

THE FULCRUM OF CHANGE

ON THE COVER

The fulcrum is, in essence, the point of support that magnifies effort. The work that we do, along with the robust network of our partners and community stakeholders, merits this metaphor. More pertinently, we believe it is the network of a large number of dedicated people that is the fulcrum that magnifies our efforts to create long-term and sustainable change. Progress is only possible when those at the centre of it, the grass-roots workers and participants, are actively engaged in the process; and hence, on the cover of this report, you will see the many individuals that galvanise their communities towards a better life. We believe that within organisations, government, collectives, communities, and all other institutions – it is the individual that must stand up to be counted, which is why our interventions are always about the people.



FROM THE CHAIRMAN'S DESK

S Ramadorai 4
Chairman,
Axis Bank Foundation

MD & CEO'S MESSAGE

Amitabh Chaudhry 5
MD and CEO,
Axis Bank Limited

FOREWORD

Jacob Ninan 6
Executive Trustee and CEO,
Axis Bank Foundation

Trustees 7

**About Axis Bank
Foundation** 9

Outreach and Impact 10

**People, the Fulcrum
of Change** 14

The Network Effect 16

Programme Partners 54

Highlights in Numbers 56

Our Donors 57

COMMUNITY RESOURCE PERSONS

The First Front 18

PASHU SAKHI 20
The Poultry Doctor of Dang

WASUNDHARA SEVAK 22
Soldier of the Soil

ADHIKAAR SAKHI 24
In the Right Spirit

KRISHI MITRA 26
Standing her Ground

FEDERATIONS AND COLLECTIVES

**Custodians of
their Own Destiny** 28

TOWARDS A COMMON GOOD 32
Protecting the Commons for
Enhanced Ecological Services

FEDERATION LEADER 36
The Steady Hand of Change

PROJECT TEAMS ON FIELD LOCATIONS

**Building the Bridge
to Success** 38

THE PEOPLE ENABLING SKILLING

Meet the Sentinels 42

CENTRE MANAGER 44
Paying it Forward

CRPs IN ACTION DURING

THE COVID-19 LOCKDOWN

**Championing the
Response to a Pandemic** 46

WASUNDHARA SEVIKA 49
On the Frontlines

EYE TO EYE

Site Visit by the Board 50

The Way Forward 52

From the Chairman's Desk

S Ramadorai

Chairman, Axis Bank Foundation



Just as the financial year was drawing to a close, the world was brought to a standstill by the global Covid-19 pandemic. The sheer scale of its spread across countries meant that government machineries alone would not be able to manage the resultant humanitarian crisis. The intervention of corporations, with their CSR programmes and scores of non-governmental organisations (NGOs) working on the ground, was the only viable option available. While the plight of rural India and migrant workers does come to the fore at times like these, the fact is that working towards rural livelihoods requires a sustained year-round effort. We at Axis Bank Foundation have been focused on this cause since our inception, along with our dedicated NGO partners and community-based organisations. On that note, I present to you Axis Bank Foundation's Annual Report for the financial year 2019-20.

The Foundation remains committed to our mission of impacting at least two million households by the year 2025. As at the end of this financial year, we have worked with 6.5 lakh families in the livelihood programmes that are being focused upon. It is possible that, as a result of the Covid-19 pandemic, many rural migrant workers who have fled cities will choose not to return. It will become imperative for all stakeholders — from the government to civil society — to find a solution to the problems that are likely to ensue both

in cities, facing labour shortages, and rural areas facing a paucity of sustainable livelihood options. Simply put, it is not an economic problem but a human one.

As such, it will require a people-focused approach, and the involvement of people from all walks of life, contributing of their skills and time to find lasting solutions. Creating sustainable livelihoods for the rural populace has a greater impact on society than merely the financial benefits to those that gain employment. A stronger rural eco-system will only ensure long term sustainability that we all strive for.

This evolving situation will call for greater collaboration between the government, businesses, NGOs and communities impacted. We have already seen the results of what can be achieved when all parties work in unison. If it inspires and encourages more businesses and people to step up their efforts, it will all be for the good. On our part, we look forward to a deeper engagement with all our NGO and community partners, aiming to accelerate the impact with the collective experience that all of us have already accrued.

I hope the world recovers soon, not just health-wise but economically as well.

Amitabh Chaudhry

MD and CEO, Axis Bank Limited



In my note last year, I had mentioned the three drivers of our business strategy – Growth, Profitability and Sustainability (GPS). This is our second year employing this strategy, and we remain committed to fortifying our position as one of the leading financial institutions in the country.

In the past few months, economic activity across the country has come to a halt due to the spread of the Coronavirus pandemic. The Central and State governments have been forced to impose stringent lockdowns, putting severe restrictions on the movement of people. While this has had a major impact on the country's economic growth, we are fully supportive of the measures taken to stop the spread of the virus; human lives, rightly, take precedence over economic growth. At the same time, the government, along with the Reserve Bank of India, has announced a slew of measures aimed at reviving the economy and helping businesses. The difficult times that we are currently encountering have made our task more arduous, but they have also made our resolve stronger.

As a bank, we have ensured that we support not just our customers, but society at large. Our people have been at the forefront in this endeavour, and their exemplary work in this period of crisis has proven beyond doubt that our brand philosophy, "Dil Se Open", is not just a paper slogan, but alive in each and every employee of the bank.

It is not enough for us to consider purely business

parameters and remain satisfied with helping just our customers across all segments; we need to go deeper and wider. If our nation has to prosper socially and economically, we need to step up our sustained engagement to positively impact the vulnerable sections of our society.

To that end, the Axis Bank Foundation has been leading our efforts and has done impressive work in its chosen area of Sustainable Livelihoods. I am pleased that the portion of our profits that we commit to this purpose is making a meaningful impact on people. In our businesses, any outcome that is not measurable, scalable and sustainable is not credited, and this is something strongly embedded in the Foundation too.

People, that is what it is all about. Behind all the numbers that are put forth, at the core of all activities, is the commitment of people to serve other people, whether it is through business programmes or CSR programmes. This commitment represents the interlinked web of our society – driving its economic activities and improving social relations.

Finally, I would like to congratulate and thank all those who supported our CSR programmes; our NGO partners, the community organisations, the village organisations, the government officials and the team at the Foundation. Together, this partnership has been instrumental in transforming the lives of millions of people in the communities it serves.

Foreword

Jacob Ninan

Executive Trustee and CEO, Axis Bank Foundation



Axis Bank Foundation continues to make good progress towards its stated goals, one of which is impacting at least two million households by the year 2025. This has been made possible by the inputs, advice and support of our esteemed Board members. Their deep understanding of the sectors affords them unique insights into the challenges faced on the ground, and their experience enables them to guide us on how to overcome those challenges. Equally invaluable has been the support of all the government departments and agencies, including all the dedicated government officials working there. Last but not least, I would like to mention the immeasurable contributions of all the people at the Foundation, at the Bank, our NGO partners and the women and men working on the ground who strive daily so that they can transform the lives of the communities they serve.

All of the above would be meaningless without the support of the people in the communities in which we work. Each and every individual – from those who advise and guide, to those who facilitate, to the one who executes and implements, and finally, the one who benefits – is an important link in this long but strong chain that forms and catalyses the development process that brings about change.

While the end result may be big numbers, but at the basic level, it is about the importance and respect accorded to individuals, enabling them to generate their own sustainable livelihoods and building capacities that lead to wider networks. Adherence to this basic approach provides space for an individual's will and optimises her capacity to contribute to what is essentially a structure-driven developmental process consisting of civil society, private organisations and government departments.

Axis Bank Foundation works with many communities across the country that are heavily dependent on natural resources for their livelihoods. The changing weather patterns and unpredictable rains often play havoc, making our objective of building resilience through sustainable livelihood opportunities vital and

well-aligned with the nation's development goals.

As of March 2020, 6,49,099 households across 22 states have been covered in rural livelihoods. Similarly, our pan-India youth-skilling programme has trained over 42,613 participants, where the focus has been on ensuring employability, with around 60% of the participants finding employment, resulting in 15% candidates experiencing an increase in their income.

Since our inception, we have had the good fortune and pleasure of working with some remarkable NGO partners who have vast experience in working at the grassroots level and tackling the challenges that lie therein. We have learnt from them and developed a strong understanding of the situation. With the skills and expertise in our team, from the board members onwards, we believe that we have added value.

If, however, we want to bring about real change at scale, I cannot stress enough the importance of Public-Private Partnership (PPP) models, and the need for increased investments in them. The Foundation has had a positive experience with this model, and its potentially transformative impact cannot be underscored enough. The government and private sector companies, along with their NGO partners, working together can rapidly scale up projects and ensure delivery on the ground. In tandem, they can create the elements that lead to sustainable livelihoods, such as supporting communities in building a knowledge base, providing them with access to financial instruments and enabling asset ownerships for greater financial security. This, in turn, will lead to the creation of a broad livelihood framework, enabling vulnerable communities to earn sustainable income.

Covid-19 has brought the whole world to a standstill, and lingers on with an ominous presence, but while the situation presents several challenges, we must keep on doing what we do. Axis Bank Foundation will stay the course, finding ways across obstacles to support vulnerable communities and empower individuals.

Trustees



S Ramadorai

Trustee since 2010

A well-known global leader and technocrat, Mr. Ramadorai has seen India's IT sector transform from a mere idea in the 1960s, to a mature industry today. He documented this exciting journey in a wonderfully personalized book titled 'The TCS Story...and beyond' which was published in 2011 to much acclaim. Mr. Ramadorai took over as the CEO of Tata Consultancy Services (TCS) in 1996 when the company's revenues were at \$155 million. He has since led the company through some of its most transformative phases, including its going public in 2004. In October 2009, he retired as the CEO, leaving a \$6 billion global IT services company to his successor. He was then appointed as the Vice Chairman and retired from that position in October 2014, after an association of over four decades with the company.

Mr. Ramadorai now Chairs the Advisory Board at Tata STRIVE, Tata Group's CSR skill development initiative, which works towards skilling youth for employment, entrepreneurship and community enterprise. He is also the Chairman of Tata Technologies Limited and additionally serves as an Independent Director on the Boards of Piramal Enterprises Limited

and DSP Investment Managers. In March 2016, he retired as the Chairman of the Bombay Stock Exchange (BSE Limited) after serving on their board for six years.

Mr. Ramadorai was in public service from February 2011 to October 2016, having completed a five-year term in the area of Skill Development. During his tenure as the Chairman of National Skill Development Agency (NSDA) and the National Skill Development Corporation (NSDC), he aimed at standardising skilling interventions and ensuring quality and commonality of outcomes by leveraging technology and creating an inclusive environment that upheld the ideals of co-operation, collaboration and co-existence. He firmly believes that empowered youth with the right skills can define the future of the country.

Mr. Ramadorai also serves as Chairman on the Council of Management at the National Institute of Advanced Studies (NIAS) and Chairperson of the Governing Board at the Tata Institute of Social Sciences (TISS). He is also the President of the Society for Rehabilitation of Crippled Children (SRCC), which, amongst other

efforts, has built a super-specialty children's hospital in Mumbai.

Mr. Ramadorai was awarded the Padma Bhushan (India's third highest civilian honour) in January 2006 for his commitment and dedication to the IT industry. And, in April 2009, he was awarded the CBE (Commander of the Order of the British Empire) by Her Majesty, Queen Elizabeth II for his contribution to Indo-British economic relations. He was also awarded The Economic Times Lifetime Achievement Award in 2016 for his contributions to Tata Consultancy Services.

In 1993, Mr. Ramadorai attended the Sloan School of Management's highly acclaimed Senior Executive Development Program. His other academic credentials include a Bachelor's degree in Physics from Delhi University (India), a Bachelor of Engineering degree in Electronics and Telecommunications from the Indian Institute of Science, Bengaluru (India) and a Master's degree in Computer Science from the University of California - UCLA (USA). Away from the office, Mr. Ramadorai is passionate about photography and Indian classical music, amongst other interests.

Trustees

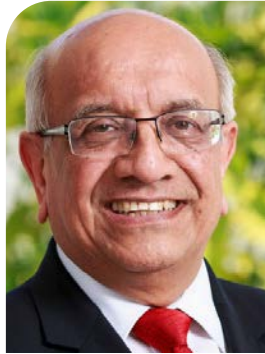


Sheela Patel

Trustee since 2006

Ms. Sheela Patel is the Founder-Director of Society for Promotion of Area Resource Centres (SPARC), an NGO that has been working on issues faced by the urban poor across 70 Indian cities. An eminent scholar and social worker, she is one of the founders and current Chairperson of Slum/Shack Dwellers International (SDI), a global network of poor urban informal people's national federations that spans across 33 countries, including the NGOs that support them in Asia, Africa and Latin America.

Ms. Patel has served on the Prime Minister's Review Committee on the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), and also on the Technical Advisory Group of the Ministry of Urban Development for the JNNURM. She has also been part of the committee set up by the Secretary General of the UN to review the functioning of the UN-HABITAT. Recently, she was appointed commissioner of the GLOBAL Commission for adaptation under the Chairmanship of Ban Ki Moon, the former Secretary General of the United Nations. For her exemplary work in urban poverty, Sheela Patel has received the Padma Shri award.



Som Mittal

Trustee since 2015

A well-respected figure in the Information and Communication Technology (ICT) industry, Mr. Som Mittal's work in the sector was celebrated with a Lifetime Achievement Award by World Information Technology and Services Alliance (WITSA) and IMC Chamber of Commerce and Industry, Mumbai.

A former Chairman and President of NASSCOM, Mr. Mittal has also served on the Prime Minister's Committee on National e-Governance. A Distinguished Alumnus of IITK and alumnus of IIM Ahmedabad, Mr. Mittal, formerly with Axis Bank's Board, serves on the boards of many corporates and educational institutions, and works closely with the social sector. Today, he is Chairman of Charities Aid Foundation (CAF) India and National Centre for Promotion of Employment for Disabled People (NCPEDP), an NGO that advocates for the differently abled.



Rajesh Dahiya

Trustee since 2015

A member of the Corporate Social Responsibility Committee, Mr. Rajesh Dahiya started his career with the Tata Group, serving in various capacities including Human Resources, Manufacturing, Supply Chain Management, Institutional Sales and Exports across Rallis India, Tata Tea and Tata Sons Ltd.

He joined Axis Bank in 2010 and in 2016 he was appointed Director of Axis Bank, and thereafter, as Executive Director (Corporate Centre). His 30 plus years of experience serve well in his current role of supervising all functions under the Corporate Centre including Audit, Human Resources, Compliance, Corporate Real Estate, Corporate Affairs and Law.

He also serves on the Board of Axis Trustee Company as Chairman.



Sushma Iyengar

Trustee since 2019

Based in Bhuj, Kutch district of Gujarat, Ms. Sushma Iyengar founded and led the Kutch Mahila Vikas Sangathan, one of the first rural women's organisations in India. She has initiated and mentored several civil society organisations and networks and was on the steering committee of the 12th Plan of the Planning Commission.

She is also President of Khamir, a platform for craft artisans, as well as an adjunct professor with the Centre for Heritage Management, Ahmedabad University. She has pioneered many grassroot-level development initiatives and has authored a book titled 'Picture This! Painting the Women's Movement'.

Ms. Iyengar currently serves on the Board of Bharat Rural Livelihoods Foundation and is also a member of the advisory body of NDMA. In 2007 she was honoured as an Indian Hero of the year for Public Service by CNN-IBN. She has a Master's degree in Literature from MS University, Baroda and has attained several degrees in many subjects from Cornell University, U.S.A., including Professional Studies, Development Studies and Communication.



Jacob Ninan

Executive Trustee and CEO since 2017

With over 30 years' experience, Mr. Jacob Ninan is an accomplished corporate leader who has been with Axis Bank Limited since 2000, initially heading the Bank's businesses in the Middle East and Africa.

With a socially driven mindset, Mr. Ninan is passionate about giving back to society and currently supervises the work of Axis Bank Foundation, guiding the team and its associates in scaling outreach and driving collaborations in the area of development. A firm believer in the government being the biggest developmental agency, he strives toward leveraging government resources by building partnerships.

Mr. Ninan also serves as a Director on the Board of Maharashtra Village Social Transformation Foundation, and volunteers with two NGOs that are involved in spreading healthcare and social wellbeing in the slums of Mumbai.

ABOUT AXIS BANK FOUNDATION

We consider that the driving force behind any success story is the people – particularly those with varied abilities, working together to create forward momentum. Axis Bank Foundation (ABF), a registered trust, was formed in 2006 to take this momentum to the communities around us, in order to enable inclusive and equitable economic growth.

Over the years, the Foundation's approach has evolved to meet the contemporary needs of society, and we aligned all our activities under a unified program aimed at creating sustainable livelihoods.

Under this overarching goal of 'Sustainable Livelihoods', the Foundation creates opportunities for small, marginal farmers and the landless to enhance their incomes from agri and agri-allied work, natural resource management, livestock, and via linkages for finance and to markets. We also look into providing vocational skills for able and disabled unemployed youth in urban and rural India. We partner with several like-minded non-profit organizations to co-create need-based programs.

Outreach and Impact



NUMBER OF
PROJECTS
FY 2019-20
33

NUMBER OF
PARTNERS
FY 2019-20
29

TOWARDS
MISSION 2 MILLION **6,91,712** HOUSEHOLDS
IMPACTED UNDER
SUSTAINABLE
LIVELIHOODS

GEOGRAPHICAL OUTREACH
FY 2019-20

| | | | |
|-----------|------------|------------|--------------|
| STATES | DISTRICTS | BLOCKS | VILLAGES |
| 22 | 153 | 331 | 7,097 |

DISBURSEMENT
FY 2019-20 (₹)

64 crore
RURAL LIVELIHOODS PROJECTS

13 crore
SKILLING PROJECTS

77 crore
CUMULATIVE PROJECT FUNDING

MISSION
2
MILLION

Axis Bank Foundation strives to promote inclusive growth and build sustainable programmes that help rural communities improve their capacities and capabilities to enhance their livelihoods. The Foundation aims to work with two million families by 2025.

6,49,099 **Households impacted under Rural Livelihoods**

COLLECTIVES

| | |
|---|---|
| 40,668 SELF HELP GROUPS (SHGs) | 661 CLUSTER LEVEL ORGANISATIONS (CLOs) |
| 4,76,508 MEMBERS IN SHGs | 1,12,713 MEMBERS IN CLOs |
| 414 FEDERATIONS | 46 COOPERATIVES |
| 2,76,481 MEMBERS IN FEDERATIONS | 12,952 MEMBERS IN COOPERATIVES |
| 3,273 VILLAGE LEVEL INSTITUTIONS (VLIs) | 56 FARMER PRODUCER ORGANISATIONS (FPOs) |
| 2,31,234 MEMBERS IN VLIs | 50,554 MEMBERS IN FPOs |
| | 657 WATER USER ASSOCIATIONS AND OTHER COLLECTIVES |

42,613 **Individuals impacted under Skilling**

35,314
YOUTH TRAINED

7,299
PEOPLE WITH DISABILITIES
(PWDs) TRAINED





60%
PLACEMENT

90
SKILL CENTERS






Outreach and Impact



LIVESTOCK












-  **35,701**
HOUSEHOLDS WITH CATTLE
-  **90,457**
HOUSEHOLDS WITH OTHER ANIMALS
(Poultry/ Goats/ Ducks/ Pigs/ Fish)
-  **1,17,321**
LIVESTOCK CRPs TRAINED
-  **3,865**
LIVESTOCK RELATED
HEALTH CAMPS

NATURAL RESOURCES/ WATERSHED/ WATER RESOURCE MANAGEMENT

-  **1,18,62,808**
WATER HARVESTING POTENTIAL CREATED (cubic metres) (These include rain water harvesting structures, ridge area, drainage line treatments, other water harvesting structures like ponds, tanks, wells, phad, doha, etc.)
-  **6,891**
HOUSEHOLDS WITH MICRO IRRIGATION SYSTEMS
-  **432**
HOUSEHOLDS WITH MAJOR AND MINOR LIFT
IRRIGATION SYSTEMS
-  **27,750**
INCREASE IN IRRIGATED AREA (hectares)
-  **22,72,725**
TREES PLANTED (horticulture, agro-forestry, afforestation)

AGRICULTURE/ FORESTRY/ OTHERS






HOUSEHOLDS ENGAGED IN

-  CULTIVATING RABI CROPS
2,86,243
-  CULTIVATING KHARIF CROPS
3,78,614
-  CULTIVATING SUMMER CROPS
37,334
-  INTEGRATED CULTIVATION
1,50,991
(Crop Horticulture, Floriculture and others)
-  AGROFORESTRY
11,131
-  HORTICULTURE
96,395
-  FLORICULTURE
1,798
-  KITCHEN GARDENING
1,20,233
-  SERICULTURE
1,391
-  APICULTURE
3,613
-  PREPARING ORGANIC INPUTS
1,40,579
(Vermicompost and biopesticides)

“The problems at the grassroots are structurally and culturally deep-rooted. Even if greatly inconvenient, the community people have accepted these problems as a normal part of their lives. We want to break this notion of ‘normal’, nurture the right leaders to change the status quo, engage in healthy dialogues with community members, help them imagine the change and then finally guide them to create the change.”

Ronak Shah
Chief Executive, Seva Mandir

PILOTS AND INNOVATIONS

-  **19,024**
HOUSEHOLDS USING ALTERNATE
OR IMPROVED COOKING FUEL
-  **2,593**
HOUSEHOLDS HARNESSING SOLAR
ENERGY
-  **59,296**
HOUSEHOLDS WITH WOMEN /
ADOLESCENTS EDUCATED ON
HEALTH AND NUTRITION
-  **798**
HEALTH CAMPS SET UP
-  **62,534**
HOUSEHOLDS WITH LIFE AND
HEALTH INSURANCE SERVICES

ENTITLEMENTS

-  **1,29,102**
HOUSEHOLDS LINKED TO SCHEMES
OR ENTITLEMENTS

People, the Fulcrum of Change

Dhruvi Shah

Head of Program, Axis Bank Foundation



Development that is led by the very people it is intended to benefit, is inclusive and agile. Inherently, this kind of progress keeps relevant and evolves in step with the ever-changing needs of the community it serves. When individuals themselves become stakeholders in bettering their own communities, the acceptance is higher, there is a balance in the local power structure and women can play a more prominent role.

This kind of change can be brought about by external drivers that facilitate and support communities through awareness, capacity building, firmer roles and responsibilities towards self and the community, enable supporting initiatives that are aimed at improving lives and livelihood. Such an approach takes many years of consistent facilitation, hand holding and support for emerging issues.

Axis Bank Foundation, through its grant-based support, subscribes to the philosophy of fostering self-driven development for rural communities. In our partnerships and project design, the underlying principle is always centred on people. We firmly believe that while change is a constant; change that is self-driven and based on community-participation creates processes that are able to manage risk, personal aspiration and market demand.

While impact is largely assured within the timeline of a project, it's the change that lives beyond an intervention that is the true measure of progress. This harkens the proverb, "give a man a fish, you feed him for a day, teach a man to fish, you feed him for a lifetime." Hence, thoughtful project design must focus on creating relevant knowledge systems, while developing a community's capabilities and capacities. In our view, the participation of the whole community is imperative.

This, of course, requires agents of change: individuals with varied skill sets who work within communities, including people who study existing practices, identify potential areas for change, create new knowledge systems and



Members of Udainagar Pragati Samiti advance confidently towards Deonalya for the General Body Meeting

monitor communities. The transfer of knowledge is a two-way process, and the system of change is dependent on the change makers who are constantly evolving and adding to their knowledge base.

When a community's capacities are built, entrepreneurship emerges – be it individuals that establish micro businesses, service providers that fill a gap in demand or leaders that steer community-based organisations, which are fast becoming lighthouses of local development. Community leadership, with institutionalised support, is seeding

community-led development. The main challenge in this field is being able to engage educated youngsters, since they often move away to urban areas in search of employment.

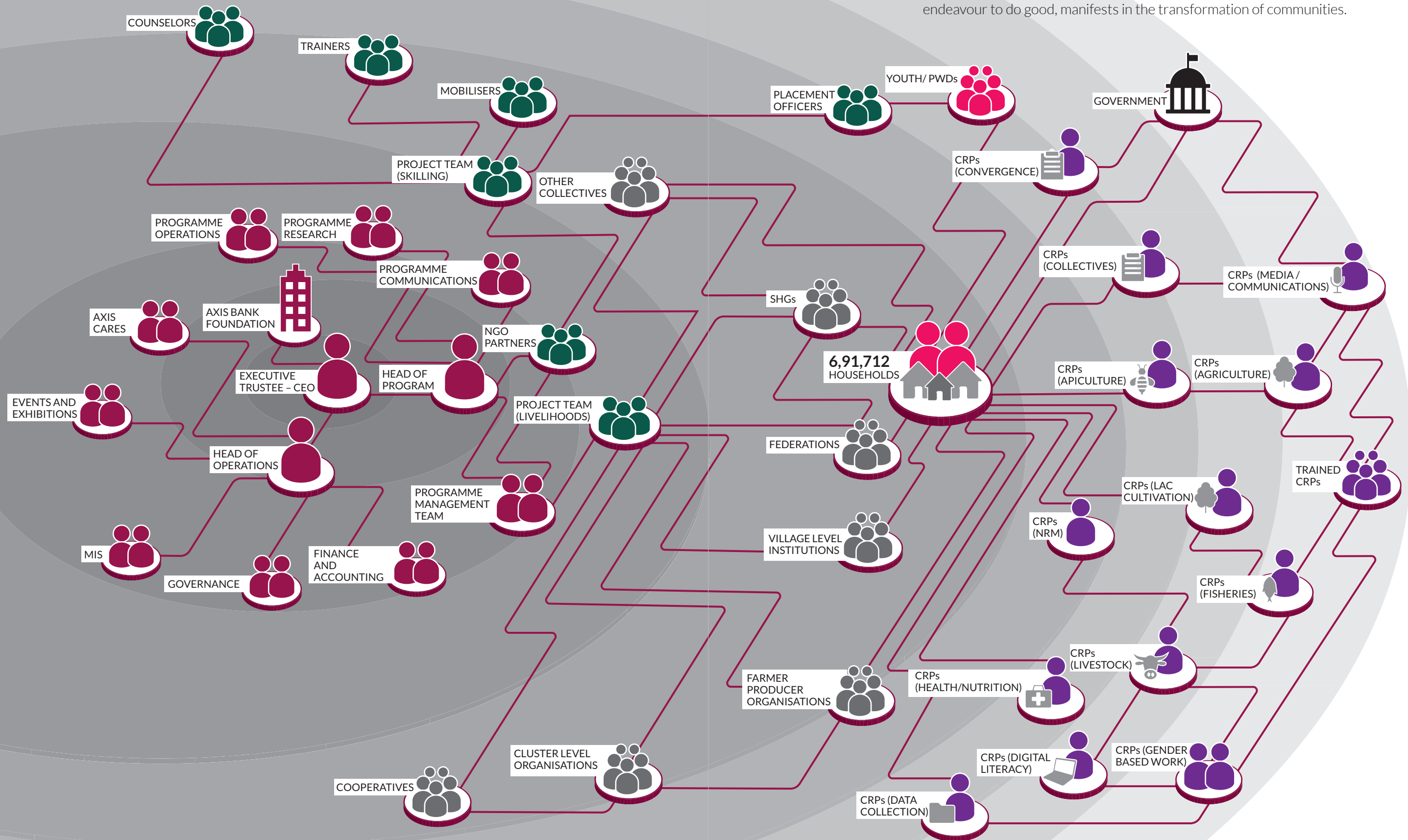
The role of people in supporting capacities, such as civil society organisations and funding organisations like ours, is equally important to the cause. People in these organisations strategically work to ensure that the required eco-system is bolstered and nourished. A very heartening development has been

the increased interest from young citizens in the development sector. These youngsters come from many different backgrounds, bringing with them multiple skillsets and some much-needed diversity.

The course of development stems from the individual; when people add to their knowledge, improve practices and strengthen their capacity to respond, progress is generated. The inherent desire to improve one's own life is very strong, and we strive to give it a worthy platform.

The Network Effect

At the heart of any positive endeavour are the many people that commit their time and talent to it. In groups and teams, they connect – creating a synergistic network with open pathways of communication and support. When such a network becomes established, something significant occurs: a change for the better. Like ripples in a pool of water, the spheres of influence radiate outwards from the Foundation to its partners; and what is born of an endeavour to do good, manifests in the transformation of communities.



The First Front

The cornerstone of development, the Community Resource Person or CRP is that crucial link in the value chain which connects vision to results. The CRPs work at the grassroots, liaising with both the participant-community as well as the NGO partners, and are often seen as the 'master trainers' of their communities. CRPs spearhead the mobilisation of local resources, implementation of project activities and dissemination of information to communities.

The CRP is usually a young, enthusiastic person belonging to the stakeholder community, and is well respected within it. Excellent communication skills, keen observation and the ability to learn quickly are expected traits. The community institutions anchor the CRPs and also drive the selection process of prospective candidates, and individuals with experience in organising, training and engaging with the community are preferred. After selection, most CRPs are assigned a thematic area based on a combination of experience, interest and on-field requirement.

Basic formal education is also important as there are many technical duties that CRPs need to perform, such as maintaining books of accounts, keeping various records and using new technologies, amongst others. Some organisations have a rigorous selection process, which can include a written test and require recommendation letters, document verifications and legal clearance.

CRPs come from within the target communities and are acquainted with the region's weather patterns, topography and soil types, as well as local livelihood and socio-cultural practices. Since they are deployed thematically, there are different CRPs for

agriculture and livelihoods, water and natural resource management, livestock, health and nutrition. There are also CRPs who work towards convergence with government bodies, micro credit plans and bank linkages.

The types of CRPs working with a community vary according to the NGO partner's development plan for the community. Maintaining relevant data of both the population and the region's natural resources falls in the CRPs realm of responsibility, and they guide village organisations, producer organisations and producer companies in creating management plans for resources, water and crops. CRPs also handhold individuals in submitting various applications to government agencies. They help create demand for work in the communities, drawing plans for MGNREGA and monitoring the work being done. They also oversee the work of Anganwadis and ASHA workers, ensuring all pregnant and lactating mothers receive adequate nutrition and care. They may also liaison between Panchayats and local government officials, helping the Panchayats record information and undertake surveys. They act as moderators in community discussions and strategies, and provide services where specialised support is required, such as demonstrating agricultural techniques, administering medicines and vaccinating ruminants etc.

According to the region, CRPs may be variously called village volunteers, community volunteers, sakhis, mitaans and sevaks, amongst other names, but while the nomenclature may vary, the value of their role does not. All in all, CRPs catalyse people into action, effect local solutions to local issues and create social capital within their communities.



Quite a healthy turnout for the village-level meeting in Shamayita Math, Dantewada, Chhattisgarh

“Axis Bank Foundation (ABF) supports DHAN Foundation to enable communities to build institutions with nested mutuality for practising direct democracy for poverty reduction with food and nutrition security and sustainability. Co-creation and co-learning is the spirit of partnership between ABF and DHAN Foundation with value addition in development action among DHAN collective institutions.”

MP Vasimalai
Executive Director, DHAN Foundation

The members of this Self Help Group in Dang district, Gujarat, sit in a near-perfect circle





The Poultry Doctor of Dang

Within the social dynamic of Indian villages, women often play secondary roles. While the menfolk take up the leadership and majority membership of village-level institutions, the women are left to take care of household chores and domestic duties. Despite this systemic problem, we see womenfolk rising to drive change or carry the torch of progress in rural communities. One such role model was created in Dang district, Gujarat, when Santuben spurred the local women to action and created a local solution to a longstanding problem.

In Nadagkhadi village, Gujarat, 23-year-old Santuben lives a simple, agrarian life with her husband and two children. Agriculture is the family's primary source of income, with animal rearing supplementing their livelihood, as is the case with many households in the village.

However, accessing medical services for the community's livestock was a major issue because of the village's remote location. Timely treatment for sick animals was near impossible to arrange, and residents of the village faced major losses with daunting regularity. The Dangi Vikas project was launched to solve this problem. The project trains local women to

become Livestock CRPs (colloquially known as *Pashu Sakhis* or 'friends of animals'), who can then identify veterinary disease, provide primary healthcare services and guide livestock farmers when they need it most. Santuben is one such Livestock CRP.

Initially, like most of the village's women, she was unwilling to act on the opportunity. However, after much coaxing and encouragement, she joined the project team who arranged for an exposure visit to Ahwa, Madhya Pradesh for a few participants. Over the course of the visit, Santuben met many other women from similar backgrounds with similar interests, which bolstered her confidence. She then committed to the project and began training in earnest.

What followed was a two-day-long advanced training session, where poultry and goater experts shared their experiences and technical knowledge with the prospects. Thereafter, the prospects were taken on-field to work with farmers, where their first task was to survey households and collect real-time data on the animals in their villages. Next, they formed a team to help launch poultry units in the villages. The



project provided drinkers, feeders and wire meshing for all households that agreed to start a poultry farm, with the Livestock CRP responsible for providing veterinary services to the new units. The project also supplied medical kits to all the CRPs, which they would refill in due course with the profits generated from their services.

Santuben now earns about ₹1,500 every month from her CRP duties. For every vaccination, she charges farmers ₹2 and also provides seasonal medicine for deworming, as well as generic medicine for first aid when required. She visits the households regularly, providing guidance on disease prevention and management of livestock. Her services have helped farmers significantly reduce mortality rates and increase profit.

Santuben has done well for herself, and in doing so, has inspired others; there are currently 100 Livestock CRPs working in Dang district alone. The project has empowered these women with alternative livelihoods, and though ₹1500 might seem an insignificant amount to some, it is a welcome boost to their household incomes. Today, the role of a Livestock CRP has come to symbolise women's involvement and leadership in village development. Santuben says, *"I used to think my 10th class qualification would never be enough to achieve anything significant. But, the work I do today has boosted my self-worth and helped carve my identity. I swell with pride when people call me the poultry doctor."*

“Vulnerable groups such as the landless, widows and single women rear poultry and goats for their livelihood. The high mortality of livestock directly impacts income and affects family nutrition. Under the Axis Bank Foundation project, livestock service providers and village women vaccinators are now providing regular vaccination and deworming services. This has reduced the mortality rate and put more income into the hands of the vulnerable householders.”

Kallul Bora
Executive Director, Harsha Trust



Soldier of the Soil



team held meetings and initiated discussions on traditional land management practices. Under the guidance of the team's watershed engineer, bunding and gully plugging were found to be the best solutions. These would prevent the top soil from eroding and forming deep ravines, causing loss of arable land and soil moisture. After a plan was drawn out, Daniel, also known locally as Damu, came forward to be the *wasundhara sevak* or the Natural Resource Management (NRM) CRP.

Though initially unsure of his own abilities, Daniel was quickly reassured after meeting with Amit Manjhi, a senior NRM CRP working in the Ganaloia Gram Panchayat. The soil treatments in their respective villages were different, but the basic principles of construction and maintenance remained the same. Daniel received hands-on training from the team's engineer in the required physical work, measurements and documentation. The scientific principles behind gully plugs and bunds were explained to him so that he'd be able to guide the workers and assure quality in the structures being built.

His work, however, doesn't end after construction, and he is responsible for the timely maintenance of the structures, mobilising the community, organising labour from the villages, making daily plans for work and keeping all stakeholders informed. He must also measure the sites for excavation, guide workers in maintaining soil quality and check the bund's shape and strength. Every fortnight, he must document the work done in the measurement books provided by the project, and then send it for muster entry to the project's cluster office in Murhu. Since work has resumed in May 2020 after the Covid-19 lockdown, Daniel has also shouldered the responsibility of work-safety conditions, ensuring everyone on-site operates with due caution.

Accountable to both the *Gram Sabha* and VDC, Daniel even coordinates meetings between the two bodies to report progress. When asked what he likes most about his job, he laughs and says, "I love it when people listen to me and follow my instructions during excavation work."

28-year old Daniel Dungdung is a marginal farmer from Gagghara, a revenue* village in Jharkhand comprising 65 munda families. Daniel cultivates his small patch of land, approximately 0.80 hectares, and produces just enough to provide for his wife, his widowed mother and himself.

In the summer, Daniel, as well as his neighbours and fellow farmers, must supplement their incomes with small contracting work on roadways, even though the region receives rainfall as high as 1200-1400mm annually. The nature of the soil and the

"The 'ridge-to-valley' approach in watershed development prevents land degradation, rejuvenates soil moisture, recharges ground water and promotes equity through collective approach. Why 'ridge-to-valley'? The poorest have land holdings on the ridges, where the land has lowest productivity. To ensure the poorest also benefit from interventions, the project focusses on treating the uplands – this helps retain runoff rainwater, thus making agriculture more resilient to prolonged dry spells and reducing crop failures on the ridges."

Prakash Kesar

Executive Director, Watershed Organisation Trust (WOTR)

geographical undulations of the area are such that they cause the nutrient-rich top soil to erode and insufficient water to be retained underground. As a result, agricultural productivity suffers and the soil is unable to support farming activities beyond the monsoon, forcing farmers and residents of the village to seek work, which is scarce at the best of times, elsewhere.

The solution to this lies in soil and water conservation, but when the Project team approached the *Gram Sabha* to initiate conservation work in the village, they took a month and a

half to respond.

Four years ago, the Government of Jharkhand had initiated Village Development Committees (VDCs), which were supposed to hold weekly meetings amongst a cluster of villages to discuss and decide on important issues. However, many of these groups lay dormant because of a lack of funds and clarity on their roles. So, initiating work in the village needed to begin with reviving the dormant VDCs for which the *Gram Sabha* had to pass a resolution.

Once the project was approved, the



In the Right Spirit

Choroti Pahad is a village 23 km from the Ramgarh block headquartered in Alwar district of Rajasthan. Most households in the village belong to the Scheduled Caste category. Illiteracy abounds in the village, particularly amongst the girls and women. However, Manju Devi was different – she had attended school till Grade 4. While she was not involved in any events in the village initially, nor affiliated to any group, it all started changing when she joined a women's Self Help Group (SHG) at the age of 23. Soon Manju became a regular participant in the monthly SHG meetings and started attending different training programmes. Her will to learn and improve, her regularity at the meetings and her basic literacy made Manju Devi a potential Community Resource Person (CRP) in the eyes of the Village Rights Committee (VRC). Before long, members in the VRC approached her to become an *Adhikaar Sakhi* and Manju Devi, empowered by knowledge and excited about being able to put it to use, readily accepted. As an *Adhikaar Sakhi*, Manju's task was to improve access of village residents to government programmes and schemes.

Once selected, Manju underwent a three-day intensive residential training on the technical aspects of livelihood promotion, understanding the Panchayati Raj Institutions (PRI) system, the rural governance structures and how the 73rd Amendment (enacted in April 1993) of the Indian Constitution strengthened the *Gram Panchayat* system and further empowered villages to take charge of their own development. Manju was also explained the importance of her own role in the system – as the person who helps the village folk to understand that it was their right or '*adhikaar*' to access government schemes and then enables them to avail and benefit from them. Manju came out of the training highly prepared and motivated to make a difference.

During one of the meetings of the VRC, members discussed the need to avail of the 100-day work that the government promises through the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). Manju informed all members that having a job card was a prerequisite to demand work under MGNREGS, and that

the job card has to be made through the *Gram Panchayat*. Acting on this guidance, the VRC went en-masse to the *Gram Panchayat* of Choroti Pahad one day and presented their request for job cards for all eligible residents of the village. They also expressed their grievances and requests with regards to availing other applicable schemes. The presiding PRI members of the Panchayat and other government functionaries listened to their demands patiently, but instead of acting on them, threw them a challenge. The Panchayat officials asked Manju Devi and her team if they could help push the proposal for building a Cement-Concrete (CC) road to their village, for which the Panchayat had failed in getting approvals from higher authorities. The VRC and their *Adhikaar Sakhi* decided to take up the challenge as an opportunity to showcase their collective strength and achieve tangible development for the village.

Manju started building a case for an application right away. The VRC members met regularly for the next few days to prepare an action plan. Once ready, they went and presented it to the Block Office at Ramgarh where the Block Development Officer (BDO) promised to examine the matter and respond in 15 days. However, when 15 days passed and there was no sign of road construction or even a survey or measurement, the women of the VRC

“Women-led institutions open up new possibilities of transformation, especially for those living in tribal regions. Women are the most committed to create sustainable paths for development, with a central focus on improving health and education. It is these women-led institutions that show the requisite courage to enforce the necessary accountability on public systems.”

Dr. Mihir Shah
Co-Founder, *Samaj Pragati Sahyog (SPS)*

decided to escalate the issue to the District Collector. They participated in the public hearing at the District Collectorate office and presented their case. Impressed by their tenacity and understanding of due processes, the Collector entertained their request and made further inquiries about the distance of the village from the district and related questions to ascertain the feasibility of the project. After he was satisfied with their answers, the Collector ordered his officers to begin work within a month.

Unfortunately, the month passed without any action. The members were slowly getting demotivated. Manju was dejected too but had not lost hope. Then they discussed the matter at the Samiti meeting, a larger gathering, and it was decided to try lodging a complaint through the “181” toll free number facility provided by the Chief Minister of the state of Rajasthan. In addition to making the call, the VRC also lodged their complaint on the online portal of the state government. Over the telephonic interaction on the toll free number, they were assured a resolution within 20 days. It was once again time to wait.

To their pleasant surprise, the wait bore fruit this time. Within a few days, they found a truck loaded with construction material being brought in by a contractor. The motley team at the VRC felt relieved and triumphant that their persistence in demanding their right was finally recognised at the state government level. Their success set an example for the PRI members as well as all residents of the village. The VRC was praised by the *Gram Panchayat* for their collective action spearheaded by Manju. Now the *Gram Panchayat* is processing their job card applications, as promised.

While success came at last, it was not without challenges on the way. Manju and her peers had to face opposition from their families for being away from their homes so much during the initial days of the applications and meetings when nothing seemed to be working out. Some opposed them working on the project too. However, with a little help from the project team, Manju and her team were able to counsel and convince their family members. Today, Manju's husband Baldev beams with pride as everyone in the village appreciates the success and resolve that the entire women's collective exhibited through this incident. Manju Devi and her team's persistence, understanding of the processes and escalation mechanisms of the state government and their indefatigable tenacity are not just a case study for a great example of human endeavour, but also of the institution of the CRP and other elements of the *panchayati raj* processes.



Standing her Ground



Uttara Sahu was born in Saloni, a resettled village built after the construction of Gangrel Dam. Having lost her father at the age of six, she was brought up by her mother, who despite their crushing poverty ensured Uttara would study till Grade 10 before getting married at the age of 16. A decade of schooling had lit a spark in Uttara to learn, work and be financially independent, dreams she did not give up on even as she relocated to her in-laws' house in Kariaha village and started eking out a subsistence on a small agricultural plot and her husband's petty shop.

Low productivity, uncertainty of rainfall, lack of technical knowledge and high investment in chemical fertilizers and pesticides constrained their productivity and income. Uttara was pained that she had to work

from dawn to dusk as a labourer in someone else's agricultural land. She was also not aware of the government welfare programmes.

But as the Foundation's project was introduced in the village, things began to change and Uttara joined a Self Help Group (SHG) named "Sanskar" in 2016. It was not easy to start with. She explained that before joining the SHG, her life was confined within the family with mobility limited from her home to her husband's shop. Her joining the SHG was not taken kindly. She said she was expected to take care of her in-laws' house and coming out for SHG work led to fights with her husband. She was afraid of being humiliated in society, as according to her, whenever a couple fights, the woman is seen as the culprit. Her neighbours also did not accept

her going out of the community and returning late at night. Many provoked her husband, making him more suspicious.

However, Uttara braved the initial opposition and as her accomplishments grew in the SHG, she became a source of inspiration for many other women in her area. It was not just about stepping out of the four walls of her house but also about fighting the normative belief system.

At the SHG, Uttara participated in several training programmes including membership, accountancy, nutrition-sensitive and nutrition-specific agriculture, pest and disease management, improved agriculture practices and gender training. She learnt to prepare and use organic manures like vermicompost *Ghana*



It is important to establish a 'principles over people' norm in order to create a balanced space. We focus on 'democratic functioning' in all our community groups – they all sit together in a circle, meet in a neutral place and each member is encouraged to speak up, take up responsibilities and leadership roles.

Narendranath Damodaran
Executive Director, Professional Assistance for Development Action (PRADAN)

Jeevamrut and *Drabya Jeevamrut*. She adopted the system of rice intensification (SRI) to double her rice production, machan based vegetable cultivation in her homestead and applied organic repellents like *Nimastra*, *Brahmastra* for productivity enhancement. She was struggling to repay a debt of ₹40,000 earlier but managed to repay it with the SHG's support.

The various trainings received through the project have changed Uttara's personal and professional life. Her fear of social defamation reduced after she got the support of other members in *Sanskar*, the village organisation (VO) and the cluster level federation. Uttara shared that the philosophy of the project – to work to improve self and others – was just the kind of life she had dreamed about.

Now, Uttara works as a *Krishi Mitra* and works for the holistic change in the lives of 100 families. She trains members of 29 SHGs on ways to enhance agricultural produce to improve gross household income. As a *Krishi Mitra*, Uttara has collaborated with various collectives in her allotted villages to provide services such as organising VO level meetings to discuss and demonstrate the benefits of organic farming and sustainable agriculture, land based crop planning for farmers, cost-cutting in agriculture inputs and productivity enhancement, production enhancement techniques, organising crop cutting field days to analyse productivity enhancement and discuss steps involved in the process, and conducting farmers' field school to discuss and demonstrate pest and

disease management.

Uttara feels that working with women's collectives through the project has given her the courage to speak in public spaces, trained her to move forward and empowered her to lead a life of dignity. She has gained in self-esteem and as a *Krishi Mitra*, she is able to help others on various topics of sustainable agriculture. Through her training sessions, she is motivating other women to improve their condition. From a life of dejection, Uttara is now a person of responsibility, stature and an inspiration to others.

She says, "Neither can issues be solved easily, nor accomplished without dedication and hard work. Issues need to be brought to surface and everyone should collectively work towards solving them."

Custodians of their Own Destiny



The success of any initiative targeted at bringing about long-term social and economic impact in a community depends significantly on community members themselves taking ownership and responsibility for the initiatives and their progress.

One of the ways Axis Bank Foundation has done this is

by supporting the formation and nurturing of community-owned collectives. These collectives provide a platform for members of the community to organise themselves around specific objectives, participate and contribute to the success of various project activities. Various collectives have been formed to address different needs and objectives.

“The transformation process has been built around emphasising the beneficial social norms and repeated reinforcements on issues and challenges confronting the community. A collaborative approach with clear and simple messages aligned to the local mental models have been evolved for every community.”

Manoj Mishra
Executive Director, *Sahajeevan*

Paddy farmer harvesting a field of gold in Mandla, Madhya Pradesh



Village Organisations (VOs), Village Level Institutions (VLIs), Village Development Committees (VDCs) are collectives focused on addressing and solving village-level needs. These include infrastructure needs such as management of common lands and of the shared natural resources required for lives and livelihoods of the village community. The collectives work together on setting and monitoring rules around usage and sharing of these resources. They also plan and supervise projects such as setting up piped water supply, construction of approach roads for easier access to the villages and various other developmental activities that benefit the entire community.

“The people-centric development approach adopted by the project is creating the most impact. Thousands of SHGs, water user groups and FPOs have made it possible to create irrigation for several thousand hectares of land, made participatory Natural Resource Development plans, leveraged nearly 100 crores from mainstream government schemes and loans from banking institutions, and taken forward the development agenda with their respective panchayats to the district and State for rights and entitlements. All this would not have been possible without the project being focussed on people or without faith in institutions.”

Ashis Mondal
Founder, *Action for Social Advancement (ASA)*



Floriculture is a very efficient route for farmers with small plots of land. Dhvaniben is able to generate ₹38,000 per quarter from her patch of 4 guntas

Producer Groups (PGs), Farmer Producer Organisations (FPOs) and Co-Operatives are livelihood-based collectives that provide market linkages that help farmers and other producers source quality inputs such as seeds and pesticides at more favourable rates and sell their produce at better prices and

terms. Axis Bank Foundation's partners work with marginal and small farmers, aggregating their needs and produce through these collectives, bringing scale and, with it, better negotiating power. This helps individual small farmers avoid exploitation and unfair practices by middlemen and other agents.

These groups also help community members with scaling and livelihood planning, creating a mutually beneficial value chain of producers. For example, a group of producers would be engaged in growing saplings in nurseries, which would then be sold to farmers for further cultivation.

Water User Groups (WUGs) and Water User Associations (WUAs) are tasked with managing the water resources that have been created and made available through local watershed management projects. These collectives are responsible for maintaining the structures by employing valves men, electricians and other technicians as and when required, collecting user fees and ensuring equitable sharing of water.



The nearly-completed water harvesting structure resembles a miniature stadium



Self Help Groups (SHGs) and SHG Federations are savings-based groups which encourage and promote savings and provide affordable access to credit to members in times of need, thus avoiding dependence on local money lenders who charge exorbitant interest rates. Formed with a

maximum of 20, SHGs are the smallest collectives. Apart from their core objective of enabling basic financial transactions and documentation, SHGs also provide a useful platform for women to discuss their personal, family and village issues and come up with solutions for these.

SHG leaders listen attentively on the importance of savings and insurance

“We employ a multidisciplinary team of professionals from social, technical and finance backgrounds to provide capacity building and hand-holding support to the village communities. These professionals start out as implementers but their role evolves into advisors and mentors in the latter phase of the project in order to equip the community to become self-reliant – the ultimate goal. Complete self-reliance is achieved when the community organisations are able to identify their own problems, prioritise and then take the lead in solving the problem with minimal external support.”

Mohan Sharma
Executive Director, Development Support Centre

The various types of collectives work closely with their respective CRPs who play the role of mobiliser, organiser and facilitator for different activities. CRPs work through the collectives to provide information, build awareness and conduct meetings and trainings for the community on various topics such as livelihood planning, usage and maintenance of natural resources, techniques and best practices for farming and livestock rearing, effective marketing of produce, basics of financial literacy and other useful themes.

Working together with CRPs and other changemakers, the collectives have helped ensure the long-term success of various projects while making communities the true custodians of their own destiny.



Protecting the Commons for Enhanced Ecological Services

Grassland regeneration monitoring survey in progress after clearing of the Prosopis Juliflora weed patches in Kutch, Gujarat



Creation of rules and regulations to restore common land

The *Charagah Vikas Samiti* of Thana enhanced their knowledge regarding the management and development of the commons through training. Armed with relevant knowledge and know-how, they then proceeded to create their own by-laws for protecting the commons from limitless grazing and deforestation.

The provisions created by their by-laws provide a diverse set of solutions for some of the common issues faced by the community. They stipulate that if the Village Level Institution (VLI) executive committee members work under MGNREGA for eight days, then one day will be contributed towards developing the Common Property Resources (CPR). Preference will be given to women of any caste to be appointed as mates for any MGNREGA work site. The by-laws further state that residents of the village are not allowed to wash clothes in the water bodies which are meant to provide drinking water for animals. A fine of ₹51 is levied as a penalty for not following the rule. There are incentives for reporting the illegal cutting of fodder and penalty for those who cut it. For example, a resident of the village was fined ₹50 for cutting the branches of a tree in the protected land.

“The Gram Panchayats and the Gram Sabhas (mostly in the tribal geographies) are the empowered institutions and as part of the programme engagement, the plans are discussed with them and their inputs and suggestions taken through the women leaders on a regular basis.”

Rajendra Koshyari
Senior Project Officer, *Himmothan Society*

When a community works together to find solutions for their challenges, powerful change with strong ripples is often the result. This was evident in the Thana village of Bhilwara, Rajasthan, in the transformation brought about in myriad areas of their community life, through their combined endeavour.

The residents of Thana village were facing widespread degradation of their common

grounds due to extensive and unregulated grazing not just from their own village, but other neighbouring villages too. Continuous illegal encroachment from neighbouring villages had led to reduced fodder for their own livestock, causing serious problems in maintaining them. After much deliberation, the residents of the village, with support from the project team, formed their own committee to protect and monitor their forest and grazing areas.

While the strict enforcement of by-laws worked for their own village, they needed to take additional measures to protect their forests from degradation by other villages. To this end, they decided to appoint one of its residents as a security guard to patrol the area and help curb illegal encroachments. This strategy worked well. The neighbouring villages, realising the power of the collective action of the VLI, gradually stopped using the common areas of Thana village.

Use of government schemes to undertake watershed activities

Thinking about the broader impact of rain water harvesting led the committee to create plans to leverage funds from MGNREGA towards building water harvesting structures such as anicuts, contour trenches and check dams in strategic areas of the common land to improve rain water harvesting. Through their efforts, they have been able to protect close to 95 acres of land which takes care of the fodder needs of the village for nine months in the year.

A completed water harvesting structure in Bodia, Chhattisgarh



Anagad Singh stands on lush green grass next to a farmer pond

Improvements in the ecosystem services

The VLI reported that increased availability of fodder over the last ten years and the resultant savings have led to an increase in the number of goats reared by the households, resulting in further increase in income. The VLI also highlighted the effectiveness of the water harvesting structures in improving soil moisture content due to which the ground water level has increased over the last six to seven years. Now, the farmers in the village have reportedly brought more land under cultivation in the last seven years and have experienced an increase in their yield.



A thrilled Bharati Mahato can't stop smiling, as she poses with her newly born goat kids in Harjoda, Chakradharpur, Jharkhand

Augmenting income through increased biomass

The VLI shared their own calculation of annual savings through their efforts. Their village consisted of 200 households which reared a total of approximately 400 goats. Every goat had a daily consumption of close to 5 kg of fodder. The cost of fodder in the market is ₹5 per kg. This effectively meant that a total of ₹27,00,000 was being saved by the entire village every year, as the need to purchase fodder from the market was greatly reduced. This translated to every household saving, on an average, ₹13,500 per year.

Chanda Bai happily examines her plentiful papaya harvest in Oda village, Arnod, Rajasthan



"I admire the indomitable spirit of rural people and how readily their energy is channeled towards improving their living conditions or education or keeping undesirable actions in check. Axis Bank Foundation has been a big support in helping bring to surface this spirit in the people."

Jagdeesh Rao Puppala
Chief Executive, Foundation for Ecological Support (FES)

Improvements in the condition of women

The collective efforts of the VLI have benefited the womenfolk of the village in many ways. The women have been able to save labour and time in collecting the fodder for their livestock. Earlier, they had to visit two separate patches of grazing land to collect fodder for their animals and to obtain adequate amount of fuel wood. In addition, they had to fetch water for their animals for drinking and washing purposes. These activities took away four to five hours of their time every day. With the restoration of the

grazing land and the construction of cattle ponds, women are now able to collect fodder from within one grazing land and send their animals to the cattle pond.

These efforts have significantly reduced the drudgery for women who now save two to three hours every day which they can use for other beneficial activities such as wage labour. Considering a minimum wage of ₹130 for eight hours of work under MGNREGA, an effort of two hours over a month is worth ₹975

(approximately) and close to ₹12,000 a year. Moreover, the opportunity to rest also translates into better health for the individual and benefits the household as the women can devote more time to the family. The quality of life improves, overall.

With such direct and indirect benefits stemming from the protection of common property resources, the VLIs see merit in developing the remaining 60 acres of revenue wasteland to partial land for common good.



The Steady Hand of Change

From being a new bride in a new village, ostracised by the community for being “too educated”, to becoming Board Member and President of a thriving people’s institution, it has been a long but immensely satisfying journey for Savitri Bai, 29 – a true changemaker.

Savitri Bai moved to Loharpura in Bundi district of Rajasthan after her marriage to Laxman Goud, a small farmer. In a community that is used to the traditional role of women as housewives, Savitri Bai, who had passed her matriculation, was initially kept at arm’s length by the residents of the village who considered her needlessly qualified and educated. However, with her willingness to take on active roles and help others in the community, she gradually became a role model and a catalyst for positive change, gently proving the community wrong on the futility of women’s education.

Savitri Bai’s journey started when the project team began encouraging women in Loharpura to form Self Help Groups (SHGs) and take on leadership roles to bring about the social and economic changes they wanted to see in their village. Savitri Bai seized the opportunity, assisting all the village SHGs with conducting meetings, maintaining records and other tasks and making them the best-run SHGs in the region.

She soon took on additional responsibilities, helping SHGs in other villages and becoming one of the first Service Providers in the project, as well as a *Krishi Sakhi* (Farmer’s Friend), helping other farmers implement best practices and technique to improve productivity. Adopting a proactive and hands-on approach, Savitri Bai tested new practices in her own field and then visited 5-8 fellow farmers each day, conducting *Krishi Pathshalas* (Farmer Field Schools) to

demonstrate the techniques, hand holding them until they started achieving better productivity, and recording the results.

In 2011, Samridhi Mahila Crop Producer Company Ltd. (SMCPCL) was formed with 600 marginal and small farmers, with the objective of providing market linkages to help its members source agricultural inputs as well as sell their produce at fair and favourable terms. Savitri Bai, with her proven leadership skills and penchant to help others, was chosen as the first President of SMCPCL and a member of the company’s board.

Taking on this new role and responsibility came with a daunting set of personal and professional challenges. Savitri Bai had to balance her duties as a mother and housewife with the demands of her new job. She had to convince her husband to let her travel alone to nearby towns and villages as part of her work. And with no prior business experience

and a fear of speaking in public, she initially felt intimidated by government officials, potential business partners, and complex bureaucratic procedures. However, the project team supported and groomed her through the years - sending her on exposure visits to other Farmer Producer Organisations (FPOs); providing training on FPO management, finance and accounts; organising quarterly residential trainings at the MSME Institute in Jaipur; and even sending her for a course at SEWA in Ahmedabad for women leaders to become successful entrepreneurs. With their support and as she gained experience, Savitri Bai gracefully took on and overcame her challenges one at a time.

Today, under Savitri Bai’s steady and able leadership, SMCPCL has grown into a 2400+ member organisation. It procures agricultural

Through our engagement in the villages, we have learned about the community’s concerns and their realisation of the emerging threat and loss and degradation of natural resources. Communities have come together to adopt measures which can improve soil health and are slowly making a shift towards practices that can conserve water and minimise the use of chemical fertilisers.

Prasanna Khemariya
CEO, SRIJAN - Self-Reliant Initiatives through Joint Action

historically faced from the *Aaratiyas*. SMCPCL also helps farmers leverage government schemes

inputs like seeds, insecticides and pesticides on behalf of its members and manages the sale of their crops like soya bean, wheat, mustard and barley. The company’s licensed collection centres located near the markets use fair-price practices to procure produce and scientifically determine quality as opposed to the judgement-based payments of the money lenders and middlemen, locally called *Aaratiyas*. Collective purchase and sale have also fetched better prices for the farmers. SMCPCL has tie-ups with large companies such as Bunge, Ruchi Soya, Soufflet, Adani and others to supply them their produce. The company also provides affordable credit at reasonable interest rates to its members. All this has freed its marginal and small farmer members from the exploitation they have

and programmes, and periodically organises fairs where agriculture experts, *Krishi Vigyan Kendras* (KVKs), agriculture inputs companies and government officials come and share information. Importantly, beyond economic contributions to the lives of its members, SMCPCL has helped create an identity and recognition of women’s roles in farming, which is often overlooked.

Savitri Bai has come a long way from the new bride who moved to Loharpura many years ago. And along the journey, she has helped gradually transform the lives of her fellow farmers in numerous ways. She continues to lead SMCPCL and has become the backbone of an emerging community institution, who looked beyond the traditional role of a woman in a village.



Building the Bridge to Success



Youth from Banni village in Kutch, Gujarat, engrossed in field work training

The success of a project is shaped almost entirely by the people in charge of driving it on the ground. Axis Bank Foundation has built long-term partnerships with local NGOs to leverage their strength of their experience on the field and thematic expertise. Their deep and long-term engagement with local communities gives them the knowledge of local needs and the advantage to generate solutions bottom-up, from the communities. This makes project teams on the field locations vital in transforming a project from a concept on paper to reality, playing a pivotal role in the effective execution of every aspect involved. Very often, their experience and expertise are what makes or breaks the project.

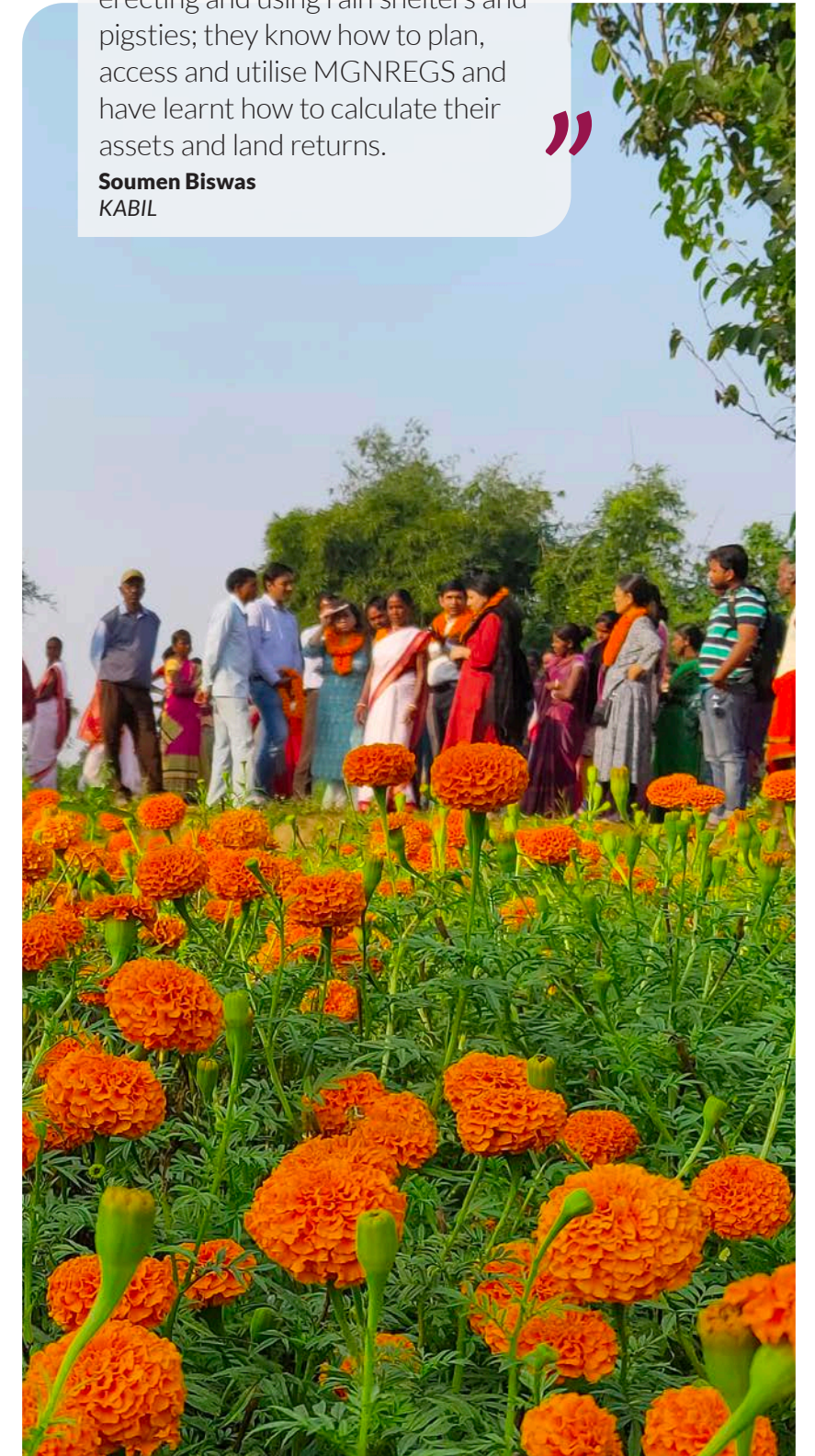
As the first point of contact for the communities and their leaders on the one hand and the implementing organisation as well as the broader ecosystem of stakeholders on the other, project teams on field locations act like bridges. These bridges provide a smooth passage for the sharing of knowledge and perspectives and are catalysts for collaboration, which is the cornerstone of a project. No one better understands the pulse of the community and the myriad social and cultural nuances that make each of them unique and distinguished from each other as they do, by dint of their deep familiarity and keen understanding of their specific issues and challenges. This knowledge is often gained through immersive practical experience, which gives rise to an empathetic understanding of the complexities that are often involved and the sensitivity to address them in an equitable manner.

Project teams working on field locations provide critical insights that are crucial to formulating the strategy and approach for the projects, and then spearhead the implementation. The experience and strength of the team, successful management of intra-community dynamics and cultural preferences, combined with their prior experience of the localities where the projects are based, are all factors that contribute to the creation of an effective strategy.

One of the vital roles that project teams on the field play is that of a catalyst for initiating discussions, which are often the first step towards meaningful dialogue about change. They skilfully seed the first thoughts about the need for transformation among the communities. They encourage and inspire them to visualise what 'development' could mean tangibly, in their particular context. This kindling of aspiration propels the communities towards willingly participating in activities that will finally bring in the desired change. Project teams play an important part

“With a little nudge from the project teams, there has been a gradual shift in the community’s mindset – from ‘traditional to commercial’ – and also increased awareness about new technologies and approaches. A large number of families have started erecting and using rain shelters and pigsties; they know how to plan, access and utilise MGNREGS and have learnt how to calculate their assets and land returns.”

Soumen Biswas
KABIL



The ABF team interacts with members of the Lakhi Mahila Mandal on their site visit to the flower fields of Sutri village, Jharkhand

in facilitating these activities based upon their acute understanding of the abilities and preferences of the communities involved. Their work doesn't end with this, though. They provide continuous guidance to the communities through the entire life cycle of the project, till completion. They are the invisible glue that holds the many complex parts of a large piece together.

Identifying and training leaders from the community and building a cadre of champions at the grassroots level to work on various thematic areas is one of the core responsibilities of project teams. Working collaboratively with the *gram sabhas* and Self Help Groups (SHGs), they choose the best people for the job and mould them into effective change agents who carry the projects efficiently on their shoulders. Leaders are chosen from across different levels of the community to ensure diversity of thought as well as an inclusive environment, which is critical for the success of a project.

A successful project is the result of collaboration between a broad array of diverse stakeholders like the communities, the implementing partner, relevant government departments, financial institutions who can provide easier access to affordable credit, and markets, where they are pertinent, amongst others. The critical task of networking with each of them and building an empowered and thriving ecosystem is carried out by project teams on field locations.

The impact that these networks create in the lives of communities are far-reaching. From pursuing their livelihoods gainfully to getting access to different government welfare schemes that can help them improve their quality of life, these networks play an essential role. The numerous alliances that the project teams help to build and the relationships that they nurture, help the Community Resource Persons (CRP) access the right information and training that they require, ultimately leading to

The women of Anand village, Gujarat, sit in rapt attention during their exposure on fodder development



Through Axis Bank Foundation's support, we have been able to overcome challenges and now we have created regular access to water for irrigation and drinking purposes, built-up knowledge of standard agricultural practices, created agricultural extension support systems, created market linkages and mobilised convergence from government and other institutions.

Kanhaiya Choudhary
Chief Executive Officer, Navinchandra Mafatlal Sadguru Water & Development Foundation (NM Sadguru)

the betterment of their lives and livelihoods.

The circle of influence that the project teams have is a significantly large one and not limited solely to the communities or even the immediate network of stakeholders within which they operate. They are advisors to the implementing organisations and often

provide critical and strategic inputs and insights to the senior management for policy advocacy, based on their invaluable on-ground experience and analyses of situations. Their inputs help, directly and indirectly, to set in motion policy planning exercises at local, regional and national levels. They also influence the implementation of programmes

through various channels as their invaluable perspectives help make informed decisions about the best strategies, methods and tools to use. Like wheels within wheels of a large and complex machine, project teams on field locations work quietly to ensure the entire machinery is performing flawlessly and without disruption, leading to transformation.

The key role of an implementing agency is to understand the problems and issues faced by the target communities, and lay down the effective execution strategy along with the community to bring about the intended change. In addition to this, identification of gap areas and course correction during this execution is also of vital importance to the implementing agency.

Ganesh Neelam
Executive Director, Collectives for Integrated Livelihood Initiatives (CInI)

Meet the Sentinels

Axis Bank Foundation's Skilling programme is essentially driven by four categories of people — Mobilisers, Counsellors, Trainers and Centre

Managers — who play a yeoman's role in guiding, supporting and equipping a candidate who goes from being unskilled to being gainfully employed.



“Youth4Jobs focusses on the challenging but transformational work of ensuring youth with disabilities are skilled and linked to sustainable livelihoods. We have achieved scale pan India in just 8 years for two reasons: we place youth with disabilities and their parents at the heart of our work. And we change the mindsets of three “C”s - Companies, College educators and Community - to demonstrate there is “ability in disability”. What energises us is the fact that giving a job to one youth with disability can pull the entire family out of poverty.”

Meera Shenoy
Founder, Youth4Jobs Foundation (Y4J)

Excited youngsters attend their on-the-job training at McDonald's



Students engrossed in their practical training



The skilling interventions start with the 'mobiliser', the skilling landscape's equivalent of a CRP, who prompts communities into action. They are the prime representatives of the implementing organisation in communities and help map the areas, the communities from which trainees could be selected and identify potential trainees. They disseminate information about the organisation and different courses, and make the trainees understand how the skill training programme can shape their careers, and by effect, their lives.

In the course of skilling a community, 'counsellors' are the next category of people who potential trainees meet at the training centres. They speak with the trainees, gaining a deep understanding of their domain interests and their future plans, and help them come to a decision on what trade is best for them. They also brief the trainees about the possible career trajectories in their chosen domains.

Then come the 'trainers', who take the trainees through several layers of information on their chosen trade and equip them with the beginner's tools they will need. They also introduce the trainees to the employees they will be working with at their organisations, and make sure that the new joiners are comfortably settled, assuming the role of all-round mentors. Through real-life examples and their own experiences, they give the trainees vicarious experience and solutions to tackle real-world problems. The team at the centre also dispenses

soft-skills training, which adds to overall personality development and helps in job interviews, how to work in a team, work ethics and discipline and communicative English. The new joiners are also exposed to simulated real-world environments through team building sessions, group discussions, public speaking and interviews, along with industry visits giving them hands-on experience and making them ready for the workplace.

Finally, it is the 'centre manager', who along with all the other centre staff, keeps a close check on not only the new trainees, but also potential employers. Trainees awaiting placement are briefed on

industry trends and sensitised to workplace requirements. Training centre workers also attend job fairs to contact placement agents and potential employers, generating opportunities for trainees to get face-to-face interviews, as well as telephonic ones.

Finally, some partner organisations, such as Youth4Jobs Foundation (Y4J), hold sensitisation workshops amongst corporates to create awareness on roles that can be offered to People-with-Disabilities (PwDs) candidates. They work with Human Resource departments to map job roles and design policies to create an enabling work environment for the PwDs candidates.

CENTRE MANAGER

GAMIT YOGITA MOTILAL

LOCATION: Gunkhadi village, Tapi district, Gujarat
PARTNER: Aga Khan Rural Support Programme (India)
(AKRSPI)



Paying it Forward

Hailing from the Gunkhadi village of Tapi district in Gujarat, Gamit Yogita Motilal a.k.a. Yogita is a Centre Manager in Axis Bank Foundation's skilling programme. The daughter of a farmer, who dreamt of her becoming a teacher, Yogita has today, come a long way, in not only fulfilling her father's dream but also playing an important role in transforming the lives of the local youth.

After successfully clearing her Higher Secondary examination, Yogita, with the help of her father, went to Bharuch to study and obtained a Diploma in Office Administration. Upon graduation, she joined a local English medium school and worked there for two years. But something

was missing – she was feeling stunted, both personally and professionally, and under-utilised with what the school had to offer.

At this point, she happened to connect with an old friend who was working in Dangs and who explained how her work seeks to impact the development of the local community in the region. Inspired, Yogita applied for the position of an English and life skills trainer at a Yuva Junction Centre.

In April 2016, Yogita was appointed a Trainer at the Dediapada Centre in the Narmada district of Gujarat. Her first stint as a Trainer was a challenging one, not only because she was in completely

new surroundings with her village over 200 kms. away, but because her role was very different to that of a teacher, which she was accustomed to. There were multiple occasions where she retrospectively considered her decision, but gamely hung on, undergoing several trainings herself, which groomed her as a facilitator and gave her the much-needed confidence. By the end of two years she had completed all training programmes including the master training programme, which is a refresher course, and became one of the best trainers in the programme. She was then transferred to another Centre in Selamba, in the same district. In the new Centre, her role significantly expanded as now she had to mobilise the youth to join the Yuva Junction, train them and even manage the

administrative activities of the Centre.

With her exemplary performance being noticed, Yogita was, in 2019, transferred to a new Yuva Junction Centre in the Waghai Block of the Dangs district as a centre manager, where she is responsible for establishing and making the centre fully operational. She manages the day-to-day operations of the centre including procurement of office supplies, office administration, recruitment of staff, training new trainers and mobilising students to join the centre.

Apart from training students in English and life-skills, she works with her team to plan new batches, mobilise village youth, meet parents and community members

and network with schools and colleges. She also organises trips to work locations, giving trainees the opportunity to scan the market and gain real-world exposure. However, placing students and providing them post-placement support is her key job responsibility. During 2019-20 the Centre, consisting of Yogita, 2 Trainers and 1 Mobiliser, has trained 100 youths and has successfully placed 70 of them with monthly salaries of up to ₹10,000.

From the very day she joined the Yuva Junction Centre, Yogita has taken up and successfully delivered numerous challenging tasks which has exhibited her hard work and management skills. In the last four years, Yogita has worked in three Yuva Junction Centres and has moved from a Trainer to a Centre Manager. Market

scanning remains her favourite responsibility where trainees go to different potential employers and apply for jobs and attend interviews, getting first-hand experience and equipping them to face the real world.

Initially overwhelmed and reticent to talk to potential employers and HR personnel, Yogita now manages the entire placement related work starting from collecting job leads, lining up youths for training, interviews, coordinating and taking them through joining formalities and even sometimes resolving conflicts between employers and trainees.

Yuva Junction Centres are located in rural areas and are focused at fulfilling the career aspirations of local youth, enabling them to adapt to the changing skill requirements of industries. In this light, the training modules at the Yuva Junction Centres provide holistic training to create a job-ready workforce by imparting knowledge in basic English, IT literacy, life skills and trade skills. The host of trade skills that the Yuva Junction Centres train the youth in are Retail, BPO, Computer Hardware, Nursing, Beauty and Wellness and sewing and stitching.

When you speak to her, you find a feisty professional who draws satisfaction for her work and what stands out the most is the fact that it is making a difference in the lives of local youth who now have the opportunity to be trained and get good jobs. Focused on getting more girls into the mainstream, she regularly meets and counsels their parents, and motivates them to send their daughters for training classes so that they become financially independent.

Yogita, along with training and placement, feels that career counselling of youth is an important area and she wants to work on that. As part of this objective, she has already started conversing with local schools and colleges to collaborate with them for career counselling sessions.



Championing the Response to a Pandemic



A practical demonstration of social distancing and hand hygiene in Ghataguda village, Nabrangpur, Odisha

The advent of Covid-19 in the country in March 2020 and the subsequent lockdown across the country have made a significant impact on people from all sections of society, in cities and villages alike. While the danger on the health front continues, the economic hit on the poor, especially in rural areas, has been equally bad. Axis Bank Foundation's CRPs and the grassroots leaders they work with – the frontline warriors – got first-hand experience of the challenges that communities faced after

the first week of the lockdown. Loss of daily wage income, halting of infrastructural work and closure of markets where the Rabi crop would have been sold were all heavy damages. Even preparatory work for the Kharif crop season couldn't be done due to lack of mobility. To add to this, limited savings and backup arrangements, lack of awareness about the symptoms, prevention and treatment of Covid-19 and paucity of access to healthcare facilities were serious concerns.

The lockdown meant no mobility for the project staff working in the villages. Unable to be present on the ground, the CRPs and grassroots leaders were forced to do things differently, as they strived to create their own space, to understand the needs of the community, and worked towards planning and implementation of activities to fulfil those needs.

They were greatly aided in their work by the availability of mobile network that enabled a continuous flow of information flow, in terms of the communities' needs. Once ascertained, the CRPs were able to spearhead the planning and created awareness of the disease and how to prevent the spread. Their awareness campaigns included activities like sensitisation about social distancing as part of their daily activities through WhatsApp groups, awareness videos, wall paintings and pamphlet distribution; importance of washing hands regularly, using hand sanitisers, masks and maintaining physical distance; people were made aware of the symptoms and guided them to visit the local Public Healthcare Centres (PHC) in case anyone experienced any kind of worrying symptoms.

They did not limit themselves to generating awareness, but provided health and hygiene support in the form of identifying the people who needed immediate relief and distributed sanitisation kits comprising soaps, hand sanitisers and Hypo Sodium Chloride sprays, and sanitary napkins. They provided PPE kits consisting of masks, gloves, soap, hand sanitisers, etc. to the frontline staff like health workers, police, functionaries at *gram panchayat* level and community leaders.

They sought to supply a month's ration kits comprised of flour, dal, rice, sugar, tea, masala and oil to those households that they found to be in dire need. The local

producers organisations also helped in preparing the packages of dry ration by accumulating produce, processing wherever needed, and handed them over to the CRPs for distribution. After the government's announcement of additional supplies through the Public Distribution System (PDS), people who could afford it, were linked to the PDS shops for accessing rations. In addition, they sought to improve self-sufficiency using the kitchen garden route by distributing seeds to families to grow vegetables in their kitchen gardens. This also helped improve nutrient and food security, while helping them tide over the following two months. Community members have said that they were able to manage food owing to increased productivity on their farms and the added vegetables they grew round-the-year to support food requirements of all family members during this time.

While focusing on meeting immediate requirements they were not negligent towards the Foundation's goals of creating livelihood support. They engaged with Self help Group (SHG) members to start production of masks to meet the local requirement. They also trained some SHG members to produce hand sanitisers for local requirement, leading to immediate cash income generation for the women.

The CRPs and the grassroots leaders provided farmers who have had a good Rabi yield with proper storage facilities till the markets could open again. The storage kit consisted of good quality 50kg plastic bags and tarpaulin sheets. At the same time, they enabled door-to-door vegetable marketing through the producer groups thereby supporting both the producer and the consumer. As a result of instituting farmers' groups which had planned well in advance, they were able to sell some of their agricultural produce through established market linkages, though



Covid responder in action

in distress sale prices.

Migrant workers returning home from cities were tracked, their data was provided to the local administration for testing and quarantine, and they created awareness among the members of the returning workers' families about the precautions to be taken once the migrants reached home.

Not just that, they also actively helped track those migrants stuck in other places, and connected them to support from civil society organisations or the government wherever possible for health issues, food availability etc.

Finally, they set up quarantine centres in the schools and *Panchayat* offices for home-bound migrant workers. The centres were equipped with sanitisers, beds, drinking water, food supply, fans and bathrooms. In some areas, common kitchens were also set up to feed the migrants who were quarantined, once back in their villages.

Not just the pandemic, the challenges continue as well. Since group gatherings are not allowed physical meetings are being conducted on the phone and over the internet



through digital applications. Trainings are also taking place through video calls. As a result, internet data allowances have been increased for the leaders. SHGs have become the platform for launching new Covid-led requirements such as making masks and soaps which are in demand now. Farm-based livelihoods have been affected as *Rabi* crops haven't been sold in some places in the absence of transport facilities or closure of markets. Sale of livestock has also been affected as traders from urban areas are not being able to travel to make procurements. Many villages have turned their schools and other buildings into quarantine centres for the incoming brethren returning from the urban areas, and the CRPs and grassroots leaders remain actively engaged in addressing the challenges as best as they can.

Acknowledging the excellent on-ground work being done by the CRPs and grassroots leaders, the Axis Bank Foundation team played a strong support role in helping them understand the local challenges of the community and supporting them in finding local solutions through constant dialogue. The team ensured that the CRPs had all the information that they might require to continue their efforts efficiently and seamlessly. While they were working hard to keep preventive measures strong at the community level, the team ensured that the CRPs themselves had access to safety equipment such as masks and sanitisers. They also made sure the CRPs always had access to sufficient data packages so that their mobile

Usually one of the most crowded spots in a village, social distancing is well in order around this water hand-pump in Hatibeda village, Nabarangpur, Odisha



Relief material being packed, with due precaution, by SHG members in Bardei village, Nabarangpur, Odisha

phones would be functional and useful in their day-to-day operations.

Covid-19 is a global pandemic hitting countries across continents. In India, while governments, at the central and state levels, and officials at city, district, and taluka levels have been valiantly battling this disease, the

tireless efforts of frontline warriors like the CRPs and the grassroots leaders working on the ground have played no small part in helping contain the spread of the disease. At the same time, they have ensured that people's economic hardships are alleviated to some degree, helping them tide over this crisis.

WASUNDHARA SEVIKA

MALTI DEVI

LOCATION: Ganaloya village, Khunti district, Jharkhand
PARTNER: Watershed Organisation Trust (WOTR)



On the Frontlines



Malti Devi is a resident of Ganaloya, a small village under Murhu Block on the banks of the river Banai, with 350 families comprising 1500 residents. Though small, Ganaloya has a weekly Gram Sabha meeting where the residents resolve their issues. They also have a middle school and high school, and are proud of the fact that 80% of the residents are educated.

JOHAR (Jharkhand Opportunities for Harnessing Rural Growth) is a government programme under the Rural Development Department of Jharkhand Government. It is implemented by the Jharkhand State Livelihoods Promotion Society. Malti is a key member of an all-women farmer's producer group in the village under the JOHAR programme. This group has led a solar lift irrigation project and the members cultivate vegetables and other crops through this project.

Malti as a 'wasundhara sevika', has been actively working with the project teams towards the betterment of her village, but the Covid-19 pandemic and lockdown has created problems - her all-women farmer's producer group is struggling to sustain the activities, there is a significant rise in unemployment, and a possibility of starvation in the village. However, the pandemic has not stopped Malti, but only pushed her to take significant action. With the support of the Gram Panchayat, Malti facilitated PDS ration distribution in the village. Her producer group also distributed free kitchen (Mukhyamantri Didi Kitchen) to the most vulnerable people of the village, including pregnant women, widows and the aged. The group has also organised awareness programmes on social distancing, hand washing and sanitising and use of masks and other protective gear.

Malti shares 'I have been able to do good work and contribute towards the wellbeing of my community during the lockdown thanks to the support of the project team'.



In November 2019, Board Members of Axis Bank Foundation visited the DHAN Vayalagam Tank Foundation (DVTF) in four villages in the Madurai and Sivaganga districts of Tamil Nadu.

The itinerary began with a discourse on DVTF's core philosophy. This led to a discussion on spending patterns of the community after their incomes increase by participating in project activities, and later, the role of technology in water-based interventions. The Board also visited the villages of Kogampatti, Kottampatti, Karungalakudi and Vengaipatti, where they were demonstrated the impact of tank renovation and deepening, on local communities. The maintenance activities carried out on the tank increased its storage

capacity by 60.5 lakh litres, which has enabled 20 additional acres of land to be cultivated, along with a second crop in the agricultural year. 14 wells have also been recharged as a result of the work, reducing the community's dependency on the tank for its water-needs. All these factors have resulted in a notable decrease in people migrating for employment.

The Board also met with members of Agriculture Finance Groups (AFGs) and office bearers of the Kottampatti Farmers Producer Company Ltd. (KFPCL), who described their operating model, and how it has benefitted the member-farmers. They supply agricultural input material to farmers, procure harvested coconuts and market them, thus reducing the dependence on local agents and

preventing the farmers from paying heavy commissions. They also train farmers and link them to resource institutions such as Krishi Vigyan Kendras (KVKs) and other Farmer Producer Organisations (FPOs) in the region.

The delegation visited the Vayalaga Vanoli Community Radio station to gain a better understanding of its community engagement programmes. The station is an important institution of local culture and social activity, generating awareness on agriculture practices, entitlements, and crop insurance, while also connecting farmers with experts who resolve their queries on pests, disease and micro-nutrient deficiencies in crops, amongst other things. The Board's visit was a prominent affair, covered by both national and regional media outlets such

as The Hindu, The Times of India, Madurai, YourStory, Dina Sangu, Makkal Mugam, Tamil Anjal, Ullatchi Saral and Urimai Kural.

At the heart of these interventions are the grassroots leaders and community-owned and community-managed collectives that mobilise communities. They enable various other stakeholders' participation at various levels who steer processes, creating the ripple effect of impact across sectors. It starts from the villages in the tank works, catalysing the requirement for financial investments in AFGs to improve livelihoods and linking farmers to the markets through the PCL. It is the presence of these people which ensures stability in project operations.

The Way Forward

Rajesh Dahiya

Executive Director, Corporate Centre, Axis Bank & Trustee, Axis Bank Foundation



The Covid-19 pandemic has fundamentally changed our world. After a period of collective anxiety, conversations have now started about the 'new normal' – for business life and social life. Over the coming weeks and months, these conversations will grow as we all navigate through a shared journey of learning about the 'new normal'. The next logical step should be to get comfortable with the change, and acknowledge that change was to be expected – be it in technology, society or governing systems – albeit at a different pace. The irony of the 'new normal', however, is that it has in some ways accelerated change, such as in technology and governance systems, while in other aspects it has pushed us all a few steps back owing to its impact on some sections of society.

In thinking of a way forward for Axis Bank as an organisation, our investments made over the years on the digital front are coming to fruition, as in these challenging times we have been able to seamlessly run a large bank from our own homes or non-office locations. These experiences have encouraged us to look at a new approach to working, and a project called "Future of Work" (FOW) is in progress. This project envisages continued remote-working, hiring people from any corner of the world and also increasing diversity. Bigger opportunities will emerge for the physically challenged. Gig workers can have a larger role to play. Our workspaces will need to undergo a major metamorphosis and become more agile. The new work ecosystems will be redesigned keeping our employees' social, emotional and mental health needs at the centre.

Human beings are designed for change; we build networks around ourselves that grow with time. In this period, however, some of our social structures will be redefined. Our younger employees, for example, learn about the work environment by being in the physical environment, or about teams by physically working in teams. Since this will not be possible for the immediate future, we must be prepared for the change it will entail. Similarly, governance systems will have to be altered, and large responsible corporates will come forward to lead this change.



Teamwork and social distancing displayed by the workers on an MGNREGA project during Lockdown in Tati village, Khunti Jharkhand

When we think about a way forward for Axis Bank Foundation, we must take into account the shift of manpower. Axis Bank Foundation has done significant work in the area of rural migration. A large part of our focus has been on ensuring that sufficient livelihood opportunities are generated in the villages in order to stem migration to cities. Today, these same villages have their people returning home and we are seeing the flipside of the coin. A good outcome to this is that now we must focus on empowering our villages and developing them to provide more livelihood opportunities for these people. At the same time, back in the cities, we must value these human resources and create opportunities and infrastructure for those who may want to come back to the city in the future.

The Foundation has not lost sight of its five-year or even ten-year goals. It takes 7-10 years to get one group of people out of poverty, and if we lose sight of our goals, we will have to start from scratch. While our programmes have been designed with certain goals in mind, our focus in the midst of the pandemic has been the day-to-day management of the situation to minimise impact. Currently, we are in the

relief stage and ensuring that people receive immediate support. Saving lives, providing food and ensuring hygiene, health and prevention of the spread of the disease are immediate steps that the Foundation has taken.

Company profits may be impacted, and this will affect CSR funding overall in India. The silver lining is that, in turn, this will encourage the social sector to strengthen their programmes and better manage their resources. Crises bring communities and people together. Our focus is to make our local panchayats stronger; we want to help our Village Organisations participate more actively in our programmes, and let them take ownership wherever possible. I believe that the local authorities can play a central role in bringing communities together. Even if there is a slight shift in resources, the self-sustainability of the programme should keep increasing – this can only be done through the people. We will become more efficient and creative in the way we use our resources and the way we spend our money. New models will emerge; we will work more closely with the social structures on the ground to extract better value out of every engagement.

Soon, the world will slowly move into a stage when we will learn to live with it – either Covid-19 will become weak, or we will become strong. In other words, we will build resilience. MSMEs and local businesses across the country will emerge stronger and be able to provide more opportunities for employment in the smaller cities, and because of migration, the mega-urban centres will flourish with fewer constraints. Deconcentrating of businesses and mindsets will be a big part of this stage, as there will be a more equitable spread of resources.

The learnings that we must take forward with us are that agility is key, the days of a single-model approach have gone, the very basics of leadership must be redefined and that multi-skilling will be a key requirement for everyone – from top management to frontline people to social sector employees. The current situation has opened a window for us, to re-evaluate our priorities. As the year progresses, newer leaders and businesses will emerge. And with them, new frameworks will be born. What we must accept is that much will change in this short window of time, and we must make the best use of it.

Programme Partners



Access Livelihoods Foundation

FOUNDERS: G V Krishnagopal, Swaminathan, Sarat Kumar
ABF PARTNER SINCE: 2019
OUTREACH: Andhra Pradesh, Telangana and Maharashtra

Action for Social Advancement (ASA)

FOUNDER: Ashis Mondal
ABF PARTNER SINCE: 2017
OUTREACH: Chhattisgarh and Madhya Pradesh

Aga Khan Rural Support Programme (India) (AKRSPi)

FOUNDER: HH The Aga Khan
ABF PARTNER SINCE: 2013
OUTREACH: Bihar and Gujarat

Bharat Rural Livelihoods Foundation (BRLF)

FOUNDER: The Government of India
ABF PARTNER SINCE: 2018
OUTREACH: Chhattisgarh

Centre for Microfinance

ABF PARTNER SINCE: 2018
OUTREACH: Rajasthan

Collective for Integrated Livelihood Initiatives (CINI)

ABF PARTNER SINCE: 2018
OUTREACH: Gujarat and Jharkhand

Development Support Center

FOUNDER: Late Anil C Shah
ABF PARTNER SINCE: 2018
OUTREACH: Maharashtra

Dhan Foundation

FOUNDER: M.P. Vasimalai
ABF PARTNER SINCE: 2011
OUTREACH: Odisha

Dhan Vayalagam (Tank) Foundation

FOUNDER: M.P. Vasimalai
ABF PARTNER SINCE: 2011
OUTREACH: Tamil Nadu

Dilasa Sanstha

FOUNDER: Late Madhukar Dhas
ABF PARTNER SINCE: 2011
OUTREACH: Maharashtra

Don Bosco Tech Society

FOUNDERS: The Salesians of Don Bosco
ABF PARTNER SINCE: 2012
OUTREACH: Rajasthan, Uttar Pradesh, Bihar, West Bengal, Madhya Pradesh, Andhra Pradesh, Kerala, Punjab, Tamil Nadu, Delhi, Jharkhand and Chandigarh

Foundation for Ecological Security (FES)

FOUNDERS: Dr. Amrita Patel, J.C. Daniel, Duleep Matthai, A.N. Yellappa Reddy, Samar Singh, Deepak Tikku, Mahendra Vyas
ABF PARTNER SINCE: 2014
OUTREACH: Karnataka and Rajasthan

Harsha Trust

FOUNDERS: Bismaya Mahapatra, Chivukula Venkat Mahadev Rao, Nihar Ranjan Tripathy
ABF PARTNER SINCE: 2012
OUTREACH: Odisha

Himmotthan Society

ABF PARTNER SINCE: 2018
OUTREACH: Uttarakhand

Ibtada

FOUNDER: Rajesh Singhi
ABF PARTNER SINCE: 2019
OUTREACH: Rajasthan

KABIL

FOUNDER: Achintya Ghosh
ABF PARTNER SINCE: 2018
OUTREACH: Assam

Kalanjiam Foundation

FOUNDER: M. P. Vasimalai, on behalf of DHAN Foundation
ABF PARTNER SINCE: 2019
OUTREACH: Kerala

OUTREACH | Andhra Pradesh | Assam | Bihar | Chandigarh
Chhattisgarh | Delhi | Gujarat | Himachal Pradesh | Jharkhand
Karnataka | Kerala | Madhya Pradesh | Maharashtra | Meghalaya
Odisha | Puducherry | Punjab | Rajasthan | Sikkim | Tamil Nadu
Telangana | Uttar Pradesh | Uttarakhand | West Bengal

Keystone Foundation

FOUNDERS: Mathew John, Snehlata Nath, Pratim Roy
ABF PARTNER SINCE: 2019
OUTREACH: Kerala

Nav Bharat Jagriti Kendra (NBJK)

FOUNDERS: Er. Girija Nandan, Er. Satish Kumar, Er. P.N. Sharma
ABF PARTNER SINCE: 2007
OUTREACH: Jharkhand and Bihar

Navinchandra Mafatlal Sadguru Water & Development Foundation (NM Sadguru)

FOUNDERS: Late Harnath Jagawat, Sharmishtha H Jagawat
ABF PARTNER SINCE: 2014
OUTREACH: Gujarat and Rajasthan

People's Rural Education Movement (PREM)

FOUNDERS: Dr. Jacob Thundyil, Dr. Chacko Paruvananay
ABF PARTNER SINCE: 2011
OUTREACH: Odisha

Professional Assistance for Development Action (PRADAN)

FOUNDERS: Deep Joshi, Vijay Mahajan
ABF PARTNER SINCE: 2011
OUTREACH: Madhya Pradesh and Chhattisgarh

“In order to catalyse change at the grassroots, the implementing agency’s role is to ignite the aspirations of the community for change to begin. The implementing agency enables the community to be inspired and build its will power for bringing about the change. This approach may take a lot of time initially, but it has a spiralling effect at later stages in community mobilisation.”

Mallika Srivastava
Executive Director, Centre for Microfinance

Sahajeevan

FOUNDERS: Sandeep Virmani, Sushma Iyengar, Gagan Sethi, Dr. Mukund Anant Ghare and Yugandhar Mandavkar
ABF PARTNER SINCE: 2019
OUTREACH: Gujarat, Rajasthan, Himachal Pradesh, Maharashtra and Telangana

Samaj Pragati Sahayog (SPS)

FOUNDERS: P.S. Vijayshankar, Dr. Mihir Shah
ABF PARTNER SINCE: 2011
OUTREACH: Madhya Pradesh and Maharashtra

Self-Reliant Initiatives through Joint Action (SRIJAN)

FOUNDER: Ved Arya
ABF PARTNER SINCE: 2012
OUTREACH: Rajasthan, Madhya Pradesh and Chhattisgarh

Seva Mandir

FOUNDER: Dr. Mohan Singh Mehta
ABF PARTNER SINCE: 2019
OUTREACH: Rajasthan

Udyogini

FOUNDER: Ela Bhatt
ABF PARTNER SINCE: April 2018
OUTREACH: Telangana, Meghalaya, Andhra Pradesh, Kerala, Sikkim, Gujarat, and Assam

Watershed Organisation Trust (WOTR)

FOUNDERS: Fr. Hermann Bacher, Crispino Lobo
ABF PARTNER SINCE: 2018
OUTREACH: Telangana and Jharkhand

Youth4Jobs Foundation (Y4J)

FOUNDER: Meera Shenoy
ABF PARTNER SINCE: 2014
OUTREACH: Andhra Pradesh, Telangana, Maharashtra, Gujarat, Rajasthan, Odisha, Tamil Nadu, Jharkhand, Karnataka, West Bengal, Assam, Puducherry, and Delhi

Highlights in Numbers

Our Donors

| Items | | FY 2017-18 | FY 2018-19 | FY 2019-20 |
|--|------------------------------------|------------|------------|------------|
| Disbursement | Rural Livelihoods Projects | 81 crore | 93 crore | 64 crore |
| | Skill Development Projects | 12 crore | 10 crore | 13 crore |
| | Total as on 31 st March | 93 crore | 103 crore | 77 crore |
| | | | | |
| Outreach | Rural Livelihoods | 251,349 | 171,407 | 226,343 |
| | Skill Development | 5,793 | 15,133 | 21,687 |
| | Total as on 31 st March | 257,142 | 186,540 | 248,030 |
| | | | | |
| Number of Partners | Rural Livelihoods | 12 | 23 | 25 |
| | Skill Development | 3 | 4 | 4 |
| | Total | 15 | 27 | 29 |
| | | | | |
| Number of Projects | Rural Livelihoods | 12 | 24 | 28 |
| | Skill Development | 4 | 6 | 5 |
| | Total | 16 | 30 | 33 |
| | | | | |
| Number of States as on 31 st March | | 21 | 23 | 22 |
| Number of Districts as on 31 st March | | 178 | 136 | 153 |
| Number of Villages as on 31 st March | | | 7,415 | 7,097 |

- Axis Asset Management Co. Ltd.
- Axis Bank Ltd.
- Axis Capital Ltd.
- Axis Finance Ltd.
- Axis Securities Ltd.
- Axis Trustees Services Ltd

2,620,060

THE TOTAL NUMBER OF INDIVIDUALS IMPACTED
THROUGH RURAL LIVELIHOODS TILL 31ST MARCH 2020

Notes

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Mumbai 400025

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