



# ACUMEN

## CHANGING THE WAY THE WORLD TACKLES POVERTY

## ACUMEN INDIA

Acumen is tackling poverty and inequality in India by investing in innovative business models and changemakers who are catalyzing solutions and shifting systems across the country. Through our investments and Fellows program, our goal is to enable 25 million Indians to break out of the cycle of poverty in the next five years.

### WHAT WE DO

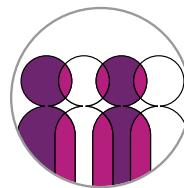
Since 2001, Acumen has been investing in high-potential social enterprises addressing issues of poverty in India. In this time, we've invested in pioneering models, being the first institutional investors in over 80 percent of our investments.



**\$31M**  
CUMULATIVE  
INVESTED



**\$160M**  
FOLLOW-ON  
CAPITAL RAISED



**30M**  
LIVES  
IMPACTED

Our leadership development program, the Acumen Fellowship, is an intensive year-long program for social-change leaders across India. With more than 100 Fellows in India, our diverse network of changemakers includes entrepreneurs, policymakers and community leaders who address issues of social justice and shifting systems across the country.



**112**  
FELLOWS  
SINCE 2014



**22+**  
STATES WITH  
FELLOWS PRESENT



**18M+**  
LIVES IMPACTED  
BY FELLOWS

### THE PROBLEM

Despite moving millions of Indians out of subsistence-level poverty (\$1.90 per day) in the last decade, the problem of poverty persists, with over half a billion Indians still living under \$3.10 per day. Additionally, inequality continues to be a huge barrier: while the top 10 percent hold 77 percent of the country's wealth, the poorest 60 percent hold just five percent. Unemployed and underemployed youth, women and distressed farmers bear the brunt of this disparity.

### OUR APPROACH

Acumen's approach in India is focused on investing in solutions that improve the incomes and livelihoods of the poor and creating partnerships to address systemic barriers to poverty. We do this through:

- + **INVESTMENT:** Making early-stage investments of up to \$1M in business models pioneering solutions to poverty.
- + **ECOSYSTEM BUILDING:** Creating partnerships and alliances with the government, industry and non-profits to drive inclusive models and outcomes.
- + **THOUGHT LEADERSHIP:** Generating insights from our network of investees and Fellows in order to influence policy and the impact sector at large, as well as pioneering new ideas and models for change.

# AREAS OF FOCUS

Currently, India's two greatest developmental challenges are agrarian distress and an acute lack of decent income-earning opportunities amongst youth. Consequently, we focus our work around two problem areas, **Agriculture** and **Workforce Development**.



Acumen Investee: Under the Mango Tree

## AGRICULTURE

Catalyzing solutions that provide smallholder farmers with access to agricultural products and services to improve productivity, market access and incomes.

### THE PROBLEM

Indian agriculture is dominated by smallholder farmers – more than 85 percent of these farmers hold less than two hectares of land. Despite their importance in Indian agriculture and the role they play in meeting the growing food demand, smallholder farmers earn ~\$3.10 per day and remain on the periphery of social and economic development.

### THE SOLUTIONS

Acumen India is supporting businesses and initiatives that improve the profitability, sustainability and resilience of smallholder farmers. We do this by:

#### Investing in Solutions

- + Data and analytics platforms
- + Supply chain innovations
- + Farm infrastructure (e.g. farm machinery, new production technologies)
- + Farmer-focused financial services

#### Enabling Systems Change

- + Designing and piloting new inclusive business models and financing instruments
- + Leading action-oriented research on innovations in agriculture
- + Amplifying Acumen's brand and voice through our network of investees and Fellows



Acumen Fellow Company: Kheyti

## WORKFORCE DEVELOPMENT

Investing in solutions that improve access to valuable work for vulnerable communities, especially youth.

### THE PROBLEM

A broken education system and weak job creation coupled with a growing population have led millions of poorly educated and unskilled youth to fight for the few desirable jobs being created. 78 percent of Indians are currently in jobs such as contract work, informal and part-time labor, as opposed to a global average of 43 percent.

Simultaneously, conservative social norms are disincentivizing women from entering the workforce – the labor force participation rate for women has dropped from 35 percent to 23 percent over the last decade, despite significantly more women becoming educated.

### THE SOLUTIONS

Acumen India is mitigating these challenges by investing in entrepreneurs, fostering collaboration across the ecosystem and providing thought leadership. We do this by:

#### Investing in Solutions

- + Workforce development
- + Work-focused digital platforms
- + Micro-entrepreneurship models
- + SME growth accelerators

#### Enabling Systems Change

- + Creating platforms for convening and dialogue amongst key stakeholders
- + Leading solution-oriented research along with our Fellows and investees
- + Amplifying the role of micro-entrepreneurship to address workforce gaps



Acumen Fellow Company: MasterG