

A smiling woman with dark hair tied back, wearing a red and white checkered shawl over a colorful sari, is walking on a wide, light-colored stone path. She is looking back over her shoulder towards the camera. The background shows a lush green landscape with trees and a clear sky.

MISSION 2 MILLION

*Empowering communities to join hands
for building a Sustainable Future*



AXIS BANK FOUNDATION

***“Be the change
you wish to
see in the world”***

- Mahatma Gandhi





MISSION 2 MILLION

Unlocking the True Potential of Rural Livelihoods

In 2010, Axis Bank Foundation (ABF) embarked on a journey to transform rural livelihoods. Building on previous efforts, where we enhanced access to quality education in underserved schools, we recognized the importance of stable livelihoods for rural families. Consequently, ABF shifted its focus to strengthening livelihoods through its Sustainable Livelihoods Programme (SLP). In 14 years, we have helped create pathways for stable livelihoods for nearly 2.7 million rural families.

In Phase I (2010-2018), through a combination of targeted interventions, SLP boosted rural incomes for 1 million individuals. While many of these income-generative avenues engaged multiple family members, access to a basket of livelihoods ensured steady cash flow year-round. Improved water access and agricultural productivity enhanced food security, expanding the basket of livelihood options through horticulture, livestock, and small enterprises. Given the community's reliance on personal assets, ABF recognized the need for greater investments. The social welfare programs leveraged, and credit and philanthropic capital accessed shaped Phase II, elevating 2 million rural livelihoods through Mission 2 Million (2019-2025).

The Programme partners' strengths and the communities' resilience have been pivotal to our journey. Our partners' community-centric interventions empower families with better tools, techniques, and knowledge. The community's vision for the future and commitment to investing resources and building trust drive our collective efforts.

This compendium celebrates Mission 2 Million's completion and the beginning of Phase III (2026-2031) - our progress towards Mission 4 Million.

Our Partners

Access Livelihoods Foundation (ALF)	Kalanjiam Foundation
Action for Social Advancement (ASA)	Keystone Foundation
Aga Khan Rural Support Programme (India)	Medha Learning Foundation
Agri Entrepreneur Growth Foundation (AEGF)	Nav Bharat Jagriti Kendra (NBJK)
Anudip Foundation for Social Welfare	Navinchandra Mafatlal Sadguru Water & Development Foundation (NMS)
Bharat Rural Livelihoods Foundation (BRLF)	New Resolution India
Center for Advanced Research and Development (CARD)	Peoples Rural Education Movement (PREM)
Centre for Microfinance (CMF)	Professional Assistance for Development Action (PRADAN)
Centre for Youth & Social Development (CYSD)	Rajarhat Prasari
Child In Need Institute (CINI)	Samaj Pragati Sahayog (SPS)
Collectives for Integrated Livelihood Initiatives (CINI)	Sarva Seva Samity Sanstha (4S)
DHAN (Development of Humane Action) Foundation	Selco Foundation
Development Support Center (DSC)	Self-Reliant Initiatives through Joint Action (SRIJAN)
Dhan Vayalagam Tank Foundation (DVTF)	Seva Mandir
Dilasa Sanstha	Seven Sisters Development Assistance (SeSTA)
Don Bosco Tech Society	Shahani Academic and Global Empowerment (SAGE) Foundation
Eleutheros Christian Society (ECS)	Shroffs Foundation Trust (SFT)
Enable India	Swayam Shikshan Prayog (SSP)
Foundation for Ecological Security (FES)	Transforming Rural India Foundation (TRIF)
Generation India Foundation (GIF)	Trust Community Livelihoods (TCL)
Gram Vikas	Trust for Retailers and Retail Associates of India (TRRAIN)
Haqdarshak Empowerment Solutions Private Limited	Udyogini
Harsha Trust	Village Social Transformation Foundation (VSTF)
Himmotthan Society	Vaagdhara
Ibtada	Watershed Organisation Trust (WOTR)
KABIL	Youth 4 Jobs (Y4J) Foundation

“Being Dil se Open reflects in Axis Bank’s deep-rooted commitment to Corporate Social Responsibility. Our work goes beyond mere obligation. It mirrors our unwavering commitment to creating meaningful, lasting impact. From supporting sustainable livelihoods and ensuring access to better healthcare and education, to fostering a healthier environment, our initiatives are designed to uplift communities and build a sustainable future. This tangible difference we make in our community is a key measure of our success as we continue being steadfast in our pursuit of social good.”

Amitabh Chaudhry
Managing Director and CEO,
Axis Bank Limited







**Sewanpani Village, Bagli Block
Dewas District
Madhya Pradesh**

A Shared Community Endeavour



Facing multiple challenges, the village's tribal agrarian population resorted to migration for their livelihoods. Water scarcity, resulting from the region's red soil and rocky terrain, rendered much of the land uncultivable. While the SLP partner aimed to improve water and livelihood security, their initial community engagement involved participatory research to understand community needs. Recognising community members as agents of change, this process empowered them to participate in addressing issues that affected their lives. The identified challenges and the SLP interventions were rooted in a comprehensive understanding of the local realities.

The SLP-supported watershed development reversed land degradation and enhanced agricultural productivity. In addition to SLP partner-led training to improve dryland agricultural practices, farmers gained access to affordable institutional credit through the SHGs formed.

As the community diversified their livelihoods to include livestock rearing, the SHG loans enabled women to adopt innovative measures to enhance their livestock productivity. The SLP partner also equipped Mitans, community resource persons, to strengthen community knowledge and skills, particularly in agriculture and health.

The SLP's capacity-building measures enhanced the collective spirit, access to institutional credit and livelihood opportunities. Thus, 130 households in Sewanpani village achieved sufficient incomes and sustained well-being. Moreover, the SLP partner's participatory approach fostered community ownership over all interventions.

Employing the participatory approach, a crucial component of the SLP, ABF has improved rural livelihoods in over 19,000 villages.



**Karuthanampatti Village, Natham Block
Dindigul District
Tamil Nadu**

Equipping Communities to Secure Their Water



Water scarcity experienced in this rain-fed region adversely impacted the water available to 65 households for irrigation and domestic purposes. The lack of maintenance of the water tanks, traditionally managed by the community, further contributed to the water shortage, affecting livelihoods. Accumulated silt and the presence of small shrubs also reduced the village pond's capacity and rendered its water unfit for consumption.

Through collective engagement, the SLP partner encouraged the community to make concerted efforts to address their water woes. Through these SLP partner-led discussions, they recognised their significant role in restoring critical water bodies and formed the village-level Vayalagam (tank) Association. As the tanks were an important water source, the community prioritised and actively participated in their restoration.

While the community covered 25% of the costs incurred, they were also directly engaged in desilting and removing shrubs from the water bodies.

The SLP partner's continued guidance instilled a sense of collective ownership among the community towards watershed management. Their collective efforts restored two tanks and three drinking water ponds. Upon completion, the watershed structures filled to their maximum capacity during rains. Increased groundwater levels, in turn, effectively recharged the village ponds. It significantly impacted lives and livelihoods- improving water security and offering families hope for sustainable development.

By strengthening collective action, the SLP has established and restored 74,000+ water harvesting structures across the country creating a water harvesting potential of 133 million cubic meters.



**3 Villages, Navapur
Nandurbar District
Maharashtra**

Tackling Water Scarcity Collectively



In this water-stressed tribal region of Nandurbar district, the SLP partner enhanced small and marginal farmers' capacities for Participatory Irrigation Management (PIM). Through the Pawala Irrigation Project, they enhanced water use efficiency, increased crop yield, and strengthened local institutions in the sustainable governance of water resources. This micro-irrigation project, with a water storage capacity of 1.88 cubic metres, has benefitted 143 farmers over a cultivable area of 400 hectares.

The SLP partner closely engaged and built community capacities on the efficient management of their canal systems. Maximising the structure's potential, their measures enhanced agricultural productivity by increasing the efficiency of the on-farm and off-farm water utilisation.

The capacity-building measures strengthened the community's understanding of participatory canal management and its associated responsibilities.

The 9-member Water User Association (WUA) thus established indicated community ownership and unwavering commitment to strengthening the region's irrigation mechanism. Owing to the collective PIM efforts of 143 farmers, the water availability currently irrigates 140.8 hectares. Maintaining the canal's conveyance capacity, the farmers recharged the groundwater table, which expanded the area under irrigation. Increased vegetative coverage due to soil and moisture conservation techniques improved fodder availability, benefitting community livestock.

Under the SLP, 8 WUAs are formed to collectively govern irrigation systems using the PIM approach and address water scarcity in Nandurbar district.

“ABF’s efforts extend beyond improving livelihoods; by diversifying local economies, they transform the way rural communities engage with their environments and the larger society, paving the way for shared prosperity.”

Sushma Iyengar
Trustee,
Axis Bank Foundation





ABF's partnerships with organisations possessing deep grassroots expertise are central to addressing pressing socio-economic and ecological challenges in rural India. By leveraging the knowledge of local communities and implementing need-based solutions, ABF ensures that interventions are sustainable and contextually relevant. Through a collaborative approach, ABF promotes active community engagement and empowers local communities to take ownership of climate-adaptive practices. This comprehensive model not only improves rural resilience but also ensures long-term sustainability of livelihoods amid the growing impacts of climate change. ABF's focus on capacity building and inclusive development further strengthens its mission to create scalable, replicable, and impactful change across India's rural landscapes.'

Rajesh Dahiya
Trustee,
Axis Bank Foundation



***Pali Block
Korba District
Chhattisgarh***

Harvesting Prosperity Collectively



The SLP partner, in collaboration with Civil Society Organisations (CSOs), leveraged the Chhattisgarh Government's Narva, Garva, Gurva, Badi Yojana focused on conserving and rejuvenating small rivers and streams. It significantly recharged groundwater, essential for tribal farmers reliant on rain-fed agriculture. Community dependence on groundwater due to erratic rainfall patterns had, over the years, steadily decreased groundwater levels.

The SLP partner recognised that collective action was vital for successfully rejuvenating the water sources. SHG members were trained to conduct locality-wise resource mapping. This led to the identification of the Haathi Naala rivulet, spanning a watershed area of 1,010 hectares, for rejuvenation. Equipped with knowledge about the significance of watersheds in improving livelihoods, the SHGs facilitated community participation from at least 60% of the region's vulnerable households.

While several stakeholders actively contributed, the four gram panchayats along the rivulet rendered essential support to address challenges. The SLP partner also led capacity-building efforts at different levels, involving Community Resource Persons (CRPs), MGNREGA mates, and officials, which further streamlined the rejuvenation process.

Community-led efforts to implement water harvesting and soil moisture conservation measures successfully recharged groundwater levels. With access to open wells for extended periods, the increased water availability allowed families to cultivate different vegetables. While this boosted incomes, dietary diversity improved nutritional security, especially among women.

SLP improved the irrigation potential of over 7 lakh hectares, benefitting over 1.40 lakh households in Chhattisgarh.



**Bujh Village, Gogunda Block
Udaipur District
Rajasthan**

Securing Prosperity Through Collective Governance



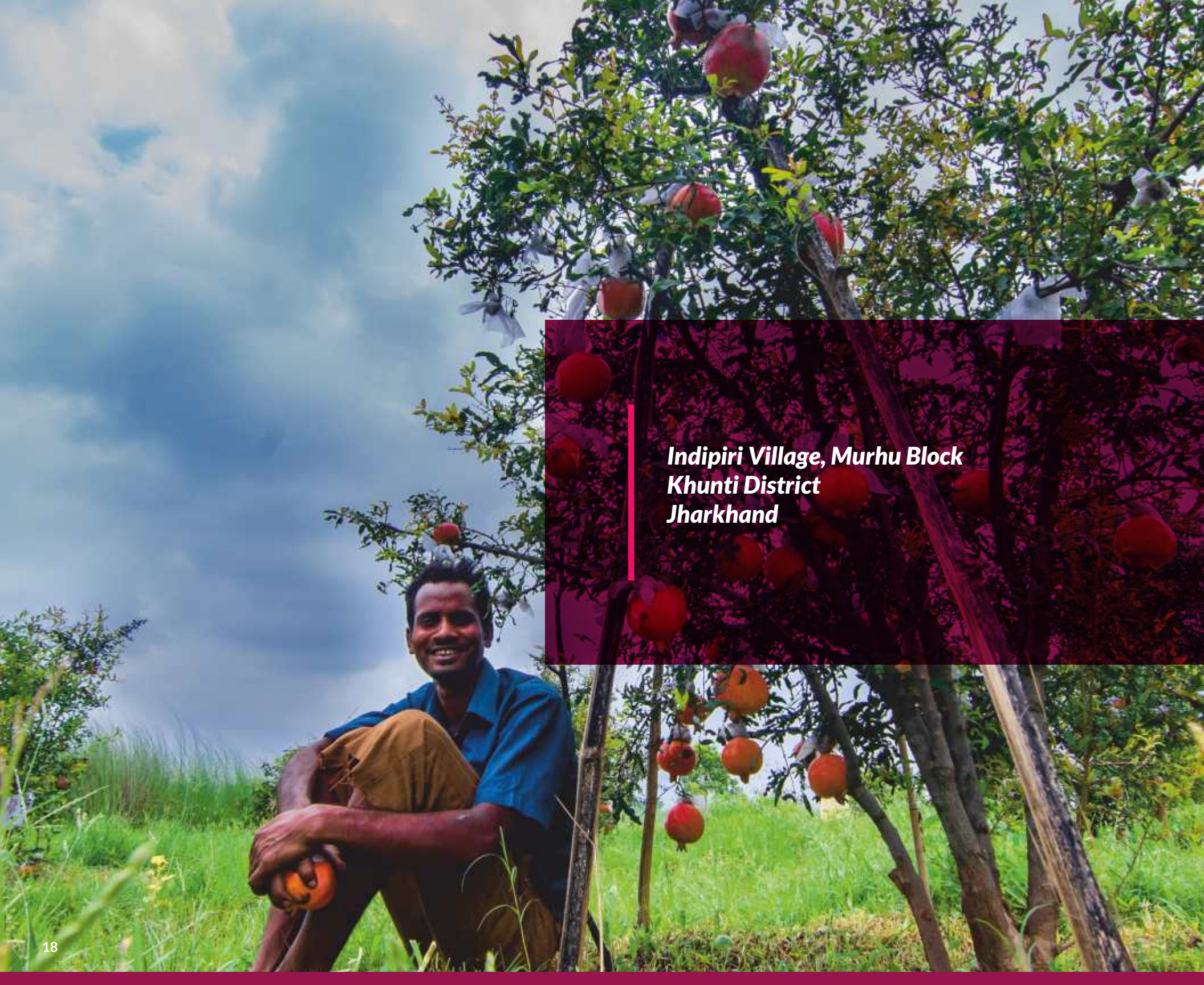
Nearly 95% of the village's households relied on the Commons for fodder, fuelwood, and water. However, severe animal feed shortages forced the community to fulfil over 50% of feed requirements through market purchases. Involved in strengthening collective governance of natural resources, the SLP partner recognised this as a significant challenge, particularly for marginalised households. In response, they mobilised 120 households to actively participate in the restoration of their pasturelands.

The village institution (VI), Bujheshwar Charagah Vikas Evam Prabandhan Samiti, trained as part of the SLP's community institutional strengthening component, played a critical role in the restoration process. With renewed capacities, they led the efforts and oversaw the sustainable management of the pasturelands.

The VI members, with women playing a pivotal role, also collaboratively divided the pasturelands into two sections: the Moravan for controlled grazing, and the Kara Mathara for year-round open grazing.

Their concerted efforts improved soil moisture content, resulting in significant grass growth in the Moravan. Today, 90% of the community's fodder needs are met from the revitalised pastures. The replenished village pond, which increased water availability, further allowed the community to diversify their agricultural produce and improve livestock husbandry. The expanded agricultural yields and protected forests provided the community with substantial socio-economic and ecological benefits.

Across India, the SLP trained around 6000 CRPs and over 2.4 lakh community members, inculcating collective governance of the Commons.



**Indipiri Village, Murhu Block
Khunti District
Jharkhand**

Empowering Youth to Champion Climate Resilient Practices



Binit Purty, his family's sole breadwinner, cultivated only three of the seven acres of land he inherited on his father's death. As extreme weather events became more frequent, Binit's unprofitable farms were insufficient to support a large family. Acute hardships compelled him to migrate in search of a better means of income.

The SLP partner, strengthening local youth capacities, trained Vasundhara Sevaks on adaptive capacities and resilience to climate change in agriculture. Upon returning to the village, Binit, identified as a suitable candidate, underwent similar training and sensitisation sessions. As a link between the programme and the village community, Vasundhara Sevaks, local youth like Binit, mobilised farmers to adopt climate-adaptive techniques to enhance farm productivity.

To further improve income security, in addition to horticultural practices, these community resource persons also facilitated linkages to government schemes beneficial to farmers.

While he motivated and raised farmers' awareness of various techniques to diversify livelihoods, Binit also implemented these measures on his farm. It enabled him to adopt a more resilient response to the climate vagaries. The diversified income sources, which increased earnings by 20-30% his seven-acre land, reduced financial risks and allowed Binit to make a more sustainable living.

Under the SLP, the trained community resource persons empowered over 6300 smallholder households in Jharkhand through climate-resilient agricultural practices.



**Kaudiaguda Village, Kundra Block
Koraput District
Odisha**

A 25-Cent Transformation



Parbati Rampuria and her family belong to the tribal community of Koraput, which mainly consists of the Parjas and Bhumiya. These smallholders cultivated their land only during the Kharif season. Reliance on rain-fed agriculture and the absence of proper irrigation sources forced her husband to migrate in search of alternative employment opportunities after the harvest season.

The 25-cent farming concept, an agricultural outcome-enhancing technique introduced by the SLP partner, had generated community interest. As it aligned with Parbati's motivations to strengthen her family's economic resilience, she actively participated and gained significantly through the partner-led SHG training focused on the concept. While many women were reluctant to adopt the innovative model, Parbati boldly took the lead, implementing the innovative practice across their land.

On 25 cents of land, she cultivated a variety of creeper and non-creeper vegetables, as well as fruit trees. With the SLP partner's guidance, Parbati acquired valuable knowledge of other practices to enhance crop productivity.

The profits they earned from produce sales exceeded the family's initial investment. Furthermore, crop diversification in the 25-cent farming model ensured year-round nutritional stability. An inspiration to 130 other families, Parbati's journey illustrates the powerful impact of adopting innovative agricultural practices.

Under the SLP, ABF empowered 430 families in Odisha through the 25-cent farming model to break the cycle of economic hardships and secure sustainable livelihoods.

“ABF’s strategy for mitigating associated risks has empowered communities to be resilient by reducing their dependency on a single source of income. By creating alternative income opportunities, ABF tackles complexities of income variance head-on by designing sustainable livelihood solutions that benefit a diverse and growing population.”

Vijay Mulbagal
Trustee,
Axis Bank Foundation





“ABF has been a trailblazer in several ways. Its outreach, ambition, and commitment to directing funding towards the most vulnerable are commendable. ABF's approach to corporate giving is distinctive due to its dual goals- empowering NGOs and their networks to scale while also measuring and quantifying their outreach effectively.”

Sheela Patel
Trustee,
Axis Bank Foundation



**Mandli Village, Limkheda Block
Dahod District
Gujarat**

Nursing New Paths to Prosperity



Jamna and her husband, Bhavsing, are traditional farmers whose journey is a testament to the benefits of sustainable agricultural initiatives. Despite cultivating several staple crops earlier, their modest returns from 1.5 acres of land were insufficient to support the family.

The couple's introduction to nursery cultivation by the SLP partner was pivotal in diversifying their agricultural activities. Keen to enhance crop productivity and boost their family income, they were eager to experiment with raising nurseries. Through SLP-organised training and exposure visits, Jamna and Bhavsing acquired knowledge and relevant skills towards cultivating nurseries. With financial support from the SLP, the couple invested in a polytunnel nursery on 2.25 guntha (1 guntha= one-tenth of a bigha). Under a controlled environment in the nursery, they cultivated various crops with increased efficiency.

Alongside traditional crops, as nursery entrepreneurs, their diversification into floriculture and vegetable cultivation in the nurseries boosted their productivity and incomes. This venture into floriculture, especially marigold cultivation, and the sales of nursery-grown vegetables in weekly markets were significant. Earning over INR 1.5 lakh annually, nursery cultivation enhanced crop diversity and strengthened the couple's resilience. The steady income has allowed them to invest further in their family's welfare.

Over 100 nurseries constructed under the SLP have lifted 22,200+ farmer families out of subsistence farming, improving their financial security and prosperity.



**Junapani Village, Mohkhed Block
Chhindwara District
Madhya Pradesh**

Cultivating Fruits of Change



Agriculture is beyond just a way of life- it is a lifeline for families in Junapani. As they relied primarily on traditional farming practices, challenges like declining crop yields, limited income, unreliable rainfall, and dependence on external irrigation sources forced smallholders to seek alternate opportunities elsewhere. However, their journey took a significant turn when the SLP partner introduced farmers to nano orchards.

Through the SLP, the SLP partner encouraged smallholders to integrate agroforestry into their existing practices. In addition to orchard management, they trained farmers in other sustainable farming practices like intercropping, crop rotation, and organic farming techniques. To ensure the cultivation of good quality seeds and healthy saplings from the nano orchards, a nursery with a 1,400 square foot shade net as protection was set up on half an acre of land the local SHG leased out. With continued guidance, the farmers established nano orchards, planting moringa, papaya, and mango trees.

Thriving orchards, boasting an impressive ~85% survival rate, have significantly bolstered farmer incomes by providing a sustainable source of revenue. Such sustainable agricultural techniques have made farmers more resilient and transformed lives in regions affected by unpredictable climate shifts.

Through nano orchards, the SLP fostered resilience in farmers and enhanced economic livelihoods of over 2.76 lakh households across the country.



**Kewan Shar Village, Murhu Block
Khunti District
Jharkhand**

Lac Turns Lakh into a Reality



The SLP partner's support encouraged the Bhengras to adopt lac cultivation. A traditional and significant income source for the region's tribals, the SLP partner promoted it as an alternate livelihood source, especially among smallholders. The training they organised enhanced the couple's knowledge of the cultivation process. Additionally, they received the necessary tools to overcome challenges and ease the cultivation process.

Using two varieties of brood lac, the Bhengras cultivated lac on 24 trees with an average six-month maturity. As each tree yielded 30-45 kg of lac, they obtained 3-4 quintals annually. While the couple sold brood lac to Farmer Producer Organisations (FPOs) and the SLP partner, the raw lac was sold to local traders. Keen to create a ripple effect in the community through their experience, they sold lac insects to farmers, encouraging them to enhance their incomes through the practice.

For the Bhengras, a steady income through this diversified sales approach improved financial security. With lac broods sold at INR 750-800 per kg and insects at INR 2500-3000 per kg, they earned a profit of INR 3 lakh annually through lac cultivation.

With more disposable income, the Bhengras, an inspiration to their community, improved their quality of life by investing in agriculture, education and other essential services. Across the Jharkhand, ABF's SLP secured better futures for over 1300 families, like the Bhengras, through lac cultivation.



**Kamboi Village, Limkheda Block
Dahod District
Gujarat**

Blossoming Opportunities Enable Flourishing Lives



Kamboi's transformation into a vibrant Flower Village is a testament to the tribal community's resilience and adaptability to secure a prosperous future. While water scarcity made rain-fed agriculture less remunerative, the remote village's undulating terrain further limited smallholders' crop choice. Consequently, farmers resorted to seasonal migration to supplement their meagre incomes.

The SLP's floricultural interventions diversified agricultural opportunities for farmers in their villages. Despite initial scepticism, the community gradually recognised floriculture as a valuable alternative to strengthen livelihoods. The SLP partner-led training guided several farmers into floriculture. Using the area's five check dams, they leveraged a rivulet to harvest water. New and existing wells deepened near it, further ensured farmers had adequate water to practice terrace farming of flowers.

Initiated with three farmers in one hamlet, floriculture eventually engaged 150 Kamboi households across 14 hamlets. Each farmer typically cultivated flowers on one-third of an acre, utilising the remaining for cereals and pulses. Farmer-vendor interactions at local markets established market linkages and highlighted opportunities for scale. Training in garland and bouquet-making boosted incomes, even amidst price fluctuations, as the youth's decoration skills increased earnings during festivities. As incomes increased almost tenfold annually, floriculture allowed farmers to earn from their lands. While this mitigated distress migration, it strengthened the community's socio-economic profile, significantly elevating their quality of life.

Under the SLP, 8500+ rural households prospered through floricultural practices across India.



**Malegaon Village, Dang Block
Dang District
Gujarat**



Realising Big Dreams Through Small Investments

As her agricultural labourer husband's income was insufficient for their family, farming became an unviable livelihood source for Chanda Panwar. A high school graduate, Chanda decided to utilise her computer skills. The lack of a Common Service Centre (CSC) gave her the opportunity to establish one in her village. However, she was financially constrained to pursue the venture.

Chanda recognised the impact of the SLP partner's entrepreneurship initiatives among the village's tribal youth. With their support, her ambitious venture became a reality. The SLP partner supplied her with the necessary equipment to establish the CSC. Their training and guidance strengthened her technical knowledge and inspired confidence in Chanda to operate the centre successfully.

Despite the financial setback her thriving business experienced due to a theft, Chanda remained confident. She rebuilt her business and continued serving the community. Given her centre's strategic location, the SLP partner proposed a business expansion to include stationery products and other essentials in the CSC. This boosted the centre's business as her monthly income rose to INR 20,000-25,000. It also reinforced its position as a key resource for the community's practical needs. With appropriate support, Chanda's modest venture transformed into a sustainable business, which provided her family with a steady income.

ABF, through the SLP, supported such non-farm livelihood enterprises, instilling entrepreneurship and fostering self-reliance in 17,000+ youth across India.

“Over last 18 years, ABF has continued to deepen its engagement in rural India gaining nuanced insights into hyper local livelihood challenges faced by communities from time to time. This gives us the confidence to set another ambitious goal for us to commit to. Foundational to our goals is the strength of our partners which we would continue to nurture and support. Next few years will see us further expand and deepen our engagement in Rural India.”

Dhruvi Shah
Trustee and CEO,
Axis Bank Foundation





“When a programme becomes a catalyst for transforming lives, it goes beyond its immediate objectives and makes a lasting impact on society. ABF’s community-centric approach forges a powerful link between community ownership of the interventions and empowerment. It ensures the community has tangible control over their well-being and future.”

Som Mittal
Trustee,
Axis Bank Foundation



**6th Mile Bazaar, Rangli-Rangliot Block
Darjeeling District
West Bengal**

**PREGNANT WOMEN
TRACKING COHORT**

ARIZI BANE FOUNDATION

NAME OF COMMUNITY/ORGANIZATION: NIS
LOCATION: DARPAGHAT
NAME OF SUPERVISOR: T. S. S. S. S.

NAME OF PARTICIPANT: S. S. S. S. S.
AGE: 25
EDUCATION: 10th
RELIGION: Hindu
CASTE: Brahmin
DATE OF REGISTRATION: 10/10/2020

Rural Community Health's Unsung Heros



As an expectant mother, the health issues she encountered complicated matters early in her pregnancy. Throughout her pregnancy she experienced irregular weight gain, blood pressure fluctuations, and persistent issues like vomiting and eating disorders, all of which significantly impacted her health, in addition to being diagnosed with hypothyroidism.

The SLP trained community mobilisers to respond to these maternal issues in impactful ways. They are equipped to provide new and expectant mothers with health services and education on healthy behaviours that enhance their well-being. For instance, dietary advice and supplementary nutrition given to Nikita significantly improved her condition during a challenging period. She received continuous support, which included early risk identification, regular medical check-ups, and emotional assistance.

Although born prematurely, Nikita's baby girl breastfed shortly after stabilising, received necessary vaccinations and showed normal health indicators, including weight gain within three days. Back home, Nikita's warmth and care, demonstrated through exclusive breastfeeding and Kangaroo Mother Care, was crucial in nurturing the baby back to health. In remote areas like Nikita's, the SLP-trained community mobiliser's comprehensive support, in collaboration with the relevant health service provider, is crucial for improving maternal and newborn health outcomes.

The SLP trained and equipped over 2600 community mobilisers as healthcare providers and educators to improve maternal and newborn health, which is vital for development and a significant driver of growth.



**Shyamnagar, Barrackpore, CD Block
North 24 Parganas District
West Bengal**

Enabled To Do Her Best

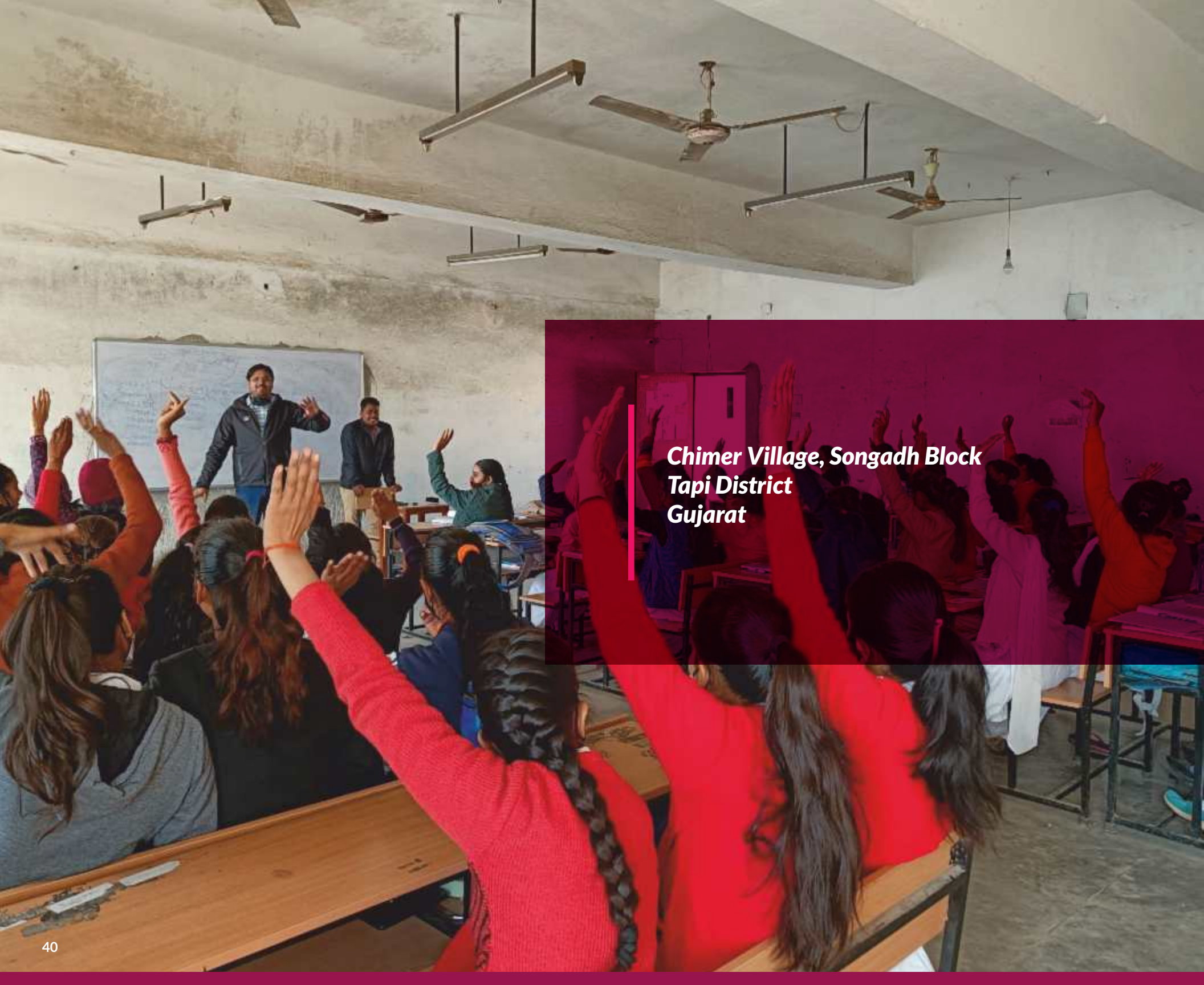


Focused on fostering diversity and creating pathways for economic independence, the SLP empowered disabled youth with employable skills, confidence, and capabilities to pursue sustainable livelihood opportunities in the organised sector. For Sucharita, a speech and hearing-impaired youth, the programme transformed her life.

Growing up differently-abled was not easy, as Sucharita often felt excluded. Financial constraints prevented her from pursuing a college education, and she faced constant rejection from employers while seeking work to support her family. Although she earned a modest income from the classes she offered at home, registering for the SLP partner-led skill development course for PwDs significantly enhanced her employability skills and opened up new job opportunities.

The SLP online course, offered in sign language, focused on sector-specific skills, soft skills, English language proficiency, digital literacy, and life skills. Additionally, mentor counselling provided Sucharita with appropriate guidance to navigate her life effectively. After completing the month-long training, she secured a job at a retail store with the help of the course's placement support. With a stable income, Sucharita pursued a data entry course and secured a job as a data entry operator. The higher salary allowed her to contribute more to her household and live a life of dignity.

ABF has created inclusive work opportunities in the organised sector for over 23,000 young PwDs empowered through the SLP.



**Chimer Village, Songadh Block
Tapi District
Gujarat**

Building Better Futures Through Skill Development



For Kokani Jeevan's family, sugarcane farming was the primary source of income. The family's income instability and major dependency on agriculture forced Kokani to discontinue formal education after school. Joining his family in the fields, he aspired to secure salaried employment for better financial security.

Around this time, the SLP-trained community mobiliser introduced Kokani to the Yuva Junction training initiative. Learning about the range of opportunities offered for skill development, education, and entrepreneurship, Kokani visited the SLP partner-led training centre to learn more about their initiative. In addition to trade-specific training, the centre provided youth structured training in basic computer literacy, English language communication and life skills to facilitate workplace readiness. After completing his retail sector course at the centre, Kokani secured his first entry-level job in a neighbouring district.

Thanks to his new skills and increased confidence, he moved to a better-paying position in Surat. Within a year, he was promoted to a managerial position, earning a 39% increase from his initial salary.

With appropriate career guidance, Kokani was determined to use the opportunity he was presented with to build a career. His income further improved his family's economic situation, enabling them to make relevant agricultural investments that enhanced their farming activity.

Adopting a market-driven approach, the SLP has trained over 90,000 youths in employability skills.

MISSION 2 MILLION



2018 - 2019

Outreach : **452,973**

Projects : **35**



2017 - 2018

Outreach : **223,316**

Projects : **23**



2019 - 2020

Outreach : **691,712**

Projects : **33**



**Outreach is cumulative*



2021 - 2022

Outreach : **1,028,780**

Projects : **29**



2023 - 2024

Outreach : **1,682,062**

Projects : **36**

2020 - 2021

Outreach : **920,338**

Projects : **30**

2022 - 2023

Outreach : **1,296,719**

Projects : **40**

2024 - 2025

Outreach : **2 million+**

Projects : **48**



“Our experience shows that sustainable rural development hinges on strengthening interconnectedness - between people, resources, and opportunities. As we launch Mission 4 Million, we deepen our commitment to disadvantaged communities, combining proven approaches with innovative solutions. Together, let us transform 2 million more households by ABF’s Silver Jubilee in 2031, creating resilient communities that flourish across generations.”

S. Ramadorai
Trustee,
Axis Bank Foundation





“ABF is steadfast in its commitment to ensuring a lasting impact of its initiatives by prioritising capacity building, empowerment, local leadership, access to knowledge, and linkages with and within the ecosystem. As we strive towards Mission 4 Million, ABF will continue to harness innovative and scalable processes, frameworks, and models designed to simplify complexities. These strategic approaches will guide our actions and cultivate a growth mindset essential for achieving transformative collective outcomes.”

Munish Sharda
Trustee,
Axis Bank Foundation





The Journey Ahead

Axis Bank Foundation, having impacted 2 million households, will expand its support to enhance rural livelihoods with the launch of 'Mission 4 Million' by 2031. This commitment will help rural families unlock their potential and aim for self-sufficiency.

As ABF progresses in its core impact areas, we are gearing our efforts to tackle more complex challenges. In addition to supporting artisans, coastal communities, and incorporating climate-adaptive solutions, we are committed to exploring higher-income-generating opportunities and extending required support to extremely marginalized populations, including particularly vulnerable tribal groups (PVTGs) and ecosystem support for migrating families. By harnessing innovative models and approaches, we intend to amplify our impact, leveraging our strengths to serve communities better and influence a wider ecosystem.

ABF will expand its efforts across four domains within its impact areas: rural livelihood integration, rural livelihood adjacencies, new solutions demonstrations, and knowledge. These will complement our existing livelihood approaches and contribute to livelihood adjacencies that will bolster household incomes. Furthermore, building capacity will be crucial in sharing valuable insights through rigorous research and knowledge dissemination, effectively addressing our diverse stakeholder needs.

Mission 4 Million goes beyond a numerical goal; it reflects our unwavering commitment to nurturing lasting relationships and creating inclusive futures where everyone can thrive.





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