

Sustainability Review
2025

UJJWAL: Disability Inclusive Livelihood Initiative in India

2016 – 2020



Introduction

Between 2016 and 2020, CBM UK supported CBM India's partnership with local NGO, Naman Sewa Samiti, by funding for the continuation of the UJJWAL project. CBM India first became involved in this project in 2012, promoting sustainable livelihoods through the establishment and development of inclusive community-based institutions in Madhya Pradesh state,¹ India. The project specifically aimed to increase the incomes of people with disabilities through organic farming practices and making lasting and sustainable changes in the way local farmers, including people with disabilities, approached agricultural livelihoods. **The project positively impacted the confidence and livelihoods of people with disabilities and their families from marginalised sections of society in India.**

This document builds from several key stakeholder interviews to examine the issues underlining the success and sustainability of the project outcomes at different operational and impact levels. It considers factors that contributed to (or undermined) sustainability at:

- 1. The individual level** - farmers with and without disabilities that were facilitated to join inclusive Self-Help Groups (iSHGs) in the project area.
- 2. The organisational level** - inclusive Farmer Producer Organisations (iFPOs) and Cooperative Societies.
- 3. The Government level** - with Panchayat Raj Institutions/Village level Government Institutions; Government agriculture heads within State Ministry level, and bankers within the National Bank for Agriculture and Rural Development, (NABARD).

It's important to note that this project built on an already established and proven approach led by CBM India team and implemented by our partner Naman Sewa Samiti since 2010, to which CBM UK provided additional support from 2016. It is therefore hard to separate the specific sustained impacts of CBM UK funding from the longer-term management by CBM India. Rather, this paper provides a general overview of how the project has maintained longer-term impacts. CBM India Trust has continued to learn from the process and, having been able to secure additional funding from a UK-based Rural India Trust, has replicated the project in two more districts. This has led to the formation of Cooperative Society, which continues to do well today.

Front page: OPD Leader, Mr. Vinayak (right) and UJJWAL project participant (left) showing off some produce.

¹ In Betul, Hoshangabad, Chhindwara, Harda and Khandwa districts of Nimar and Vidarbha region of Madhya Pradesh state, India.

A Quick Snapshot of the UJJWAL Approach

The UJJWAL project facilitated access to sustainable, inclusive livelihood opportunities for people with disabilities and their family members. Reaching more than 12,000 people with disabilities and 24,000 people from marginalised and poor households from across 602 villages², the project aimed to strengthen existing government systems to improve access to rights and entitlements, and strengthen community-based institutions through developing and strengthening inclusive value chains of organic farming and agricultural related activities. In doing so, farmers, including women, people with disabilities, and their family members, joined iSHGs and received training and skills development in areas such as organic agricultural, horticultural, animal husbandry, dairy activities, and micro-entrepreneurship development. This included support to develop business plans and marketing strategies. From this, some groups joined or formed registered Cooperative Societies and Farmers Producer Organisations (FPOs) who were then eligible for government schemes and funding, giving them greater access to markets and lower cost inputs.

The project took a holistic approach to improve livelihood opportunities for people with disabilities and their families, that considered both the individuals and their community. The project team worked to improve accessibility and supported more positive attitudes and disability inclusive behaviours within the community and within the key institutions influencing rural livelihoods in the area.

The project team recognised that for livelihoods to be sustainable they needed to be fully developed into functional businesses (with every aspect of planning, execution and expansion designed and tested). This required establishing access to finance which led the project team to work with Cooperative Societies, Banks and other financial institutions to become more disability inclusive and more responsive to the smallholder farmers' business plans.

The project aimed to diversify farmers' product portfolios, ramp up their customer base in new markets, and increase profit margins by achieving better economies of scale. This required a multi-level approach. By working with individuals in iSHGs, the project supported farmers in the production of organic agriculture crops through training. Farmers were also supported to form inclusive Farmers Producer Organisations (iFPOs) and register as FPOs with government in order to enable their better access to government farming inputs/schemes and finance.

The project also worked with iFPOs to address access and inclusion challenges across the farming value-chain (from adapting farming inputs, to supporting their access to processing, marketing and trading outlets for selling their produce). Access to the processing unit provided facilities to farmers for grading of agriproducts, as well as processing, packaging and marketing of their agriproducts - wheat flour, broken wheat, red gram flour, and pulses.

2 During the CBM UK funded phase, from 2016 to 2020.

By the end of the project the number of people with disabilities and their families who were engaged in farming and the number of iFPOs not only increased but there was evidence of a sharp increase in their income. While people were actively saving money, some however felt it was not enough to meet essential living expenses or provide a buffer for emergency situations. The end of project evaluation showed:³

- 41.6% of people with disabilities surveyed worked in agriculture as their **primary occupation**, followed by daily wage labour (40.3%).
- More than 85% of people with disabilities surveyed had gross annual **incomes** below INR 100,000 (GBP 893). Almost 40% had an annual income between INR 20,000 (GBP 178) and 40,000 (GBP 357), and 27% had a gross annual income above average.
- More than 60% of people with disabilities surveyed had monthly **savings** up to INR 1,000 per month (GBP 9), and 27% had monthly savings above the average of INR 2,115 (GBP 19). While more than 86% people with savings had deposited savings in a bank, 65.6% felt they did not have enough savings for emergency situations, and only 29% felt that had enough to manage essential living expenses.⁴

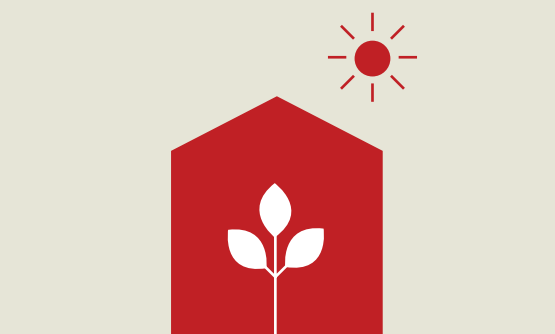


Above: UJJWAL project participants in Madhya Pradesh, India

3 Findings from the 2016 – 2020 End of Project Evaluation which surveyed 10% of total project beneficiaries from the target communities.

4 Average gross annual income was found to be INR 59,504 (GBP 531) (approximately INR 5,000 per month (GBP 44)).

From participation to leadership in climate-smart agriculture, India



Today, CBM India collaborates with local partners across states in India to train farmers in organic farming practices. By focusing on organic and traditional farming methods, the need for expensive agro-chemicals has been reduced, and soil quality and resilience have improved. An initial survey conducted in 2016, found that people with disabilities wanted to be involved in climate-smart agriculture but faced accessibility barriers. To address this, the UJJWAL project developed accessible environments, communications and trainings. For example, accessible poly-tunnels (similar to greenhouses) and modified farming and adaptive agricultural tools were introduced to remove barriers for people who use wheelchairs and people with visual impairments. Additionally, accessible training programs were developed and implemented, replacing lectures with more practical training sessions that accommodated people's different needs. This included tactile communication materials and signage, video training sessions, and the creation of models of Bio Compost systems to allow for physical demonstrations.

The project promoted the leadership of people with disabilities by facilitating them to become master trainers to train other farmers on climate-smart agriculture and business development. Not only did this increase the overall number of people learning about climate-smart agriculture and business development, but it also led to greater recognition of the skills and leadership of people with disabilities in communities, countering stigma. This led to an increase in the number of people with disabilities in leadership positions, with people with disabilities found on 42% of boards of agricultural cooperatives engaged in the project, and women on 30%.

The project worked with local government to promote greater awareness and participation of people with disabilities. A group of farmers with disabilities met with local government officials and successfully advocated for increased spending on disability inclusive agriculture in their local area. This advocacy resulted in more allocated resources, such as vermicompost pits, sprinkler irrigation, seeds. The demonstrated success of their agribusinesses to government and banks also led to increased funding and loans for people with disabilities, providing them with opportunities to expand and further improve their rural businesses.⁵

5 Source: Key informant interview with Dinesh Rana, CBM India, by Social Development Direct. Directly quoted from: <https://www.sddirect.org.uk/sites/default/files/2023-01/Disability%20Inclusion%20Helpdesk%20report%2087%20-%20Nature%20Based%20Solutions.pdf>

The Sustainability of Impacts

CBM India report that the project is growing and continuing to engage more people, both with and without disabilities. It's success has been recognised in India through awards, social media, and in newspapers, and iFPOs continue to share learnings and opportunities to support further growth.

Key achievements

Before the project, people with disabilities reportedly felt isolated and participated less in community life compared to people without disabilities. Although many had some skills, they often lacked the support needed to develop and sustain functioning livelihoods.

At the end of 2021, participants reported feeling more economically empowered through their association with iFPOs, which had enhanced their income and business profitability. A significant majority (87.5%) of respondents indicated that their association with iFPOs had helped them to reach an income level sufficient to meet and manage their family's basic needs, and they felt their children's future was more secure. An important dimension beneath this was the ability to link farmers with and without disabilities to government schemes and programs, which participants felt enhanced ongoing sustainability of their iFPO. **Being part of an iFPO enabled farmers to access crucial farming inputs (such as seeds, manure, technology, azolla plant, animal feed, etc.) and non-farm services (such as the development and finance of business plans, including grants, and marketing and procurements), at more favourable prices.**

Capacity strengthening activities, including training on composting techniques, cattle health, cattle shelter, accounting/book-keeping, operations management etc., were conducted in accessible facilities and modes, thereby ensuring people with diverse disabilities could participate, including blind people and those with cognitive disabilities. Alongside this, inclusive **Cooperatives Societies played a central role in enabling small and marginal farmers, including farmers with disabilities, to access finances** that they may not have accessed otherwise through more formal financial institutions.

This paper examines the project's impact on individual farmers, inclusive Self Help Groups, Farmer Producers, Cooperatives, and the Government. It considers what has been sustained since the CBM UK funding ended, aiming to identify factors that contribute to or undermine sustained project outcomes. The UJJWAL project successfully reduced disability-related social and economic isolation by engaging farmers both with and without disabilities, in a comprehensive approach to supporting environmentally-smart livelihoods and business development. However, the sustainability of these impacts remains indicative and requires further investigation.

Level 1: Individuals and inclusive Self-Help Groups

Who was involved and what was the approach?

This section examines the individual impacts of the training provided and the collaboration within informal iSHGs - groups that provided local peer support for both farm and non-farm activities and centred people with disabilities as active participants within their rural communities.

People with disabilities were identified within communities and offered training in organic farming methods and business skills for marketing their produce.

Training offered by CBM India, in coordination with other training institutes, included skills development in organic agricultural, horticultural, animal husbandry, dairy activities, micro-entrepreneurship development, and wage employment. At the end of the project, 98 percent of SHG members said they had learnt a new skill through their involvement with the SHG, including practical skills in organic farming cultivation. They were also supported (financially and through guidance and networking opportunities) to invest in farming resources and activities, such as purchasing quality organic seeds and the production of organic manure.

CBM India note that initially, when people with disabilities started showing interest in organic farming, they faced many challenges. These included community opposition and negative attitudes towards people with disabilities, as well as wider scepticism towards the newly introduced idea of organic farming without the chemicals that smallholders had been used to. **Convincing village members that both organic farming and disability inclusion were worthwhile endeavours required trainings, exposure visits, discussions and lots of hard work, including much trial and error.**

Initial feasibility studies were crucial in raising awareness about transitioning organic farming processes. Conducted by a third party, these studies included soil tests (such as soil density and moisture content), water testing, and an analysis of climatic changes and crop patterns. These studies were not only performed to determine what could be grown in a particular area, but also to certify crops, register products, and ultimately to attain organic certification.

The project strategically identified people with disabilities to develop, design and lead the process. The project team met with communities in selected villages, presented the feasibility data, and conducted a survey to identify potential village volunteers, (including women, people with disabilities and, in some cases, their parents), in each location who would act as iSHG facilitators. Prioritising the community in this selection process was important to leverage local knowledge of who was well-placed to take forward volunteer activities. Selected individuals were invited to an initial village-based briefing, where the expectations of the role were outlined, and to confirm that they were willing and able to take on the volunteer role.

Village volunteers received comprehensive leadership training on the project concept, expected results and activities, alongside the entire project team. Volunteers from farming areas were provided with agricultural training that aligned with their interests, strengths, and existing skills, such as vegetable production, organic farming, and composting. Through this training, volunteers with disabilities also gained a greater understanding of accessibility issues and their disability rights, alongside the training on farming and relevant government services and schemes.

Training was delivered in ways that met accessibility needs. Sign language interpreters were used for people who are deaf or hard of hearing, while adapted learning materials were used for people with visual impairment, such as large fonts, contrast colours, as well as audio and video with subtitles and/or closed captions. For people with intellectual disabilities, demonstration methods were used. Ensuring training materials and methods used were accessible was important to get right because it enabled people with disabilities to actively engage in the training and strengthen their knowledge and confidence to roll the training forward to other farmers.

Volunteers set up more than 500 iSHGs in communities across the five districts covered in the project. They trained other members to help sustain their groups' long-term viability. These iSHGs then formed into cooperatives, enabling members to open bank accounts in the national bank and access finance.⁶ Participation in iSHGs was a crucial step for the success and sustainability of their livelihood activities. Almost all members reported that their involvement in an iSHG led to improvements in household well-being, better financial knowledge, improved credit facilities, and increased self-confidence.⁷

By the end of the project, **strong behavioural changes** were noted within the community. The participation of people with disabilities in community development was notably improved, alongside an enhanced awareness of their rights and entitlement.

What has sustained at individual and iSHG level? What factors promoted sustainability?

The Selection of the Village Volunteers was identified as a key component in achieving sustained impact. When the project withdraws, these volunteers remain in their communities, "filled with knowledge, experience, skills and networks" (Director and Founder of Naman Sewa Samiti). Therefore, identifying the right people was a very important initial step.

Additionally, training these village volunteers was also essential to the project's success. Appropriate training was provided to support different components of the project.

iSHGs continue to play a vital role in the lives of many of the project participants, serving as both a **peer support mechanism, and a way to access livelihoods related services** at the community level. However, initially, achieving disability inclusion in the development of iSHGs was challenging. Some people with disabilities were reluctant to join, and the initial project baseline survey lacked data on people with disabilities in the villages surveyed.

"First at the family level, it was initially difficult locating people with disabilities in the community. For example, even when going door to door for conducting surveys, families refused to give information about family members with disabilities. They were hesitant because society traditionally feels that if people know there are people with disabilities in the family, they would not like to come to our house – an attitudinal barrier."

- Manager, Naman Sewa Samiti.

⁶ This access is opened up firstly because as formally registered organisations they can apply for Government support, such as loans. They are considered less risky as repayment by iSHGs is considered to be good, which is in part down to the group accountability that happens among peers.

⁷ Findings from the 2016 – 2020 End of Project Evaluation.

Through discussions with families, CBM India's partner, Naman Sewa Samiti, realised that the **lack of disability diagnosis was exacerbating attitudinal barriers. People struggled to obtain clinical assessments and disability diagnoses for medical certification needed to access the national disability identification card.** Without this card, they could not access relevant government schemes and benefits. The project team addressed these issues and advocated on their behalf at State level. By the end of the project, over 80 percent of people with all types of disability involved in the project had a certification of disability.⁸

Initially, the project team travelled widely to meet District Collectors,⁹ bringing in physiotherapists and psychiatrists from other states twice a month to improve access to medical care and rehabilitation. This led to **local services being established at the district level, at the district Disability Rehabilitation Centres/Primary Health Centres** where audiometric tests and clinical assessments could be carried out locally for intellectual disability certification. By enabling access to diagnostic tests, the project team was also then able to use the diagnostic results to help prepare personal Individual Development Plans for all people with disabilities involved in the project.

The project team used a 'trial and error' approach to addressing attitudinal barriers, letting the positive benefits of inclusion speak for themselves. Once identified, people with disabilities referred to relevant disability services, enabling them to access regular rehabilitation support, improving their health and wellbeing. **As neighbours observed the positive impacts on those involved in the project, mindsets began to change, and more people with disabilities enrolled in the project.**

Once people with disabilities were seen as active facilitators and members of their iSHGs, attitudes towards them shifted further. Although children with disabilities did not directly participate in this project, they benefited indirectly when, for example, their rehabilitation and wellbeing needs were considered through their parents' involvement in the project. Additionally, parental involvement in iSHGs opened up other opportunities for their children with disabilities to indirectly participate in project activities.

"A person with intellectual disability was previously not doing anything, and then his mother joined the inclusive Self-Help Group. He was 17 years old, but played with much younger children... while their mothers were having Self-Help Group meetings. Sometimes he joined and sat with his mother like the other children during discussions of livelihood activities. One day, he told his mother 'I would like one buffalo, and I will do the milking'. His mother was not confident that he could do this, but he requested every day. So, his mother said okay. She took a loan for around 2,000 Rupees (18 GBP) from the Cooperative Society and invested more of her own money, and bought one buffalo. He and his family were happy – we saw him taking a bucket of milk to the dairy where he sold it. The price was entered into his book and he proudly showed this to his mother saying, 'my money'. Now he has four buffalo

- Manager, Naman Sewa.

⁸ Findings from the 2016 – 2020 End of Project Evaluation. The exception to trend was people with autism, among whom only 50 percent had a certification of disability.

⁹ District Collectors: head of district administration and the official agent of the state government in the district; a multi-purpose functionary around whom revolves the entire administration of the district (revenue administration, including the welfare of agriculturalists; law and order; development administration, including implementation of development programmes). Source: Role and Functions of District Collector.

Level 2: Inclusive Farmer Producer Groups and inclusive Cooperative Societies

Who was involved and what was the approach?

Informal iSHGs were facilitated to join together and formally register as both Cooperatives and FPOs.¹⁰ As registered entities, these groups formed the basis of the UJJWAL farming sustainable model, making iSHG members eligible for wider government support and schemes, such as social security, grants and loans, that fostered economic resilience and long-term viability for the farming communities.

- **Inclusive Cooperative Societies:** Once registered as inclusive Cooperative Societies, iSHG members could collectively access financial support and services from government. Inclusive Cooperatives were considered less risky and more likely to meet repayments than individual farmers or informal iSHGs, due to their strengthened repayment capacity. The inclusive Cooperative Societies then gave loans to farmers at low interest rates, enabling farmers to purchase inputs, and also provided the opportunity for farmers to initiate regular savings. This brought financial empowerment to people with disabilities and their family members, turning what was once far-fetched dream for local farmers both with and without disabilities into reality - something that was unthinkable before the project.
- **Inclusive Farmer Producer Organisations:** By facilitating iSHGs, including farmers with and without disabilities, to join together in iFPOs, the project enabled better collective access to lower cost farming inputs and market access for produce sales. This formal registration, alongside the organic certification process, facilitated two key activities essential to achieving livelihood sustainability: (1) providing farm inputs to organised groups, and (2) establishing connections for selling/marketing their produce directly to buyers, from which profits were shared. By enabling access to quality inputs, such as seeds, fertilisers, and tools, the initiative ensured that farming groups could enhance productivity and maintain consistent yields. Simultaneously, linking these groups with reliable buyers streamlined the supply chain, reduced dependency on intermediaries, and allowed farmers to achieve better market prices.

10 Note: Cooperatives are state-registered, promoted and government-controlled entities (i.e. governed by government Cooperative Society Act/rules). FPOs bring together a combination of cooperatives with private companies. The project encouraged the iSHGs to come together and register with government as Cooperatives and the Cooperatives to join FPOs. The project supported these institutions to be inclusive for people/farmers with disabilities.



Disability Inclusion across the farming value chain

The project supported disability inclusion across the whole organic farming value chain. This included:

- **Awareness, participation and skill development via accessible training and awareness campaigns:**

Easy-to-access training programmes and awareness campaigns were conducted to help people learn better ways to produce farming goods, improve outputs/productivity, manage their work effectively, and plan their businesses.



- **Input supplies:** People with disabilities received training on the production and sales of organic farming supplies (e.g., organic fertilisers). This was achieved through demonstrations and through adapting and modifying standard farm tools to make them more accessible to farmers with disabilities.



- **Forward/Marketing Linkages:** Training was provided on how to improve the quality and value of organic products. Strong sales and marketing systems were set up by training teams, and people with disabilities were supported to make necessary adjustments to vehicles, such as tricycles, and market spaces so that they could actively take part in marketing.



At the end of the project, participants reported enhanced bargaining power, reflecting both their economic and social empowerment. IFPOs were credited with increasing the participation of people with disabilities, positively impacting their household income and, improving their self-confidence through the development of inclusive skills and associated improved social standing. People with disabilities who were previously reluctant to even speak to their family members were now bargaining enthusiastically with both their families and strangers, haggling for better prices for their products.

Improvements in income generation were reported and linked to:

- ✓ Considerable reductions in farming input costs due to the use of scientific and cost-effective farming methods.
- ✓ Reduction in input costs due to low-cost input supply, accessed through collective iFPO.
- ✓ Higher selling price through iFPO access to organic markets.
- ✓ Reduced losses due to better disease management and technical capacity.
- ✓ Enhanced quality and yields due to organic practices.
- ✓ Diversified income generation activities that resulted in lower risks and higher returns, combined with increased savings.

By the end of the project, 40% of Cooperative Board directors were people with disabilities, and there was a general consensus that Cooperatives were actively inclusive, not only for people with disabilities, but also women, including equal participation of women with disabilities.

What has and has not sustained at iFPO and inclusive Cooperative Society level?

Inclusive Cooperative Society level:

Under the project, three inclusive Cooperative Societies were formed. At the time these interviews were conducted, one was fully self-sustainable and independently managing its operations. Another was partially sustainable, while the third was not yet sustainable, requiring ongoing support.



Fully sustainable: One cooperative is now fully sustainable, reaching over 7,000 members, including 1,500 people with disabilities. This cooperative has provided financial support to over 4,500 members, who now have successful livelihoods and are repaying loans from the profits of their sales.



Partially sustainable: The second cooperative is partially sustainable with more than 1,600 members. It provides financial support to its members, enabling successful livelihoods. This cooperative received good project support via CBM's partner, but is still working towards becoming full sustainability.



Not yet sustainable: The third cooperative is not yet sustainable. It continues to function through the support of CBM partner, Naman Sewa Samiti.

IFPO level:

In 2024, at the time interviews were conducted, six iFPOs were still in place; three that were sustainable and three that were not yet deemed to be fully sustainable. 4,500 informal farmer groups (iSHGs) were connected with FPOs selling products.



Fully sustainable: The three iFPOs that already existed when the project started are now self-sustainable and doing very well farming organic produce including vegetables, pulses, and grain.



Not yet sustainable: The three new iFPOs established during the project (between 2016-2020) are not yet self-sustaining. Covid-19 hit them significantly. Although iFPOs supported members through Covid-19 at the community and individual level, it was with small activities only, as livelihoods had to stop when lockdowns happened. The project partner is still supporting these three iFPOs, as support is still needed to help them embed sustainable systems.



Above: OPD Leader, Mr. Vinayak next to a papaya tree.

Evidence of sustainability within Cooperatives and iFPOs

Key ways in which disability inclusive Cooperatives and iFPOs are becoming more sustainable include:

- **Operational Levels:** iFPOs are working at the district, village/Panchayat and State levels.
- **Leadership:** People with disabilities that were included as Master Trainers are now leading iFPOs and Cooperatives. This illustrates their increased recognition as agricultural leaders and their improved social and economic profile in their communities.
- **Governance:** iFPOs and Cooperatives have people with disabilities on their Board and in leadership roles, including Directors. This means that disability inclusion is more likely to be considered in their operations.
- **Product Demand:** Organic products produced by the groups are in high demand, with produces being sold at festivals for example.
- **Market Interest:** Over 200 local buyers and 23 national and international buyers showed interest in the products by end of project, and this has since grown.
- **Adoption of Practices:** Other farmers are adopting organic farming management, increasing the supply of products to meet buyer demand.
- **Independence:** iFPOs have become independent, operating on their own without NGO funding.
- **Collaboration:** In 2021, iFPOs collaborated virtually during Covid-19 for learning and sharing opportunities, helping them diversify and grow. Bi-products have been tested in the local market, and distribution has started. CBM India (using CBM India Trust funds) is assisting iFPOs in using an E-commerce platform to supply produce across India at a larger scale.
- **Recognition:** The groups have received recognition of their good work through the Chief Ministers Award and in social media and local newspapers.
- **Scaling up:** CBM partner, Naman Sewa Samiti, has subsequently rolled out and replicated the UJJWAL project approach in two additional districts, funded by a UK-based Rural India Trust. The new Cooperative Society is thriving and progressing rapidly due to the valuable lessons learned from other Cooperatives supported through the project.

Resilience through the Covid-19 Pandemic

IFPO and inclusive Cooperative Society members reported stronger resilience during the Covid-19 pandemic.¹¹ Social support and access to financial services was maintained, even during lockdown. This provided members with a regular income and helped manage increased health expenditures (medical treatment) during a time of inflated commodity costs. During this period, these institutions went beyond their role as producer and financial entities to become more like 'Inclusive Farmer Welfare Organisations'. For example, iSHGs and Cooperative Societies allocated support, including medicines, dry food rations, repairing assistive devices, and financial assistance, to members experiencing hardship during the Covid-19 pandemic.

“In hard times like these, we do have the responsibility of ensuring that no family in the village shall go hungry. We have successfully identified vulnerable families of the village. We have ensured that the dry ration must reach these needy...”

- iSHG member.¹²

What factors promoted sustainability?

Vision building was a central component of the project: Developing a shared vision across different levels started at the village level and extended to higher-level institutions, including Cooperative Societies and FPOs. It became evident that while strong local-level planning was essential, it was not sufficient on its own, and challenges often arose when efforts were made to scale up or broaden the scope. Recognising this, CBM's partner, Naman Sewa Samiti, emphasised the importance of providing continuous support across all levels of impact affecting local farming livelihoods (organic inputs and practices, production, marketing and sales) and more disability inclusive practices. This approach helped foster a cohesive, unified vision to ensure long-term success and alignment with sustained organic farming markets.

Community- based institutions are an important basis for sustainability, moving the onus off individuals and towards collective interests: The supportive environments created through iSHGs and then formalised through iFPOs and inclusive Cooperative Societies strengthened individuals' resilience through greater access to finance and trading markets. After gaining loans, many SHGs are now self-sustainable.

Inclusive agricultural tools: It became apparent that there was a lack of inclusive tools, which posed a barrier for people with disabilities wanting to work in agriculture. To address this issue, the project team developed a variety of tools to meet the needs of people with disabilities, including those who are blind and those with physical disabilities. The project team also facilitated training in how to modify tools to make them inclusive.

11 CBM UK funding was extended for an extra year to support the project in response to the Covid-19 pandemic.

12 Qualitative finding from 'Building resilience through disability inclusive Self-Help Groups' brief.

Level 3: Government level

Who was involved and what was the approach?

The UJJWAL project fostered strong relationships with agricultural agencies to support respectful working relationships with farmers with disabilities. This was important for the sustainability of farmers livelihoods given the limited financial support farmers received from the project for such things as seeds. To achieve this, the project team facilitated the registration of farmers as inclusive Cooperative Societies, connecting them with the Department of Agriculture for ongoing technical agricultural expertise and the [National Bank for Agriculture and Rural Development](#) (NABARD) for financial support to build the rural economy.

Master trainers/village volunteers were engaged to roll out disability inclusion training in government institutions. This was an important element, and at times, the demand for Master Trainers extended beyond their own local areas:

“The training of Master Trainers with accessible materials was done at the village level. One example to quote was that of a trainer with visual impairment in organic farming, who took the training to other areas where we weren’t working and also trained NABARD. These trainings also included Self-Help Groups who had said they were not ready to include people with disabilities in their groups. After the training they become very accommodating and more confident that people with disabilities can do it, once they saw that in action. They were surprised and spread the message in the department at State level. This helped in getting approval for opening another three Cooperative Societies.”

- *Representative from partner organisation, Naman Sewa Samiti.*

The project helped strengthened the capacity of inclusive Cooperative Societies enabling them to become officially registered. This included supporting them with their financial literacy skills. Once registered, Cooperative Societies were able to access grants to purchase organic seeds and other inputs required to support production through to harvest. Loans were repaid through livelihoods activities, and with proof of concept, the model spread to NABARD branches in other Districts.

Farmers were supported to access government benefits and schemes through their local government/Panchayats. The project team provided information on the various benefits and schemes available to farmers and how they could access them. Schemes and benefits included asset development, infrastructure development, toilet construction, medical certificate and pensions, and plans for horticulture. It was expected that once farmers, both with and without disabilities, were linked into government line departments and programmes, they would continue to benefit from future programs and schemes, even after the project ended.

By end of the UJJWAL project, this level of engagement had resulted in:

- A NABARD award to one iFPO in Bhainsdehi District, Madhya Pradesh to cover its operational costs, including FPO registration, office running costs, and organic farming management costs.
- Another award enabling an iFPO to attain its eco-certification - the final organic certification needed for them to commence organic market trading.

What has sustained, and what factors promoted the sustainability at government level?

Concerted effort was put into prioritising key collaborations: Meeting directly with District Collectors was crucial element in securing buy-in, as it made them more open to joining village level meetings and supportive of farmers accessing government schemes. One village even became a 'model village', helping spread the approach elsewhere. CBM India's partner expressed that:

"...since 1947, no District Collector had ever visited the village, but after meeting with him, this changed.. We [Naman Sewa Samiti] had requested the iFPO member to meet with the District Collector themselves, as an OPD group, and to invite him to the meeting. Though difficult, it happened and was a great happiness for the whole team. The District Collector said they would only come for 15 minutes, but the village organised a meeting with people with disabilities, women, children, and farmers, and the District Collector talked to all of them. He was very impressed and went and told his Deputy that this is an excellent project, and others must come and see it too. As a result, 10M Rupees (GBP 89,055) were approved to this village and other people got the benefit too. This village has now been selected under the Climate Change project of Government of India, with NABARD and a German agency, and the chief/General Manager of the initiative visited last month, as a village where inclusion is happening. They see the non-discrimination of the work here".

- Director of Naman Sewa.

Local governments/Panchayats are still cooperating well with people with disabilities today, which is a big step forward from before the project started, when people with disabilities felt excluded from village level institutions.

Simply, due to insufficient finances to fund livelihoods, the project had to establish linkages with relevant, local financial institutions. In turn this enabled the development of a more sustainability focused model of financing.

Conclusion

There are limited livelihood opportunities for people in the rural areas of India, and even less for people with disabilities, so the project was started with a view to supporting people with disabilities alongside other community members. Rather than working separately with people with disabilities, the project envisaged a strong role for people with disabilities within wider local community development and alongside people without disabilities. This had a multiplier impact on local-level disability awareness and inclusion.

UJJWAL was commended by evaluators at the end of the project for being an innovative and self-sustainable model, built around new but also highly replicable concepts of disability inclusive group entrepreneurship and Cooperatives, supporting both the economic and social empowerment of smallholder farmers, both with and without disabilities, and their families.

During this small follow-on study, we heard nothing to undermine this original finding, and no suggestion was made to disprove project assumptions around the project's long-term ambition to drive sustainable, inclusive livelihood development in a rural context of a climate vulnerable environment. We need to acknowledge that the paper draws on only a limited number of discussions and was not able to draw out clear evidence of the sustainability of project outcomes. However, this is a very encouraging and interesting case study, one that would be worth investigating further. It would be useful to systemically examine the longer-term impacts, not only on disability inclusion and social empowerment, and enhanced livelihoods and economic empowerment, but also the wider impacts of this approach on the climate resilience of communities, who have invested in organic farming practices to adapt in drought-affected areas.



Above: OPD Leader, Mr Mungilal engaged in community level training

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Focus Group Discussion with four members of the NGO/partner team: Mr Shishir Kumar (Director and Founder, Naman Sewa Samiti), Mr Vijay Nishwakarma (Branch Manager with SHGs in two blocks in the project); Mr Kapsay (Microfinance Manager of UJJWAL project); Mr Naman (Adviser to the project).

Key informant interviews held with Mr Ravi Ranganathan (Programme Director, CBM India Trust), and with Mr Shiva Mohan (Senior Officer, Training Accessibility and Inclusion).

