



The Influencers

Annual Report 2018-2019



EdelGive
Foundation

An Edelweiss Initiative

Contents

- Executive Summary** 3
- Context** 5
- Effecting Change through a Collaborative Approach**.....5
- Social Empowerment** 7
 - Priority Area I: Freedom from Violence and Discrimination 7
 - Priority Area II: Access to Legal Justice 8
 - Priority Area III: Grassroots Leadership 9
- Economic Empowerment** 10
 - Priority Area IV: Access to Rights and Entitlements 10
 - Priority Area V: Economic Independence 11
- The Journey Ahead** 13
- Annexure I: The Influencers** 14
- Annexure II: The Collective of NGO Partners Working for Women Empowerment** 14
- Annexure III: The Influencer Bulletin**..... 14



Executive Summary

Over the last decade we have seen an unprecedented upsurge of movements for women's rights, equality and safety with increasing need to change the way women are being perceived. Women are confronting, challenging and condemning the practices that have normalised gender inequality, poverty, sexual misconduct, exclusion and discrimination across every area of their life.

The tireless work of grassroots organisations, activists and champions of change, has been central to this global drive and women all over the world continue to demonstrate the power of many voices speaking as one. There is now a need for accountability, drawing momentum from grassroots networks and creating coalitions that stretch right up to the leaders of governments, businesses and civic institutions.

To contribute to this global phenomenon, EdelGive Foundation has been supporting programmes which are working closely on defusing vulnerabilities and enabling opportunities for women and girls across 10 states of India. EdelGive Foundation has seen the need to build a collaboration, which includes not just these civil society partners but also members of the community who have an influential voice and can speak for these programmes, in a collective way. With this convergence, **The Influencers was created as a group of individuals coming together towards strengthening the ecosystem for women empowerment.**

EdelGive Foundation realised that even though each NGO driven programme differed to suit the regional context; there were certain commonalities that underlay each of these NGOs. These commonalities were either in nature of vulnerabilities they strived to address, the solutions they adopted to mitigate these vulnerabilities or the common national and global conversations they were lending their voices to. What lacked was collectivising of these independent, yet inter-related body of work that was improving realities for women and girls; and the visibility of this exemplary work.

Significant positive steps towards this collectivisation and convergence have borne fruit in the past year since the inception of **the Influencers** initiative. EdelGive Foundation in consultation with the NGO partners and through a review of their respective programmes, **has crystallised common priority areas—social and economic parameters of how change should look like for women and girls.** Every programme covered under the women empowerment portfolio of work supported by the Influencers, was mapped to the priority areas, for ease of understanding and systematic review of the collective progress achieved by the collective work of the NGOs.

The efforts of EdelGive Foundation, strengthened by the support of the Influencers, **has catalysed a strong NGO collective** which is evolving as a strong peer-to-peer learning, sharing, support and advocacy group. It is exhilarating to see organisations from across the country, divided by geography yet united by the common mission, to stand for the rights of the marginalised. Common learnings that are emerging from various NGOs, promises to strengthen the individual and collective work of partners and inform the sector about good practices, challenges and strategies that has the potential to enable equal status for women in society.

The Influencers group today has 16 eminent, significant names/entities associated with it, who have pledged to support this collective body. The interest and curiosity of its members in learning about the last mile change their support is engineering, has been instrumental in EdelGive Foundation instituting a system for its NGO partners to share updates from their programmes and the sector on a real-time basis. Thus with the *inform-to-influence* agenda being met through the monthly updates on stories of change, triumph, sectoral developments and knowledge being shared through the Influencer Bulletin; in the months to come, EdelGive Foundation will initiate the *engage-to-influence* phase, reaching out to each Influencer to articulate the scope, strategy and scheme of their role as an Influencer.

In the last year, the Influencers have supported work which has facilitated inclusion and protection from discrimination for close to **70,000 women and girls at the grassroots.** This report shares the story behind these numbers – of how a group of like-minded individuals and organisations using the tools of courage, collaboration and communication can drive systemic, sustainable change.

Context

Women constitute half of India's population, but lag behind men on many social indicators like health, education, economic opportunities and access to justice and political systems. As per Census 2011, the workforce participation rate for women is 25.51% against 53.26% for men. NCRB records increased crime rates committed against women in the form of rape, kidnapping, abduction and assault. (MOSPI, GOI, 2019)

India's gender ranking on global indexes are also concerning.

- India ranks 147th out of 149 countries on health and survival of women;
- 142nd out of 149 in terms of economic participation of women, according to the World Economic Forum's gender gap index;
- 163rd out of 181 countries in female labour force participation, according to the World Bank;
- 149th out of 193 by percentage of women representatives in parliament, notably behind Bangladesh, Pakistan and Saudi Arabia, according to the Inter-Parliamentary Union;
- India is also the most dangerous country to be a woman, according to the Thomson-Reuters Foundation, worse than Afghanistan, the Democratic Republic of Congo, Syria or Yemen." (Chakravorti, B, 2019)

A majority of women and girls living in India are subject to violence at every phase of their life cycle. The attitudes and the acts that perpetuate inequality are a manifestation of the unequal power relations between women and men. These relations are institutionalised by traditional and customary practices that accord women a lower status in the family, workplace, community and society, and are exacerbated by social pressures.

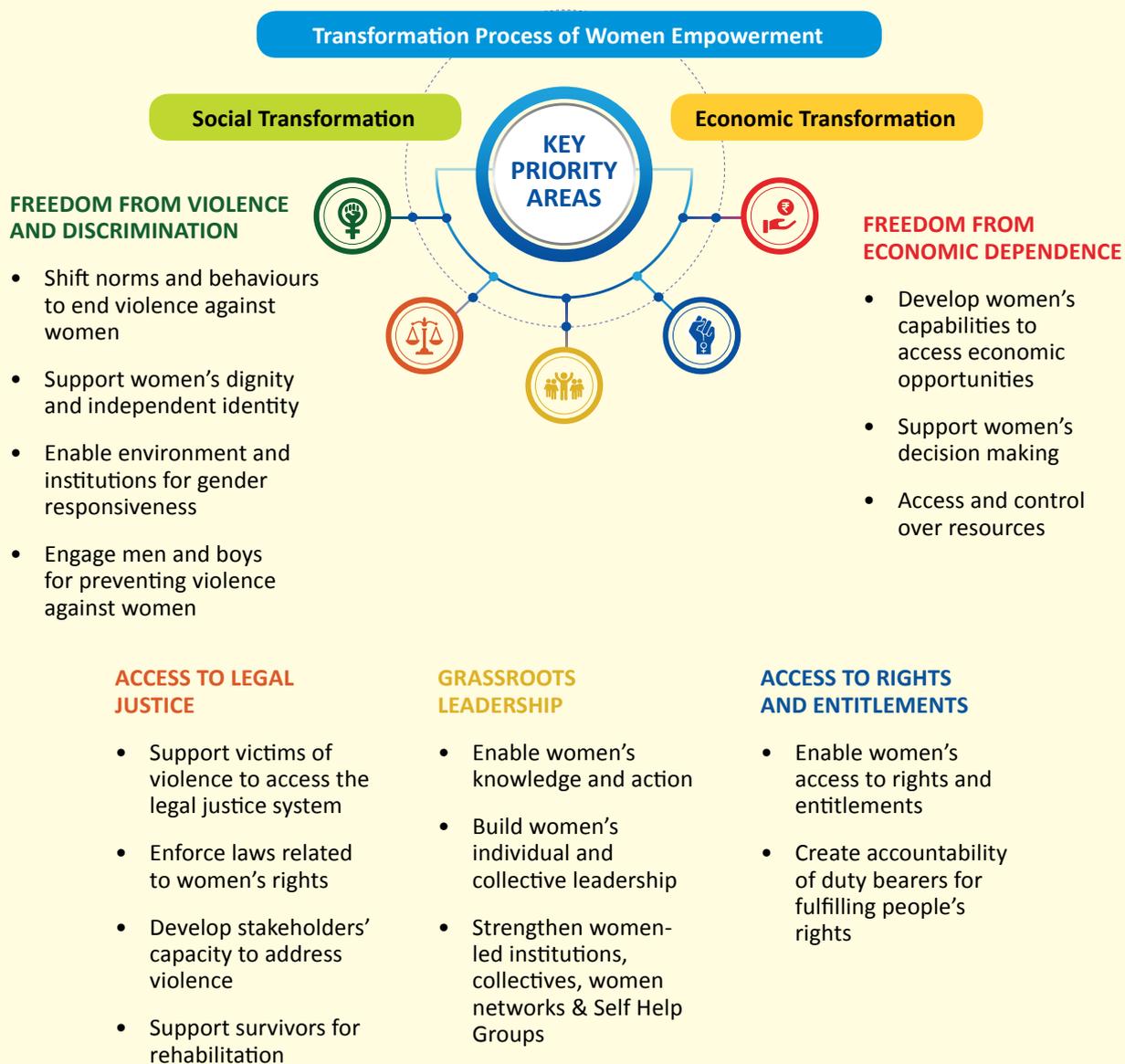
Despite various legislative provisions, women continue to face challenges while accessing justice. By legally empowering women, they become equipped to claim their rights and demand accountability; while at the same time can bring about sustained change in their communities. However, this access and awareness is mostly missing.

Women's rights are enshrined in our Constitution making women equal citizens of the nation, who have entitlements meant for them. However, owing to lack of awareness and knowledge, and inadequacy to navigate Government systems and patriarchy, women especially from marginalised communities find it difficult to access these rights.

Given the diverse nature of challenges impeding creation of an egalitarian society, it was very important to converge efforts towards creating a change. To do this, EdelGive Foundation and the Influencers, have devised a collective women empowerment strategy. Some of the programmes from the strategy have been elaborated below.

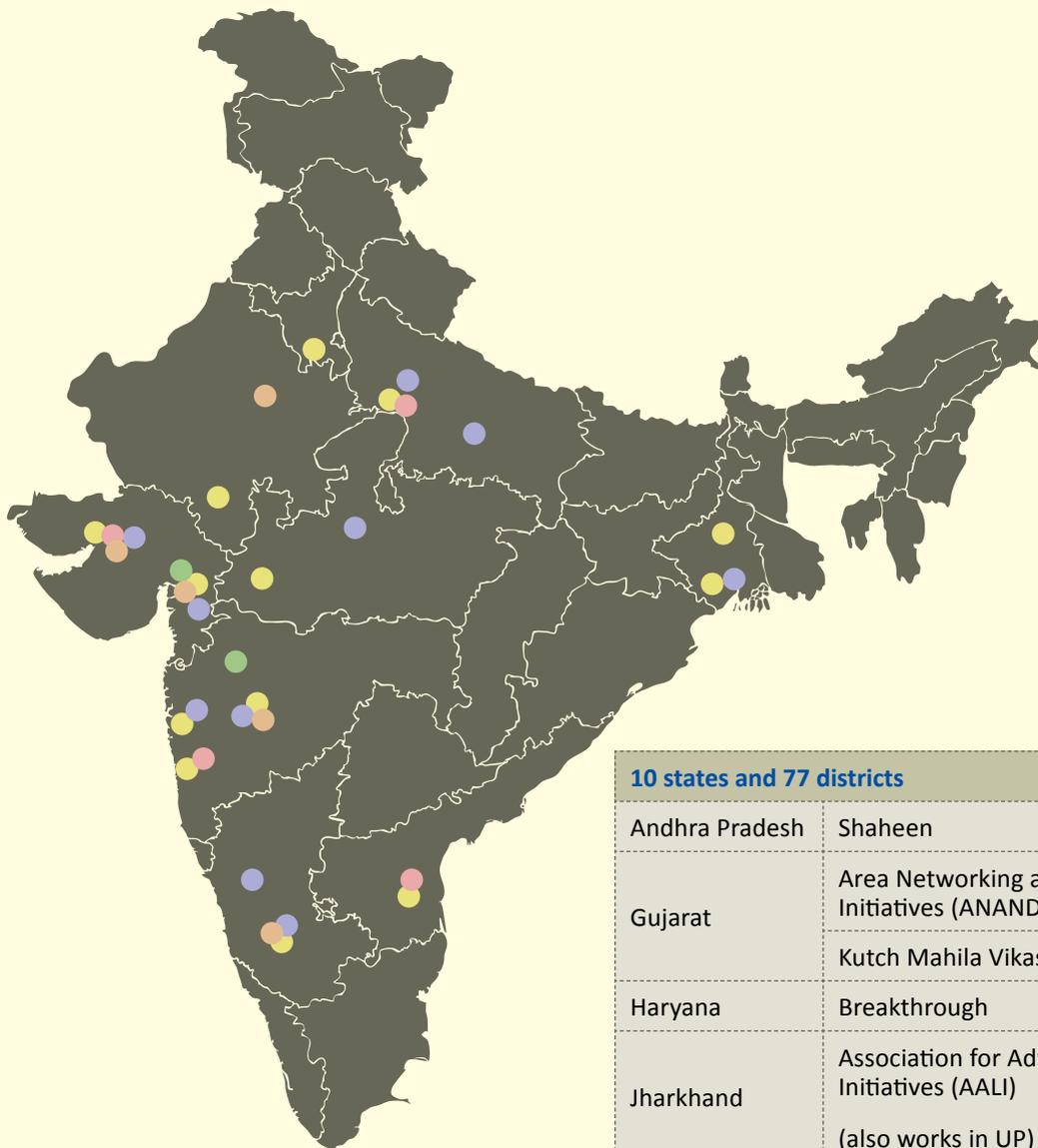
Effecting Change through a Collaborative Approach

EdelGive Foundation works with a collective of small and mid-sized NGO partners who implement grassroots programmes for ensuring the rights of women and girls. Having been exposed to the stellar work ranging from facilitating women and girls to be aware and access their rights to equipping them with financial and non-financial resources as a means to build resilience, EdelGive Foundation believes that holistic women empowerment is a transformational process including both social and economic empowerment. One cannot result or sustain without the other. For a woman to feel, act and stay 'empowered', she would need both economic resources and social capital. To understand and assess the impact engineered by these (currently) 15 organisations who are part of the NGO collective, EdelGive Foundation has defined five priority areas.



Mapping Change -

An overview of the NGO partners and their scope of work



- Freedom from Violence and Discrimination
- Access to Legal Justice
- Building Grassroots Leadership
- Access to Rights and Entitlements
- Economic Independence

10 states and 77 districts

Andhra Pradesh	Shaheen
Gujarat	Area Networking and Development Initiatives (ANANDI)
	Kutch Mahila Vikas Sangathan (KMVS)
Haryana	Breakthrough
Jharkhand	Association for Advocacy and Legal Initiatives (AALI) (also works in UP)
Karnataka	IT for Change
Madhya Pradesh	Jan Sahas
Maharashtra	Committee for Resource Organisations for Mass Program of Functional Literacy (CORO for Literacy)
	Majlis Manch
	Vacha Charitable Trust
Rajasthan	Ibtada
Uttar Pradesh	Milaan – Be the Change (also works in MP)
West Bengal	Nishtha
	Sanjog

Social Empowerment

EdelGive Foundation's strategy for social empowerment focuses on preventing discrimination, addressing violence and enabling justice for survivors of violence. Our partners engage with the community to activate their understanding of vulnerabilities affecting women and girls with an aim to defuse the culture of gender-based subordination stemming from patriarchy. As a result, women and girls are able to disrupt the discriminatory social norms as a means towards preventing and addressing issues of violence and exclusion. Similarly, communities are able to grow aware and act in favour of negotiating the rights of women and girls in families and service providers.

Priority Area I: Freedom from Violence and Discrimination

EdelGive Foundation's women empowerment portfolio, supported by the Influencers, emphasises on a life cycle approach to address the violence faced by women and girls in the society. The programmes covered consider violence as deprivation and exclusion from resources and opportunities and violation of rights and dignity. The progress in the field to end violence and discrimination is an outcome of engaging people and working with them to address inequalities that restrict women and girls in the quest towards their development.

The partners operate within communities to build consciousness among women and girls about their rights, issues of gender discrimination, trafficking, gender based violence, forced marriages and other issues. This has contributed to equip the women and girls with knowledge and skills to negotiate their rights in family and community. It has also created safe neighbourhoods, challenged the discriminatory social norms, built support for monitoring violence, developed community resilience, and developed progressive gender attitudes among young population, mainly men and boys.

Key strategies adopted to enable this included:

- Safety audits of community neighbourhoods
- Social action projects by adolescents, among their peers on issues of violence
- Support groups in the villages for monitoring forced marriages and trafficking
- Engagement with duty bearers to respond to the issues of violence
- Advocacy with religious and traditional leaders of the communities to address archaic discriminatory norms
- School-based gender sensitisation programmes
- A nationwide **Dignity March** to fight for the rights of survivors of violence and discrimination

Khushboo's courage – A story of what homegrown leadership can achieve

- A case study from Milaan's Girl Icon Fellowship programme in Uttar Pradesh

The Girl Icon Fellowship is an initiative of Milaan Foundation to create a more empowered generation of girls to change the world through education. Milaan believes in the effect of amplified voices. The Fellowship is a leadership development initiative for adolescent girls (12-18 years) from disadvantaged communities, which equips them with knowledge, skills, courage and confidence to stand-up, raise their voice and take charge. This includes capacity building workshops, mentorship programme, social action grant, learning grant and access to the alumni network. The young fellows are encouraged to undertake social action projects that involves them identifying a collective issue faced by the community, and with the help of Milaan's mentors, strategising and leading initiatives to mitigate the issue.



One of Milaan's Girl Icons Khushboo Singh, from Kajjakpura district, Varanasi actively participated in a community agitation against dirty drinking water supply by the community authorities. She insisted the Government authorities visit her house to see for themselves the water crisis being faced by the community. Khushboo's journey – from a girl hailing from a conservative community to a budding community leader who can identify challenges and the solutions to address them – is an awe-inspiring testimony to what grassroots leadership nurtured within girls can achieve for a community.



Systemic Advocacy for Sustainability

The nation-wide Dignity March that united survivors of sexual violence

Our partner from Madhya Pradesh, Jan Sahas took its work with survivors of sexual violations through a nation-wide Dignity March which covered 200 districts, 24 states, 10,000 km in 65 days and involved close to 5,000 women who took to the streets with one goal: to end the stigma of sexual violence. The March offered one of the first visible glimpses of how the collective of NGO partners facilitated by EdelGive



Foundation through the Influencers, has transcended beyond individual organisations and is emerging as a united voice. In the different states it visited, the Dignity March saw the resident peer NGOs of the collective host the March. Association for Advocacy and Legal Initiatives (AALI) in Uttar Pradesh, ANANDI and KMVS in Gujarat, Milaan and ITforChange (a Bengaluru-based partner) in Delhi and Shaheen in Hyderabad welcomed the March and engaged in local advocacy in their networks about the issue.

The March petitioned State Governments to take cognisance of the severity of the issue and harness commitment on combating it from several dignitaries. The Minister for Education and Social Welfare Krishna Nandan Prasad Verma, Patna and the Deputy Inspector General of Police Pondicherry welcomed the March and promised to implement initiatives to prevent and address sexual violence. Madhya Pradesh Chief Minister Kamal Nath publicly announced that the state will form a special police unit and fast track courts for speedy justice for survivors of sexual violence. Chief Minister of Chhatisgarh assured that the Government will work to ensure timely delivery of services (medico-legal and counselling centres) for survivors. The Chief Minister of Madhya Pradesh assured to revive a scheme on preventing caste based prostitution, involving children, while working on rehabilitative mechanisms. An outcome of this advocacy has led to a MoU between Jan Sahas and Madhya Pradesh State police department instructing its 320 police stations across 19 districts to work with the NGO on such cases.

Priority Area II: Access to Legal Justice

The partners have engaged in legal work with survivors of violence and have walked with them through the journey of their court proceedings to ensure they receive justice as equal citizens.

- Some of the partners have developed a cadre of barefoot lawyers (community based legal facilitators for action against violence) to support survivors through their litigation journey. Often, victims of violation have to endure prolonged trauma owing to social stigmas, complicated and lengthy legal provisions, and inadequate support post through the judicial process. These lawyers are crucial in the journey of justice as they play a dual role: ensuring legal aid and awareness reaches the last mile, and enabling the benefits of the legal justice system to reach the neediest of communities. The partners have also developed a **survivors' network** to build solidarity, extend psychosocial support, and nurture collective strength; facilitate livelihood generation and rehabilitation support initiatives. This is done to break the cycle of vulnerability and ensure they are equipped with the resources and capacity to lead a dignified life.
- To facilitate a conducive ecosystem for legal justice to the most marginalised communities, partners simultaneously work with the duty bearers like police, doctors, judges, district legal service authorities, one stop crises centres, and other stakeholders and institutions. These not only enable effective and inclusive delivery of services to the survivors of violence but also lead to a sensitive duty-bearer workforce.

How a cycle of sensitisation prevented recurrent victimisation of a survivor

- A case study from AALI's work in Lucknow

Association for Advocacy and Legal Initiatives (AALI) is a women-led and women-run organisation committed to the protection and advancement of the human rights of women, children and other marginalised communities through direct intervention, capacity building, research and advocacy. It offers legal assistance to survivors of human rights violations especially women and children.

In one such case, a child sexual abuse survivor had joined an education course in Bengaluru. Her course work made it difficult for her to be present for her court hearing. In order to help her, the AALI team had requested the court to extend the next date of hearing to accommodate the survivor's course schedule. When the survivor attended the next hearing, the opposite counsel tried to postpone the date. However through AALI's efforts, the court got convinced and explained the legal procedure to the opposite counsel and made them aware that in case of POCSO cases, courts need to be sensitive towards the victim and witnesses and shouldn't call them regularly. The court subsequently completed the evidence recording that day itself.



Systemic Advocacy for Sustainability

Paving the dialogue for community-based rehabilitation for survivors of trafficking

Sanjog is a community-based organisation integrally involved in the process of drafting of the Trafficking of Persons (Prevention, Protection and Rehabilitation) Bill 2018, tabled in the Parliament last year.

Sanjog's approach to rehabilitation focuses on Community based rehabilitation that focuses on building survivors resilience through the challenges they face, while providing them with a support system, psychosocial and livelihood resources within the community. This is more sustainable compared to institutional rehabilitation, which only serves to further add to their exclusion. Sanjog's approach is derived from its body of work with survivors. The insights from survivor networks engineered by Sanjog, which are a source of support and advocacy to survivors within communities, and act as advocacy groups – have contributed to the drafting of the Bill.

While the Bill was certainly a step forward to bring justice to the victims of human trafficking and had tenets that acknowledged rehabilitation as their right and mechanisms for faster, equitable justice; the Bill was not passed by the Lok Sabha. Sanjog and the network of similar organisations will continue to work towards strengthening the Bill.

Priority Area III: Grassroots Leadership

The process of social and economic empowerment is engineered, through the efforts of strong grassroots leaders, emerging from the communities. These leaders as members of the community are aware of vulnerabilities affecting women and girls, and act as vigilantes against incidents of discrimination mobilising action against them. They function as catalysts of constructive change and disruptors to break the cycle of vulnerability. The presence of grassroots leaders across all intervention regions ensures the work done towards social and economic empowerment is relevant to the needs of women; and institutionalises these efforts within the community.

- In our observations, the power of change lies in the hands of the grassroots leader, who is an empowered agency for the entire community.
- In addition to initiating the action on the field, the leaders have also been able to hold dialogues in the communities questioning gender norms. They develop the agitation among the local community against any form of violation or oppressive gender norm.
- The programmes supported are focusing on educating women and girls about their legal rights, political participation, health rights, collective savings, to facilitate their journey towards becoming informed citizens. The knowledge they gain supports and reinforces the leadership abilities of these women, who view themselves as leaders of their communities, who have the responsibility towards their welfare. This ensures sustainability of the rights-based work, as these local leaders, while learning to claim their rights, take the community who faces similar challenges, along.
- The work of partners in enabling leadership of the individuals and groups have involved a continuous effort to invest in supporting leaders. They have been involved in social mobilisation, network building, trainings, and providing support to initiate social action.

The Single Women Campaign

- A case study from CORO's work in Maharashtra

Our Maharashtra partner CORO is working towards establishing the identity of single women and enabling their individual and collective leadership. The acceptance of single women at community level has helped in establishing their identities and in reducing the stigma that was attached to being **single**.

The single women network in Marathwada has effectively taken the lead on the issue of identity and violence for women who are widowed, divorced, or have separated from their husbands. The group has mobilised a large support of over 15,000 single women in Marathwada region of Maharashtra.



They participated effectively to resolve some of the issues related to community. For example a single women's group from Maharashtra participated in pension parishad protest in Delhi. They represented the voices of the elderly population of their region and demanded equal and minimum pension of ₹3000/- which is ₹600/- in Maharashtra. Single women leaders like Ashalata Pande, Anita Navle are representing "Ekal Mahila Shakti Sangathan (Maharashtra network of single women) at national forum of single women to do national level advocacy.

Similarly, the single women network in Marathwada has helped to develop the draft state policy for single women in Maharashtra. The proposed policy insists that social and economic support be institutionalised for single women. For e.g., it suggests that all low-income single women in India are assured of a monthly pension, no less than half of minimum wage, which is ₹3000/ month in 2018. At the time of registration of marriage, the wife's name should be added to the documents of land and/or property owned by the husband so that she can access her rights to property after his demise.



Systemic Advocacy for Sustainability

Grassroots leadership and advocacy to drive Government accountability

Our partner in Gujarat, ANANDI which works for the rights of women from tribal communities in Gujarat, mobilises and strengthens Sangathans (collectives of women) as tools for community driven advocacy. The Sangathan women organised a meeting with the National Human Rights Commission where they shared the issue of non-functional schemes and programmes like NREGA, NFSA (National Food Security Act), Forest Rights Act, and delayed procedures in availing benefits. As a result, the NHRC and its State body took up the issue, and the NREGA related work started with immediate effect. Letters regarding food security and inclusions got issued for the village level functionaries to implement.

Similarly, around 300 women from the Panam Mahila Sangathan, a village women's leadership group, mobilised by ANANDI in Gujarat, participated in a rally to demand their NREGA rights. The women protested the delay in job provision and demanded immediate redressal of their grievances. What started at the Taluka Development Office soon escalated to the District level, when the women after finding the response to their protests inadequate, confidently marched to District Rural Development Agencies (DRDA) office. They relented only after receiving an assurance letter from the DRDA Director for an inquiry and guarantee of initiating work within the next week.

Economic Empowerment

Investing in women's economic empowerment leads to gender equality, poverty eradication and inclusive economic growth. Women should have access to resources, which enables them to make economic decisions. This further enables gender inequality and enhances her social status in her community. However, economic independence also needs to account for legislative, social and cultural barriers, in order to be impactful. Merely providing a means to earn money does not correlate to an empowered woman. The impediments to the economic empowerment of women include access to resources such a capital, land or property, skills gap and institutional exclusion. These are being addressed, through programmes, in the following priority areas.

Priority Area IV: Access to Rights and Entitlements

The programmes supported include, making women and girls, and the communities they hail from, aware of their rights; helping them understand the benefits that they can avail from the State. This awareness is targeted towards building their capabilities to demand and receive accountability from the State actors who are responsible for service delivery.

The programmes equip these women with knowledge of schemes and entitlements. The partners work with women who are deprived of their rights by making them aware of the different welfare schemes of the government from which they can benefit.

The process of enabling access of women to rights and entitlements has also demonstrated an increase in women leadership. The people in the communities are now able to negotiate with the local service providers to avail their entitlements, including employment, pension, housing, ration and other welfare schemes.

The triumph of an Adhikar Sakhi and the power of women collectives to effect change

- A case study from Ibtada's work in Alwar, Rajasthan

Ibtada in Alwar Rajasthan focuses on women's empowerment through promotion of SHGs, clusters/village organisations, federations and women owned producers companies. The organisation also works in the area of education and skill training of girls, promoting women led livelihoods—agriculture, dairy animals and goat rearing. It trains women of the villages to be **Adhikar Sakhis** (information and assistance providers on rights and entitlements).

This story is of an Adhikar Sakhi, Manju, from Choroti pahad a village in Ramgarh block of Alwar district, Rajasthan. Manju a member of the Choroti pahad SHG used to participate regularly in the monthly meetings and in different training programmes under the women's rights project. Manju's name was forwarded by the village rights committee as the successor, when the existing Adhikar Sakhi left. Manju agreed and underwent a three-day residential training on rural governance structures, 73rd Amendment of Indian Constitution, and information on strengthening Gram Panchayat.

As the new Adhikar Sakhi, Manju and SHG members went to the Gram Panchayat to apply for job cards and to record their grievances of not getting the benefit of certain Government schemes. They shared their issues with the Government functionaries along with PRI members who were present in the Gram Panchayat.



When Manju and other SHG members requested that the Job cards for eligible villagers be prepared, the PRI members in turn responded that they will if the village supports the PRI in resolving the road connectivity issues of their village. The PRI members had earlier written applications to various Government authorities but hadn't received any response.

Manju went to different villages, met with villagers and village leaders, prepared applications and an action plan to share officially with the Block and district offices. The Ramgarh Block Development official in whose jurisdiction Choroti Pahad falls, told the women that she will resolve the issue. However when there was no progress despite a fortnight having passed, the women led by Manju decided to participate in a public hearing at the District Collector's Office. Despite the Collector committing to look into the issue, there continued to be no progress.

Seeing no resolution in sight, the women began to grow demotivated. Manju then decided to call the 181 toll free helpline number provided by the Chief Minister of Rajasthan for registering grievances; and the women registered their complaint on the online portal. The state level officials resolved the matter in 20 days. The villagers were happy to see the road construction material being placed in the village. Both the villagers and the Gram Panchayat members started praising the SHG members for their collective efforts.

This entire effort has brought a change in the mindset of villagers, especially Manju's family, who were earlier not very supportive of her role. Today, her husband beams while talking about his wife in the role of a change agent and village leader. The villagers too are confident about raising such issues in their monthly SHG/Adhikar Samiti meeting.

Priority Area V: Economic Independence

These programmes promote economic independence of women by supporting their livelihoods and enabling financial inclusion while working towards reducing women's dependency on family members. The programme serves vulnerable women, by building their capacities to evolve into credit-worthy individuals/groups.

- The scope of interventions are not only restricted to enhancing women's access to financial resources but also includes building their capacities and confidence to lead the decision-making on using the earned income.
- Women entrepreneurs in programmes undergo trainings to enhance their livelihood generation and business development potential. This includes business trainings for women who are micro entrepreneurs, value addition inputs for improved productivity for women farmers (agri, dairy and fishery) as well as trainings in accessing their rightful entitlements (e.g., forest rights).

- Economic independence supplemented by leadership building interventions that equip women with the ability to negotiate power relations within community and family.
- Programmes are also aiming to define and re-define identities and re-shape the roles of women – as breadwinners, as farmers, as business women. Even though women undertake a major chunk of work on their farmlands, lack of land ownership and convention that associates farming as a male profession, inadvertently fails to recognise women as farmers. A significant body of work in this priority area focuses on building this identity within communities.
- Programmes have also encouraged collectivisation as a means of sustainability. Asset management and drudgery reduction for the small and marginal women farmers is a focus area of agri-livelihood programmes.
- In multiple locations, women farmer collectives supported by the larger community have diversified their agricultural operations and in one case has even institutionalised into an Agriculture Producer Company. The collective invests in assets, manages them with the minimum rental or service charge from the users, acting as a source of the collective's income. Joint working also leads to a reduction in operational costs and improves bargaining power of the collective at the time of sales.

Jarinaben's organic farming success story

- A case study from ANANDI's work in Gujarat

ANANDI, a feminist organisation, has been working with rural women in Gujarat, with a strong emphasis on collective processes and a rights-based framework. Its programme **Empowering women farmers to realise food and livelihood security with dignity** aims to build awareness of women towards accessing government schemes and also training of women in sustainable farming practices, fishing and animal husbandry. Jarinaben's is a story of how this work has not only improved her livelihood but set a precedent in her community being emulated by her fellow women villagers.

Jarinaben Habibbhai Mer of Malakhada in Malia has been doing organic farming in her 2.5 bigha land for past three years. She has been reaping multiple crops like pearl millet, moong, cotton in monsoon and wheat in winter. For the first time, she cultivated jeera (cumin seeds) in 1 bigha land using organic manure, bio-pesticides and sour buttermilk to get rid of flies. She took good care of it and the crop grew very well. Other village women farmers came to see the standing crop and additionally, the by-passers too stopped by to see her green farm. Out of the 1 bigha, she had a yield of 220 kg cumin seeds. She calculated her input cost, and since it was organic, it came up to only ₹3000/- per bigha. She sold her yield at ₹30,000/-, thus she earned a profit of ₹27,000/- in one season from the cultivation. This has made her conviction stronger for practicing organic farming and subsequently she mobilised 11 women farmers to make a farmers' group.

All members are now practicing organic farming and reap the rightful benefits under PGS – Participatory Guarantee Scheme.



Systemic Advocacy for Sustainability

Making banking inclusive

The Reserve Bank of India has expanded the limit of unsecured loans to women from ₹30,000 to ₹40,000, ensuring women who were availing loans for starting their micro-businesses can now avail more capital. This step has been made possible through the efforts of Mann Deshi, an organisation working to include women into mainstream financial sector.

This move gave an immense boost to rural women's entrepreneurship and livelihoods and set a new precedent in the microfinance sector.

As women's businesses have grown, so have their ambitions to take their business to the next level. To this effect, the RBI's directive expanding the credit limit is a significant step forward.

The Journey Ahead

The past year has been significant for the Influencers as it has witnessed the convergence of two different sets of leaders and sectors who rarely engage intensively towards a common mission. EdelGive Foundation remains committed to work with the Influencers and the collective of NGO partners to support credible work at the grassroots benefitting women and girls to access and enjoy their rights.

Our promise to you, **The Influencers**: we will continue to be committed to inform and involve you in the programmes facilitated at the grassroots, through monthly glimpses into the stories of change enabled; and by facilitating opportunities of engagement like field visits for exposure and experience.

Our promise to the collective of NGO partners: our conviction and pride in the work you do will also drive us to move mountains to ensure it continues seamlessly, ensuring every woman and girl reached knows, accesses and enjoys her rights as an equal and respected citizen of this country.

Annexure I: The Influencers

1. Anju Gupta, Assistant Director General (ADG) of Police, UP Police Force
2. Anita George, Executive Vice-President, CDPQ India
3. Arathi Shetty, Non-Executive Director, Allcargo Logistics
4. Archana Chandra and Amit Chandra, A.T.E Chandra Foundation
5. Bala Deshpande, Managing Director, Mega Delta Capital Advisors
6. Nandita Das, Actor, Director
7. Niranjana Rajadhyaksha, Research Director and Senior Fellow, IDFC Institute
8. Samir Patil, Founder and CEO, Scroll.in
9. Shalni Arora, Founder and CEO, Savannah Wisdom
10. Shreevar Kheruka, Managing Director, Borosil Glassworks Pvt. Ltd.
11. Svati Chakravarty Bhatkal and Satyajit Bhatkal, Founders, Paani Foundation
12. Sushmita and Ashish Kacholia, Lucky Securities
13. Vidya Shah, Chief Executive Officer, EdelGive Foundation
14. Vrinda Rajgarhia, Director, Prasad Agents
15. Zia Mody, Founder and Senior Partner, AZB & Partners
16. Team Sankalp (joined in April 2019)

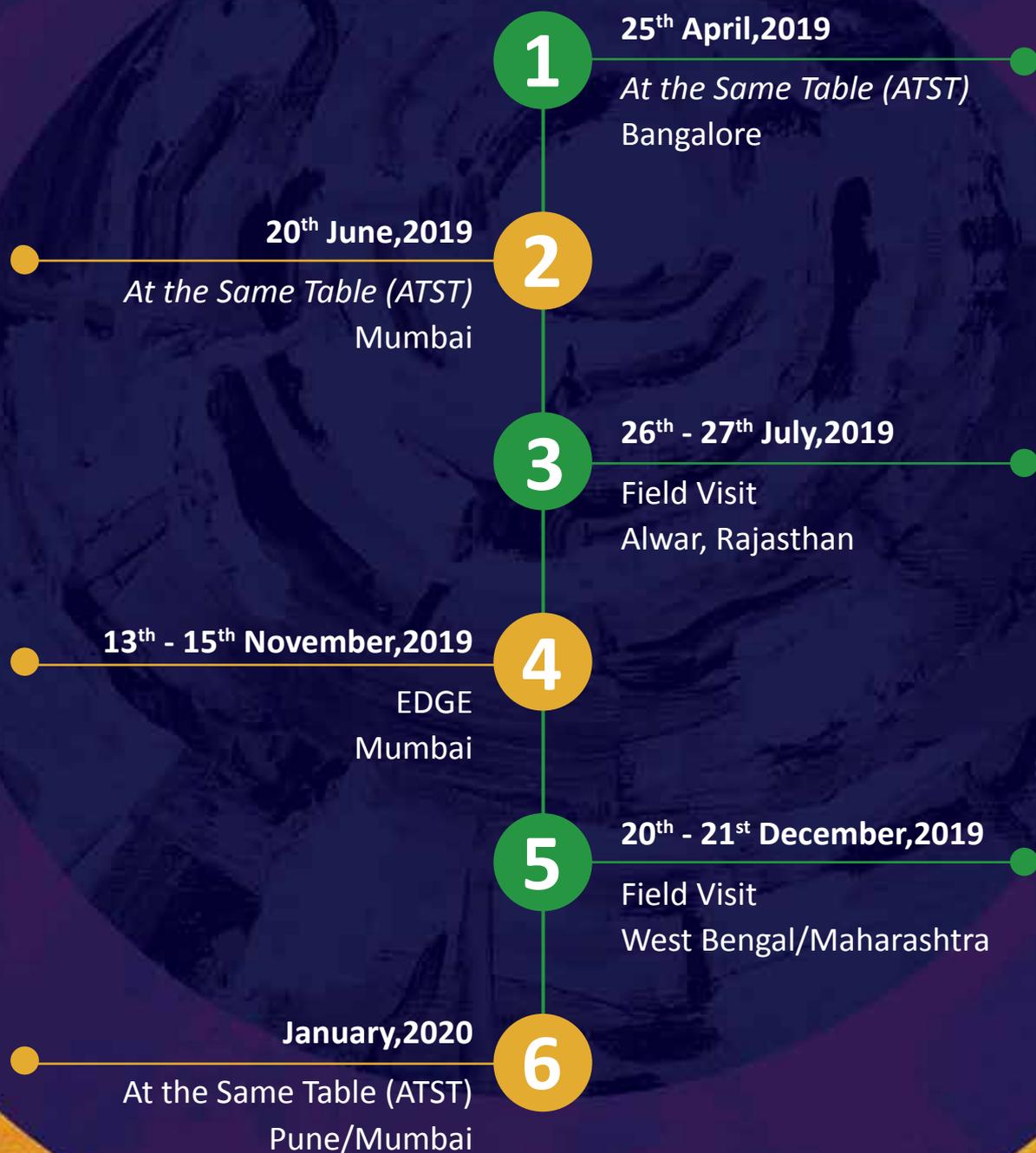
Annexure II: The Collective of NGO Partners Working for Women Empowerment



Annexure III: The Influencer Bulletin

AUGUST 2018	SEPTEMBER 2018	OCTOBER 2018	NOVEMBER 2018	DECEMBER 2018
	JANUARY 2019	FEBRUARY 2019	MARCH 2019	

ENGAGEMENT PLAN



#WEinfluencers



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