

NOKIA



SMARTPUR PROJECT

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



Report



Prepared By
The REACHA Team

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Smartpur at a Glance

Introduction, Vision, and Larger Development Goal

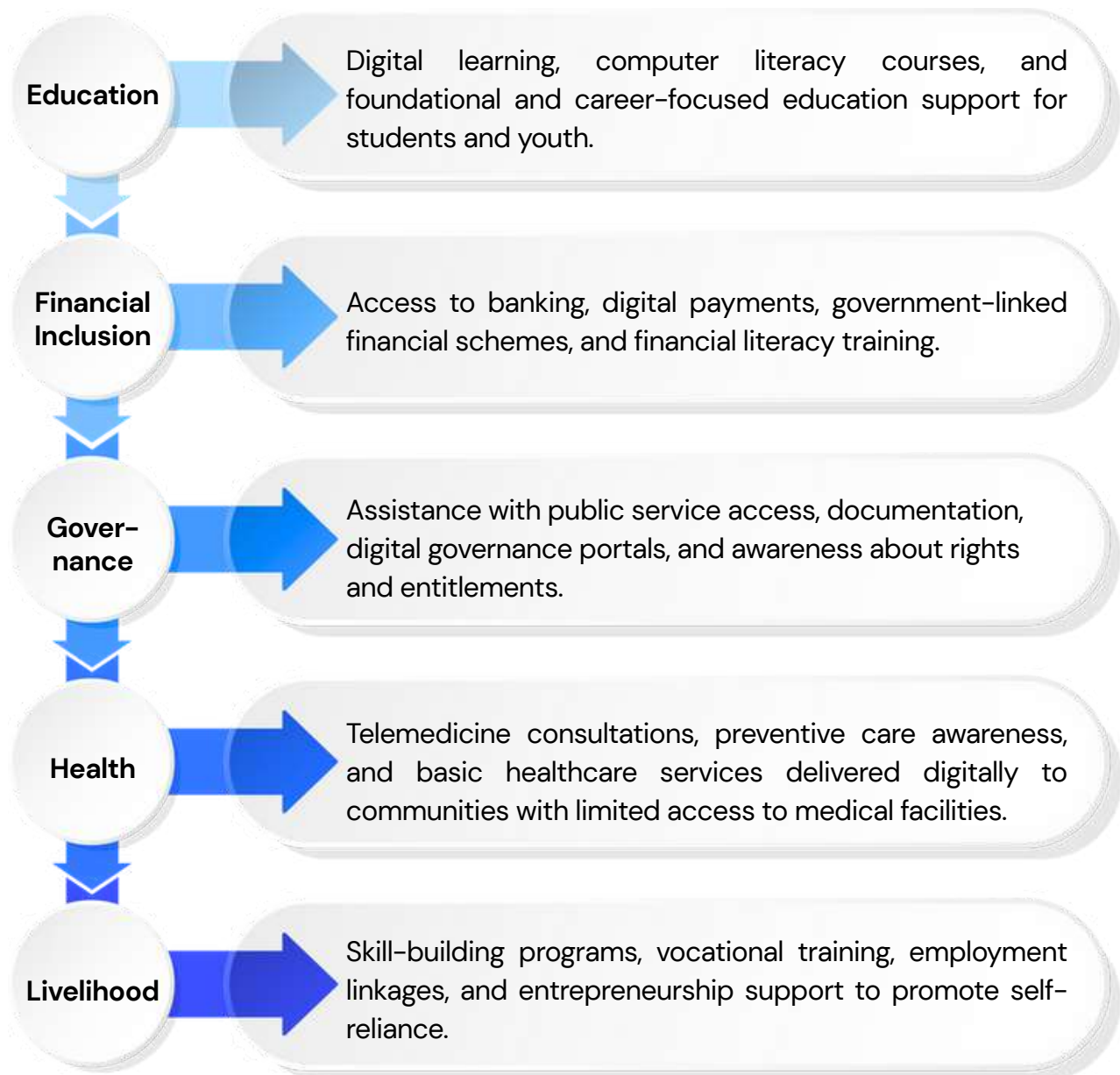
Nokia's Smartpur Project

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 90 centres across six geographies.

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.

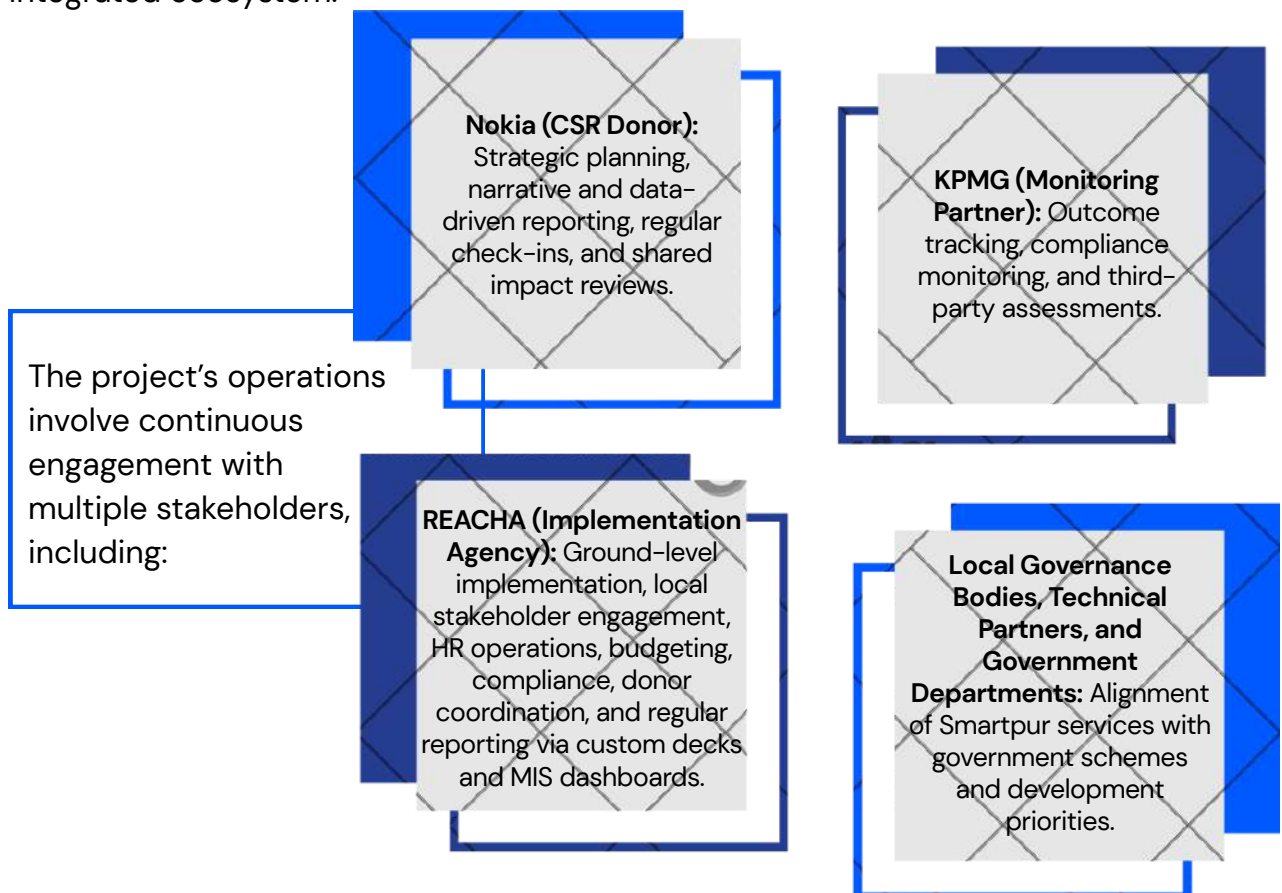


Smartpur centres are digitally equipped hubs focused on farmers, artisans, small business owners, women, and youth; promoting digital literacy, entrepreneurship, and improved access to services for marginalized populations.

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.



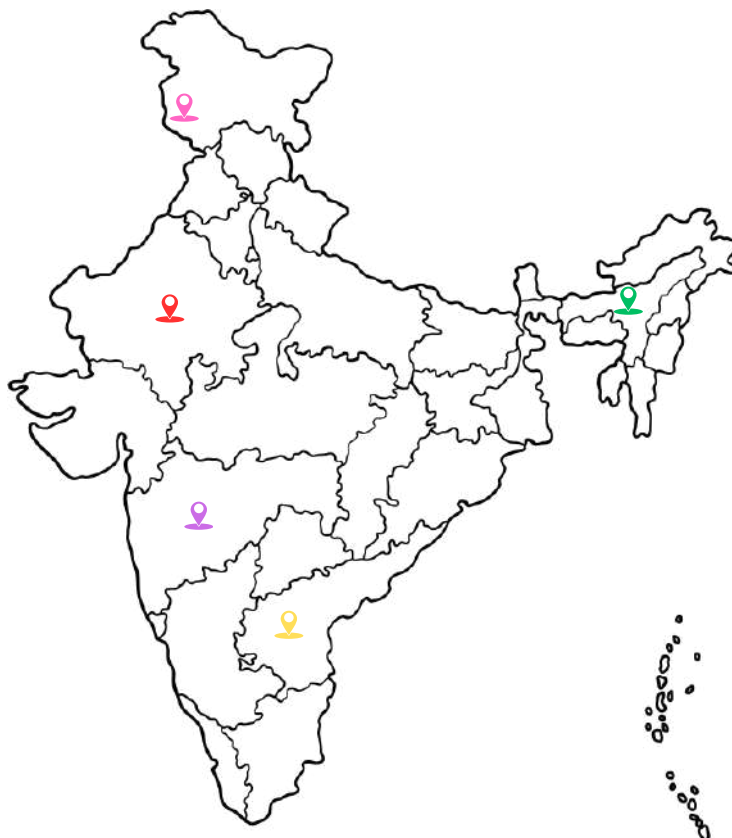
Kashmir CSR Dialogue's memento being presented to Mr. Sanjay Ajmera in recognition of Nokia's impactful work across 8 districts of Kashmir. The dialogue was organised in partnership with the University of Kashmir, Srinagar, in February 2025



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

National Overview



State	District	Number of Centres
Andhra Pradesh	Nellore & Tirupati	20
Assam	Dhemaji	10
Jammu	Samba	19
Kashmir	Anantnag	06
Maharashtra	Nashik	20
Rajasthan	Dungarpur	15



State-wise Listing of Community Centres / Panchayat Ghars

S. No.	State	District	Block	Panchayat (No. of Services Provided)
1	Andhra Pradesh	Nellore	Allur	East Gogulapalli (15,373), Indupuru (15,231), Iskapalli (15,962)
			Bogole	Mungamuru (14,457), Chennarayuni Palem (15,311), Alicharia Bangaru Palem (15,628)
			Nellore Rural	Gollakandukuru (16,040), Kotha Vellanti (15,105), Mulumudi (16,170), South Mopur (16,427)
		Tirupati	Ozili	Arimenipadu (16,870), Bhatlakanupur (17,309), Chillamanuchenu (17,262), Inugunta (15,917), Karaballavolu (16,355), Kundam (15,788), Kurugonda (16,630), Ozili (17,125), Pedapariya (15,495), Punnepalli (16,614)
			Chittamuru	Mallam – Health Centre (5,984)
2	Assam	Dhemaji	MSTD	Ramdhan Dilkari x2 (11,605), Dekapam (5,700), Siga (6,208)
			Sissiborgaon	Silasuti (7,078), Betonipam x2 (11,795), Amguri x2 (13,075), Muktiar (8,749)
3	Maharashtra	Nashik	Igatpuri	Indore (7,042), Kaluste (3,519), Sanjegaon (7,586), Kavnai (7,323), Waghere (6,909), Kanchangaon (7,404), Pimpri Sado (7,652), Pimpalgaon Ghadga (6,149), Adsare Budruk (7,218), Dhargaon (5,111), Nandur Vaidya (6,873), Ambewadi (1,932)
			Sinnar	Chincholi (7,422), Jaigaon (7,090), Jamgaon (7,804), Bargaon Pimpri (7,464)
			Trimbakeshwar	Amboli (5,675), Mulegaon (7,137), Vadholi (6,076), Waghera (8,427)



S. No.	State	District	Block	Panchayat (No. of Services Provided)
4	Rajasthan	Dungarpur	Aspur	Punjpur (22,890), Nepalpura (14,085)
			Dowda	Ghatau (23,135), Nokhna (22,577), Pal Mandaw (22,670)
			Dungarpur	Bhatwada (20,410), Vasuvaa (20,259)
			Jothari	Bhilva Panchela (20,142), Dolkunjela (24,558), Hadmatiya (20,755)
			Simalwara	Bhandari (21,731), Dhodhara (21,168), Gada Gokal (21,122), Jharni (21,382), Ratanpura (21,435)
5	Jammu	Samba	Bari Brahmana	Palli (2,879)
			Ghagwal	Naran (5,002), Sangwali (3,708), Surara (3,451)
			Nud	Dagore (6,447), Sarian (4,921), Drupee (4,225), Mohr Garh (5,175), Dhora (6,700), Dhora-Health (3,872), Paper Abtara (4,256)
			Purmandal	Lower Khara Madana (2,928)
			Rajpura	Mawa (2,854)
			Sumb	Samlah (3,519), Kard (6,357), Taloor (2,070), Goran (1,943)
			Samba	Diani (3,210), Badheri (5,668), Glard (3,961)



S. No.	State	District	Block	Panchayat (No. of Services Provided)
6	Kashmir	Anantnag	Dachnipora	Wullarhama (6,445), Lehandajan (23,583), Liver (3,467), Sheikhpora (3,531)
			Pahalgam	Kullar A - Bala (3,972), Veersiren (7,590)

Glimpse of Centres Across States

Andhra Pradesh



Assam



Jammu



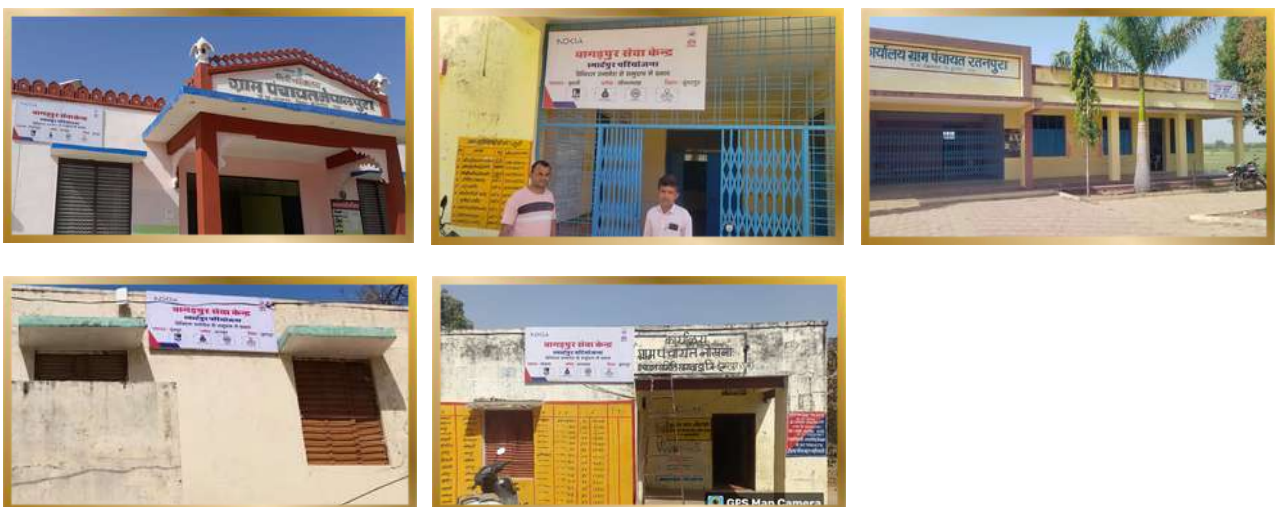
Kashmir



Maharashtra



Rajasthan



Key Stakeholders and Institutional Alignment: Government, Academia, and District Administration in Smartpur Geographies

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.

Education: Strengthening Rural Learning Ecosystems

States	Partnerships
Andhra Pradesh	• Education Department • Krishi Vigyan Kendra – Nellore & Venkatagiri • College of Fishery Science • ANGR RARS, Nellore • ITI Colleges • Devireddy Sarada Charitable Trust (DSR Trust)
Assam	• Krishi Vigyan Kendra (KVK) • National Scholarship Scheme (as part of government support to students)
Jammu	• Chief Education Officer • Krishi Vigyan Kendra (KVK) • Rural Self Employment Training Institute (RSETI)
Kashmir	• Department of Education • Krishi Vigyan Kendra (KVK)
Maharashtra	• Village Development Officials and Gram Panchayat
Rajasthan	• Local Gram Panchayats and PRIs • Local Schools • Rajasthan State Certificate Course in Information Technology (RS-CIT)

Finance & Financial Inclusion: Bridging the Access Gap

States	Partnerships
Andhra Pradesh	• Lead Bank • Indian Postal Payment Bank (IPPB) • National Bank for Agriculture and Rural Development (NABARD) • IFFCO Ltd.
Assam	• Public Sector Banks (SBI, PNB, Indian Bank, AGVB) • Common Service Centre (District Cell) • PM Kisan Samman Nidhi • PM Fasal Bima Yojana
Jammu	• J&K Bank • State Bank of India (SBI) • Block and Panchayat Level Officers (financial scheme awareness)
Kashmir	• Lead Bank – J&K Bank • NABARD • District CSC (Common Service Centre), Aadhaar • Cooperatives Department
Maharashtra	• CEO, Zilla Parishad Nashik • Public banking services linked through Gram Sevaks and Panchayats • Lead Bank, Indian Postal Payment Bank
Rajasthan	• Local Banks

Governance: Building Transparent and Accountable Access

States	Partnerships
Andhra Pradesh	• District Rural Development Agency (DRDA) • DC Office • DWAMA • District Employment Exchange • Agricultural Technology Management Agency (ATMA)
Assam	• DC Office • Common Service Centre (CSC) • Mission Basundhara (Land Records Scheme) • Swachh Bharat Mission
Jammu	• District Commissioner (DC) • Deputy DC • Panchayat & Block Level Officers
Kashmir	• DC Office • Mission Vatsalya – Integrated Child Protection Scheme, Department of Social Welfare • District CSC & Aadhaar Cell
Maharashtra	• CEO, Zilla Parishad Nashik • Block Development Officer (BDO) – Panchayat Samiti • Taluka-level officers • Gram Sevak • Sarpanch
Rajasthan	• DC Office • Local Gram Panchayats and PRIs • Department of Social Justice and Empowerment

Health: Delivering Last-Mile Healthcare Solutions

(Note: Health services are in the early stages in Samba, Jammu, and Tirupati, Andhra Pradesh, and engagement is currently limited to departments and functions.)

States	Partnerships
Andhra Pradesh & Jammu	• Mission Shakti (women's health and welfare) • Public Health Centers (PHCs), • Community Health Centers (CHCs) • Ayushman Bharat – PMJAY



Livelihood: Promoting Rural Entrepreneurship and Skills

States	Partnerships
Andhra Pradesh	• RSETI • District Industries Centre • APSSDC (Skill Development Corporation) • National Academy for Construction (NAC) • SOMA Skill Institute • PM Kaushal Yojana (PMKY) • Krishi Vigyan Kendra • DWAMA • IFFCO Ltd.
Assam	• RSETI • Agriculture Department • PM Matsya Sampada Yojana • Krishi Vigyan Kendra (KVK)
Jammu	• RSETI • Agriculture Department • Horticulture Officer • Animal Husbandry • Mission Shakti
Kashmir	• RSETI • Department of Handicrafts and Handlooms • Department of Agriculture • Animal Husbandry • Horticulture Department • Labour Department • Cooperatives
Maharashtra	• RSETI • Department of Skill Development • Department of Agriculture • Animal Husbandry • Horticulture Department • Labour Department • Cooperatives
Rajasthan	• RSETI • Departments of Horticulture & Agriculture • Local Panchayat-based livelihood schemes • Animal Husbandry



A Glimpse of Activities Across Pillars



Education



Financial Inclusion



Governance



Health



Livelihood



Ground Realities and Smartpur Project's Impact Across States

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.

Andhra Pradesh

Total number of services provided – 3,27,053; **Smartpur Centres** – 20

Average household income: ₹12,000/month

Primary occupation: Agriculture

Regional profile:

- Nellore: Coastal district known for agriculture and semi-urban settings
- Tirupati: Religious tourism hub in the Rayalaseema region

Health pillar: Telemedicine services operational in Tirupati

Assam

Total number of services provided – 64,210; **Smartpur Centres** – 10

Average monthly income: ₹5,000–₹6,000

Primary livelihood: Agriculture, followed by livestock rearing

Challenges:

- Frequent floods damaging cropland and reducing income
- Lack of scientific farming knowledge and skilled labour
- Geographic remoteness and minimal awareness of government schemes
- Low access to computer education and infrastructure
- Absence of digital services in distant villages
- Cases of Child Marriage etc.
- Unemployment remains a serious concern

Jammu

Total number of services provided – 83,146; **Smartpur Centres** – 19

Beneficiary background: Farmers, labourers, government employees, and small business owners

Average household income: ₹60,000 to ₹70,000 per annum

Health pillar: Active in Samba; telemedicine-based consultations available through Smartpur.

Kashmir

Total number of services provided – 48,547; **Smartpur Centres** – 06

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.



Maharashtra

Number of service provided – 1,30,813; **Smartpur Centres** – 20

Average family income: ₹40,000 to ₹60,000 per year

Demographics:

- Predominantly tribal population (Katkari, Thakur, Bhil, Kokna, Mahadeo Koli)
- Agriculture is primary occupation, but rain-dependent
- Subsistence-based economy supported by NREGA, forest produce collection, and unorganised tourism

Challenges:

- Hilly terrain, remote access, dense forests, heavy rainfall (Igatpuri, Trimbakeshwar)
- Low digital and financial service penetration
- Seasonal migration and high dropout rates
- Limited access to healthcare, ATMs, and basic services
- Social issues like child marriage and limited educational infrastructure

Rajasthan

Total number of services provided:
3,18,319

Smartpur centres: 15

Tribal population: Over 80%

Literacy: Around 59.5% (below national average)

Main occupation: Subsistence agriculture

Challenges:

- Low agricultural productivity and limited technical access
- Fragmented landholdings
- High malnutrition rates, especially among children
- Low literacy among women and tribal groups
- High dropout rates in secondary education
- Unemployment and seasonal migration

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.



State-Wise Impact: Key Highlights

Andhra Pradesh

Pillars; No. of Services	Services	Government Schemes and Linkages
Education; 13,550	BDL classes, online application services such as entrance examinations, admissions, and project-related services.	Basic, Foundation, and Intermediate BDL classes; EAPCET; Navodaya entrance test; and all CETs.
Financial Inclusion; 1,70,774	Micro ATM services, digital financial services, insurance schemes, and bank account opening.	Bank account opening, India Post Payments Bank accounts, and all postal insurance schemes.
Governance; 1,25,980	Aadhaar, PAN, caste and income certificates, and social protection schemes	PM-Kisan, Udyam registrations, Thalliki Vandhanam, NFDC registrations, and Sadharan certificates.
Health; 5,984	Sample collection, diagnostic services, telemedicine, and other health-related services.	AarogyaSri Scheme and National Health Scheme
Livelihood; 10,765	Skill development, institutional linkages, livelihood trainings, livelihood support, and life skills education.	Vishwakarma Scheme and Matsyakara Bharosa Pension Scheme

Glimpse of Activities



Monitoring and Evaluation Visits by the REACHA Team



Key Government Meetings



January 21, 2025
Mr. Phani, RSETI, Venkatachalam, Nellore



February 11, 2025
Dr. Gowtham, Veterinary Doctor, Ozili Mandal, Tirupathi



February 12, 2025
Mr. Rajesh, Manager, Indian Postal Payment Bank, Nellore



T Rajeshwari, Alluru Mandal MEO



February 17, 2025
Mr. Praveen Kumar, Mandal Revenue Officer (Thasildar), Alluru Mandal, Nellore



March 27, 2025
Mr. Malakondaiah, DPM, Community Managed Natural Farming, Nellore

Centre Facilitators in Action



Assam

Pillars; No. of Services	Services	Government Schemes and Linkages
Education; 2,339	DLC, online admission, scholarship applications, academic support classes, and exam form filling.	National Scholarship Scheme
Financial Inclusion; 19,522	Account opening, micro ATM services (money withdrawal, deposit, and transfer), utility bill payments, mobile and DTH recharge, income certificate issuance, PAN-related services, etc.	Pradhan Mantri Fasal Bima Yojana (PMFBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana
Governance; 41,191	Application for government social protection schemes, Aadhaar-related services (enrolment and update), Voter card-related services (enrolment and update), Application for caste certificate, Application for next-of-kin certificate, Application for birth certificate, and Photocopying, lamination, photo and document printing services	Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), Pradhan Mantri Jan Arogya Yojana (PM-JAY / Ayushman Bharat), Pradhan Mantri Surya Ghar Yojana, Swachh Bharat Mission, and Mission Basundhara (State Government Scheme – Assam)
Livelihood; 1,158	Livelihood-support training (piggery, horticulture, fishery, mushroom cultivation); online job applications (government & private); other services (employment-exchange registration, résumé preparation, etc.).	Pradhan Mantri Matsya Sampada Yojana (PMMSY); CM Atmanirbhar Assam (State Government Initiative); Pradhan Mantri Vishwakarma Kaushal Samman Yojana (PM Vishwakarma Scheme); Shram Card



Glimpse of Activities



Glimpse of Activities



Monitoring and Evaluation Visits by the REACHA Team



Key Government Meetings



April 11, 2025
District AH & Veterinary officer, Dhemaji, Assam
and Dr. Girin Saikia to discuss future collaboration
opportunities.



April 11, 2025
District Child Protection Officials, Dhemaji, Assam and
Mr. Bhuban Taye to discuss on critical issues affecting
children in the district, including child marriage, child
trafficking, and child labour.

Centre Facilitator in Action



Jammu

Pillars; No. of Services	Services	Government Schemes and Linkages
Education; 1,869	Basic, intermediate, and advanced computer courses; IBM courses; internships on digital literacy; PMSSS forms; e-library access; and examination forms.	Prime Minister's Special Scholarship Scheme (PMSSS)
Financial Inclusion; 20,162	Insurance services, bank account opening, and Atal Pension Yojana (APY).	Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Yojana (PMJJY), and Atal Pension Yojana
Governance; 54,643	Ladli Beti form application, Widow Pension, Vay Vandana Card, Old Age Pension, Marriage Assistance form, attestation of mutation, Nakal application, Aadhaar updation, PAN card, Ayushman Card, ABHA Card, and other related services.	Ladli Beti Scheme, Marriage Assistance Scheme, Widow Pension Scheme, Pradhan Mantri Jan Arogya Yojana (PMJAY), and Vay Vandana Yojana
Health; 3,872	Telemedicine, medical tests, and sample collection.	National Health Schemes
Livelihood; 2,600	Job applications, Mission Yuva registrations, livelihood trainings such as food processing, bakery, art and craft, and the Vishwakarma Scheme.	PM Vishwakarma Scheme, Holistic Agriculture Development Programme (HADP), and Employment Directorate

Glimpse of Activities



Monitoring & Evaluation Visits by the REACHA Team



Key Government Meetings



February 6, 2025
Chairman, SSB and Administration
Samba, Jammu



February 6, 2025
BDO Samba (Mr. Saqib Khan) and ACP
Samba (Mr. N.D. Verma)



February 6, 2025
During the IWMP programme at
Panchayat Badheri, the Deputy
Commissioner of Samba appreciated
our centre Facilitator, Mr. Sunil Kumar,
by awarding him the Appreciation
Certificate of Watershed Margdarshak.



February 8, 2025
Mr. Jitendra Singh, MP.



March 26, 2025
Workshop organised by NITI Aayog which
was attended by government dignitaries
like the Lieutenant Governor of J&K Mr.
Manoj Sinha. Smartpur project was
presented at the event for stories of
success through entrepreneurship.

Centre Facilitator in Action



Kashmir

Pillars; No. of Services	Services	Government Schemes and Linkages
Education; 1,040	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; 17,852	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; 28,664	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; 1,032	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



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

Maharashtra

Pillars; No. of Services	Services	Government Schemes and Linkages
Education; 5,334	DLC classes, admission forms, examination forms, and scholarship forms	Government of India, Post-Matric Scholarship (SC), Post-Matric Scholarship for OBC, SBC, and VJNT, Post-Matric Scholarship for ST Students, Rajarshi Chhatrapati Shahu Maharaj Tuition Fee Reimbursement, Eklavya Scholarship, State Government Open Merit Scholarship, Dr. Punjabrao Deshmukh Hostel Maintenance Allowance, Post-Matric Scholarship for Minority Students
Financial Inclusion; 33,536	Bank account opening, cash withdrawal, cash deposit, and bank loan services, and TV and mobile recharges, railway and air ticket bookings, and all types of bill payments.	Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), and Atal Pension Yojana (APY)



Maharashtra

Pillars	Services	Government Schemes and Linkages
Governance; 89,442	Basic KYC services; Ladki Bahin Yojana; Pik Vima (Crop Insurance); Old Age Pension Yojana; Widow Pension Yojana; Disability Pension; Pradhan Mantri Awas Yojana (PMAY); Bandhkam Kamgar Yojana; and all types of print and Xerox services.	Maha-DBT for Farmers, Magel Tyala Solar Pump Yojana (Agri Pump – Solar), Fruit Cultivation Schemes, Fertiliser & Drip Irrigation Subsidy, Seed Subsidy Scheme, Krushi Yantrikikaran Yojana (Farm Mechanisation Scheme), Pest Control Equipment Scheme, Rainwater Harvesting Scheme (Shet Tale), Onion Storage Structure Subsidy, PM-Kisan Samman Nidhi, Ladki Bahin Yojana, Pik Vima (Crop Insurance), Old Age Pension Yojana, Widow Pension Yojana, Disability Pension, PM Awas Yojana (Housing Scheme), Bandhkam Kamgar Yojana, e-Shram Registration, and MGNREGA Registration
Livelihood; 2,501	Goat and cattle rearing training, Vegetable and mushroom cultivation training, Milk bio-product making training, Linkages with Skill Development Department, RSETI, and Pratham for skill-based vocational training, Support for bank loan proposals, and Employment registration under the Skill Development Department	PM Mudra Loan Yojana, Self-Help Group (SHG) – EDP & Skill-based Training, Goat and cattle rearing training, Vegetable and mushroom cultivation training, Milk bio-product making training, Linkages with Skill Development Department, RSETI, and Pratham for vocational training, Support in preparing and submitting bank loan proposals, and Employment registration under the Skill Development Department

Glimpse of Activities



Monitoring & Evaluation Visits by the REACHA Team



Centre Facilitators in Action



Rajasthan

Pillars; No. of Services	Services	Government Schemes and Linkages
Education; 4,961	DLC (Digital Learning Classes), Examination form filling, Enrolment in schools and colleges, Scholarship application support, and Shala Darpan-related services	Rajasthan State Certificate in Information Technology (RS-CIT), and Scholarship application support
Financial Inclusion; 1,54,885	Money withdrawal, Money transfer, Micro insurance services, All types of mobile and DTH recharge, New bank account opening, and Electricity bill payment	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY)
Governance; 1,53,679	Application for social protection schemes, Renewal of existing schemes, Aadhaar and Jan Aadhaar related services, SSO ID creation, PAN card services, Assistance with other identity documents, and Photocopying (Xerox) and related support	Palanhaar Yojana, Pradhan Mantri Samman Nidhi Yojana (PM-Kisan), Widow Pension Scheme, Old Age Pension Scheme, Disability Pension Scheme, National Food Security Scheme, Fencing Scheme (for land/crop protection), and Kanya Daan Scheme
Livelihood; 4,794	Competitive exam form assistance, Linkages with skill-based training programmes, Farm and non-farm training sessions, Employment registration support, and Resume creation and email ID setup	Mangla Pashudhan Bima Yojana



Glimpse of Activities



Monitoring & Evaluation Visits by the REACHA Team



Key Government Meetings



February 08, 2025
RSETI at Dungarpur



March 28, 2025
Rajasthan Smartpur Team at the
Employment fair organised by the
DC office Dungarpur and
Employment Department



February 08, 2025
NRLM/RGAVP Dungarpur



Centre Facilitators in Action



Connecting the Unconnected through Nokia's Smartpur Across India

Impact and Insights Workshops: July 2025 | Andhra Pradesh, Assam, Jammu, Kashmir, Maharashtra, and Rajasthan

A series of Impact and Insights Workshops were conducted across six states: Andhra Pradesh, Assam, Jammu, Kashmir, Maharashtra, and Rajasthan, 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 showcased the success of Smartpur Centres in delivering last-mile digital services, improving access to government schemes, and enabling financial inclusion through CSCs and micro ATMs in Andhra Pradesh. Stakeholders praised the convergence between Smartpur and departments like DRDA, NABARD, IFFCO, and Fisheries, which facilitated skill development, entrepreneurship, and tech-based agriculture. Beneficiaries shared inspiring stories of income generation, especially among women and youth, through training institutes and self-employment schemes. The workshop reinforced the need to expand Smartpur to more villages and deepen partnerships for inclusive, tech-enabled rural development.



Mr. Venkateswarlu,
Centre Facilitator, Ozili

Key Takeaways:

Before the Smartpur Centre was established, he struggled financially while running an unsuccessful photo studio in his village, Ozili. Although he aspired to expand it into a net centre, financial limitations held him back. His situation changed when the SMARTPUR project approached him with an opportunity to set up a centre, offering complete infrastructure support at no cost. He accepted and received essential equipment including laptops, printers, a solar system, micro ATM, biometric device, and more. With additional support like CSC ID and IPPB BC points, he now runs a successful Smartpur Centre, earns a stable income, and feels proud of the services he provides to his community.



Mr. Laxminarayana,
District Manager, IFFCO, Nellore

Key Takeaways:

The IFFCO representative shared valuable insights on Nano Urea Technology, noting its role in improving crop productivity and promoting sustainable farming. He highlighted that many farmers are already experiencing better yields with this innovation. He also acknowledged Smartpur Centres as effective model of implementation for above.



Mr. Govindaswamy,
Sarpunch, Juvvaladinne

Key Takeaways:

Before the Smartpur project, villagers had to travel over 10 km for basic services like Xerox, printing, Aadhaar downloads, and other online tasks, resulting in wage loss and challenges, particularly for women and children. With the establishment of the Smartpur Centre, these services are now easily accessible within the village, including ticket bookings, bill payments, mobile and DTH recharges, and timely access to government schemes. The community expressed heartfelt gratitude to Nokia and REACHA for bringing the Smartpur project to their village.



Mr. Masthan,
Project Manager, DRDA, Nellore

Key Takeaways:

The team appreciated the role of the Smartpur project in rural development and expressed their willingness to support its Livelihood and Employment initiatives through skill development programmes. They shared that they work with a network of over 4,000 SHGs in Nellore District and provided insights into schemes like Stree Nidhi, Unnati, Bank Linkage, PMEGP, and PMGP. They also discussed P4 activities at the village level and expressed interest in collaborating with Smartpurs to jointly implement these efforts in Smartpur villages. Additionally, they committed to supporting job placements and skill enhancement by integrating certified youth into various employment sectors.



Mr. Babu,

District Development Manager, NABARD, Nellore

Key Takeaways:

The District Development Manager (DDM) of NABARD highlighted the need for convergence models and strengthening Rural Resilience Centres (RRCs) to build sustainable rural ecosystems. In this framework, Smartpur Centres serve as critical hubs, connecting communities with skill development centres, cooperatives, and resource platforms. These centres are envisioned to become self-sustaining, delivering inclusive and impactful services. REACHA, through the Smartpur project, plays a key role in bridging communities with government schemes and digital services, ultimately fostering empowerment and resilience at the grassroots level.



Mr. KV Ramanjaneyulu,

District Employment Officer, Nellore

Key Takeaways:

The District Employment Officer shared that multiple opportunities are being created for unemployed youth through market-aligned skill training and awareness about available employment avenues. Job fairs are also being organised in collaboration with employers to bridge the gap between job seekers and recruiters. These efforts are being actively implemented in partnership with the REACHA team across Smartpur project villages to enhance grassroots livelihood opportunities.



Dr. Dhan Pal,

Principal, Fisheries College, Muthukuru, Nellore

Key Takeaways:

Dr. Dhan Pal, Principal of the Fisheries College in Muthukur, highlighted the college's industry-relevant courses and their potential to create promising careers in fisheries and allied sectors. He expressed readiness to support the local community by offering value addition training in areas like dry fish management, fish pickle making, and fish farming to promote sustainable livelihoods. He also assured continued collaboration and support for the Smartpur project, reaffirming the college's commitment to rural development and skill-building in the fisheries sector.



Mr. Bhanu Prakash,
District Resource Person, Food Processing Unit, Nellore

Key Takeaways:

Mr. Bhanu Prakash, from the Food Processing sector, shared insights on loan opportunities for setting up rice mills, flour mills, and oil mills, assuring full support through the application and approval process. He highlighted that entrepreneurs can avail up to 35% subsidy, easing financial constraints. He also stressed the department's role in supporting branding and marketing of products developed under food processing initiatives. Mr. Prakash expressed willingness to collaborate with the REACHA team to ensure that these benefits reach the right beneficiaries through the Smartpur project.



Mrs. Krishnaveni,
Beneficiary

Key Takeaways:

Krishnaveni, a homemaker from a financially struggling family, attended a REACHA awareness session in her village, where she learned about RSETI's skill development training. She enrolled in the embroidery course, earned certification after passing the online exam, and now earns up to ₹6,000 per month. Her contribution has significantly improved her family's financial stability, showcasing the impact of targeted skill training through the Smartpur initiative.



Mr. Krishnamurthy,
Principal, SOMA Institute, Venkatachalam, Nellore

Key Takeaways:

Mr. Krishnamurthy, Principal of SOMA Institute, outlined the institute's various training programs, eligibility criteria, and strong infrastructure supporting quality education. He appreciated the Smartpur project team's efforts in mobilising rural youth and connecting them with skill development opportunities. He also commended Nokia its impactful work in empowering youth and promoting sustainable livelihoods in rural communities.



Mr. Masthaniah,
CMC member

Key Takeaways:

Masthanaiah shared that Smartpur Centres have played a vital role in improving financial inclusion by offering services like money transfers, deposits, and withdrawals in rural areas. He highlighted the value of doorstep banking, which has been especially helpful for those unable to travel to towns. Expressing gratitude, he noted that the Smartpur project has brought meaningful change to his village and emphasised the need to expand such services to other underserved communities.



Mr Dinesh Yadav,
Entrepreneur

Key Takeaways:

Mr. Dinesh Yadav shared his journey of becoming an entrepreneur through the National Livestock Mission, which helped him establish a successful sheep-rearing farm. He explained that the scheme supports livestock farming with animals like cows, buffaloes, goats, pigs, and chickens, based on land availability and interest. Beneficiaries can access loans with subsidies, reducing the financial burden. He encouraged others to apply via the official portal and consult local banks for processing. Emphasizing the scheme's potential for self-employment, he invited participants to visit his farm for practical insights.



Mrs. Anitha,
Beneficiary

Key Takeaways:

Mrs. Praveena learned about a Beauty Parlour Training through a Smartpur awareness meeting conducted by REACHA. Motivated to support her family, she enrolled in a 45-day RSETI course, gaining hands-on experience in hair styling, skincare, and bridal makeup. After completing the training and receiving certification, she began working at a local parlour, earning ₹8,000 per month, along with an additional ₹5,000 through freelance services. Now earning ₹13,000 monthly, she is financially supporting her family and exemplifies how skill development empowers women and uplifts households.



Assam | 23.07.2025

Key Findings

The workshop served as a collaborative platform, bringing together key government departments, civil society organisations, academic institutions, local governance representatives (PRI members, village heads), social workers, farmers, and Smartpur beneficiaries.



Mr. Ghanakanta Basumatary,
Director, RSETI

Key Takeaways:

The unemployment rate in Assam, especially in Dhemaji district, remains high due to the lack of vocational skills among youth. Targeted skill development for young people and women is crucial for improving employability and fostering self-reliance. RSETI offers free, transformative training in trades like electrical work, mobile repairing, tailoring, food processing, and livestock rearing. These programmes empower participants to seek employment or pursue self-employment. Additionally, RSETI supports access to bank credit, enabling trainees to start or expand businesses and build sustainable livelihoods.

Recommendations:

Despite offering free training, food, and accommodation, RSETI often sees low participation due to limited awareness and mobilisation. REACHA, through Nokia Smartpur, can bridge this gap by actively identifying and mobilising youth and women and facilitating their enrollment in these valuable skill-building programmes.



Dr. Girin Saikia,

District Officer, Animal Husbandry & Veterinary

Key Takeaways:

The meat market in Assam and neighbouring states offers significant potential, yet rural livestock farmers continue to face challenges in securing sustainable incomes from poultry, piggery, goatery, and dairy. This is mainly due to a lack of awareness about scientific rearing practices, government schemes, vaccination programmes, and artificial insemination services.

Recommendations:

To promote sustainable income generation, it is crucial to build farmers' capacities through targeted training and awareness on scientific livestock farming. Financial constraints also hinder many from scaling their operations. Projects like Nokia Smartpur, can play a key role by helping farmers access government subsidies and bank credit, ensuring more inclusive and sustainable growth in the livestock sector.



Mr. Anupam Dutta,

Agriculture Development Officer

Key Takeaways:

Agriculture Development Officer, Mr. Anupam Dutta underscored the importance of soil health cards as essential tools for sustainable farming, helping farmers identify nutrient gaps and optimise fertiliser use. He highlighted agricultural machinery subsidies offered by the Agri Engineering Department, which aim to support mechanisation, reduce labour dependency, and improve farm efficiency. A key concern discussed was the lack of market-aligned production planning, illustrated by the King Chilli farmers who suffered losses due to oversupply. To address this, he recommended staggered cultivation, early or off-season production, and the use of protected farming methods like polynet sheds. He also encouraged farmers to benefit from free and subsidised seeds distributed by the Agriculture Department and KVK.

Recommendations:

To promote sustainable income generation, it is crucial to build farmers' capacities through targeted training and awareness on scientific livestock farming. Financial constraints also hinder many from scaling their operations. Projects like Nokia Smartpur play a key role by helping farmers access government subsidies and bank credit, ensuring more inclusive and sustainable growth in the livestock sector.



Mr. Rondip Chutia,
Branch Manager, SBI Kulajan Branch

Key Takeaways:

Mr. Rondip Chutia shared important insights on the challenges farmers face in accessing financial and protection schemes. Despite the availability of key schemes like PMSBY, PMJJBY, PMFBY, and APY, many farmers are unable to benefit from them due to limited awareness and financial literacy. He also highlighted various agriculture-focused credit options offered by banks, including the Kisan Credit Card (KCC), Mudra loans, Agri Entrepreneurship loans, and Livestock Rearing loans. While KCC is widely known, it suffers from high non-performing assets (NPAs), as many farmers mistakenly perceive it as a grant rather than a loan, leading to defaults and low renewal rates.

Recommendations:

To address these gaps, village-level awareness drives and financial literacy sessions should be organised to improve farmers' understanding of both credit and protection schemes. Additionally, promoting credit counselling through local institutions such as Farmer Producer Organizations (FPOs) and resource centres can support informed financial decision-making and responsible borrowing.



Mr. Gourav Gogoi,
Supervisor, District Child Protection Unit

Key Takeaways:

The recent rescue of four minor girls from child marriage in Dhemaji district underscores both the visible and hidden nature of this issue. Many cases go unreported due to societal stigma and fear of legal consequences, especially in rural areas where awareness of child rights and protection schemes is low. Although schemes like the Integrated Child Protection Scheme (ICPS) and the Juvenile Justice Act offer essential support, they are underutilised due to limited outreach. Most interventions remain reactive, highlighting the urgent need for preventive, community-based mechanisms that foster trust, awareness, and timely reporting.

Recommendations:

To address this challenge, awareness initiatives must be prioritised. Community-driven approaches, such as interactive storytelling and IEC materials in local languages, can improve understanding of legal provisions and support systems. Schools should be empowered as early intervention centres, with trained teachers who can identify early warning signs and educate students on child rights and protection.



Mr. Luit Goswami,
Director, Rural Volunteer Centre, NGO

Key Takeaways:

Close coordination and mutual trust among development organisations working in the same region are crucial for avoiding duplication of efforts and fostering inclusive, sustainable growth. Strategic partnerships between NGOs enable information sharing, collaborative problem-solving, and a united approach to addressing complex social challenges. Such collaboration significantly enhances impact and reach within underserved communities.

Recommendations:

Establish regular meetings or a digital forum for NGOs operating in the same geography to share updates, priorities, and challenges. Additionally, using shared dashboards can help map ongoing activities, minimise overlap, and identify opportunities for collaboration and synergy.



Jammu | 17.07.2025

Key Findings

The workshop in Jammu witnessed strong participation from a diverse group of stakeholders, including government officials, the local MLA, academicians, renowned social workers, NGOs, and Smartpur beneficiaries. It began with an overview of the impactful work carried out across the district under the Smartpur initiative. This was followed by a Capacity Building Workshop, where officials conducted informative sessions on key government schemes, helping stakeholders better understand how to access and implement them at the grassroots level.



Dr. Vinay Kumar,

Associate Professor, Central University of Jammu (CUJ)

Key Takeaways:

Dr. Vinay Kumar emphasised the vital role of women in sustainable development, particularly in digital empowerment and knowledge sharing. He highlighted that women are not just beneficiaries but multipliers of impact, passing on empowerment to future generations. He also underscored the value of experience-based knowledge in rural communities, urging participants to recognise and utilise this potential within initiatives like Nokia Smartpur.

Recommendations:

Dr. Kumar called for a mindset shift toward gender equality, beginning at home, to build inclusive communities. He also stressed the importance of clear self-introduction and confident communication for field workers to foster trust and effectively engage with stakeholders at the grassroots level.





Mr. Sourav Gupta,

Senior Scientist, Krishi Vigyan Kendra (KVK), Samba

Key Takeaways:

Mr. Sourav Gupta highlighted the strong collaboration between KVK and REACHA under Nokia Smartpur to advance agricultural development in District Samba. He appreciated REACHA's role in mobilising farmers and conducting training in remote panchayats. He also shared details of key initiatives such as beekeeping and mushroom cultivation training, subsidised equipment distribution, and 29 projects under the Holistic Agriculture Development Programme (HADP) offering up to 50% subsidy to farmers.

Recommendations:

Mr. Gupta invited participants to connect with KVK Samba for guidance on schemes and personalised support. He also recommended that REACHA deepen its partnership with KVK to enhance farmer outreach, improve scheme awareness, and ensure more effective on-ground implementation through the Smartpur platform.



Mr. Sushil Singh Charak,

Social Activist

Key Takeaways:

Mr. Sushil Singh Charak commended REACHA and the Nokia Smartpur initiative for their dedicated work in empowering rural communities across Samba. He highlighted Smartpur's five-pillar model—Education, Livelihood, Financial Inclusion, Governance, and Health—as a holistic framework addressing the grassroots needs of the region.

Recommendations:

Mr. Charak called for geographical expansion of Smartpur into border areas like Bishnah, Akhnoor, and Rajouri. He urged collaboration with NSDC and PMKVY for vocational and certified skill training. He also offered support in enabling health scheme facilitation, suggested partnerships with JKEDP and JDIC for youth-focused livelihood opportunities, extended help to Mission Shakti, and advocated for tourism development as a key livelihood avenue.



Mrs. Ruchi Thakur,
District Coordinator, SANKALP HEW, Mission Shakti, Samba

Key Takeaways:

Mrs. Ruchi Thakur introduced the mission as a Government of India initiative focused on women and adolescent girl empowerment. She shared how Mission Shakti's collaboration with REACHA through Nokia Smartpur has enabled impactful work in livelihood training, health awareness, and community mobilisation in rural and remote areas.

Recommendations:

She strongly recommended financial aid for higher education for girls from economically weaker backgrounds and proposed setting up a Nokia Smartpur Centre in Ramgarh Block, citing the region's limited access to digital and livelihood opportunities, especially for women and youth.



Ms. Kritika Choudhary,
Cluster Head, CRISIL Foundation

Key Takeaways:

Ms. Kritika Choudhary highlighted the impactful collaboration between CRISIL and REACHA under the Financial Inclusion (FI) pillar of Nokia Smartpur. She appreciated REACHA's role in increasing community-level financial awareness in Samba district and enabling marginalised individuals to access services such as Jan Dhan Yojana, bank linkages, and insurance schemes. She especially noted the rise in financial literacy among women and youth, helping them make informed decisions regarding savings, credit, and insurance.

Recommendation:

Ms. Choudhary acknowledged the Smartpur team's dedication and on-ground mobilisation, commending their role in the successful implementation of financial inclusion programs in remote areas.



Mr. Naresh Kumar,

Assistant Director, Department of Employment, Jammu & Kashmir

Key Takeaways:

Mr. Naresh Kumar appreciated the Nokia Smartpur initiative and REACHA Foundation's role in advancing skill development, digital literacy, and livelihood generation in Samba district. He recognised the potential for deeper collaboration between the Department and REACHA under Mission YUVA, aimed at empowering and employing rural youth.

Recommendations:

Mr. Kumar proposed joint initiatives to organise entrepreneurship development programs, conduct local job fairs, and build awareness around self-employment and skill certification schemes. He assured full departmental support for collaborative efforts to create sustainable career pathways for the region's youth.



Mr. Nitin,

Center Facilitator at Nokia Smartpur, Palli

Key Takeaways:

Mr. Nitin, Centre Facilitator at the Smartpur Centre in Palli, recounted the Centre's impactful journey since its inauguration by Hon'ble Prime Minister Shri Narendra Modi, which brought national recognition to their efforts. From the outset, a baseline survey and formation of a village-level committee ensured local participation. He highlighted work under the Security pillar, supporting applications for old age pensions, widow pensions, and the Ladli Beti scheme, in coordination with Anganwadi workers. Under the Livelihood pillar, the Centre facilitated agricultural loan applications and introduced Micro ATM services for pension withdrawals, bill payments, and basic transactions within the village.

Recommendations:

Mr. Nitin emphasised the need for continued institutional support to sustain and expand the Centre's grassroots initiatives and ensure long-term impact.



Mr. Sandeep Sharma,
(Active Community Member)

Key Takeaways:

Mr. Sandeep Sharma reflected on his close collaboration with the REACHA and Nokia Smartpur team since the project's inception. He emphasised the transformative role of the Smartpur Centre in promoting digital literacy, increasing awareness about social welfare schemes, and expanding livelihood opportunities throughout the village. He especially praised the efforts in youth engagement and women empowerment, noting that critical services are now accessible even in the remotest areas.

Recommendation:

Mr. Sharma underscored the need for improved internet and mobile connectivity in the area to further enhance the reach and effectiveness of the Smartpur Centre's services.



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 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. REACHA's 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 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 REACHA 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 REACHA'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 REACHA's commendable work in agriculture, particularly in empowering farmers and promoting sustainable practices. He noted the significant impact of REACHA's innovative farmer training and education approaches in rural communities.

Recommendations:

He praised REACHA 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 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 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, 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, 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. Smartpur Centres are equipping individuals with the skills needed to thrive in an increasingly competitive, tech-driven environment.

Recommendation:

The Smartpur 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.





Maharashtra | 18.07.2025

Key Findings

The workshop brought together key stakeholders including senior government officials, institutional partners, Smartpur Committee members, and the REACHA team. The workshop focused on sharing grassroots experiences, impact stories, and learnings from the Smartpur villages. Speakers from departments such as Animal Husbandry, Skill Development, Women and Child Welfare, Panchayat Samiti, Lead Bank, and RSETI shared valuable insights, reaffirming their support and encouraging continued collaboration. The workshop reinforced the importance of convergence and community-led digital development.



Dr. Prashant Dharmadhikari,

District Deputy Commissioner, Animal Husbandry Department

Key Takeaways:

In the workshop, Dr. Prashant Dharmadhikari provided valuable insights into various government schemes related to agriculture and animal husbandry. He emphasised the importance of identifying local livelihood opportunities such as dairy product manufacturing, chain marketing, and farm waste management. Highlighting the need for smart work, awareness, and patience in today's rural economy, he encouraged participants to adopt new techniques in livestock and value-added agriculture. Sharing his journey of starting "Amir Chicken Shop" in 1994, he inspired participants to take small steps toward entrepreneurship. He also urged Nokia Smartpur and village stakeholders to actively implement available schemes and advised participants to stay updated through official government websites.

Recommendation:

Raise awareness about Animal Husbandry Department schemes across Smartpur villages and ensure these benefits reach the people who need them most.



Mr. Vijay Rise,

Assistant Commissioner, Skill Development Department

Key Takeaways:

Mr. Vijay Rise shared insights on various government skill development initiatives. He highlighted the importance of skill-based courses, Rojgar Melavas (job fairs), and employment registration in shaping the future of rural youth. He encouraged the Nokia-REACHA Smartpur team and local stakeholders to actively spread awareness about these opportunities and guide youth toward government-supported courses and employment avenues. Mr. Rise applauded the Smartpur initiative and urged collective efforts to connect rural job seekers with meaningful livelihoods.

Recommendation:

The REACHA team should intensify awareness efforts and facilitate employment registration for youth through Smartpur Centres.



Mr. Ashok Pawar,

Legal Advisor, District Women and Child Welfare Department

Key Takeaways:

Mr. Ashok Pawar shared valuable insights on schemes like Bal Sangopan Yojana, Pink Rickshaw Scheme, and Ladki Bahin Yojana. He highlighted the role of the Sathi Committee in resolving issues related to Bal Sangopan Yojana and addressed participant queries during the session. For concerns about unpaid Ladki Bahin Yojana installments, he advised beneficiaries to visit the Nashik District Office with relevant documents for verification. He clarified that payments may be withheld if the applicant owns land or a vehicle. On Aadhaar-related issues, he recommended visiting the Sanrakshan Officer at the Panchayat Samiti, where committees handle such cases. For school admission problems due to missing Aadhaar cards, he suggested contacting the Child Protection Officer at Trimbakeshwar. Mr. Pawar concluded by sharing his contact details and encouraged participants to reach out for further assistance.

Recommendation:

Create awareness at the village level about the importance of insurance schemes and encourage eligible individuals to apply.



Mrs. Anuradha Londhe,

Financial Literacy Advisor, District Lead Bank, Bank of Maharashtra

Key Takeaways:

Mrs. Anuradha Londhe shared her experience working with Smartpur and highlighted the positive impact in rural areas through financial awareness and empowerment. Emphasising the importance of financial literacy, she explained key concepts such as savings, banking services, and government schemes like Atal Pension Yojana, Suraksha Bima Yojana, Pradhan Mantri Jan Dhan Yojana, and various loan and insurance options. She stressed that understanding these services is essential for building financial security and improving overall quality of life. In conclusion, she urged participants to promote the importance of insurance in their villages to ensure families are protected and can benefit from available government schemes.

Recommendation:

Promote awareness at the village level about the importance of insurance policies and encourage eligible individuals to apply.



Mr. Sameer Kulkarni

Master Trainer, RSETI Training Institute

Key Takeaways:

Mr. Sameer Kulkarni shared detailed information about the RSETI Training Institute, outlining the various skill development courses offered, along with eligibility criteria such as age limits and required documents. He emphasised the benefits of these programmes, including free training, skill certification, job readiness, and support for self-employment. Concluding his session, he urged all stakeholders to actively spread awareness about RSETI training opportunities so that they can reach the most deserving individuals in rural areas.

Recommendation:

Promote awareness about RSETI training programmes at the village level.



Ms. Vanita Borase,
Community Facilitator

Key Takeaways:

Ms. Vanita Borase shared her experience of working in tribal areas, highlighting the successful implementation of an Entrepreneurship Development Program (EDP) in Waghera. By working closely with local communities, she helped many villagers understand and access government schemes, even assisting them in filling out application forms. Several beneficiaries received direct support as a result. She expressed how rewarding it was to witness their gratitude and stressed the need to continue such outreach and awareness efforts in remote regions.



Mr. Balu Mangate,
Village Development Officer, Dhargaon

Key Takeaways:

Mr. Balu shared how, before the Smartpur Project, villagers faced significant challenges in accessing basic services like government schemes, certificates, and even simple tasks like printouts and Xerox, often requiring costly and time-consuming travel to nearby towns. The establishment of the Smartpur Centre brought a major shift, making services such as Aadhaar enrollment and access to government schemes readily available within the village. This has greatly improved convenience, awareness, and empowerment. He expressed heartfelt gratitude to Nokia, REACHA and the Smartpur Project for transforming rural service delivery.



Mr. Dattu Nawale,
Smartpur Committee Member, Chincholi

Key Takeaways:

He emphasised that as Committee Members, they must take greater responsibility in serving the community. Acknowledging REACHA's valuable support through the Smartpur Centre, he stressed the importance of creating awareness among villagers about government schemes. He also appreciated the Centre Facilitator's sincere efforts in connecting the community with digital services and welfare initiatives.



Mr. Ganesh Wadgaonkar,
Beneficiary, Waghera

Key Takeaways:

Mr. Ganesh Wadgankar, a student preparing for MPSC and UPSC shared how the Smartpur Centre has been instrumental in supporting his journey, along with that of many other youths in Waghera. Earlier, applying for competitive exams was a challenge due to limited access, but the Centre has made it easy to fill out examination forms and access essential services. Recently, 10 students from the village received scholarships of ₹72,000 each from the Tribal Institute of Research (TIR), with all applications facilitated through the Smartpur Centre. The community expressed heartfelt gratitude to Nokia, REACHA, and the Smartpur Project for bringing such impactful digital support to their doorstep.



Ms. Kaveri Nandraj Jadhav,
Beneficiary, EDP Training, Waghera

Key Takeaways:

Ms. Kaveri Nandraj Jadhav shared her experience of working in tribal areas, highlighting the successful organisation of an Entrepreneurship Development Program (EDP) in Waghera. By closely engaging with the community, she helped many villagers access government schemes by assisting them with application processes, resulting in several beneficiaries receiving direct support. She described the experience as deeply fulfilling and emphasised the need to continue such outreach and awareness efforts in remote areas.



Rajasthan | 18.07.2025

Key Findings

The workshop in Dungarpur, Rajasthan, brought together 61 participants to showcase the project's impact across education, governance, livelihood, financial inclusion, and health. Organised by REACHA under Nokia's CSR initiative, the event featured life skills training for staff, experience sharing, and the presentation of mementos to key departmental officials for their support. The workshop reinforced Smartpur's role in strengthening rural digital ecosystems and concluded with a renewed commitment to expand its reach and deepen community impact.



Mr. Dinesh Chandra Amaliya,
Sarpanch, Gram Panchayat Gada Kokal

Key Takeaways:

Mr. Dinesh Chandra Aamaliya appreciated the impactful work being carried out under the SMARTPUR Project and shared the journey of its establishment in the Gram Panchayat. He expressed gratitude for the initiative and highlighted its significance in improving access to government schemes for all sections of the community. He also acknowledged the project's role in creating better livelihood opportunities for unemployed youth. Drawing from his experience, he shared key insights, learnings, and emerging needs observed through the project's implementation.

Recommendations:

Mr. Aamaliya recommended that the SMARTPUR Project, currently active in 15 Gram Panchayats, should be expanded to additional Panchayats within the district. Doing so would help extend the benefits of education, governance, financial inclusion, and livelihood development to more communities, ensuring holistic and inclusive growth across the entire region.





Mr. Sanjay Chittora,
Skill Director, Aajeevika Bureau, STEP Academy

Key Takeaways:

Mr. Sanjay Chittora appreciated the collaborative efforts between the SMARTPUR Project and the Livelihood Mission in delivering skill training and enhancing employment opportunities for unemployed youth. He emphasised the need to continue and strengthen this partnership to benefit more individuals across the region. He also highlighted current opportunities available for trained youth through platforms like Step Academy and Aajeevika Bureau.

Recommendations:

Mr. Sanjay Chittora recommended strengthening the collaboration between the SMARTPUR Project and Step Academy–Aajeevika Bureau to expand skill training and employment for youth. He also urged wider promotion of the ‘Swayam Sarthi’ scheme, which offers ₹35,000 loans to trained individuals for starting their own businesses.



Mr. Jay Prakash,
Rural Self Employment Training Institutes (RSETI)

Key Takeaways:

Mr. Jay Prakash from RSETI appreciated the efforts of the REACHA-SMARTPUR team in supporting the identification of both male and female youth from the field. He highlighted that this collaboration not only benefits RSETI but also provides valuable opportunities for unemployed youth to receive skill-based training from credible institutions. Mr. Prakash also shared the names of various trades currently offered under the training programs, in front of the participants. He urged community members and Panchayati Raj Institution (PRI) representatives to raise awareness about RSETI and its initiatives within their communities.



Dr. Shantanu Sharma,
Animal Husbandry Department

Key Takeaways:

Dr. Shantanu appreciated the Smartpur team after hearing beneficiary experiences and the project's positive impact. He shared key departmental schemes, including the Mukhyamantri Mangala Pashu Bima Yojana, which provides livestock insurance to protect against financial loss. He also introduced the Artificial Insemination (AI) Scheme aimed at increasing the population of female goats for long-term economic benefits. He urged the SMARTPUR team to actively promote these schemes and ensure they reach grassroots beneficiaries. Dr. Shantanu also shared his own experience with Smartpur and expressed support for its continued implementation.

Recommendations:

Dr. Shantanu recommended continuing Smartpur project's impactful work with sustained dedication. He emphasised linking beneficiaries to schemes like Mukhyamantri Mangala Pashu Bima Yojana to safeguard livestock owners from losses and encouraged promoting the AI Scheme to enhance rural livelihoods. He urged the team to strengthen outreach and deepen understanding of such schemes at the grassroots level.



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.




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

1st & 2nd August 2025
**IIPA, J6HW+RH7, 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





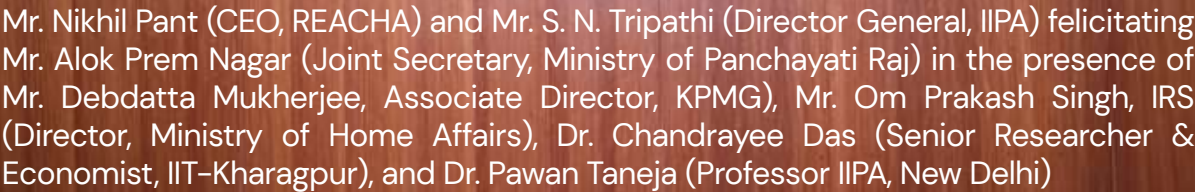
The REACHA team had the opportunity to showcase the impact of the Nokia Smartpur Project at the Indian Institute of Public Administration (IIPA), New Delhi. The Hon'ble Vice President of India serves as the President of IIPA, and the Hon'ble Minister of State, DoPT, is the Chairman of its Executive Council.

The following dignitaries graced the event:

- Mr. 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
- Prof. Ramendra Singh – Professor of Marketing, IIM Calcutta

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.





- 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

Day 2 also featured presentations by state leads and valuable insights from over 15 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 document the work done since Sept 2024
- Mr. Ajmera discussed the plans for the future and way forward from here.
- Team is on it and currently working with KPMG on the same.



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.



Andhra Pradesh

Mr. Medini, State Lead, Assam visited Andhra Pradesh on 19th August 2025 and 20th August 2025



Assam

Mr. Nimmakayala Hemanth, State Project Lead, Andhra Pradesh visited Assam from 21st August 2025 to 23rd August 2025



Jammu

Mr. Mir Ubaid, State Lead, Kashmir 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



Maharashtra

Mr. Jayesh Kumar Shah, State Project Lead, Rajasthan visited Maharashtra from 21st August 2025 to 23rd August 2025



Rajasthan

Mr. Harish Vaidya, Project State Lead, Maharashtra visited Rajasthan from 18th August 2025 to 20th August 2025



Glimpse of Extra-Budgeted Activities

In August 2025, beyond the budgeted activities, several extra-budgeted initiatives were organised at the centres across the six geographies.

Andhra Pradesh



Assam



Jammu



Kashmir



Maharashtra



Rajasthan



New Assests

To enhance the functioning of the Smartpur programme and ensure efficient service delivery, new assets were deployed across all state locations.

Andhra Pradesh



Assam



Jammu



Kashmir



Maharashtra



Rajasthan



Stories of Change

Mr. Dilip Kumar Taye | Livelihood



Nestled in the floodplains of the mighty Brahmaputra, the village of Mr. Dilip Kumar Taye is no stranger to adversity. Each year, flash floods wreak havoc on the land and lives, leaving behind layers of silt and sand that render fields infertile and dreams uncertain. One such year, over eight feet of sand from the riverbanks was deposited on Dilip's farmland, crippling his family's primary source of livelihood — paddy cultivation. With limited knowledge of disease control, soil health, and fertiliser use, his productivity dwindled, pushing his family into deeper financial strain.

It was during this time that Nokia's Assam Smartpur team stepped in. In collaboration with Krishi Vigyan Kendra (KVK), REACHA organised a comprehensive training programme on horticulture, covering important topics like seedbed preparation, soil mixing, pest management, and post-harvest practices. Dilip was identified as a participant through community outreach meetings.

The training proved transformational. Dilip applied the knowledge he gained to separate sand from the soil and adopted improved horticultural practices. Not only did he introduce new varieties of fruits and vegetables on his land, but he also significantly enhanced his yield, reviving both his farmland and his family's hopes. Today, Dilip's farm stands as a beacon of flood-resilient farming and an example to how the right support, timely training, and community collaboration can turn crisis into opportunity.

83 Year-old woman | Financial Inclusion



In a remote village with no road connectivity, an 83-year-old woman had been waiting for her pension for over eight months. Paralysed and in poor health, she and her family had tried everything, but the nearest bank was 35–40 km away; an impossible distance given their circumstances.

Moved by her story, the REACHA Smartpur team stepped in. They travelled nearly 50 km, part of it on foot, to reach her home, crossing rough terrain where no vehicles could go. And there, at her doorstep, they handed her the pension she had long been denied.

This small yet powerful act restored not just financial support but also dignity and hope for the family, a reminder that even a single step taken in empathy can travel a long way.



Aramala Siva Kumar | Governance



Aramala, a young man suffering from a paralysis stroke was left without mobility, support, or access to government benefits, simply because his elderly, illiterate parents were unable to navigate the complex process of applying for a disability certificate. Despite their efforts, repeated rejections due to incomplete documentation left the family feeling helpless.

On 13th November 2024, the Smartpur team stepped in. They counselled the family about the importance of a disability certificate and its link to crucial schemes like pension benefits and travel subsidies. With dedicated handholding support, the team guided them through every step, from application on 23rd November to medical examination at the Government General Hospital on 10th December. Finally, on 27th December, the certificate confirming a 54% disability was issued.

Soon after, the Smartpur team helped the beneficiary avail a 50% APSRTC bus pass and apply for an Indian Railways disability pass, a Ration Card, and a Disability Pension of ₹6,000 per month.

This story is a powerful reminder of Smartpur's commitment to making government services accessible to even the most marginalised, walking with communities, step by step, until dignity and rights are restored.



Sharda Devi | Financial Inclusion



During a door-to-door awareness campaign on social protection schemes, the Smartpur team in Glard met Sharda Devi, a 38-year-old widow struggling to support her child after the loss of her husband. Moved by her situation, the team helped her apply for the widow pension, guiding her through the documentation and submission process. Within weeks, Sharda received her sanction letter, bringing much-needed financial relief.

With the pension, Sharda can now support her child's education and meet daily household needs, giving her a fresh start and a renewed sense of hope.

Sharda's story is one among many. Across 10 districts in Kashmir, communities are expressing deep gratitude to Nokia and REACHA for providing digital education resources through the Nokia Smartpur Project. With access to devices and internet connectivity, learners of all ages are embracing online education, sparking a wave of enthusiasm, empowerment, and opportunity.

A group of people are gathered in a rural setting. A woman wearing a colorful sari and a headscarf sits on a wooden bench. Next to her are two men, also seated on the bench. They are all looking towards two men who are standing and facing them. One of the standing men is wearing a light blue shirt and glasses, and the other is wearing a light purple shirt. They appear to be in a conversation. The background shows a simple building with a doorway leading to a kitchen area with a blue cabinet and various items on shelves.

During a routine village visit, the REACHA Smartpur team identified the family's condition and immediately stepped in. They informed them about the Disability Pension Scheme and provided end-to-end support—arranging documents, completing the online application, and consistently following up with officials. Within three months, the beneficiary began receiving a regular pension in his bank account.

Today, the family receives ₹5,600 per month through these schemes. This timely intervention has brought much-needed financial stability, ensuring better education and nutrition for the children and restoring dignity and hope for the entire family.

Kalluru Venkateswarlu | Centre Facilitator, Andhra Pradesh



Kalluru Venkateswarlu, a 54-year-old resident of Ozili village in Andhra Pradesh, faced years of financial uncertainty as a small-time photographer. With inconsistent earnings and growing debts—especially after the sudden collapse of a private company he had engaged with—supporting his wife, Suseela, and their school-going daughter became increasingly difficult.

In October 2022, Venkateswarlu's life took a transformative turn when REACHA, under the Nokia Smartpur Project, identified Ozili as a potential intervention site. Recognising his good reputation and technical aptitude, community members recommended him to lead the upcoming Smartpur Centre. After understanding the vision of the project, he was appointed as the Smartpur Centre Facilitator, a turning point in his life.

Since then, Venkateswarlu has been managing the centre successfully, offering digital services under Governance, Financial Inclusion, Education, and Livelihood pillars. The centre now serves 50–60 villagers daily, earning him over ₹20,000 per month. Equipped with a CSC ID, IPPB BC point, and Union Bank BC access, he has played a pivotal role in advancing financial inclusion in his village.

Venkateswarlu's story is a powerful testament to how digital empowerment can change lives. As he proudly says, "I am very thankful to Nokia and REACHA for giving me a life-changing opportunity. Earlier, I was struggling to support even my basic needs. Now, I feel proud to serve my village and stand on my own feet. My respect in the village has grown, and I am happy to help others through digital services."



Payal Ramdas Chandramore | Centre Facilitator, Maharashtra



Payal Ramdas Chandramore, a 20-year-old from the remote village of Kanchangaon in Maharashtra, has emerged as a symbol of resilience and transformation. With a family of six to support, including a severely ill father and three younger siblings, Payal was forced to take on responsibilities far beyond her years. Despite financial hardships and limited agricultural income, she balanced daily wage labour with her studies, all while trying to support her family.

Determined to make a difference, Payal enrolled in an Online Computer Services course to improve her skills. Her life took a dramatic turn when the Smartpur Project, a CSR initiative of Nokia implemented by REACHA, set up a centre in her village. Recognising her dedication, the village committee recommended her as the Centre Facilitator, and she was selected.

Since then, Payal has transformed her life and that of her family. Earning ₹20,000–₹25,000 per month, she has supported her siblings' education, managed her father's medical care, and even secured a Bank of India BC Point, enhancing digital access in her village. Though her father sadly passed away 10 months ago, Payal's strength and the support of the REACHA team helped her bounce back and continue her work with renewed determination.

Today, Payal is not just a provider for her family, she is a respected digital service provider in her village. Her journey reflects the power of opportunity, skills, and community support. As she puts it, "I am truly grateful to Nokia and REACHA. The Smartpur Project has not just changed my life; it has given me the strength to inspire others."

Assam

কৃষি উন্নয়নৰ বাবে চিমেচ চাপৰিত REACHA-ৰ উদ্যোগত কৰ্মশালা

ষ্টাফৰিপাৰ্টাৰ, ধেমাজি, ২২ জুলাইঃ REACHA (Research and Extension Association for Conservation Horticulture and Agro-Forestry) এটি সমাজসেৱকীয় কেন্দ্ৰসেৱী সংগঠনৰ উদ্যোগত আৰু চিমেচ চাপৰি কৃষি বিজ্ঞান কেন্দ্ৰৰ সহযোগত চিমেচ চাপৰি কৃষি বিজ্ঞান কেন্দ্ৰৰ প্ৰেক্ষাগৃহত সোমবাৰে দিনজোৰা কৰ্মশালা অনুষ্ঠিত হয় এক বিশেষ কৃষি কৰ্মশালা। ১৯৯২ চনত প্ৰতিষ্ঠিত এই কেন্দ্ৰসেৱী সংস্থাটোৱে দেশৰ বিভিন্ন প্ৰান্তত চৰকাৰ, কৰ্পৰেট সংস্থা, বিভিন্ন এম জি আ, শিক্ষানুষ্ঠান আদি সংগঠনৰ সৈতে মিলি শিক্ষা, স্বাস্থ্য, পৰিৱেশ সংৰক্ষণ তথা

সমাজ উন্নয়নমূলক বহু প্ৰকল্প সফলতাবে কাৰ্যকৰী কৰিছে। কালিৰ এই কৰ্মশালাত বিশেষকৈ তামোল আৰু নেনু খেতিৰ ওপৰত গুৰুত্ব আৰোপ কৰা হয়। জেনাই বিধানসভা সমষ্টিৰ বামধন ডেকাৰী আৰু ডেকাপাম অঞ্চলৰ প্ৰায় ৩৫ জন কৃষকে এই কৰ্মশালাত অংশগ্ৰহণ কৰে। কৃষকসকলক প্ৰশিক্ষণৰ অন্তত বিতৰণ কৰা হয় উন্নত প্ৰজাতিৰ তামোল আৰু নেনু গছৰ পুলি। অনুষ্ঠানত জোতা কৃষি বিজ্ঞানী গুণ্ডন গগৈ, REACHA-ৰ কৰ্মকৰ্তা ধৰ্মৰাজ কাৰ্কী, বৃন্দাবন বৰুৱা, লাবনী দেউৰী, অভিশাশা কৌশিক বৰঠাকুৰ, মিতু দলে, সদানন্দ বৰো আদি বিশিষ্ট ব্যক্তিৰ উপস্থিতি পৰিলক্ষিত হয়।

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Digital literacy workshop conducted at Silapathar

CORRESPONDENT

DHEMAIL July 24: REACHA (Research and Extension Association for Conservation Horticulture and Agro-Forestry), a New Delhi-based voluntary group working for the extension of digital literacy in the country, organised a workshop at Silapathar town in Dhemajee district on Wednesday.

The workshop with the theme "Smartup Impact & Insights: Annual Showcasing and Capacity Building" high-

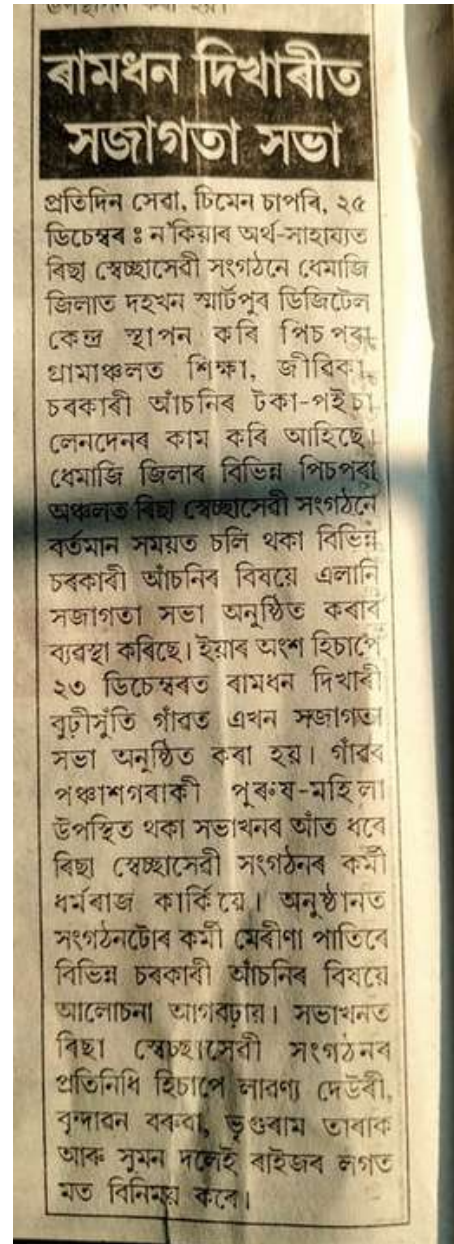
lighted key achievements and functions of the 10 Smartup Digital Centres running in different rural areas of Dhemajee district. The project includes services of livelihood enhancement programmes, digital literacy initiatives, and awareness campaigns focused on government social protection schemes.

It also focused on the collaborative approach with government departments and institutions in connecting the rural people with

digital education, livelihood, financial literacy and access to government schemes and entitlements. Several dignitaries, including the Director of RSETI (Rural Self-Employment Training Institute), Guwahati Kanta Bhasin, the supervisor of Dhemajee district child protection unit, Ganga Gogoi and officials from the Agriculture department and banks, besides PRI members and NGO leaders, attended the workshop.



MLA Pritish Barua during the Rashmika Zindabad 2023, a traditional Assamese food cooking competition, at Rajar KRC Police on Thursday - LB Photo



পূৰ্বাঞ্চল

সিলাপথৰ মৈ ৱিচা কী এক দিবসীয় কাৰ্যশালা কা সমাপন

সিলাপথৰ মৈ ৱিচা কী এক দিবসীয় কাৰ্যশালা কা সমাপন

পূৰ্বাঞ্চল

ডিব্ৰুগড় মৈ একল অভিযান পূৰ্বী পূৰ্বোত্তৰ সঁপাৰ কা সাত দিবসীয় ক্ষমতা বিকাশ বৰ্গ সঁপন

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পূৰ্বাঞ্চল

ৱাৰ্ডাৰ, ২৫ জুলাই ২০২৫

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গ্ৰাম্য স্ব-নিয়োজন প্ৰশিক্ষণ প্ৰতিষ্ঠানৰ উদ্যোগ

আৰ্ণে চাপৰিত গাহৰি পালনৰ প্ৰশিক্ষণ আৰম্ভ

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STATE

Rajya Sabha MP urges Nitin Gadkari to fast-track highway connectivity for Sikkim

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Kashmir



NEWS

'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: 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.

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

مربوطہ زرعی طریقہ کار پر پانچ روزہ تربیتی پروگرام کا انعقاد



اسمارٹ پور (Smartpur) کیلئے تیار کی گئی ہے۔

KVK Shopian holds training Prog



OMK 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 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.

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-

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नाशिक

नोबिल स्मार्टरूट प्रथाय आर्थिक अंतर्दृष्टि : वार्षिक साहसिकता व श्रमगत बांधणी कार्यवाही

नाशिक

लोकमत NEWS

«HEADLINES»

सद्गी अस्थापनांनी महिला तक्रार निवारण समिती गठित करावी अस



क्राचा व नौकिया कंपनी मार्फत आपल्या नाशिक जिल्ह्यातील २० गावांमध्ये नौकिया स्मार्टपूर व्हिलेज नावाचा प्रकल्प सुरू आहे.यात सिन्नर तालुक्यातील चार इगतपुरी तालुक्यातील बारा व चंद्रबंशेश्वर तालुक्यातील चार गावांचा समावेश आहे. त्यामध्ये शासकीय योजना ,वितीय सेवा, डिजिटल शिक्षण, उपजीविका हे स्तंभ आहे. या स्मार्टपूर व्हिलेज प्रकल्प अंतर्गत स्मार्टपूर सेंटरद्वारे शासकीय योजना या घटक अंतर्गत अनेक प्रकारच्या सेवा गावातील लाभार्थ्यांना मिळवून दिल्या जात असून या २० स्मार्टपूर सेंटर

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हुंगपुर, बैठक में मौजूद कार्यकर्ता व अधिकारी।

हुंगपुर ७ पत्रिका पत्रपालन विभाग जनजातीय कार्य विभाग, कुपन विभाग के संयुक्त हस्तक्षेपान में जागरूकता कार्यक्रम का आयोजन किया गया।

संयुक्त निदेशक डॉ. दिनेश चंद्र बरनियल, जनजाति कार्य विभाग, एईईओ विवेक डोंडिया व कुपन विभाग प्रमुख निदेशक मीता रो, जयेश कुमार सह कार्य अधिकारी मौजूद रहे। कार्यक्रम को लक्ष्मणजी यो जना को अधिक से अधिक लाभ उठाने के लिए प्रेरित किया।

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



