

NOKIA



SMARTPUR PROJECT

A CSR Initiative of Nokia, Facilitated by KPMG and
Implemented by REACHA



Report



Prepared By
The REACHA Team

15 New Centres in Kashmir

September 2024 – August 2025

Table of Contents

S. No.	Section Title	Page Number
1.	Smartpur at a Glance: Introduction, Vision & Larger Development Goal	04
2.	Geographic Reach of Smartpur; Listing of Community Centres / Panchayat Ghars	09
4.	Glimpse of Smartpur Centres	10
5.	Key Stakeholders and Institutional Alignments: Government, Academia, and District Administration	12
6.	Ground Realities & Smartpur Project's Impact	13
7.	Impact: Achievements & Milestones through the Smartpur Project	16
8.	Key Highlights (Glimpse of Activities, Monitoring & Evaluation Visits by the REACHA Team, Key Government Meetings, and Centre Facilitators in Action)	17
9.	Connecting the Unconnected through Nokia Smartpur Across India (Impact and Insights State-Level and National Workshops)	23

Table of Contents

S. No.	Section Title	Page Number
10.	Criss-Cross Visits by Smartpur State Leads Across Geographies	34
11.	Glimpse of Extra-Budgeted Activities	37
12.	Assets	38
13.	Story of Change	40
14.	mWater Survey – Beneficiaries’ Feedback	46
15.	Print Media Coverage	54
16.	Social Media Coverage	55

Smartpur at a Glance

Introduction, Vision, and Larger Development Goal

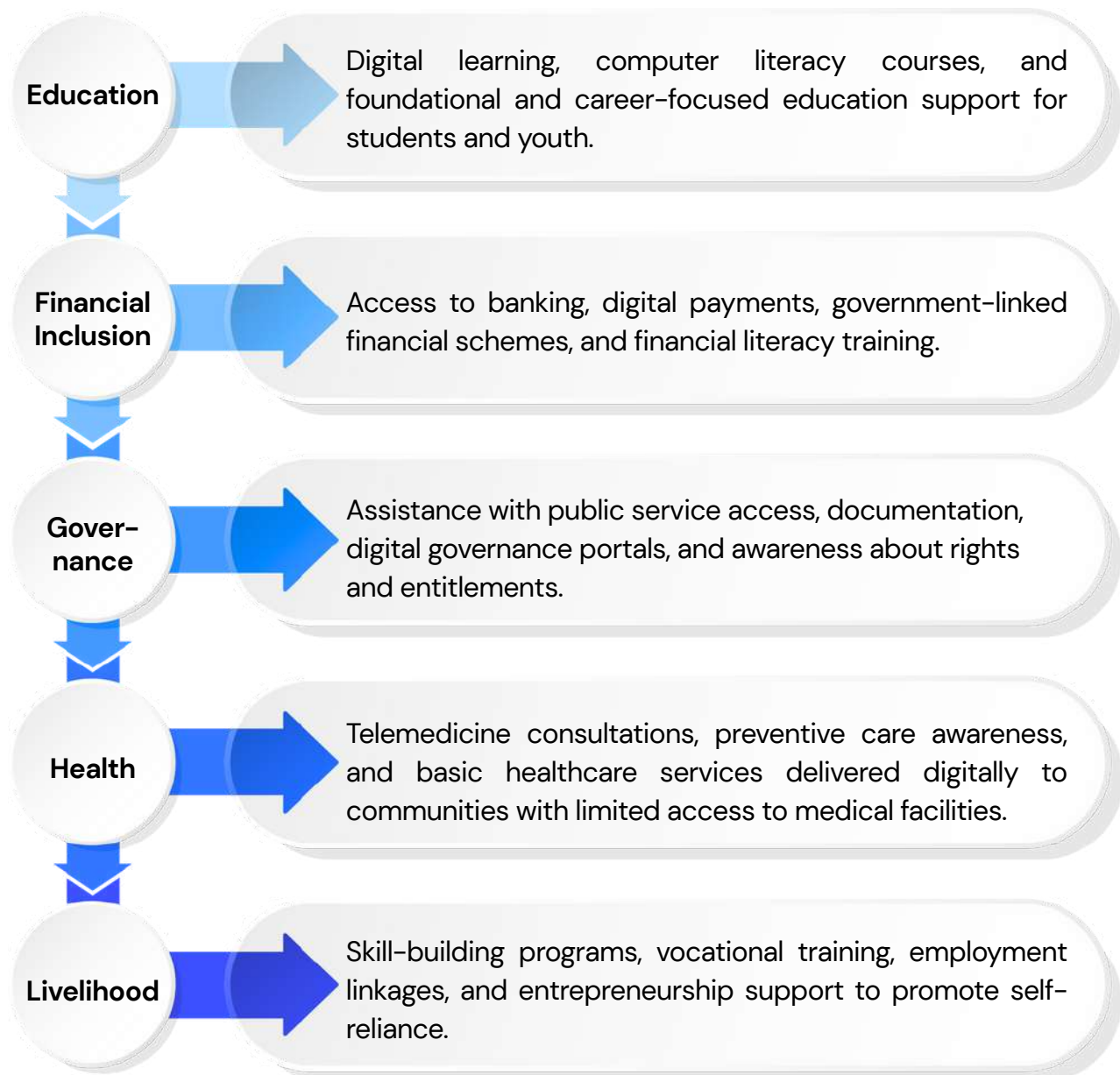
Nokia's Smartpur Project

Nokia's flagship initiative, Smartpur, was developed to revolutionize access to livelihood opportunities, healthcare, financial inclusion, education, and governance for rural communities by leveraging the transformative power of technology. Smartpur is a digital village ecosystem project that aims to integrate technology into the daily lives of people living in remote villages. By utilizing digital connectivity, the project seeks to empower local entrepreneurs and provide them with the infrastructure to make essential services accessible at the village level through Smartpur centres.

As Nokia's flagship CSR initiative, Smartpur is a pioneering digital village ecosystem designed to empower rural and remote communities across India through inclusive and sustainable development. Rooted in Nokia's CSR vision of "Connecting the Unconnected," Smartpur bridges gaps in access to essential services while strengthening rural resilience through technology-enabled entrepreneurship and grassroots capacity building.

Implemented by REACHA, the project operationalizes the Smartpur model by establishing digital centres in underserved villages, managed by trained local youth entrepreneurs. These centres serve as critical access points for delivering services across five interconnected pillars:





Through Nokia's Smartpur initiative, the REACHA team is engaging deeply with communities to assess the change being driven by 105 Smartpur Centres across Assam, Jammu & Kashmir, Maharashtra, Andhra Pradesh, and Rajasthan. These centres deliver services across the five key pillars mentioned above. This report focuses on the 15 new centres in Kashmir.

Most centres are located at the Panchayat level, in highly rural and remote areas. The project also aims to inform district administrations about how government schemes are impacting communities on the ground, identify challenges, and explore pathways for collective strengthening of these communities.

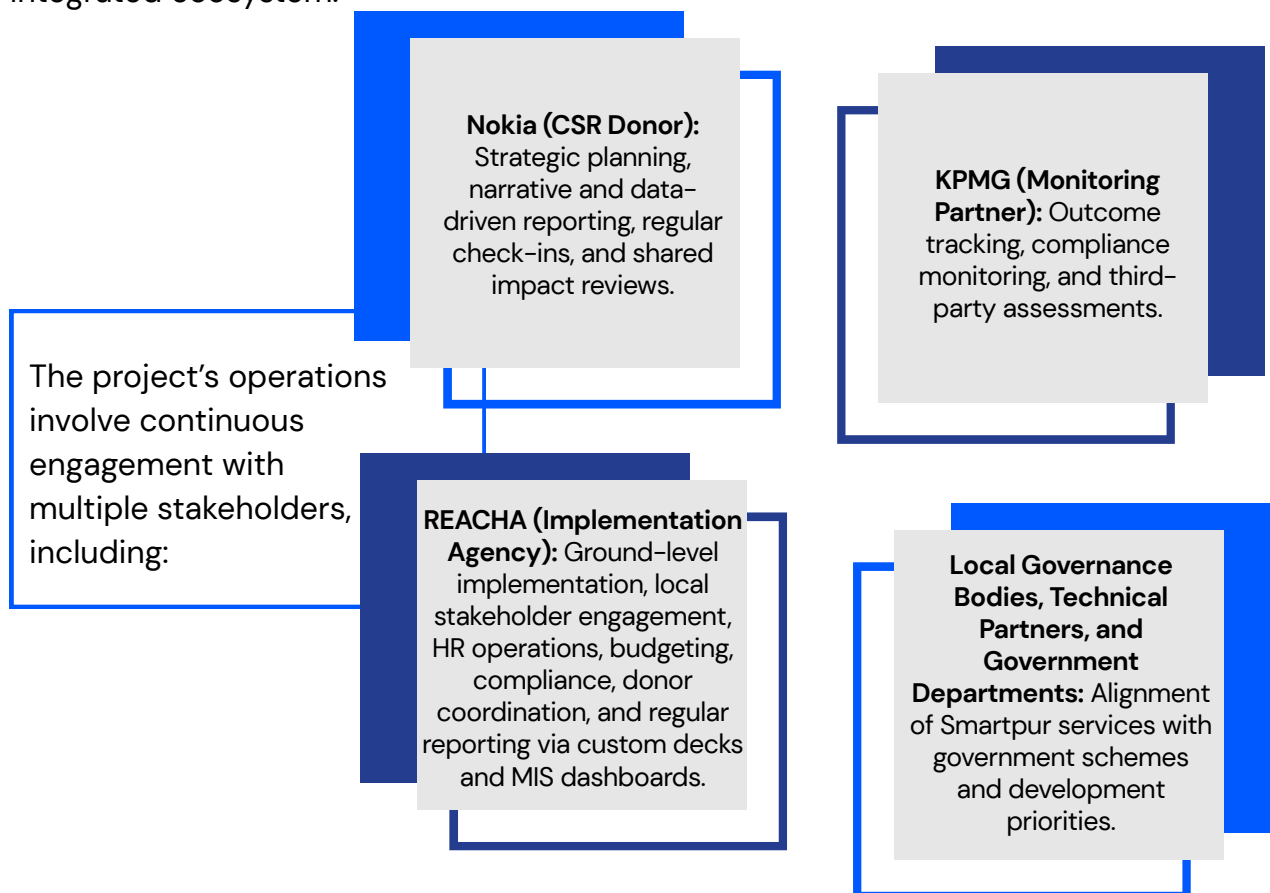


Smartpur centres are digitally equipped hubs focused on farmers, artisans, small business owners, women, and youth; promoting digital literacy, entrepreneurship, and improved access to services for marginalized populations.

Through strategic collaborations with government departments, private sector employers, and technical agencies, Smartpur aims to enhance the quality of life in rural communities. The initiative has raised awareness about government schemes, improved service delivery, enhanced digital literacy with a focus on gender inclusion, and linked individuals to financial services, income-generating opportunities, and healthcare.

Each Smartpur centre is envisioned as a self-sustaining, digitally enabled rural hub, with an emphasis on inclusivity, especially for women, youth, farmers, and other marginalised households. Site selection has been informed by comprehensive baseline studies and community needs assessments, ensuring high-impact and contextually relevant deployment.

These centres function as multi-service delivery nodes; not in silos, but as part of an integrated ecosystem.



As the implementation partner, REACHA plays a central role in end-to-end project execution: from field-level monitoring and staffing to solving real-time operational challenges and documenting learnings for adaptive management. REACHA works at the grassroots level, and the core essence of its work lies in bridging the gap between government programmes and the people they are meant to serve. The Smartpur project is a key initiative in ensuring that this last-mile delivery becomes a reality, taking government schemes, services, and welfare initiatives to those who are otherwise unable to access them due to reasons such as physical distance, lack of technology, or lack of awareness.

The impact of Smartpur is increasingly visible through:

- Rising digital literacy, especially among first-time users including women and the elderly.
- Inspiring entrepreneurial journeys of youth who have transformed Smartpur centres into sustainable ventures.
- Strengthened linkages with government schemes and social welfare benefits, enhancing household resilience.
- Access to telemedicine, particularly in remote and high-altitude regions like Kashmir.
- Improved governance participation, enabling citizens to access essential documentation and services digitally, eliminating the need to travel long distances.

Each Smartpur centre thus becomes a decentralised hub for delivering welfare to the community. This aligns closely with Section 135 of the Companies Act, the 2% CSR mandate, whose core spirit is to ensure that shareholder contributions help extend the reach of welfare schemes to those at the margins. In this case, Nokia's 2% CSR support helps supplement taxpayer-funded government schemes, enabling them to reach the last mile more effectively.

In many ways, the Smartpur project is a confluence of the CSR law, Nokia's Connecting the Unconnected vision and REACHA's founding mandate. It is fundamental to our mission and closely aligns with the aims and objectives laid out by REACHA's founder, Shri. J. C. Pant. He had emphasised, even in the early days of REACHA, that rural development, women's empowerment, and last-mile delivery of government welfare programmes must be at the heart of all efforts for nation building.



Nokia's vision and commitment have been cornerstones of Smartpur's success. The company's CSR support has extended beyond financial aid; it has enabled the emergence of digitally confident, economically resilient, and socially aware rural communities. Smartpur stands as a powerful example of how technology, when humanized, can not only bridge access gaps but also reshape the development narrative for rural India.



Kashmir CSR Dialogue's memento being presented to Mr. Sanjay Ajmera in recognition of Nokia's impactful work across 8 districts of Kashmir. The dialogue was organised in partnership with the University of Kashmir, Srinagar, in February 2025



Smartpur's work showcased at the University of Kashmir, with Vice Chancellor Professor Nilofer Khan gracing the event as the Chief Guest.

Geographic Reach of Smartpur Listing of Community Centres / Panchayat Ghars

15 New Centres in Kashmir

S. No.	District	Block	Panchayat (No. of Services Provided)
1	Bandipora	Aloosa	Ketsan (3,751), Muqam (5,559)
2	Budgam	Soibugh	Gariend (6,689), Galwanpora (5,120)
		Khag	Sitharan A (4,501), Kangripora (4,426)
3	Ganderbal	Sherpathri	Kurug (5,852), Hathbura (5,076)
4	Kulgam	Qaimoh	Danow (6,491), Wanpora (8,577)
5	Kupwara	Natnussa	Vudhpora (4,975)
6	Pulwama	Kakapora	Gulbugh (8,145), Larve (4,355)
7	Shopian	Herman	Chotigam (5,037)
		Imam Sahib	Hard-e-Handew (4,819)

Glimpse of Smartpur Centres



Glimpse of New Rate Lists that were put up at the K15 Centres

Service	Rate
Local Call	...
Long Distance Call	...
International Call	...
...	...



Key Stakeholders and Institutional Alignment: Government, Academia, and District Administration

Smartpur's effectiveness is built on strong collaborations with key stakeholders; across government departments, academic institutions, financial entities, and local administration. These partnerships ensure that the initiative aligns with existing developmental priorities while amplifying its community impact.

Pillars	Partnerships
Education: Strengthening Rural Learning Ecosystems	- Department of Education - Krishi Vigyan Kendra (KVK)
Finance & Financial Inclusion: Bridging the Access Gap	- Lead Bank – J&K Bank - NABARD - District CSC (Common Service Centre), Aadhaar - Cooperatives Department
Governance: Building Transparent and Accountable Access	- DC Office - Mission Vatsalya – Integrated Child Protection Scheme, Department of Social Welfare - District CSC & Aadhaar Cell
Livelihood: Promoting Rural Entrepreneurship and Skills	- RSETI - Department of Handicrafts and Handlooms - Department of Agriculture - Animal Husbandry - Horticulture Department - Labour Department - Cooperatives

Ground Realities and Smartpur Project's Impact

General Overview

All Smartpur centres primarily operate in some of the most geographically and socioeconomically challenging regions of our country. These areas are marked by limited access to basic infrastructure, digital services, formal employment, healthcare, and education.

Common challenges observed across Smartpur locations include:

- **High travel and time costs:** Community members were previously forced to travel long distances to nearby towns or cities to access basic online services, incurring both financial burdens and time loss.
- **Lack of digital access for children:** Many children had never interacted with a computer or laptop, widening the digital divide.
- **Limited awareness of government schemes:** Many people were unaware of welfare schemes and eligibility criteria, leading to low participation.
- **Incomplete documentation:** A large number of applicants faced difficulties on government portals due to missing or incorrect documents.
- **Lack of guidance and support:** Community members lacked the knowledge to apply for schemes, complete applications, and use digital platforms.
- **Need for livelihood training:** There was little access to skill-building or livelihood-focused awareness sessions that could improve incomes and quality of life.

Smartpur's Interventions Across States

Smartpur has actively attempted to address these challenges through:

- **Village-level availability of services:** Money withdrawal and transfer, photocopying, identity document updates, and online scheme applications — all made accessible at the Smartpur centre within the village.
- **Time and cost savings:** By offering digital services locally at Gram Panchayat level, Smartpur saves community the time and money otherwise spent on travel.



- **Reliable access:** Uninterrupted services are ensured through inverter backups that work for up to 2.5 days during power cuts.
- **Decentralised training modules:** Conducted in the heart of villages to ensure participation from women and the elderly.
- **Flexible timing for labourers:** Sessions are also scheduled during off days, early mornings, or late evenings.
- **Strategic engagement with departments:** Smartpur teams continuously liaise with government departments to prioritise and support scheme applications.
- **Targeted mobilisation:** District coordinators mobilise small groups for effective handholding with limited resources.
- **Seasonal mapping:** For migration-prone areas, outreach is intensified before and after the migration cycle.
- **Offline methods in poor connectivity zones:** Offline training and in-person sessions help in network-deficient areas. Camps are also held in areas with better internet.
- **Local youth volunteers:** Young people from the same communities assist Smartpur teams in reaching households.
- **Entrepreneurship development:** A focus on nurturing local entrepreneurs for long-term sustainability.
- **Extended outreach:** Smartpur centres support not only the Panchayat in which they are located, but also surrounding Panchayats where digital access is absent.

Total number of services provided – 83,375; Smartpur Centres – 15

Communities face fragile livelihoods, harsh climatic conditions, and poor connectivity.

Interventions include:

- **Horticulture training** for climate-resilient crops
- **Teleconsultation services**
- **Digital literacy programmes** for youth and women

Demographic realities:

- Most families are from **BPL (Below Poverty Line)** or **PHH (Priority Household)** backgrounds.
- Livelihoods include daily wage labour, shepherding, seasonal farming, and petty retail.
- Average monthly income ranges between **₹6,000–₹9,000**, and is often unstable.
- Government employment is minimal.

Smartpur has emerged as a **centre of hope and opportunity** in these isolated communities.

Impact: Achievements and Milestones through the Smartpur Project

1

Increased Financial Empowerment: Financial literacy programmes have boosted community members' confidence in digital banking, savings, and government financial schemes. The adoption of DigiPay at the Panchayat level marks a significant shift towards secure, cashless transactions, thereby improving financial stability. Smartpur centres have emerged as trusted hubs for financial guidance and digital transactions, particularly benefiting women and rural entrepreneurs.

2

Improved Livelihoods and Economic Independence: Skill development in beauty parlour management, horticulture, dairy farming, and traditional crafts has enabled participants, especially women and youth, to start small businesses and secure employment. Training in tour guiding and customer service has opened up new avenues in local tourism. Agricultural capacity-building has strengthened knowledge in areas such as high-density apple cultivation, pest management, and market linkages, leading to improved yields and higher incomes.

3

Bridging the Digital Divide: The Smartpur initiative has significantly enhanced digital access in rural areas by offering e-governance services, digital banking support, and doorstep facilitation. Marginalised groups, including persons with disabilities, the elderly, and women, now have better access to government schemes and financial services, reducing dependency and promoting digital inclusion.

4

Enhanced Awareness and Access to Government Schemes: Through collaboration with various government departments, Smartpur centres have streamlined access to Aadhaar updates, Golden Cards, eKYC, PM-Kisan enrolments, and other essential social entitlements. More individuals are now registering for schemes such as Old Age Pension, Widow Pension, Marriage Assistance, Labour Scholarships, and the PM Vishwakarma Yojana, thereby ensuring greater financial security.

5

Strengthened Community Resilience: With increased digital literacy, financial awareness, and exposure to social protection schemes and livelihood opportunities, communities are becoming more self-sufficient. Beneficiaries are now better equipped to navigate financial challenges, make informed decisions, and access government support—leading to improved economic and social stability.

6

Stronger Local Networks and Institutional Support: Collaborations with government departments, financial institutions, industry experts, and local governance bodies have strengthened local ecosystems. These partnerships are enabling sustained access to essential resources beyond the life of the project. Communities are gradually transitioning from dependency on external aid to greater self-reliance, promoting long-term socio-economic progress.



Key Highlights

Kashmir (K15)

Pillars; No. of Services	Services	Government Schemes and Linkages
Education; 1,745	Education services, Pradhan Mantri Kaushal Vikas Yojana (PMKVY) registration, Central University Entrance Test (CUET) form assistance, Labour Scholarship, and Merit-cum-Means Scholarship.	Scholarships – Labour Scholarship and Merit-cum-Means Scholarship
Financial Inclusion; 28,186	Money transfer via UPI, money withdrawal via Aadhaar, DigiPay services, demand drafts, loan payments, and insurance services.	Insurance – Pradhan Mantri Fasal Bima Yojana (PMFBY) and Mission Yuva Loan.
Governance; 48,283	Domicile print with lamination, Ayushman Card, Labour Card renewal, Income Certificate, Widow Pension, Old Age Pension, Ladli Beti Scheme, e-Shram Card, RBA application, printouts, mutation services, and ABHA Card generation.	Widow Pension, Old Age Pension, Ladli Beti Scheme, e-Shram Card, PM-Kisan, Labour Card, and Mission Yuva registration.
Livelihood; 5,161	Training in various trades (e.g., tailoring, agriculture, horticulture, tilla work, sozni embroidery, mushroom cultivation, pickle making, etc.), linkage with various government departments, life skills training, and PM Vishwakarma Scheme.	PM Vishwakarma Scheme, Holistic Agriculture Development Programme (HADP), and various job applications.

Glimpse of Activities



Monitoring & Evaluation Visits by the REACHA Team



Compliance Checklist for Each Centre

- Visibility Boards
- Price Rate List
- Solar Panels and Inverters
- Assets List
- Digital Literacy Classes Documents
- CMC (Centre Management Committee) Meeting Minutes
- NOC (No Objection Certificate)
- Footfall Register
- AMC (Annual Maintenance Contract) Documents
- REACHA Policies displayed at the Centre
- Centre Management Committee Members' List (including name, designation, and contact number)

Key Activities Undertaken:

- Renewal of AMC (Annual Maintenance Contract) for assets across all states
- Repair of all non-functional assets
- Provision of health insurance
- Branding updates at all locations
- Ensured that all compliance-related documents are available at every Smartpur centre
- Asset insurance coverage for all centres

Conversation with CM Omar Abdullah

On 17th July 2025, during a flight from Jammu to Kashmir, Shajad Nagra from the REACHA HQ team had the unique opportunity to share details about the Nokia Smartpur initiative in Jammu & Kashmir with Hon'ble CM Omar Abdullah, highlighting the project's impact and ongoing work in the region.



Key Government Meetings



January 09, 2025
Mr. Nisar Ah. Latoo, Director
JKBRSETI, Anantnag



January 18, 2025
District Magistrate Kulgam,
and Mr. Aamir Athar Khan



February 4, 2025
Prof. Shazia Manzoor, Director,
Directorate of Lifelong Learning,
University of Kashmir



February 20, 2025
Irfan Ali Shah, IFS, Conservator
of Forests, North Circle



February 23, 2025
Mr. Muzafar Ahmad Beigh,
Deputy Registrar Cooperatives,
Anantnag



March 07, 2025
Mr. Muzafar Ahmad Malik,
District Social Welfare
Officer



March 10, 2025
Peer Zameer Ahmad, Assistant Labour
Commissioner, Anantnag



Assistant Commissioner
Revenue, Srinagar

Connecting the Unconnected through Nokia's Smartpur Across Kashmir

Impact and Insights Workshops: July 2025 | Kashmir

Impact and Insights Workshop to showcase and reflect upon the transformative work being done through Nokia's Smartpur initiative.

Key Objectives of the Workshops:

- To highlight how Smartpur centres at the Panchayat/community level are driving impact by creating local entrepreneurs, facilitating access to government schemes, enhancing health awareness, promoting financial inclusion, enabling livelihood linkages, and improving education in remote and underserved areas.
- To present insights from follow-ups with beneficiaries, focusing on how Smartpur centres have:
 - Made essential services more accessible locally
 - Helped increase household savings
 - Reduced the need for long-distance travel to avail basic services
- To provide a platform for key stakeholders from government departments to share how Smartpur is supporting and strengthening their mandates by acting as a last-mile service delivery mechanism.



Key Findings

The workshop saw participation from over 30 senior officials across Kashmir, including five JKAS officers and keynote speaker Dr. Shafia Wani (IMPA Srinagar). Representatives from departments like Information, Culture, Social Welfare, Agriculture, NABARD, KVKs, RSETI, Animal Husbandry, Rural Development, and J&K Bank appreciated the transformative impact of Nokia's Smartpur initiative across communities in Jammu & Kashmir.



Dr. Shafia Wani

Faculty member, IMPARD Srinagar

Keynote Address:

Dr. Shafia Wani delivered a keynote address highlighting her personal experience with REACHA and commending Mr. Nikhil Pant, CEO of REACHA, for his leadership in driving inclusive CSR initiatives in Kashmir. She pointed out existing gaps in the region's CSR landscape and stressed the importance of localized, sustainable interventions. Dr. Wani praised Nokia Smartpur as a strong model for digital inclusion and community development, encouraging continued collaboration with local stakeholders to ensure long-term impact and replicability.



Mr. Muzaffar Ahmad Beigh,

Deputy Registrar Cooperative Department, Anantnag/ Shopian & CEO Of Urban Cooperative Bank – Anantnag

Key Takeaways:

Mr. Muzaffar Ahmad Beigh emphasised the unique role of Cooperatives as a structured, community-driven sector distinct from private and government models. He underscored their potential to promote collective impact, economic growth, and social empowerment through registered societies. Nokia & REACHA's Smartpur partnership with JKMPCL has already strengthened dairy cooperatives in Anantnag, leading to fair milk pricing and sustainable livelihoods.

Recommendations:

He encouraged NGOs and Cooperatives to work with a shared purpose focused on community welfare rather than individual gain. He also affirmed the upcoming collaboration between Smartpur REACHA and the Cooperative Department under Smartpur to scale innovative, community-based development.



Mr. Hilal Ahmad Parray,

Official, JKBRSETI Budgam

Key Takeaways:

Mr. Hilal highlighted Nokia Smartpur's practice of conducting thorough need assessments before implementing any program, ensuring that initiatives are locally relevant and effective. He also noted REACHA's support in identifying potential candidates and offering on-ground assistance, especially for livelihood trainings.

Recommendations:

He appreciated the impact of Nokia's initiatives, specifically the 10-day Travel & Tourism Guide training, which not only enhances local employability but also contributes to cultural preservation and economic development.



Mr. Tawseef Ahmad,
Senior Scientist KVK, Pulwama

Key Takeaways:

Mr. Tawseef, Senior Scientist at KVK Pulwama, highlighted Nokia and REACHA's commendable work in agriculture, particularly in empowering farmers and promoting sustainable practices. He noted the significant impact of Smartpur's innovative farmer training and education approaches in rural communities.

Recommendations:

He praised Nokia Smartpur for addressing critical gaps in agricultural development and expressed pride in partnering with Nokia Smartpur. He looks forward to continued collaboration to strengthen these efforts.



Mr. Ashraf Ahmad Sheikh,
Nodal Officer, JKEDI Budgam

Key Takeaways:

Mr. Asraf emphasised the importance of aligning organisational and government goals to implement impactful livelihood programmes. He stated that such collaborations are vital for achieving tangible results at the grassroots level.

Recommendations:

He appreciated Nokia Smartpur's alignment with JKEDI's entrepreneurial development programmes and stressed the significance of strong partnerships in driving meaningful, shared-impact initiatives.

CMC Members



Mr. Khurshid Ahmad Khanday,
Danow, Kulgam



Mr. Gowhar Hussain Bhat,
Handew, Shopian



Mr. Ab. Ahad Dar
Sitaharan, Budgam

Key Takeaways:

- Members of the Centre Management Committees (CMCs) from Kulgam, Shopian, Budgam, and other regions expressed their heartfelt gratitude to Nokia and REACHA for operating Smartpur Centres in their respective Panchayats. These centres have become vital hubs for knowledge-sharing and skill-building at the grassroots level.
- The Nokia Smartpur initiative has created meaningful opportunities for educated, unemployed youth, including degree holders and tech-savvy individuals, by engaging them as Centre Facilitators and Computer Instructors within their own communities.
- Through digital services, awareness sessions, and hands-on training, Nokia Smartpur Centres are empowering communities, improving youth employability, and promoting self-reliance.
- Centre Facilitators are playing a key role in guiding communities on digital safety, fraud prevention, and cybercrime awareness, contributing to a safer digital environment in rural areas.
- By offering affordable and accessible digital services, Nokia Smartpur Centres are enabling underserved communities to participate in the digital economy, promoting both digital and financial inclusion.
- Digital literacy is a key requirement for better career opportunities in today's world. Nokia Smartpur Centres are equipping individuals with the skills needed to thrive in an increasingly competitive, tech-driven environment.

Recommendation:

The Nokia Smartpur project's mission should continue to expand its reach, connecting more villages, households, and individuals, ensuring that no one is left behind on the path to digital inclusion and empowerment.





National Workshop on “Impact and Insights: Showcasing Ground-Level Transformational Work through Nokia Smartpur Centres” on August 2, 2025, at Indian Institute of Public Administration (IIPA), New Delhi

The series of state-level workshops culminated in the National Workshop, bringing everyone together in the Capital of India. Kashmir 15 Team participated in the same.




Connecting the Unconnected through the Smartpur Project

A CSR Initiative of Nokia, Facilitated by KPMG and Implemented by REACHA



Knowledge Partner for this Workshop:
Indian Institute of Public Administration (IIPA),
Ministry of Personnel, Government of India

17th 1st & 2nd August 2025
IIPA, J6HW+RHZ, Indraprastha Estate, Ring Road,
Mahatma Gandhi Rd, New Delhi, Delhi 110002

Impact and Insights Workshop: Showcasing Ground-Level Transformational Work through Nokia Smartpur Centres

Empowering Rural India through Tech-Enabled Transformation





The REACHA team had the opportunity to showcase the impact of the Nokia Smartpur Project at the Indian Institute of Public Administration (IIPA), New Delhi. The Hon'ble Vice President of India serves as the President of IIPA, and the Hon'ble Minister of State, DoPT, is the Chairman of its Executive Council.

The following dignitaries graced the event:

- Mr. Sanjay Ajmera – Nokia, CFO (Online)
- Mr. S. N. Tripathi (IAS) – Director, IIPA
- Mr. Om Prakash Singh (IRS) – Director, Ministry of Home Affairs
- Mr. Alok Prem Nagar (IFS) – Joint Secretary, Ministry of Panchayati Raj
- Dr. Alka Mittal – Member (Administration), Capacity Building Commission; Former CMD and Director (HR), ONGC (Online)
- Prof. Ramendra Singh – Professor of Marketing, IIM Calcutta (Online)
- Ms. Debdatta Mukherjee – Associate Director, KPMG

Teams from Jammu & Kashmir, Andhra Pradesh, Maharashtra, Assam, Rajasthan, and Delhi came together for the Impact and Insights Workshop, with the Indian Institute of Public Administration, New Delhi, as the official Knowledge Partner.





Key takeaways from the event included:

- Smartpur Vision and Mandate – presented by Mr. Sanjay Ajmera, CFO, Nokia
- How Smartpur centres are playing an important role in strengthening local communities, with detailed stories of community members whose lives have been positively impacted
- Smartpur as a bridge to connect remote areas with government schemes, livelihood training, education, health awareness, and financial inclusion

The showcasing event on Day 1 was followed by a workshop on data analysis and impact documentation conducted by Dr. Chandreyee Das (Senior Researcher and Economist; PhD in Planning, IIT Kharagpur) on Day 2.

Day 2 also featured presentations by state leads and valuable insights from representatives across all Smartpur locations, who shared their first-hand experiences from the field.

A comprehensive report documenting the work carried out since September 2024 was prepared by the REACHA team and presented at the event.







IIPA shared an update about the event on its official X handle.



The REACHA Smartpur NSO Team podcast, conducted by IIPA, was uploaded on IIPA's official YouTube channel.



Meeting with Mr. Sanjay Ajmera

REACHA NSO team met with Mr. Sanjay Ajmera at the Nokia Gurugram office on 6th August 2025.

The following were the key takeaways from the meeting:

- REACHA team felicitated Mr. Ajmera with the memento from IIPA.
- Team also presented the report published that documents the work done since September 2024
- Mr. Ajmera discussed the plans for the future and way forward from here.



Criss-Cross Visits by Smartpur State Leads

State leads from all Smartpur locations undertook cross-visits to centres in other states with the dual objectives of monitoring and evaluation (M&E) and cross-learning. These visits provided an opportunity to gain first-hand exposure to the functioning of centres across different geographies and to exchange experiences among teams.

As part of the exercise, state leads assessed the overall condition of centres, observed footfall and community engagement, and conducted compliance checks along with on-ground observations. They also identified best practices for replication, shared successful approaches from their own states, and suggested innovative ideas to strengthen implementation. In addition, the visits included participation in meetings with key stakeholders, sharing insights on state-level partnerships and collaborations, interacting with beneficiaries, and engaging in sessions with larger teams.

Beyond operational observations, these visits enabled the state leads to develop a deeper understanding of regional variations in project execution, encouraged peer-to-peer learning, and created opportunities for collaborative problem-solving. The initiative not only helped strengthen operations but also contributed to team-building, innovation, and reinforcing the collective vision and mission of the Smartpur project.

Jammu

Mr. Mir Ubaid, State Lead, Kashmir (K15) visited Jammu from 19th August 2025 to 20th August 2025



Kashmir

Ms. Isha Bali, Project State Lead, Jammu, visited Kashmir from 21st August 2025 to 23rd August 2025



Glimpse of Extra-Budgeted Activities

In August 2025, beyond the budgeted activities, several extra-budgeted initiatives (Livelihood Program – Tailoring, Awareness on Socel Protection Schemes and Financial Inclusion) were organised.



Assets

Bought in March 2025



New Assets Bought in August 2025

To enhance the functioning of the Smartpur programme and ensure efficient service delivery, new assets were deployed across Kashmir 15 Centers.



Stories of Change

Bazil Ahmad Reshi | Education



Fourteen-year-old Bazil Ahmad Reshi from Veer Siran, Anantnag, faced unimaginable loss when his father passed away in May 2023. Overcome with grief, Bazil withdrew from school and social interactions, struggling to find purpose or joy.

Hope emerged when a Nokia Smartpur computer facilitator, also a close relative, noticed his condition and encouraged him to join the project's computer education classes. What began as an attempt to spark interest soon became a lifeline.

Through regular sessions, Bazil gained valuable digital skills and rediscovered his confidence and love for learning. The supportive environment helped him reconnect with peers, gradually lifting him out of isolation and despair.

Today, Bazil is an enthusiastic learner, socially engaged and motivated to build a brighter future. His story stands as a powerful reminder of how education and digital inclusion can heal, empower, and transform lives.

Abdul Mujeeb Bhat | Education



Mr. Abdul Mujeeb Bhat, a devoted teacher from Hardoo Handew Panchayat, always dreamt of giving his students the same opportunities as children in towns and cities. He knew that digital skills were no longer optional—they were essential for both educators and students to thrive in today's world. Yet, in his remote village, there were no facilities to learn computers, poor connectivity made travel to training centres difficult, and the dream of modern teaching remained just that—a dream.

The arrival of the Smartpur Centre in Hardoo Handew changed everything. For the first time, Abdul Mujeeb had access to structured computer training within his own village. Despite his full day of teaching, he diligently attended classes after school hours, learning basic and advanced computer operations, MS Office, internet browsing, and digital teaching tools.

His transformation was immediate and inspiring. With newfound confidence, he began integrating digital resources into his lessons, making learning more engaging for his students. His dedication encouraged other youth to enrol, and parents began recognising the importance of digital literacy for their children.

Today, Mr. Abdul Mujeeb Bhat is not just a teacher—he is a digitally skilled role model, proving that when a teacher is empowered, an entire community is uplifted. Through the Nokia–REACHA Smartpur Project, he has turned his passion into action, showing how access to the right resources can light the path toward a brighter, connected future.

Danish Rahim Chopian | Livelihood



Belonging to the marginalised Chopan community, this young beneficiary once faced an uncertain future. A student at the time, he struggled to balance his education with the need to create a livelihood. With no prior knowledge of livestock management, starting something of his own seemed impossible.

Everything changed when the Smartpur Centre in Muqam identified him through its field mobilisation drive and encouraged him to join its livelihood training programme on sheep rearing. Through structured sessions, he learned how to select the right breed, manage feeding, ensure proper healthcare, and understand breeding techniques.

Armed with this new knowledge, he used his own savings to purchase three sheep, carefully applying the guidance provided during training. Despite the challenges of balancing studies with the demands of rearing livestock, his determination and Smartpur's support helped him overcome every obstacle.

Today, he proudly runs a small but growing sheep-rearing enterprise while continuing his education. The training has not only given him a sustainable source of income but also instilled confidence, time-management skills, and the ambition to expand his business.

His journey is a testament to how digital inclusion and skill development under the Nokia–REACHA Smartpur Project can empower rural youth to break barriers and build a secure, self-reliant future.



Sahil Muhammad Bhat | Financial Inclusion



Fifteen-year-old Sahil Muhammad Bhat from the remote village of Hardoo Handew, Shopian (J&K) has faced life's challenges early. After losing his father at a young age, Sahil was raised by his mother, who worked tirelessly to provide for his education despite limited means. Like many children in rural India, Sahil grew up without access to formal banking services, keeping small savings at home and remaining outside the digital financial system.

Everything changed when Sahil and his mother visited the Smartpur Handew Centre. During a financial literacy session, they learned about the importance of early saving, the process of opening a minor account under a guardian's name, and the safety of digital banking. With the guidance of the Smartpur team, Sahil's mother opened a bank account in his name, taking the first step towards financial inclusion.

This seemingly simple action has opened new doors for Sahil:

He can now receive scholarships, educational support, and savings securely.

He is gaining basic financial literacy, learning to use an ATM card, track balances, and understand digital payments.

Most importantly, he feels empowered and responsible, ready to plan for a brighter future.

"Earlier, I didn't know what a bank account was or why it mattered. Now I have my own, and I'm learning how to use it. This is my first step towards doing something big," says Sahil with pride.

Thanks to the Nokia-REACHA Smartpur Project, Sahil is no longer just a student in a remote village; he is a young changemaker taking charge of his future. His story is a testament to how financial inclusion, even at a young age, can transform lives and inspire hope in the most rural corners of India.

Satar Mohammad Chaneza | Governance & Livelihood



In the remote hilly village of Ketsan, Bandipora (J&K), 45-year-old Satar Mohammad Chaneza has lived with a disability since childhood. Despite his determination to support his family of eight children through tailoring, his monthly income barely reached ₹4,000. For years, the absence of road connectivity and digital services left him unable to update essential documents like his Aadhar card, UDID card, and Domicile certificate, cutting him off from government disability benefits.

Hope arrived when the Nokia Smartpur Centre in Ketsan organised an e-filing camp. During the outreach, the team identified Satar's struggles and immediately stepped in. Within days, Smartpur facilitators and an Aadhar operator visited his home to update his documents, register his UDID card, and apply for his domicile certificate—all without requiring him to travel the difficult terrain. With his documents now verified, Satar is finally eligible for government disability benefits and pension support.

But the transformation didn't stop there. Recognising the family's need for a stable livelihood, Smartpur provided vocational training for Satar's eldest son in electrical work and house wiring through RSETI. Armed with a completion certificate, his son now works with a local electrician, earning ₹6,000 per month and on track to grow his income as he gains experience.

This intervention has done more than improve finances. It has restored dignity, confidence, and hope. Satar is now recognised within the community, not as someone left behind, but as a symbol of resilience. His son's new skill set brings financial stability and pride, while the updated documents ensure long-term security through social welfare schemes.

From isolation to inclusion, the Smartpur project has truly "connected the unconnected," proving that access to technology and timely support can change lives, even in the most remote corners of India.



Over 197 surveys have been conducted across locations in these 15 centres in Kashmir, capturing in-depth feedback directly from community members.

The findings position Smartpur as a powerful CSR case study; showcasing how a well-implemented programme can drive genuine, positive impact even in India's most rural settings.



[ABOUT](#)
[PLATFORM](#)
[WORK WITH US](#)
[PROJECTS](#)
[TEAM](#)
[BLOG](#)
[PRESS](#)
[EADS](#)
[CONTACT US](#)

Platform

mWater is an operating system for digital governance used by governments, civil society organizations, and water and sanitation service providers in over 190 countries.

The screenshot shows the AWS IAM console 'Groups' page. The 'Groups' list is empty. The 'Users' list shows a user named 'root' with a status of 'Active' and a last sign-in time of '10/10/2019 10:10:10 AM'. The 'Groups' list is empty.

[illegible][illegible]

Bandipora



Budgam



Agriculture Extension Office, Zone Khag,
District Budgam
Jammu & Kashmir
Date: April 12, 2025

No: AE0/KH/2005-26/4
DT: 15/04/2025

To,
The Chief Executive Officer,
REACHA,

Subject: Appreciation for Commendable Work under Smartpur Project in Sitharan-A and Kangripora Panchayats in block Khag-District Budgam.

Dear Sir,

Greetings from the Agriculture Extension Office Zone Khag, District Budgam!

It is with great admiration and gratitude that we extend our heartfelt appreciation to REACHA organisation for the exemplary work carried out under the Smartpur project in Sitharan-A and Kangripora panchayats of Khag block. Your organization's unwavering commitment to enhancing rural livelihoods and raising awareness at the community level has made a significant and lasting impact on the lives of the people in these areas.

The initiatives undertaken by REACHA have not only empowered local communities by strengthening their agricultural and economic prospects but have also fostered a sense of awareness and self-reliance among the residents. Your efforts in promoting sustainable practices and improving rural livelihoods align seamlessly with our department's vision of uplifting the agricultural landscape and ensuring the well-being of rural populations.

The dedication, innovation, and community-centric approach demonstrated by your team deserve the highest praise. The positive outcomes of your interventions in Sitharan-A and Kangripora panchayats stand as a testament to REACHA's pivotal role in driving meaningful change at the grassroots level.

On behalf of the Agriculture Extension Department, Zone Khag, we express our sincere gratitude for your tireless efforts and look forward to continued collaboration in our shared mission of advancing rural development and prosperity. We wish REACHA continued success in all its endeavours.

Yours sincerely,
Agriculture Extension Officer, Zone Khag,
District Budgam
[Signature]

SKUAST **Krishi Vigyan Kendra Budgam**
Shree-Kashmir University of Agricultural Sciences and Technology of Kashmir
No: AUKV/B25-26-47
Email: kskv@skuast.org
Baudh: (P-08-143)

To,

The Team at REACHA (Research and Extension Association for Conservation Horticulture and Agro-Forestry)

Dear REACHA Team,

We are writing to express our heartfelt appreciation for the exceptional work you have been accomplishing in collaboration with KVK Budgam under the SmartPur project (Impacting Rural India through Digital Inclusion) since September 2024 in two blocks namely Sobough and Khag of District Budgam.

Under the Livelihood pillar of SmartPur, you have successfully mobilized individuals particularly women and youth to this Kendra for various awareness and skill development programmes. This joint approach ensures the long-term sustainability and impact of your initiatives.

We deeply appreciate your unwavering commitment and look forward to conduct more such programmes in your future endeavours. Your work is making a meaningful difference in the lives of many.

With Regards,
[Signature]
Professor Bhagat
Krishi Vigyan Kendra Budgam
KVK BUDGAM (SKUAST-K)

Ganderbal



Kulgam



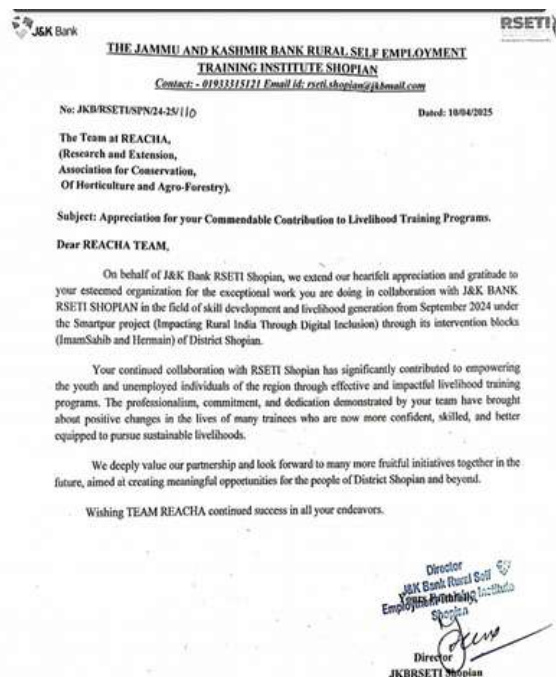
Kupwara



Pulwama



Shopian



Print Media Coverage



'REACHA' conducts livelihood training for farmers on Integrated Agricultural Practices

Five-day programme in Khag block focuses on modern farming, sustainability, & rural empowerment

RK News Service

Budgam, July 24: In a significant step towards promoting sustainable agriculture and rural development, REACHA, under its Smartpur initiative, Thursday conducted a five-day livelihood training programme on Integrated Agricultural Practices at Kangripura Panchayat, Block Khag, in Budgam district.

A statement issued here said that the training was organised in collaboration with Krishi Vigyan Kendra (KVK) Budgam, the Department of Agriculture, and the Department of Animal Husbandry, with the aim of uplifting the socio-economic



conditions of local farmers through knowledge sharing and capacity building. Expert resource persons from all three collaborating departments conducted technical sessions covering modern farming techniques, animal husbandry practices, sustainable agriculture, and integrated nutrient management. These sessions were designed to equip farmers with practical and scientific insights to improve productivity and income. A key highlight of the programme was a one-day exposure visit to KVK Budgam, where farmers received

hands-on training and live demonstrations on innovative agricultural technologies and techniques. To support practical implementation, trainee farmers were also provided post-training assistance, including hybrid seed varieties, vermicompost, and essential agricultural tools. REACHA reiterated its commitment to strengthening rural livelihoods by fostering self-reliance, knowledge dissemination, and skill development among farming communities. The organisation affirmed that such initiatives are crucial to achieving long-term agricultural sustainability and rural prosperity.

NEWS

ریچہ کی جانب سے شائع ہونے والے کال گریپورہ میں کاشتکاروں کے لیے

مربوطہ زرعی طریقہ کار پر پانچ روزہ تربیتی پروگرام کا انعقاد



KVK Shopian holds training Prog



OMX NEWS NETWORK

SHOPIAN: Krishi Vigyan Kendra Shopian in collaboration with Non-Government Organization (NGO) Reacha kick started a week long Entrepreneurship Skill Development Programme on "Scientific Interventions in Fruit Crops for Quality Improvement" at Handew, Imamsahib Shopian. The programme was attended by a team of Scientists from KVK-Shopian District Coordinator NGO-Reacha and other employees of both the collaborating organizations. At the outset of the programme, Dr Zaffar Afroz Badri Senior Scientist & Head, KVK-Shopian, presented a welcome address & deliberated upon the strategy of training educated rural youth of the district to earn their livelihood through these programmes and urged youth to become job providers. He emphasized upon the use of integrated approach to improve the soil health and different ways and means to cut down the input cost by adopting the latest university recommended technologies. Dr. Bilal Ahmad Pandit course Coordinator of the programme gave a power point presentation on High Density plantations. He shared information regarding various ways and means for profitable enterprises in horticulture and other practices in horticulture to harvest the better dividends, improve the soil health with integrated nutrient and pest management. At the outset of the programme, Dr Zaffar Afroz Badri Senior Scientist & Head, KVK-Shopian, presented a welcome address & deliberated upon the strategy of training educated rural youth of the district to earn their livelihood through these programmes and urged youth to become job providers. He emphasized upon the use of integrated approach to improve the soil health and different ways and means to cut down the input cost by adopting the latest university recommended technologies. Dr. Bilal Ahmad Pandit course Coordinator of the programme gave a power point presentation on High Density

Scanned with CamScanner

VK Shopian holds training Prog

Shopian, February 10: Krishi Vigyan Kendra Shopian in collaboration with Non-Government Organization (NGO) Reacha started a week long Entrepreneurship Skill Development Programme on "Scientific Interventions in Fruit Crops for Quality Improvement" at Handew, Imamsahib Shopian. The programme was attended by a team of Scientists from K V K - Shopian District Coordinator NGO-

Reacha and other employees of both the collaborating organizations.

At the outset of the programme, Dr Zaffar Afroz Badri Senior Scientist & Head, KVK-Shopian, presented a welcome address & deliberated upon the strategy of training educated rural youth of the district to earn their livelihood through these programmes and urged youth to become job providers. He emphasized upon the use of integrated approach to improve the soil health and

different ways and means to cut down the input cost by adopting the latest university recommended technologies.

Dr. Bilal Ahmad Pandit course Coordinator of the programme gave a power point presentation on High Density plantation. He shared information regarding various ways and means for profitable enterprises in horticulture and other practices in horticulture to harvest the better dividends, improve the soil health with integrated nutrient and pest management.

Scanned with CamScanner

KVK Shopian holds training Prog

SONEWS DESK

Shopian, Feb 10: Krishi Vigyan Kendra Shopian in collaboration with Non-Government Organization (NGO) Reacha kick started a week long Entrepreneurship Skill Development Programme on "Scientific Interventions in Fruit Crops for Quality Improvement" at Handew, Imamsahib Shopian. The programme was attended by a team of Scientists from KVK-Shopian District Coordinator NGO-Reacha and other employees of both the collaborating organizations. At the outset of the programme, Dr Zaffar Afroz Badri Senior Scientist & Head, KVK-Shopian, presented a welcome address & deliberated upon the strategy of training educated rural youth of the district to earn their livelihood through these programmes and urged youth to become job providers. He emphasized upon the use of integrated approach to improve the soil health and different ways and means to cut down the input cost by adopting the latest university recommended technologies. Dr. Bilal Ahmad Pandit course Coordinator of the programme gave a power point presentation on High Density



of training educated rural youth of the district to earn their livelihood through these programmes and urged youth to become job providers. He emphasized upon the use of integrated approach to improve the soil health and different ways and means to cut down the input cost by adopting the latest university recommended technologies.

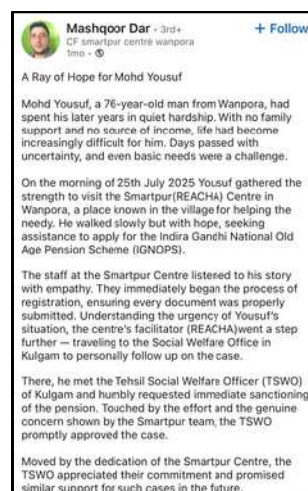
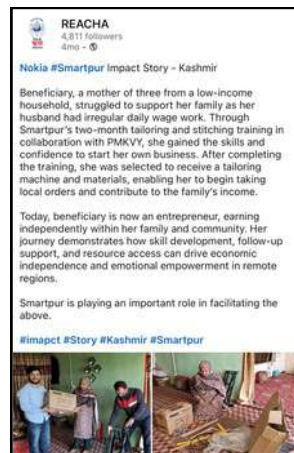
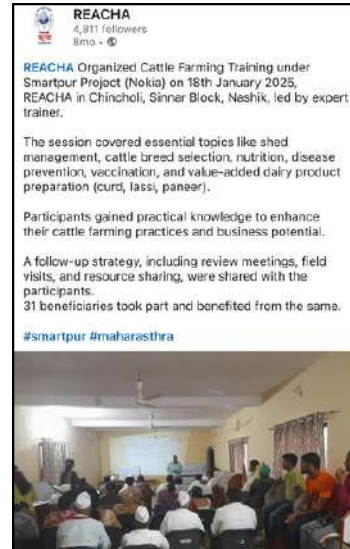
Dr. Bilal Ahmad Pandit course Coordinator of the programme gave a powerpoint presentation on High Density

plantation. He shared information regarding various ways and means for profitable enterprises in horticulture and other practices in horticulture to harvest the better dividends, improve the soil health with integrated nutrient and pest management.

Dr. Mir Shabir Scientist Animal sciences presented a formal vote of thanks to the distinguished dignitaries and participants of the programme.

Scanned with CamScanner

Social Media Coverage



Thank You

We extend our heartfelt gratitude to Nokia for its visionary CSR initiative that continues to transform lives through digital empowerment in rural India. We are equally thankful to KPMG for its facilitation and continued support in ensuring the implementation of the Smartpur project.

We are honoured and grateful to have been chosen as the implementing partner for this impactful programme. This opportunity has enabled REACHA to deepen its engagement with communities, build trust at the grassroots, understand local aspirations, and co-create sustainable, context-specific solutions; in line with REACHA's long-standing commitment to inclusive and participatory development.

Our sincere thanks to all the stakeholders, community members, government officials, and partner institutions who have actively contributed to the implementation of the project on the ground. We also acknowledge the efforts of the REACHA team on the ground and at the headquarters involved in documenting the process and creating thoughtful material that reflect the spirit and progress of the initiative.

Finally, a warm thank you to everyone whose commitment, energy, and belief in Nokia and REACHA's Smartpur mission have been the driving force behind every milestone achieved.

Together, we move forward in our shared journey towards a more connected and empowered rural India.

The REACHA Team



