

# THE RIPPLE EFFECT



Annual Report  
2021-22



AXIS BANK FOUNDATION



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## From the Chairperson's Desk



**S Ramadorai**  
Chairperson, Axis Bank Foundation

India's social challenges are multi-faceted and deeply interrelated. For example, health and well-being for all can be achieved only if we address poverty and hunger. In the same way, gender equity will move ahead when equal opportunities are made available to all. We cannot look at climate action without first delivering affordable and clean energy. Thus, social challenges can never be viewed in isolation, rather it is a holistic view of a problem and a system-thinking approach to solve it that can create a ripple of changes and help achieve desired outcomes. It is with this belief we adopted livelihoods, as our main area of intervention in 2011, to achieve three outcomes – first, socio-economic inclusion of rural India, second, skill development and future employment-readiness for youth, and third, paving the way for a healthy and sustainable future.

It gives me immense pleasure to share with you our Annual Report for the year 2021-22. This is particularly important as we complete 10 years of our sustained focus on livelihoods that has touched the lives of over a million families in India, especially in India's hinterlands.

This singular approach has created multi-dimensional impact such as better health and education outcomes, reduced migration, better standards of living, balanced regional development, shift in traditional gender roles and much more. Our support has travelled through communities and regions. It has self-sustained and scaled – creating opportunities for today and for generations to come.

As we celebrate two milestones; completing 10 years of working on livelihoods, and reaching out to over one million rural families, we are immensely grateful to every individual who walked along with us in this journey – our partners, field managers, stakeholders, customers, the Axis Bank Foundation team and most importantly, the communities we work with who have embraced our support and stayed resilient.

We have created a great momentum over the past few years, and we are committed to moving forward with greater momentum – constantly improving, adapting, and innovating through collaborative models that create an equitable, sustainable and inclusive society.



# MD and CEO's Message



## Amitabh Chaudhry

MD and CEO, Axis Bank Limited

Recent years have witnessed a paradigm shift in the focus of organisations – from being profit-oriented to socially-conscious, from creating shareholder value to creating stakeholder value. This shift has gained momentum with the large-scale adoption of ESG (Ecological, Social and Governance) principles which are shaping the way organisations operate across industries. In line with our purpose statement 'Banking that leads to a more inclusive and equitable economy, thriving community and a healthier planet', at Axis Bank, we have integrated ESG principles into our growth agenda.

To build on our commitment to society, we are leveraging our technical know-how and digital operating models to bring more rural societies into the fold. We have introduced 'Bharat Bank' that offers tailored rural products through village-level entrepreneurs to increase access to credit, boost the rural MSME segment and strengthen the rural banking ecosystem. We have accelerated our efforts in an endeavour to transcend geographical barriers – moving from a digital evolution to a digital revolution. This choice has proven to be particularly valuable at a time when our industry is adapting to a new economic and business environment. We have been able to deepen our relationships with our valued stakeholders, including new rural customers; thereby enabling growth and more opportunities all around.

While access to customised banking solutions is increasing, our work through Axis Bank Foundation has helped rural households unlock their capabilities and diversify their

livelihoods. The Sustainable Livelihoods Programme is working towards making rural societies more agile and adaptable to unpredictable risks. We are steadily moving towards our goal of impacting two million households by 2027. As of March 2022, Axis Bank Foundation has reached 10,28,780 households across 12,436 villages. The Foundation has been focussed on ensuring rural households in aspirational districts and underserved regions receive a fair share from the growth of the economy. We have also been able to upskill 52,123 youth and Persons with Disabilities (PwDs) in semi-urban and rural areas.

Over the last 10 years, our work has had far-reaching effects beyond economic stability. Our journey has showed us that rural societies leverage this support to shape their own growth agendas, leading to ecological sustainability and social transformation.

Enabling livelihoods and skill development has fostered systematic change for and with rural communities. We have always been committed to understanding and aligning our approach to address the needs of people – whether they are our customers or fellow citizens. Every step we take today only takes us closer to a future that is inclusive, informed and inspired.

I would like to take this opportunity to thank all our stakeholders, across the Bank and the Foundation, for their unstinted support, undeterred spirit and continued dedication. I wish them and you, health and prosperity in the future.





# Foreword



## Dhruvi Shah

Executive Trustee and CEO, Axis Bank Foundation

In the last decade, Axis Bank Foundation has grown in its mission to enhance livelihoods of rural communities. We have achieved this feat by ensuring that participants are not simply targets of interventions, but they are people who are also taking steps to make changes in their lives, communities and engaging with the programme along the way.

When participants and their communities are kept at the fore, we are able to seek and use their voices as a guide to continuously improve our engagement. We have worked alongside not-for-profit organisations, civil society organisations and community-based organisations whose strategies ensure participants and their experiences direct the overall operation and governance of their work. This adaptation to communities has risen from the clear understanding that change is not linear.

The ebb and flow of participants' lives, the necessarily improvisational nature of development work, and the desire to facilitate sustainable systems has been embedded into our programme so that there is enough space for variation. This kind of variability has led us to think about the positive outcomes that have been achieved by participants in ways that lie outside the context of programme deliverables; how livelihoods has created influence far beyond income. There is a cumulative effect on rural lives; be it health, education, gender dynamics, purchasing power or driving regional development. There is a chain reaction that is

triggered from paving avenues for rural communities to stabilise their household income. What started as a small step forward is, in fact, a critical step in a long-term transformation process.

Although our work has been designed to culminate into positive outcomes, we acknowledge that there are also unintended effects that may not be beneficial to the well-being of the community. To overcome these challenges, we build systems and processes to continue the positive cycle that is set in motion. We promote collectives with the broader view that apart from encouraging savings and access to knowledge, women are able to tap into their potential to address issues like alcoholism or gambling that may rise from surplus income. Similarly, boosting access to water may result in disproportionate usage and sometimes, wastage. To combat this, we facilitate the formation of water user groups from inception to ensure community ownership and equitable water distribution.

Over the years, we have grown to become collaborators, not just grant makers. Tantalizing possibilities occur when we break silos that separate sectors, borders and disciplines, and align our collective expertise and resources. Development then, scales up to reach millions of people still waiting to share in the gains of progress and every action taken creates a cascading effect on individual lives, families, communities and geographies.

## ABOUT AXIS BANK FOUNDATION

Registered as a charitable trust in 2006, Axis Bank Foundation (ABF) works towards making rural communities self-reliant through its Sustainable Livelihoods Programme set up in 2011. For the last decade, the Foundation has been addressing the socio-economic and ecological challenges faced in some of the most remote regions in India. Under the programme, the Foundation focusses on creating stable livelihoods for rural communities and skill development for rural and semi-urban youth.

Axis Bank Foundation's vision is to create resilient communities, with self-sustaining ecosystems that are managed by the very people they benefit. Every project is designed and implemented according to the varied requirements and aspirations of each community. This is achieved by working with several entities, ranging from NGO partners, government departments and community institutions.







## Trustees



### S Ramadorai

Trustee since 2010

A prominent figure in public service, Mr S Ramadorai chairs the Advisory Board at Tata STRIVE — Tata Group's CSR skill development initiative. He is the Chairman of Tata Technologies Limited and serves as an Independent Director on the Boards of Piramal Enterprises Limited, Piramal Pharma Limited and DSP Investment Managers. In March 2016, he retired as the Chairman of the Bombay Stock Exchange (BSE Limited) after having served on its Board for a period of six years.

Mr Ramadorai chairs the Council of Management at the National Institute of Advanced Studies (NIAS) and the Board of Governors of the Indian Institute of Information Technology, Guwahati (IIITG). He was the Chairperson of the Governing Board at the Tata Institute of Social Sciences (TISS) for over 10 years starting October 2011, and was also the Chairman of the National Skill Development Agency (NSDA) and the National Skill Development Corporation (NSDC) from 2011 to 2016. Mr Ramadorai is the President of the Society for Rehabilitation of Crippled Children (SRCC) and the Chairperson of the Kalakshetra Foundation's Governing Board.

Mr Ramadorai took over as the CEO of Tata Consultancy Services (TCS) in 1996 and led the company to its Initial Public Offer in 2004. In 2009, he retired as the CEO and was then appointed as the Vice Chairman. Mr Ramadorai retired from that position in October 2014, after an association of over four decades with the company. He has documented his experience of working in India's IT sector in a personalised book titled 'The TCS Story...and beyond' which was published in 2011 to much acclaim.

In 2006, Mr Ramadorai was awarded the Padma Bhushan for his commitment and dedication to the IT industry and in 2009, Her Majesty, Queen Elizabeth II bestowed upon him the Commander of the Order of the British Empire (CBE) 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.

He has a Masters in Computer Science from the University of California (UCLA) and has completed the Senior Executive Development Programme from MIT's Sloan School of Management. Mr Ramadorai is passionate about photography and Indian classical music, amongst other interests.



# Trustees



## 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), IMC Chamber of Commerce and Industry, Mumbai and recently by CyberMedia.

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 Indian Institute of Technology, Kanpur (IITK) and alumnus of Indian Institute of Management (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. He is currently the Chairman of National Centre for Promotion of Employment for Disabled People (NCPEDP), an NGO that advocates for the differently-abled. Until recently, he also chaired the Board of Charities Aid Foundation (CAF) India.

“

At Axis Bank Foundation, we work with rural communities on livelihoods and for us, it is important to understand the impact it has on the overall community rather than just the specific outcomes of enhancing livelihood.

The task is vast to get meaningful and sustainable changes. Axis Bank Foundation's philosophy is to partner with the Government, NGOs on the ground, other funders and of course, the communities themselves. We have multi-year, long-term commitments to projects, and we constantly bring our learnings from each project to improve its effectiveness and also share them with others in the sector.

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## Rajesh Dahiya

Trustee since 2015

Mr Rajesh Dahiya is the founder and CEO of GoodGovern, a governance start-up committed to bringing lasting change through best governance practices thereby raising the level of transparency, accountability and sustainability of "Business-India". He is a General Management professional with over three decades of experience across industries and business functions.

Mr Dahiya serves on the SES Governance, ESG Advisory Board and is also a Member of the CII Climate Change Council.

Prior to this, he was the Executive Director on the Board of Axis Bank Ltd. and was responsible for multiple Governance functions under the Corporate Centre of the Bank. Mr Dahiya is presently the Chairman of Axis Trustee Services Ltd. and serves on the Board of Max Life Insurance. Previously, he has served on the Boards of Axis Finance Ltd. and Axis PE.

Prior to joining Axis Bank, Mr Dahiya spent 20 years at Tata Group across group companies, starting with Rallis India Limited where he handled various responsibilities in the Manufacturing, Human Resources, Supply Chain Management, Institutional Sales and Exports functions.

He went on to head Tata Administrative Services (TAS) for the Tata Group. He also worked with Tata Global Beverages, responsible for integrating various global businesses and products of the company under a common supply chain.

Mr Dahiya is married to Hema, a successful homemaker and together they are proud parents to Mallika, Arooshi and Anshul. He devotes his free time to road travels, poetry and collecting music on vinyl.

“

At Axis Bank Foundation, we have co-designed projects with like-minded partners that are focussed on diversifying livelihoods of rural communities and creating long-term sustained change in regions. Through the last decade, we have witnessed incremental changes in the lives of rural communities — be it increased community participation for progress, greater agency to realise aspirations, boost in first-generation learners; all stemming from stable livelihoods. Enhancing the income streams of rural households has not only alleviated their standard of living, but also opened a world of opportunities for growth. The reach of Axis Bank Foundation's programme has gone beyond the contours of its design to create holistic impact.

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# Trustees



## Sheela Patel

Trustee since 2006

Ms Sheela Patel is the Founder-Director of Society for Promotion of Area Resource Centers (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 previous 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 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 United Nations to review the functioning of the UN-HABITAT. She was appointed commissioner of the GLOBAL Commission on adaptation to climate change co-chaired by Ban Ki Moon, the former Secretary General of the United Nations and Kristalina, former President of the World Bank. For her exemplary work in urban poverty, Sheela Patel has received the Padma Shri award.

Presently, Ms Patel sits on several Indian and international NGO boards and she is one of the six ambassadors for Race to Resilience, set up by the Champions of COP 26 and COP 27 involving non-state actors to address the challenges of climate change.

“

Globally, the volume of those who are poor is growing exponentially. In most instances, the phenomenon of intergenerational poverty is increasing. This makes programmes seeking to pull people out of poverty, a complex and long-term process that needs state and non-state actors to work in a multi-decadal manner. Short, efficiently-managed projects, while providing some immediate relief cannot address the structural causal factors that create impoverishment.

Addressing this challenge requires a combination of layered interventions which have to be targeted carefully so that on one hand it empowers households, villages and communities as well as actively engages NGOs to create long-term support systems in collaboration with various state and private institutions. Change needs the poor and their networks to believe change is possible and become active drivers of change themselves, aided by non-state support that facilitates state investments and that of private sector to produce the consistent push needed to make real change from poverty possible.

Axis Bank Foundation's aspirations, actions and commitments in making this transformation happen at scale through engagement, is what keeps our board and staff constantly focussed on making change happen at scale for those who are the most vulnerable.

”



## 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 12<sup>th</sup> Plan of the Planning Commission.

She is also a founder and 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 grassroots-level development initiatives and has authored a book titled 'Picture This! Painting the Women's Movement'.

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 her Masters in Development Studies and Communication from Cornell University, U.S.A.

“

The true measure of a development action or programme is when it begins to touch and transform the many layers of well-being within communities and individuals; going far beyond stated intents and creating positive transformations in ways that are often not easy to see or measure. Livelihood and economic interventions are like the top skin of developmental action. For it to remain genuinely sustainable, it must stimulate every cell that tends to lie 'beneath' in less visible ways – in particular, the social, ecological, cultural, physical, emotional and psychological health of the communities we work with.

The joy and beauty of collaborative action is when partners are able to support and create ripple effects in each other's institutional lives. The Foundation is beginning to see a range of outcomes growing out of the Sustainable Livelihood Programme. Every grassroots action on the ground by partners also engenders fresh perspectives, directions and sensitivities within the Foundation, enabling it to learn and grow alongside its institutional and community partners.

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## Outreach And Impact

Towards **MISSION2MILLION**  
**10,28,780**  
 Households impacted under  
 Sustainable Livelihoods

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 2027.



**12,436**

Villages

**421**

Blocks

**26**

States



**38,009**

Youth trained

**14,114**

Persons with Disabilities  
(PwDs) trained

**97**

Skill Centres



**60%**  
 Placement



# Outreach And Impact

## COLLECTIVES

**58,789**

Self-Help Groups (SHGs)

**6,89,371**

Members in SHGs

**439**

Federations

**3,16,922**

Members in Federations

**4,626**

Village Level Institutions (VLIs)

**3,25,701**

Members in VLIs

**65**

Cooperatives

**20,198**

Members in Cooperatives

**1,299**

Water User Associations

## LIVESTOCK

**2,67,527**

Households supported for Livestock

**4,883**

Livestock Community Resource Persons (CRPs)

**7,312**

Health Camps for Livestock

## NATURAL RESOURCE/WATERSHED/ WATER RESOURCE MANAGEMENT

**2,62,99,015**

Water Harvesting Potential created (cubic metres) (This includes rain water harvesting structures, ridge area, drainage line treatments and other water harvesting structures like ponds, tanks, wells, phad, doha, etc.)

**14,676**

Households with Micro Irrigation Systems

**1,189**

Households with Major and Minor Lift Irrigation Systems

**40,515**

Area brought under Irrigation (hectares)

**23,777**

Households with Agroforestry

**35,42,413**

Trees planted (Horticulture, Agroforestry)

## AGRICULTURE/FORESTRY/OTHERS

**5,70,555**

Households supported for Rabi Crops

**8,26,697**

Households supported for Kharif Crops

**95,997**

Households supported for Summer Crops

**2,13,789**

Households supported for Integrated Cultivation (Crop Horticulture, Floriculture and Others)

**2,10,965**

Households supported for Horticulture (Fruits and Vegetables)

**4,529**

Households supported for Floriculture

**3,28,644**

Households supported for Kitchen Gardens

**1,514**

Households supported for Sericulture

**4,067**

Households supported for Apiculture

**3,93,098**

Households supported for producing Organic Inputs

## WELL-BEING

**29,487**

Households with Access to Drinking Water

**22,121**

Households using Alternate or Improved Cooking Fuel

**12,901**

Households supported to address Aneamia

**1,13,849**

Households where Women and Adolescents are made aware on Health and Nutrition

**1,819**

Health Camps

**1,23,226**

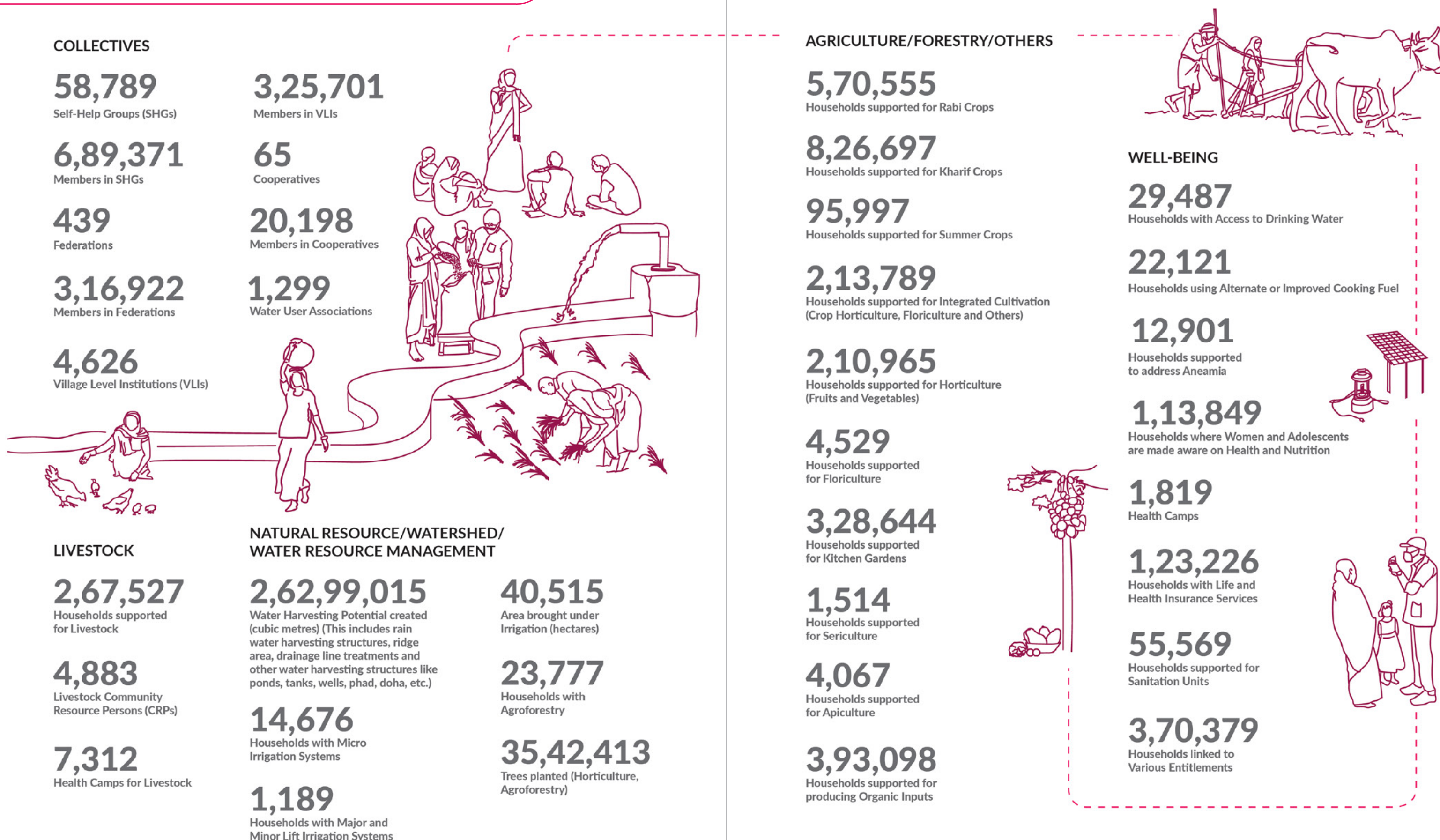
Households with Life and Health Insurance Services

**55,569**

Households supported for Sanitation Units

**3,70,379**

Households linked to Various Entitlements





# Building Blocks

In the last 75 years, India has taken great strides towards development. Opportunities have multiplied and the economy has grown manifold at a fast pace. However, rural economies have not been able to equally reap the benefits of progress. Rural communities continue to face the challenges of limited access to knowledge, exposure, credit and markets for growth. Climate change and high dependency on natural resources for livelihoods have compounded these challenges.

In the last decade, we have worked alongside rural communities to co-design sustainable systems of change that enable them to unlock avenues of growth and transform their challenges into opportunities. Through our work, we enable them to access resources and develop their capabilities through capacity building, exposure, platforms for honing their leadership skills and formation of community groups who organise, equip, inspire and sustain growth.

Our sustainable livelihoods programme provides rural communities with a means to harness their resources better to meet their goals of today, manage risks and lead stable lives. The programme also focusses on developing the skills of youth in rural and semi-urban India to increase their employability and secure jobs that are aligned to their talent and interest. Building people-centric programmes fuels change, rather than imposing change. It fosters platforms for participation that builds ownership within the communities.

We have witnessed, through our engagement with communities, that every activity designed to support

the community forms the foundation for optimising the effectiveness of the succeeding activity. This web of activities, modelled to achieve a set of outcomes, has a larger, broader and deeper cumulative effect on the communities than its mere sum total. Enabling every individual to maximise their decision-making power and leadership qualities instils confidence and propels them into collective action towards development. Although this collective action begins with livelihoods, it translates into the overall well-being of the community.

Rural livelihoods are critically dependent on natural resources. Water is not just a source of life, but a resource that shapes livelihoods and balances the ecosystem of a region. Every drop of water narrates the story of rural India. Therefore, our work begins with natural resource management; facilitating development and restoration of water bodies, maintaining common lands and organising water user groups for water budgeting and equitable distribution. Year-round availability of water for irrigation has led to multi-cropping cycles, increased cropping intensity, elevated soil moisture and groundwater levels, improved access to fodder for

livestock and has significantly reduced the drudgery of women who travelled long distances to fetch water.

With water, rural communities have been able to expand their basket of livelihoods and diversify into livestock rearing, fisheries, horticulture and floriculture, thus reducing their dependence on a single source of income. More opportunities to earn a steady income have resulted in communities multiplying their prospects for progress. Efforts in livelihood have translated into increased purchasing and savings capacity at the household level, investments in higher education, health-seeking behaviour and a platform to prioritise the well-being of the entire household.

As pathways are created for communities to diversify their income sources and adopt better practices, our efforts for enhancing livelihoods are channelised through a value chain-approach. Communities are mobilised into collectives namely Self-Help Groups (SHGs), Producer Groups (FPOs, Cooperatives, PGs), Village-level Institutions (VLIs, VO) and Federations. These groups



are supported with training on leadership, business and organisation management. They serve as a medium for communities to save more, access affordable credit and government schemes, engage in cross-learning and establish market linkages to procure better quality inputs and fair prices for their produce. Our work also identifies and trains grassroots leaders to become Community Resource Persons (CRPs) who are a crucial link in the value chain; connecting vision to results. The CRPs spearhead the mobilisation of local resources, disseminate information and are often seen as the 'master trainers' of their communities.

This cadre of CRPs along with the community collectives serve as torchbearers of holistic development of their regions. These platforms of participation extend their circle of influence to break gender barriers, address social issues such as alcoholism and gambling, strengthen

social infrastructure and give voice to the community to chart their growth-path. This makes impact long-term and non-linear, yet multi-faceted.

Our endeavours have also led communities to realise their entrepreneurial zeal. Several small trades and enterprises in locales have emerged to provide services and meet market demand. This spurt in local entrepreneurship bridges the critical forward and backward linkages that enhance income. These livelihood centres generate local employment that decreases distress migration, empowers communities to harness a better quality of life and increases the agency of women in market or cash-based economies.

Youth hold immense potential to accelerate development in rural communities. Through our work, youth and persons with disabilities (PwDs) are supported to develop their technical and soft skills relevant

to industry sectors. Enhancing employability of youth ensures they achieve their goals, actively contribute to local economies and become drivers of change. Acquiring relevant skills, appropriate job linkages or support for entrepreneurial ventures has resulted in financial independence, social acceptance and respect from the community. Youth have further augmented these opportunities to assist their communities and those in need to realise their aspirations.

Time and again, communities have witnessed the impact of our work that has put their needs at the forefront and enhanced their role in bringing about systematic change. With each foundational block, the momentum of change accelerates; creating a cascading impact on the individual, household, community and region. Our work creates ripples of change far beyond our support.





# Power of One

We have worked with a number of men and women from rural communities and peri-urban areas to hone their skills and capitalise on opportunities to build a better future for themselves.

We have witnessed that unlocking opportunities for one leads to the betterment of the entire household and sets in motion economic, ecological and behavioural changes at scale. Although we build the capacity of one, it travels through a network, empowering each in a different way; giving each one a sense of identity and ownership that transfers to the community at large.

Measuring impact at the household level has exhibited how a steady influx of income translates beyond financial security and a better standard of living. It creates pathways for higher education, investment in healthcare

and nutrition, entrepreneurship and capital for emergencies. The outcome of our work trickles down into all aspects of family life — leading to holistic development.

With greater confidence and opportunities at hand, individuals have been able to fulfil their and their families' aspirations, thus widening the circle of influence of our work from one individual to a household to a community.

At a micro level, our work is changing people's lives and creating ripples at a macro level — person by person, community by community, village by village. Just as it takes a single voice to create an echo, it takes one individual to make a difference that will resonate through generations to come.



# Realising Dreams

CHIKKABALLAPUR DISTRICT, KARNATAKA



Ravi lived with his parents who engaged in livestock rearing to earn a living. They had a small herd of 12 sheep. Ravi was in charge of taking the herd to graze, ensuring their safety and increasing the herd size. Unfortunately, Ravi met with a life-altering accident where he sustained serious spinal injuries that paralysed his legs. He constantly required support and used a wheelchair to move around. As Ravi was now unable to look after the sheep, his family struggled to maintain the shed and protect the herd from animal attacks. Due to the poor conditions of the shed, some sheep would regularly escape while others easily contracted illnesses that led to mortality.

Determined to stay active and help his parents, Ravi participated in village meetings spearheaded by the project. Through these gatherings, he learnt new livestock management techniques and also gained access to credit that enabled him to build a new animal shelter. With the new animal shed, Ravi was better equipped to take care of the sheep independently. It had a higher boundary which resulted in better protection of the sheep. The herd grew

from 12 to 20. The family began to earn a steady income through livestock rearing, which also proved to be a source of emergency funds to meet unforeseen circumstances.

As Ravi and his family achieved income stability, he could pursue his interest in basketball. Alongside taking care of the herd, Ravi travelled to the nearest town and began training in wheelchair basketball. Although he is relatively new to the sport, he brought home several medals and trophies, including winning the 2021 state-level championship for Persons with Disabilities (PwDs).

Designing customised and conducive livelihood opportunities for rural households based on their needs, leads to more inclusive development for the community. Individuals like Ravi have a platform to pursue their talents and move towards financial security.



"मारो नाम लक्ष्मी देवी है। पहला मने राशन बाजार खरीदवा रा लिए पैसा लोग ऊ उधार मांगना पड़ता, कई बार पैसा मलता कई बार नई मलत। संस्था हूँ कई प्रकार रा नई उननत तरीको रा सीखी और जैविक खाद बनाकर गेहूँ और सब्जी फसलां किदो। बढी बाजार मे मारी फसल अच्छा दाम में बिक गयी। मुं कई वर्ष हूँ बकरी पालन कर रही हूँ, बकरा बेचिया हूँ मने कम पैसा मिलता था। गए बरस मे उननत बकरी पालन सिखवा मिलयों है और मने दोगुना दाम मिला। अब मारे हाथ मे पैसा रहवा लागा है, मारे बच्चा रा व मारे पति रा कपडा व घर रा दूसरा सामान मुं मारे कमाई रा पैसा लाऊ हूँ। संस्था री ट्रेनिंग व मीटिंग में मने बहुत कुछ सिखवा ने मिलयों है। अब मुं परियोजना रा आधार न हों तोह भी बकरी और मुर्गी पालन रा काम से घर चला सकती हूँ।"

"My name is Laxmi Devi. Earlier, to buy household necessities, I had to borrow money from others. Sometimes, I would get the money, sometimes I would not. Through the project, I was introduced to an improved package of practices. I started creating organic inputs that I use for cultivating wheat and vegetables. My produce fetched a very good price at the market. I have been rearing goats for several years but I did not earn much from selling them. I learnt better livestock management practices and earned twice the amount last year. I now save money and with it, I am able to buy clothes for my children and husband along with several things for the house. I was able to learn a lot from the meetings and trainings. Even if I am not supported by the project, I will still be able to earn a decent living and run my house."

Laxmi Devi

Udaipur district, Rajasthan





# Accelerating Learning Curves

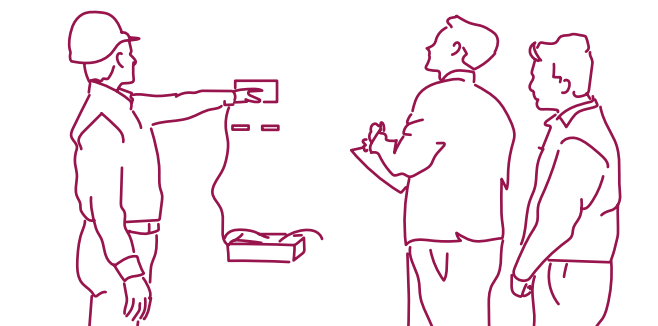
CUDDALORE DISTRICT, TAMIL NADU



31-year-old Neelakandan is speech and hearing impaired. He completed his education with the support of his family and friends, and went on to graduate in commerce. Owing to his disability, Neelakandan was unable to secure a steady job that aligned with his skills and interest. To enhance his skills, he enrolled at the skill training centre where he received guidance, mentorship and exposure that improved his employability. The training also boosted his confidence and enabled him to land a job as the person-in-charge of an electronics service centre.

As Neelakandan excelled in his new-found job, he wanted to extend this opportunity to other Persons with Disabilities (PwDs), who found it difficult to secure employment. He began to spend time training a few individuals with locomotive disabilities to service appliances. Through his job, he was able to provide them with on-the-job experience and subsequently, hire them.

The skill training opened opportunities for Neelakandan to launch his career, who in turn accelerated the learning curve of other PwDs to gain employable skills and become job-ready.



“मैं पहले बहुत शर्मीली महिला थी, अपने ही खेत में काम किया करती थी और आधुनिक खेती की कोई जानकारी नहीं थी। इस परियोजना से मुझे बेहतर और उन्नत तरीकों का अनुभव हुआ जिससे मेरी आय बढ़ी। आज मैं किसानों के लिए आयोजित कार्यक्रमों या सत्र में अपनी सफलता की कहानियां और अनुभव साझा कर पाती हूँ।”

“I used to be a shy person. I worked on my own farm with no exposure to improved agriculture practices. Through the project, I was exposed to a better package of practices that increased my income. Today, I am able to share my success stories and experiences with farmers from neighbouring villages.”

Tijuben  
Banswara district, Rajasthan



# Shaping the Next Generation

RAYAGADA DISTRICT, ODISHA



Parbati Sikaka is from a tribal village called Dhobagudi in Odisha, where she lives with her husband, three daughters and a son. Parbati was the sole breadwinner and worked hard on the farm to earn a sufficient income that would support her family's needs. Parbati's income was low due to the lack of access to timely inputs and information on improved cultivation practices and livestock management.

Parbati became an active member of *Maa Majhigouri* Self-Help Group (SHG) in her village. Through the SHG, she attended training sessions on better agrarian and livestock rearing practices. She also participated in exposure visits where she witnessed the benefits of adopting better practices. Armed with this information, Parbati was able to optimise her 4.5-acre land.

Apart from paddy, she began cultivating pulses, vegetables and also grew sunflowers in her field. Currently, her herd of livestock has increased to 2 buffalos, 12 goats and 10 poultry birds. This blend of agriculture and livestock rearing has enabled Parbati to earn a substantial income, support her children to pursue higher education and improve the nutritional intake of her family.

With diverse streams of income, Parbati achieved financial independence which enabled her to actively take decisions for her family and prioritise expenses so that her children could fulfil their dreams. Her eldest daughter has completed a course on nursing and aspires to join the town hospital. Her younger daughter is pursuing her graduation and working towards becoming a teacher. Her youngest daughter is attending high school while her son regularly goes to the village *Anganwadi* (rural childcare centre).

Parbati is the shining example of how building the capacity and capability of one woman cascades into improving the lives of the next generation; equipping them to shape better lives.



“मैं ज्यादा पढ़े लिखे नोआय, लेकिन पशु सखी चो काम ले डॉक्टर असन समान्न मिरु आय, आउर जमाय घर चो लोग मके जानोत ।”

“I have not studied a lot, but working as a Pashu Sakhi has earned me the respect of a doctor, and I am known in every household.”

Balmati Devi

Bastar district, Chhattisgarh



# Multiplying Opportunities

KRISHNA DISTRICT, ANDHRA PRADESH

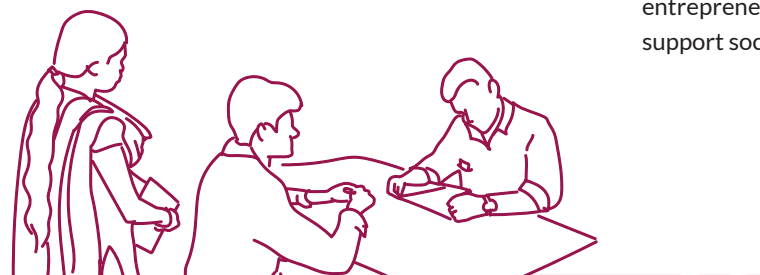


Ashok lives with his parents as he has a locomotive disability. He completed his graduation but struggled to find a job due to his limited mobility. Despite the challenges, he was not disheartened and did not view his disability as a barrier to establish his career. He began to work alongside his parents on their farm and engaged in domestic chores. He capitalised on every opportunity that came his way as he aspired to be independent and hone his skills.

Ashok learnt about the project's skill training centre that opened in his town. He immediately joined the course that helped him sharpen his soft skills and understand business management. He went on to start his own internet and photocopy centre.

As Ashok began to earn a steady income through his entrepreneurial venture, he wanted to support others who faced challenges in finding jobs. He created a repository of job opportunities and government schemes to be availed to secure employment. Using WhatsApp and his social media handles, he built a network of people through which he made this information readily available. He regularly posted updates that created awareness and led many people to reach out to him for support to apply for jobs and fill out examination forms. Within two months, he had helped more than 65 people submit applications.

Ashok's journey exemplifies how supporting the determination and aspiration of youth unlocks entrepreneurship as well as leads to creating resources that support society in unlocking its potential.



“मुझे आजीविका सखी के रूप में चुना गया था। मैंने इस परियोजना के जरिए बहुत सी ट्रेनिंग में भाग लिया और मेरा अनुभव बढ़ा। अब मैं किसानों को कृषि और पशुपालन की उन्नत तरीकों का अभ्यास देती हूँ, जिस वजह से गांव में मेरा पहचान बनी और साथ में सम्मान भी बढ़ा। मैं और मेरा पूरा परिवार बहुत खुश है।”

“I was selected as an Aajeevika Sakhi. I participated in a lot of trainings and gained exposure through the project. I guide farmers on improved agriculture and livestock practices due to which my recognition and respect increased in the village. This makes me and my family very happy.”

Mamta Devi  
Alwar district, Rajasthan





# Windows of Opportunity

NANDURBAR DISTRICT, MAHARASHTRA



Trupti Gavit is a single mother who lives with her 12-year-old son in Zaripada village. She earned a living from a small piece of farm land; however, she could barely make ends meet with her meagre income. Her son was anaemic, and Trupti found it challenging to provide for his special dietary requirements. Her meagre income meant that medical expenses and doctors' fees for her son pushed her into a debt cycle.

To understand ways to overcome her challenges and build a better life, Trupti joined a Self-Help Group (SHG) formed in her village. The SHG was promoted by the project to encourage women in the village to begin saving and to be able to access affordable credit to strengthen their livelihoods. Additionally, the women were introduced to new livelihood activities that would supplement their household income. Capacity building, knowledge-sharing and demonstrations were undertaken to support the women in adopting these new streams of income.

Trupti began to save and learnt about livestock rearing that could serve as a ready source of cash income in case of emergencies. She undertook backyard poultry rearing and began to raise the *Kadaknath* breed of chickens, as the meat and eggs of this breed have higher nutritional value and protein content than other chickens. This would not only help her earn an additional income, but also meet the nutritional needs of her son. Through the first production cycle of the chickens, Trupti was guided and supported with inputs and credit through the SHG.

She began including meat and eggs in her son's diet on a regular basis. She was able to provide her son with the nourishment required for his condition as the chickens were available in her backyard. Within a few months, Trupti noticed a visible change in her son's condition — his health improved and he was more energetic than before. Her son is no longer anaemic.

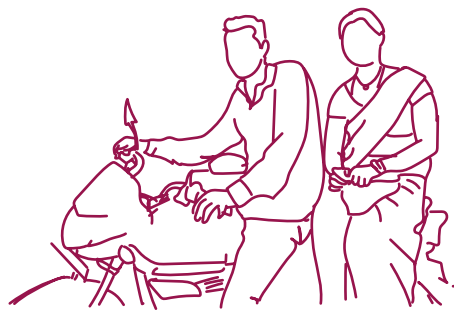
Participating in the SHG opened many windows of opportunity for Trupti as she was able to access affordable credit, establish an additional source of income, and most importantly, improve her son's health.





# Redefining Roles

SAGAR DISTRICT, MADHYA PRADESH



Janki married early and moved in with her husband where she was expected to perform the traditional role of a housewife. She stretched her time doing household chores and working on their farm land. Her desire to be more than a homemaker led her to join a Self-Help Group (SHG) in the village. She was appointed as the Secretary of the group and was required to travel regularly for exposure visits and training sessions. This was a leap at a time when women were not allowed to move about without being accompanied by a male family member.

Janki found it challenging to balance her household duties with her aspirations. Despite societal perceptions, she attended training sessions and began helping her fellow farmers in nearby villages. Inspired by Janki's determination, her husband Manoj stepped in to support her, and took on most of the household responsibilities. Having been brought up with patriarchal values, Manoj was initially hesitant to partake in household chores and child care.

In the beginning, it was a challenge for him to manage the cooking, fetching water, taking the children to school, etc. He also faced scepticism from his relatives and neighbours over these new roles that he had taken up. However, Manoj was willing to challenge traditional gender roles in order to support Janki in her endeavour for development. He stood strong backing her in her daily activities and even rented bikes from neighbours to accompany her to various trainings. Today, Manoj proudly looks after all the household activities while Janki continues to spearhead more projects.

Providing women with a platform to participate in community development has initiated a radical change in the narrative of gender roles.





# Power of Many

The formation of collectives and community groups has been at the core of our work. We foster these collectives to enable communities to continue leveraging their potential and resources far beyond our support. Developing these community institutions is instrumental in ensuring access to credit, promoting rural entrepreneurship, giving voice to women in decision-making and setting up systems of management for equitable access to resources.

It has been our experience that a participatory partnership approach develops a pattern of collaboration that expands a community's sphere of influence. The collective energy of community groups broadens livelihood opportunities, addresses village-level issues and fastens progress along the arc of long-term development. Effective engagement through community groups brings about greater inclusivity and greater bargaining power.

Over time, these systems of sustainability have multiplied the opportunities and scaled our reach beyond the regions we are present in. When people come together, development is accelerated not only within that community but it fosters change in neighbouring communities; leading to regional development.

Just as it takes a village to raise a child, communities have come together to ensure that everyone progresses together.





# Unlocking the Entrepreneurial Spirit

DANGS DISTRICT, GUJARAT

In Dangs, paddy cultivation is the primary source of income as the region receives high rainfall. Paddy-growing farmers travelled as far as 65 kilometres to the nearest mill to clean and de-husk the produce before sale. This increased their cost of production as well as time invested in a single cropping cycle. To supplement income and make ends meet, they migrated as daily-wage labourers to nearby towns. This disrupted their family life, their children's education and their overall well-being.

*Jai Hind Swasahay Juth* – a Self-Help Group (SHG) that hosted meetings regularly – decided to address the issue of travelling far to a de-husking facility. They explored the idea of setting up a rice mill in the village that would also provide them with a steady source of income. Through the programme, the women were encouraged and supported with trainings on business model development, leadership skills, organisation management, accounting and much more. With access to credit through the SHG, they set up the Hind Narmada Rice Mill.

The mill not only supported the farmers but also transformed the women from dependents to contributors in their households. The mill proved to be a boon for farmers in nearby villages as well. This accomplishment boosted the confidence of the women who invested their profits to start *papad*-making and paper plate-making businesses. With more local income-generating opportunities, migration significantly reduced as women were able to bring in the additional income. Through the SHGs, women were also able to assert their rights and create advocacy around village-level social issues such as alcoholism, conserving community forests and awareness on sanitation.

Setting up the foundational blocks of access to credit and knowledge enabled households to set up their homes more permanently in one place. It raised the standard of living and encouraged enrolment of children in school. This also helped women to unlock their entrepreneurial abilities and set up sustainable micro-enterprises and actively contribute to the rural economy.





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“मैं विमला पवार, समूह में शामिल नहीं थी | उससे पहले न मुझे कोई जानता था न मैं किसी को जानती थी, लेकिन आज समूह के वजह से मेरी खुद की पहचान है कि मैं विमला पवार, एक समूह की महिला हूँ, और एक फ़ेडरेशन की बी ओ डी हूँ | ”

“My name is Vimla Pawar. Earlier, when I was not a member of any SHG, no one knew me nor did I know anyone. But because of joining the SHG, I have my own identity. I am known to all as the lady from the SHG who is also a Board Member of a Federation.”

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Vimla Devi

Chhindwara district, Madhya Pradesh

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# Channelising Collective Strength for Community Good

TIKAMGARH DISTRICT, MADHYA PRADESH

Pathari village has 11 Self-Help Groups (SHGs) comprising 131 women members. These groups were promoted to inculcate the habit of saving, and increase community participation to boost livelihoods. Through the project, they received trainings on income-generating activities, basic accounting and access to affordable credit. The SHGs also proved to be a platform for the women to hone their leadership abilities and participate in community decision-making. They regularly attended meetings and discussed ways to address their household challenges as well as village-level issues.

This led the women to bring forth the irregular functioning of the village *Anganwadi*. Many women voiced that they were unable to send their children to the centre as it was often closed. Most pregnant women too could not visit the centre to collect their dietary supplements. The women decided to collaborate with the Auxiliary Nurse Midwifery (ANM) worker to understand the challenges and support required to claim their share of benefits through the *Anganwadi*.

As the first step, they ensured that all the village children were enrolled in the *Anganwadi*. In rotation, the women regularly visited the centre to assist the ANM worker in the day-to-day operations. They helped maintain records

of the children's height and weight to note their progress. Since then, the village has witnessed a huge change in the functioning of the *Anganwadi*.

The centre now opens on time and provides timely, nutritious meals to the children. Pregnant women also get their monthly iron and calcium supplements. Adolescent girls have started visiting the centre as they are able to access information on menstrual health, usage and safe disposal of sanitary napkins. The ANM worker also proactively informs the SHG women about new government schemes that they can avail. The women amplify this information through their networks to enable more households to claim government benefits.

This change has been the result of the women getting together and using their collective strength to demand accountability and claim what is rightfully theirs.

Designing community engagement that puts women at the forefront leads to holistic development of, not only a household, but also an entire village. When women are provided with platforms for participation, it boosts their ability to mobilise resources and multiply opportunities to ensure that everyone around them advances forward.







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"मेरा नाम गिरजा है | मैं महामाया समिति में जुड़ी | समिति में जुड़ने के बाद दीदियों के साथ बातचीत होने लगी, तब मुझे स्वास्थ्य के बारे में थोड़ा बहुत समझ बनी | इसके बाद दीदियों ने मुझे पोषण सखी कार्य के लिए चुना | अब मैं 6 समिति के दीदियों के साथ स्वास्थ्य और पोषण के बारे में बातचीत करती हूँ | इसके अलावा आशा, आँगनवाड़ी कार्यकर्ता के साथ अच्छी से बातचीत कर लेती हूँ | पहले मैं बहुत डरती थी, अभी मेरा आत्मविश्वास बढ़ा है ।"

"My name is Girja. After joining the *Mahamaya* SHG, I learnt about the health needs of the community, and I was chosen by the other members to work as a *Poshan Sakhi*. Now, I create awareness on health and nutrition amongst six SHGs. Apart from this, I talk to *Asha* and *Anganwadi* workers. Earlier, I was shy but now my self-confidence has increased."

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Girja Bai

Dindori district, Madhya Pradesh



# For and By the Community

MADURAI DISTRICT, TAMIL NADU

Management of natural resources in dry areas is key to improving agricultural produce, maintaining livestock and enabling access to water for livelihoods and domestic use. Through the project, the revival and restoration of water structures (tanks, ponds, wells, streams) is facilitated to conserve water, harvest rainwater and prevent soil erosion.

Communities that live around water sources and use them for irrigation and domestic use are organised into Water User Groups; traditionally referred to as *Vayalagams* in Tamil Nadu. The aim of these groups is to ensure a balance between availability and usage of water, mobilise finances for maintenance of structures and build community ownership. These groups are trained on water budgeting, governance and livelihood activities that are conducive to their agro-ecological zone.

With hand-holding support and necessary knowledge, one of the *Vayalagams* in Madurai was able to mobilise resources effectively and enable the community to strengthen their livelihood activities. As they grew, the group began investing in developing the knowledge and skills of their community beyond water management. They went on to launch the *Vavalaga FM 90.4 MHz* – a community radio station that is managed by the community.

Through the radio station, the *Vayalagam* hosts talk shows and debates that facilitate knowledge-sharing on new agricultural practices. It also builds local knowledge on droughts and floods, and creates awareness on education, health and gender rights. Special programmes are hosted to commemorate International/National Days as well as celebrate local festivals. One of the most popular initiatives of the radio station is the Live Phone-in Programme that helps the community to directly seek guidance and knowledge from experts on different themes such as horticulture, livestock management, etc.

Collectivising communities fosters a sense of collaborative growth. It strengthens communities to leverage resources and technology to spread knowledge and share their experiences. In this way, many more communities are encouraged to replicate practices for regional progress. Such efforts, that stem from the community, scale and deepen our reach.





“स्वयं सहायता समूह (एसएचजी) में शामिल होने से पहले, मैं सिर्फ घरेलू काम में ही लगी हुई थी। एसएचजी में शामिल होने के बाद मुझे एक महिला उद्यमी बनने का अवसर मिला। मैंने अपने गांव में एक कॉस्मेटिक की दुकान खोली और अपने उद्यम के लिए सामान खरीदने के लिए बाजार जाने लगी। मैंने उद्यमी बनने के बाद बाजार को समझा। व्यापार शुरू करने से मेरे परिवार की आय बढ़ी और साथ ही समाज में प्रतिष्ठा भी बढ़ गई। मेरे जीवन जीने के स्तर में भी बहुत ज्यादा सुधार हुआ है।”

“Before joining the Self-Help Group (SHG), I was engaged only in household work. After joining the SHG, I got an opportunity to be an entrepreneur. I opened a shop in my village and started going to the market to purchase goods for my venture. I understood the market after becoming an entrepreneur. Starting an enterprise has increased my family's income and reputation in society. My living standard has also improved.”

Manju Devi

Alwar district, Rajasthan



“आगे मचो लगे गोटोक ब्लाउज घेनतो काजे पैसा नी रहे येदाय साग भाजी खेती चो कमाई ले आजी मैं आपलो मन ले साड़ी घेनेसे।”

“Earlier, I did not even have the money to buy daily household necessities, but income from vegetable cultivation has enabled me to fulfil my aspirations.”

Lachchan Dai

Bastar district, Chhattisgarh





# Influencing Lifestyle

DAHOD DISTRICT, GUJARAT

Most households in Goriya village followed traditional agricultural practices to cultivate maize in the Kharif season and wheat in the Rabi season. However, income from the produce was meagre and insufficient to make ends meet.

To enhance livelihoods in the region, the project engaged with the community to understand their challenges and map suitable solutions. Capacity building and hand-holding support was provided to adopt diverse streams of income such as vegetable cultivation, growing fruit orchards and livestock rearing. These solutions emerged based on the region's climatic conditions and soil type. Farmers learnt best practices to maximise their land and increase their farm productivity. These livelihood activities multiplied the income of the households which broadened their choices and brought about a shift in their lifestyle.

Earlier, maize *roti* (Indian flat bread) with some *chutney* (Indian sauce) was common in their diet. Now, *roti*, *daal* (lentils) and green vegetables form the regular diet of the

villagers as they have access to these varieties and can afford to consume them on a daily basis. This has led to better nutritional intake.

Additionally, the standard of living in the region has risen. What were earlier just aspirations, today, households have been able to purchase assets such as mobile phones, televisions, motor bikes, etc. They have also been able to build *pucca* houses due to the ease of access to affordable loans. Even occasions like weddings and festivities are now celebrated with fanfare. Decorated cars, elaborate food spreads, DJs and custom attire are now a regular feature. Steady availability of cash has led to the development of an entire ecosystem; right from tailors to beauty centres and support services.

Diversifying livelihood opportunities not only enhances income, but also triggers a shift in the cultural habits of communities. Accessibility and affordability are the roots that steer communities towards this shift.





On the 12th and 13th of October 2021, we held our first online stakeholder conference, Abhisaran, that is designed to bring together, people and ideas. The aim of *Abhisaran* — translates to 'confluence' — is to create a knowledge-sharing platform for sectoral experts, industry leaders, partner NGOs, and other stakeholders in the Bank to share their insights and approaches that will lead to accelerated development and reinforce the efforts undertaken to create sustainable livelihoods in rural India. For the two-day virtual event, we hosted eminent industry experts to discuss challenges relating to rural lives and livelihoods in a crucial and current context via four panel discussions.

**Multidimensional Poverty – Looking Beyond Livelihoods** was the first panel discussion that deliberated on the need to move towards a multi-faceted approach that goes beyond focussing on livelihoods and accounts for inequities across numerous indicators of development. The experts shed light on the ways agents of development need to be agile, design ecology-centred systems and promote collaboration between public and private players to address deep-rooted, layered poverty.

In the second session, the panel discussed the importance of balancing Aspiration, Skill, and Dignity (A-S-D) for **Youth-centric Development in Rural India**. The panel brought to light the need for localised strategies, personalised mentorship programmes, digital training, and increased emotional and economic investment to upskill rural youth in a manner that enables them to achieve their goals, actively contribute to local economies and become drivers of change.

Day two commenced with Mr Amitabh Chaudhary, MD and CEO of Axis Bank Limited, sharing with the audience the Bank's mission to further increase its engagement with rural India through Bharat Bank that will provide tailored rural products, increase branch and digital presence, partnerships with facilitators and enable multiple agri-commodity focussed ecosystems.

The following panel discussion was on **Financial Inclusion – Driving Inclusive Growth** that explored how India could accelerate its financial inclusion journey as the country moves towards a cashless economy. The discussion highlighted the pressing need to create financial inclusion frameworks and digital literacy programmes that are gender-neutral and aimed at digital enablement.

The panellists also shared the massive potential that lies in agile financial institutions collaborating with Fintech companies to design and lead inclusive growth.

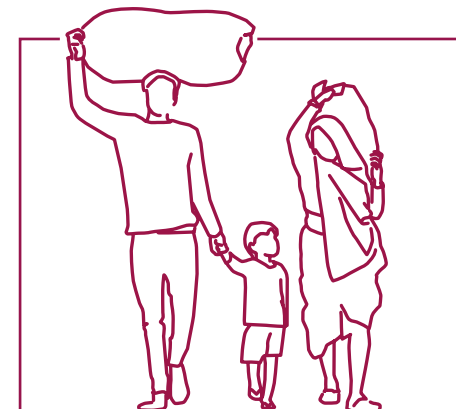
The conference concluded with an engaging session on the emerging opportunities in rural livelihoods. The panel brought to the fore the potential of integrated solutions for farmers through FPOs, boosting employment opportunities through MSMEs, promoting rural entrepreneurship and climate resilient agri-practices while focussing on the need to create digital platforms for marketing rural products and synchronising credit lending cycles to cropping cycles.

The event was attended by over 800 participants from across India — resulting in an interactive platform to cultivate support for sustainable interventions and uncover perspectives which empower India's rural communities.

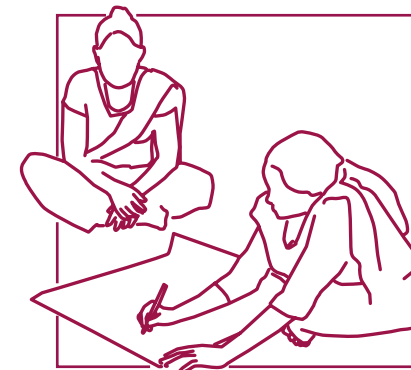
## Panellists

Jagdeesh Rao Puppala (Ex-Chief Executive, Foundation for Ecological Security)  
 Narendranath Damodaran (Executive Director, PRADAN)  
 Richa Govil (Director, School of Development, Azim Premji University)  
 R Venkataramanan (Founder and CEO, Karkinos Healthcare)  
 Neelima Khetan, (Visiting Fellow, Centre for Social and Economic Progress)  
 Aakash Sethi (CEO, QUEST Alliance)  
 Preeti Singh (Program Head, Medha Learning Foundation)  
 S Ramadorai (Trustee and Chairperson, Axis Bank Foundation)  
 Saugata Bhattacharya (Executive Vice President and Chief Economist, Axis Bank Limited)  
 Ved Arya (Founder, SRIJAN and Buddha Fellowship Program)  
 Anil Kumar Sharma (Executive Director, Reserve Bank of India)  
 Maneesha Chadha (Head of Grant Programming, APAC, J. P. Morgan)  
 Pawan Bakhshi (India Country Lead, Financial Services for the Poor, Bill & Melinda Gates Foundation)  
 Rajesh Dahiya (Ex-Executive Director, Axis Bank Limited)  
 Manoj Kumar Sharma (Managing Director, MicroSave Consulting)  
 Apoorva Oza (Ex-CEO, Aga Khan Rural Support Programme, India)  
 Munish Sharda (Group Executive and Head of Bharat Banking, Axis Bank Limited)  
 S Mahendra Dev (Director and Vice Chancellor, Indira Gandhi Institute of Development Research)  
 Sanjiv Phansalkar (Director, VikasAnvesh Foundation)  
 Anish Kumar (Founder and CEO, Transforming Rural India Foundation)

## Multidimensional Poverty



## Youth-centric Development



## Rural Livelihoods

## Financial Inclusion





# The Next Phase Of Fostering Systemic Change

While livelihoods has driven a fundamental change in income, practices and community institutions, it has also created pathways for rural households to move towards achieving their aspirations and overcoming other challenges, whether around increasing equity, improving health, or shifting deeply-rooted values and norms.

As we move ahead in our mission to improve the livelihoods of thousands of households, there is a need to not only recognise the trends and momentum closely related to livelihoods, but also understand the force of adjacent social issues. Building responses to these dynamics, accelerates growth trends and dampens ones that could impede development. To effect lasting systemic change, it is critical to take action on these factors that directly influence outcomes at scale.

One of the emerging and alarming trends that requires strategic and long-term addressal is the impact of climate change that falls disproportionately on the lives and livelihoods of rural communities. The gradually increasing environmental degradation reduces the comforts of local communities. It shrinks income opportunities and affects every aspect of society and economy. Adaptation to climate change requires adjustments in behaviour, livelihoods, infrastructure and policies. Contextual coping strategies and traditional knowledge need to be used in synergy to design local interventions.

Through grassroots engagements, solutions must be integrated to address the interrelationships between water, agriculture, forests, and livestock. These changes will entail adjustments and implementation at every level – from community to regional. Climate change adaptive practices cannot be confined to a set of fixed activities meant to alter a particular set of conditions. Instead, it must be a systemic response aimed at creating and preserving options that enable communities to respond with agility.

Adaptation requires flexibility and access to information, allowing communities to exercise and build their own options with knowledge in the larger context. Our strategies for adaptive capacity building can account for short, medium, and long-term measures that build communities' abilities to cope, recover, and progress in the face of changing and unpredictable circumstances. Technology can be an enabler for communities to adopt measures to combat these conditions.

When leveraged positively, technology accelerates the outcomes of grassroots engagements. Access to technology can increase participation of communities, boost local employment and create opportunities that influence the communities' lifestyles. It fuses the demand and supply side drivers and creates an interlinked ecosystem wherein everyone can be part of the solution. To drive this technology-centric approach, digital literacy has immense potential to unlock exponential benefits across the value chain.

As newer generations are more digitally savvy, new business models are emerging across the value chain, from inputs and harvesting to processing and distribution. Building on this trend will enhance effectiveness of livelihood promotion and usher in exponential growth.

It can improve access and availability of more services and products to meet the rising aspirations of the underserved and unreached in rural India. Embracing technology also increases the capacity for knowledge transfer; information can be readily available and reused, leading to replication of better practices.

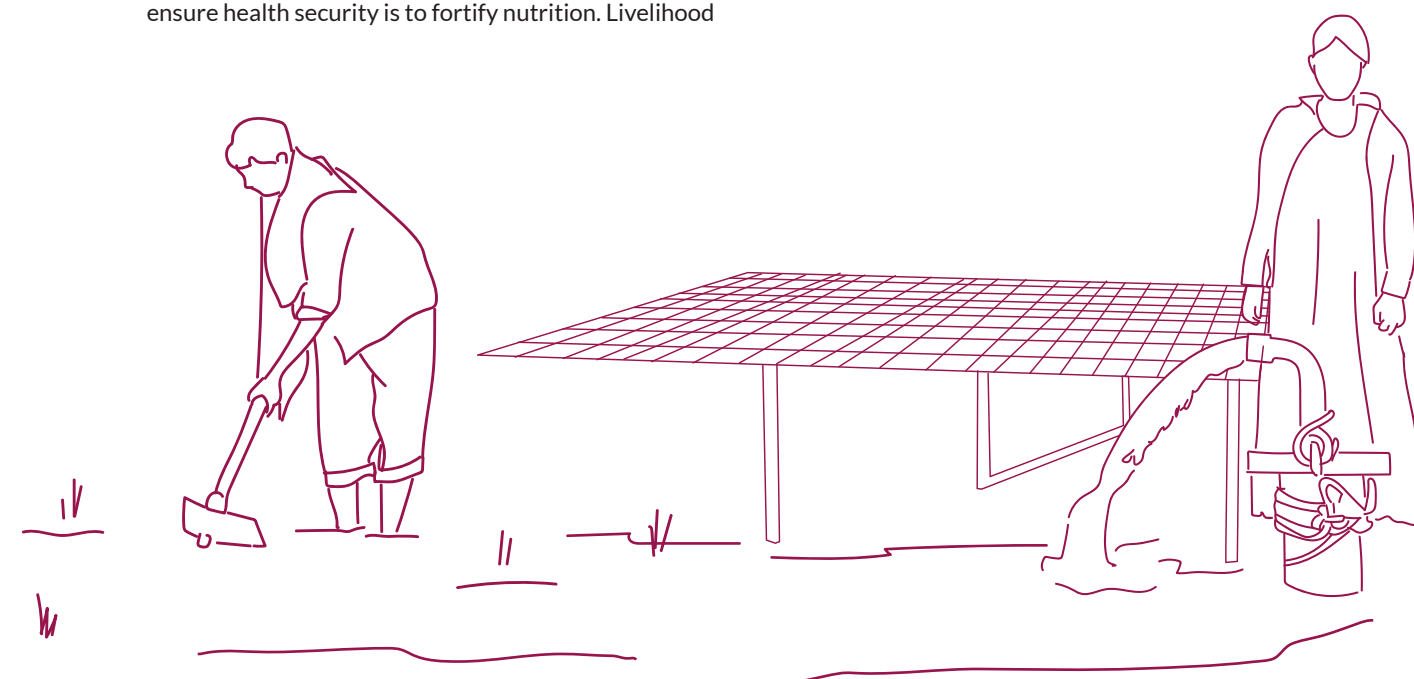
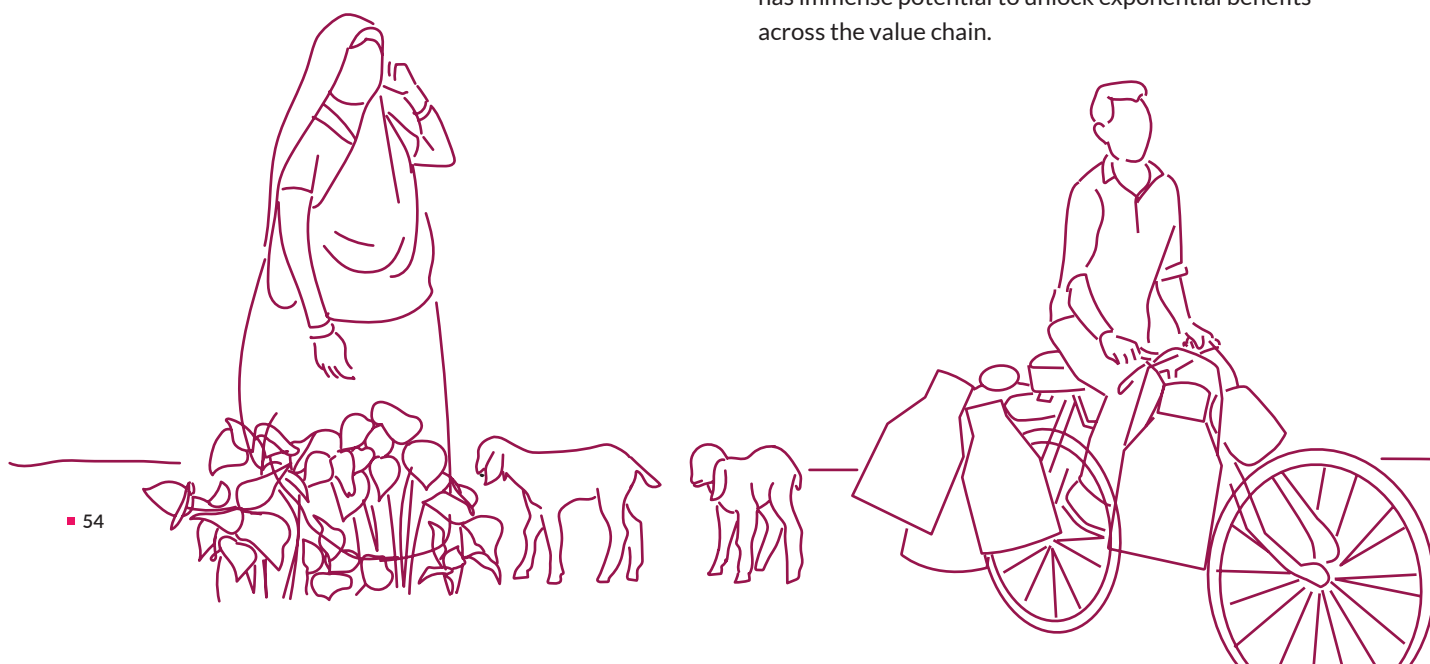
While climate proofing and technology will amplify opportunities for households, limitations in food security undermine health, perpetuate vulnerability, and exacerbate social stigma, especially for women. Although the level of income influences the quality of healthcare a household is able to secure, there is also a reverse relationship. If quality healthcare is not accessible, health issues are ignored. Access to health infrastructure and services requires sustained investments.

There is a need to engage with households, community leaders and government agencies to boost awareness and make health services available. One of the major ways to ensure health security is to fortify nutrition. Livelihood

programmes on-ground can set up consumption field schools, exposing women to different food preparations and other aspects related with nutrition. Nutrition-sensitive agriculture interventions can be promoted through women's collectives. Community-managed initiatives and access to entitlements is key to driving health-seeking behaviour. Influencing behaviour from the inside out creates ripples of change at the micro level that are foundational to any social change.

Working towards addressing these trends triggers macro changes within the microcosm of myriad individual hearts and minds. Through our work, we have gained confidence, coordination, and influence to push more deeply, quickly, and effectively at the levers of change.

In this next phase of fostering systemic change, we look at strengthening our ties to work in tandem with larger players and support the capacity of a network of grassroots organisations. We will continue to mobilise patient capital to connect the dots between invisible actors and more visible problems. In order to do so, we constantly recalibrate and test our approaches to understand what works, what does not, and why. In doing so we will become more agile, more effective, and more attentive in the art and science of giving.





# Programme Partners

## FOOTPRINT

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

### Access Livelihoods Foundation (ALF)

FOUNDERS: G V Krishnagopal, Swaminathan, Sarat Kumar, Burzis Taraporewala (Representative of Tata Trusts)

PARTNER SINCE: 2019

### Action for Social Advancement (ASA)

FOUNDER: Ashis Mondal

PARTNER SINCE: 2017

### Aga Khan Rural Support Programme (India) (AKRSPI)

FOUNDER: HH The Aga Khan

PARTNER SINCE: 2013

### Anudip Foundation

FOUNDER: Dipak Basu

PARTNER SINCE: 2022

### Bharat Rural Livelihoods Foundation (BRLF)

FOUNDER: The Government of India

PARTNER SINCE: 2018

### Centre for microFinance (CmF)

FOUNDER: Tata Trusts and State Government (Government of Rajasthan)

PARTNER SINCE: 2018

### Centre for Social and Economic Progress (CSEP)

PARTNER SINCE: 2021

### Collective for Integrated Livelihood Initiatives (CInI)

PARTNER SINCE: 2018

### Development Support Centre (DSC)

FOUNDER: Late Anil C. Shah

PARTNER SINCE: 2018

### Dhan Vayalagam (Tank) Foundation (DVTf)

FOUNDER: M. P. Vasimalai

PARTNER SINCE: 2011

### Foundation for Ecological Security (FES)

FOUNDERS: Dr. Amrita Patel, J. C. Daniel, Duleep Matthai, A. N. Yellappa Reddy, Samar Singh, Deepak Tikku, Mahendra Vyas

PARTNER SINCE: 2014

### Harsha Trust

FOUNDERS: Bismaya Mahapatra, Chivukula Venkat Mahadev Rao, Nihar Ranjan Tripathy

PARTNER SINCE: 2012

### Haqdarshak Empowerment Solutions Pvt. Ltd.

FOUNDER: Aniket Deogar

PARTNER SINCE: 2022

### Himmotthan Society (HMS)

PARTNER SINCE: 2018

### IBTADA

FOUNDER: Rajesh Singhi

PARTNER SINCE: 2019

### KABIL

FOUNDER: Achintya Ghosh

PARTNER SINCE: 2018

### Kalanjiam Foundation

FOUNDER: M. P. Vasimalai, on behalf of DHAN Foundation

PARTNER SINCE: 2019

### Keystone Foundation

FOUNDERS: Mathew John, Snehlata Nath, Pratim Roy

PARTNER SINCE: 2019

### Medha Learning Foundation

FOUNDERS: Byomkesh Mishra, Christopher Turillo

PARTNER SINCE: 2022

### Navinchandra Mafatlal Sadguru Water & Development Foundation (NMSWDF)

FOUNDERS: Late Harnath Jagawat, Sharmishtha H Jagawat

PARTNER SINCE: 2014

### Professional Assistance for Development Action (PRADAN)

FOUNDERS: Deep Joshi, Vijay Mahajan

PARTNER SINCE: 2011

### Sahajeevan

FOUNDERS: Sandeep Virmani, Sushma Iyengar, Gagan Sethi, Dr. Mukund Anant Ghare, Yugandhar Mandavkar

PARTNER SINCE: 2019

### Samaj Pragati Sahayog (SPS)

FOUNDERS: Rangu Rao, Dr. Mihir Shah, Pramathesh Ambasta, P. S. Vijay Shankar, Shobhit Jain, Nivedita Banerji, Pinky Brahma Choudhry, Dr. Debashis Banerji, Dr. Mridula Banerji, Jyotsna Jain

PARTNER SINCE: 2011

### Self-Reliant Initiatives through Joint Action (SRIJAN)

FOUNDER: Ved Arya

PARTNER SINCE: 2012

### Seva Mandir

FOUNDER: Dr. Mohan Singh Mehta

PARTNER SINCE: 2019

### Transforming Rural India Foundation (TRIF)

FOUNDERS: Anish Kumar, Anirban Ghose

PARTNER SINCE: 2021

### Watershed Organisation Trust (WOTR)

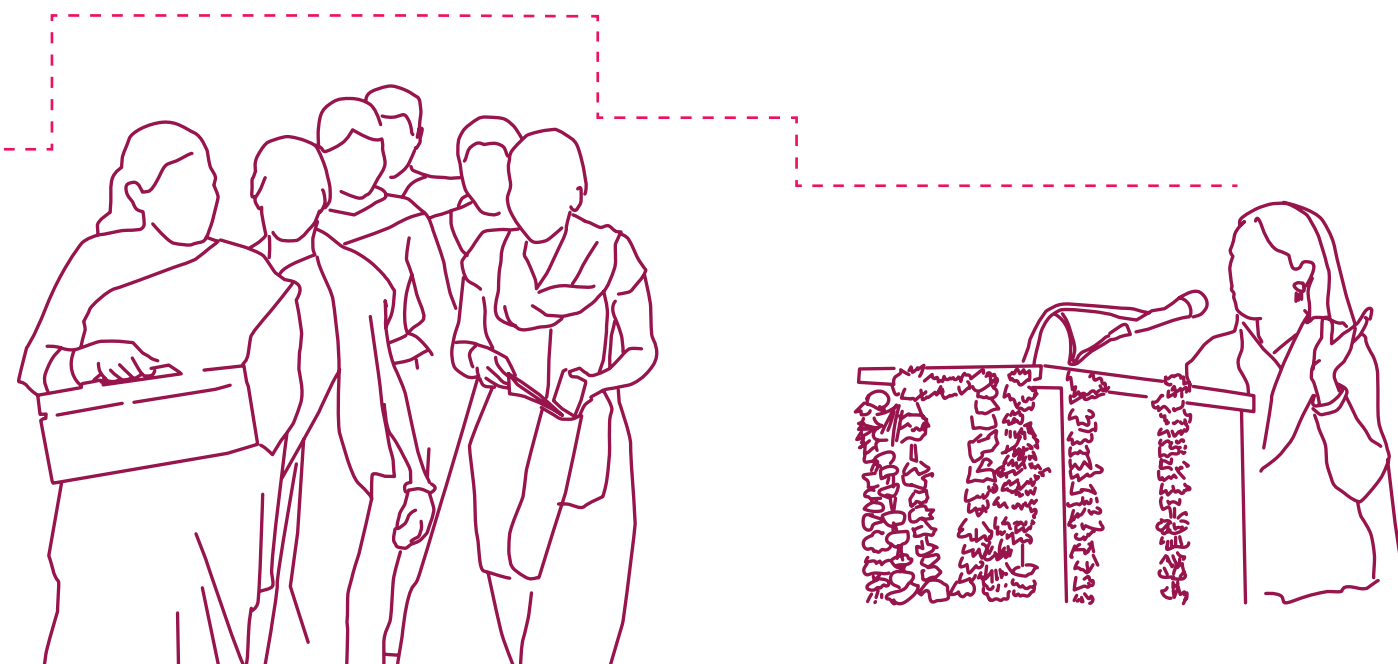
FOUNDERS: Late Fr. Hermann Bacher, Crispino Lobo

PARTNER SINCE: 2018

### Youth4Jobs Foundation (Y4J)

FOUNDER: Meera Shenoy

PARTNER SINCE: 2014





# Highlights

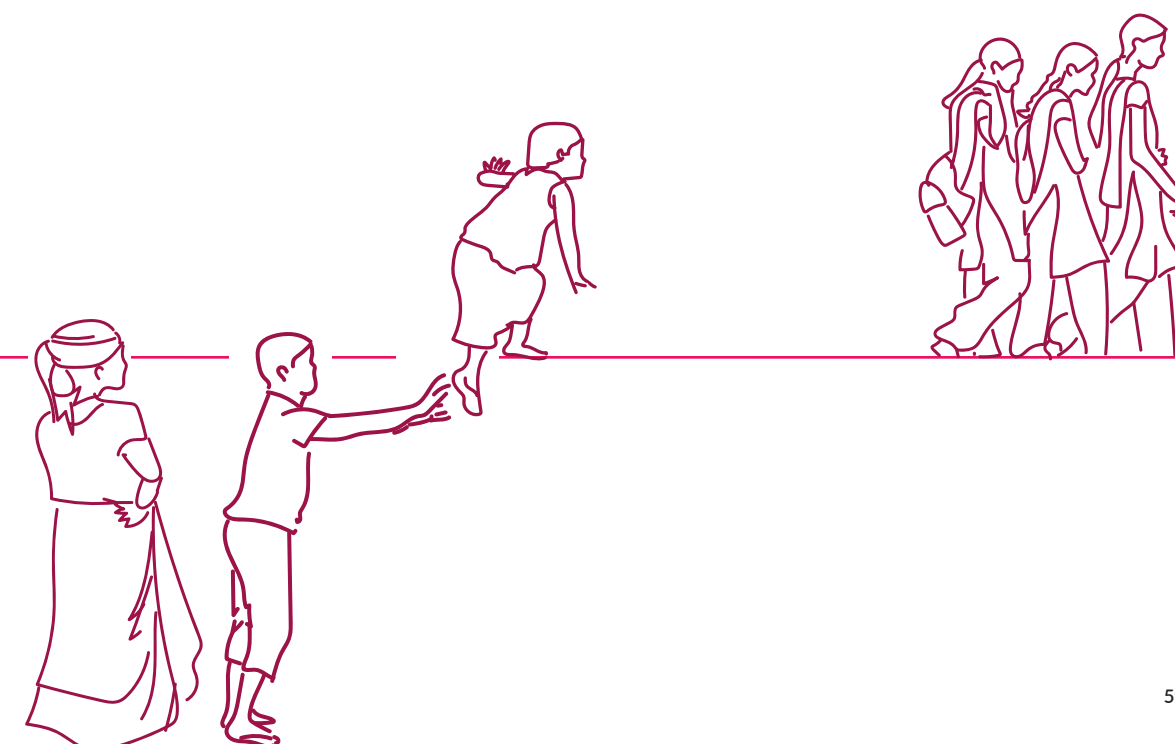
	Particulars	FY 2019-20	FY 2020-21	FY 2021-22
<b>Spend</b>	Rural Livelihoods	68.28 crore	70.75 crore	79.11 crore
	Skill Development	14.17 crore	4.10 crore	5.67 crore
	Ecosystem Action			0.11 crore
	Research and Knowledge			
	<b>Total</b>	<b>82.45 crore</b>	<b>74.85 crore</b>	<b>84.89 crore</b>
<b>Households</b>	Rural Livelihoods	2,26,343	2,22,827	1,04,731
	Skill Development	21,687	5,799	3,711
	<b>Total</b>	<b>2,48,030</b>	<b>2,28,626</b>	<b>1,08,442</b>
	<b>Mission2Million</b>	<b>6,91,712</b>	<b>9,20,338</b>	<b>10,28,780</b>
<b>Partners</b>	Rural Livelihoods	25	23	24
	Skill Development	4	4	3
	Ecosystem Action	-	-	1
	Research and Knowledge			
	<b>Total</b>	<b>29</b>	<b>27</b>	<b>28</b>
<b>States</b>		<b>22</b>	<b>25</b>	<b>26</b>
<b>Villages</b>		<b>7,097</b>	<b>10,982</b>	<b>12,436</b>

The previous year's figures have been regrouped/rearranged wherever necessary.



# Group Companies

Axis Bank Ltd.  
 Axis Asset Management Company Ltd.  
 Axis Capital Ltd.  
 Axis Finance Ltd.  
 Axis Mutual Fund Trustee Ltd.  
 Axis Securities Ltd.  
 Axis Trustees Services Ltd.  
 A. TREDIS Ltd.  
 Freecharge Payment Technologies Private Ltd.





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