



# **SELCO** Foundation

SELCO Foundation is a research and development organisation that works at the intersection of sustainable development and decentralised energy access. It works directly in 5 states of North East, East and South of India.

It aims to empower communities with technology and energy assets with which they can build and grow livelihoods.



### NABARD -

# Livelihood Enterprise Development Program and Rural Marts

The National Bank for Agriculture and Rural Development (NABARD) is an apex bank of India working towards agriculture and livelihood development.

NABARD's Programs are a step towards creating decentralised economies. Local production and processing clusters are created to serve primarily local consumptive needs via Micro-financing and Micro Enterprise Development. Self Help Groups led by women provide goods to rural marts and also manage these markets.

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NABARD Rural Mart in Theni, Tamil Nadu with a Solar Powered Refrigerator and Lighting



# About the NABARD Program

# Training and Capacity Building of Micro-Enterprises

- Women led Self Help Groups are selected and empowered via NABARD's Livelihood and Enterprise Development Program
- NABARD ties up with affiliated NGOs and other resource organisations in the region to facilitate such trainings.
- The program focuses on a cluster development approach with region based livelihoods developments. It provides the following trainings
  - Intensive training for skill building
  - Refresher training
  - Backward forward linkages through avenues like local Rural Marts
  - Hand Holding and mentorship

## **Capacity Building**

Women led Self Help Groups are selected and empowered via NABARD's Livelihood and Enterprise Development Program

## Market Linkage

The Self Help Groups can retail their produce through local Nabard Rural marts for local consumption



### Infrastructure

Panchayat allocated community centers or common areas used for production space

## **Financial Linkage**

Financial loan products available through Nabard for the Self Help Groups. Eg: Interest Subvention Scheme for Women SHGs under DAY-NRLM

# Identified Opportunities for Decentralised Renewable Energy & Production/Sales Enhancement Interventions

- Local economy can be strengthening through empowering the local Self Help Group with renewable energy based technological interventions
- The Interventions seek to develop models for fighting climate change while alleviating poverty.

# Potential for Replication & Scale

 34 Rural Marts and supporting SHGs can be empowered through renewable energy interventions across the state.

# **Capacity Building**

Capacity building for integration of automation, technology usage and production capacity enhancement



Training on market positioning and diversifying marketing avenues covering

- Brand positioning, Packaging,
- Product photography,
- Activation of digital platforms



# Technology and Infrastructure

Technological and Infrastructure Interventions for

- Increase in production & wellbeing
- Improvement in product quality
- Optimise operational cost
- Environmental sustainability

# **Financial Linkage**

Unlocking of schemes for technological interventions. Suggestion on appropriate loan products based on business model and value proposition

# Pilot Implementations at Theni, Tamil Nadu





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Top to Bottom (L to R) A Self Help Group in Theni using a Solar Powered flour mill. Branding and packaging for a Self help group selling curry masalas, Jute Product stitched by a self help group, Solar panels powering oil mill, flour mill, wet grinder, roti rolling machine and 3D visualisation of Tailoring unit for 10 member self help group in Theni

# Pilot Implementations at Theni, Tamil Nadu

#### **SHG 1 - Tailoring Unit**

Jute related articles like bags, folders,etc and cotton bags

Energy Efficient workspace (16ft\*25ft) and solar powered Industrial sewing machines x 5

Solar Details:

2.5 kWp, 5 kVA Inverter

### **SHG 2 - Food Processing Unit**

Health Mix, Wheat flour, Rice ,Ragi Flours and Idli, Dosa batter and Sweets

Solar powered Flour Mill 2hp + Wet grinder, 2 hp + energy efficient biomass Cook stoves

Solar Details:

3 kWp, 6 kVA Inverter

NABARD Rural Mart Solar powered Lightings, Printer & Fridge- 100L

250 Wp

**SHG 3 - Food Processing Unit** 

Chicken, Mutton, Fish Masalas, Chilli Powder, Turmeric Powder

Solar powered Masala Grinder, 2hp + Biomass Cook stoves

Solar Details:

3 kWp, 6 kVA Inverter

### **SHG 4 - Food Processing Unit**

Coconut, Groundnut, Gingelly oils , Millet and Rice Papads

Solar powered Oil Mill, 2 hp + Roti Rolling machine

Solar Details:

3 kWp, 6 kVA Inverter

Partners and Stakeholders

Training and Capacity Building: Social Mass Service Trust, Theni Program Initiation and policy: NABARD, Theni

Technology and Infrastructure: Selco Foundation

End users : Self help groups trained under the LEDP Program

