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Operations of 20 FPOs being digitised under BAGRI program

Government of Meghalaya launched MOTHER project to implement data driven governance in the whole state

Improving livelihood opportunities & market access

Assessing SHGs and Village Organisation

Monitoring health, nutrition, education and rural development activities under NITI Aayog’s ‘Aspirational Districts Program’ in Hailakandi district, Assam

Digitising scheme data & enabling local administration identify eligible beneficiaries not enrolled in government programs in Tripura

Digitising operations of 16,000 maize farmers and enabling market linkage in Nabarangpur, Odisha

16 FPOs in Tamil Nadu are operating and selling their produce digitally

15 AAVIN milk collection centres’ operations digitised & ₹ 60 million transferred to 2,130 milk farmers bank accounts

Over ₹50 billion transferred to pregnant women for nutrition support

Payment cycle reduced from 18 months to 30-45 days

Raised institutional delivery in South West Garo Hills, Meghalaya to 88% in December 2019 from 44% in June 2018

Enabling 10 FPOs in Uttar Pradesh to digitise their operations

Tracking rebuilding of 17,045 houses destroyed in Kerala floods

Scale And Reach Of Our Programs
Our Innovations

Data-Driven Governance
- Big data analytics platform
  - Micro-level analysis, planning policy interventions & corrective actions
  - Micro-level analysis & planning for developing localised interventions
  - Action dashboards for driving programs

Benefit Delivery and Monitoring
- Project tracking and fund management platform
  - Enabling end to end DBT
  - Implementing disaster relief and rehabilitation projects
  - Implementing rural transformation programs

Literacy and Awareness
- Mobile based communication platform
  - Financial literacy and outreach
  - Awareness of digital payment modes

Agri-Business Services
- Modular agri-business platform for Farmer Producer Organisations (FPOs)
  - Selling farm inputs, & leasing farm equipments
  - Aggregation of produce & selling of produce & products
  - Managing statutory compliance
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Data-Driven Governance
Redesigning National Rural Livelihood Mission’s (NRLM) Data Systems & Architecture

Start date: 15th October 2019 | Status: Initiated

Under a BMGF funded project, CDFI is redesigning NRLM’s data systems and architecture and piloting digital ways to collect and show data on SHG’s transactions & NRLM’s support activities.

Expected Impact

More than 6 million SHGs covering over 66.6 million SHG members

Problem Statement:

- Manual ways of data collection
- Delay in data capture and data processing
- Inaccurate picture on fund movement from NRLM to SHG members

Objective: Design and develop NRLM’s data architecture and systems to enable:

- Data capture at source in a standard format ensuring data integrity
- A standardised framework to guide any future development of MIS
- Stakeholders to track their program activities & to take decisions based on collected data

High level design of NRLM’s core platform with following design principles

- SHG member at core of design
- Minimal data entry
- API based data collection and data disbursement
- Federated data capture at lowest level
- Proposed architecture to be discussed with NRLM & NIC team for their sign off

CDFI is working closely alongwith NRLM and its partners with technical & domain expertise.
Empowering Government Of Meghalaya In Implementing Digital Data Driven Governance Framework Across The State

Start date: 20 September 2019 | Status: Ongoing

Government of Meghalaya is using CDFI’s data driven approach to drive outcomes under a state-wide program named Meghalaya’s Outcome Oriented Transformation in Health, Nutrition, Education and Rural Development (MOTHER).

The approach involves

**Collecting data digitally at source**

- Government officials are now able to collect field level data through a mobile based application

**Analyse and monitor collected data through action dashboards**

- Administration at local level to CM office is now able to monitor progress on interventions through action dashboards developed on SANKALP

**Data of around 2,800 pregnant mothers across 10 districts collected**

- Administration is now able to track pregnant women at individual level

Key details with photograph of pregnant women being tracked
Assisting State Government of Meghalaya in improving livelihood opportunities and access to market

Development of produce based clusters covering 6,500 villages to improve infrastructure, production and income of households in these clusters.

So far data from more than 91,500 households from 1,350 villages collected.

Enabling Meghalaya State Rural Livelihood Society (MSRLS) in assessing SHGs and Village Organisations (VO) in the state

Data collection and analysis to drive government interventions focusing 16,500 SHGs and 850 VOs to drive interventions in increasing bank linkages.

Government officials have been trained and collected data from 500 SHGs and 100 VOs on parameters such as

- Occupations of SHG members and activities
- Funds received from government
- Purpose of loans being taken
- Requirement of livelihood trainings etc

Clusters being formed and monitored through dashboards

More than doubled institutional delivery in the district from 44% in June 2018 to over 88% in December 2019
Few examples of the analysed data

From Agriculture Survey

Predominantly Agriculture

Violet colour is for piggery. Piggery is an important activity across the State

Clusters being identified using collected data

Loans repayment and outstanding being tracked through dashboards
Supporting Hailakandi District Administration In Tracking Activities And Monitoring Outcomes Of Projects Under Niti Aayog’s ‘Aspirational Districts Program’

Start date: 01 August 2019 | Status: Ongoing

Hailakandi district has been identified for transformation under NITI Aayog ‘Aspirational Districts Program’. Using CDFI’s data driven governance digital tools, district is monitoring initiatives related to health, nutrition, education and rural development.

This data is being analysed to:

- Improve developmental indicators in the district in the areas of Health, Nutrition, Education and Rural development
- Track the progress and implementation of various transformation activities
- Convergence of data / programs / schemes for holistic development

- Infrastructure requirements of 40 anganwadi centres and 107 schools being assessed
- Tracking health related data of high risk pregnant women across 5 health sub-centres
- Government functionaries have been trained to perform data collection and analysis independently through our applications

Data is being analysed using SANKALP and dashboards generated to derive actionable insights which help the government plan interventions.
Enabling Tripura Administration To Maximize Government Scheme Coverage

Start date: 01 November 2019 | Status: Ongoing

CDFI is assisting Tripura government in determining scheme eligibility for its citizens to increase scheme outreach.

CDFI along with Tripura West administration is piloting a use case which involves collecting household level data and analysing it to determine the eligibility of citizens in rural Tripura for various government schemes. Top 25 central and state government scheme details have been entered into SANKALP to check eligibility.

After successful pilot, a report to be shared with Tripura West MP and administration. We aim to scale up this approach to a state wide level.

Current status:
- Data of 528 households spanning two villages has been collected
- Analysis of collected data is being carried out

Inauguration of pilot in Tripura on 4th December, 2019
Benefit Delivery and Monitoring Projects
Implementing Pradhan Mantri Matru Vandana Yojana (PMMVY)

Start date: 24th April 2017 | Status: Ongoing

Using Sunidhi, Ministry of Women and Child Development is implementing PMMVY, a nationwide program under which ₹ 5,000/- is being transferred in the bank accounts of pregnant and lactating mothers.

- Beneficiaries enrolled: 12.7 million (30th September 2019) vs 13.7 million (31st December 2019)
- Beneficiaries paid: 11.2 million (30th September 2019) vs 12.1 million (31st December 2019)
- Payments made: ₹ 40 billion (30th September 2019) vs ₹ 50 billion (31st December 2019)

- First DBT scheme implementation with complete end to end digitisation
- Second and third installment can now be availed from any location in the country irrespective of where the first installment was availed
- Payment cycle reduced from 18 months to 30-45 days
Govt. of Kerala is using Sunidhi as ‘Rebuild Kerala’ platform for monitoring fund flow and rehabilitation projects.

17,045 projects are being monitored through Rebuild Kerala platform

6,556 housing projects completed and ₹ 3 billion transferred in beneficiaries bank account

Govt. of Kerala is monitoring project progress using Rebuild Kerala Dashboards
Agri-Business Digitization
Enhancing Income Of Small And Marginal Farmers By Collectivising And Digitising Their Agri-Business And Financial Operations

Start date: 06 November 2017 | Status: Ongoing

35 FPOs are conducting their agri-business operations digitally - produce aggregation, farm equipment leasing, input centre digitization and benefitting through market linkages through KANCHI.

Initiated sales of processed food products to online buyers through a web-based portal – Kanchikart.

Connecting farmers to a wider customer base via KANCHI’s emarket place module in Tamil Nadu

E-market place to sell agri-produce
Data from KANCHI is now linked to CDFI’s big data analytics platform SANKALP to derive actionable insights to boost business activity

**Benefits of KANCHI to FPOs:**

- FPOs using KANCHI have not paid any penalty due to delay in submission of auditory reports
- 50% of FPO management’s time getting saved due to digitisation
- FPOs are now taking business decisions based on the data captured on KANCHI

a. 16 FPOs in Tamil Nadu with 13,901 farmers are using KANCHI to manage their operations and financial transactions

- ₹ 19 million worth of agriculture inputs sold and transactions captured
- ₹ 0.2 million B2B and ₹ 0.33 million B2C worth of sales achieved through Kanchikart

**Start date: 23 April 2018 | Status: Ongoing**

b. 20 FPOs in Bihar are now being digitized under Department of International Development (DFID), UK funded Bihar Agriculture Growth and Reform Initiative (BAGRI)

- 15 FPOs with 27,427 farmers covered so far
- ₹ 9.95 million worth of agriculture inputs sold and transactions captured
c. 16,000 maize farmers in Nabarangpur, Odisha are being collectivized into FPOs under a BMGF funded project

CDFI has collaborated with Access Development Services (ADS) to collectivize **16,000 farmers** into FPOs, digitize their operations using KANCHI and sell their produce through NCDEX e Markets Limited (NeML) platform.

- Details of **4,610 farmers** captured on KANCHI
- Farmer data is being collected through a mobile app working in both online and offline mode

Start date: 01 November 2018 | Status: Ongoing

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d. Collaborating with UPPRO Kisan Producer Company Ltd. to digitise 10 FPOs in Uttar Pradesh

- Initiated farmer data collection for two FPOs

Start date: 01 December 2019 | Status: Initiated
Capturing Income Generated By Small & Marginal Farmers From Selling Milk At Milk Collection Centres To Generate Their Financial Profile.

Start date: 25 March 2019 | Status: Ongoing

Using CDFI’s Milk Aggregation Platform (MAP) - a mobile/desktop application for digitally recording quantity and quality of milk, AAVIN a Tamil Nadu based Co-operative Milk Producers’ Federation Limited is digitizing its operations.

2,130 milk farmers registered on map are getting payments directly in their bank accounts.

Transactions worth ₹61.5 million for selling milk captured digitally.

Over 54% of farmers depositing milk are Women.

Exploring ways to open channels of formal credit to milk farmers by generating their financial profiles highlighting their creditworthiness using data collected on MAP.
Literacy and Awareness Projects
Samwad For Financial Literacy Communication And Help Line Support

As part of the Financial Literacy and Women Empowerment (FLWE) program, SIDBI is implementing CDFI’s Samwad platform to educate women and youth on basic financial and business topics to start and operate micro and small business.

Approach

- Implement two-way communication mechanism (using IVR and App) with the citizens who aspire to start or who have already started micro and small business
- Offer multiple modes of reinforcement communication using SMS, APP based chat, outbound dialler
- Enable survey/assessment of effectiveness or usefulness of a citizen benefit programme
- Enable creation/utilisation of MIS and dashboards accrued through communication with citizens/beneficiaries

Over a period of 10 months post implementation, the program is expected to reach around 60,000 citizens.
CDFI Off Site Team Building

On the 27th and 28th of November, 2019 CDFI family took a trip to the Surjivan Resort in Manesar, Haryana as a part of both team building outbound experience and Quarterly Steering Committee meeting.
02

CDFI OVERVIEW
OVERVIEW

CDFI was established in September 2014 with funding support from Bill & Melinda Gates Foundation, Michael and Susan Dell Foundation, and institutional support from Institute for Financial Management and Research (IFMR). Since then, CDFI has grown into an innovative and vibrant organization with offices in Delhi and Bengaluru.

In the course of five (5) years, CDFI has become a leading social enterprise developing and supporting digital innovations for social impact. Our focus is to use technology to empower the poor and excluded with tools and information and develop mechanisms to sustain and scale such solutions.

CDFI has achieved considerable success in India as innovator, collaborator and thought leader in bringing change through technology. Our success is underpinned by strong and passionate team coming from premier technology and management institutes in the country.

We have developed and supported award-winning innovative solutions for the social sector that have impacted a large number of citizens. These solutions are driving large scale projects at the national and state level in areas such as benefits delivery, data-driven governance, agriculture, and literacy & outreach.
Data-Driven Governance

Benefit Delivery and Monitoring

Agri-Business Digitisation

Literacy and Awareness

PROJECT PARTNERS

Government of Meghalaya

Government of Assam

Ministry of Women and Child Development

Government of Kerala

Maharashtra Village Social Transformation Foundation

National Agro Foundation

aavin

access

Ministry of Electronics & Information Technology

sidbi
SANKALP

SANKALP is a Big Data analytics software, designed and developed by CDFI. SANKALP’s generic capabilities have been specifically tuned for use in the government sector keeping in mind practicalities of data availability, data quality and usage models. SANKALP has the capability of filtering multiple databases simultaneously so as to analyse common information between databases. Such powerful features have been achieved through establishment of a common ‘taxonomy’ across varied databases. Complex filters can be applied on any data in order to delve deep into the specific information in focus. Databases can be loaded into SANKALP with the help of a custom designed ETL (Extract Transform Load) tool. Basic data validation and cleansing (or curation of data) and advanced transformations can be achieved using this tool. Where data sources are dynamic in nature i.e. new data being added continuously to the database, automated loading of data into SANKALP can be done at pre-defined intervals using this tool. Database configurations, role based access to data and data confidentiality can be managed by the customer within the product. Any type of data including research, operational and survey data can be plugged into SANKALP for analysis. Insightful visualizations can be created by the users with the dashboards that lend itself for easy customization. Apart from the numerous types of representations such as tables and charts, that can be created without the need of technical skills, there are other striking features that include, but not limited to, data representation on geographical maps in the form of ‘Heat Maps’ and ‘Pivot Tables’ that allow users to carry out in-depth analysis of keeping in view context-specific parameters.
Scheme designing and beneficiary identification

In order to help policy makers design or modify social programs and identify beneficiaries for whom these programs are intended, SANKALP provides analytics and tools to design welfare schemes in a scientific manner by plugging together multiple databases such as population/census related (SECC) or scheme specific (PDS) and allowing to run various scenarios. The platform enables welfare program design (creation of new schemes and modification of existing welfare schemes) based on various socio-economic conditions of the individuals/households. The platform ensures clear visibility regarding details of the final beneficiary and the benefits they are receiving, which helps in minimizing inclusion and exclusion errors.

Experiences in the State of Chhattisgarh:

1. Identified 11,000 missed out beneficiaries under Pradhan Mantri Awaas Yojana – Gramin, a housing scheme

2. SANKALP helped determine phase wise distribution of mobile phones for one woman from each rural household under Sanchar Kranti Yojana, a State sponsored scheme.
Data driven governance in Meghalaya

Improving outcomes in Health, Nutrition, Education and Rural Development

CDFI is collaborating with the State Government of Meghalaya to improve key indicators in the area of Health, Education, Nutrition and Rural Development under an initiative called MOTHER (Meghalaya’s Outcome Oriented Transformation in Health, Nutrition, Education and Rural Development). Data and analytics is the cornerstone of this initiative. Time gap between collection and digitization of data, quality of primary data, adequacy and relevance of data are some of the critical areas that are being addressed in this initiative. This is enabling analytics to be used extensively for planning interventions & decision making, improving accountability and ownership of field staff and for measuring and tracking outcomes.

The success of the above model was demonstrated in a pilot project which was undertaken in one of the eleven (11) administrative divisions of the State (called a District). The objectives of this pilot project were (a) to improve institutional delivery (which was below 50% when the project was started) (b) to improve learning outcomes of students studying in classes I to VIII and thereafter of those studying in classes IX and X and (c) to lift the bottom 20% of households (in terms of economic income) through better targeting and convergence of social welfare programs to them. Today, in the pilot district, over 300 field functionaries are collecting data digitally, learning outcomes are being tracked in over 500 primary schools and institutional delivery of the reported pregnancy cases has increased. This, despite many of the project areas being highly remote, hilly and not having good connectivity.

Through this intervention district administration has been able to raise institutional delivery in the month of December 2019 to 88% as compared to 44% in June 2018.
At full scale, this initiative will be generating continuous data of

A. Women seeking and getting maternity related services in over 100 primary health centres (PHCs) and 400 sub-health centres (SCs). This data will be the basis for interventions in family planning, reducing maternal mortality, infant mortality & total fertility rates, identification of high risk pregnant women, improving infrastructure and essential medicines / commodities / equipment at the SCs and PHCs, improving timely referral services, increasing institutional delivery, etc.

B. Students studying in over 5,000 public schools. This data will be the basis for interventions to provide economic and other support to good students, tackle drop outs, facilitate cross pollination of teaching methods across schools, standardize infrastructure etc.

C. Pregnant / lactating mothers & children (under the age of 6) seeking and getting services in over 6,000 community centres (called Anganwadis). This data will be the basis for evaluating nutrition programs, bettering growth monitoring, identifying stunting and wasting cases, tackling malnutrition, ensuring immunization, improving early child education etc.

CDFI members training the enumerators in Meghalaya
Improving livelihood opportunities and access to Market

The State Government of Meghalaya has started an initiative to improve livelihood opportunities and access to Market for its people. Meghalaya is predominantly an agrarian State and therefore, livelihood opportunities and access to market for farmers is fundamental and core. In order to achieve the above, the State is (a) creating and supporting value chain and livestock development clusters in about 1,350 project villages (about 20% of total villages) and (b) forming and nurturing about 300 integrated village cooperative societies (IVCS) for facilitating easy rural finance.

CDFI is assisting the State Government in collecting and analysing the complete agriculture outline of the 1,350 project villages and the households in these villages. This data is being used to assess the current production of various crops, area under cultivation, extent of production used for subsistence and market, income from sale of agriculture products / livestock. Crop clusters are being identified and value chain clusters are being created based on parameters such top 3 crops / livestock cultivated/reared in the region, no of households involved in the activity, distance of the cluster from major road, etc.
Developing Village Development Program

Centre and various state governments in India are running large scale rural development programs. Honourable Prime Minister Shri Narendra Modi launched Saansad Adarsh Gram Yojana (SAGY) on 11th October, 2014. The scheme’s goal is to encourage every Member of Parliament to develop three Adarsh Grams (model village) in his/her constituency.

CDFI developed an Outcome-Oriented Digital Framework to plan, execute and monitor rural transformation programs. Under this framework, mobile and web based platforms are used to (i) collect household and village level data (ii) analyse data and create village specific development plan (iii) execute and monitor project activities.

In order to pilot the framework, CDFI team collaborated with Shri Sudhir Gupta, Member of Parliament from Mandsaur (Madhya Pradesh).

CDFI team accompanying the Member of Parliament on his review visit to Balaguda village in Mandsaur. The village was adopted by the Member of Parliament under SAGY in 2014.
A comprehensive data collection exercise was conducted by CDFI in partnership with Indian Social Responsibility Network (ISRN) to assess the as-is state of Behpur village vis-à-vis goals set for the program. Data was collected using the mobile tool for each household in the month of April - June 2018 in Behpur village on the parameters defined in the framework. Infrastructure, amenities and services available in the village as well as the potential for future economic and human development were identified in discussions with gram panchayat officials, patwari, anganwadi worker and ASHA worker.

A database of all government programs running in Madhya Pradesh was created in SANKALP. Details such as objective, target beneficiaries, funds allocated, nodal department and guidelines were captured for all government programs in the state. All state sponsored schemes addressing the gaps (with respect to the benchmark value) were identified and attached to the KPI. In cases where the gap could not be covered by existing government programs, additional activities were defined. Outcomes, milestones and timelines were clearly defined for each activity. This formed the development plan for the village. Alternate funding sources such as Member of Parliament Local Area Development Scheme (MPLAD) or Corporate Social Responsibility (CSR) to be explored to fund these activities under the Village Development Plan.
VILLAGE DEVELOPMENT PLAN:

<table>
<thead>
<tr>
<th>Serial No.</th>
<th>Area Of Work</th>
<th>Sector</th>
<th>Sub-Sector</th>
<th>Funding (Scheme / Strategy)</th>
<th>Line Department / Agency</th>
<th>Budget (₹)</th>
<th>Completion Time (In Months)</th>
<th>Priority</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Completion of pre-matric education</td>
<td>Human development</td>
<td>Education</td>
<td>Sudama pre-matric scholarship scheme</td>
<td>State HRDD</td>
<td>2,00,000</td>
<td>2 Months 1 Days</td>
<td>High</td>
</tr>
<tr>
<td>2</td>
<td>Computer literacy</td>
<td>Economic development</td>
<td>Education</td>
<td>Employment oriented computer training scheme for SC/ST candidates</td>
<td>State HRDD</td>
<td>34,00,000</td>
<td>6 Months 2 Days</td>
<td>Medium</td>
</tr>
<tr>
<td>3</td>
<td>Electricity connections to schools</td>
<td>Basic amenities</td>
<td>Education</td>
<td>Benchmark value has been achieved (or bettered)</td>
<td>State RMDD</td>
<td>-</td>
<td>-</td>
<td>Low</td>
</tr>
<tr>
<td>4</td>
<td>Completion of primary education</td>
<td>Human development</td>
<td>Education</td>
<td>Free admission under Right to Education Act</td>
<td>State HRDD</td>
<td>18,000</td>
<td>1 Months 1 Days</td>
<td>Medium</td>
</tr>
</tbody>
</table>

The ‘Areas of work’ to be undertaken for development to be identified and categorised sector wise. Each such ‘Area of work’ to be mapped with the various schemes of Government of India/ State Government along with line departments who are responsible for the activity.
Sunidhi is a cloud based product that seeks to deliver different types of Centre/ State Government’s welfare programs either in cash or in-kind in Direct Benefit Transfer (DBT) mode maintaining complete track of benefit delivery and fund movement. Sunidhi is an end-to-end solution developed in collaboration with a tech startup, Billion Lives Business Initiative for defining welfare delivery mechanism and approval processes, onboarding benefit delivery providers, onboarding beneficiaries, integrating with Aadhaar (a 12 digit identification number issued by Government to citizens) for beneficiary authentication / validation, integrating with Public Financial Management System (PFMS) for transferring funds in beneficiary’s account and tracking program milestones, welfare delivery and funds utilization. Sunidhi digitizes the entire program implementation back-end thereby providing complete trail of fund utilization and the resulting impact.
Sunidhi is currently being used in delivering the country’s leading Direct Benefit Program for pregnant & lactating mothers, Pradhan Mantri Matru Vandana Yojana (PMMVY), announced by the Prime Minister in December 2016. This is a nationwide program under which ₹ 5,000/- is being transferred, in three installments, in the bank accounts of pregnant and lactating mothers for fulfilling their nutritional requirements.

Features of PMMVY

- **END-TO-END DIGITISATION**
- **FASTER PAYMENT**
- **LAST MILE DELIVERY**

PMMVY won the Skoch Order of Merit 2018 Gold Award for its successful implementation under the category of Smart Governance.
**PRADHAN MANTRI MATRU VANDANA YOJANA - PROCESS FLOW**

1. **APPLY**
   - Anganwadi Worker/ANM/ASHA
     - Assists beneficiaries in filling up the scheme application form and hand them over to the Supervisor/ANM for verification along with requisite documents.
   - Supervisor/ANM hands over approved forms for registration.
   - Data Entry Facilitator
     - Digitizes the application form details in the PMMVS-CAS System.

2. **APPROVE**
   - Application form submitted for online approval.
   - Sanctioning Officer
     - Approves the application.

3. **VERIFY**
   - PFMS
     - Authentication of Beneficiary and Husband’s Identification and Account details.
     - Beneficiary verified and registered in scheme.
     - Authentication Failure

4. **PAY**
   - State Nodal Officer
     - Approve Payment
     - Payment Failure
     - Payment Failure response
     - Payment Debit from State Escrow Account
     - Payment Credited
     - Beneficiary Paid
Rebuild Kerala is a Kerala Government initiative to aid in the reconstruction, rehabilitation and overall recovery of the State of Kerala after devastating floods that affected many lives and their livelihoods.

Beginning on 15th August 2018, severe floods affected the state of Kerala, due to unusually high rainfall during the monsoon season. It was the worst flooding in Kerala in nearly a century. Over 483 people died, 15 people went missing and at least a million people were evacuated. All 14 districts of the state were placed on red alert. According to the Kerala government, one-sixth of the total population of Kerala had been directly affected by the floods and related incidents. The Indian government had declared it a Level 3 Calamity, or "calamity of a severe nature".

Rebuild Kerala platform was developed as a crowdfunding and project monitoring initiative which provides an opportunity to all willing individuals and institutions to contribute to the rebuilding measures. The platform provides transparency in project management to donors by displaying project status updated on the system by executing agencies and monitoring bodies. This platform allows easy channelling of funds from donors to their selected projects.

Government on-boards government agencies/organizations/individuals who ensure effective implementation and monitoring of projects on ground.

CDFI’s project and fund management platform ‘Sunidhi’ was customised for Rebuild Kerala initiative.
About Rebuild Kerala Platform

The platform represents belowmentioned sectors as individual initiatives under which various initiatives from multiple locations across Kerala have been listed.

- House Rebuild
- Livestock Replenishment
- School Rebuild
- Anganwadis (a type of rural child care center) support

Benefactors can login to the platform and choose an initiative they connect with the most and donate to that cause. The platform has details of all houses and schools which got fully damaged and livestock lost in floods. The platform gives an opportunity to potential donors to identify and fund the execution of projects to rebuild those houses, schools and help people to have new livestock for their livelihood. Projects are created on this platform, by Government Departments or Agencies of Government engaged in the reconstruction and rehabilitation efforts in Kerala. Once listed, projects are displayed on the portal to be funded by donors such as individuals, associations, business firms, companies etc. from anywhere across the globe. Many projects are also structured to fit into the CSR scheme framework of the Companies Act of India.
**Crowdfunding** - With the help of data collected by the Government officials, an extensive list of all houses, schools, anganwadis and livestock that was damaged was collected and imported into the Rebuild Kerala platform. The crowdsourcing module lets funders donate any amount they wish towards a project. The platform is integrated with over 20 payment gateways spanning over multiple banks and multiple payments methods like UPI, Credit/Debit card, Net Banking etc.
**Transparency** – Donors are kept up to date on the status and progress of the projects they funded, through timely updates from execution agencies & vendors. This provides the public with complete transparency regarding fund utilization & progress.

**Mobile based data collection** – A new technology stack called PWA (Progressive Web Application) which brings a lot of advantages over traditional application stacks for data collection. The application provides an easy to use user interface to quickly collect information about the housing projects. The major information collected were:

a. Photograph of the work in progress  
b. GPS location of the beneficiary’s house  
c. Physical progress detail (Foundation, Lintel, Roof etc.)  
d. Financial progress detail (Installment number)  
e. Reasons, if any for work not started or not progressing
Current status

Some of the latest statistics of house rebuilding efforts include:

Districts covered under the initiative - All 14 districts of Kerala

No. of projects created - 17,045 active

Physical Progress (number of houses in various stages of construction)

- No. of housing projects started - 13,382
- No. of housing projects in foundation level - 13,001
- No. of housing projects completed - 6,556
Rebuild Kerala initiative won global BOLD Awards under Boldest Crowdsourced Marketing & Advertising Campaign for the year 2018

Nominees

- *StartupItalia* Crowdfunding Success Story 2019
- *VIRAL NATION* PUBG Mobile
- *60+ EARTH HOUR* Earth Hour 2018: #Connect2Earth
- *INDE* Augmented Reality App “Resurrecting the Last Three Northern White Rhinos

+10 other Nominees

Winner

Rebuild Kerala Project
Village Social Transformation in Maharashtra

Sunidhi was customized for implementing Maharashtra’s Village Social Transformation Foundation’s village modernization program under which 1,000 villages (which are worst affected by drought and have low Human Development Index) are being transformed in the state. Projects undertaken under this program provided digital connectivity, water security, skills training, and improved agricultural, education, health and sanitation facilities to the villagers. A novel hybrid mechanism for executing and funding village transformation projects has been devised by the state. Several corporates have been on-boarded by the foundation to fund the program under an arrangement where the state government matches the corporate contribution. A dedicated fellow has been assigned to a cluster of 3-4 villages who is responsible for creating projects for the village, identifying service providers and monitoring implementation. A mobile extension of Sunidhi for fellows to create, execute and track projects in their respective villages was developed. VSTF team, government officials and corporates use Sunidhi’s web portal to manage and monitor program implementation at the villages. Currently, transformation projects are being executed in 400 villages in rural Maharashtra by 150 fellows using Sunidhi.
Leveraging the presence of more than 1 billion phone users in India, CDFI supported Iexist Technology Solutions to develop a digital learning and outreach platform ‘Samwad’. It is an interactive, adaptive and multilingual mobile based platform to engage and interact over mobile app, SMS and IVR. Samwad has been developed for delivering financial literacy campaigns as nearly 76% of adult population in India do not understand even the basic financial concepts. Samwad can also be used for effective outreach, awareness and assessments as it directly engages with individual mobile phone subscriber.

Rewards & Recognition

Mobile for Good Awards 2016
‘Leading Change Maker - Women Empowerment & Inclusive Development’

Mobile for Good Awards 2016
Recognising innovative solutions for mobilising social change in India
Vodafone Foundation

Winner in InfiniT20
Ministry of Commerce & Industry - Government of India  RBL bank - Startup India & Invest India

Winners in the Startup Karnataka Top Tech 25 Awards 2016
As part of government’s drive towards promotion of digital payments, Ministry of Information and Technology (MeitY) sought the support of Samwad for promotion of digital payments to interact with citizens through SMS, mobile app and out-bound dialer, namely ‘DigiVAARTA’. CDFI developed the content for the promotion using Samwad and got the required approval from (Telecom Regulatory Authority of India )TRAI for rolling out the DigiVAARTA campaign. CDFI worked with India’s National Informatics Centre (NIC) to enable a toll free number 14444 for sending and receiving messages. DigiVAARTA content has been developed in 2 (two) languages.

The DigiVAARTA platform has been installed inside NIC and integrated with NIC SMS gateway to enable SMS interactions with citizens using a special toll free number assigned by DoT for DigiVAARTA.

The DigiVAARTA mobile app has also been developed and the campaign was launched by Union Minister for Electronics & Information Technology, Shri Ravi Shankar Prasad on 28th September, 2018.

Over 19 million SMS messages exchanged with beneficiaries through Samwad on topics such as BHIM, UPI (various modes of cashless payments) etc.
CDFI in collaboration with National Agro Foundation has developed a solution, KANCHI that digitizes the operations of Farmer Producer Organizations (FPOs), a collection of small and marginal farmers and digitally captures business/financial transactions.

KANCHI is a web and mobile based platform digitizing typical activities of an FPO such as input/output aggregation, milk collection, farm equipment leasing, lending and repayment and market linkage. KANCHI supports digital payments and seeks to throw light on rural households’ income generation capabilities and their credit worthiness.

It captures FPO’s and individual farmer’s lending and repayment information. Financial Institutions can use this information to provide credit to these farmers based on their loan repayment capabilities and behavior.

KANCHI is a technology platform for FPOs that puts farmers at the center. KANCHI digitizes the entire business operations and financial activities of an FPO, links FPOs and farmers with all the stakeholders in the value chain including agriculture markets, maintains the entire profile of a farmer and his/her household, including financial history.
KANCHI is a modular product where each module manages specific FPO operation. All modules work in tandem with each other but can work independently based on the requirement.
14 FPOs consisting of 13,901 farmers in Tamil Nadu are using KANCHI to manage their operations and enabling payments in digital mode

- Farm input shops of 12 FPOs have been digitized and transactions worth ₹13.56 million captured
- Loan repayment worth ₹6.63 million from 210 farmers getting tracked
- 11 equipment service providers are leasing their farm equipments through KANCHI’s Farmlease app

Operations of 16,000 maize farmers being digitized using KANCHI in Nabarangpur, Odisha

Under a BMGF funded project, Access Development Services (ADS), a national livelihoods support organization has collaborated with CDFI and NCDEX Markets Limited (NeML), an online commodities exchange based in India to collectivize 16,000 maize farmers into FPOs, digitize their operations using KANCHI and sell their produce through NeML platform.

- 4,610+ farmers mobilized to form two FPOs

Four FPOs in Bihar consisting of 27,427 farmers are managing their operations and making payments in digital mode using KANCHI

CDFI has partnered with Department for International Development (DFID) for implementation of KANCHI in Bihar. KANCHI is being implemented across 20 FPOs in Bihar in coordination with the Technical assistance Support Team of DFID funded Bihar Agricultural Growth and Reform Initiative (BAGRI-TAST). 25,000+ farmers from first 4 (four) FPOs have been on boarded on KANCHI platform. 17 more FPOs to be digitized impacting 40,000 farmers.

Farmer purchasing input from input shop of an FPO in Tamil Nadu
Milk Aggregation Portal

(MAP) is a mobile / desktop application used at the milk collection centre to digitally record the quantity and quality of milk poured by the farmer. MAP then facilitates payments to be made digitally directly into the bank accounts of farmers.

AAVIN, a Co-operative Milk Producers’ Federation Limited in Tamilnadu is using MAP to digitize operations of its milk collection centres and making payments directly in milk seller’s bank account.

2,130 milk farmers (mostly women) pouring milk daily and have received payments of ₹61.5 million directly in their bank accounts.
MeitY is the nodal ministry for spearheading promotion and adoption of digital payments in the country. The Government has launched Digidhan Mission in the Union budget of 2017-18 with a target of 25 billion digital payment transactions. MeitY which is heading the Digidhan Mission is also responsible for creating requisite enabling infrastructure for government’s digital payments service delivery, electronic payments and receipts (EPR) and direct benefit transfer program.

- CDFI is thus supporting MeitY by providing strategic support for Digidhan Mission
- The engagement with MeitY included preparation of an ‘EPR framework for Government departments’ which has been adopted by the government

Further, CDFI assisted MeitY in structuring and conducting the dissemination workshops (national and regional) on EPR framework in partnership with National Payment Corporation of India.

So far, one national workshop and 5 (five) regional workshops have been conducted for government officials in Guwahati, Hyderabad, Bhopal, Chandigarh and Thiruvananthapuram. CDFI is presently working with MeitY on deploying ‘EPR portal’, a web-based platform for data compilation, periodic updation and support for monitoring expedited adoption of EPR framework across Central & State Ministries.
CDFI supported MeitY in analyzing the impact of subsidizing MDR charges on debit card transactions at PoS for value less than or equal to ₹2000/-. Government adopted the recommendations and published a notification that the MDR charges will be borne by the government for two years with effect from January 1, 2018 for debit card / BHIM / UPI / AePS transactions. Additionally, CDFI is now supporting MeitY to carry out 2 (two) research activities:

- Identifying challenges in adoption of digital payments
- Assessment of incentivisation offered by various Central Government Ministries in promoting digital payments and effectiveness of the same in view of MDR and convenience fee charged for digital payments
CDFI support to Digidhan Mission

Digidhan mission has been set under the Ministry of Electronics and Information Technology (MeitY), with an objective of 2,500 crore digital payment transactions till 2019-20

• CDFI team is coordinating with ministries/departments, banks etc to track and promote adoption of digital payments and digital payment infrastructure

• CDFI is developing a portal to
  (i) monitor digital payments across various ministries/departments
  (ii) to provide information on various digital payment services offered by these departments
India Post Payments Bank (IPPB), one among the 11 entities which received Payments Bank license from RBI, is 100% owned by Department of Post (DoP). Leveraging the department’s network of 155,000 post offices, reach (over 110 million existing account holders), and resources (over 300,000 postmen and gramin dak sewaks), IPPB aims to deliver simple, low cost, quality financial services at the doorstep to its customers predominantly in rural areas all over the country. IPPB will have 650 branches and 155,000 access points in a hub and spoke model covering 129,000 rural areas and 25,000 urban areas.

CDFI is assisting DoP in the domains of regulatory compliance, organizational design, human resources, preparation of training modules & schedules, branch layout designs through expert resources and researchers. CDFI has also developed a web based tracker platform for monitoring rollout of branches and access points including deployment of infrastructure, resources and facilities. CDFI has been engaged with DoP since 2015 for providing strategic and program management support in IPPB rollout.

Snapshots from the IPPB tracker monitoring implementation progress
The platform has been launched with over 800 users at central, circle and branch levels. The tracker assists in monitoring rollout activities of 650 branches and 155,000 access points in various phases offering snapshots of implementation progress at micro and macro levels.

A mobile app developed by CDFI to support tracking of implementation of India Post Payments Bank (IPPB) has also been launched on the Google Play store. India Post Payments Bank (IPPB) launched by Hon’ble Prime Minister on 1st September, 2018. Each IPPB access point is expected to provide financial services to ~8,000 citizens. The web based tracker is enabling IPPB to roll out all its branches within stipulated time frame. SC approved to continue support to IPPB for one (1) more year in driving GOI’s agenda of financial inclusion.