Highlights of CSR Projects – 2017 - 2018

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A Project on - 'Developing A More Sustainable Indian Fable Grape Industry'. Sainsbury, CSR Project, funded by Comic Relief,
Implementing partners - Mack Multiples & IRFT

The project aimed to address two key issues: -

- 1) Insecurity of long-term business sustainability and profitability for grape farmers due to product quality, agronomic practices and low-skilled transient workforce.
- 2) Low level of awareness and expectations of labour and human rights amongst largely female migrant workforce on grape farms and at processing level

Significantly the outcomes of the project were well defined and served to define the activities year on year at the same time ensuring that the objectives were addressed.

The agronomic standards on Indian table grape farms have improved significantly in the last decade, but practices still lag distinctly behind those seen in other countries from which Mack/Sainsbury's sources table grapes - this relates in particular to the development of new varieties of grapes which is expanding rapidly around the globe. India needs to improve the quality and diversity of its table grape offer in order to protect and enhance its supply window. Without an improvement in the overall quality and diversity of its grape offer, the Indian table grape season risks being eroded and eventually replaced as competing countries adopt modern techniques and varieties. This would be to the detriment of all in the production chain in India - workers, farmers and packers. Indian table grape farmers are in general small-scale producers relying purely upon the income from their grape crop - they are not big agribusinesses as can be the case with other crops and in other countries.

In order to fulfill the objectives and target outcome, the first year of the project was a dedicated study to understand the on-ground needs of the defined beneficiary groups and realistically target the core beneficiaries and to understand their real needs so as to engage them and steer their aspirations towards the defined outcomes of the project. Desk Research, on field data through a Needs Assessment and Baseline Study ensured that each Beneficiary group was met during the growing, harvesting, packing seasons and the results of which set the path for the project deliverables over the next two seasons (year II and year III) of the project intervention.

The Needs Assessment brought out very effectively the need to strengthen personal finance planning as there was a casualness towards saving by the workforce, even though some maintained personal saving accounts in the local banks. The growers seemed to accept that personal loans and unforeseen expenses would be their own burden and also maintaining of accounts on loan advances was an added responsibility of growers, and not the workforce.

The relationship is parasitical where workers depend on their owners and are very complacent about their financial planning or even livelihood enhancement. They are proud to say that growers take care of all their unforeseen expenses. Given the opportunities to intervene during the interviews and group discussions, we encouraged dialogue on other options, to earn to save and to plan their future better and also eliminate overdependence on one grower because of loan commitments.

Project achievements at a glance:

- 1. Successfully revived the Jan Dhan accounts* that were dead accounts belonging to 60 women from 4 Packhouses and initiated the promise and intent to save every month henceforth.
- 2. Home banking services have been affected with 20 women workers of PPF as a start in this season (2018).
- 3. Each of the women could save Rs 150 per month starting from the month of March 2018.
- 4. The need to save and the habit of saving has been inculcated in the homes of each woman as a part of the Financial Adult Literacy Training to understand first of all how to manage home expenses efficiently. The women including their families attended the trainings.
- 5. The methodology to inculcate the habit of saving was effectively demonstrated by encouraging the whole family to anyhow put away a minimum amount of Rs.5/- per day in a piggy bank designed especially for the children and gifted to each trainee after 3 Financial Training Sessions were attended.
- 6. Motivated by the gift and the understanding that home finance management starts from all members cooperating to fill the 'Smiley Piggy Bank'. A reminder every day that even a small savings token can accrue to withstand financial crises, big and small.
- 7. Through the same initiative, it was so designed to establish a simple culture of 'saving for a rainy day', involving all family members.
- 8. On every visit IRFT team insists that the Smiley Piggy Bank is also brought along to follow up on efforts to save.
- 9. Over a period of time, every member of the family becomes conscious about saving and conservative about spending. The next generation is very subtly included in this behavioral change and hopefully will be less demanding and understand the efforts of parents to earn and also save.
- 10. The overdependence on loans and advances from the growers/Packhouse Owners is because it is habitual to borrow and be a financial burden on growers. The need to be financially strong with planning and the responsibility to earn and simultaneously save is part of the training and now embedded into their psyche, with a sense of pride to be self-reliant and live within their means.

*Pradhan Mantri Jan-Dhan Yojana (PMJDY) is National Mission for Financial Inclusion to ensure access to financial services, namely, Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner. Account can be opened in any bank branch or Business Correspondent (Bank Mitr) outlet







A Project on 'SAM 'Save a Mother' recognize the need of an aware, sensitized population who would consider healthcare as a collective responsibility' – Deshpande Foundation

The focus was primarily on the vulnerability of young girls becoming mothers who needed to be nurtured not only by their husbands, but by their in-laws as well.

The SAM awareness training was imparted to 16 Field Facilitators who would advertently deliver the 5 Core messages to the target beneficiary group (Pregnant women and their respective household members) in their respective territories.

Gaps addressed were:

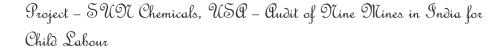
- 1. Behavioral change
- 2. Cultural biases
- 3. De-mystifying superstition
- 4. Family support
- 5. Subdued docility of target group (young and pregnant women)
- 6. Sustained understanding and acceptance of training
- 7. Passive learning, transformation to achieve learning
- 8. Farm work outweighs importance over health
- 9. Men/householders attitude is indifferent and non-inclusive
- 10. Senior citizen's apathy and matter of fact on issues of neglect

Outcomes of the programme

- 1. Five key message of SAM education programme
- 2. Three to five villages under one field facilitator was a pilot testing programme
- 3. The all-inclusive family approach to awareness and education
- 4. Movement from passive awareness to active responsive awareness
- 5. Activation of the role of Mother in law MIL
- 6. MIL is the power centre. She was made accountable (Psychological mindset change)
- 7. Included the men in the decision making
- 8. Inviogarated the process of awareness and training with interactive tools
- 9. Ensured five key messages are understood and remembered by the whole household.
- 10. Young children got to play a key role too.

SunChemical®

USA



The objective was to Audit & to monitor the Mica Mines supply chain to SUN Chemicals based on Child Labour Laws in India. The project deliverables were:

- # Formulation of audit format & audit tools.
- # First Assessment.
- # Continuous Improvement Monitoring (CIM) through periodic follow ups.
- # Performance Evaluation.



ZEPSART - Social Action Research Trust

ZEPSART helps improve quality of life of the deprived and economically backward children. The project 'अभिरुचि' focuses on the overall personality development of the primary and secondary students of Municipal schools of Thane and Zilla Parishads in Palghar district.

Through focused group discussions, interviews and questionnaires at 5 schools in Thane and 5 in Palghar we were able to evaluate their performances. This helped in empowering the weaker students to be in par with the rest, guidance in career selection, employment, change in attitude and behavior inadvertently impacting the mindset of their parents, acquiring new skills, funding the students in dire need of money to pursue their education.









A Project of 5 D Corp, 'Aajirika' – Asha focuses on developing communities around their construction projects.

The women from Samta Nagar, Kandivali and Tardeo Police Compound, Mumbai Central were imparted skill trainings on making trinkets, fancy paper bags and envelopes, paper quilling and block printing as additional income. Thereafter trainings in financial literacy, business management skills and effective selling techniques. Their knowledge was then put to a test at the corporate office exhibition.

The Health checkups on CBC, Bone density and Dental were organized for more than 150 women at both the sites.

Eye checkup camps were organized for men, women and children at both the sites. Spectacles were given to the ones in need.



Parivarlan Crafts Mela – 2017

An annual event where the best learning happens at the point when producers meets the consumers.

This year the event was held at Goregaon Sports Club, Mumbai on 15th October 2017 sponsored by LIC – Life Insurance Corporation of India. It was inaugurated by Mr. Jaywant Wadkar, a Bollywood actor.

20 small and marginalized NGOs and social entrepreneur groups thoughtfully displayed an array of the art-form they represented ranging from trinkets, artefacts, vibrant Diwali decorations, ethnic sarees, kurtis, handbags etc.

For the first time, 2 women representatives along with their husbands from the Naitale Community of Nashik producing 'Premal Mati' (Compost) were given an urban market exposure at the Parivartan Crafts Mela. This was a part of the Financial Literacy Training under the Mack Multiples project, a Sainsbury CSR project jointly funded alonwith Comic Relief.



Australia

Project - Development of an Ethical sourcing policy and system for Free of Life, Australia

- Core Ethics of Sourcing
- Supplier Code of Conduct
- Ethical Sourcing Manual
- Communication Channel
- Monitoring Systems