

## Our Services

BASIX strategy is to provide a comprehensive set of livelihood promotion services which include Financial Inclusion Services (FINS), Agricultural / Business Development Services (Ag/BDS) and Institutional Development Services (IDS) to rural poor households under one umbrella.

The BASIX Livelihood Triad includes the following services.

FINANCIAL INCLUSION SERVICES (FINS) (Ag/BDS)	Agricultural/Business Development Services INSTITUTIONAL DEVELOPMENT SERVICES (IDS)
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Savings: (Direct and as Business Correspondent in costs.

Productivity enhancement through increase in yields or reduction

Individual level awareness, skill and entrepreneurship development, building solidarity and trust.

Credit: agricultural, allied and non-farm activities; loans for housing, water & sanitation, vocational training  
Risk mitigation (other than insurance) – such as livestock vaccination

Formation of groups, federations, co-operatives, mutual benefits, etc., of producers.

Insurance for lives and livelihoods – health, crop, livestock, micro-enterprise assets  
Local value addition through processing – such as cotton ginning or milk chilling.

Accounting and management information systems, using IT

Money transfer, for migrant

workers and Micro-pensions

Alternate Market linkages - Input supply, output sales

Building collaborations to

deliver a wide range of services

Warehouse receipts      Diversification from farm to allied and non-farm activity

Sector and Policy work – analysis and advocacy for changes/reforms.

The rationale behind the Livelihood Triad strategy is as follows: Micro-credit by itself is helpful for the more enterprising poor people in economically dynamic areas. Less enterprising poor households need to start with savings and insurance before they can benefit from micro-credit, because they need to cope with risk. However, in backward regions, poor people, in addition to microfinance, need a whole range of Agricultural/ Business Development Services (productivity enhancement, risk mitigation, local value addition, and market linkages) need to be provided. To offer these services in a cost-effective manner, it is not possible to work with poor households individually and they need to be organized into groups, informal associations and sometimes cooperatives or producer companies. The formation of such groups and making them function effectively, requires institutional development services. Hence, BASIX adopted the Livelihood Triad strategy.