadres, and communities.

Objectives of the Program:

- Lift over 70 million people out of poverty by 2020.
- Improve access to education, healthcare, housing, and clean water.
- Promote sustainable development in rural regions.
- Prevent return to poverty through robust monitoring.
- Enable economic participation through employment and entrepreneurship support.



Intervention:

Key interventions included:

- Deployment of 255,000 village work teams and 3 million cadres.
- Household profiling using digital tools.
- Relocation programs: Built over 2.66 million homes.
- Industrial development: Created 300,000 industrial bases.
- E-commerce and tech integration: Connected poor counties to global markets.
- Healthcare and education reform: Universal health coverage for poor and upgrade of 108,000 schools.
- Social security expansion: Substantial subsidies for vulnerable groups.

Impact and Outcomes:

- Poverty Rate: Reduced to zero extreme poverty by 2021.
- Economic Growth: Boosted infrastructure and local industries.
- Living Standards: Improved quality of life with access to education, housing, and healthcare.
- Global Contribution: China accounted for over 70% of global poverty reduction.
- Gender Equality: Improved female participation and empowerment through micro-loans and training.

Contribution to Poverty Reduction in China:

- Financial Investment: Over 1.6 trillion yuan (approx. US\$246 billion).
- Data Governance: Unified national database covering 100 million individuals.
- Localized Solutions: Villages developed customized plans based on individual needs.
- Inclusive Growth: Programs ensured access to employment, education, and social security, addressing root causes of poverty.

Gender:

The program explicitly addressed gender-based disparities:

- Health initiatives included free screenings for cervical and breast cancer for women of childbearing age.
- Educational support helped increase female student participation.
- Women in poor households benefited from employment opportunities in poverty alleviation workshops and subsidies for participation in training programs.

These targeted efforts helped to uplift women, ensuring that poverty reduction was inclusive and equitable.

Some Success Stories:

- Peng Lanhua (Guizhou Province): Received home renovation and utilities.
- He Ying: From migrant laborer to community leader and CPC cadre in a relocated community, empowering thousands.
- Over 10 million women trained; 8.7 million received micro-credit loans to start businesses.
- Officer-Villager Matching: Households matched with well-resourced and committed officials experienced significant income boosts.

- Move-To-Opportunity (MTO) Program:
- Families relocated under the MTO program experienced improved living environments, including better housing, roads, schools, and healthcare facilities.
- Beneficiaries also gained better access to employment opportunities, which contributed to increased income levels and an improved quality of life.
- Education Outcomes: Students from poor households gained better access to education, resulting in higher exam scores and long-term upward mobility.

Challenges and Criticisms:

- Identification Errors: Difficulties in accurately classifying the poor.
- Quota-Based Governance: Pressure to meet numeric targets led to “passive poverty alleviation.”
- Return to Poverty: Vulnerable populations risk slipping back due to illness or economic shocks.
- Corruption and Manipulation: Some local officials faced accusations of favoritism or bribery.
- Sustainability: Continued success depends on rural revitalization and robust follow-up systems.

Conclusion and Way Forward:

The Targeted Poverty Alleviation (TPA) program has been a historic achievement for China and offers a valuable, replicable model for other developing nations. However, challenges persist in consolidating these gains, preventing the recurrence of poverty, and ensuring a balance between economic growth and social equity. The way forward involves integrating TPA’s successes into China’s broader Rural Revitalization Strategy, enhancing digital governance, and empowering local communities to sustain and build upon their development progress. The focus must shift from a generalized approach to a more scientific, targeted, and accountable model of poverty reduction—one that is more effective, measurable, and sustainable in the long term.

References:

- Wikipedia contributors. (n.d.). *Targeted poverty alleviation*. Wikipedia. Retrieved [June 3, 2025], from https://en.wikipedia.org/wiki/Targeted_poverty_alleviation
- Zuo, T. (2020). *China’s targeted poverty alleviation: An institutional approach to poverty governance*. *Chinese Journal of Sociology*, 6(2), 193–217. <https://doi.org/10.1177/2057150X20921308>
- World Bank. (2021). *China’s Poverty Reduction and Shared Prosperity*. Retrieved from <https://www.worldbank.org/en/news/feature/2021/04/01/china-s-poverty-reduction-and-shared-prosperity>
- Xinhua. (2021, February 25). *Xi declares complete victory in eradicating absolute poverty in China*. Xinhua News Agency. Retrieved from http://www.xinhuanet.com/english/2021-02/25/c_139765464.htm

- United Nations Development Programme (UNDP). (2019). *China's Poverty Alleviation Programme: A Strategy Worth Learning*. Retrieved from <https://www.cn.undp.org/>
- Ministry of Foreign Affairs of the People's Republic of China. (2021). *White Paper on Poverty Alleviation: China's Experience and Contribution*. Retrieved from <https://www.fmprc.gov.cn/>
- CGTN. (2020). *China's "Targeted Poverty Alleviation" explained*. China Global Television Network. Retrieved from <https://news.cgtn.com/>
- Fan, S., & Zhang, L. (2021). *How China eradicated extreme poverty: Lessons for developing countries*. International Food Policy Research Institute (IFPRI). Retrieved from <https://www.ifpri.org/>
- The State Council Information Office of the People's Republic of China. (2021). *Fighting poverty: China's experience and contribution*. Retrieved from <http://www.scio.gov.cn/>
- Development Reimagined. (2021). *The China Africa Poverty Alleviation Research*. Retrieved from <https://developmentreimagined.com/>

Transforming Rural Livelihoods through Amul Model of Dairy Cooperatives in India

32

A Cooperative movement by empowering Farmers.

Ms. Tahsina Tabassum Sajuti

Introduction: The Rural Crisis and the Need for Innovation

In pre-independence India, rural producers, especially dairy farmers faced systemic exploitation. Middlemen controlled procurement and pricing, leaving producers vulnerable. The Amul model, which emerged from a local resistance movement in Gujarat, evolved into a national revolution in dairy production. This pioneering model of rural transformation was initiated by the Anand Milk Union Limited (Amul) in Gujarat, India. Established in 1946, Amul introduced a three-tier cooperative structure that empowered farmers, eliminated middlemen, ensured fair pricing, and positioned India as the world's largest milk producer.



The Birth of Amul: Protest to Progress

Amul was born in 1946 in Anand, Gujarat, as a grassroots response to exploitation by private milk contractors. Led by Tribhuvandas Kishibhai Patel and backed by national leaders such as Sardar Vallabhbhai Patel and Morarji Desai, farmers in Kaira District collectively refused to sell milk to the monopolistic Polson Dairy. Instead, they formed the Kaira District Co-operative Milk Producers Union Ltd. (KDCMPUL).

Key Innovation: Formation of village-level cooperatives allowed farmers to collectively control procurement and pricing, marking the beginning of producer-owned rural enterprises.

The Amul Cooperative Model: Structure and Governance

Three-Tiered Structure

- i. **Village Dairy Cooperative Societies (DCS):** Farmers (members) deliver milk daily; each DCS is democratically managed.

- ii. **District Milk Unions:** Process raw milk into products (butter, cheese, etc.) and reinvest profits into farmer welfare.
- iii. **State Federations-Gujarat Cooperative Milk Marketing Federation (GCMMF):** Handle marketing and distribution.

This decentralized structure ensured profit redistribution, with 80% of consumer prices reaching farmers.

Democratic Governance

Each level operated with democratic representation and professional management. Farmers remained the owners, thereby retaining control over the supply chain. This structure decentralized operations while maintaining cohesion, enabling economies of scale and local accountability.

Professional Management and Farmer Empowerment

Under the leadership of Dr. Verghese Kurien, who joined in 1949, Amul adopted a professional approach to managing operations. Kurien's insistence on professional excellence without compromising farmer ownership was central to Amul's success.

Impact: Farmers were no longer mere suppliers; they became stakeholders with control over product quality, marketing strategy, and profits.

Case Study:

Dr. Kurien's Cooperative Model that Transformed Rural India

This case study highlights the transformative journey of Dr. Varghese Kurien, revered as the Milkman of India, who played a pivotal role in shaping India's dairy industry through the AMUL cooperative movement. With the support of Tribhuvan Kishibhai Patel and H.M. Dalaya, Dr. Kurien turned the small town of Anand into the epicenter of a national revolution. His efforts led to the creation of AMUL (Anand Milk Union Limited), which not only provided fair prices to farmers but also introduced innovations like powdered milk and improved cattle health. As the founding chairman of the National Dairy Development Board (NDDB) and architect of Operation Flood, he replicated the Anand model across India, empowering over five million farmers through nearly 100,000 cooperatives.



Dr. Kurien also established the Gujarat Cooperative Milk Marketing Federation (GCMMF) and Institute of Rural Management Anand (IRMA) to sustain this legacy, earning prestigious honors like the Padma Shri, Padma Vibhushan, and Krushi Ratna.

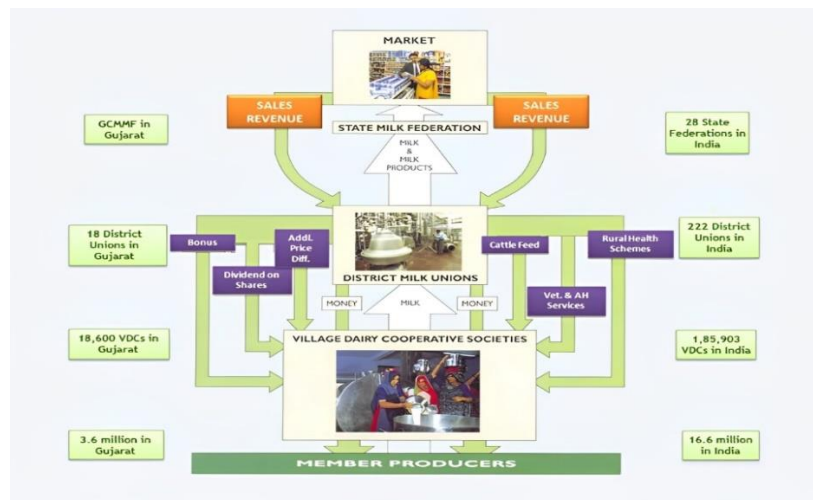
Supply Chain and Market Access

Direct Procurement

By bypassing middlemen, Amul shortened the supply chain, ensuring fresher products and higher farmer margins.

National and Global Reach

GCMMF's "Amul" brand distributes via 10,000+ retailers. It exports to 50+ countries, including the UAE and U.S. and leverage diasporas demand for ethnic dairy products.



Overcoming Infrastructure Deficiencies

Early challenges included a lack of cold storage, inefficient logistics, and absence of processing units. Amul invested in:

- Chilling centers
- Pasteurization units
- Transportation systems
- Cattle feed plants

These initiatives reduced spoilage, increased shelf life, and enhanced product quality.

Result: A robust cold chain infrastructure enabled Amul to penetrate urban markets and export channels.

Technological Innovations: Bridging Tradition and Modernity

Automated Milk Collection Systems (AMCS)

In the 1990s, AMCS revolutionized procurement. Farmers receive instant SMS payments based on fat content measured by digital lactometers, eliminating manual errors and

corruption. More than 16 million milk producers supplied their milk to 185903 dairy cooperative societies across the country.

Cold Chain Infrastructure

High-Temperature Short-Time (HTST) involves heating foods to 72°C for 15 seconds, killing pathogens but providing a shorter shelf life of 2-3 weeks. UHT involves heating to a higher temperature of 140°C for only 2 seconds, sterilizing foods and allowing for a longer shelf life of 2-3 months.

R&D and Diversification

The Amul Research and Development Association (ARDA) spearheads product innovation, from pro-biotic yogurts to lactose-free milk. During the 2020 COVID-19 pandemic, Amul introduced immunity-boosting dairy products, aligning with consumer health trends.

Branding and Consumer Trust

In 1966, the creation of the “Amul Girl” by Sylvester da Cunha brought rural India to urban kitchens. The cheeky mascot became the face of India’s longest-running ad campaign; blending satire with social commentary. The campaign holds a Guinness World Record for longevity, reflecting Amul’s ability in staying culturally relevant.

Brand Innovation: Rather than using celebrities, Amul relied on topical humor, reinforcing its people-centric identity.

Result: Amul became a household name and a symbol of quality and trust.

Global Expansion and Export Strategy

By the 2000s, Amul began exporting dairy products to Southeast Asia, Africa, and the Middle East. Its international reputation rested on consistent quality, competitive pricing, and a strong brand narrative.

Global Impact:

Annual revenues surpassed USD 8 billion, making Amul a global cooperative success.

Government Partnership and Policy Support

Prime Minister Lal Bahadur Shastri, after witnessing Amul’s success, established the National Dairy Development Board (NDDB) in 1965 to replicate the model across India. NDDB launched “Operation Flood,” also known as India’s White Revolution.

Policy Synergy:

Amul’s model aligned with national goals of self-sufficiency and food security, attracting subsidies, credit support, and R&D funding.

Socio-Economic Impact: Transforming Rural Livelihoods

- **Women Empowerment:**

Over 30% of Dairy Cooperative Societies (DCS) members are women. Cooperative earnings fund microloans, enabling ventures like organic feed production.

- **Amul's Farmer Income Growth:**

According to a 2017 article in *Business Standard*, farmers supplying milk to the Gujarat Cooperative Milk Marketing Federation (GCMMF), which markets the Amul brand, witnessed a four-fold increase in their income over seven years. Specifically, the per-liter milk realization for farmers doubled from ₹24.30 in 2009-10 to ₹49 in 2016-17.

- **Poverty Reduction:**

Farmer incomes rose by 400% between 1970 and 2000. By 2023, Amul's 3.6 million farmers earned an average income of ₹45,000/month, surpassing the national rural average.

- **Employment Generation:**

The model created 1.2 million jobs in logistics, processing, and retail, reducing urban migration.

Socioeconomic Ripple Effect:

- Improved nutrition and healthcare in rural communities.
- Access to education through cooperative-funded schools.
- Employment generation in logistics, veterinary services, and retail.

Cultural and Media Influence

Amul's story inspired the 1976 film *Manthan*, funded by contributions from 500,000 farmers. The film showcased the cooperative movement and was widely viewed by the rural population.

Result: The cultural narrative around dairy shifted from subsistence to empowerment.

Reference: Manthan Film Archive

Achievements of AMUL

Amul, i.e. the Taste of India is a special model that helped India to become the leading producer of milk globally. Some of the awards won by India's leading milk dairy brand are as follows:

- World Dairy Innovation Award-2020- Finalists
- IMC Ramkrishna Bajaj National Quality award- 30th October 2020
- Making of Developed India IT award
- BML Munjal Award - 2017
- Champions of Excellence Award
- AMUL received ET Iconic Brand Award
- World dairy Innovation Awards-2014

Replicability and Lessons for Global South

Amul's model thrives on:

- Farmer Ownership: Ensures accountability and profit-sharing.
- Policy Synergy: The National Dairy Development Board (NDDB) scaled the model via Operation Flood (1970–1996).
- Adaptive Innovation: From blockchain traceability pilots to AI-driven demand forecasting, Amul balances tradition with technology.
- Community Ownership: Gives producers a stake in decision-making.
- Technology as Enabler: Boosts efficiency without displacing jobs.
- Decentralized Structure: Enhances adaptability and reduces risk.
- Brand Building: Connects rural products to urban and global markets.
- Public-Private Partnership: Aligns development goals with commercial success.

Conclusion: A Blueprint for the World

The Amul model has proven that rural innovation, when anchored in cooperative ownership, supported by technology, and driven by inclusive governance, can transform entire economies. From two village societies to a multi-billion-dollar brand, Amul's journey is not merely about milk—it is about hope, self-reliance, and the strength of rural India.

Amul is not just a dairy brand—it is a movement.

References

Amul Official Website: <https://www.amul.com>

National Dairy Development Board: <https://www.nddb.coop>

GCMMF Annual Reports: <https://www.amul.com/m/annual-reports>

Vergheese Kurien Biography: <https://www.nddb.coop/about/kuriens-legacy>

The Film "Manthan": <https://en.wikipedia.org/wiki/Manthan>

YouGov India Brand Rankings 2025: <https://business.yougov.com>

<https://www.thinkwithniche.com/blogs/details/a-case-study-of-amul-the-taste-of-india>

https://www.business-standard.com/article/companies/amul-raises-farmers-income-four-fold-in-seven-years-117061500587_1.html

<https://www.slideshare.net/slideshow/htst-and-uht-technique/78532774>

Published by
Haladhari Communications Pvt Ltd
&
Haladhari's KhetiValah Foundation
#502, Laxminagar, Mehadhipanam
Hyderabad, Telangana - 500028.