

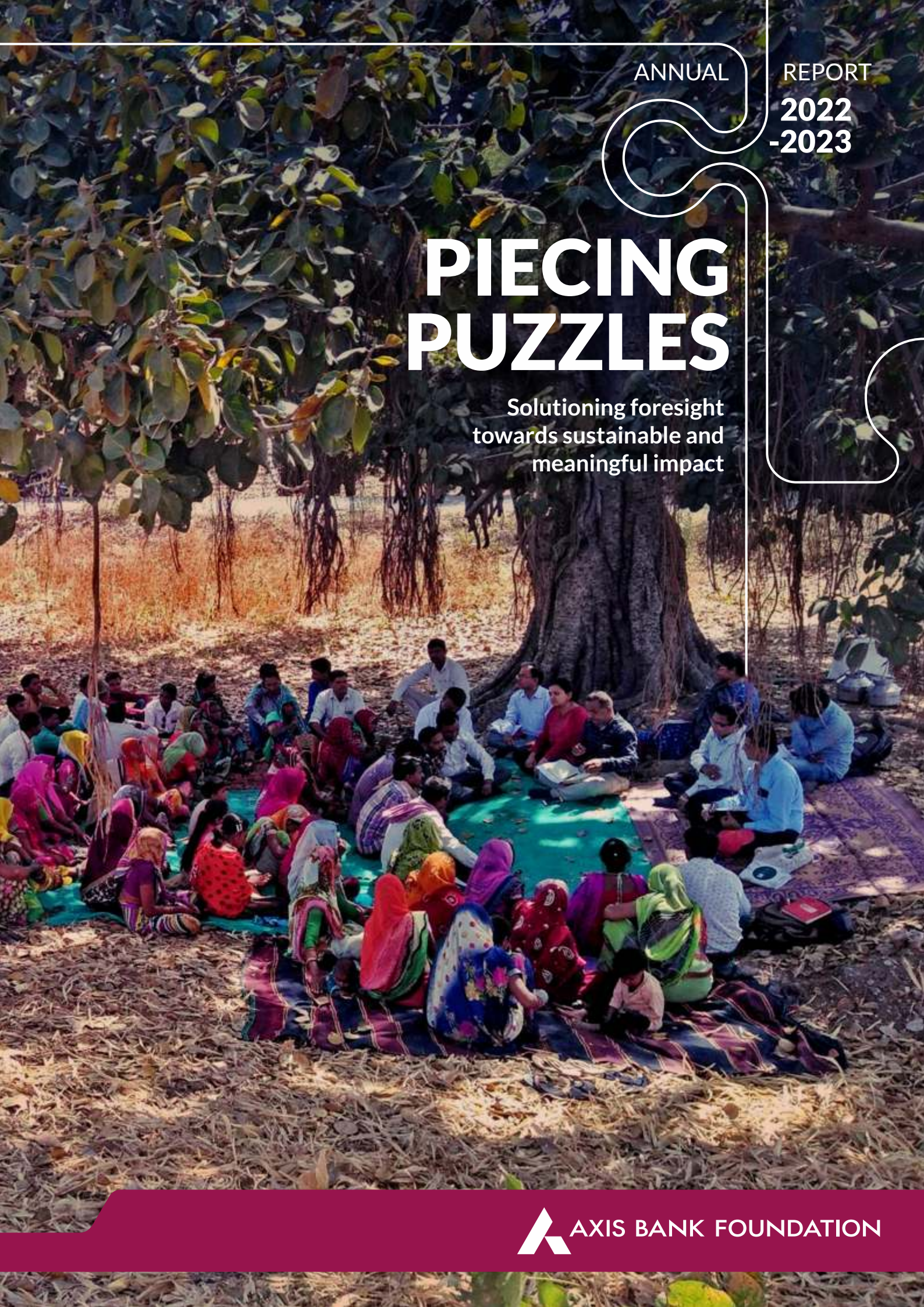
ANNUAL

REPORT

2022
-2023

PIECING PUZZLES

Solutioning foresight
towards sustainable and
meaningful impact



Piecing puzzles

Puzzles have been used as a metaphor to represent the myriad challenges that affect lives & livelihoods of rural communities.

Piecing Puzzles represents coming together of comprehensive and sustainable solutions. The Sustainable Livelihood Programme has been thoughtfully curated to be a patient funding model that enables solutioning; like parts of a puzzle to foster change that sustains over a long period. The title also conveys call to action by multiple stakeholders; much like joining various pieces together for this puzzle.

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From the Chairperson's desk

S. Ramadorai

Chairperson, Axis Bank Foundation

India's path to becoming a developed nation is intricately woven with a tapestry of complex social, environmental, and technological challenges. At Axis Bank Foundation, we find ourselves both humbled and inspired by the profound impact our work has had on the livelihoods of rural families and communities throughout the country. The rural heartland of India forms the backbone of our nation, and our vision extends to reaching out to 2 million households, empowering them to become integral participants in India's remarkable growth story.

We firmly believe that the collective advancement of communities is paramount to India's progress. Recognizing that traditional approaches often overlook outliers by focussing solely on common community challenges or individuals, we at Axis Bank are committed to inclusive growth. Our programmes extend to the farthest corners of India, ensuring no one is left behind. Moreover, we have embarked on a journey into the Northeastern region, exploring diverse livelihood strategies that facilitate rural community-led entrepreneurship models customised to suit each unique context.

As a foundation, we consider forging robust partnerships to be a cornerstone of creating sustainable change. We continuously strengthen our collaborations with like-minded organisations, government bodies and other stakeholders who share our vision of growth and sustainability.

Innovation and adaptability lie at the core of Axis Bank Foundation's journey, enabling us to navigate

the uncertainties arising from erratic climatic conditions, unpredictable markets, and socio-political factors. We actively contribute to the development of the rural livelihood ecosystem by embracing and fostering a culture of continuous learning. Through this approach, we empower communities to build resilient livelihoods.

Recognizing that India is home to one-fifth of the world's youngest demographic population, we understand the pivotal role of youth in shaping our nation's future. Axis Bank Foundation is deeply engaged in empowering the younger generation through skill development programmes, mentorship opportunities and support for entrepreneurship.

In our pursuit of progress, we wholeheartedly embrace the winds of change while diligently mitigating the risks they bring. Our shared belief in the betterment of communities and India's growth fuels our determination to surmount any obstacle that comes our way.

I am sincerely grateful for the unwavering dedication of our exceptional team and the immense support from our community members. It is their passion that propels us forward, creating a powerful momentum. Now is the opportune time to harness this momentum and showcase our commitment to risks mitigation and transforming lives through sustainable livelihood. Together, we continue on a journey that will shape the future of generations to come.



Farmer admiring the healthy stalk of his new crop.



MD and CEO's Message

Amitabh Chaudhry
MD and CEO, Axis Bank Limited

At Axis Bank, our ambition is fuelled by an intent to grow beyond economic parameters. We have aligned our growth plan with our purpose statement, "Banking that leads to a more inclusive and equitable economy, thriving community, and a healthier planet," we have embraced the responsibility to drive positive change.

We believe in the power of collective action to bring continuous change. Hence an ESG (Ecological, Social, and Governance) principle acts as a strategic driver for growth by placing sustainable finance at the core of our operations. Sustainable finance ensures lending to "green" sectors including renewable energy generation, mass transport, low carbon infrastructure, and waste management, as well as strengthening its overall environmental and social (E&S) risk assessment capabilities.

Apart from this, we are creating opportunities and including a new rural customer by breaking down geographical barriers and creating a digital revolution with our 'Bharat Bank' initiative. From access to credit to strengthening the rural banking ecosystem, we drive inclusive growth across communities. We are further able to positively impact rural communities through our various Axis Bank Foundation outreach programmes to improve their livelihood.

The Axis Bank Foundation plays a crucial role in

sustaining impactful programmes. Our team's resilience in building a conducive ecosystem through intentional research has strengthened penetration into rural geographies and deepened our understanding of the rural ecosystem to serve them better. We contribute to economic development and growth by strategically allocating our grant funds.

This is India's decade! It's time for India to grow, prosper, and take centre stage globally. And we at Axis Bank are elated to play a small part in India's growth story. While enthusiasm is paramount, we understand the importance of robust risk management. Mitigating risks requires one to be agile and swiftly adapt to the changing business landscape. We recognize the inherent risks but approach them with precaution and diligence. Through this understanding, we make informed decisions and pursue sustainable initiatives that yield tangible results.

I sincerely appreciate the invaluable support of all our stakeholders across the Bank and the Foundation for their unwavering support and dedication. Through their collaborative efforts, we have been instrumental in translating our aspirations into tangible outcomes. I extend my best wishes to all, hoping for health and prosperity in our shared journey toward a more inclusive, informed, and inspired tomorrow.



Women are leading the financial inclusion movement in the country



Foreword

Dhruvi Shah

Executive Trustee and CEO, Axis Bank Foundation

Living in uncertainty involves more than what meets the eye.

The complexity and interconnectedness of the changing social, environmental, cultural and economic conditions have the largest impact on the vulnerable communities living in remote parts of India. In the last decade, Axis Bank Foundation has been a catalyst in enhancing the livelihoods of rural communities of India by investing in creating a self-reliant ecosystem where those who participate in systemic interventions also build a better future in the long term.

We are committed to solving the severe risks which feel like different pieces of the jigsaw puzzle prevalent in rural India that need a unifying strategy to help communities address them. Our solution-focused approach involves opening new doors of access and opportunities that give the communities stability and sustainability in equal measure so that all individuals and families in rural homes can lead dignified lives.

The puzzle metaphor underscores the interconnected nature of the livelihood-related risks faced by people living in predominantly agriculture-dependent villages. The challenges are not isolated but components of a larger, intricate system. Climate and weather vagaries impact

agriculture, affecting livelihoods, financial inclusion, and natural capital. Knowledge-led solutions are pivotal for empowerment, while limited awareness of health services can hinder progress. The peril of relying on a single source of income further aggravates vulnerability. In response, we stand unwavering in providing sustainable solutions that reverse these risks.

This year, our focus through our annual report has been to put the spotlight on the learnings that we have gained while understanding the severity of this complex web of interconnected risks. We have studied each of them deeply by keeping the participants and their communities at the forefront. This allows us to seek and use their voices as a guide to improve our community engagement and solution implementation continuously.

Over the years, our work with the Sustainable Livelihood Programme has given us the focus and long-term commitment to breaking silos that separate sectors, borders and disciplines to ensure that our value system and guiding principles that drive our corporate social development deeply and widely impact millions of people still waiting to share in the gains of progress and become self-reliant and secured to sail through the ebb and flow of life.

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 Livelihood 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 focuses 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.



Vegetable farming as an alternate income source

Trustees



S. Ramadorai

Trustee since 2010

Mr. S. Ramadorai is a distinguished leader who has made significant contributions to various sectors throughout his career. He served as the Chairman of the National Skill Development Agency (NSDA) and the National Skill Development Corporation (NSDC) from 2011 to 2016. His focus was on standardising skill development, leveraging technology for quality outcomes, and fostering collaboration. Mr. Ramadorai firmly believes in empowering youth with the right skills to shape the country's future.

Currently, he is the Chairperson for Mission 'Karmayogi Bharat'; the National Programme for Civil Services Capacity Building (NPCSCB), one of the largest capacity building initiatives in government organisations anywhere in the world. He also serves as the Chairman of the Advisory Board at Tata STRIVE, addressing the need for skill development among youth. Additionally, he is an Independent Director on the Boards of Piramal Enterprises Limited, Piramal Pharma Limited, and DSP Asset Managers Pvt. Ltd. He retired as the Chairman of the Bombay Stock Exchange (BSE Ltd.) in 2016 after serving for six years.

Mr. Ramadorai had a remarkable tenure at Tata Consultancy Services (TCS). Taking over as CEO & MD in 1996, he led TCS through its IPO in 2004 and retired in 2009, leaving a \$6 billion global IT services company for his successor. He continued as Vice Chairman until 2014, with over four decades of association with TCS.

In addition to his professional roles, Mr. Ramadorai is actively involved in social and academic organisations. He chairs the Council of Management at the National Institute of Advanced Studies (NIAS) and served as the Chairperson of the Governing Board at the Tata Institute of Social Sciences (TISS) for over ten years. He is also the President of the Society for Rehabilitation of Crippled Children (SRCC), which recently established a super specialty children's hospital in Mumbai. He was appointed as the Chairperson of the Kalakshetra Foundation's Governing Board in 2020.

Mr. Ramadorai has received several awards, including the Padma Bhushan and CBE, for his contributions to the IT industry and Indo-British economic relations. He holds academic degrees from Delhi University, the Indian Institute of Science, Bengaluru, and the University of California, Los Angeles (UCLA). His book, 'The TCS Story...and beyond'; published in 2011, showcases his journey in the IT industry.

With a passion for photography and Indian classical music, Mr. Ramadorai's career as a leader and innovator has left an indelible impact on various domains, inspiring future generations.



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 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.



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 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.



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 several leading institutions like World Information Technology and Services Alliance (WITSA), IMC Chamber of Commerce and Industry, Mumbai and DataQuest, 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 Patient For Patient Safety Foundation and Trustee at National Centre for Promotion of Employment for Disabled People (NCPEDP), an NGO that advocates for the differently-abled and Trustee with World Food Programme of UN. Until recently, he also chaired the Board of Charities Aid Foundation (CAF) India.



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 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.



Munish Sharda

Trustee since 2023

Mr. Munish Sharda is the Group Executive & Head – Bharat Banking, Axis Bank since September 2021. With a career spanning over 27 years, Munish Sharda brings in rich leadership experience with a successful track record of financial and operational turnarounds, leveraging digital and tech stack and enhancing people capabilities to transform business across the banking and insurance industries.

Munish Sharda started his financial services career with Citibank where he worked across geographies and businesses (mortgages, unsecured lending, community banking, and developer finance). He has also worked in the consumer goods industry and was part of the team at L&T which set up their agricultural tractor manufacturing business.

Prior to joining Axis Bank, Munish Sharda was the MD & CEO of Future Generali Life Insurance for more than 7 years where he led transformation & growth, scaled up the business with improved profitability and quality of business and built strong partnerships with banks and retail ecosystems.

He is also is the Non-Executive Director on the Boards of CSC e-Governance Services India Limited (a Company and an Implementing agency of Ministry of Electronics & IT for digital India project), and A.TReDS Limited (Axis Bank's Subsidiary).

Munish Sharda holds a Bachelor of Engineering degree from Punjab Engineering College and has completed his MBA from IIM Lucknow.



Dhruvi Shah

Trustee since 2021

Dhruvi Shah heads the Axis Bank Foundation (ABF) since November 2020 and has been with ABF since 2016. She has over 24 years of experience spanning banking, microfinance and development management.

Prior to joining ABF, Dhruvi was with the ABN AMRO Bank N.V for 18 years, where she took up the responsibility of ABN AMRO's 'Sustainable Development and Not-for-Profit Management' vertical in 2008 when ABN AMRO Bank N.V. got rebranded as The Royal Bank of Scotland (RBS) N.V. She shaped the philanthropy and corporate citizenship engagement for RBS and established the RBS Foundation India, using her deep understanding of banking and microfinance to lead their operations, systems and processes.

She is also the curator and author of 'The Book of Aspiration' – a collection of inspirational memoirs from social leaders. As an advisor to multiple NGOs and a member of various working groups, Dhruvi passionately supports several social causes such as sustainable development, natural resource management, women empowerment and financial literacy.

Funding Partners

The Sustainable Livelihood Programme is co funded by Axis Bank Limited, Axis Asset Management Co. Ltd, Axis Capital Ltd., Axis Finance Ltd., Axis Securities Ltd., Axis Trustee Services Ltd., and Freecharge Payment Technologies Private Ltd.



Our association with Axis Bank Foundation enables us in achieving our primary goal of creating meaningful and measurable impact in the lives of communities living in rural parts of India. By partnering with organisations that have expertise at the grassroots, initiatives focus on facilitating communities in becoming self-reliant and enhancing their livelihood opportunities. We believe that our partnership will go a long way in improving socio-economic conditions of local communities and foster an environment of self-reliance.

Mr. Gopkumar Bhaskaran

MD & CEO, Axis Asset Management Company Ltd.

Through our collaboration with Axis Bank Foundation, we actively help tackle the socio-economic and ecological challenges that confront rural communities in India. Our effort is focused on helping rural communities build new capabilities and diversify their income streams, thereby taking significant strides towards achieving financial stability. We endeavour to create a lasting and positive impact on the lives of these communities, enabling them to overcome obstacles by developing feasible solutions and drive change through collective ownership.



Mr. Salil Pitale

Interim MD & CEO, Axis Capital Ltd.



Our collaboration with Axis Bank Foundation for rural livelihoods strengthens communities to look at various sustainable avenues of livelihoods to support their household income. The diversification of livelihoods mitigates risks associated with dependence on mono livelihood. I'm confident that our efforts towards strengthening livelihoods would encourage the local circular economy thereby ensuring that migration becomes aspirational rather than a response to rural distress.

Mr. Bipin Saraf

MD & CEO, Axis Finance Ltd.



Our partnership with Axis Bank Foundation empowers us to work towards creating a better and more sustainable society. Our focus lies in co-creating and enhancing livelihood opportunities, with particular emphasis on contributing to integrated development for rural communities. Through collaboration with expert grassroots organisations, we aim to make a meaningful and measurable impact in creating sustainable livelihoods for a growing section of our population in an inclusive manner. We are confident that our collective efforts will go a long way in building a better future for all.

Mr. Pranav Haridasan
MD & CEO, Axis Securities Ltd.

Axis Trustee Services Ltd (ATSL) is in the business of Trust & Protection of Investors interest. True to the nature of its business, ATSL, in collaboration with Axis Bank Foundation, acts as a catalyst, bringing about profound changes in the livelihoods of rural communities. By improving their socio-economic situation and nurturing self-reliance, we empower individuals and community collectives to envision a brighter and more prosperous future. We are humbled to be able to contribute and create a long-term positive impact that enables the communities for local decision making and inclusiveness, while providing pertinent livelihood solutions that facilitate multiple sources of income.



Ms. Deepa Rath
MD & CEO, Axis Trustees Services Ltd










Our vision, as a prominent digital payment enterprise in India, is to empower communities to steer away from sole income reliance and embrace diverse income streams. Together with Axis Bank Foundation, we aim to facilitate a favourable environment for financial inclusion by providing individuals with holistic financial services that aim to improve long-term financial security and elevate their overall quality of life. Concurrently, with our seamless services and specialised business lending solutions, we are dedicated to aiding businesses in achieving scalability and operational efficiency. We envision creating diversified livelihoods and income generation opportunities that are built through collaboration, key stakeholder participation and managed by local communities to overcome challenges like the digital divide and economic exclusion.

Mr. Mohit Jain
MD & CEO, Freecharge Payment Technologies Private Ltd.

MILESTONES

Significant milestones showcasing key achievements and strategic shifts of Axis Bank Foundation's journey.

2006		Axis Bank Foundation, registered as a trust
2006 - 2010		26,600 individuals impacted through Education Programme Offering highway trauma / first aid emergency care in 5 states
2011		Mission1Million Begins! Launched Rural livelihood and Skill Development Programme
2015 - 2016		Sustainable Livelihood – Becomes the Key focus area Gradual transition out of Education Programme
2017		Mission1Million achieved in September 2017 Impacted 10,01,253 individuals
2018 - 2022		Mission2Million Launched! Tech-enabled reporting and data management began Health Initiative commenced in 2022
2023 onwards		12,96,719 households supported under Mission2Million Initiated work with ultra- poor households



Small farm equipment help farmers reduce the cost of cultivation and enhance crop yield

Outreach



Geographical Outreach

12,96,719 No. of Households Impacted under Sustainable Livelihood

15,606 Villages

440 Blocks

26 States

39,874 Youth Trained

17,665 Youth Trained - PWDs

98 Skill Centres



Agriculture / Forestry / Others

6,17,655 Households supported for Rabi Crops

9,42,472 Households supported for Kharif Crops

1,29,879 Household supported for Summer Crops

2,48,182 Households supported for integrated cultivation (*Crop horticulture, floriculture & others*)

2,13,655 Households supported for Horticulture (*Fruits and Vegetables*)

6,873 Households supported for Floriculture

4,24,276 Households supported for kitchen gardens

1,894 Households supported for Sericulture

4,143 Households supported for Apiculture

4,40,660 Households supported for preparing organic inputs



Livestock

3,47,794 Households Supported for Livestock

8,383 Livestock Community Resource Person (CRP) (*Pashu Sakhis*)

8,987 Health Camps for Livestock



Entitlements

4,34,160 Households linked to various Schemes & Entitlements



Natural Resource / Watershed / Water resource management

10,94,80,115 Water Harvesting Potential Created
(Includes rain water harvesting structures, ridge area, drainage line treatments and other water harvesting structures like ponds, tanks, wells, phad, doha, etc)

17,959 Households with Micro Irrigation Systems

78,518 Area brought under Irrigation (hectares)

1,616 Households with major and minor lift irrigation systems

25,276 Households with Agroforestry

39,54,044 Trees planted *(Horticulture Agroforestry)*



Collectives

68,784 Self-Help Groups

7,84,979 Member in SHGs

676 Federations

3,43,001 Members in Federations

6,030 Village Level Institutions (VLIs)

4,05,916 Member in VLIs

71 Cooperatives

21,259 Members in Cooperatives



Well-being

30,675 Households with access to drinking water

27,889 Households using alternate or improved cooking fuel

21,615 Households supported to address anaemia

1,59,714 Households where women and children are made aware on health & nutrition

2,207 Health camps

1,37,829 Households with life & health insurance services







Nursery enterprise supplies good quality saplings for plantations locally.

Piecing Puzzle

Committed to solve for Livelihoods, Axis Bank Foundation puzzled out to discover the underlying risks that affect livelihood of rural communities in short, medium and long-term durations, some predictable and some unpredictable. The diagram below outlines the risks and subsequent solutions addressed through the Sustainable Livelihood Programme.



01 Agriculture Viability

Making agriculture and allied activities a viable occupation



02 Employability Skills

Shaping new, inclusive job and entrepreneurship opportunities



03 Empowerment

Fostering empowerment through collective action



04 Financial Inclusion

Enabling ease of financial access builds stable communities



05 Health & Nutrition

Addressing health and nutrition challenges for better outcomes



06 Knowledge Systems

Enabling access to high quality, robust knowledge systems



07 Natural Capital

Fostering management systems to aid conservation of natural resources



08 Reliance on single source income

Expanding the basket of livelihoods, reduces single income vulnerabilities



09 Weather Vagaries

Building adaptive strategies to navigate weather vagaries



01

Agriculture Viability

Making agriculture and allied activities a viable occupation



Sowing using the system of rice intensification technique

Agriculture is the primary occupation of nearly 50% of India's population, primarily dependent on access to water for irrigation. About 83% of these own less than 2 hectares of land and collectively own just 47% of India's total crop area. Over the last several decades, the state has invested heavily in developing irrigation systems that have increased the potential of about 35% of total cultivable land. This means that most depend on rain as the only water source. Farmers owning small-sized land with unsteady means of irrigation cannot produce a surplus that can financially sustain the family. Many, therefore, are forced to migrate as farm and non-farm labour for many months of the year.

Viable agriculture depends on the low cost of production, high productivity, and price realisation from sale of produce. Agriculture productivity relies on soil quality, the right quality of input such as seeds, fertilisers, knowledge of appropriate practices and access to timely credit. Financial viability relies on the cost of inputs, cost of credit, cost of labour and price realisation from the market. Agriculture can be viable if all of these are achieved optimally and timely.

Aiming for stable farm income is integral to the Sustainable Livelihood Programme to make agriculture a viable livelihood opportunity to ensure every farmer continues to practise agriculture, generate food and livelihood security for his/her family and contribute to national food security.

As complex as agriculture is, not every location or farmer

requires the full basket of solutions equally. The starting point is an in-depth understanding of the location-specific challenges, opportunities, markets, aspirations, and conditions of the farming families. Even within the locality, be it the village, block or landscape, farmers have very individual challenges that are specific to him/her, such as the size of the land, access to water, soil quality, and finance, traditional knowledge prevalent in their region and passed down from generation to generation to name a few. Farmers are encouraged to find efficient solutions such as aggregation of seeds and fertilisers for price efficiency, efficient use of these resources through planning, scientific practices such as the system of root intensification, and access to low-cost aggregation of produce for better negotiations and access to newer markets. Linkages with large government programmes such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) for watershed development and the State Rural Livelihood Mission for accessing credit are major contributors to strengthening agriculture viability.

While co-creating solutions is a starting point, ensuring sustainability is embedded within the farming community with the help of common interest groups such as farmer groups, water user groups (WUG), Self-Help Groups (SHGs), and Farmer Producer Companies (FPCs) with specific responsibility to manage these solutions and their interlinkages is essential. As newer challenges emerge, newer solutions are required.

Voices from the field

Strengthen the agriculture value chain to make farming and allied activities a viable occupation

Leelaben and her family of four, live in Jamadra village, Limkheda block in Dahod, a remote village with little access to the nearest town. As agriculture in the region is rain-fed, farmers here are only able to cultivate during the monsoon (Kharif) season. Lack of access to water sources lead farmers to migrate for 6-8 months a year to nearby cities such as Ahmedabad, Baroda, Surat, etc. for construction work.

Leelaben's family owns 2.5 acres of land and cultivates maize during monsoon which is sold in the local market. Vegetables were cultivated in smaller amounts, primarily for consumption at home.

With low access to shops, farmers had to travel long distances and invest an entire day in travelling to procure seeds for cultivation. Despite this, they could never be sure of quality and many times experienced high seed mortality. Such instances are disheartening for farmers like Leelaben as any loss would lead to financial burden for the family considering cultivation was being done only during one season.

Leelaben aspired to contribute in improving the situation for her family and community as agriculture was the primary source of income. She heard about the training programme on nursery raising techniques during an outreach event and was keen to know more.

After participating in initial sessions, she decided to explore the option as she had been through the pain of procuring seeds from shops in nearby towns and incurred losses. The family dedicated a small section of land to set up a nursery.

The effort was well received by farmers from the village, who started purchasing seedlings from her. Observing positive impacts, the number of farmers who purchased seedlings from Leelaben gradually increased. According to the experience of farmers, using seedlings from the nursery helped reduce investments in agriculture. Crops were growing much better than when seeds were purchased from the market. Quantity of pesticides and fertilisers required was lower owing to the good quality of seedlings. Seed mortality reduced as seed treatment was being done. It was ensured that only good quality seedlings were being produced in the nursery. As more and more farmers turned to Leelaben's nursery for seedling purchases, she was able to expand the initiative. Besides increasing the area, Leelaben increased the varieties of seedlings too. Currently around 13 varieties of vegetable saplings are being grown including tomatoes, chilli, brinjal, okra, etc.

In addition to improving the financial situation for her family, Leelaben has contributed towards making agriculture profitable for many in her village as well.



Raising nursery to enable supply saplings to farmers locally



02

Employability Skills

Shaping new, inclusive job and entrepreneurship opportunities



Developing skills to enhance work opportunities.

Rural livelihood is generally synonymous with farm-based livelihood. We also live in times where not every child from a farming background aspires to become a farmer. When we look at the livelihood of rural communities, it is crucial to know and address the dynamics of livelihood needs and aspirations of youth. Fear of failure in venturing into new work possibilities often keeps the youth unemployed or under-employed, risking their future. People with disabilities find it even more difficult to cope with livelihood opportunities.

In the job market that is evolving rapidly, rural economies have the potential to offer various work avenues. While there is an aspiration, a lack of access to pathways, role models, mentorship, capital, employability skills, networks and trade skills limits them. As rural economies grow, livelihood opportunities in rural areas, including farm-allied and non-farm, are rising. With increased rural incomes, young men and women aim for higher education and work opportunities different from their family's traditional occupations. However, they often need more skills and qualifications for the available job opportunities.

Lack of necessary skills also leads to migration, where youth migrate for better opportunities, as they need help finding employment locally that matches their capabilities. Emerging markets pose a challenge. Our prerogative is to equip individuals to adapt to the evolving economic system and help them succeed in the job market with diverse skills so they can explore the best prospects available – from jobs to entrepreneurship opportunities.

Our focus is system-level interventions in the ecosystem to develop and strengthen a value chain that includes trade-specific and soft skills training programmes, providing job

opportunities, and facilitating job placements to ensure a comprehensive approach to skill development. We catalyse micro-entrepreneurship avenues, enabling youth to establish and operate their small-scale businesses and fostering entrepreneurship capabilities to empower individuals to pursue a career or start their own businesses. Sensitising communities and families about skill development and entrepreneurship within the ecosystem is crucial.

The Sustainable Livelihood Programme supports rural youth seeking work opportunities through a skill development ecosystem. Youth receive trade-specific and soft skills training that enables them to integrate into a structured work environment seamlessly. As first-time job seekers from their families and communities, a significant adaptation is required to sustain themselves in the new environment. Youth receive handholding throughout the entire training period and enjoy a sense of community through the networks created for participation. Those seeking an entrepreneurial path receive support through training in idea mining, business planning, market surveys, product knowledge, financial management and linkages created with several ongoing government programmes. For people with disabilities, support involves identifying the interests and aspirations of youth with disabilities, providing tailored training modules, developing training programmes suited and customised to their needs, organising sensitisation workshops with potential employers, and offering counselling to support their career placement and progression.

Irrespective of their chosen profession, we aspire to empower youth from rural communities to achieve financial independence, lead dignified lives, and promote inclusion within rural economies.

Voices from the field

Inclusive work ecosystem promotes equal income opportunities

Sucharita lives with her parents and brother in Shyamnagar near Kolkata. Being speech and hearing impaired, she had a tough childhood. Since there were no special schools to cater to her needs, she was enrolled in a regular school and often excluded by teachers and classmates since she could not communicate like them. Extended family members too were not empathetic to her situation. She completed her education until grade 12. Due to financial constraints, she did not have a choice but to drop out, although she desired to pursue further studies. She had been on the lookout for jobs as she wanted to support her family financially and ensure that her brother did not have to drop out after school and would be able to pursue higher education. However, with her condition, it was extremely challenging to get a job as no one was willing to employ her. With her passion for drawing and dancing, she finally started taking classes at home for children in the neighbourhood by which she was able to earn a little bit of money.

Through a door-to-door outreach programme which was held in her village she came to know about the skill development course specifically for persons with disabilities (PwDs) where she would be trained and mentored on skills that would

enable local employment. Taking this as an opportunity, she got in touch with the concerned person to know more and learnt that training on soft skills, digital literacy, and life skills, would be provided in sign language. Since the classes were online, Sucharita was able to take part in them without having to travel, which was an added advantage. Also, placements were being offered locally. She did not want to live away from her ageing parents as she was responsible to look after them.

She enrolled for the training and was regular at attending classes. Post the month-long training she became more confident, interviewed at a retail store, and landed a job. Although her role was not customer facing, she had a great working experience and got the opportunity to interact with many people. With her income she was able to contribute to household expenses as well as saved some money for a course in data entry which she was interested in. She was able to successfully complete the course and get a job on her own as a data entry operator. With a higher pay, she is now able to contribute more towards household expenses, ensuring her brother could continue his education as well as save for her future. She aspires to build a house for her parents so they can live comfortably.



Standing tall at her place of work



03

Empowerment

Fostering empowerment through collective action



Women managing a community radio station, amplifying voices from grassroots

World over and in India, our population is growing rapidly and so are disparities in social equality, economic parity, and ecological equilibrium. Equity and equality in how people use, preserve, and conserve resources themselves or demand this of others often depends on their individual and collective empowerment.

Populations that reside in rural societies often find it difficult to break the traditional social barriers and intergenerational poverty to benefit from global economic growth due to various systemic issues. They are unable to seek out opportunities for themselves. Even when an opportunity materialises, they cannot fully benefit from it. Usually attributed to a lack of formal education, the low level of empowerment is deeply embedded within rural societies and heavily influenced by a lack of exposure, knowledge, experience, role models, and self-belief. The inability to drive positive change and demand better for themselves is often due to a disempowered mindset often influenced by limiting self-imposed and societal belief systems.

Empowerment is the strongest force for risk mitigation. Empowered people can make better decisions by being open to action, learning and unlearning in the local community context; and as per an individual's learning path. There is significant focus on women, as they face gender bias and lack of voice in the decision-making despite being equal contributors to the family's livelihood.

Though rural communities have low education levels, through their individual and shared life experiences, various risks, and unpredictable situations, they have an inherent skill of evaluating what is good for them. They know the challenges

they face and are open to learning. Equipping them through a capacity-building journey that enables knowledge exchange and experiential sharing creates an ecosystem of experimenting with new beliefs, collaborative spirit, and healthy competition.

The Sustainable Livelihood Programme (SLP) builds capacity to empower people and introduces them to several initiatives, processes, tools, and linkages that influence their livelihoods. Adopting, accepting, and owning these initiatives depend on their individual and collective empowerment. Savings, inter-lending, inter-leaving, sharing individual issues and finding solutions empower them at an individual and village level through financial and governance management knowledge. Women are encouraged to participate in Self-Help Groups (SHGs), allowing them to come out of their homes, sit as equals with other women from the village and take a lead role in many aspects of village development, such as participation in Gram Sabha and driving village development agenda.

When a village community matures, they can tackle some complex issues of their ecosystem, such as land encroachments, disputes of resource sharing, demanding new leaders who work for the betterment of people in all spheres of lives, better education for their children, medical facilities at the Public Health Centres (PHCs), and roads and public transport to their village.

Hearing the community describe the changes they have brought in their lives and their village with ownership and responsibility is a sign of the depth and width of empowerment that we have set out to achieve.

Voices from the field

Collective action ensures systemic ways to access entitlements

Women in Khiroda village have been actively participating in self-help groups for over a decade now. Women belonging to these groups often narrate stories of times when they were not allowed out of their houses and were solely responsible for household chores. As opposed to recent times when family members take up different responsibilities at home while women are away attending SHG meetings.

Reaching this stage has been a long journey for them and the experiences they have been exposed to along the way have made them stronger as a group, helped them become financially independent, have made them aware of their rights and responsibilities as citizens, among many other positive impacts. Overall, most of them have a voice in decision-making when it comes to family matters at home. They are not just told, but are consulted and have become active participants in decision-making processes.

The women narrate their experience of setting up the Hissedari Sabha. When community members of Khiroda village struggled due to unavailability of adequate means of irrigation and drinking water, they decided to propel themselves out of the situation. By setting up a hissedari sabha the primary purpose of the group was to identify concerns and approach the Panchayat for redressal. Our project trained women to combat vulnerabilities by empowering them with information. Through capacity-building sessions, women were trained on leadership skills, technical, and rights-based knowledge. The project aimed to set up foundational blocks of empowered and knowledge

enabled households.

During the first Hissedari Sabha in Khiroda village, community members raised concerns around government schemes, pensions, water, and sanitation. The Sabha vetoed to tackle the issue of drinking water which was a problem for most of the households. Due to insufficient wells, taps, and tube wells, community members had to travel long distances for water. The Sabha proposed and demanded direct tap connectivity and drinking water to the Panchayat, through the Nal-Jal mission. Despite a few setbacks, the resolute group continued pursuing their demand and reached out to the panchayat secretary and the Public Health Department. Their efforts were rewarded—A new hand pump was installed and village houses received tap connections.

This accomplishment boosted the confidence of the women who were a part of the Hissedari Sabha. The Hissedari Sabha quickly snowballed into a movement; marking its presence across 82 Gram Panchayats today. The Hissedari Sabha encourages discussions about village-level problems, systematic ways of addressing various schemes, constitutional rights, eligibility criteria and documentation required for access to public facilities and schemes. The training that the women received helped them move the needle on their degree of empowerment. And empowered communities are more likely to drive and own such initiatives. Through our Sustainable Livelihood Programme, we hope to drastically move this needle of empowerment and enable more such communities to voice their needs and demands.



Women engaged in a livelihood planning process



04

Financial Inclusion

Enabling ease of financial access builds stable communities



Women managing a micro-enterprise with support from their self-help group

Financial inclusion is a proven driver of economic growth and poverty alleviation. Access to formal finance boosts economic development, reduces vulnerability to various shocks, and increases investments in human capital. Without adequate access to formal financial services, growth remains restricted to one's own resources or relies on costly informal sources of finance. Inaccessibility also results in exclusion from various financial products, such as savings and insurance, limiting the ability to manage various risks. Rural communities have remained historically excluded due to illiteracy, lack of access, lack of need, lack of knowledge and, most importantly, the subsistence nature of their livelihoods.

Enabling financial inclusion is strongly embedded in the Sustainable Livelihood Programme design. Access to finance is critical for stabilising, sustaining, and scaling livelihoods. Access to capital and the cost of capital strongly influence the ability of a rural family to invest in income-generating assets such as land development, water resources management, agriculture inputs such as seeds, water for irrigation, fertiliser, labour, livestock, value addition, etc. Moreover, access to finance enables holding capacity of produce or prevents distress sale. Regular access to formal finance helps reduce the cost of finance, which is significantly higher than informal sources.

While as important as it is, despite demand and supply, the pathways to access and supply are challenged in many ways. A significant policy thrust has led to large programmes such as the Self-Help Groups (SHGs) movement that is both a platform and a pathway for financial inclusion and empowerment. It's a platform that enables financial literacy, access, and accountability. Mostly women-led, SHGs are promoted with a small group of women. Starting with micro-savings and inter-leading, it graduates to fostering bank linkages for savings and credit. Over time, women members draw down loans to invest in their income-generating

activities. Many SHGs come together for the federation to leverage their collective savings and draw larger loans. Such collectives act as aggregators for demand access and help mitigate risk for their members. Financial literacy is not limited to women, but is extended to men and youth through various other village platforms.

Foundational to the success of the financial inclusion programme is the quality and nature of knowledge, capacity for financial literacy, frequency, and time for the community. Access to formal financial institutions precedes significant preparatory work with the community, including many forms of engagements such as workshops, street plays, wall paintings, and exposure visits. Having a bank account is not the end of the financial inclusion process. It's the start. As one formally engages with formal financial institutions, the need for awareness evolves. It is also linked to life cycle needs or even the livelihood cycles. Scope of awareness ranges from products, product features, financial management, households and business finance, services, rights and responsibilities, various government programmes and subsidies, digital access, digital literacy, and the various risks associated. As the ecosystem of financial service providers evolves, information is made available to communities. Since financial service providers operate in a competitive market, creating awareness of the associated risks is important.

The Sustainable Livelihood Programme can't be successful if the communities it supports remain on the lower spectrum of inclusion. While enabling access is important, it is equally vital to deeply understand people's life cycle needs for financial products. As a stakeholder, we also ensure that we gain an understanding of the needs of savings and credits of a rural family and advocate for suitable product and service design. Financial inclusion and associated financial literacy are not only about solving today's problems, but they are about safeguarding the future.

Voices from the field

Systematic savings results in financial stability

Najo Bi from Kamlapur village in Bagli block in Madhya Pradesh, was married off at a young age. She lost her husband barely a few years later and was left with two children whom she had to look after. Her in-laws became vocal about the burden of having to support her and the children with the meagre income they earned from agriculture. She became afraid of going out of the house on account of the verbal abuses and taunts from her neighbours. These incidents started taking a toll on her mental as well as physical well-being. She was forced to move out of the house. Since Najo Bi had no financial support, she went back to her parent's house and worked as a labourer employed in the fields of large farmers. With the little money she earned, she was able to enrol her children in a government school providing basic education, and save a little.

When interacting with other women in the neighbourhood, she learnt about a self-help group where the meeting took place regularly. She was eager to attend one of the meetings and get to know more. In addition to learning about

systematic ways of saving, she found solace in having a platform where she could share her problems and connect with others who empathised with her. Gradually, she became a regular attendee at these meetings and was able to steadily increase her savings over time.

Being consistent with her savings, she was soon able to avail a loan of Rs. 15,000/- from the self-help group, which she used to set up a grocery store in the village. Since there was no such store in the village, many from the neighbourhood started frequenting her shop for their daily needs. With the income generated, she no longer needed to take up agriculture labour work and could concentrate on expanding her shop and fulfilling her family's commitments.

Financial independence has helped her live a dignified life without having to depend on anyone for her needs. She now saves higher amounts with an aspiration to afford good education facilities for her children in the future.



Participating in SHGs enable financial inclusion for women.



05

Health & Nutrition

Addressing health and nutrition challenges for better outcomes



Regular assessment and monitoring of health is a crucial step in addressing deficiencies.

Poverty is a crucial contributor to poor health. Financial constraints prevent people from acquiring the necessities for optimal health, such as enough high-quality food and medical care. Further, they lack the knowledge, resources, or access to healthcare that would enable them to prevent and treat a disease. Indigenous and other marginalised communities may have severe health repercussions due to reduced healthcare use, in turn due to cultural and social barriers, further retaining their extreme poverty levels.

Ill health, in turn, is also a major cause of poverty. Families coping with illness might be forced to sell assets to cover medical expenses, borrow at high-interest rates and become indebted. This is partly due to the high costs of seeking health care, including out-of-pocket spending on consultations, tests, medicines, and transportation. There is often considerable loss of income associated with illness, and both breadwinners and family members may be obliged to stop working or attending school to take care of a sick relative. Improvements in livelihoods and resultant income can be easily wiped off and push a family into debt owing to illness in the family.

Identifying the intrinsic link between poverty, livelihoods and health, our Sustainable Livelihood Programme has weaved in health and nutrition aspects into its larger livelihood approach. The health and nutrition-impacting challenges are being addressed to positively influence better outcomes for rural communities.

Improving health and nutrition takes a long time as some pertinent issues are intergenerational. Acceleration of effort

may not necessarily help the community improve its health status. A lifecycle approach and preventive and curative measures backed with significant focus on behaviour change can provide the complementary thrust. A three-pronged approach comprising awareness, access and action is integrated into various interventions. Communities are broadly classified into impact groups such as infants, children, adolescents, youth, and mothers. Each impact group faces distinct challenges, and learning journeys are curated specifically for their challenges. Pregnant women are made aware of various issues that impact the health of the foetus, which in turn determines their health after birth. Awareness is created for lactating mothers to ensure 100% vaccination and the right nutrition for infants and children. Targeted interventions and programmes during the first 1000 days of a child's life are implemented, focusing on promoting maternal health and providing comprehensive care to ensure the healthy development of both the mother and the child. Safe spaces are created within the community where adolescent groups and youth meet regularly, practise healthy behaviour towards better nutrition intake, improved reproductive sexual health and mental health condition, abstain from substance abuse/misuse and awareness of Non-Communicable Diseases (NCDs).

We aspire to strengthen our role as a catalyst and ecosystem enabler to help communities understand health concerns and institutionalise knowledge and health-seeking practices within the community. As a new area of impact for us, we are conscious about learning and building our capacity to address this highly complex juxtaposition of health and livelihoods.

Voices from the field

Launching organic cultivation of vegetables and pulses addresses a health challenge and contributes to livelihood

Two-year-old Raju is the youngest among six children living with their parents in Juda village, Udaipur district. Primary source of income for the family is from their half-acre land. As they do not have a consistent source of water, cultivation on this small parcel of land is possible only during the monsoon season. However, produce is barely enough to meet the food security and nutrition needs of the family and they are largely dependent on the Public Distribution System to fulfil their food requirements. With only one earning member, Raju's father is forced to work as a daily wage labourer to supplement their income in order to be able to meet basic needs of the family. His mother stays at home as she has to look after the younger children. The children are enrolled in the Anganwadi centre and receive supplementary nutrition which helps the family in reducing expenses.

As part of the project, health workers are capacitated to identify children with malnutrition and provide necessary guidance. During one such screening session held at the Anganwadi centre, Raju was identified and diagnosed with Severe Acute Malnourishment (SAM). His parents were contacted and appraised about his health situation and the adverse effects it could have in the long run. Like most parents, it was difficult for them to accept their child was malnourished, but were also worried about the additional expenses they would have to spend on medication if his health did not improve. The health workers repeatedly visited the family and managed to convince them to bring Raju to the Community-based Management of Acute Malnutrition camp (CMAM), which is held fortnightly for a proper medical diagnosis and treatment of children by medical personnel. His mother was also counselled on the medication procedures and guided with various recipes with high nutrition that could help Raju recover faster.

For two subsequent weeks, health workers dedicatedly visited Raju's house to monitor his health and ensure the parents were following instructions provided at the camp. Within a month's time, a significant improvement was observed with regards to his health. Raju looked healthier and was more energetic than before. His parents were happy to see the progress he had made and the changes they observed in his level of activity. While Raju is now healthy, regular follow ups continue at the Anganwadi centre to ensure he remains fine.

From consumption of maize grown on their land and wheat, lentils and rice purchased from the Public Distribution System, Raju's family was introduced to better food consumption habits through the interventions on agriculture. They were provided with seeds for fruit plants and vegetables which were high in nutrition. Consumption of homegrown nutritious food has helped Raju and his siblings maintain good health and reduced expenses towards health. Through improved farming practices, Raju's father is sometimes even able to supplement income through sale of vegetables in the local market.



Camps help in tracking health outcomes



Kitchen gardens improve nutrition security



06

Knowledge Systems

Enabling access to high quality, robust knowledge systems



Training session for farmers for producing Bio inputs.

Information, awareness, knowledge, and data are critical in people's decisions. In the modern world, information is produced, shared, distributed, and consumed by those who demand or purchase it. The systems are such that they tend to exclude people from weaker socio-economic sections of society, especially in rural communities. Knowledge and information are heavily priced, making them inaccessible for many people. The digital evolution further drives this exclusion.

In the context of rural communities, knowledge and information that impacts their lives and livelihoods include newer agricultural practices, markets, weather, government schemes, and health, to name a few. Without access to information, rural communities remain deprived of many aspects that can positively impact their lives and livelihoods. It's important to make information available timely and relevant within the local context, including language, symbols, cultural bearings, past experiences, and traditional practices. As much as new knowledge is vital, traditional knowledge plays equally important in decision-making. As generations pass, traditional knowledge remains with very few people, usually older ones.

Having identified that lack of access to knowledge augments many other risks rural communities face, the Sustainable Livelihood Programme has embedded enabling knowledge for rural communities within the design.

Knowledge about scientific agricultural practices can help reduce the losses or cost of cultivation; knowledge about natural resource management can help improve the soil quality and conserve water locally; information on various government programmes can enable access to knowledge; information on financial products and services can help

borrow and save through formal financial institutions; information on weather patterns can help manage the cropping cycle; awareness on health and nutrition can help manage it better; information and knowledge about markets can contribute towards income growth. Simultaneously, reviving traditional knowledge is equally critical.

Designing knowledge systems is important in determining the sustainability of various initiatives and the envisaged outcomes. Knowledge transfer does not happen in classroom-style teaching. Over the years, many proven methods, such as experiential teachings, nukkad natak, local folk tales, exposure visits, model-based teachings, transect walks, demonstrations, wall paintings, community radios, etc., have been successful tools to help create awareness and transfer knowledge. More recently, with the expanding internet connectivity and affordable mobile devices, audio-visual mediums are increasingly becoming important tools to spread knowledge and awareness. With the evolution in technology and innovative solutions such as demand-based information, AI-driven information is possible much more easily and at a lower cost. Though there are advancements, much work is needed on the demand side. Rural communities within themselves share and learn from each other. This becomes a viable opportunity. Once a cohort or group of people initiate a learning journey, they will most likely share it with their communities.

We have realised that knowledge and information are not static, and as time goes on, more relevant and updated information needs to flow to communities. By establishing partnerships and leveraging existing knowledge networks, we foster a synergistic ecosystem that encourages farmers to demand knowledge.

Voices from the field

Access to high quality, robust knowledge systems accelerate income

Nikudin Mundu lives in Ruitola village in the Murhu block in Jharkhand and supports a family of six members. The family owns five acres of land on undulating terrain. Owing to lack of water post the monsoon season and nature of the soil, Nikudin could only cultivate paddy and was largely dependent on local markets and the public distribution scheme of the government to fulfil the food requirements of the family. To supplement income, he would migrate for around six months in a year in search of labour work while his sons would go to the nearby town for work.

Through the project, the family was introduced to the Wasundhara Sevak (community resource person) working in the area. When the challenges of lack of water leading to inability to use the agricultural land to its full capacity were discussed, the Wasundhara Sevak surveyed the land and proposed taking up construction of a farm pond. However, the family was not keen as they were unsure of the expenses and process of doing so. With technical guidance and support from the Wasundhara Sevak, a plan was drawn out and the issue was put forth to the gram sabha for approval to take up work. Meanwhile, the family was also taken for an exposure visit to another farm where a similar structure was constructed and Nikudin could discuss the process and see the impacts first hand.

Once approved in the gram sabha, Nikudin initiated the process with the help of the Wasundhara Sevak and contributed in kind towards digging the farm pond.

After the subsequent monsoon, the benefits of water retention in the pond helped the family in extending cultivation from only Kharif to the Rabi season too. With support, he was also able to purchase a water lifting pump which helps him grow vegetables such as tomato, bitter gourd, bottle gourd, and pulses on land that was earlier left barren. Now, he is also in a position to earn an income from sale of part of the produce at the local market. As vegetables have a short cultivation cycle, cash inflow is more consistent. The family has also started consuming more vegetables as part of their daily food habits.

Nikudin is in constant contact with the Wasundhara Sevak who continues suggesting ideas for new income generation opportunities and provides him with information about government schemes and subsidies, loans that can be accessed to enhance his income. With savings from the income earned, Nikudin has purchased a motorcycle which he uses regularly.

The family aspires to start with pisciculture in the pond to diversify their income generating opportunities.



Audio visual medium is a powerful tool for knowledge dissemination.



07

Natural Capital

Fostering management systems to aid conservation of natural resources



Participatory Irrigation Management to ensure equitable distribution of water

In India, 85% of farmers own less than 2 hectares of land and practice subsistence farming amidst degrading landscapes, competing for limited natural resources and various externalities combined with high risk of weather and climate change. Rural households and communities highly depend on natural resources and ecosystem components for their livelihoods, food security, and overall well-being. However, mismanagement can pose a significant risk to these communities and the environment. Exploiting natural resources, water stress, soil infertility and loss due to erosion, contamination, deforestation, and conflicts are serious threats to natural resource management (NRM) and thus, the lives and livelihoods of rural communities.

Climate change further worsens the risks by increasing the frequency and intensity of natural disasters like floods and droughts that affect the agricultural cropping cycle, delay the farm-level interventions, increase uncertainties, severely affect productivity, and impact soil health and water availability, thereby leading to losses of natural resources, agriculture-linked incomes, and rural economies. It is important to recognise the role of these natural resources while ensuring thriving biodiversity and health of the ecosystem, which needs to be treated as a common pool of resources (CPR).

Rural communities actively address risks, enabling practical and local solutions to mitigate various anthropogenic and natural challenges through various measures. Training, capacity building, knowledge demystification, strengthening institutions and infrastructure are key to the community-led natural resource management systems. A comprehensive approach is adopted for developing and managing natural resources through soil and water conservation measures,

watershed management, participatory irrigation and groundwater management, integrated landscape, and community-level planning with strengthening local leadership and community governance of natural resources. They are also encouraged to shift their mindset through some of these efforts. Since these are highly decentralised resources, there is an urgent need for community-led collective action and local leadership to protect and manage these resources.

Our programme interventions address the challenges related to natural resources management through capacity building, enabling landscape-level participatory planning and management, supporting collective community action, and strengthening institutions and infrastructure for its management. It is important to understand and recognise the role of commons in the form of land, water resources, forest cover and natural resources, and accordingly mobilise community-led groups for its management. It ensures long-term and sustainable change at the ecosystem level driven by participatory practices for enhancing community resilience. Moreover, community-led initiatives empower local members to participate in the decision-making process, take ownership and ultimately, in the governance of commons by the commons.

The risks associated with natural capital require concerted efforts from governments, communities, and civil society organisations to ensure sustainable practices, conservation of resources, and resilience to environmental challenges. By recognising its key role and value while implementing effective management strategies, rural communities can thrive, improve their quality of life, and preserve their ecosystems for future generations.

Voices from the field

Community action enables better natural resource management systems

Livelihoods of communities in villages in Nandurbar and Nawapur blocks in Nandurbar district of north-western Maharashtra were severely threatened due to repetitive crop failures. Despite four rivers flowing through the region, factors such as erratic and unpredictable rainfall patterns, siltation in some of the existing irrigation structures and failure to maintain broken water harvesting structures led to an overall reduction in water availability for the region.

Uncontrolled groundwater extraction only exacerbated the crisis, leading to a noticeable decline in cultivable land. Farming was limited to the monsoon season (Kharif) and migration to nearby towns for labour work had become common as there were limited income earning opportunities in the villages. As this crisis affected the livelihood of many communities, a solution rooted in community participation was sought through the project.

A cadre of 40 Bhujal Jankars (Community Resource Persons) was identified and trained to facilitate the community in improving groundwater resources through conservation, judicious use, and management of resources. These dedicated individuals underwent rigorous training that involved periodic groundwater measurement, data sharing with Community-Based Organizations (CBOs), and raising awareness about water conservation practices during community meetings.

Initially, the Bhujal Jankars meticulously studied the ebb and flow of water patterns. During the process, they discovered information around water usage patterns, challenges and opportunities related to water availability, preferred crops, about cropping patterns, etc. They were encouraged to share their learnings among all members in the village and together craft a water security plan that was presented to the Gram Sabha. This plan involved identifying where new water harvesting structures could be constructed, repair of old ones to increase water capacity, taking stock of water for different purposes etc.

This plan was a catalyst for change across 80+ villages. Consistent efforts of the Bhujal Jankars resulted in rigorous participatory natural resource management leading to improved water resources (surface and underground) across the region. 260 ageing structures were renovated and desilted to increase water holding capacity, existing check dams were rejuvenated, solar pumps were installed and construction of newly dug wells was taken up and monitored. In addition, responsible farming was advocated for the region. This facilitated systematic planning of agriculture interventions to ensure maximum harvest from minimal use of water. Improved techniques such as drip and sprinkler irrigation units were promoted to use water judiciously.

The transformation however did not stop at this. Bhujal Jankars took it upon themselves to share knowledge with local communities through farmer training schools. They shared knowledge about water-conscious agriculture practices, scientific farming methods, soil enrichment techniques, innovative cropping techniques, and cost-effective pest control methods. As expected, this resulted in

higher yields and improved crop quality. Their relentless efforts bore fruit, benefiting over 1,400 farmers and bringing an additional 700 hectares of land under cultivation.

The Bhujal Jankars' aspirations reach far beyond these accomplishments. They dream of a sustainable system that guarantees a perpetual flow of water. This is a story of resilience, determination, and community spirit that inspires people to not only secure their livelihoods but fiercely protect the delicate balance between nature and livelihoods.



Well constructed through MNREGA and community's shramdan



08

Reliance on single source income

Expanding the basket of livelihoods, reduces single income vulnerabilities



Piggery as an additional source of income

A distinct feature of livelihood opportunities in rural areas is that it is determined by the assets and skills people possess. Both assets and skills are inherited and transferred through the generations. Inherently, traditional livelihoods were trade-based; hence, most people inherit a single dominant trade skill. With a low level of education and skill development opportunities, the transferability to a different trade is a low probability.

About 70% of the rural population is directly or indirectly dependent on agriculture and allied activities. Reducing land holdings, degrading natural resources, lack of water, lack of skills, and low investment capacity are making agriculture for small and marginal farmers non-remunerative. Drastic changes in climate patterns are further adding to the risk. Most landless rural families find it even more difficult to have stable livelihoods in rural areas. It cannot provide food security for the family for the whole year or generate adequate cash income. This leads to distress migration. People migrate to nearby villages, towns, and cities in search of opportunities. Due to low level of skills, people can usually find jobs as daily wage labourers. With a lack of permanent settlement at the destination, the migrant population finds it difficult to live well. The health, well-being, and education of their children get further compromised.

Creating stable and secure income-generating opportunities in rural India needs a multi-pronged approach and a multi-stakeholder approach. Diverse sources of income through a basket of livelihoods can, to a large extent, support a rural family. Having a diverse source of income is a risk mitigator. If an income from one source reduces or fails, it can be substituted through another source. While one source can provide food security, another can provide cash income. However, it's not one solution that fits all. It needs to be

customised significantly, based on each family's assets, skills, and financial capital.

While land sizes cannot be increased, its productivity can be enhanced with natural resource development, access to water for irrigation, improving the quality of seeds, reducing input cost, agriculture practices such as multi-layer farming, expanding crop variety to include cash crops, horticulture, floriculture, etc. Input costs can be reduced, and better price realisation can be enabled by aggregating demand and supply. Cropping intensity can increase from 100% to 300%. Livestock such as milch animal, goater, piggery, and poultry provide good cash income. While these are available as opportunities, actualisation of these for a rural family requires skill and capacity building, creating a value chain and an enabling ecosystem.

As enablers, we create pathways and an enabling ecosystem where a vibrant rural economy can thrive. The Sustainable Livelihood Programme facilitates leveraging of multiple resources to create various models of a basket of livelihoods, a cadre of community resources to handhold the adopters, create demonstrations to showcase possibilities, skill, and capacity to generate demand, access to various government schemes to avail subsidies and access finance to invest.

Creating a basket of livelihoods for many families takes time. Building models, creating pockets of successful models, an enabling ecosystem, and collectives result in the gradual expansion of these models. Not everyone can expand their livelihoods at the same pace; hence, the opportunity to do so must be embedded within the community. Collectives, community cadre, access to government schemes, capital, and markets play important roles in offering the opportunity for a long period.

Voices from the field

Expanding basket of livelihood, reduces single income vulnerabilities

Sunita, a resident of the Bhayari village in Alwar district, lives with her husband and two children. The family owns 1.25 hectares of farmland and a buffalo. The family was solely dependent on rain-fed agriculture for crop cultivation and cattle rearing. They drew a major chunk of their income through cattle rearing and dairy. However rain-fed agriculture, unfavourable climatic conditions, traditional methods of farming, and dairy resulted in low income for the family. Additionally, low milk production and delayed payments further added to their despair.

Many community members in Bhayari village are small and marginal farmers are facing a similar problem due to unsteady livelihood opportunities.

Our outreach programme in Alwar, encouraged women to tackle this situation by undertaking alternate means of livelihood and actively contribute to their household income. The focus was on training them in better farming and animal husbandry practices. It built their awareness around advanced rearing practices including quantity and quality of feed for cattle, and preventive health care methods. A key component of the programme involved connecting these women to relevant government schemes and village-level veterinary care units.

Through the training, Sunita learnt about ways to manage cattle which improved her cattle rearing practices resulting in better milk production and thus better income. As the milk production increased, she joined a milk producing company and was able to sell her produce at a better price. She earned Rs. 99,000/- in the first year. With the profits, she purchased another buffalo. The additional source, doubled her income in the first year and tripled in the third. Eventually, she was selected as a model Pashupalak, inspiring and empowering many women in her community. However, she continued upgrading herself and learning more about improved farming techniques. Through training she learnt about ways to identify better quality seeds, conduct seed treatment, methods of irrigation and other practices. This led to an increase in yield and enhanced her income significantly.

By diversifying her outlook and knowledge, Sunita was able to diversify her means of income. She was able to pull herself and her family out of poverty. She repaid her loan and invested in better irrigation practices. As her income improved, she was able to send her children to school and college. From one source of income, she now has income from enhanced productivity of her farm and dairy through her cattle. Sunita wants to set up a mini dairy in her village. More power to Sunita and women like her!



Feed management leads to better health of milch animals.



09

Weather Vagaries

Building adaptive strategies to navigate weather vagaries



Integrated pest-management using sticky and pheromone traps

Indian agriculture heavily depends on land, water, and natural resources, which are affected by tropical climatic conditions. Climate scientists are predicting tougher times due to increased weather anomalies with a significant threat of crop damage and losses, which is one of the foremost challenges to address. The day-to-day challenges, weather vagaries, variations in climatic conditions, and their multidimensional nature, affect rural and agrarian communities' coping and adaptation capacities. The impact is often exacerbated by water stress, reduced agricultural productivity, and degradation of landscapes combined with competition, conflicts, and exploitation of natural resources. The erratic weather patterns disrupt agricultural systems, leading to crop failures, increased incidences of insects, pest attacks reducing yields, and economic hardships for the farmers. Losing livelihoods aggravates poverty levels and deepens socio-economic inequalities, leading to farmers depending on limited income opportunities and pushing them further into poverty and debt cycles. It also directly impacts socio-cultural behavioural aspects that lead to complexities in the form of financial pressure, social stress, and drudgery, impacting health, well-being, and migration.

The mitigation techniques encompass a range of strategies that can be implemented at the local community level to develop feasible solutions with scientific inputs and advanced technologies that build functional, day-to-day resilience to avoid environmental degradation, impacting income opportunities. These help communities to use contextual coping and adaptation mechanisms and traditional knowledge to design local interventions that require behaviour changes, cropping pattern changes, diversification to alternate livelihood options, new methods of land preparation, and improved agriculture infrastructure.

The response to climate and weather vagaries is a multi-pronged approach that includes strengthening early warning systems through scientific weather predictions, improving agricultural practices, promoting climate-resilient crops, enhancing water management techniques and diversifying income sources. Accurate weather forecasts and localised weather intelligence can strengthen the farmer's ability to anticipate weather changes and arrest risks posed by climate change at the right time. This invaluable knowledge on mitigation can significantly improve the farmer's capacity to respond to challenges. Additionally, investment in rural infrastructure, such as irrigation systems, roads and storage facilities, enables diversification through a basket of livelihoods which helps build resilience and improved market access.

Besides technical solutions, building local leadership and collectivisation within communities is the key to long-term climate resilience. Community-led governance and local leadership need to be supported and strengthened with collaborative efforts from all stakeholders. As community members unite with one another through farmers' collectives, self-help groups, farmer producer groups, etc., they share best practices by pooling their knowledge and resources. Rural households and communities can explore partnerships and support from government and non-government organisations to scale up these initiatives and bring accelerated change.

Climate and weather vagaries have a significant impact on rural livelihoods in India. It is crucial to implement comprehensive strategies that enhance the resilience of rural communities and support them in adapting to the changing climate.

Voices from the field

Multipronged adaptive strategies to navigate weather vagaries

Binit Hunni Purty, a 34-year-old resident of Khunti district in Jharkhand, carries the sole responsibility of providing for his 7-member family. He lost his father soon after he completed 10th grade, and due to financial constraints, was unable to go for further studies. He was forced into taking up farming and providing for the financial needs of his family. While he inherited around seven acres of land from his father, only three acres were actually cultivable as the remaining land consisted of poor-quality soil on elevated terrain. Situations such as untimely rainfall leading to increased pest and disease attacks were making agriculture non-profitable for him.

Since income earned from agriculture was insufficient to fulfil the needs of his family, he migrated to various cities, taking on work in different construction and automobile companies. However, family problems compelled him to return to his village and it was at this time that he got to know about the project and was identified as a suitable Wasundhara Sevak (Community Resource Person). He too showed interest in joining the team. Meeting community members as part of his role as a Wasundhara Sevak, made him realise the adverse impacts of weather changes—untimely rainfall, longer summers, extreme winters etc—on income earning capacity of the majority of the farmers in the region.

He played a vital role in mobilising farmers to take up work such as soil and moisture conservation activities to improve soil quality, gradually shift to use of nature-based inputs such as pesticides/fertilisers in agriculture, adopt water saving practices such as drip/sprinkler, take up integrated pest

management techniques to manage pest attacks naturally, etc. Adoption of a combination of these practices has helped farmers observe a reduction in investments made towards agriculture, improving income as a result. Training was also provided for initiating horticulture which was new to the region. He also facilitated linkage of farmers with various government programmes and schemes thereby helping them benefit financially.

Binit was also able to adopt various package of practices on his own farm that helped respond better to climate and weather vagaries as well as diversify income sources to reduce financial risks. He has witnessed an increase of 20 - 30% in his income and continues to steadily expand his production and income every year. Soil treatment has helped in successful cultivation on entire seven acres of land, leading to a substantial improvement in income.

This newfound prosperity encouraged him to purchase a new motorcycle, renovate his home, and enrol his children in a private school in Murhu. Having transformed his livelihood, Binit now dedicates himself to inspiring and supporting other farmers. He actively imparts knowledge on improved package of practices to enhance farming, alternate income opportunities such as lac cultivation, apiculture etc. And facilitates processes for farmers to access government programmes and schemes. He is passionate about sharing his expertise with neighbouring villages and fostering the adoption of climate-smart practices to make livelihood sustainable in the long run.



Introducing horticulture as a livelihood opportunity.





Abhisaran 2022

Dialogues | Reflections | Actions

Strengthening collaboration for improving nutrition for communities

Over the last few years, it was observed that quality of health and access to appropriate healthcare is impacting a family's livelihood and finances. With the intent to support the well-being of rural families, in 2022, Axis Bank Foundation (ABF) made a strategic decision to integrate health and nutrition into its Sustainable Livelihood Programmes.

To fructify this, a lifecycle based approach was introduced that can address inter-generational health issues, with specific attention to adolescents, children, and mothers. It engages with individuals based on their personalised health and nutrition requirements at different stages of life, beginning with pregnant and lactating mothers, children, adolescent girls, families and eventually addresses needs of the entire community to strengthen overall health ecosystem.

The activities of the programme typically involve raising awareness among the community frontline workers; ASHA workers, Anganwadi Workers and ANMs (Auxiliary Nurse Midwives). It also facilitates access to basic curative health facilities and community-level services. The programme covers various aspects such as maternal and child care, family planning, immunisation, preventive and curative healthcare, provisioning of essential facilities, hygiene improvement practices, access to clean drinking water, and promoting health seeking behaviour. Another key focus of the programme is the early diagnosis of non-communicable diseases (NCD), which have become a significant health concern in the communities, alongside malnutrition.

To gain deeper insights into the health and nutrition initiatives implemented by partners, ABF organised a

consultative workshop called 'Strengthening Pathways for Community Health and Nutrition: A Collaborative Workshop' on February 16th, 2023, at Axis House. The workshop was part of Abhisaran, a series of workshops designed to bring together people and convergence of ideas.

The workshop was facilitated by Sattva Consulting, a social sector consulting firm and attended by partners with presence in health and nutrition related works. Participants included CEOs and health thematic leads of the respective organisations. It deliberated on understanding the approach to Health and Nutrition by each partner, challenges, and existing parameters for measuring impacts. This platform provided a space for partners to share their experiences, best practices, research findings, fostering a multi-disciplinary approach to problem-solving. Through interactive workshops and brainstorming activities, participants identified key focus areas to guide future interventions.

There was a collective emphasis that health and nutrition programmes should focus on three aspects – behaviour change, strengthening community institutions, and improving government service delivery. The importance of deeper engagement with both the demand and supply sides of the programme was also stressed upon. Additionally, the partners agreed that the monitoring and evaluation framework should be developed from a livelihood lens perspective rather than solely focusing on medical aspects of health and nutrition.

In conclusion, the partners recognized that health, nutrition, and livelihoods are interconnected, and project activities should complement each other to deliver a comprehensive programme for the community. We look forward to our journey of incorporating health and nutrition in all our programmes to holistically address better livelihood opportunities for our communities.



Partners at Abhisaran 2022

Site visit by Trustees

In January 2023, Axis Bank Foundation's (ABF) Trustees visited the NM Sadguru Foundation in Dahod and Panchmahal districts of Gujarat to observe the impact of ABF's support in the area.

They witnessed the success of various projects, including a check dam in Punsri, Dahod, which ensures a year-round water supply for farmers. The lift irrigation system has become a lifeline for farmers in the region, covering over 100 acres. This consistent irrigation support has empowered farmers to cultivate pulses, wheat, and vegetables across seasons. Notably, a cooperative was formed among farmers to manage and maintain the lift irrigation system, ensuring efficient water supply and sustainable agriculture practices. This project has not only improved agricultural production but also reduced youth migration to nearby cities by offering better employment and income opportunities.

During the visit, a tree plantation activity was held at the NM Sadguru Head Office. It also provided the trustees with insights into the organization's crucial role in community development and advocacy. Through visual presentations and models, the project's contributions to positive community change were highlighted.

The Trustees also met with women farmers, where the

project team presented the project progress data. The women shared their personal journeys and experiences after joining the project. A standout example was that of Geetaben, a small-scale farmer with less than an acre of land. With the project's support, she ventured into vegetable cultivation, set up a low-cost trellis for tomato farming, and expanded to grow watermelon, ginger, turmeric, and more. Her husband joined the initiative by starting a community nursery, which has benefited several farmers with quality vegetable saplings.

This is not the only success story in the region. Several women have reported remarkable changes in their household income, primarily through diversifying into high-return crops like watermelon, ginger, turmeric, and beans.

Farmers in the region adopted solar-based lift irrigation systems through the Kusum Yojana, ensuring a disruption-free water supply and reducing costs by eliminating the need for diesel.

The journey of ABF's support in the Dahod and Panchmahal districts is one of transformation and empowerment. Through sustainable livelihood projects, the lives of farmers and their families have been positively impacted. We have witnessed a reduction in migration, increased agricultural productivity, and improved living standards.



Community women, from Vandeli -Gujarat, sharing their experiences about the Solar Lift Irrigation system

Way Forward



Munish Sharda

Group Executive & Head, Bharat Banking & Trustee, Axis Bank Foundation

Axis Bank Foundation symbolizes the positive change in the lives of people subsisting on the margins. The objective is to create a strong forward momentum by not just focusing on the immediate needs but also generating outcomes that are long term in nature.

In our endeavour, we have extended supported to 2,67,000 rural families in the last fiscal year. Our initiatives have been focused on improving livelihoods by listening to the community and creating programs that mitigate the key risks in the rural livelihood ecosystem, namely natural capital, human capital, and financial capital.

The Sustainable Livelihood Programme, ABF's flagship initiative, launched Mission 2 Million in 2017 to enhance livelihoods for 2 million rural families. Until March 2023, it has impacted

12,96,000 households across the country. The Sustainable Livelihood Programme aims to address key issues and enable solutions to work on rural livelihoods. The projects are co-created, co-designed and implemented through partnerships based on the varied requirements, aspirations, and needs of each community and based on the socio-economic and geographical context.

Women are the backbone of the rural economy and hence we have laid special emphasis on strengthening their role in the rural markets. The Sustainable Livelihood Programme explicitly drives capacity building, inclusion and empowering initiatives to develop leadership in women.

Agriculture is a significant contributor of income for the majority of rural families and the backbone of the rural economy. We work towards improving production and productivity by improving access to water, natural resource management, better seed quality, diversification, aggregation and access to credit & markets enables a net increase in income from agriculture.

The key trait for a long-term impact is sustainability and hence, we ensure that longevity of initiatives is embedded in the core design and our approach. Fundamental to sustainability for rural development is building capacity, empowerment, local leadership, access to knowledge and linkages with and within the ecosystem. Simultaneously, the impact of the changing climate is a constant challenge to rural lives and livelihoods. Increasingly, we are consciously integrating climate change, focused on enhancing adaptability in rural communities.

We applied our core banking experience of risk-based management solutioning to develop a funding approach for our philanthropic capital. Applying a risk lens to solving everyday development issues has led us to create a robust funding model that carries within itself the agility to address the basket of risks that a rural family faces in various seasons, such as lack of technical knowledge, lack of finances, climate vagaries, limited potential of owned and accessed assets, migration etc.

Axis Bank is deeply focused on increasing financial inclusion in Rural & Semi urban (RuSu) markets through the Bharat Banking initiative. The distribution has increased to 2,400+ branches complemented by partnerships that are very deep in rural markets such as Common Service Centres. Our endeavour is to provide formal banking products in a seamless manner that will catalyse the growth in RuSu markets and thereby improve the lives of the residents in these markets.

I strongly believe in the power of the community and hence am thankful to the NGOs, supporters, partners, volunteers, and the team at ABF for bringing positive change on a larger scale. I hope that we will continue to accelerate our efforts this year and collaborate to improve the livelihoods of the rural population.

Programme Partners

Aga Khan Rural Support Programme (India) (AKRSPi)

Founder: HH The Aga Khan
Partner Since: 2013

Agri Entrepreneur Growth Foundation (AEGF)

Founder: Tata Trusts, Syngenta Foundation India and IDH Sustainable Trade Initiative
Partner Since: 2022

Anudip Foundation Dipak Basu 2022

Founder: Bharat Rural Livelihoods Foundation (BRLF) The Ministry of Rural Development, Government of India
Partner Since: 2018

Collective for Integrated Livelihood Initiatives (CINI)

Founder: Chairperson: Mr. Arun Pandhi
Partner Since: 2018

Centre for Social and Economic Progress (CSEP)

Founder: Chairman: Mr. Vikram Singh Mehta
Partner Since: 2021

Development Support Center (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)

Founder: Dr. Amrita Patel, J. C. Daniel, Duleep Matthai, A. N. Yellappa Reddy, Samar Singh, Deepak Tikku, Mahendra Vyas
Partner Since: 2014

Generation India Foundation

Founder: Arunesh Singh
Partner Since: 2022

Gram Vikas

Founder: Mr. Joe Madiath
Partner Since: 2022

Harsha Trust

Founder: Bismaya Mahapatra, Chivukula Venkat, Mahadev Rao, Nihar Ranjan Tripathy
Partner Since: 2012

IBTADA

Founder: Rajesh Singhi
Partner Since: 2019

Kalanjiam Foundation

Founder: M. P. Vasimalai on behalf of DHAN Foundation
Partner Since: 2019

Keystone Foundation

Founder: Ms. Snehlata Nath, Mr. Pratim Roy and Mr. Mathew John
Partner Since: 2019

Medha Learning Foundation

Founder: Mr Byomkesh Mishra
Partner Since: 2022

Navinchandra Mafatlal Sadguru Water & Development Foundation (NMSWDF)

Founder: Late Harnath Jagawat, Sharmishtha H Jagawat
Partner Since: 2014

Professional Assistance for Development Action (PRADAN)

Founder: Deep Joshi, Vijay Mahajan
Partner Since: 2011

Rajarhat Prasari

Founder: Mr. Gouranga Banerjee
Partner Since: 2022

Sahjeevan

Founder: Sandeep Virmani, Sushma Iyengar, Gagan Sethi, Dr. Mukund Anant Ghare, Yugandhar Mandavkar
Partner Since: 2019

Samaj Pragati Sahayog (SPS)

Founder: 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

Sarva Seva Samity Sanstha (4S)

Founder: Mr. Vijay Mahajan
Partner Since: 2022

Self Reliant Initiatives through Joint Action (SRIJAN)

Founder: Ved Arya
Partner Since: 2012

Seva Mandir

Founder: Dr. Mohan Singh Mehta
Partner Since: 2019

Shahani Academic And Global Empowerment (SAGE) Foundation

Founder: Ms. Maya Shahani
Partner Since: 2022

The Organic and Fairtrade Cotton Secretariat

Founder: Ashish Mondal, Prashant Pastore, Murli Dhar
Partner Since: 2022

Transforming Rural India Foundation (TRIF)

Founder: Anish Kumar, Anirban Ghose
Partner Since: 2022






Watershed Organisation Trust

Founder: Late Fr. Hermann Bacher, Crispino Lobo
Partner Since: 2018

Youth 4 Jobs Foundation

Founder: Meera Shenoy
Partner Since: 2014

Financial highlights

	Particulars	FY 2020-21	FY 2021-22	FY 2022-23
 <p>Spend</p>	Rural Livelihoods	70.75 crore	79.11 crore	99.83 Crore
	Skill Development	4.10 crore	5.67 crore	9.93 Crore
	Ecosystem Action	-	0.11 crore	3.77 Crore
	Research and Knowledge	-	-	-
	Total	74.85 crore	84.89 crore	113 Crore
 <p>Household</p>	Rural Livelihoods	2,22,827	1,04,731	2,62,523
	Skill Development	-	3,711	5,416
	Total	-	1,08,442	2,67,939
	Mission2Million	9,20,338	10,28,780	12,96,719
 <p>Projects</p>	Rural Livelihoods	23	23	33
	Skill Development	4	3	7
	Ecosystem Action	-	1	5
	Special Projects	-	-	2
	Total	27	27	48
 <p>States</p>		25	26	26
 <p>Villages</p>		10,982	12,436	15,606



Farm bunding helps in water harvesting



Notes

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