



*Axis Bank Foundation (ABF), the CSR arm of Axis Bank was formed as a trust in 2006. The Foundation's mission aims at providing sustainable livelihoods to 1 million individuals by 2017. ABF's mission is based on the classical theory of development wherein sustainable livelihood is defined as one which can cope with and recover from stress and shocks, maintain or enhance capabilities and assets (social, economic and ecological) and create conditions that are suitable for improving access to education, health and sanitation. ABF partners with civil society organizations and provides them with financial, technical and capacity-development support to make positive contributions in the lives of the underprivileged and vulnerable communities.*

## ► CSR INITIATIVES

### SUSTAINABLE LIVELIHOOD PROGRAMMES

ABF's initiatives towards creating sustainable livelihoods start with water security. Availability and access to water enables rural population to build and sustain a basket of livelihood activities. Interventions in water lead to improved agriculture, livestock development, agro forestry, access to drinking water and drudgery reduction.

The rural livelihood programme aims to address the requirements of farmers, especially with small holdings and those of the marginalized communities. ABF's interventions in agriculture are focused on promoting organic farming, soil and water conservation, formation and strengthening of community-based organizations, creation of forward and backward market linkages, access to credit, providing alternate livelihood options to farmers in case of crop



failure and encouraging women to form Self-help Groups (SHGs) and cooperatives to support and empower them economically.

ABF's interventions in skill-development

aims to provide employability and entrepreneurial skills to artisans, youth, women and differently abled people through various courses, training and by providing economic opportunities.





## ► VISION STATEMENT

*The Axis Bank Foundation funded projects have been able to empower women beneficiaries on various fronts mainly by improving their financial status or by giving them access to education and building capacities. The social inclusion of women in workforce has helped enhance their confidence and self-esteem at their personal level. These women now enjoy more autonomy and have a greater voice in the decision-making process, and are looked upon as role models.*

*Agriculture has been the backbone of the Indian economy. ABF promotes a number of programmes for enhancing agriculture productivity through adoption of improved farm practices, distribution of quality seeds and by creating and maintaining water structures for irrigation and soil conservation. The project includes formation of SHGs, promoting traditional and organic agriculture, non-farm based and livestock intervention, aimed at small and marginal farmers who cannot afford mechanization. We remain committed to taking incremental steps towards creating a vibrant socio economic fabric of the country.*

**SHIKHA SHARMA**  
MD, Axis Bank



Another thematic area of intervention under the livelihood programme is skill to employability programme. The programme emphasizes on developing employability skills amongst youth and linking them to jobs and encouraging entrepreneurship.

### **WATERSHED MANAGEMENT**

Water security is of utmost importance to sustain livelihoods in rural India. Several interventions are carried out under watershed

development and management that secures water availability in the region. Afforestation is undertaken in several villages to support geo-hydrology of the geographies covered along with supporting livelihoods. Selection of species is carried out to facilitate income through horticulture and agro-forestry. A significant part of the watershed development is carried out by leveraging state programmes, such as MNREGA and IWMP.

### **AGRICULTURE PRODUCTIVITY**

To enhance income from agriculture, improved and responsible farming practices are being introduced to the farmers. One such practice is the System of Rice Intensification (SRI), which helps enhance rice yield with low usage of water, improve seed variety, promote of organic manure, and aggregate input supply and that of the produce, for better market realization. Such efforts have helped in reducing cost of production, increasing productivity and better market prices. Further efforts are being made to form farmer collectives.

### **LIVESTOCK ENHANCEMENT**

In rural areas, livestock is an important means of income. Livestock rearing is an activity prompted as an alternate source of income. Poultry farming and rearing of goats and cattle are facilitated as micro enterprises. Dairy development is undertaken by building the





value chain and linking the producers with the market. Till March 2016, 83,499 households have been covered under the livestock programme while 42,886 households have been provided with a livestock asset. About 484 women have been trained as *pashu sakhis* (para vets) who provide the veterinarian care to the livestock.

### FINANCIAL INCLUSION

Strong women-based community institutions and collectives are promoted as part of the livelihood programme. Women are trained in leadership, bookkeeping, entrepreneurship and management of money at an individual and enterprise level. Women are encouraged to undertake savings and inter-lending through SHGs, which are then linked to formal financial institutions for availing credit. Women are, therefore, able to access credit for production and consumption and also are able to save for future needs.

### VOCATIONAL SKILL-DEVELOPMENT PROGRAMMES

Employability thorough vocational training is promoted amongst the youth. The programme seeks to enhance employment opportunities by providing vocational-skills training to school dropouts, unemployed youth, tribal communities and women with the objective of providing them with an opportunity to lead self-sustained and economically independent lives. With the help of knowledge-based tie-ups with corporate and various universities, ABF's partners do provide training on varied subjects, such as nursing, hotel management, sewing, welding, electricity, beauty, computer hardware and software, health and sanitation, incense sticks, candle making, and lantana products. Apart from ensuring approximately 70 per cent placements, the Foundation also provides linkages with markets and banks to its students in order to help them with basic infrastructure to start a small enterprise.

### LIVELIHOODS FOR THE DISABLED

The disabled population in India is a marginalized group who only receive abundant sympathy but limited assistance in moulding them into independent individuals capable of being equally productive in their own way. While some awareness has been created about the abilities of the disabled over the past few years, a lot more needs to be done. Only 2 per cent of persons with disabilities (PwD) are educated and barely 1 per cent employed. The lack of requisite skills make the PwDs perennially dependent on their parents for sustenance. Lack of adequate information amongst the parents about special schools that cater to this population and the stigma which is associated with parenting a special child isolate the children and stunt their growth. The need is to identify their potential and equip them with skills that enable them to earn a dignified livelihood.

ABF works to enable the PwDs avail of better livelihood opportunities by market-linked trainings and jobs in the organized sector. It also works in the field of enabling the employers understand that hiring





underprivileged and PwDs is not only ethically and morally correct, but is a sound business practice.

### MAINSTREAMING GENDER

An underlying theme for all the programmes is gender equality and women empowerment. Across all its interventions and programmes, ABF lays ample emphasis on including women into the programme, especially those who are most vulnerable. This includes women from remote tribal regions, widows, adolescent girls, who have dropped out of education, victims of commercial sexual exploitation, and women farmers and artisans by providing them with means and options of generating income and being economically independent. Wherever possible, they have been organized into SHGs and trained in financial management, asset creation, healthcare awareness, business development and making them aware of their rights and government schemes meant for them. They have also been supported with opening of bank accounts in their name and linked with markets or supply chains to help them in their enterprises.

### GOING FORWARD

Strong partnership with grassroot organizations has helped ABF achieve its goal of increasing income for its beneficiaries by 50 per cent. ABF aims to achieve the stated target of improving 1 million livelihoods by the end of 2017. ABF's projects across 26 states have not only helped improve people's economic security through increased income levels and enhanced savings, but also increased community participation, social mobility, especially that of women and the marginalized communities, knowledge transfer and increased employability of youth through various opportunities.

## ► STORIES OF HOPE

### IMPROVING QUALITY OF LIFE FOR WOMEN THROUGH SHGs

Women empowerment is the cornerstone of ABF's approach in creating livelihoods in rural India. It believes that SHG formation is not just about inculcating savings habit but accelerating the velocity of credit in rural India. It is a key instrument for women empowerment as it leads to bringing about gender balances and power relations in the community.

ABF currently works with 27,427 SHGs across 15,856 villages. Over a period of time, key outcomes documented through numerous interactions with women across the programme yield the following observations.

#### 1. Choice to make financial decisions:

Rural households are known to depend heavily on moneylenders for their financial requirements. They pay interest as high as 5 to 10 per cent per month. Involvement of women in SHG gives them access to funds through internal lending as well as access to loans from the banks. The access to funds gives women the choice to decide the rate of interest for themselves, purpose and period of loans.

2. **Enhanced confidence:** Now that women are handling bank accounts and visiting banks at the block headquarters, they are getting more exposure than before. They also participate in village-level meetings, undergo capacity building for leadership and financial management. These efforts have collectively resulted in increased confidence levels. They are now able to have a stronger voice in the family decisions, which earlier depended solely on the male members. There is also a feeling amongst women that they can

now independently handle any situation individually and collectively.

3. **Investing in education:** It has been observed that the importance of education is well-conceived by the women. Almost all of them are willing to send their children to schools and pay for higher education. They feel that education is a vehicle to take them out of poverty and change the status of household forever. Women do believe that the community will uplift itself only through education. The need for educating children is an attribution to the sustained efforts by long-term government missions like Sarv a Shiksha Abhiyan that is complemented by the access to funds for realizing their aspiration.

#### 4. Increased health seeking behaviour:

Women have reported an improvement in their overall health status due to increased cash flow. They can buy vegetables and include milk in their diet which has resulted in improved health. In case of illnesses, they can avail of medical services. Women report that the SHGs have contributed towards greater awareness on health and health-seeking behaviour.

5. **Nutrition security:** A perceptive attribution by the women link increased income and cash flow with greater food security. Increased income has facilitated higher purchasing power and women are now procuring vegetables and milk from the market. The discussions among the women in SHGs are encouraging them to take up activities like dairy and kitchen gardens as small income generating activities and nutrition security.