

ANNUAL REPORT 2021-22



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About TNS India Foundation

TNS India Foundation is a not-for-profit development organization that was established in India in 2012 under the aegis of TechnoServe India with the overarching goal of economic transformation of vulnerable Indians with a primary focus on women empowerment.

In the last 10 years, TNS India Foundation has implemented robust, effective and demand-driven programs working towards national economic reconstruction, with a special focus on women. By connecting enterprising individuals to transformative opportunities, we have been able to create an enduring impact for them, their families and communities. Currently TNS India Foundation's programmes focus on 3 major sectors: youth skilling and employability, entrepreneurship and agri-value chains.

TNS India Foundation partners with corporations to implement social welfare programs to unlock the economic potential of under-resourced individuals and communities in order to break the cycle of poverty. Our programs are strategically designed to create shared value for all our stakeholders, who entrust with faith and responsibility. TNS India Foundation also focuses on thematic areas of women empowerment throughout all its programs and is driven to reduce the gender disparity in urban and rural India.

Under the Skilling and Employability initiative, TNSIF launched its flagship program, the Campus to Corporate Careers program (C2C) in 2015 with the aim to usher disadvantaged youth enrolled in tier 2/3/4 colleges into formal sector careers by equipping students with essential job skills: 21st century skills, digital skills, and advanced technical skills. By supporting them to enter and remain in high-potential corporate careers, they will then be able to substantially increase their family incomes, lifting them out of poverty within five years.

To accelerate the growth of urban and rural women entrepreneurs, TNS India Foundation has developed a high-touch business advisory and coaching program which aims to bridge the knowledge, skills and mindset gap for growth-constrained women-led SMEs. The main objectives of this program are to **improve management capacity, improve tech-enabled processes and products support in creating robust business models and link them to credit for operational scale-up and financial viability.**

To combat issues faced by the Indian farming community, TNS India Foundation has developed a program to help the sustainable livelihoods of local farming households and aims to help their economic development by sustainably improving household incomes. To do so, the program focuses on five key aspects: improving the yield and quality of crops, strengthening farmer institutions, developing market systems, promotion of organic kitchen gardens, building local capacities to manage critical water resources sustainably.

TNS India Foundation's Vision and Mission statements are:

Vision: We endeavour to create shared value by executing demand-driven, industry-relevant, sustainable solutions to stimulate socio-economic growth.

Mission: We work to democratize access to opportunities for under-resourced individuals to unlock their economic potential, while focusing on diversity and inclusion, by building sustainable growth systems.

Objective: TNS India Foundation's objective is to create lasting prosperity for individuals, families and communities by linking them to information, capital and markets. TNS India Foundation collaborates with the private and public sectors to design and implement large-scale, multi-year development programs in India.

Board of Directors

As of 31st March 2022, TNS India Foundation has following Board of Directors active:

S.No.	Name	Occupation	Designation	E-mail address
1	Punit Naval Gupta	Service	Director	pgupta@tns.org
2	Pritpal Marjara	Service	Director	prtipal@psi.org.in
3	Mumtaz Bandukwala	Advocate	Director	mbandukwala@gmail.com
4	Siddharth Mangharam	Entrepreneur	Director	sidman@gmail.com
5	Varun Raj Khanna	Service	Director	varunrajkhanna@hotmail.com

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Programs and Impact in FY 2021-22

Campus to Corporate Careers

Context and Program Background

Employability is at the core of the Campus to Corporate Careers (C2C) program's design and all program components support youth to pursue long-term careers with reputed corporate employers. TNSIF fundamentally believes that challenges to youth employability, especially for young women in disadvantaged communities, cannot be solved by filling the skill-gap alone. While a range of skilling programs are available to students throughout the country, TNSIF's C2C Program goes beyond skilling to incorporate approaches that have proven results. Our solution involves the full ecosystem of community, college, and corporate stakeholders in creating a support system that helps young people reach their professional potential. Against this background, in partnership with JP Morgan, TNSIF launched its Youth Skilling and Employability Program, i.e., the Campus to Corporate Careers (C2C) Program in 2015.

Since inception, the programming has been further expanded to include digital skills, financial literacy, aptitude skills including logical and critical reasoning and advanced technical courses. In the past year, we have been able to take the program from Mumbai to Delhi, NCR, Nashik, Puducherry. The program's theory of change states that if the job-readiness of youth is strengthened by enhancing their digital/technical skills, 21st-century skills, and business skills and students' orientation toward formal careers is developed with support to enter and remain in high-potential formal careers, then disadvantaged individuals will substantially increase their family incomes, lifting them out of poverty.

In 2020, the COVID-19 pandemic had caused a significant disruption in the traditional mode of education, with schools and colleges transitioning to online classes to ensure safety and continuity of education. However, in 2021-22, with the situation improving, educational institutions gradually reopened, and students were expected to shift back to the offline mode. While this transition seemed like a welcome change, it posed several challenges for students. The sudden shift from online to offline mode caused anxiety & stress for some students, especially those who had become accustomed to online classes. Many also faced difficulties in adjusting to the new routine of commuting, attending classes, completing assignments and especially taking tests which affected enrolment & attendance tremendously.

In response to the pandemic, in 2021-22, C2C program was adapted to provide online training to the students which was a significant shift as this program has traditionally been delivered in-person. The student enrolment was a daunting task since many were back in their native towns and were also affected by COVID 19 virus causing severe illnesses & deaths too. Even amongst those that enrolled, there was a high dropout rate due to the uncertain circumstances in the students' households.

Program Details	
Name of the Program (as per MoU)	Campus to Corporate Careers
Donors	a) BlackRock (Campus to Corporate Digital Careers) b) HDB Financial Services (Project Urja-Youth Employability Program) c) HDFC Life (Swabhimaan- Youth Employability Program) d) IDFC (Campus to Corporate Careers) e) Moody's Analytics (Campus to Corporate Digital Careers)
TNSIF Portfolio	Skill Development and Employability

Active Locations	Mumbai
Target group	Students from Tier-II and Tier-III colleges
Target Number	~4500 students are trained with 70% trained students placed
Start and End Date	1 st April 2021 to 30 th June 2022
Duration of the Program	15 months

Objective of the Program

The Campus of Corporate Careers program envisions to train low-income youth in 21st century skills and make them employable for entry-level corporate jobs and ultimately empowering them financially through a steady flow of salaried income.

The key objectives of the program include:

1. Improvement in participating youth's 'Life skills for the workplace' as part of the training program that covers topics such as Personal and Professional Effectiveness, Communication Readiness, Career Readiness, Work Readiness + Career Linkage sessions, Parent engagement sessions, individual career counselling, remedial learning and industry exposure/talks
2. Providing trained students with access to select and hand-picked jobs in the corporate/ formal sector as direct result of the corporate linkages and placements made available through program initiatives.

Highlights of the C2C Program in FY 2021-22

The C2C program has a diversified donor profile with those belonging to financial and IT services in both international and Indian markets. TNSIF has strived to increase its donor base consistently from the start of the program with the aim to scale-up the intervention in Mumbai and across other metropolitan and Tier-II cities in India. It also helps the organization manage the funding risk associated with dependence on a single largest donor.

Some of the key achievements for the year 2021-22 include:

- On-boarded Blackrock as one of the largest donors under C2C program
- Given the pandemic, the training was adapted to a completely online mode to continue to have impact on the ground
- Placements were delayed but targeted 70% placement rate was achieved as the job markets finally stabilized

The year 2021-22 under the C2C program is especially noteworthy because of slow and haphazard transition of institutions from remote/ online mode of classrooms to offline mode in the post-pandemic period. The irregularity of this transition made the movement of training to a full-fledged offline mode difficult. As a strategic decision, the mode of training delivery in this year was kept online. The remote method of training is mired with known challenges such as low attention span of students, absenteeism among students, and infrastructural challenges such as access to computer and/or internet. The team worked around with all these difficulties and enrolled 5529 students in 2021-22. **Out of these, the training graduation rate was an encouraging 87%, with 4803 students graduating under the program. This was 60% higher than the targeted training graduates at 3000 students.**

The placements in the year 2021-22 posed challenges due to remotely facilitated career fests and individual drives for training graduates. However, TNSIF's corporate linkages team took on the challenge of ensuring placements for at least 70% training graduates in corporate jobs. The placements for students trained in 2021-22 were extended by over eight months and stretched until December 2022 because of limited pre-placement

offers (PPOs) by corporates resulting from market downturn and lack of hiring projections at their end. **The team however placed 70% graduates (3371 students placed out of 4803 training graduates) by extending the placements until Nov-Dec 2022 to achieve our committed target of 70% placement rate for a given cohort.**

The key highlights of the year 2021-22 for C2C program are:

1. The training was delivered by 33 female trainers to 5529 enrolled students.
2. 63% of the enrolled students are females (3502 female students). 87% of enrolled female students graduated from the training (3065 female students), while 69% of female training graduates got placed (2123 female students).
3. Among 3371 students placed, 62% of the students were placed through Career Fests (2095 students), while 14% were placed through Individual placement drives (481 students). In all, 76% of the students were placed through TNSIF-facilitated channels.
4. Median Salary offered to placed students in 2021-22 is INR 192,000.
5. The program collaborated with 162 colleges in Mumbai in 2021-22 covering 5529 enrolled students.
6. The program collaborated with 64 corporate partners for student placements.
7. HDB Financial Services is the single largest employer with 836 students offered jobs here, followed by Motilal Oswal Financial Services offering jobs to 310 students, and Andromeda offering jobs to 194 students. Other top employers with more than 100 students offered jobs include: IIFL (169 students), Byjus (125 students), and ICICI prudential (103 students).
8. The key industry in which students joined is BFSI (with 48% students joining jobs in this industry as revealed during retention surveys).

Challenges faced under C2C Program

- 1) At times, there may be cases where students offered placements through TNS-facilitated channels, end up joining jobs through self-placements. This may be due to the mismatch between the expected and offered job profiles and/or remuneration which has been cited by students during the retention surveys.
- 2) It is also seen that a few students who successfully secure jobs post-completion of training, may end up rejecting those offers and opt for higher education. This is despite the fact that the program rejects enrolment of all those students who indicate their intention for higher studies during registration. However, going for higher education indicates that students are inclined to further upgrade their knowledge and skills for better placement prospects.
- 3) The reasons for dropping out from the training program include not wanting to enter the formal sector, plans to join their family business, mismatch of expectations with respect to training and type of job offers both, inability or lack of intent to commit time to training, family pressure, opting for higher education, relocation amongst others. The training drop-out rate in 2021-22 was 13%, with 726 dropouts out of 5529 students enrolled).
- 4) The program provides training completion certificates to all those who achieve 80% and above attendance. However, an oft-repeated request for certificates has been made by the respondent students during the retention surveys. This may be due to change in e-mail addresses and/or coordination gaps between students and college administration who are provided with certificates of all students who successfully complete the training. Another reason for this may be that the mode of providing certificates was online in 2021-22 which may have led to possible misses in accessing those.

Plan of Action for C2C Program in FY 2022-23

In the year 2022-23, TNS India Foundation aims to diversify the funding base for ‘Campus to Corporate Careers’ program to ensure sustainability and scalability of the program. Not only this, with the expected normalization in post COVID-19 period, the intervention team hopes to switch back to the offline (or classroom) mode of training with revision in curriculum and re-training of trainers, as required.

In addition, the detailed impact assessment of the intervention in 2021-22 is expected to be completed with disaggregated results for multiple donors, corporate partners, colleges, gender, and trainers. In the coming year, the monitoring and evaluation team at TNSIF also looks at delivering the retention surveys by contacting all placed students of 2021-22 cohort to understand students’ retention in the corporate sector.

Student Testimonials



Dnyaneshwari Prakash Bharti enrolled in the C2C training program in 2022 to **upskill herself** and become **financially independent**. She rigorously worked on her **communication skills** with the help of the training program and secured placement at ICICI Prudential as a Financial Services consultant with an annual salary of INR 240,000. She is now the **sole earner in her family** and is **supporting** her parents. She believes that the training **prepared** her very well for her professional life and her **quality of work is well-appreciated** by her seniors.

DNYANESHWARI PRAKASH BHARTI
Beneficiary, Mumbai

Mahalaxmi Perumal completed her Bachelors in Banking and Insurance in 2022 and belongs to a family of five with a single earning member with an annual family income of less than INR 300,000 per year. Mahalaxmi joined the C2C training program in 2022 that helped in **developing her personality, self-awareness and confidence**. She secured a position in Human Resources function at ICICI Lombard in May 2022. She is now financially supporting her family and is grateful for the **learning gained** through the training program.

MAHALAXMI PERUMAL
Beneficiary, Mumbai



Corporate Partner Testimonials



*"TNSIF campus recruitment offers access to a **diverse pool of eager college candidates** for the Motilal Oswal Group. College students bring **tech-savviness and up-to-date knowledge**, giving them an **advantage** over older candidates. Investing in their long-term training makes them **valuable assets** to the company. Building a strong relationship with TNSIF and college campuses serves as external marketing, promoting MOFSL's brand image among potential employees. **Positive experiences** lead to recommendations, expanding our talent pool. Grateful for the great efforts of Team TNSIF and their continued support."*

MS TEJASWINI MULGUND
HR, HDB

*"TNSIF's hard work has facilitated **successful hiring** for HDB. We deeply **appreciate their efforts** in organising Career fests and ensuring successful placements. The success and quality of our people owe a lot to TNSIF."*

MS JARNA MEHTA PAWAR
HR Business Partner- Broking & Distribution,
Motilal Oswal Financial Services Ltd.



Glimpses from the Intervention



An ongoing training session conducted by a soft-skills trainer at a partner college.



Students with their offer letters in a career fest.



Students attending a career fest organized by TNSIF.



A trained student under the Program attending a corporate interview in a career fest.

Campus to Technical Careers

Context and Program Background

The C2TC program is aimed at helping recent Engineering graduates (BE/BTech) and soon to be graduates (final year of Engineering) from circuit branches (like CSE/IT/ISE/ECE/EEE, and allied specializations) - to find relevant and reasonably well-paying jobs in the IT/ITeS sector, or in a similar function within allied sectors. The program was envisaged to connect youth from underprivileged backgrounds with family income less than 3 LPA when it started and subsequently rationalized to include those with family income less than 5 LPA from 2021 onwards.

The program intended to prepare students from lower tier (II & III) colleges to be more employable immediately after graduation. This was aimed to be achieved through training in two parallel tracks including: (i) soft-skills and interview preparedness skills relevant to interviewing and subsequent success in the IT/ITeS sector (about 50-60 hours) and (ii) industry relevant, practice-oriented courses in programming/coding/software development to make students productive with little/no additional training on being hired for the technologies they are trained for (mostly around 250-350 hours). The intervention also provides opportunity to students to learn from interactions with experienced professionals and also business-like projects to gain hands-on experience in their relevant field of work

Once trained, the students are exposed to multiple interviews in the functional roles that require use of their learnings with progressive feedback to help them secure an offer and start contributing financially to lift their families out of poverty.

Program Details	
Name of the Program (as per MoU)	Campus to Technical Careers
Donor	Capgemini
TNSIF Portfolio	Skill Development and Employability
Active Locations	Bengaluru
Target group	Students from Tier-II and Tier-III colleges
Target Number	4500 students trained
Start and End Date	August 2021-July 2024
Duration of the Program	1 year

Objective of the Program

The Campus of Technical Careers program envisions to train low-income youth in technical and 21st century skills and make them employable for entry-level jobs in IT/ ITES sector and ultimately empowering them financially through a steady flow of salaried income.

The key objectives of the program include:

1. Improvement in participating youth's Technical Skills as part of the training program that covers topics such as Core Java, MySQL, JPA with Hibernate, Spring, and Angular.
2. Improvement in participating youth's 'Life skills for the workplace' as part of the training program that covers topics such as Personal and Professional Effectiveness, Communication Readiness, Career Readiness, Work Readiness + Career Linkage sessions, Parent engagement sessions, individual career counselling, remedial learning and industry exposure/talks

3. Providing trained students with access to select and hand-picked jobs in the IT/ITES sector (technical roles) as direct result of the corporate linkages and placements made available through program initiatives and help them make a career in a well-paying industry with demand for these skill sets.

During 2021-22, the program which began in Bangalore in 2020 was completed with a no cost extension - as the ramp-up and training completion rates were slower during the COVID waves and lockdown during 2020 and large parts of 2021. Subsequently the program completed training for 1040 students (against the target of 1000 students) and placed 776 students.

Highlights of the C2TC Program in FY 2021-22

The LEAP (Livelihood Education through Action against Poverty) Digital Academy Project, funded by Capgemini India and executed by TNS India Foundation (TNSIF), is being implemented in Bangalore and Mumbai. With the project period starting August 2021 to July 2024, it currently operates in a hybrid mode (online and offline), with original targets set at 1,000 beneficiaries for Bangalore and 500 for Mumbai. By March 2022, the project team had trained 6 batches in Bangalore, 5 in Mumbai, resulting in a total of 280 students completing their training (151 in Bangalore, 129 in Mumbai). The curriculum for technical courses (JEE + Angular/React) and soft skills has been aligned with specifications from Capgemini's L&D team, with bi-weekly calls between Capgemini L&D and TNSIF ensuring curriculum delivery meets expectations.

Challenges faced under C2TC Program

1. Campus to Technical Careers program was initiated in late 2020 amidst externalities such as COVID-19 which exacerbated the challenges associated with launching of new interventions.
2. At the start of the program, the intervention faced obstacles in forging new partnerships and setting-up a team with specific skill set to meet the training requirements.
3. The changing and evolving nature of requirements from donors and hiring partners also contributed to initial hiccups in program delivery.
4. The intervention witnessed high drop-out rate in this online mode of training rolled out during 2020 and most of the months in 2021.

Plan of Action for C2TC Program in FY 2022-23

In 2022-23, the intervention team intends to institute methods for effective screening to reduce drop-out rates during the training. Apart from these, the plan also includes:

- Improved tracking of students in the placement phase for more effective analysis of strengths and weaknesses
- Implementation of an efficient MIS/ERP or similar tool (like the Salesforce platform) for higher productivity and to reduce errors in operational data
- Exploration of online learning / evaluation platforms for effective data driven tracking and monitoring of students for better success
- Preparation of a program video to showcase program achievements and communicate it to a wider audience

Student Testimonials



"Having **limited exposure** to the IT sector, I was unsure about landing a tech job. However, the C2TC program proved to be a **game-changer** for me. The trainers made **learning fun** and helped boost my confidence, which became the key to my success.

With the trainers' continuous support and the flexibility to learn at my own pace, I am now heading to Japan, all thanks to TNSIF and the generous donors who made the course free for us. My family's income has significantly increased, transitioning from 25,000 per month to a **high-paying foreign job** at Canbright, Japan, making a net impact of ₹1.3 lakhs per month. I am truly grateful for this **life-changing opportunity**."

DASHARATH R

C2TC Program Participant, Canbright, Japan

"I can't express enough how grateful I am to TNSIF for the transformation it brought to my life. My **confidence was at an all-time low** when I joined their training program. Still, through their hands-on training, regular assessments, and the unwavering support of my trainer, I experienced a **remarkable change**.

TNSIF's guidance and mentorship paved the way for **smooth interviews** and selection procedures.

Today, I proudly attribute my success to TNSIF. Their commitment to my **growth and development** has led me to secure a placement at Societe Generale. I am truly grateful for this opportunity and the confidence they instilled in me."

SOMYA KUMARI

Program Participant Placed at Societe Generale



"Despite the hardships caused by COVID-19, the C2TC program **transformed my life**. With a background in electronics, I struggled with technical concepts. But through the program's training, my **skills and confidence soared**.

Today, I'm proud to support my family, having secured a position at Reliance Jio. I'm forever grateful to C2TC for giving me hope and a brighter future."

SOURAV MANNA

C2TC Program Participant at Reliance Jio

Campus to Industrial Careers

Context and Program Background

TNS India Foundation's youth skilling and employability initiative, Campus to Industrial Careers (C2IC) program was launched with Lenovo's support in the year 2021. The aim of the program is to usher disadvantaged and vulnerable youth enrolled in Industrial Training Institutes (ITIs) and Polytechnics into stable jobs in and around the region's local industries by equipping them with essential job skills, counselling, on-the-job training and job opportunities.

TNSIF's Campus to Industrial Careers (C2IC) program targets disadvantaged individuals (ages around 18-35 years) enrolled in ITIs and Polytechnics. These individuals typically come from backgrounds where they are first generation in their families to undergo a vocational degree or the first generation to enter the formal sector. Their parents are typically engaged in the informal sector with household income typically less than INR 250,000 per annum and thus do not have a sustained source of income. The best pathway for these individuals to become economically resilient is to invest in their careers, as it is only then that they are able to earn a stable monthly income and pull their families out of poverty. TNSIF's experience shows that this target group has a high earning potential if provided with focused support and upskilling efforts. This program, therefore, helps the vulnerable students to utilize their window of opportunity to escape the cycle of poverty.

Program Details	
Name of the Program (as per MoU)	Campus to Industrial Careers
Donor	Lenovo India Pvt. Ltd. and Motorola India Pvt. Ltd.
TNSIF Portfolio	Skill Development and Employability
Active Locations	Puducherry
Target group	Students from Government ITI Institutes
Target Number	150 trained with 70% placement of trained graduated
Start and End Date	March 2021 to April 2022
Duration of the Program	One Year

Objective of the Program

The C2IC program strengthens the job readiness of youth by enhancing their 21st century skills, develops student orientation toward manufacturing sector careers, and supports youth to enter and remain in high-potential jobs, that helps them substantially increase their family incomes. This college-embedded, demand-driven program functions to create shared value by first educating disadvantaged youth, and then tapping a pool of trained talent for donor and industry partners' business hiring needs - on an on-demand basis. The on-the-job training is one of the main objectives to ensure students' orientation to the sector.

Highlights of the C2IC Program in FY 2021-22

The Campus to Corporate Careers - Puducherry program was delivered in four phases:

Phase 1- Mobilization: During mobilization, extensive program outreach activities were conducted with ITI & Polytechnic Colleges in and around Puducherry and agreements were signed with the three institutes that included Government ITI Women College in Vambakeerapalayam, Puducherry, Government ITI Women College in Semmendam, Cuddalore and Motilal Nehru Govt. Polytechnic College. In these three

colleges, 300 students were provided orientation sessions about the training program. Of these 300 students, 168 students (with 61 females and 10 males) were shortlisted and on-boarded to the program, after screening them using pre-defined eligibility criteria.

Phase 2- Training Sessions: The enrolled students were trained on 21st century skills that focused on four key modules with 80 to 100 hours of training sessions spread across three months. The modules included:

- Personal & Professional Effectiveness
- Communication Readiness
- Industrial Readiness
- Work Readiness

Of 168 students, 91% students graduated from the training with successfully attending 80% of the sessions.

Phase 3- On-the-Job Training: The training graduates were also provided with 15-45 days of internship at Lenovo's Puducherry plant. This internship was attended by 62% training graduates (95 out of 153 graduates). Under 'Lenovo Employee Engagement' activity, the volunteers from Lenovo supported students in defining their goals and identifying the right employment opportunities.

Phase 4- Placements: The employability programs at TNSIF are committed to at least 70% placements of training graduates. Under C2IC program, out of 153 graduates, 107 students (or 70% students) were offered jobs in Lenovo India Pvt. Ltd., Yamaha Music India Pvt. Ltd., Memucan Technologies, Manatec Electronics, and Nippon Electricals. The average salary offered to the students stands at INR 120,000 per annum.

Challenges faced under C2IC Puducherry Program

- Lack of digital infrastructure with the students (Smartphones, access to internet, and Laptop/computers);
- Limited Private/Polytechnic institutes in Puducherry- the team therefore depended only on Government institutes and/or looked for collaboration with colleges in other neighbouring locations such as Cuddalore, Villupuram, Tindivanam
- Students who suffer from backlogs in their respective courses at colleges face challenges in joining the offered roles facilitated through TNSIF's corporate linkages teams. As a result, such students end up joining other jobs/industries with their 10/12th qualification, affecting the joining rate for trained students in the intervention
- Hesitation among college administration and management to approve 60 hours of training as provided by TNSIF trainers for their students since the duration of final year of graduation in these ITIs is only 10 months
- Placements are challenging for students in their respective trades due to their limited technical skills in these trades, along with the challenges to find accommodation and transportation support for female students.

Plan of Action for C2IC Program in FY 2022-23

With tremendous success of Phase-I of C2IC program supported by Lenovo India Pvt. Ltd. and Motorola India Pvt. Ltd., Lenovo has renewed the program for another year from April 2022 till March 2023. Also, the TNSIF team also looks to replicate the program in other geographies given the success witnessed in the first phase. In 2022-23, the monitoring and evaluation team at TNSIF will conduct retention surveys with all placed students of 2021-22 cohort to understand students' retention in the corporate sector and the jobs. The team will also conduct annual evaluation of the intervention closed in 2021-22 with results across colleges

and corporate partners along with corporate measurement to arrive at financial benefits accruing to the students as a result of participation in this program.

Student Testimonials



C. RANI

Beneficiary, Puducherry

C.Rani completed her Computer Operator & Programming Assistant trade from Government Industrial Training Institute for Women in Vambakeerpalayam, Puducherry in 2022. Her family income is below INR 30,000 per month with seven family members and has also **faced financial crisis leading to homelessness and struggle for necessities**. Rani joined ITI to pursue the **COPA trade** and learned about TNS India Foundation's **C2IC program** through her ITI Group Instructor, Ms Rukmani, and **gained valuable interview preparation skills**. It enhanced her **interpersonal communication skills** and provided **insights** into her work as a data entry operator. Through **perseverance and commitment**, she got a job as a Data Entry Operator at Leo Fasteners with an annual salary of ₹1,38,000. Rani is now happily supporting her parents.

P. Bhavya is an ITI student pursuing Information & Communication Technology System Maintenance (ICTSM). Coming from a family of five, her family's average monthly income is ₹10,000 with her father being a daily wage labourer and her mother a homemaker. Introduced to the **Campus to Industrial Careers** program through a college orientation session, Bhavya decided to join this course that helped her **identify her strengths and weaknesses** with topics covering time management, resume building, and body language. Currently, Bhavya works as a trainee in production and assembly at Yamaha Music India Pvt. Ltd., earning ₹1,89,600 per annum. She expresses gratitude to TNS India Foundation and Lenovo for the program, which significantly shaped her career.



P. BHAVYA

Beneficiary, Cuddalore

Corporate Partner Testimonials



*"Candidates recruited through TNSIF exhibit **exceptional discipline**, a strong career focus, and a **genuine eagerness to learn and advance**. Before joining our organisation, these candidates are already **well-versed in our company's culture and values**, which greatly aids us in placing them in suitable roles. We are delighted to continue hiring candidates from TNSIF, both now and in the future, as we sincerely appreciate the support and collaboration. **Thank you.**"*

MS SUDHA BALASUBRAMANIAM

HR, Yamaha Music India PVT LTD

*"The students display **impressive knowledge and a strong eagerness to learn quickly**. The Pre-Placement training greatly assists us in assessing the **students' potential** and determining their suitable placements. They exhibit **punctuality and professionalism** in their work, **effortlessly adapting** to shifts and consistently delivering **exceptional results**. We sincerely appreciate your dedication and contribution to the student's achievements. Thank you for your efforts."*

MR PAVITHRAN SAKTHIVEL

HR Executive, Lenovo India PVT LTD



Glimpses from the Intervention



Orientation Program ongoing at an ITI college in Puducherry.



Graduation ceremony for TNSIF-trained ITI students.



TNSIF-trained ITI students placed in Yamaha Music Pvt. Ltd.



TNSIF-trained ITI students in an internship at Lenovo, Puducherry.

Accelerator for Women Entrepreneurs (AWE)

Context and Program Background

The micro, small, and medium enterprises (MSME) sector has played a significant role in India's growth through innovation, diversification, and employment generation. An estimated 63 million MSMEs in India contribute 37.54 percent of the Gross Domestic Product (GDP) and employ nearly 110 million people. India has the potential to create over 30 million women-owned enterprises of which 40% can be more than self-employment. Although these figures indicate a thriving MSME sector, the entrepreneurial ecosystem in India falls short of its potential due to its failure to harness the potential of women as business leaders. A range of gender-specific challenges limit their ability to start and grow their own businesses. Women are often at a disadvantage when accessing capital, markets, information and networks to establish an enterprise. These challenges are underpinned by a lack of skills, awareness, knowledge, and resources that act as barriers to financial inclusion and economic empowerment.¹

Women entrepreneurs in India face significant challenges with starting and running their own businesses. The statistics show that India ranks 70th among 77 countries worldwide in Female Entrepreneurship Index, as per a November 2020 report by International Finance Corporation.² Women participation in businesses in India is at an all-time low with only seven out of 100 entrepreneurs that are women. A 2019-report by Google and Bain & Company suggests that women entrepreneurship in India can potentially create 150-170 million jobs by 2030.³

The AWE program supported by Moody's, was initiated in April 2021 with the vision to support women entrepreneurs overcome barriers and inequities, realize their potential to improve the economic resilience and stability of their families and communities through entrepreneurial endeavours.

Objective of the Program

The program aimed at acceleration of women-led small and growing businesses in India through mentoring and coaching of 25 growth-constrained, women-led small and micro-enterprises with an annual business turnover of INR 500,000 (at least 40% of women entrepreneurs). The key objectives of the program included:

- Formal academic training to the entrepreneurs on business and financial management skills
- One-to-one business advisory and coaching to address short-term challenges and creation of action plans to achieve long-term goals
- Improved access to markets, capital, and information through networking and partnerships
- Focused mentorship from identified business leaders

Program Details	
Name of the Program (as per MoU)	Accelerator for Women Entrepreneurs (AWE)
Donor	Moody's Analytics
TNSIF Portfolio	Women Entrepreneurship
Active Locations	Online (Multiple Locations)
Target group	High-potential women entrepreneurs

¹ Statista, FY 2020

SME Chamber of India

Powering the Economy with Her: Women entrepreneurship in India, Google and Bain, 2019

Sixth Economic Census

Microenterprises in India: a multidimensional analysis, APU, Global Alliance for Mass Entrepreneurship, 2019

² [Financial Inclusion for Woman-Owned Micro, Small & Medium Enterprises \(MSMEs\) in India](#)

³ [Powering the economy with her: Women entrepreneurship in India](#)

Target Number	25
Start and End Date	April 2021-March 2022
Duration of the Program	One Year

Highlights of AWE Program in FY 2021-22

The Accelerator for Women Entrepreneurs program was delivered in three phases:

Phase 1: Identification and Selection (May- July 2021)

TNS India Foundation conducted extensive program promotion through various stakeholders in the entrepreneurial ecosystem in India such as incubators, start-up forums, network organizations, angel networks, early-stage investment/venture capital funds and online channels to solicit interest among budding women entrepreneurs. At the initial stage, 1132 applications were received. An extensive screening was done based on the eligibility criteria to choose 73 applicants who were then evaluated through a set of selection criteria. Out of these 73 applicants, 37 women were shortlisted with whom panel interviews were conducted. Finally, 29 entrepreneurs were on-boarded in the training program.

The selection criteria for women entrepreneurs included:

- Applicant is a founder or co-founder with majority stake in the enterprise
- The enterprise is at least a year old
- Average annual revenue is INR 5,00,000
- The enterprise has at least one full time employee other than the applicant

Phase 2: Onboarding, Training and Advisory (August 2021- November 2021)

During the on-boarding process, the entrepreneurs defined their business goals and identified the business priorities with a session focusing on building business model canvas, identifying business's pain points and priorities, and defining short/long term goals.

TNS India Foundation partnered with Indian Institute of Management-Bangalore (IIM-B) to deliver a 3-month course on Business and Management Skills. Prior to this, the team identified key hindrances to business growth and development for selected entrepreneurs, that included:

- Non-financial background of entrepreneurs
- Insufficient understanding of basic business management and financial accounting principles
- Newness to the startup world
- Lack of entrepreneurial experience
- Lack of insights on supply chain management, team building, communications, due-diligence, valuation, marketing, and funding

The training program enhanced participants' knowledge and skills on the following:

- Financial accounting skills. Insight into developing balance sheets, income statements, and cash flow statements
- Better understanding of optimal business practices critical to HR recruitment, marketing, ownership, management, growth, and performance
- Developing an insight into sustainability, supply chain resilience, start-up funding, growing leads, and valuation of business

The Advisory sessions, on the other hand, were provided based on each entrepreneur's identified areas of need. These include, but are not limited to- Sales channel expansion strategy, B2B partnerships, Customer journey mapping, Team expansion, Open source vs. paid content, Brand development, hiring strategy and

human resource management, funding options, finding a co-founder, Go-to-Market Strategy, Lead conversion, Segmentation, Securing corporate partnerships, Brand story.

These sessions also assisted entrepreneurs with developing pitch decks, business plans and other documents and getting them connected with networks, associations, or professionals with expertise in their areas of interest. The TNSIF team also leveraged expertise of consultants from premier B-schools with roughly 4-5 years of experience in top-tier consulting firms under the Advisory support to entrepreneurs.

Phase 3: In Depth Advisory, Workshops & Networking (December 2021- March 2022)

In this phase, the advisory support was continued with a focus on supporting entrepreneurs with implementation of their planned priorities. Here, networking sessions to spur peer learning, connections, and collaborations were also conducted with the goal to:

- Support entrepreneurs to get an exclusive time to interact with each other and discuss potential areas for future collaboration and rapid exchange of entrepreneur experiences, ideas, and information
- Support entrepreneurs to overcome a networking gap created by the virtual environment due to the pandemic
- Support entrepreneurs to share and learn from others' experiences

Moody's Employee Engagement

Moody's volunteers supported the entrepreneurs in defining their goals and identifying their business priorities, along with TNSIF business advisors. Three Moody's Volunteers participated during the selection and on-boarding processes and also during mentorship sessions with the entrepreneurs.

Challenges faced under AWE Program

- a) **Constrained Networking Opportunities:** The program was delivered in the virtual mode due to post-pandemic restrictions after COVID-19. The entrepreneurs felt and increased need for networking opportunities which were otherwise constrained due to online delivery of the program.
- b) **Fluctuating Motivation levels:** Real life challenges faced by entrepreneurs can have severe consequences to their motivation. This is particularly true in case of women, where societal pressure acts as an extra source of discouragement. Considering societal pressure, demotivation, and business world challenges for women, entrepreneurs' willingness to quit is often high in women entrepreneur groups. In this program, this challenge was managed through mentoring and advisory sessions for program participants with industry experts.

Plan of Action for AWE Program in FY 2022-23

The program's endline evaluation is planned 9-12 months post closure of the program during the months of Nov-Dec 2022. This evaluation will focus on assessing participants' entrepreneurial knowledge and skills as gained during the training program and any secondary outcomes pertaining business growth as a result of adoption of these skills and learning from the program.

TNS India Foundation aims to build its entrepreneurship portfolio, targeted at women entrepreneurs both in urban and rural geographies. Learning from the experience in AWE program, in the coming year, the organization aims to work with micro- and nano-women entrepreneurs belonging to low socio-economic backgrounds with the business turnover between INR 1,00,000 to INR 6,00,000 per annum.

Beneficiary Testimonials



"I have seen my **growth more than double**. I shared such **moments of pride** with the accelerator group. This is the first time we **made a sale of ₹1 lakh** on the website with one person."

MANSI KUMAR

Khaj Krafts

"They ran us through a fabulous **one-on-one mentoring session** which helped me **understand** my business from a very different perspective. Thanks to them, I had the **confidence to talk** to massive corporates today."

ANSHU JHUNJHUNWALA

Food for Thought



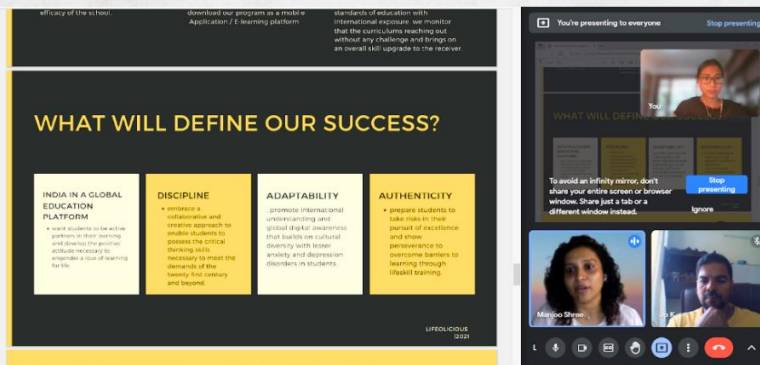
"Through this program, we could understand **business management**, **business ethics**, **business functionality**, and **understanding people and management**, financial and accounting, understanding to be a manager, which is a huge problem for the female founders"

ADITI MADAAN

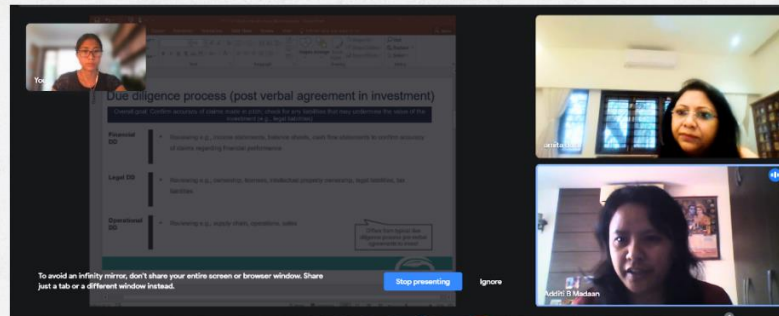
Bluepine Foods



Glimpses from the Intervention




Ongoing mentoring session between Mr Jayaprakash Kumhar from Moody's and program participant Manjoo Shree from Lifeolicious'.



Ongoing mentoring session between Ms Amita Srivastava from Moody's and program participant Aditi Madaan from Bluepine Foods'.


**Advising Session: Samaara Jewellery CEO
Thirtha Uthappa and Moody's Software
Engineering VP Suryadevara Satyavani**



Suryadevara Satyavani

Integrating AR/VR and Tech Platforms
for a Jewelry Business

Tuesday November 3rd; 6:30 pm to
7:30 pm



Thirtha Uthappa

Ongoing mentoring session between Suryadevara Satyavani from Moody's and program participant Thirtha Uthappa from Samaara Jewellery.

Future Skills Program

Context and Program Background

With half of its population under the age of 26 and an estimated five million youth graduating from college every year, India has an opportunity to mobilize the largest workforce in the world in the next few years.¹ A rising number of youngsters are pursuing higher education, increasing their potential to join the formal workforce and pull their families and communities out of poverty. However, the education system does not adequately prepare them to obtain and succeed in corporate jobs.

Most jobs require ‘21st-century skills’, including STEM skills that are relevant to the modern workplace. It is estimated that in 2022, around 37% will be in jobs that have radically changed skill sets, including advanced digital literacy.² Although the government’s “Skill India Initiative” provides skill training and employment opportunities, 93% of youth have received no formal or informal training.³ As a result, unemployment among the educated is thrice the national average⁴ and employability for general degree graduates are only 30%.⁵

Employability challenges are especially acute for youth from disadvantaged communities, which constitute an important segment of the rising workforce. Youth in low-tier colleges have high earning potential, but without support during the critical period leading up to workforce entry, they often miss their window of opportunity to escape the cycle of poverty. Some of the key barriers they face include limited access to skills training, placement support, and career guidance; limited technical and cultural understanding required to integrate into the workforce successfully; cultural biases held by parents and communities related to formal workforce entry, especially for young women; and lack of professional networks and role models. COVID-19 has only exacerbated challenges for disadvantaged youth, with economic stagnation placing additional financial strain on families and with schools and training programs forced into remote delivery modes. Innovative solutions are required to help young people bounce back from the crisis.

Lenovo and TNS India Foundation share a common goal of empowering diverse, underprivileged and minority populations by increasing access to industry-relevant education and training. TNSIF believes that when the professional potential of disadvantaged youth is realized, they lift themselves and their families out of poverty, and all of society benefits from a stronger and more resilient economy. In 2021, Lenovo and TNS India Foundation joined hands to create and roll out an innovative program named **‘Future Skills Program’ that aims to make disadvantaged youth job-ready through an online skill-building platform and upskill faculty members of low-tier colleges**, where a large chunk of disadvantaged youth is enrolled, to disseminate 21st-century skills and digital skills to students, thereby ensuring capacity-building of the institution.

¹ “Innovating for Scale – A Blended Learning Model for Youth Employability in India”, Quest Alliance, Accenture

² EY Future of jobs in India

³ Periodic Labour Force Survey of 2017-18

⁴ “State of Working India Report 2019”, Centre for Sustainable Employment, Azim Premji University

⁵ “India Skills Report 2019”, PeopleStrong, Wheebox, Confederation of Indian Industry

Program Details	
Name of the Program (as per MoU)	Future Skills Program
Donor	Lenovo Indian Private Limited & Motorola Mobility India Private Limited
TNSIF Portfolio	Skill Development and Employability
Active Locations	Online (Bengaluru)
Target group	Students from Tier-II and Tier-III colleges
Target Number	15000+ students (including direct and indirect beneficiaries)
Start and End Date	1 st July 2021 to 31 st March 2024
Duration of the Program	3 years

Objective of the Program

The future skills program aims to impact 15000+ youth by 2024. The core objective of the program is placing students in formal sector jobs so that they can increase their family income year on year, thereby, pulling their families out of poverty within 5 years. This is the driver of economic empowerment of disadvantaged youth and their families.

Other key objectives include:

- Create and roll out an innovative program that aims to make disadvantaged youth job-ready through an online skill-building platform.
- Upskill faculty members of the low-tier college to disseminate 21st-century skills and STEM skills to students, thereby ensuring the capacity-building of institutions.
- Skill Enhancement and building of economic resilience in first generation learners

The initial steps in this intervention fundamental to planning and delivering the intervention were completed in the first year. These are:

Training module and content development for online platform

In the year 2021-22, the primary focus remained on building and curating the training content to be administered through an online learning platform. TNS India Foundation identified TalentLMS, a leading, international cloud-based Learning Management System, to host the platform, which can be accessed from any web-enabled device. Our experience with disadvantaged urban youth has shown that they generally have access to smartphones, tablets, or laptops that are either individually owned or shared with family members. Considering the scarcity of good quality and reliable bandwidth for students from low-income backgrounds, the Future Skills Platform allows asynchronous learning with features like download-to-device, local interactions, and upload-to-cloud of relevant data by providing locally identified hotspots supporting course-specific wi-fi data access for students (SaaS). The curriculum is designed to equip college students with 21st-century life skills, including STEM skills, digital literacy, financial literacy, and job readiness, to prepare them for corporate positions.

College Partnerships

TNS India Foundation's employability programs are primarily college-embedded and hinge on sustainable partnerships with low-tier colleges. In years 1 and 2, we have partnered with over 30 colleges in Bangalore and have built a capacity of over 50 faculty members through our Training of Trainers (ToT) workshops to implement the *Data Analysis and Logical Thinking* curriculum and pedagogy under the program. We have also rolled out the platform and curriculum to students who are trained under other donor partners in the Campus to Corporate Careers (C2C) program.

Training of faculty trainers

The team also drafted pedagogy to accompany the curriculum for college faculty members who implemented the curriculum under the Training of Trainers (ToT) model. This pedagogy covers the key approaches to be used by trainers for instruction and assessment through the Future Skills Platform. It will be a readily accessible resource that helps trainers to effectively leverage the Platform's functionality by fully integrating it into their training delivery.

Highlights of the FSP Program in FY 2021-22

The first year of the program was initiated with a pilot run where 120 students were trained in 2021-22 and 69 students were placed in formal sector jobs. Among other highlights include:

- Two pilots were conducted to identify the right technology partner
- Lenovo employees from India and APAC region participated in the employee volunteering program where they interacted with beneficiaries from Mumbai, Bangalore, and Puducherry to discuss important topics such as effective communication, cracking interviews, and work readiness,
- Lenovo's Marketing and Communications team, including Emily Ketchen and Genevieve Hilton, conducted a workshop with TNSIF to support with organization rebranding and marketing strategy and offered to support us with the same for another 6-8 months.

Challenges faced under FSP Program

The program faced the initial challenges that resulted in unexpected delays in starting the intervention. These include:

- **Delay in starting the pilot program:** Owing to the second wave of the pandemic, the college partner and students were tied up in pre-committed responsibilities leading to a delay in commencing the program pilot
- **Unexpected bad weather:** Due to a sudden downpour and flooding in Bangalore in October-November 2021, many students were unable to go to college. The college faculty had less facetime with students and, therefore, could not resolve students' doubts on time, resulting in low assessment scores and prolonged the duration of the pilot program.
- **Faculty Onboarding:** There was resistance initially from the faculties to be part of the Faculty Orientation Workshop as this was outside their working hours and had no monetary benefits. The only way to break their inhibitions was to create awareness of the importance of 21st-century skills.
- **Challenges in content development and digitization:** The volume of the content that needed to be developed and the team's bandwidth were unequal, leading to the extension of the original timeline. Ample time went into platform identification and readiness as well.

Plan of Action for FSP Program in FY 2022-23

- Ensure continued uptake of the LMS (Learning Management System) Platform by students and faculties and onboard/train ~2500 students on the platform
- Build the Capacities of the local colleges (Tier-II and beyond) in skilling disadvantaged youth by conducting faculty orientation workshops
- Provide employment opportunities to all trained students with placement offers ensured for at least 50% trained students in formal sector jobs and building economic resilience

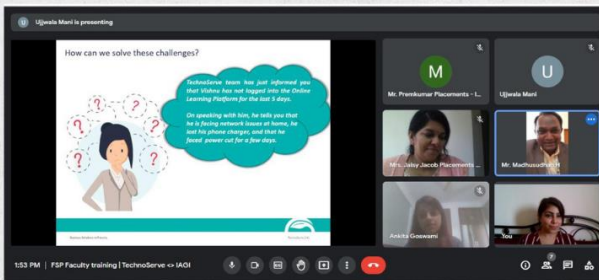
Glimpses from the Intervention



Orientation session ongoing for students of Indian Academy Group of Institutions, Bengaluru.



Student Orientation in progress.



Online faculty training in progress.



Faculty Orientation workshop conducted for faculty of the Indian Academy Group of Institutions, Bengaluru.

Sustainable Mango Initiative in Gir-Somnath District

Context and Program Background

The state of Gujarat has made significant strides in rural development in recent years. However, inequities persist with 16% of the state's population poor, 27% of rural households indebted, and 39% of the rural population illiterate⁹. To address rural poverty and underdevelopment, a healthy and dynamic agricultural sector is essential. In India, agriculture engages 43% of the country's workforce and approximately two-thirds of the population of Gujarat earns their livelihoods on farms.¹⁰

However, farmers in Gujarat face a range of challenges in sustaining their livelihoods. The farming households see minimal economic returns from agriculture and report some of the lowest per capita incomes in the country. An initial assessment conducted by TNSIF in the villages of Gir Somnath district revealed the following key barriers to economic growth- a) low productivity in farming, b) limited participation in agri-input and output markets, and c) dwindling water resources resulting in erratic water supply.

TNSIF also noted that agricultural households in the district earn significant income from plantation farming, especially in Kesar mangoes and as per the estimates, plantations bring farmers revenues up to INR 2 lakhs per acre. However, due to the challenges listed above, mango plantations provide erratic yields and sub-optimal returns.

To address these barriers, TNSIF proposed a livelihoods program with mango farmers across 14 villages in the Talala block of Gir Somnath district of Gujarat, formally initiated in July 2020, with operations beginning in full swing in 2021-22. The program titled '*Sustainable Livelihoods for Farming Households in Gir Somnath district, Gujarat*' or '*Sustainable Mango Initiative (SMI)*', intended to enhance rural livelihoods by strengthening farmer institutions, improving the yield and quality of mango produce, developing market systems for mango farming households, and building local capacity to manage critical water resources more sustainably.

Program Details	
Name of the Program (as per MoU)	Sustainable Livelihoods for Farming Households in Gir Somnath district, Gujarat
Donor	HDFC Bank Parivartan
TNSIF Portfolio	Agriculture
Active Locations	Talala, Gir Somnath, Gujarat
Target group	Kesar Mango grower farmers
Target Number	1500 Farmers
Start and End Date	1st July 2020 to 31 October 2023
Duration of the Program	3 Years

Objective of the Program

The key objectives of this program include:

1. Setting up a scalable model for a remunerative mango value chain with incomes of participating mango farmers in intervention villages sustainably improved. This involves strengthening the mango production system through farmer-trainings in good agronomy practices and providing on-farm extension services to participating farmers.
2. Creating and strengthening the local farmer institution- Farmer Producer Company-to make local agricultural markets more accessible to farming households. This involves establishing an FPC as a legal entity with a formal business plan and participating mango farmers as shareholders.

3. Improving farmers' access to markets through logistical and marketing initiatives that involves linkages with institutional buyers and agri-input suppliers, routed through the FPC.
4. Strengthening the management and utilization of local water resources by setting up community-level institutions for management of water resources in the intervention villages.
5. Promoting organic kitchen gardening for increased access to nutrition-rich vegetables at the household level.

Highlights of the SMI Program in FY 2021-22

Prior to the intervention, the participating farmers had attempted some form of horticultural farming in the last few years, without realizing optimal yields from their farms. Most farmers were still dependent on local traders, Mandi and/or personal networks to sell their produce, catering to a limited market within their social circle. This evident lack of access to distant and remunerative markets, hurts the economics and sustainability of mango cultivation in the region.

The intervention team realised that establishing such access would allow the Kesar mango farmers to trade and do business with a wider pool of big traders and institutions like Big Basket, Reliance Fresh, et al. This will help them gain higher returns for their produce through better price realization achieved through collective bargaining power. **This essence of collectivization formed the basis of a farmer institution- Talala Gir Kesar Khedut Producer Company Ltd. (TJKKPCL)- incorporated in May 2021 under the intervention.**

Some of the major highlights for the year 2021-22 include:

- 1236 Kesar mango farmers were enrolled in the project of which 838 had taken a share in the TGKKPCL and mobilized INR 514,000 as share capital to start the business activities.
- 10 community resource persons (CRPs) were trained to provide solutions to farmers on a real-time basis and provide general advisory messages to more than 1100 farmers.
- The FPC- TJKKPCL- partnered with 16 companies/agencies that supply fertilizer and pesticides.
- TJKKPCL started its business in August 2021 after procuring licenses to sell fertilizer, pesticides and seeds.
- By the end of March 2022, TJKKPCL had business revenues worth INR 1,987,000 with net profit of INR 47,657
- For optimal use of water and maintenance of water bodies, the intervention team formed 12 village-level committees to create awareness and management of these resources by the community.
- Women are an integral part of agriculture, so women are engaged through Orchard Kitchen Garden (OKG) by the end of the march promote 676 OKG in 10 old villages.
- 80% of the shareholder target was met in 2021-22
- Agronomy experts provided advice to farmers on protection from pests and prevention of diseases in Mango trees around the year with
- Fortnightly advisories on agronomy practices along with marketing tips and business intelligence were sent to farmers via SMSes

Challenges faced under SMI Program

The challenges faced under the program affected the intervention in several ways that led to delays in initiation of the program. These are listed below:

- As a result of COVID-19, farmer membership as shareholders in TJKKPCL remained slow in this year

- The devastating cyclone Tauktae that hit the region in May 2021 severely damaged Mango trees and the produce that was ready to be harvested. This severely affected the marketing season for Mango in 2021-22 with more than 90% of the fruit and trees damaged.
- The availability of farmers is limited during prime months of Mango production- from December to March every year. The intervention team resolved this issue by conducting farmer meetings during the nights and through one-to-one visits to individual farmers' mango orchards for mobilization

Plan of Action for the SMI Program in FY 2022-23

In the upcoming year 2022-23, the intervention team aims to continue the momentum of all activities under the program with the focus on marketing of Mango in April-June 2022. Also, in the second year, the team aims to initiate and promote organic kitchen gardening for increased access to nutrition-rich vegetables at the household level. Not only this, the team will work towards making TJKKPCL as a one-stop shop for access to inputs critical for mango production and marketing of mangoes.

Beneficiary Testimonials

"I couldn't be more thrilled to be part of this program. I am eager to **learn about all the practices** that will be introduced to us. Not only am I implementing the training in my orchard, but I am also **encouraging** fellow farmers in the village to join. The overwhelming response and participation from farmers greatly multiply the reach and impact of our training. The community appreciates and is satisfied with the module training and program activities."

POPATBHAI
Borvav Village



"Akhilesh sir and his team shared valuable insights on **orchard management, fertiliser usage, irrigation timing, and other practical and cost-effective practices**. Implementing these practices not only benefits farmers like me but also aligns with **my growth** aspirations, such as venturing into dairy farming and securing a quality education for my children."

BINUBHAI PANDIT
Bakula Dhanej Village

"The training is highly beneficial for **orchard management**. The TNSIF team visited my orchard, identified pests and insects, and showed me techniques like dead root removal. I have already **started implementing their recommended practices** and will stay in touch with CRP, FEO, and the team for further support."

DAYABHAI
Gundran Village



"Since connecting with the TNSIF team, my orchard and daily routine have undergone **remarkable transformations**. I no longer fret over orchard challenges like I used to because I have a reliable support system to turn to whenever needed. The **positive impact** on my farming journey has been truly invaluable."

BIPIN BHAI
Jasapur village

Glimpses from the Intervention



Farmer Producer Group meeting in progress in an intervention village.



Orchard visit and query resolution by TNSIF agronomy expert.



An agri-input shop of TGKKPCL in operation at Mandupur Village.



Ongoing monthly meeting of Board of Directors of TGKKPCL.



A farmer ready to sell graded Kesari Mangoes to TGKKPCL.



Quality packaging and branding of Kesari Mangoes for sale across the country.

Bridging the Digital Divide, Bikaner

Context and Program Background

India has witnessed digital transformation at an immeasurable speed across all economic sectors. However, the benefits from this transformation are not equitably distributed among citizens and geographies. While one is well-aware of the country's urban-rural divide in terms of opportunities, resources, and services, the fast-emerging digital divide too cannot be overlooked. The gender outcomes in this digital divide are also not very encouraging, which means that rural women are most commonly excluded from digital technologies as a result of strict gatekeepers at the household and community levels. These gatekeepers, with adverse perceptions about women's access to and usage of technologies, most often keep them away from the resulting benefits.

Bridging the Digital Divide program in Bikaner, was aimed at breaking these very barriers in the rural Rajasthan with rural women. The intervention had a two-pronged strategy aimed at upskilling women on learning, navigating through, and using digital applications on one hand, and turning men as enablers in this process where they support women's ownership and use of smartphones and digital applications.

The design of the program involved carefully curated training modules focused on counselling the participants on importance of digital technology, associated dos and don'ts, avoiding risks and enjoying resulting benefits. Second, and most important set of modules focused on demonstration and hand-holding support through community advocates, on basic applications such as calling, sending SMS, adding/deleting contacts, and related smartphone features and program-promoted digital applications such as Google, Google Voice Assistant, Youtube, Krishify, Haqdarshaq, and PhonePe. Not only this, the program on-boarded local opinion leaders, who encouraged and promoted learning and using digital technologies in their respective villages.

USAID and Reliance Foundation partnered to launch WomenConnect Challenge (WCC) India to help bridge the gender digital divide in India. TNS India Foundation, which is one of 10 grantees in India, received a grant from Reliance Foundation in July 2021 to work towards bridging the prevalent gender digital divide in the program geography.

Program Details- Bridging the Digital Divide	
Name of the Program (as per MoU)	Bridging the Digital Divide in Bikaner, Rajasthan
Donor	WomenConnect Challenge (WCC) India, Reliance Foundation, USAID
TNSIF Portfolio	Rural Livelihoods
Active Locations	Bikaner, Rajasthan
Target group	Rural Women
Target Number	1600 Women and 800 Men
Start and End Date	July 2021-July 2022
Duration of the Program	One Year

Objective of the Program

With the broad goal of empowering women through access and usage of smartphones, the program aimed to achieve the following objectives:

1. Improve women's digital literacy levels
2. Improve women's access to and use of smartphones

3. Improve women’s confidence in using smartphones
4. Improve women’s decision-making agency as a result of smartphone use
5. Build a cadre of community advocates to support women in increased use of applications
6. Positively impact community’s perception on women’s ownership and use of smartphones

Highlights of BDD Program in FY 2021-22

Geographic Outreach

Bikaner is known for its harsh climatic conditions with extremely high temperatures making it difficult to practice agriculture and other livelihood activities. The region also has poor digital infrastructure especially in the remote villages resulting in the need of digital literacy especially amongst women. The Program was implemented in 46 villages stretched across three blocks of Bikaner district namely Bikaner, Lunkaransar, and Sri Dungargarh.



In these 46 villages, **1650 women, 1114 men, and 67 advocates** were on-boarded under the program.

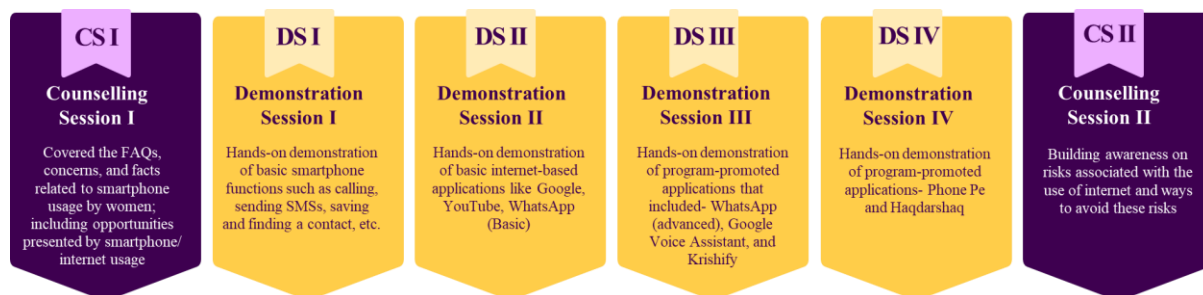
Identification and On-boarding of Community Advocates

The program followed a direct engagement approach, where all the interventions were strategized at the regional level by TNSIF’s team in Bikaner, and the ground implementation activities were conducted by carefully selected and trained group of community advocates.

The cadre of community advocates played a key role in driving on-ground implementation of the program with female beneficiaries. Each advocate was oriented to train around 25-30 women in their respective villages. These advocates underwent a series of trainings on effectively using smartphones and internet, conducting counselling and demonstration sessions, sharing success stories, demonstrating program-promoted apps and counselling households on the significance of technology. The program provided these community advocates with smartphones and internet packs as well as e-materials and relevant training materials to support the intervention. The advocates were also equipped to understand and answer the FAQs to address common concerns as well as backup plans for unanticipated issues.

Training Content Development

The training content was divided into two broad categories, that is, **counselling sessions and demonstration sessions**. While counselling modules focused on spreading awareness around smartphones and its importance, benefits of using internet, ways to manage the associated risks such as cyber frauds/ harassment etc., the demonstration modules focused on hand-holding support to beneficiaries in understanding, navigating through, and using internet-based applications. Each of these modules were developed in vernacular for ease of training delivery.



Month-wise Activities

The table below provides month-wise summary of activities completed under the program in accordance with the program design.

Month of Intervention	Program Design Phase	Activities
Jul '21	Secondary Research	Conducted detailed secondary research to understand the key challenges that women face in India when it comes to mobile access and ownership and digital literacy. The findings from this research highlighted the key barriers women face in ownership and use of smartphones and other relevant initiatives on digital literacy that focused on resolving such barriers and informed team on incorporating the best practices in the program design. The findings of this report were shared in the first Quarterly Progress Review report (Jul-Sep 2021)-see Annex.
Aug '21	a) Field Research b) Beneficiary Identification	<p>a) Primary Research The FGDs were done with potential participants to corroborate the findings from secondary research; FGDs revealed that there is a significant scope of capacitating the beneficiaries on smartphone navigations and internet-based applications, including the perceptions among males that women find it difficult to get acquainted with technical gadgets and are less efficient when it comes to utilizing digital technology.</p> <p>b) Village and Beneficiary Identification Beneficiary identification was completed according to pre-set criteria such as interest in trainings and ownership of or access to smartphones among females and male participants.</p>
Sep '21	a) Baseline Assessment b) Advocate on-boarding	<p>a) Baseline Assessment Preparation and roll-out The design of baseline study, along with sampling plan, questionnaire creation and digitization, enumerator trainings, etc. were completed; the surveys were rolled-out and data was collated through Google Forms based vemaclar questionnaires.</p> <p>b) Identification and on-boarding of advocates 67 advocates across 3 intervention blocks were identified and selected using the selection criteria explained in the section above.</p> <p>c) Training Modules Preparation (CS I, DS I) The training modules for Counselling Session I (covering FAQs and facts related to smartphone usage) and Demonstration Session I (including hands-on demonstration of basic functions in a smartphone such as calling, SMS, saving a contact), were prepared</p>
Oct '21	c) Training Module Prep d) Advocate ToT	<p>a) Baseline Analysis and Report The data gathered and collated was further analysed and insights were generated, which were graphically presented in the QPR reports.</p> <p>b) On-boarding of Advocates This activity continued in the month of October as the program grew and increased the number of beneficiaries</p> <p>c) ToT for advocates on CS I & DS I The field staff and advocates were trained on CS I that focused on sensitizing the male and female beneficiaries about the program and the role of trainers in it. It also covered the FAQs, concerns and facts related to smartphone usage by women, importance of smartphone in accessing social and economic opportunities. For DS I, the advocates were trained on functions such as dialling and receiving a call, adding and deleting a contact number, opening an SMS and reverting through either typing or using keyboard's voice recognition option (for uneducated women).</p>
Nov '21	Training roll-out	Participants' training on CS I & DS I

Dec '21		1608 female and 1068 male beneficiaries were trained on CS I, while 1591 female and 1050 male beneficiaries were trained on DS I through one-on-one interactions on in groups of two to four.
Jan '22	Training Module Prep	Designing and ToT on DS II DS II module covered the widely used internet-based applications such as Google, YouTube, WhatsApp (Basic). These applications were included to enable farmers' access to information related to farming, kitchen garden establishment, nutrition, current affairs, etc. The ToT of advocates on DS II was done virtually on Google Meet due to rising COVID-19 cases in Rajasthan.
Feb '22	a) Training Module Prep b) Advocate ToT	a) Participants' training on DS II The trainings of female and male beneficiaries were initiated on DS II b) Designing of DS III DS III module covered a program promoted application i.e., Krishify (an agricultural information application for farmers) along with Google Voice Assistant and WhatsApp (Advanced). Krishify app was promoted to capacitate the beneficiaries in retrieving agri-related information through digital technology and use the same in their day-to-day agricultural activities.
Mar '22	c) Training roll-out	a) Participants' training on DS II By Q1-2022, 1514 female and 990 male beneficiaries were trained on DS II b) ToT on DS III With the drop in COVID-19 cases, the TOT was done in-person with field staff and advocates. As DS III module covered slightly advanced applications, the trainers were asked to conduct at least two training sessions per beneficiary to ensure good adoption levels.

Challenges faced under BDD Program

- 1. Illiteracy- a barrier to digital literacy:** Illiteracy is a major systemic challenge resulting in low uptake and adoption of digital interventions. Under the program, this affected adoption of program-promoted applications such as Haqdarshaq, Krishify, and PhonePe which are all content-heavy apps requiring reading and comprehension skills. Such beneficiaries, even though interested in learning and adopting, are restricted by their literacy levels to adequately benefit from these apps.
- 2. Low access and ownership of smartphones among women:** As a common practice, rural women have lower access and ownership of smartphones, as compared to their male counterparts. This lowers their bandwidth to learn and practice the usage of smartphone-based applications.
- 3. KYC related barriers to adoption of payment applications:** Indian fintech and payment platforms are governed by strict RBI norms due to increased risk of digital financial frauds. In order to be able to use mobile payment platforms, it is mandatory to complete KYC formalities (for customer identification) along with linkage of owner's mobile number with the bank account number. In the absence of these, the usage of such platforms is restricted. For the program, this implies low adoption of program-promoted payment application- PhonePe.

Plan of Action for BDD Program in FY 2022-23

BDD program interventions are expected to close by July-August 2022, after which an endline assessment will be conducted to measure the impact of the program. The final results and findings are expected to be closed three months after the close of the program in July 2022.

Beneficiary Testimonials



"Post joining **Bridging the Digital Divide Program**, my life has changed. Firstly, I have **learned a lot** from the program on smartphone and internet-based applications and **educated other women** on the same. When training women, I saw **the hope and joy in their eyes**, which moved me. I am truly thankful to this program for giving me this opportunity."

RADHA DEVI

Advocate, Sehzasar Village

"My name is **Kamala Devi**, and I live with my family in Makdasar village of Lunkaransar block. I have been associated with the program since 2021. I have **learned** how to make a **call and stream videos** on YouTube. Now, I can make a call to anyone **without being dependent** on anyone. I recently used the **Haqdarshak** application and learned about the **Atal Pension scheme**. The program has helped me **acquire knowledge** about using smartphones and internet-based applications. "

KAMALA DEVI

Beneficiary, Makdasar Village



"I have never held a phone in my hands before joining this initiative. I always had this **fear** that I would end up breaking or ruining a smartphone. However, joining **Bridging the Digital Divide** program happened to be a **turning point in my life**. I am trained on **basic functions of a smartphone** followed by **advance functions** including some useful applications such as **Krishify and Haqdarshak**. Now, when I want to see my daughter who stays very far from my village, I can see her through the video calling feature. I am **grateful** to this initiative and the team who supported me through this journey."

MOHINI DEVI

Beneficiary, Khari Village



Glimpses from the Intervention



A woman showing how to share images and documents with others via WhatsApp in Bikaner block.



ToT being conducted for advocates on Counselling Session 1 in Bikaner block.



An advocate training a woman to use WhatsApp Video Call feature in Lunakarsar block.



A woman demonstrating navigation functions of a smartphone in Sri Dungargarh block.








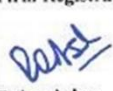




A woman demonstrating how to use Google Voice Assistant to navigate smartphone features and applications in Bikaner block.



An advocate training a group of women on demonstration session 3 in Lunakarsar block.

Financials for FY 2021-22

TNS INDIA FOUNDATION CIN:U85191MH2012NPL236277 BALANCE SHEET AS AT MARCH 31, 2022			
(Amount in Lakh)			
Particulars	Note No.	As at March 31, 2022	As at March 31, 2021
EQUITY AND LIABILITIES			
Shareholders' funds			
Share capital	3	1.00	1.00
Reserves and surplus	4	(0.21)	304.18
		0.79	305.18
Non-current liabilities			
Long Term provisions	7	-	1.84
		-	1.84
Current liabilities			
Short-term borrowings		-	-
Trade payables		-	-
Total outstanding dues of micro enterprises and small enterprises		-	-
Total outstanding dues of trade payable and acceptance other than micro enterprises and small enterprises	5	6.22	5.09
Other current liabilities	6	217.59	94.30
Short-term provisions	7	-	-
		223.81	99.39
TOTAL		224.60	406.41
ASSETS			
Non-current assets			
Property, Plant and Equipment		-	-
Other non-current assets	8	11.67	0.31
		11.67	0.31
Current assets			
Trade Receivables	9	-	0.41
Cash and Cash Equivalent	10	151.58	385.63
Short-term loans and advances	11	23.36	18.53
Other current assets	12	37.99	1.53
		212.93	406.10
TOTAL		224.60	406.41
Summary of significant Accounting Policies	1 & 2		
The Notes referred to above form an integral part of the Balance Sheet			
<p>As Per Our Report Of Even Date For G.M. KAPADIA & CO. Chartered Accountants Firm Registration No. 104767W</p>   <p>Rajen Ashar Partner Membership No. 048243</p> <p>Place: Mumbai Date : 01 June 2022</p>		<p>For and on behalf of the Board of TNS INDIA FOUNDATION</p>    <p>Rupa Bohra Managing Director DIN No. 09453076</p> <p>Kartik Kini Additional Director DIN No. 09461341</p> <p>Place: Mumbai Date : 01 June 2022</p>	

TNS INDIA FOUNDATION CIN:U85191MH2012NPL236277 STATEMENT OF INCOME AND EXPENDITURE FOR THE PERIOD ENDED ON MARCH 31, 2022 (Amount in Lakh)			
Particulars	Note No.	As at March 31, 2022	As at March 31, 2021
Income			
Revenue from operations	13	464.15	493.21
Other income	14	7.60	9.45
Total Revenue		471.75	502.66
Expenses:			
Employee benefits expense	15	532.83	366.94
Finance costs		-	-
Depreciation and amortization expense		-	-
Other expenses	16	243.31	73.56
Total expenses		776.14	440.50
Surplus /Deficit before exceptional and extraordinary items and tax		(304.38)	62.16
Exceptional items		-	-
Surplus/Deficit before extraordinary items and tax		(304.38)	62.16
Extraordinary Items		-	-
Surplus before tax		(304.38)	62.16
Tax expense:			
(1) Current tax		-	-
(2) Deferred tax		-	-
Surplus/(Deficit) for the period		(304.38)	62.16
Earnings per equity share:			
Basic & Diluted	18	(3,043.85)	621.58
Summary of significant Accounting Policies	1 & 2		
The accompanying notes are an integral part of the financial statements.			
<p>As Per Our Report Of Even Date For G.M. KAPADIA & CO. Chartered Accountants Firm Registration No. 104767W</p>  <p>Rajen Ashar Partner Membership No. 048243</p>  <p>Place: Mumbai Date : 01 June 2022</p>		<p>For and on behalf of the Board of TNS INDIA FOUNDATION</p>   <p>Rupa Bohra Managing Director DIN No. 09453076</p>  <p>Kartik Kani Additional Director DIN No. 09461341</p> <p>Place: Mumbai Date : 01 June 2022</p> <p>Place: Mumbai Date : 01 June 2022</p>	