

STRENGTHENING INTERCONNECTEDNESS

Unifying Foundational Processes
Drive Outcomes.

ANNUAL REPORT
2023 - 2024





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LETTER FROM S. RAMADORAI

Chairperson, Axis Bank Foundation

“We are relentless in our mission to create a stable and dignified life for underprivileged families by fostering self-reliance and providing them with the resources and skills needed to address long-standing challenges.”



Dear Stakeholders, Partners, and Friends,

It is with immense pride and gratitude that I present to you Axis Bank Foundation's Annual Report for the fiscal year 2023-24.

This year continues to be a testament to our unwavering commitment to empowering rural and underserved communities and driving sustainable development across India. We are relentless in our mission to create a stable and dignified life for underprivileged families by fostering self-reliance and providing them with the resources and skills needed to address long-standing challenges.

Our projects are designed with the community's needs at the core. By stabilising incomes, we empower families to make choices that protect their dignity, increase their assets, and help mitigate migration. This self-reliance fosters local solutions to historical challenges such as depleting natural resources, shrinking landholdings, outdated farming techniques, erratic weather patterns, and limited access to capital. Through our initiatives, we facilitate the capacity building of on-ground workers and members of various community organisations, ensuring a robust support system for implementing livelihood-focused efforts.

Axis Bank Foundation's (ABF) Sustainable Livelihood Programme has been instrumental in enabling rural households to earn more and stabilise their livelihoods. This transformation is a result of our dedication to aligning people, processes, and pathways towards the collective good. With a vision to reach **2 million households by 2025**, we have leveraged private sector expertise and invested in rural development projects in partnership with several non-governmental organisations (NGOs), civil society organisations (CSOs), community institutions, and government bodies.

Our extensive geographic footprint and focused approach have allowed us to understand and address the diverse rural complexities across regions. We have identified opportunities to support the extremely poor, integrated health and nutrition into our strategy, and emphasised climate adaptation to help communities withstand emerging climate changes.

Balancing our experience with a beginner's mindset, we have formulated tailored solutions to build resilient communities. We are humbled by the recognition of our efforts in Chhattisgarh and Odisha and are excited about the future as we set out to achieve new milestones. ABF, in partnership with *Bharat Rural Livelihoods Foundation (BRLF)*, was honoured at the *11th edition of Earth Care Award 2024*, organised by JSW and Times of India Group, for our transformational High Impact Watershed Project in Chhattisgarh. *This project significantly enhanced the income of over 1 lakh rural families across 12 districts and 26 blocks in Chhattisgarh.* ABF's Sustainable Livelihood Programme in Odisha with Harsha Trust has been recognised at the *3rd edition of FICCI's Sustainable Agriculture Awards 2023*, winning in the Sustainable Farmer Income Enhancement Programme category.

This year, we initiated **8 new partnerships** and expanded to **13 new project locations** with budgets totalling **INR 200 crore**, enrolling **3.80 lakh new households** into our programmes. Our key initiatives include health and nutrition projects targeting women, children and adolescents across Odisha, Jharkhand and West Bengal, impacting **50,000 households**. We have focused on adaptive and climate-resilient livelihood systems in Andhra Pradesh, Madhya Pradesh, Odisha and Rajasthan, reaching **1,50,000 households**.

In the mountainous regions of Northeast India, we have

been able to support the development of solar-powered sustainable energy solutions in partnership with *SELCO Foundation*, enhancing the quality of life and creating new economic opportunities in some of the most remote and marginalised communities. Additionally, our partnership with *Trust for Retailers and Retail Associates of India (TRRAIN)* is creating inclusive work opportunities in the retail sector for Persons with Disabilities (PwDs), reinforcing our commitment to diversity, equity, and inclusion.

Our collaborations with government departments and other stakeholders in Maharashtra, Rajasthan, Madhya Pradesh, and Tamil Nadu include a High-Impact Mega Watershed Project. In Telangana, our collaboration with *Watershed Organisation Trust (WOTR)* is promoting water conservation and sustainable agriculture. We have also participated in G20 exhibitions and roundtable conferences. We advocated for Sustainable Development Goals (SDGs) localisation with NITI Aayog, Confederation of Indian Industry (CII), and UNICEF India through our annual event *Samagam*. To address scalability challenges, we consistently adopt new technologies and data analytics to enhance real-time data collection, improve traceability, boost coordination efficacy, and facilitate data-driven decision-making.

As we look to the future, we will continue to deepen and expand our sustainability efforts, leverage strategic partnerships and innovative solutions to drive inclusive growth and lasting impact, particularly in vulnerable regions.

We thank you for your unwavering support and for being an integral part of Axis Bank Foundation's journey. Together, we are making a difference and will continue to build a brighter future for all.

MESSAGE FROM AMITABH CHAUDHRY

Managing Director and Chief Executive Officer,
Axis Bank Limited



For three decades, Axis Bank has been celebrating banking excellence, leading positive change through a legacy of leadership, nation-building, customer centricity, and community service. Our success is rooted in our unique and differentiated approach to banking, embodied by our 'dil se open' ethos. By embracing innovation, promoting economic empowerment, and driving positive transformation, we are leading the change in the sector and beyond.

The community remains a critical stakeholder for us. Our commitment is evident in our purpose: *'banking that leads to an equitable and inclusive economy, a thriving community, and a healthier planet.'* Axis Bank Foundation has been working to build self-reliant rural communities since 2011 with the Sustainable Livelihood Programme that has achieved a **significant milestone of supporting 1.7 million households as part of its mission to reach 2 million rural households by 2025.**

In the digital-first era, we are redefining banking for inclusivity. We design distinctive solutions for diverse needs and champion sustainability beyond just economic gains. Through the Bharat banking initiative, we believe in collective action to unlock opportunities and pave the way for sustainable growth by breaking down geographical barriers and enhancing accessibility. Our diversified and integrated banking model combines financial strength, trust, and innovation, empowering customers, employees,

and communities to achieve their aspirations.

Our strong *Environmental, Social, and Governance (ESG)* commitments guide our investments in people, processes, and capabilities. This creates a ripple effect within the communities we serve. Axis Bank Foundation tackles socio-economic challenges by strengthening rural India's interconnectedness to mitigate risks. Our social and relationship capital fosters inclusive development through the connections we nurture with stakeholders.

Our journey has shown us that rural societies leverage the support of the Foundation to shape their own growth agendas, leading to ecological sustainability and social transformation. Enabling rural communities through skills and livelihoods has driven lasting change. We have always been committed to understanding and aligning our approach to address the needs of people – whether they are our customers or fellow citizens of diverse backgrounds. Our every step brings us closer to an inclusive, informed and inspiring future.

I would like to take this opportunity to thank all our stakeholders, across Axis Bank and Axis Bank Foundation, for their unstinting support, undaunted spirit and continued dedication. We will continue to lead the change with our openness to innovation, inclusivity, and sustainable growth. I wish them and you health and prosperity in the future.



FOREWORD BY DHRUVI SHAH

Executive Trustee & Chief Executive Officer,
Axis Bank Foundation



In our experience, developmental changes that produce sustainable outcomes happen beyond a project period. Our collaborations and partnerships encourage people to aspire for long-term solutions and work together as a community to build resilience. Quick fixes, though attractive, don't last and are costlier.

Multiple priorities, lack of ready solutions, resource constraints, weak & redundant traditional methods, social exclusions, conflicting priorities, and contextual features are some of the complex challenges one frequently navigates. Designing solutions is a learnt process that involves bringing stakeholders together, negotiating priorities and weighing short-term gains against long-term values. Ultimately, it involves enabling and creating ownership, responsibility and accountability to sustain emerging outcomes and their pathways.

In our 16+ years of working with rural communities, we have learnt that at the crux of successful rural development are robust processes that connect people with communities and resources. Their interlinkages and levels of intersection determine sustainability, inclusiveness and engagement. We recognise that helping build pathways, processes and people's capacities enhances functionality. While there are challenges that need constant support, some can be addressed more independently by the community. **Sustainability, in essence, is not a finishing line but a process to outlast the problem – building resilience.**

Through the Sustainable Livelihood Programme's key

thematic areas related to rural development, Axis Bank Foundation enhances income-generating opportunities for the communities with the aim to improve incomes and health and establish a support system which sustains and grows their income over time. We achieve these goals through partnerships nurtured by our partner NGOs at the grassroots and driven by processes embedded within the local communities. With the rigour of thoughtful project designs, we facilitate the development and implementation of these processes by building and enhancing capacities of people – communities, community resource people, our partners and ourselves.

Over time, the Sustainable Livelihood Programme has evolved with the changing dynamics in the lives of rural communities. Each year, we attempt to bring different community perspectives from across our programme. This year, through our case studies, we bring forth the importance of process strengthening to achieve the intended long-term impact. We highlight that risk management at every step of these processes - from institutions to people - is essential to strengthen communities. It calls for patience from us. This year's annual report showcases some foundational processes deployed to augment income-generating opportunities. Our role within these processes is to create access to enabling finance and resources for our partners.

Our inquiries for developing this report have been a learning experience and reinforced our belief that robust processes drive sustainable outcomes.



ABOUT AXIS BANK FOUNDATION

Registered as a charitable trust in 2006, Axis Bank Foundation is committed to driving forward Axis Bank's legacy of inclusive growth and enduring change in rural India.



Established to have a focused and strategic approach to philanthropy and drive the social development agenda of one of India's leading financial institutions, **ABF fosters meaningful and sustainable change in society through community-centricity that aims to uplift livelihood security for underserved rural families across India.**

Through the Sustainable Livelihood Programme (SLP) instituted in 2011, ABF works across India to create income-generating pathways for rural communities. All initiatives planned as part of the programme reflect the

perspectives, needs and aspirations of communities and strengthen their capacity, knowledge and linkages to harness available resources better, manage risks confidently and lead stable lives. This is achieved by working with several entities, ranging from NGO partners, government departments and community institutions. ABF's vision is to create resilient communities with self-sustaining ecosystems managed by the very people they benefit.



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 & 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 Good Govern, 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 with World Food Programme of UN. Until recently, he also Chaired the Board of Charities Aid Foundation (CAF) India and was the Chairman of National Centre for Promotion of Employment for Disabled People (NCPEDP), an NGO that advocates for the differently abled.



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 grassroot-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 Executive Director at Axis Bank. In his current role, he is heading the Retail Liabilities, Branch Banking, Bharat Banking, Commercial Banking Group and Collections for the retail products. He was earlier Group Executive & Head - Bharat Banking, Axis Bank since September 2021. He is also Chairman of A.TReDS Limited (Axis Bank's Subsidiary), Trustee at Axis Bank Foundation and Non Executive Director of Max Life Insurance Co. Ltd.

He has worked for over 25 years in the banking and financial services sector across product categories in all the major markets of the country. He brings in rich leadership experience in scaling businesses, leveraging digital & technology to drive business outcomes, building people capabilities, and enhancing customer experience.

Munish started his financial services career with Global Consumer Bank, Citibank India, where he worked across geographies, products and businesses for over a decade.

Prior to joining Axis Bank, Mr. Sharda was the Managing Director & CEO of Future Generali India Life Insurance Company Limited for over seven years where he led transformation, growth and scaled up the business with improved profitability. He has also worked in the consumer goods industry with Blow Plast Limited and with engineering major Larsen & Toubro Limited.

Mr. Sharda holds a bachelor's degree in mechanical engineering from Punjab Engineering College and has completed his post graduate diploma in Management from IIM Lucknow. He also holds a Certification in ESG Investing by CFA Institute, USA.



Dhruvi Shah

Trustee since 2021

Ms. Dhruvi Shah is the CEO of 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.

Vijay Mulbagal, Group Executive and Head of Strategic Programmes and Sustainability with Axis Bank Limited joined the Board of Trustees in June 2024.

FUNDING PARTNERS

The Sustainable Livelihood Programme is co-funded by **Axis Bank Limited, Axis Asset Management Company Limited, Axis Capital Limited, Axis Finance Limited, Axis Securities Limited, Axis Trustees Services Limited and Freecharge Payment Technologies Private Ltd.** We are grateful for their committed support to help build dignified lives and secured livelihoods across rural India.



Our collaboration with Axis Bank Foundation is built on the ethos of strengthening livelihood security among rural families of India. They deliver solutions that bring lasting value to the rural communities across the country, adapting to the needs of each region. Our partnership empowers communities by leveraging grassroots expertise to create sustainable livelihood opportunities and enhance incomes, improve quality of life and foster self-reliance. As a corporate, we believe in serving the community we live in and making it stronger - with every goal we achieve.

B. Gopukumar

MD & CEO, Axis Asset Management Company Limited

The mission to create an environment of economic inclusion and wellbeing among rural communities guides our partnership with Axis Bank Foundation. Our collaboration addresses the complex challenges faced by the most marginalised rural communities. We focus on generating multiple income sources among rural communities by developing new skills and paving the way towards financial stability. This partnership develops holistic and contextual solutions that can be owned and driven by the rural communities themselves, fostering sustainable change.

Atul Mehra

MD & CEO, Axis Capital Limited



Through the Sustainable Livelihood Programme managed by Axis Bank Foundation, we are committed to enhance financial inclusion by empowering Self-Help Groups (SHGs), which offer training, access to financial literacy, better credit linkages, and encourage small savings. Strengthening collectives and community-led institutions is a pathway to progress, improved resilience, and self-reliance within rural communities. By providing training, resources, and capacity building, we enable rural communities to build sustainable livelihoods, improve their quality of life, and achieve long-term economic stability.

Bipin Saraf

MD & CEO, Axis Finance Limited



We are committed to working together with Axis Bank Foundation to establish a robust income generation system, empowering communities to move beyond reliance on a single income source. By diversifying livelihoods, we mitigate the risks associated with dependency on a sole source of income. The 'basket of livelihoods' approach fosters rural community resilience by creating a spectrum of opportunities, leading to improved incomes and enhanced standards of living. The Sustainable Livelihood Programme develops this alternate income safety net for rural communities that decode regional complexities and craft sustainable livelihood solutions to benefit an expanding segment of the population.

Pranav Haridasan

MD & CEO, Axis Securities Limited

The Sustainable Livelihood Programme managed by Axis Bank Foundation catalyses long-term growth within rural communities by equipping them through a capacity-building journey that enables knowledge exchange. Experiential sharing creates an ecosystem of experimenting with new beliefs, collaborative spirit, and healthy competition. Our partnership is dedicated to creating positive impact by empowering local decision-making and inclusiveness. Through effective livelihood solutions that support diverse income sources, we aim to foster resilience and elevate the quality of life in rural areas.

Deepa Rath

MD & CEO, Axis Trustees Services Limited



As a digital payment enterprise, by partnering with Axis Bank Foundation, we are dedicated to creating diversified income opportunities reinforced by the digital ecosystem within India's rural communities. Our collaborative work is contributing towards shaping new mindsets in these areas where emerging digital technologies are on the rise and have a considerable impact on strengthening financial inclusion. We remain committed to facilitating a favourable environment by fostering empowerment of local communities with new ideas and systems that bring convenience in the development work focused on rural livelihoods.

Sumit Bhatnagar

CEO, Freecharge Payment Technologies Private Limited



OUTREACH

Impact unlocked through our #Mission2Million with targeted outreach initiatives and community engagement.

2018 - 2024



Geographical Outreach

Households Impacted under the Sustainable Livelihood Programme	Villages	Blocks	States	Youth Trained
16,82,062	18,706	589	28	56,913
Youth with Disabilities Trained	Skill Centres			
21,295	125			



Collectives

Self-Help Groups (SHGs)	Members in SHGs	Federations	Members in Federations
1,05,673	11,50,002	883	5,45,571
Village Level Institutions (VLIs)	Members in VLIs		
8,468	5,96,357		



Livestock

Households Supported for Livestock	Livestock Community Resource Person (CRP) (also known as <i>Pashu Sakhis</i>)	Health Camps for Livestock
4,38,671	12,331	10,820



Entitlements

Households linked to various Schemes and Entitlements
5,68,721



Natural Resource / Watershed / Water Resource Management

Water Harvesting Potential Created in Cubic Metres

(Includes rain water harvesting structures, ridge area, drainage line treatments and other water harvesting structures like ponds, tanks, wells, phad, doha, etc)

13,35,80,292

Households with Micro Irrigation Systems

25,930

Households with Major and Minor Lift Irrigation Systems

3,619

Area Brought Under Irrigation (Hectares)

1,03,787



Agriculture / Forestry / Others

Households supported for:

Rabi Crops

7,62,988

Kharif Crops

10,86,864

Summer Crops

1,92,984

Integrated Cultivation

(Crop Horticulture, Floriculture and Others)

2,64,566

Horticulture (Fruits & Vegetables)

2,76,260

Floriculture

8,878

Kitchen Gardens

5,51,854

Sericulture

1,943

Apiculture

5,306

Preparing Organic Inputs

5,57,608

Agroforestry

35,591

Trees Planted (Horticulture Agroforestry)

46,16,405



Well-being

Households with Access to Drinking Water

31,824

Households using Alternate or Improved Cooking Fuel

32,156

Households Supported to Address Aneamia

35,951

Health Camps

2,706

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

2,20,936

Households with Access to Life and Health Insurance Services

1,51,492

Households supported for Sanitation Units

57,748



ग्राम पंचायत - म
जनपद पंचायत - न
कार्यका नाम - बकरी शेड निर्मा
ग्राम - राजपुर
योजना का नाम - गौठान खनि
स्वीकृत राशि - 3.62 ल
स्वीकृत वर्ष - 2022-23
कार्य एजेन्सी - ग्राम पंचायत



ACRONYMS

We've shared a list of key programmatic terms that will assist your reading.

ABF	Axis Bank Foundation
CLF	Cluster Level Federation
CFR	Community Forest Rights
CRP	Community Resource Person
CCA	Cultural Command Area
GIS	Geographic Information System
GP	Gram Panchayat
GPDP	Gram Panchayat Development Plan
GPFT	Gram Panchayat Facilitation Team
IWRD	Irrigation and Water Resources Department
LRP	Local Resource Person
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MFP	Minor Forest Produce
MSP	Minimum Support Price
NRLM	National Rural Livelihood Mission
NRM	Natural Resource Management
NTFP	Non-Timber Forest Produce
PDI	Panchayat Development Index
PRI	Panchayati Raj Institution
PIM	Participatory Irrigation Management
PwD	Persons with Disabilities
SHG	Self Help Group
SLP	Sustainable Livelihood Programme
SDG	Sustainable Development Goal
VDK	Van Dhan Kendra
VI	Village Institution
VPRP	Village Prosperity Resilience Plan
WUA	Water User Association

STRENGTHENING INTERCONNECTEDNESS

Robust foundational processes enable communities in rural India to navigate in a more structured and self-reliant way while shaping sustainable livelihoods. Processes bring the rigour of systems thinking in aligning heterogeneous elements of a village ecosystem to achieve long-term impact. With the Sustainable Livelihood Programme, Axis Bank Foundation works alongside its network of partners at the grassroots and with rural communities to co-design and develop processes that manage risks, create access and enable lasting transformation.





1

Capacity Building of Community Institutions

Resilient community institutions shape resilient livelihoods.



2

Enabling Participatory Natural Resource Management

Sustainable practices align conservation and development of natural resources



3

Integrating Farm and Non-farm Interventions

Strengthened local ecosystems build equitably distributed long-term economic benefits



4

Developing Skills and Enterprises

Employable skills and entrepreneurial avenues expand access to productive livelihoods



5

Enhancing Health and Nutrition Practices

Robust health systems build healthy communities



Capacity Building of Community Institutions



Community institutions like Gram Panchayats (GPs) serve as integral components of local governance structures, rural livelihood sustenance mechanisms, and custodians of natural resource management (NRM). They shoulder the responsibility of mitigating risks rural communities face, including those linked to climate change. Designed to understand the nuances of vulnerability, especially within the smallholder systems ABF works in, these institutions are pivotal in determining the community's response to adversities and realising developmental aspirations.

However, a lack of coordination between community efforts and government initiatives often undermines the potential efficacy of these institutions. The divergence between development agendas, conservation priorities, and the underrepresentation of marginalised groups such as women and Indigenous communities further exacerbates the situation. Such institutional deficits hinder the community's ability to make informed collective decisions regarding livelihoods, natural resources, and welfare programs.

Addressing these deficits is crucial to fostering locally agreed-upon, collective, and equitable behaviours that align individual interests with protecting the most

vulnerable. Bolstering local institutions enables communities to actively seek support for adaptation through shared resources, information dissemination, and capacity-building initiatives. As a result, such strengthened community institutions significantly contribute towards generating sustainable and tangible livelihood outcomes and reduce the community's vulnerability to various risks, including climate-related variabilities.

Investing in strengthening community institutions is a strong focus across all ABF projects. It forms the core of our attempt to create sustainable livelihoods across India. We support programme partners in developing sustainable approaches and enhancing their expertise to become trusted allies of communities in their arduous journey towards establishing resilient institutions. **This requires ABF's approach to be structured yet flexible and time-sensitive yet patient, qualities reflected in the foundation's funding design.** This further enables us to assume the role of either a neutral convener, a skilled integrator, or a seasoned negotiator while working collectively with our partner teams to empower communities to build resilient institutions at scale.

1.1 Women-Led Institutions

Women, especially in rural India, play diverse and multi-faceted roles in families and communities. Their inherent ability to plan for the future gives them better adaptability in adverse situations – whether economic, environmental, or social. In rural contexts, this makes them the true custodians of advancing resilience. Their indispensable role gains further importance as the world increasingly experiences complex climate challenges.

decision-makers.

We believe that equipping women, who play a fundamental role in transitioning India out of poverty to prosperity, with the necessary skills and access to relevant platforms can create vibrant community institutions and initiatives that serve as viable pathways to inclusive development in rural India.

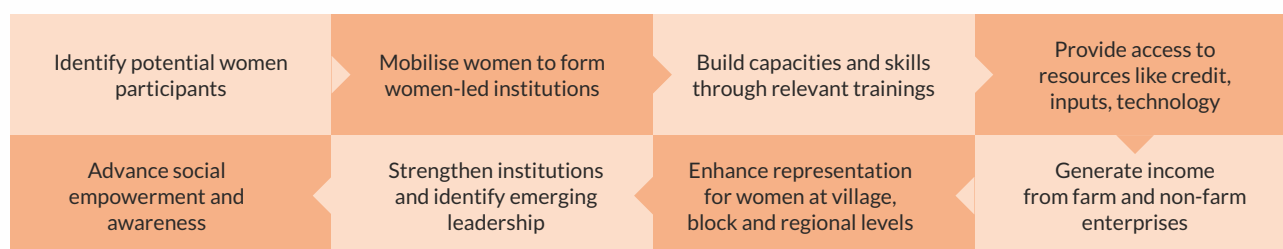


Figure 1: Process where ABF's Programme Partners Contribute towards Creation of Vibrant Women-Led Institutions

Despite this, women continue to face various forms of discrimination and lack access to resources and opportunities. Competing priorities and social barriers often hinder their ability and willingness to participate effectively in the functioning of community institutions. This significantly undermines their agency to contribute towards inclusive development and navigate the impacts of climate change.

Thus, empowering women with the required technical and leadership skills, amplifying their voices through women-led institutions, and ensuring their active participation in decision-making processes form a core programmatic strategy adopted in our projects.

We support programme partners in operationalising the process denoted in figure 1 and help break the complex barriers most rural women face. At each step of the process, **ABF partners walk alongside women as they journey towards being recognised as empowered individuals, empathetic leaders, and well-informed**

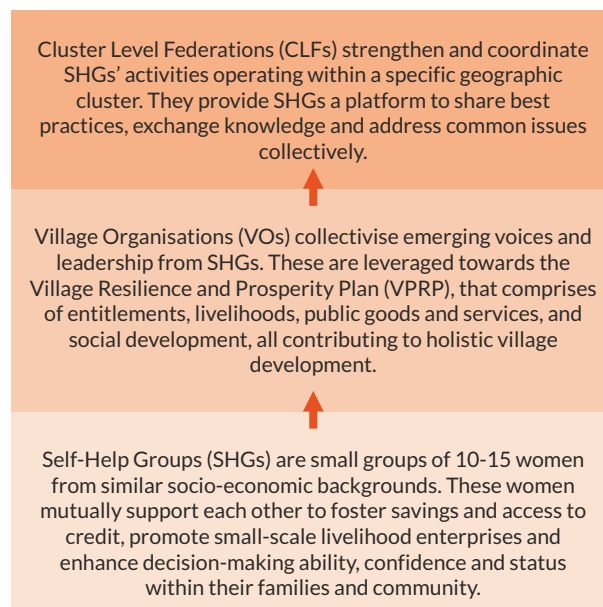


Figure 2: Three Levels of Women-Led Institutions



What are Community Institutions?

Community institutions are locally organised groups or entities such as Self-Help Groups (SHG), cooperatives, village councils, or Water User Associations (WUA), that represent collective interests and needs of a community. They play a vital role in resource management, decision-making, and implementing development initiatives at the grassroots level. Community institutions empower local populations by facilitating participation, promoting accountability, and ensuring that resources and services are distributed equitably. Their purpose is to enhance the community's social, economic, and environmental well-being through collaborative efforts, often with support from government or non-governmental organisations.

(For similar concept explanations from rural development dictionary, follow #AtoZofRuralLivelihoods series on @axisbankfoundation across LinkedIn, Instagram and Facebook.)



Voices From the Field

Dewas, Madhya Pradesh



"We see a more mature nature of leadership in older SHGs. They collectively take on more responsibility and actively participate in activities at various levels."

- Field Supervisor
Samaj Pragati Sahayog (SPS)

Limited economic opportunities and traditional patriarchal gender norms restrict the lives of women from Madhya Pradesh's Dewas district. This often confines women of this picturesque landscape, nestled in the heart of rural India, to their homes. Despite being deprived of their agency and autonomy, these women have taken a collective initiative to craft narratives of empowerment and prosperity for themselves. Their determination and hard work have brought about a remarkable change in the region.

Over the years, *Samaj Pragati Sahayog (SPS)*, an ABF partner, has been promoting the socio-economic empowerment of women in the region. They have facilitated the formation and capacity-building of **2,800+ SHGs to enable financial independence** among women.

However, these efforts faced initial resistance due to existing social norms that discouraged the active participation of rural women in financial systems. Families play a critical role in excluding women from these activities. In addition to this, limited financial literacy and a lack of entrepreneurial skills among the SHG members further contributed to the initial resistance.

The situation turned around when the women began accessing small loan amounts that helped them improve their family's economic conditions. While some used the loans to start small businesses, others invested in farm-

related activities. As women break barriers of conventional roles and progressively contribute to the family economy, they redefine societal expectations while gaining socio-economic acceptance.

The collectives also provide women an emotional refuge to share their opinions, concerns and experiences. It fosters a sense of understanding and empathy among their members. SHGs also provide a platform to discuss their rights and entitlements. This strengthens collective participation in local-level planning and governance processes. For instance, the increase in the sale of illicit alcohol in villages across Dewas district had become a social menace. Communities witnessed a rise in violence against women and children. To end this exploitation, women from different SHGs collectively decided to take matters into their own hands. They registered complaints and raised awareness of the adverse impact of alcohol through street plays and rallies. Within 5-6 months there was a substantial decline in alcohol sales across the region.

Thus, these SHGs' strength lies in their ability to leverage the power of the community and render mutual support to achieve socio-economic, and political goals. Increased women's participation in village-level dialogues and resolutions encourages them to be assertive and claim their entitlements.

1.2 Gram Panchayats

Panchayati Raj Institutions (PRIs) promote democratic decentralisation and enhance grassroots political participation. They empower rural communities with the right to self-govern and assume ownership of their development.

The gram panchayats (GP)s or Village Councils, the primary administrative units in the PRI's governance system, are empowered to plan, develop, and execute economic development and social justice programmes through a participatory approach. The elected representatives of the self-governing unit, which covers one or more villages, are mandated to enable inclusivity and greater community participation. At the same time, they ensure autonomy, accountability, and transparency in funds utilisation and implementation of rural development projects.

Since 2015-16, the Gram Panchayat Development Plans (GPDP) have steered GPs' actions towards a more integrated and inclusive development of rural areas. Mandated by the government, the GPDP planning process

- representatives,
- ensures the adoption of scientific approaches and technological tools.
- curates projects aligned with relevant government schemes, the proposed implementation strategy and available financial resources, and
- facilitates GPDP approval and submission processes.

While this enables effective and timely GPDP development, it also empowers panchayat functionaries and frontline administrators to navigate the complex multi-dimensional process. At the same time, developmental priorities of all groups are well-represented. It also ensures effective and equitable allocation of government resources, while the gap between conservation priorities and developmental aspirations is 'minimised'.

With our partners working simultaneously with local women-led institutions, another important contribution we support is the Village Prosperity and Resilience Plan (VPRP) integration into GPDPs. In addition to

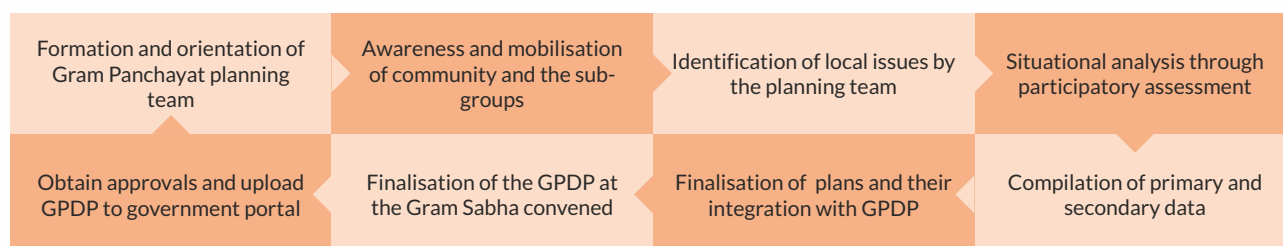


Figure 3: Gram Panchayat Development Plan (GPDP) Process where ABF's Programme Partners Contribute towards its Facilitation

ensures the active participation of rural citizens and their elected representatives in the decentralised planning and decision-making processes. Expected to reflect the local communities' needs and priorities, the GPDP identifies and documents key developmental themes. They include priorities ranging from infrastructure development to the establishment of social welfare programs. The GPDPs also outline localised pathways to address the rapidly evolving socio-economic and environmental complexities challenging rural India.

A one-time annual activity, the GPDP's role in shaping year-round village operations is significant. Through our programme partners, ABF's support focuses on the collective facilitation of the GPDP development process.

The support rendered:

- mobilises communities to identify solutions for localised challenges, especially around livelihoods,
- builds technical and operational capacities of PRI

incorporating women's priorities into village plans, this process fosters a sense of camaraderie in the village, drawing on mutual strengths to enhance developmental outcomes and ensure true inclusivity and equity.

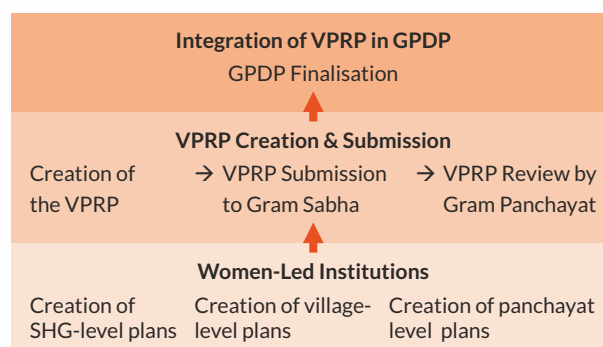


Figure 4: Process of Integrating the Village Prosperity and Resilience Plan (VPRP) in Gram Panchayat Development Plan (GPDP)



Voices From the Field

Bokaro, Jharkhand



The undulating and forested region of Jharkhand's Chhotanagpur Plateau is witness to a transformative grassroots collaboration. An association built on mutual trust, the region's local self-governing bodies and the respective communities are working towards optimising opportunities to create sustainable livelihoods and ensure inclusive development.

Vital to ensuring inclusivity, the GPs are the point of last-mile convergence for several government schemes and programmes. However, many factors often impact this inclusivity and the timely delivery of essential services. As a result, for community members like Gayatri Devi, President of the women-led collective, Tejaswini Mahila Sangh, *"This further prevents us from enhancing our livelihoods due to limited access to village-level work opportunities."*

Recognising these challenges in Bokaro district's Jaridih block, PRADAN, an ABF partner, focused on enhancing the capacities of the GP. Their efforts ensured equitable resource distribution and strengthened the last-mile public service delivery mechanism.

According to a PRADAN field staff member, *"As inculcating trust is of utmost importance to us, we encouraged continuous dialogue amongst the community and PRI representatives."*

To streamline this process, PRADAN initiated discussions with concerned stakeholders to understand the challenges better. The capacity-building sessions,

organised subsequently, aided in enhancing the effectiveness of the existing practices. The sessions focused on:

- strengthening the agency of all parties involved,
- establishing a coordination committee, which included government officials of concerned line departments, for improved accountability and transparency,
- ensuring GPs organise Rozgar Diwas (Employment Day) regularly to widen rural job coverage,
- facilitating the set up of a Gram Panchayat Help Desk.

Through such sensitisation and capacity-building sessions, PRADAN navigated challenges and adopted a more collaborative approach to address existing complexities in the grassroots system's functioning. Further, the Jaridih block GPs have also ensured sustainability through the Gram Panchayat Facilitation Team (GPFT), which is responsible for making the GPDP development a more inclusive process.

Today, around **300 GPs with enhanced capacities** have a strong understanding of the various government processes. They ensure customised GPDPs reflect the communities' priorities and effectively deliver services to the concerned populations. **40,000+ SHG members** are better equipped and aware of their rights and entitlements. At the same time, **increased efficiency of the last-mile public service delivery mechanism** has enabled **over 2 lakh vulnerable households** to access various social security schemes.



Voices From the Field

Bhairaich, Uttar Pradesh



The community-level reforms taking root in Mihinpurwa block, located in rural Uttar Pradesh's Bhairaich district, are believed to impact the region's women significantly. While it promises to establish them as leaders of tomorrow, they are, more importantly, projected as crusaders of inclusive development.

Previously, a lack of awareness prevented these women from contributing to the grassroots-level planning process. *"GP members better equipped with the processes finalised the plans. However, having obtained the required support and skills, we now realise our participation in the VPRP development is significant to include our priorities in the GPDPs,"* says an SHG member.

Transform Rural India Foundation's (TRIF) dedicated efforts have played a critical role in shifting this scenario. TRIF-facilitated capacity-building measures for women-led SHGs enabled members to actively participate in developing the VPRP. However, a lack of proper understanding and technical skills fuelled their initial reluctance to be part of the process. Having identified these concerns, TRIF adopted a range of approaches that enabled the community to respond, and appropriately address local concerns. **The capacity-building measures encouraged the SHG members to play an active role and articulate their developmental priorities in the VPRP development process.** TRIF's technical support further allowed efficient use of the digital applications linked to the process. Furthermore, their focus on strengthening

rapport with the various GP functionaries helped enhance the community-level participatory process.

TRIF has successfully addressed multiple challenges in their two-year journey. For instance, to enhance the planning processes efficiency, though it took up a significant amount of time and different government departments anchored them, they achieved the integration of GPDP and VPRP processes. Similarly, despite being a tedious experience, TRIF rendered technical assistance to government officials using online platforms to monitor the implementation.

Overall, in the Mihinpurwa block alone, TRIF has facilitated capacity-building measures and extended support to **100+ National Rural Livelihood Mission (NRLM) cadres**. Among these, the Ajjivika Sakhis and Samuh Sakhis facilitate the development of individual and village-level plans in their respective communities. Once approved, these plans are uploaded onto a mobile and web-based VPRP application that digitises them.

Thus, in the Sarpanch's own words, *"The participatory approach has produced GPDPs that reflect community demands and strengthened the entire planning process. With increased women's participation in VPRP development, their demand to include issues directly affecting them and the larger community has made the Mihinpurwa's GPDP more comprehensive."*



Enabling Participatory Natural Resource Management



Despite occupying only 2.4% land and 4% freshwater reserves, India is home to over a sixth of the world's human and livestock population¹. Almost half of its people traditionally depend on agriculture, livestock, and forests for their livelihoods. This illustrates the disproportionate competition and pressure on India's natural resources.

Two factors drive this pressure, whose adverse impact is becoming more evident each day. The first is India's rapid economic growth, which relies heavily on natural resources. This has resulted in increased diversion of natural resources. Such developmental strategies, exclusionary conservation practices and the lack of legal recognition of ancestral lands have profoundly contributed to the marginalisation of a sizeable proportion of India's rural population and their decision-making processes related to natural resources.

Secondly, climate change further stresses India's ecological and socio-economic systems. Over the years, India has been experiencing severe heat waves, droughts, and extensive flooding. While it disrupts economic and agricultural productivity, it also jeopardises availability of basic amenities as well as threatens livelihoods and ecological security. Sadly, India's marginalised communities living in remote, overlapping, uneven, and degraded terrains experience adverse impact of climate change most severely. This geographical marginalisation limits their access to productive resources such as land, water and forests, in addition to essential services like health, education and infrastructure.

Due to this excessive consumption and degradation of natural resources, over a third of India's land is degraded, and close to half of its population lives in water-stressed conditions². The revival of nature necessitates highly localised comprehensive strategies that align with national priorities. Committed to building resilient communities, a key focus of ABF's Sustainable Livelihood Programme is the restoration of nature. While restoring damaged ecosystems is critical, there is significant emphasis on shifting community interactions with nature.

ABF's strategies attempt to align conservation measures with the larger developmental goals. Local communities and institutions are empowered to manage their natural resources consciously. Such intentionality allows for a collective vision and plan for the management of key resources such as forests, water bodies and grazing lands. To drive local action on government priorities, ABF supports the enhancement of relevant operational and technological capacities. For example, our partners prioritise and leverage MGNREGA provisions in key natural resource management (NRM) activities like watershed treatment and Commons restoration. Our partners also cultivate partnerships with diverse stakeholders to leverage expertise and develop comprehensive strategies that balance conservation priorities and development objectives. Our partners robustly incorporate conservation expertise into the protection and restoration measures for degraded lands and water.

¹ <https://icfre.gov.in/publication/publication51.pdf>

² *ibid*

2.1 Watershed Management

Rejuvenation of watersheds is crucial to India's undulating rural areas. It is essential for sustainable management of natural resources, agricultural development, disaster risk reduction, and improving livelihoods. It also ensures the conservation and equitable utilisation of water resources. At the same time, promotes environmental sustainability and resilience in these ecologically sensitive landscapes.

Watershed management programmes are core to the Indian Government's poverty alleviation strategy, especially in rural areas. Adopted by several government programmes, particularly MGNREGA, the steps involved are aimed at conserving and managing water resources within a specific watershed area.

However, leveraging MGNREGA for watershed treatment and restoration can often be complex and lengthy. As the

importance of watershed treatment over other activities. This requires a rigorous negotiation to convince PRI representatives and functionaries.

Watershed planning is a technical task that requires expertise for effective implementation, with resource-intensive monitoring and evaluation. ABF's support provides and equips all stakeholders in the watershed management and MGNREGA value chain with the required technical expertise. We also ensure the use of technology starting from mapping and survey of the watershed to the monitoring and measuring of outcomes.

Successful watershed management processes have made significant contributions, with the potential to advance sustainable rural development, conserve natural resources, and improve livelihoods in India. Our partners

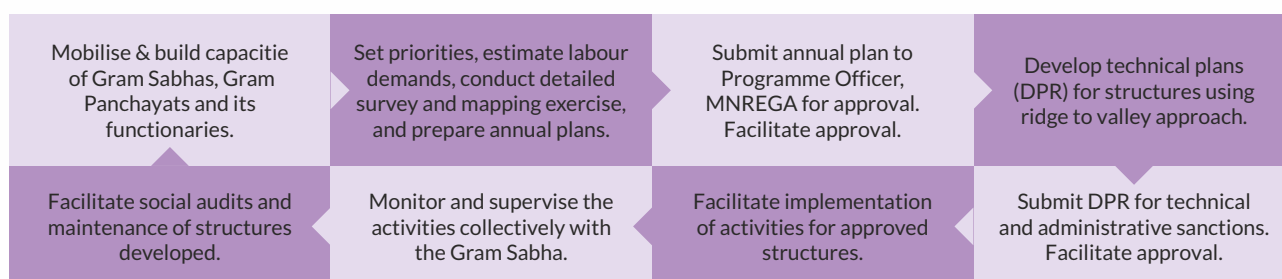


Figure 5: Watershed Planning Process where ABF's Programme Partners Contribute towards its Facilitation

resources are shared across various rural development activities, quality implementation of these measures requires the coordination of multiple stakeholders.

Through our support, programme partners play the vital role of integrators. They catalyse the much-required coordination to navigate administrative processes and mobilise the community members to emphasise the

have played a key role in this success by developing innovative solutions tailored to local contexts, facilitating technical and administrative processes, integrating technology and technical expertise, and most importantly, persuading local communities and stakeholders to prioritise watershed treatment.



What is Watershed Management?

A watershed is a geographic area or the land over which the water falls and runs into a common body of water, such as a stream, river, or lake. Detailed surveying and mapping of a watershed helps understand its terrain, soil textures, land use patterns, and water flow dynamics. This helps build a watershed management plan that includes strategies for soil conservation, water harvesting, afforestation, and sustainable agricultural practices. Watershed treatment includes the scientific creation of earthen or concretised structures and the strategic planting of vegetation to reduce soil erosion, improve water retention, enhance groundwater recharge and conserve natural resources.

(For similar concept explanations from rural development dictionary, follow #AtoZofRuralLivelihoods series on @axisbankfoundation across LinkedIn, Instagram and Facebook.)



Voices From the Field

Korba, Chhattisgarh



Characterised by hilly terrains, the Pali block of Chhattisgarh's Korba district is home to several tribal communities. Their livelihoods primarily depend on subsistence farming, forest produce collection and livestock rearing. However, erratic rainfall patterns challenge the region's agricultural activity, which is mostly rain-fed. At the same time, over-reliance on groundwater has led to a steady decline in groundwater table levels over the years.

Bharat Rural Livelihoods Foundation (BRLF) and local CSOs have leveraged the *Narva, Garva, Gurva, Badi Yojana*, the Chhattisgarh Government's flagship rural development programme. Through a comprehensive approach, the programme conserves and rejuvenates small rivers and streams crucial for groundwater recharge and ecological balance.

The needs assessment exercise, conducted in the programme's initial phase, helped build an in-depth understanding of the region's socio-economic dynamics. Capacity-building sessions enhanced the knowledge of SHG members on the relevance of watershed management to improving local livelihoods. Engaged in conducting locality-wise resource mapping, these trained SHG members also helped the technical teams convert the maps into GIS-based plans.

According to a BRLF staff member, "By involving SHGs in

the planning process, our aim was to impact at least 60% of the most economically vulnerable households in the region. We achieved this as hamlet-level planning increased community participation and representation. The entire process, however, took six months to complete."

Flowing through four gram panchayats (GPs), the *Haathi Naala* rivulet, which covers a watershed area of 1,010 hectares, was identified for rejuvenation under the programme. While several stakeholders contributed towards its planning and implementation, the concerned GPs rendered crucial support to overcome challenges due to the lack of proper roads in the hilly terrain. Strengthened capacities at various levels, including the SHG members, Community Resource Persons (CRPs), MGNREGA mates, and district and block officials, further helped streamline the implementation.

As a result of the water harvesting and soil moisture conservation measures implemented, the **region's groundwater levels have recharged**. The communities now have access to open well water for more significant periods. This **increased water availability** has, in turn, **enabled women SHG members to cultivate different kinds of vegetables**. While this has enhanced their incomes, the dietary diversity has also **improved nutritional security in women**.

2.2 Protection and Restoration

As per estimates, approximately 250 million Indians depend on Commons³ for their livelihoods and sustenance. Commons, which cover about a quarter of India's geographical area⁴, include community forests, pastures, and water bodies. Tribal communities obtain significant portions of their annual income from forest produce. At the same time, farming communities, especially the small, marginal and landless farmers, turn to Commons for their livestock, agricultural and other household needs. These shared resources also serve crucial ecological functions. They help in carbon storage, biodiversity conservation, and regulating water cycles. Thus, Commons, which are socio-culturally significant to rural communities, are fundamental to these economies. Despite government conservation policies, Commons are

fallout, has the greatest impact on India's rural poor, whose lives are inextricably linked to these resources.

Thus, protection and restoration of Commons is crucial for India's efforts to eliminate poverty and build climate resilience. In this regard, ABF's work in NRM is becoming increasingly intentional towards serving these goals. Through community institutional strengthening, our partners inculcate collective governance to address the widespread degradation of the Commons. Over time, this would, in turn, ensure collective ownership and management supersedes individual interests and control. This is achieved through awareness building, rendering technical support, enabling communities to develop locally agreed rules to manage the commons, and resource facilitation to revive the commons.

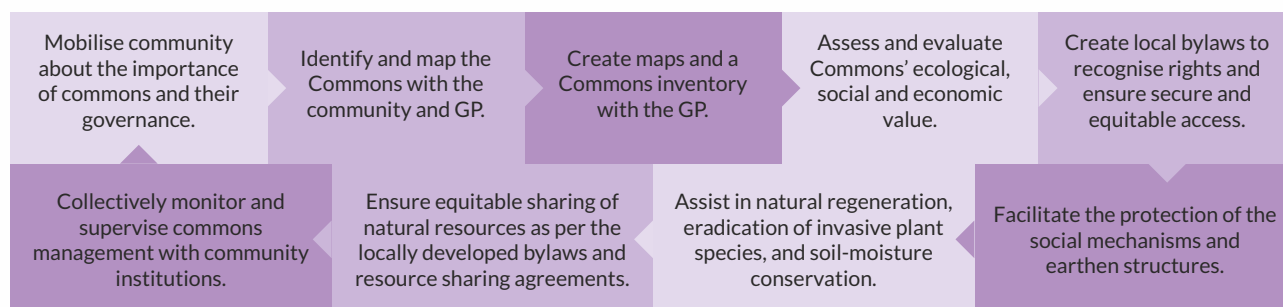


Figure 6: Commons Protection and Restoration Process where ABF's Programme Partners Contribute towards its Facilitation

rapidly declining at a rate of 2.5% annually⁵. This further marginalises communities who depend on them. Lack of community rights and eroding local institutions have led to absence of collective governance over these shared resources. As a result, encroachment, overexploitation, forest fires, the spread of invasive species, and diversion of areas for developmental purposes have all contributed to their degradation. This widespread degradation has led to depleted water tables, decreased yields, increased cultivation costs, shrinking forests, biodiversity loss, and unregulated use of pasturelands. Unfortunately this

Through this focus, **ABF's projects have successfully eliminated systemic barriers. We have also fostered collective action for effective and inclusive resource management and governance.** The revival of Commons like water bodies, forests, grazing lands has significantly contributed to more equitable progress in the villages where we work. Moreover, by ensuring ecologically healthy Commons, have also enhanced community resilience, increased farm productivity, and improved biodiversity throughout the landscape.



What are Commons?

Commons refers to resources such as common land, water resources and public and cultural spaces owned collectively by a community instead of individuals. Common land consists of village common lands, grazing grounds, and community forests which are used by the local community for grazing cattle, collecting firewood, or other communal needs. Water resources include shared water bodies, such as ponds, rivers, and lakes, that are used for communal activities like irrigation, fishing, and drinking. Public and cultural spaces include village squares, community halls, sacred groves, and playgrounds that are available to all members of the community.

(For similar concept explanations from rural development dictionary, follow #AtoZofRuralLivelihoods series on @axisbankfoundation across LinkedIn, Instagram and Facebook.)

^{3,4,5} <https://www.ifpri.org/blog/international-forests-day-crucial-value-indias-common-lands/>



Voices From the Field

Udaipur, Rajasthan



"As a federation and Samiti member, I represent women's voices from different SHGs and Mahila Sabhas. As women manage work related to the house and Samiti, I spoke about sharing our workload with men. This suggestion of dividing housework and pastoral work started a dialogue around maintaining a work balance."

- Jamuna Bai, Bujheshwar Charagah Vikas Evam Prabandhan Samiti Executive Member, Bujh Village, Gogunda Block, Udaipur District, Rajasthan

Bujh is a small village in Rajasthan's Udaipur district. The local community's livelihoods depend on agriculture, livestock rearing, and wage labour. Although owned collectively, Bujh's smallholders traditionally have had access to the Commons for their basic needs. Nearly 95% households rely on them for fodder, fuelwood, and water.

Due to severe animal feed shortage, the community fulfilled more than 50% of feed requirements through market purchases. *Foundation for Ecological Security (FES)*, an ABF partner, identified this as a major challenge, particularly for the communities' poor and marginalised households. **Mobilising 120 households**, they facilitated collective restoration and management of pasturelands to ensure the community benefitted from the same. FES also strengthened capacities of village-level institutions for improved socio-economic and ecological outcomes.

The *Bujheshwar Charagah Vikas Evam Prabandhan Samiti*, a local village institution (VI), emerged to oversee the sustainable management and equitable use of the pasturelands. Though competing interests led to initial disagreements, the situation improved with FES' consistent facilitation. As their efforts progressed, the VI members actively collaborated in restoring and managing the Commons. They divided the pasturelands into two sections. One section is used for *Moravan* (controlled grazing), while the other is for year-round *Kara Mathara* (open grazing).

Bujh's women play a vital role in managing the Commons and strengthening livelihoods. They hold 50% positions in the VI's Executive Committee and are also active at the federation level. An FES staff member says, *"To ensure women's participation, we organised separate meetings with them. Though some women hesitated to participate in the VI formed to manage grazing lands, the older women were more receptive. Eventually, members of the newly formed sub-committees integrated into the VI's executive committee."*

Today, 100+ households participate in Commons' restoration efforts through MGNREGA. Planting, seeding, and contour trenches have improved soil moisture and also regenerated pasturelands. Within two years, grass growth in the *Moravan* section significantly improved. As a result, the community now harvests fodder annually, using the cut-and-carry method. **90% of the community's fodder needs are now met from their own pastures.** Thereby, reducing their dependency on market-sourced fodder.

Furthermore, restoration of the pasturelands has also improved water flows. It replenished the *Bujh Talaab*, increasing water availability for agriculture and livestock. In addition to subsistence crops, farmers diversify their agricultural produce and cultivate vegetables in smaller patches. It enhances household incomes and also improves nutritional security.

2.3 Participatory Irrigation Management

Irrigation plays a significant role in bolstering and sustaining India's agricultural sector. Approximately 70% of its agricultural productivity depends on irrigated land. This relates to around 52% of the country's gross sown area⁶. However, marred by design flaws, inadequate maintenance, and poor management practices, India's water resources and irrigational infrastructures are in crisis. While this has led to the underutilisation of irrigation resources, it has also resulted in significant water wastage.

India is the biggest extractor of groundwater and accounts for nearly a fourth of the global usage while producing just about a tenth of its global food and fibre⁷. Additionally, landowners have the legal right to extract unlimited groundwater from their lands. These bundling

- operated irrigation projects to Water User Associations (WUA). The WUA comprises of all the water user farmers in the irrigated area,
- formation of and strengthening capacities of farmer organisations,
- awareness-building sessions on community-level participatory approach for the staff at the Irrigation and Water Resources Department (IWRD),
- state and central government policy-level discussions to enable the adoption of PIM practices.

PIM is essential to address India's water scarcity, existing inefficiencies and degradation of its irrigation systems. ABF's support towards PIM has helped maximise the existing irrigation structure's potential. Our partners' efforts have resulted in efficient water usage, promoted

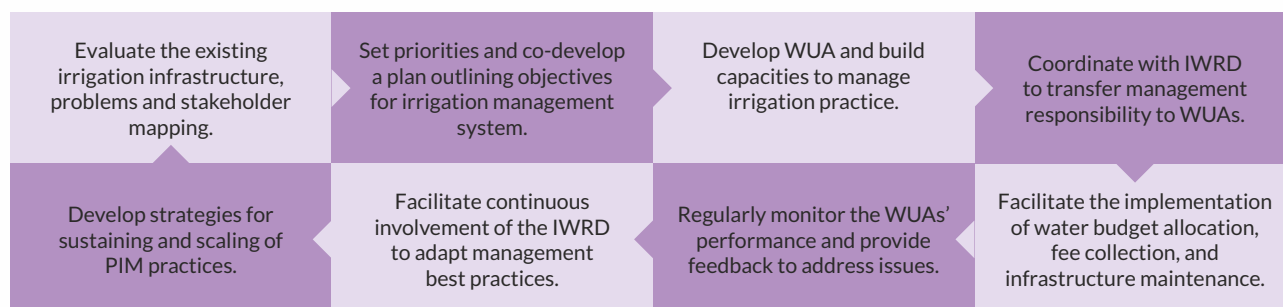


Figure 7: Participatory Irrigation Management (PIM) Process where ABF Programme Partners Contribute towards its Facilitation

rights, coupled with the energy subsidies, have exacerbated the existing conditions further.

Participatory Irrigation Management (PIM), seen as one of the key strategies towards addressing this issue in India, involves the farming community in managing irrigation systems. It is key to strengthening irrigation mechanisms in the country. Our network of partners has successfully demonstrated PIM through:

- facilitation of the ownership transfer of government

equitable distribution, and ensured local stakeholder accountability in managing irrigation systems. Particularly in Western India, their implementation of PIM practices has fostered collective engagement, increased accountability, and transparency within the communities. These practices have also enhanced local capacities to customise water management techniques, enabling them to adapt to rapid changes in climate.



What is Participatory Irrigation Management?

Participatory Irrigation Management (PIM) is an approach where local farmers and stakeholders actively participate in managing irrigation systems, particularly canals. It emphasises shifting from a top-down approach to a community-driven model. Farmers are involved in decision-making processes, from planning to maintaining the infrastructure. Responsibilities, such as water allocation and system upkeep, are shared between the Irrigation and Water Resources Department (IWRD) and local Water Users Associations (WUAs). PIM also involves local financial management, where water users collect fees and budget for system maintenance, ensuring the sustainability of irrigation infrastructure.

(For similar concept explanations from rural development dictionary, follow #AtoZofRuralLivelihoods series on @axisbankfoundation across LinkedIn, Instagram and Facebook.)

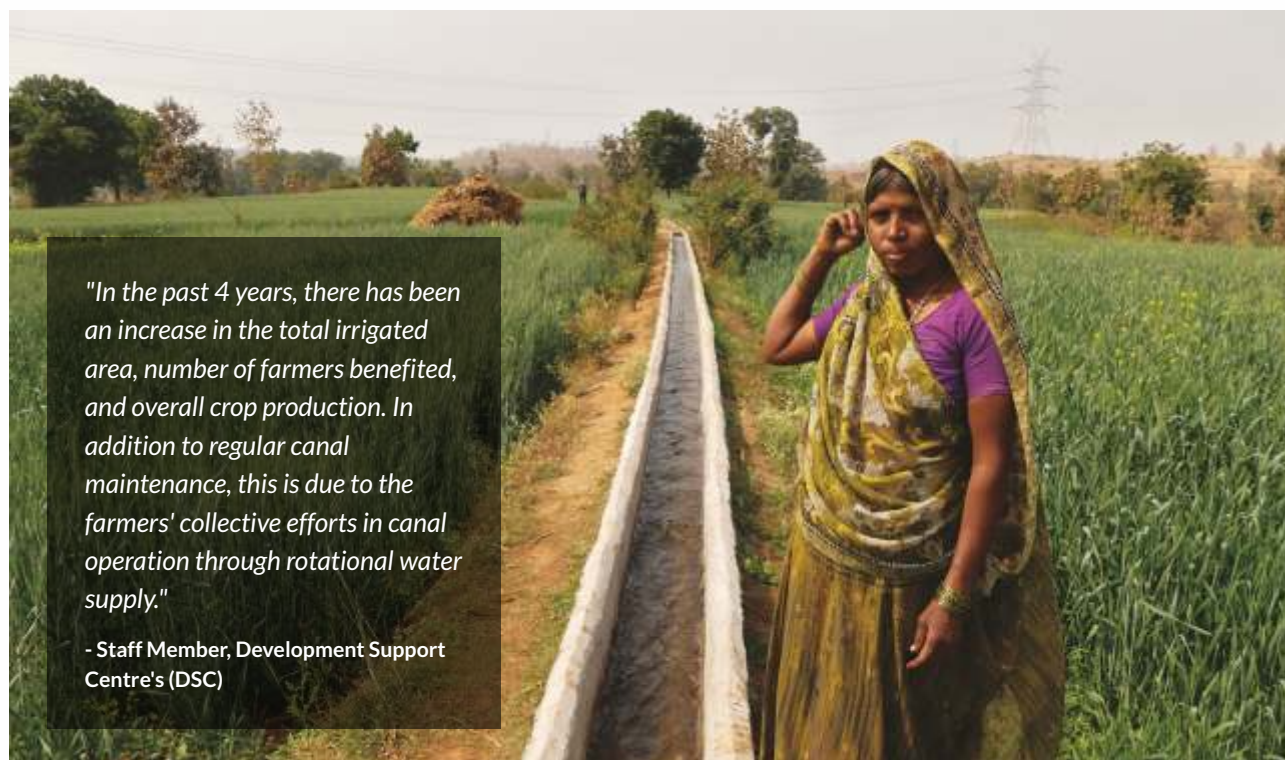
⁶ NITI Aayog Annual Report 2022-2023

⁷ <https://siwi.org/latest/water-crisis-india-everything-need-know/>



Voices From the Field

Nandurbar, Maharashtra



In Nandurbar, a predominantly tribal district in Maharashtra, community livelihoods depend on agriculture and animal rearing. In this water-stressed region with limited irrigation sources, *Development Support Centre's (DSC)* work focused on promoting PIM among the small and marginal farmers. They aimed to enhance water use efficiency, increase crop yield, and strengthen local institutions' capacities in the sustainable governance of water resources.

An ABF partner, DSC began their work with the *Pawala Irrigation Project*. Among twelve such projects in Nandurbar, this micro-irrigation project has a water storage capacity of 1.88 cubic metres. **It is expected to benefit 100+ farmers over a cultural command area (CCA) of 400 hectares of farmland.** A cultural command area refers to the portion of land within an irrigation system's command area that is actually cultivated and under agricultural use.

Following initial assessments, the IWRD assigned DSC as the official PIM partner agency for the *Pawala Irrigation Project*. They were responsible for increasing the efficiency of the on-farm and off-farm water utilisation to enhance agricultural productivity and establish market linkages for farmers in the CCA. Capacity-building measures strengthened project participants' understanding of participatory canal management and its associated responsibilities. Following this, a 9-member WUA was established as per the Maharashtra

Management of Irrigation System by Farmers (MMISF) Act, 2005. The members received further hands-on training on canal operations, repair, and irrigation management. Formed without government financial support, this WUA indicates the community's unwavering commitment to strengthening the region's irrigation mechanism.

According to a DSC staff member, *"As a result of the WUA's active participation in the overall process, DSC now rarely intervenes in their governance. We have also observed enhanced ownership and accountability among the farmers utilising the canal water."*

The collective PIM efforts of **100+ farmers** have yielded remarkable results in the past four years. As the water availability **currently covers 140.80 hectares for irrigation**, farmers can access revived open wells and harnessed groundwater sources. Maintaining the canal's conveyance capacity, the farmers recharged the groundwater table, which led to the expansion of the irrigated area. Their soil and moisture conservation techniques also **increased the vegetative coverage**. As a result, the **improved fodder availability has benefitted the community livestock**.

"The awareness gained has enabled us to frame by-laws. In addition to these bylaws, which govern the overall usage, regular meetings also provide the opportunity to discuss and monitor the situation collectively." says a CCA farmer.



What are Farm and Non-farm interventions?

Farm interventions are activities that directly enhance agricultural productivity and sustainability, such as improving crop management, introducing modern irrigation systems, promoting organic farming, and optimising soil health. These help farmers increase yields and efficiency through better techniques and technology. Non-farm interventions focus on diversifying rural income sources outside of agriculture that include developing rural industries, promoting small enterprises, skill development, and encouraging alternative livelihoods like handicrafts, poultry, or fisheries. Together, farm and non-farm interventions aim to boost rural economies by reducing reliance solely on agriculture while fostering overall community development.

(For similar concept explanations from rural development dictionary, follow #AtoZofRuralLivelihoods series on @axisbankfoundation across LinkedIn, Instagram and Facebook.)



Integrating Farm and Non-farm Interventions



Agriculture is the primary source of livelihood in rural India. Along with allied sectors like animal husbandry, fisheries, and forestry, it sustains approximately 50% of the country's population⁸. However, despite being vital to the rural economy, since the 1990s, the share of agriculture in India's Gross Domestic Product (GDP) has steadily declined.

As per the Agriculture Census, 90% of India's farmers own only 50% of the total cultivated land. It further indicates that 80% of the smallholder farmers own less than 2 hectares of farmland⁹. These farmers depend on a basket of activities to achieve agricultural growth and ensure livelihood security. However, natural resource depletion, environmental degradation, increased water scarcity and biodiversity loss challenge their livelihood activities. Their ability to lead dignified lives is impacted as intensifying climate changes further exacerbate their vulnerabilities.

Various government policies support farmers and their agricultural activities. These include input subsidies to lower costs, minimum support price (MSP) mechanisms, and interest subvention schemes. However, the efficacy of these subsidies in achieving their intended outcomes remains debatable as most smallholders remain excluded from their benefits. Owing to this systemic inequity, these farmers

resort to distress migration. They undertake such migration for better income opportunities to compensate for the diminished agricultural returns.

The well-being of smallholders is linked to the health of the surrounding ecosystem and their existing social structures. **The ABF-supported farm and non-farm interventions aim to build economic resilience in smallholder and marginal farmers.** The adopted interventions are customised to the local context, environmentally neutral, equitably distributed, and provide economic benefits. The focus on strengthening community collectives and NRM further ensures the long-term sustainability of these interventions.

Furthermore, incorporating the evolving aspirations of rural youth and demands for skilled labour in various sectors, our programme partners work to equip rural youth with employability skills. Finally, they also recognise that the handicrafts industry is the second largest employer in rural India after agriculture. Like agriculture, it plays a significant role in the rural economy. Handicraft enterprises provide income generation opportunities to economically vulnerable families, including the landless, and help preserve traditional skills.

⁸ Agriculture Census of India, 2021-2022: <https://agcensus.gov.in/AgriCensus/>

⁹ ibid

3.1 Agriculture

India's smallholder agriculture systems face significant challenges. Fragmented and unirrigated landholdings, degrading soils, water scarcity, and biodiversity loss contribute to limited agricultural yields. High intensity rainfall, prolonged dry monsoon spells and pest attacks due to rising mean temperatures also impact crop yields.

To mitigate these risks, farmers are adopting high-yielding varieties and increasing the application of water, fertilisers, and pesticides. As these agricultural input costs rise exponentially, small and marginal farmers buy these inputs on credit. However, with limited access to affordable credit and low incomes, farmers face severe financial constraints. Additionally, inadequate infrastructure and fluctuating market prices further complicate their ability to earn profits.

Land ownership issues also limit farmers', especially tenant farmers, access to government subsidies and schemes. Social factors like labour shortages due to urban migration and health concerns farmers' ability to cope with evolving risks in agriculture.

Thus, India's smallholders urgently require comprehensive support to strengthen smallholder agriculture and support rural development. They include improved financial services, better infrastructure, enhanced training, and supportive policies.

Achieving stable farm incomes is a crucial component of ABF's Sustainable Livelihood Programme. Our partners develop contextual yet comprehensive strategies to

facilitate improved agricultural outcomes. Having built a strong understanding of each farming community, they facilitate the adoption of improved and resilient agronomy practices among vulnerable smallholders. This makes agriculture a viable livelihood option for them while contributing to national food security.

Farmers are organised into groups like Farmer Interest Groups or Producer Groups. Experts enhance their capacities to adopt efficient and scientific agriculture practices. The established demonstration plots showcase these improved practices. Lead farmers, local ambassadors from each village, through their work, encourage other farmers to adopt the improved practices and experience its benefits. The ABF partners promote various practices through these groups. These include bulk purchasing of inputs to reduce costs and alternatives like bio-resource centres and local seed banks to reduce dependence on external inputs. For optimal resource utilisation, they facilitate crop-planning for a viable mix of crops and water-budgeting processes. The farmer groups also adopt produce aggregation, which improves farmers' market access and bargaining power.

These incremental approaches complement and leverage the existing government's subsidies and MSP. Through these measures, our partners help fill a vital gap. **They provide the much-required impetus to smallholders to chart their own course towards improved agriculture and livelihood outcomes.**

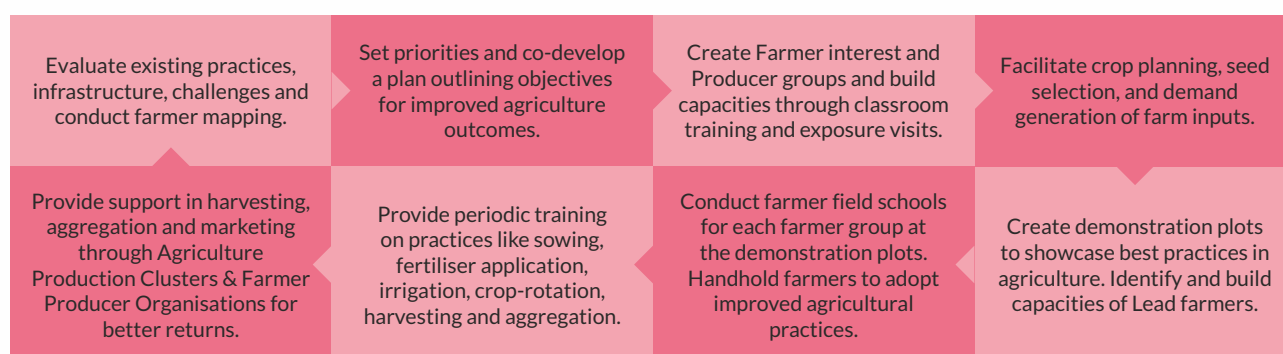
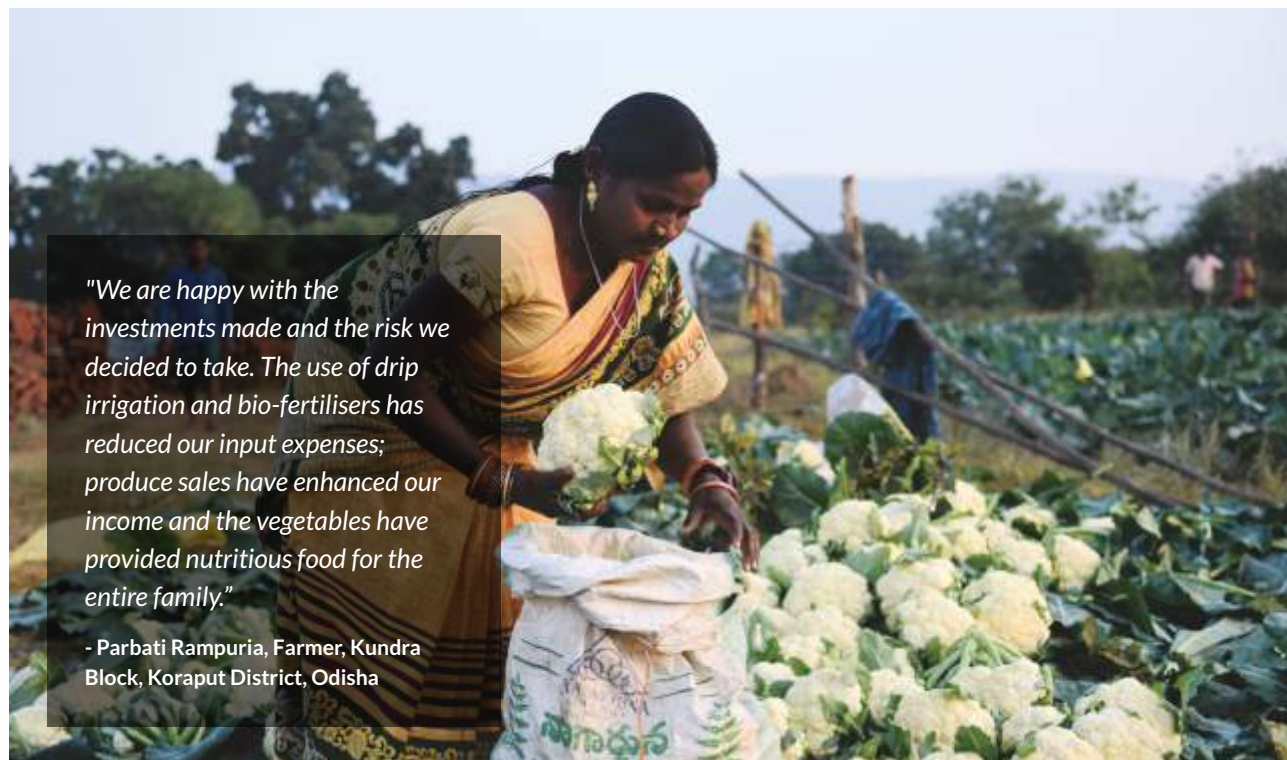


Figure 8: Process to Enhance Agricultural Productivity where ABF's Programme Partners Contribute towards its Facilitation



Voices From the Field

Koraput, Odisha



"We are happy with the investments made and the risk we decided to take. The use of drip irrigation and bio-fertilisers has reduced our input expenses; produce sales have enhanced our income and the vegetables have provided nutritious food for the entire family."

- Parbati Rampuria, Farmer, Kundra Block, Koraput District, Odisha

The tribal communities, mainly the Parjas and Bhumiya, of Odisha's Koraput district rely on rain-fed agriculture. However, due to the lack of proper irrigation sources, most people are forced to migrate in search of better livelihoods. Additionally, low landholdings also adversely impact the community's year-round food security.

Parbati Rampuria, who lives with her husband and son, faced a similar situation. She only cultivated her small piece of land during the Kharif season. After the harvest season, her husband migrated for other employment opportunities. When *Harsha Trust*, an ABF partner, initiated discussions with SHGs on improving agricultural practices in the region, Parbati expressed her interest. She actively participated in meetings and training conducted to raise awareness about the *25-cent farming concept*. According to this concept, creeper and non-creeper vegetables are cultivated along with fruit trees on the borders of 25 cents of land. This ensures crop diversity and year-round food availability from this small piece of land.

While most women were reluctant to experiment with the model, Parbati decided to take the risk. She received significant support from *Harsha Trust's* field team to set up the required structure. They also invested in the purchase of bamboo and other materials essential to prepare the

trellis.

Harsha Trust initially trained Parbati in various agricultural practices, including the use of quality seeds, proper seed management, and raised nursery beds. She also received training in the preparation of organic inputs, which she regularly adopted. Once Parbati cultivated a mix of vegetables and fruits, they also helped her install a drip irrigation system for efficient water utilisation. Having received consistent guidance and support from the *Harsha Trust*, Parbati states, *"In five months, through produce sales, we earned more than our initial investment. At the same time, we feel healthier as the family consumes more vegetables."* With the money earned from their first season's sales, Parbati's family invested in an additional water source and increased the area under mixed cropping.

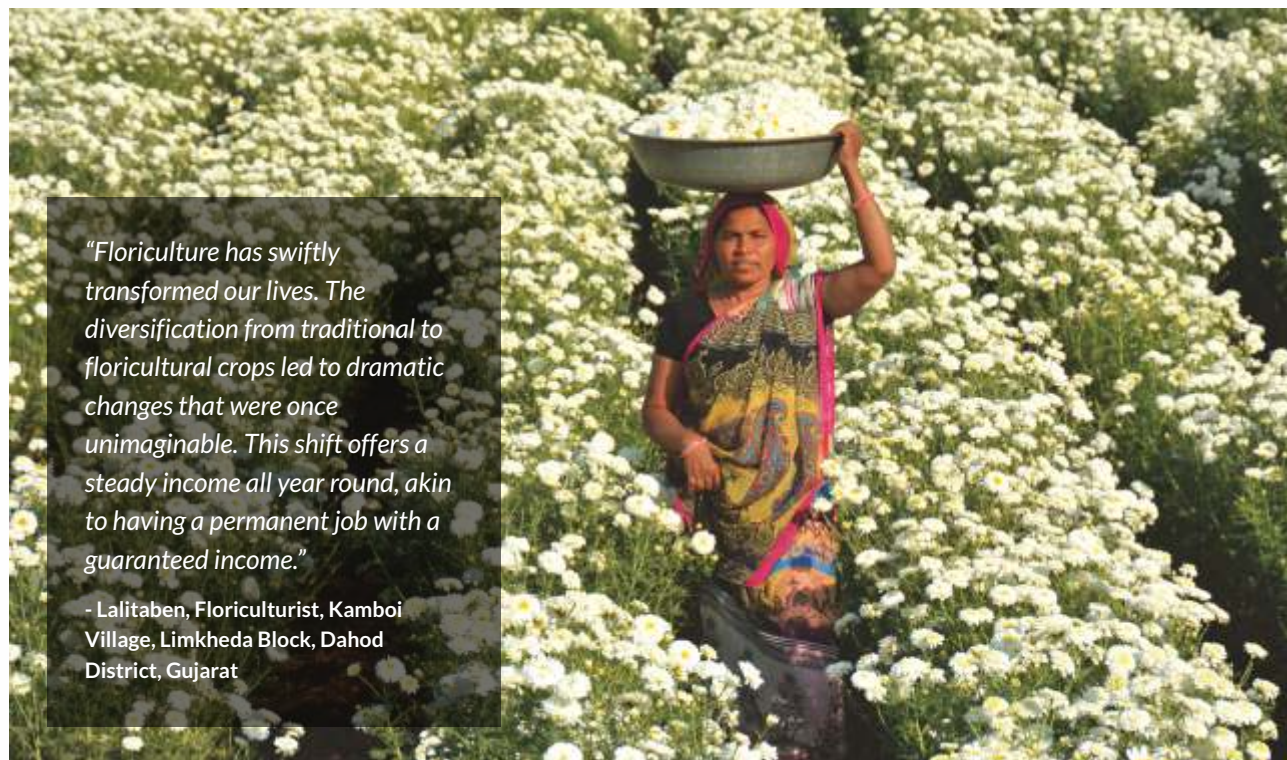
Around 130 families from neighbouring villages, like Parbati's, have adopted the 25-cent farming model. They cultivate a variety of vegetables along with fruit trees like bananas and papaya. The vegetables they grow include bottle gourd, bitter gourd, beans, cucumber, brinjal, tomato, cauliflower, okra, and onions.

"The success of the 25-cent agricultural model motivated people to work harder, earn better and improve their living conditions," says Parbati.



Voices From the Field

Dahod, Gujarat



A remote tribal village in Gujarat's Dahod district, Kamboi's highly undulating topography and water scarcity characterise the region. As rain-fed agriculture is less remunerative, it forces several families to migrate seasonally for better work opportunities.

N M Sadguru Foundation (NMSF), an ABF partner, worked on floriculture in villages near Kamboi. When Kamboi farmers approached NMSF for guidance, they commenced work with resource mapping to understand the village's landscape. They suggested cultivating high-value crops for significant returns. However, the sloped terrain of Kamboi imposed considerable limitations on crop choice.

Amongst the 14 Kamboi hamlets, NMSF initiated floriculture with three farmers from one hamlet. According to an NMSF staff member, *"It was challenging to convince migrant farmers to adopt floriculture. Once they received a good income, they felt encouraged to continue. Over a period, several farmers in Kamboi and nearby villages adopted floriculture."*

NMSF conducts regular training on flower cultivation. At the same time farmer interactions with vendors at the *mandis* (local markets) ensured market linkages and helped them understand the potential for scaling up.

Despite Kamboi's uneven terrain and water scarcity, the NMSF team leveraged a rivulet for planned water harvesting using check dams. The five check dams

constructed, funded through government and CSR funds, ensured long-term water storage. Coupled with farmer contributions, ABF's support facilitated land levelling for terrace farming of flowers. ABF partner support also led to digging of new open wells and deepened the existing ones near the rivulet, ensuring adequate water for floriculture.

Over five years, approximately 150 Kamboi households engaged in floriculture. On average, each farmer cultivated flowers on a land parcel of 1/3rd of an acre and cereal crops and pulses on the remaining land. To address marketing challenges, NMSF organised a buyer-seller meeting that helped the farmers negotiate prices. Additionally, their training in garland and bouquet making enabled the farmers to enhance their incomes during periods of price fluctuations. Furthermore, the village youth developed decoration skills which increased incomes during festivities. Previously, farmers earned INR 15,000 - 20,000 from the sale of cereals and pulses. However, **floriculture increased their incomes to INR 1.1 - 2.5 lakhs annually.**

Today, Kamboi has blossomed into a vibrant *Flower Village*, where floriculture is a reliable source of income. This transformation is a testament to the community's resilience and adaptability, securing a prosperous future for the village.

3.2 Livestock

Livestock is a critical agri-allied livelihood that strengthens India's rural economy. It builds economic resilience in rural households, especially among smallholders. As it provides supplementary income, enhances food security, and acts as a buffer against economic shocks, it helps address rural poverty. Besides this, the supply of manure improves soil fertility. Thus, livestock contributes significantly to crop production and supports nutritional needs.

However, the livestock sector in India faces several challenges. The rising instances of disease, attributed to complex interrelated issues, make disease management a sensitive and significant concern. Moreover, smallholders often lack the means and access to quality veterinary care and vaccinations. Additionally, India's livestock systems still largely rely on traditional practices of open grazing. The encroachment of grazing lands and village commons, along with the shift to mono-cropping, have led to deep-rooted livestock feed and nutritional problems.

Other issues include inadequate infrastructure for both keeping livestock, as well as for storage and processing of animal products. Livestock productivity is low. Rural farmers, especially smallholders in remote areas, are constrained by poor market access, price fluctuations, and sporadic transportation services. These challenges not only affect the efficiency of their product sales but also impact animal health maintenance.

Once considered a safeguard against economic fluctuations due to varying crop production, livestock now constrains rural livelihoods. Consequently, an asset that once held significant potential for poverty alleviation,

much like agriculture, has become an increasingly vulnerable proposition in India. Addressing these challenges requires urgent attention.

The SLP programme partners provide essential support to rural households. In collaboration with the Veterinary Department, the animal health camps organised extended improved veterinary services. At the same time, the SLP programme partners enhance the capacities of the local resource person (LRP) or *Pashu Sakhis* (friends of animals). These individuals implement a fee-based model to provide livestock with basic vaccination services.

Our partners also support interventions to reduce disease instances and improve livestock yields. It includes the improvement and construction of animal and poultry sheds. Such enhanced living conditions also improves soil fertility and reduces feed wastage and open grazing. It reduces mortality, especially among goats and poultry, which are prone to small wild predators.

ABF's partners also promote milk collection centres that provide farmers with a fair price for milk based on its fat content. Local youth entrepreneurs operating these milk centres have established strong value chains. Thus eliminating various market access hurdles the community faced previously.

The important aspects addressed by ABF's partners have instilled confidence in livestock farmers. Farmers are willing to invest in more livestock. **Strengthening crucial components in the livestock value chain has improved livestock viability and productivity for smallholders.**



Figure 9: Process to Enhance Livestock Productivity where ABF Programme Partners Contribute towards its Facilitation



Voices From the Field

Tikamgarh, Madhya Pradesh



"The successful livestock treatments conducted helped build credibility with the farmers. Satisfied with the Pashu Sakhis' services, the farmers made referrals. With consistent support from our staff, the Pashu Sakhis have navigated day-to-day challenges successfully."

Staff Member, Srijan

Tikamgarh is a remote district in Madhya Pradesh's Bundelkhand region. As farmers here are at the mercy of climate change, agriculture has increasingly become an uncertain livelihood. Owing to the stress and vulnerability, male out-migration among smallholder or landless farmers is a widespread adaptation strategy in the region. The women, who stay behind with their families, in addition to household chores also perform agricultural and allied responsibilities.

Srijan, an ABF partner, supports women farmers who rear livestock. They equip them with the required knowledge and resources that enable the adoption of improved livestock management practices. The *Pashu Sakhi* model trains women to become livestock service providers for small ruminants. The residential training provides quality inputs on various aspects of livestock rearing, such as housing, feeding, and health. In terms of health, in addition to herbal-based treatments, awareness of vaccinations, deworming, and other emergency services are also covered. After their training, one *Pashu Sakhi* is assigned per village for veterinary care. She provides guidance on animal husbandry practices to the village community. The *Pashu Sakhi* also acts as a liaison between the farmers and the formal veterinary healthcare services.

Bharti Ahirwar's decision to be a *Pashu Sakhi* faced stiff family opposition. However, Bharti, hailing from Tikamgarh's Jatara block, didn't let their disapproval and taunts dampen her spirits. Once successful, Bharti eventually earned her villagers' respect as they recognised the significance of her paramedical services. She now organises regular animal health camps, especially for goats. She says, *"In addition to inviting me home for treatment services, they also refer my services to other livestock farmers. It has helped me develop my network of clients."*

Similarly, Maya Ghosh, her district's first *Pashu Sakhi*, conducted a village survey on goat rearing. It helped her understand the role of goat-rearing as a livelihood source for small and marginal farmers. While another *Pashu Sakhi* recalls feeling immense joy when people called her *Doctor Didi*.

Apart from achieving financial independence, the *Pashu Sakhis* have also secured a respectable position within their households and communities. While addressing the community's veterinary needs, they also contribute to the village's socioeconomic growth. **Thus, the *Pashu Sakhis* have turned goat health services into a vital source of income and empowerment.**

3.3 Non-Timber Forest Produce

Approximately 300 million tribal and other marginalised communities inhabit India's forests¹⁰. As the lives of these communities are inextricably linked to these forest covers, they depend on forest produce for their subsistence and livelihood. These forests also build resilience to withstand the rising environmental and socio-economic crises.

Non-timber forest produce (NTFP), traded in government-controlled formal or informal markets, garner demand from industrial and non-industrial consumers. The Government of India estimates that around 80% of the NTFPs are traded through open or informal market systems. While the Minor Forest Produce (MFP) federations regulate the trade of the remaining 20% nationalised NTFPs¹¹. The government also provides Minimum Support Price (MSP) mechanisms and procures some of the non-nationalised NTFPs. However, despite their competitive prices, communities often resort to informal value chains for sales. Due to the lack of MSP awareness and local operational issues, communities prefer these informal channels to sell their produce.

In the absence of fixed prices, NTFP collectors marketing through informal channels often receive low prices for their produce. Such diminished returns, in addition to the lack of proper local governance mechanisms over the common resources, have resulted in a vicious cycle of degradation of the traditional systems that protect and restore forests. The unequal economic benefits to the

collectors and the inadvertent forest degradation have also led to a decline in the NTFP quantity. This existing scenario has led to significant forest degradation, adversely impacting forest-dependent communities' livelihoods.

It is critical to address the systemic and operational issues in NTFP value chains. This helps to re-incentivise these systems and build resilient livelihoods for forest-dependent communities. ABF partners work to leverage existing institutional mechanisms of the MFP federations, and procure channels like *Van Dhan Kendras* (VDKs). They also encourage more collectors to utilise the MSP provisions. Additionally, our partners facilitate improved NTFP harvesting practices from forest and non-forest landscapes to enhance the sustainable economic returns. The empowerment of village-level stakeholders, especially women SHG leaders, has strengthened their role in the supply chain. It has also improved community participation in the existing MFP Federation-led institutional arrangements, which include the primary co-operatives and VDKs.

Thus, through this large-scale mobilisation of collectors, strengthening systemic mechanisms, and simultaneously working on forest conservation, sustainable NTFP harvesting practices, value additions, and market linkages, **ABF partners are working to improve the collector's share out of the total income from the sale of the NTFPs and other forest produce.**

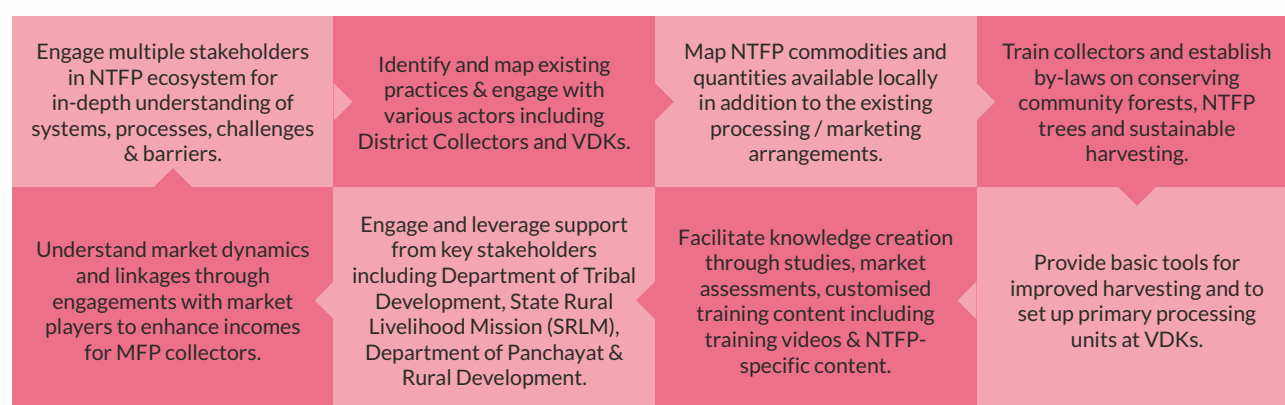


Figure 10: Process to Enhance NTFP Collectors' Incomes where ABF Programme Partners Contribute towards its Facilitation

¹⁰ <https://icfre.gov.in/publication/publication51.pdf>

¹¹ *ibid*



Voices From the Field

Amravati, Maharashtra



"We supported the Gram Sabha in developing a three-year micro plan. It focused on forest conservation and the management of Non-timber forest products. After demarcating the area under Community Forest Rights, we conducted resource mapping. These processes enhanced community awareness of how forest resources could potentially improve their livelihoods."

- Staff Member, Samaj Pragati Sahayog (SPS)

Around 100 families of the Korku tribe inhabit Sosokheda, a tribal settlement in Amravati district. These tribes, practising subsistence agriculture, rely extensively on forests for their livelihoods. In 2012, Sosokheda's Community Forest Rights (CFR), empowering forest-dependent communities, were formally recognised under the Forest Rights Act (FRA), 2006. It gave the Gram Sabha ownership of 400+ hectares of forestland. However, the community lacked awareness or the understanding to utilise these rights effectively.

Samaj Pragati Sahayog (SPS), an ABF partner, initially focused on enhancing community understanding of CFR. Through multiple CFR training sessions and awareness drives, SPS and the Gram Sabha discussed the potential benefits of CFR in improving livelihoods. They sensitised the community on similar work implemented across the country.

During the three-year micro plan development, the region witnessed significant reverse migration due to the first COVID-19 lockdown. As a result, MGNREGA activities were prioritised in the micro plans. In partnership with the CFR Management Committee, SPS also facilitated the inclusion of NRM-related activities in the micro-plan to improve soil health and reduce soil erosion over CFR land.

Subsequently, the eleven-member committee formed held relevant trainings. They focused on micro plan preparation and management, engaging with government

officials, finance management, and record keeping. They also enhanced community-level discussions on forest land protection, especially the conservation of NTFP trees. Another significant advantage was the support of a village-level government functionary who streamlined and ensured efficiency of the planning process.

These measures **increased soil moisture**. It motivated the village community to **plant 5,000 saplings** through *shramdaan* (labour donation). They **prioritised local NTFP trees**, which the Forest department made available. In addition to this, the women disbursed seed balls to ensure fodder availability for their cattle during the lean agricultural period. The committee also banned open grazing to ensure fodder management. They developed by-laws to protect NTFP trees and enhance biodiversity management.

Due to the protection and restoration efforts, the GP sold *Tendu* leaves, an NTFP, in 2022. **This first collective sale of Tendu leaves resulted in a significant profit**, invested into the committee fund. The initiative's success further motivated the community as they experienced the benefits of their efforts. The GP continues to make collective decisions regarding the protection of forest lands, NTFPs, and other forest produce. This community-led management of the shared resources has enhanced livelihoods, improved local biodiversity, and instilled community ownership.



Developing Skills and Enterprises



According to a national survey jointly conducted by a think tank and ABF's partner, India's rural youth overwhelmingly aspire for a salaried job. These findings reflect the reality of India's *disguised unemployment*, especially in the agriculture and unorganised sectors. At the same time, National Skill Development Corporation (NSDC) indicates that India lacks over 100 million skilled workers¹². By 2030, this gap will widen to over 400 million people¹³. Therefore, it is crucial to enhance employability skills to meet the demands of a rapidly growing economy. However, conventional training programmes that bridge these skills gaps are largely limited to urban areas. They are also fraught with longstanding issues like inferior training quality, inadequate assessment methods, unverifiable documentation, and low placement rates.

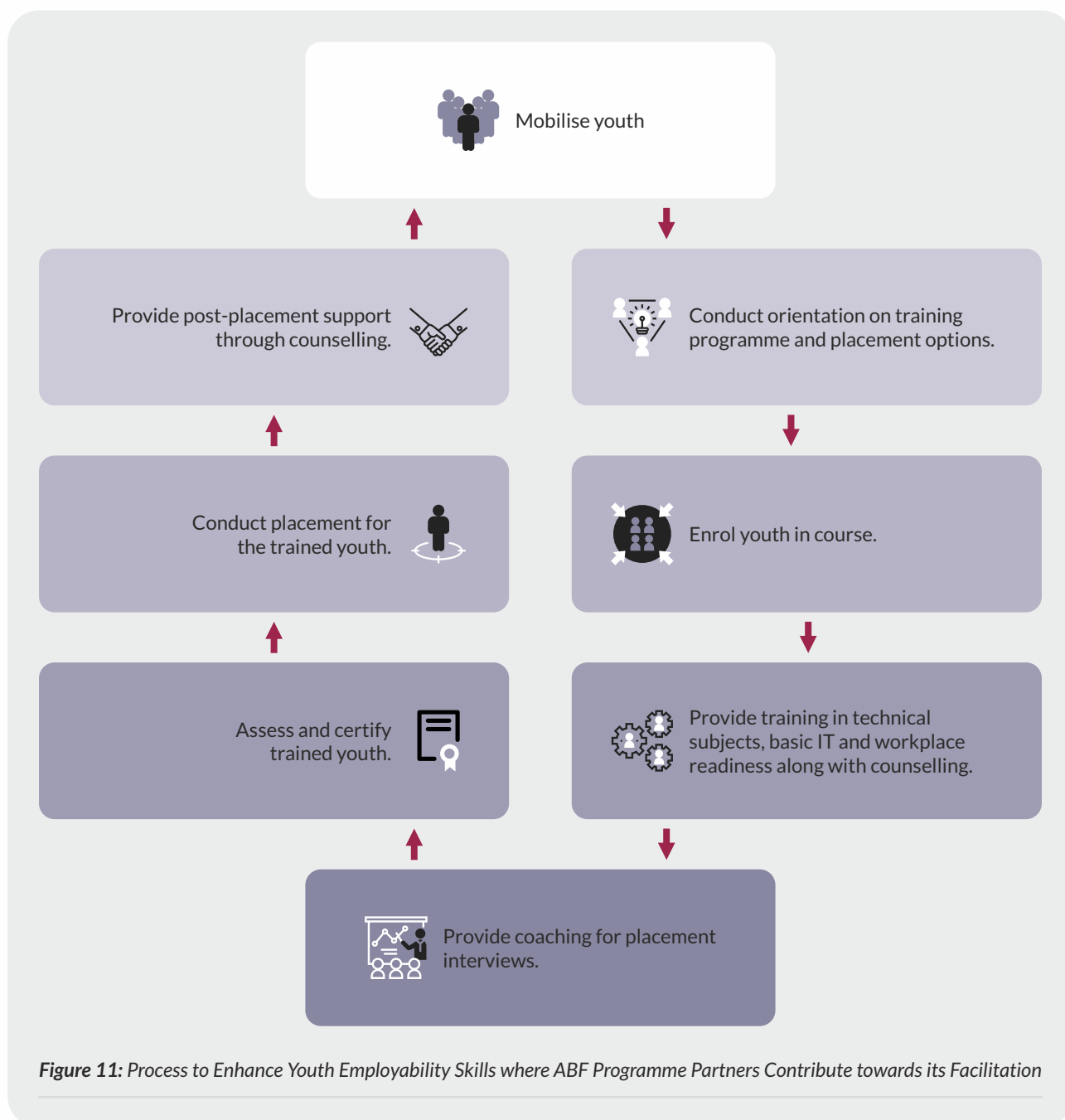
Driven by its vision of creating sustainable socio-economic impact, **ABF's Sustainable Livelihood Programme focuses on enhancing youth employability skills, especially among women and Persons with Disabilities (PwD)**. Our partners have enhanced skills of youth from diverse backgrounds. In addition to employable trade skills, they receive training in information technology (IT) basics and workplace readiness. This develops their abilities holistically and minimises the gaps existing in the supply and demand of skills in the Indian market. Counselling services guide these youth to adopt

mindsets and attitudes that equip them to navigate work and life pressures. They are also coached to attend interviews and are provided with placement opportunities in various industries which do not involve manual labour. The sectors include Retail and Hospitality, Manufacturing, Information Technology Enabled Services (ITES), Banking, Financial Services and Insurance (BFSI) and Green Jobs. Many youths with entrepreneurial aptitude and zeal are supported to set up their own enterprises. These partnerships have been curated to provide value to all stakeholders within the skill development ecosystem. ABF partners, who relentlessly advocate for youth well-being, focus on ensuring the inclusion of these measures in the programme participants' workplaces, such that they are treated as equals in the society.

In rural entrepreneurship, lack of skilled labour adversely affects productivity and growth. Many young people in rural India with experience in agriculture and related activities aspire to become entrepreneurs. However, without access to quality training, mentoring, or startup support, their aspirations go unfulfilled. ABF and its partners train and support rural youth to establish rural enterprises. Through diverse farm and non-farm-related enterprises, young entrepreneurs have the opportunity to serve their village communities and earn dignified livelihoods.

¹²<https://nsdcindia.org/>

¹³ibid



What are Employable Skills?

These skills include both **technical skills** (like proficiency in tools, software, or machinery relevant to a job) and **soft skills** (such as communication, teamwork, problem-solving, and adaptability) that make individuals ready for the workforce and capable of performing specific job roles effectively. Employers look for a combination of these skills to ensure that employees can not only complete tasks efficiently but also collaborate well with others and adapt to changes. These skills are essential for securing and retaining jobs across various industries and are often developed through education, training, and work experience.

(For similar concept explanations from rural development dictionary, follow #AtoZofRuralLivelihoods series on @axisbankfoundation across LinkedIn, Instagram and Facebook.)



Voices From the Field

Hyderabad, Telengana



Srikant, a young man from Hyderabad, was born with a disability that affected his legs. His parents always emphasised the importance of education. However, given the limited opportunities available for persons with disabilities, they worried about how he would earn his livelihood. On the other hand, Srikant's spirit remained unbroken despite his physical limitations. But eventually, as a post-graduate, the constant rejection during his job search impacted his confidence. Desperate for any form of employment, a disappointed Srikant wonders, *"If it is because of my inability or disability that I have been unsuccessful."*

Keen to attend the training that *Youth4Jobs Foundation* had advertised, Srikant approached the ABF partner. Once enrolled after the initial programmatic assessments, Srikant underwent a 20-day customised training. Though the *Youth4Jobs Foundation* team had to make significant efforts to understand his challenges, they counselled and provided Srikant with appropriate guidance to navigate the difficult times he faced.

"One of the greatest takeaways from the training has been the

'I CAN' attitude. The team reinforced it throughout the training. They also inspired confidence in me and encouraged me to look beyond my fears," says Srikant. However, despite being laid off from his job after his training, Srikant remained confident. At the same time, as he always welcomed new opportunities, with the *Youth4Jobs Foundation's* support, he obtained a new job that offered him a better salary.

While **stable employment has made Srikant financially independent**, it has also allowed him to pursue his hobbies. His passion for cricket has driven him to promote wheelchair cricket with Paralympians. As a Board member of the Telangana Divyang Wheelchair Cricket Association, he is committed to helping individuals with disabilities pursue cricket to represent India. Srikant's parents also express their happiness, *"Even in our dreams, we didn't imagine our son to be so happy and financially independent."*

Today, Srikant, moving with ease in an electric wheelchair, aspires to give back to his community. *"I want to make a difference in the lives of people with disabilities and encourage them to pursue their passion and dreams."*



Voices From the Field

Amravati, Maharashtra



"I learned different aspects through Agri-Entrepreneur Growth Foundation's entrepreneurship training programme- from innovative farming practices, and business plan development to effective communication skills."

- Suraj Bhalerao, Entrepreneur,
Wathoda Village, Amravati District,
Maharashtra

For Suraj Bhalerao's family, residents of Amravati district's Wathoda village, agriculture was the primary source of income. However, despite their relentless efforts, economic instability was always a concern. Most recently, they experienced significant financial losses due to changes in rainfall patterns.

Due to his family's struggles, Suraj viewed agriculture as a non-viable livelihood option. Instead, he aspired to obtain a salaried employment. His career as a marketing professional for a local seed company was successful until the company closed, leaving him unemployed. Around this time, the Agri-Entrepreneur Growth Foundation (AEGF), an ABF partner, organised an awareness drive on their entrepreneurship programme. Motivated to establish something of his own, Suraj decided to attend the programme's training sessions. The training enabled him to develop a clear vision of establishing a milk collection centre in his village.

Due to his low credit score and insufficient collateral, Suraj couldn't secure a loan from any nationalised bank. However, with AEGF's continuous guidance, he obtained INR 25,000 from a microfinance company as initial investment to set up his business.

With a daily collection of **600+ litres**, while his milk collection centre catered to over **100 farmers**, Suraj also identified a demand for high-quality nutritious animal feed. Suraj decided to expand his enterprise to meet this community demand. Today, he **sells 250-300 bags of animal feed monthly**. Also, AEGF's timely loan repayment reminders improved his credit score. With a more significant nationalised bank loan amount secured on his own merit, he built a storage space for the animal feed.

Earlier, the lack of immediate access to a milk collection centre forced dairy farmers to either consume or sell the milk locally at low prices. "With Suraj's new collection centre, in addition to saving time and money, we have also increased our household income through milk sales," says a farmer. Also, as farmers have access to high-quality animal feed, the village's **livestock numbers increased significantly**. This, in turn, improved milk production, thereby increasing farmer incomes.

While the enterprise has brought new opportunities to the village, Suraj aspires to purchase a crusher that would allow him to prepare animal feed and further expand his existing business. Until then, he continues to find new ways to cater to the community's emerging demands.



Enhancing Health and Nutrition Practices



The financial repercussions experienced by many people across the country during the COVID-19 pandemic will, in some cases, persist for years. It emphasises how a medical emergency can wipe out savings and in some cases, generational wealth. In general, health crises and the resulting out-of-pocket expenses can significantly affect a household's ability to generate income and overall well-being. For rural families, such medical emergencies have an even more profound impact.

The pandemic presented new challenges, such as educational disruptions and increased mental health stress. It highlighted the need for a comprehensive overview of the work with rural communities. It underscored the crucial role of a well-functioning public healthcare system, as well as the significance of raising awareness and knowledge about health issues and ensuring access to balanced nutrition for the community. Addressing these impacts requires urgent strengthening of our healthcare systems, improved financial support mechanisms, and targeted assistance to alleviate the long-term effects on vulnerable communities.

Due to the **inextricable link between human health and**

livelihoods, the Sustainable Livelihood Programme (SLP), since 2023, has strategically overlain health initiatives into its rural livelihoods projects. The integration aims to enhance health and nutrition outcomes, particularly for women, children, and adolescents in communities facing diverse challenges such as poor living conditions, scarce resources, and limited access to healthcare.

Through various measures, ABF's partners are filling critical gaps in the rural healthcare infrastructure. They facilitate healthcare support, especially providing immediate relief and improved last-mile delivery for at-risk patients, provide mental health support, and address sensitive health topics through awareness. While they coordinate with relevant health officials to strengthen existing infrastructure and capacities through improved planning and training initiatives, they also implement behaviour change measures that address social taboos and practices. Instrumental in mitigating the adverse effects of health crises among economically vulnerable rural families, these measures have also enhanced community resilience against such emergencies in the future.



Voices From the Field

Darjeeling, West Bengal



The 6th Mile Bazaar, located in the Rangli-Rangliot block, lies in the scenic yet challenging hilly terrain of West Bengal's Darjeeling district. Nikita Kumari lives among the area's steep slopes and scattered homes. It is also in the same region where *Child in Need Institute (CINI)*, ABF's partner, has been active for over a year. They began working with Nikita when she was a 20-year-old in her third month of pregnancy. The arduous task of navigating the steep slopes of her home to access essential facilities marked her daily life as an expectant mother. These challenges were exacerbated further during the monsoon season as the steps turned dangerous and slippery.

Weighing 46 kg initially during her pregnancy, Nikita was diagnosed with Hypothyroidism. Irregular weight gain, blood pressure fluctuations, and persistent issues like vomiting and eating disorders further complicated her pregnancy. These conditions considerably challenged her health during pregnancy. To address these complications, Nikita received dietary advice and supplementary nutrition, which improved her weight. However, in her third trimester, she was hospitalised due to severe abdominal pain and bleeding. Post-discharge, she was advised bed rest, which posed a new challenge due to the location of her home. Ultimately, to ensure her safety until delivery, her family made temporary arrangements to

reduce physical strain on her.

CINI trains their community mobilisers to empathise and communicate effectively with families. The community mobilisers provide weekly health reports on the mothers and children to the district coordinator, who guides future actions. While assistance from the State team and thematic heads are available when needed, these community mobilisers work closely with the concerned service providers to **ensure comprehensive support** to the mothers.

During her difficult time, the *CINI* community mobiliser played a crucial role in ensuring Nikita's health. She identified risks early, ensured regular medical check-ups, and provided emotional support to Nikita. These efforts significantly contributed to the well-being of both mother and child in a remote area. Nikita gave birth to a healthy baby girl before her due date. The baby weighed 2.27 kg at birth, breastfed as soon as she was stable, received all necessary vaccinations, and showed normal health indicators, including weight gain within three days. After leaving hospital, Nikita continued exclusive breastfeeding and implemented Kangaroo Mother Care at home, which supported the healthy development of the baby.



What are Healthcare Systems?

Healthcare systems refer to the organised structures that deliver health services to all populations. In rural contexts, these systems encompass primary healthcare centres, mobile clinics, community health workers, and telemedicine initiatives aimed at addressing the unique challenges of rural health. They focus on preventive care, maternal and child health, and managing common diseases, often relying on government or non-governmental support. The goal is to provide affordable, accessible, and quality healthcare to rural populations, especially marginalised, improving overall health outcomes and reducing rural-urban health disparities.

(For similar concept explanations from rural development dictionary, follow #AtoZofRuralLivelihoods series on @axisbankfoundation across LinkedIn, Instagram and Facebook.)



DIALOGUES AT ABHISARAN



Abhisaran

Dialogues | Reflections | Actions

Abhisaran is Axis Bank Foundation's (ABF) multi-stakeholder engagement platform, where purpose-led convenings are designed and co-curated with the intent of knowledge sharing, cross-learning, problem solving and partnership strengthening. It is a series of thematic conversations planned in different formats throughout the year. These dialogues blend ABF's strategic macro perspectives with granular grassroots insights shared by multi-disciplinary stakeholders that help identify diverse pathways for creating sustainable rural livelihoods.



AUGUST 2023

Boosting the Entrepreneurship Potential in Rural India

ABF has strategically aimed to promote and enhance livelihood opportunities beyond agriculture for India's rural communities. In recent years, the development of rural markets has created opportunities to foster entrepreneurial avenues giving the rural youth, diverse opportunities to create viable businesses serving the rural demands. The ecosystem is further strengthened through government schemes and programmes designed to support such initiatives and enterprises.

To gain deeper insights, ABF organised a consultative workshop titled '*Rural Entrepreneurs and Enterprises*' on August 24th, 2023, at Axis House. The workshop was attended by CEOs and thematic leads from our network of programme partner organisations aspiring to promote entrepreneurship. As part of the workshop design, ABF facilitated enriching deliberations on multiple facets of rural entrepreneurs and ecosystem. Prof. Dr. Shambu Prasad of the Institute of Rural Management Anand (IRMA) gave the keynote address, Mr. Ghatit Laheru (Executive Director – Khamir) shared his experience and learnings of boosting the local economy through rural enterprise development in the handicraft sector and Mr. Krishnadas Nair (Senior Vice President – Rural Lending and Microfinance Retail, Bharat Bank) shared micro-finance perspectives and solutions designed for rural entrepreneurs.

The workshop focused on understanding the various approaches to building rural enterprises, identifying challenges, and measuring impact. The sessions allowed the participants to discuss capacities for incubating entrepreneurship ventures, evaluate their strengths and weaknesses and reflect on their role as rural germinators

and incubators for entrepreneurs. Interactive sessions and brainstorming activities included a rural enterprise mapping exercise. It helped participants identify financially viable enterprise models and ways to support them in the future. Role-playing exercises allowed participants to explore rural entrepreneurship and its ecosystem. Assuming the roles of aspiring entrepreneurs, NGO teams, and government officers using case studies, the participants strengthened their understanding of the various facets of entrepreneurship within rural ecosystems.

Learnings

It was acknowledged that entrepreneurship in rural India has the potential to contribute to inclusive rural development. Partner organisations discussed their roles in harnessing local resources, talents, and traditions to create businesses that not only thrive but also enrich the fabric of our rural communities. The discussions brought forth the perspectives from partners to pursue support for entrepreneurs in their geographies by building capacity of their human resources, developing models of entrepreneurship as an organisational strategy, strengthening training for incubation and exposure to successful models of rural entrepreneurs and building scalable templates in identifying and grooming entrepreneurs.

ABF stands committed to building new pathways to empowering rural households through rural entrepreneurship. We look forward to institutionalising and internalising development of rural enterprises as a strategy for sustainable development as part of our programme in collaboration with our partners.



SEPTEMBER 2023:

Shaping Pathways towards Inclusive Rural Development

As ABF deepens its understanding of the systems in which rural communities operate, we realise that villages are not sacrosanct units. Even in the most homogenous societies, there exists a spectrum of economic groups. Among them, the most economically vulnerable groups, who suffer from acute forms of poverty, lie on the extreme end of this spectrum. Socially invisible, these groups mostly remain outside the social safety net. The problems they face include food insecurity, poor housing and sanitation, lack of access to entitlements, social discrimination, isolation and poor health.

ABF engaged in focused dialogues with partners having deep experience of working with excluded communities facing extreme poverty. These deliberations were to collectively introspect, share experiences and learnings, and discuss the needs, issues, social contexts and challenges faced by such community members to identify

collaborative opportunities in designing livelihood solutions catered to them.

Learnings

The series of deliberations emphasised on the need to strengthen collective abilities. This, in turn, ensures the integration of curated strategies focused on enhancing the lives of the socio-economically marginalised to create holistic change in rural communities. All the participating partners shared a renewed commitment to design inclusive, sustainable interventions that prioritise the dignity and well-being of the most marginalised communities.

With this understanding, ABF incorporates intentionality in its long-term project designs. This approach addresses the concerns of excluded communities and encourages them to be assertive and self-reliant.



NOVEMBER 2023:

Supporting Plans of Localising Sustainable Development Goals (LSDGs)

ABF with its partner PRADAN co-convoked *Samagam 2023*, a series of dialogues and discussions with multi-stakeholders across *Samaj-Sarkar-Bazaar* institutions for translating UN's 2030 Agenda for Sustainable Development into local actions and impacts through an exchange of best practices rooted in on-ground experiences, policy support recommendations, and India-specific rationale and perspectives on implementing operation plans.

Various stakeholders such as Ministry of Rural Development, Government of India, Confederation of Indian Industry (CII), Ministry of Panchayati Raj, Government of India, UNICEF India, State Governments, UNICEF along with academicians and economists came together for deliberations on how CSR, panchayats, CSOs, local governments, policymakers and market players can take collective action steps to build local ownership and bottom-up participation, implementation & monitoring plans in achieving LSDGs. This brainstorming on the theme of '*Localising SDGs: Perspectives, Policy and Practice*', was held on the 9th and 10th November, 2023 at the Silver Oak, India Habitat Centre, New Delhi.

Panchayat officials working actively to localise Sustainable Development Goals (SDGs) in their development plans shared learnings. Old policies and programmes were reviewed and new policy support was identified with a special focus on enhancing the capacity of natural resources, creating irrigation infrastructure and empowering livelihoods with a focus on creating decision making space for women.

ABF shared its commitment to convergence and support

to the process of priority setting and collaborative action plans to achieve the sustainable development goals within the targeting specific areas within the country. ABF also highlighted the need to keep the community at the centre while localising SDGs, owning solutions, developing a charter for donors with collaborative models between Civil Society Organisations (CSOs) and Corporates along with simplifying the methods to measure impact.

Learnings

The deliberations discussed as part of *Samagam 2023* elaborated on the potential of localising SDGs and further developing Panchayat Development Index (PDI) as it has a crucial role to play in plugging the gap in terms of data and improving the planning and implementation process by the Gram Panchayats (GP) post analysing this data. All stakeholders agreed on the need for keeping the planning process simple and easy to implement, along with encouraging GPs to focus on the inclusion of marginalised community members in its planning as achieving LSDGs is possible only by ensuring buy-in at the village level.

The support of CSR in translating learnings of inclusive and sustainable business practices to rural communities was also discussed.

While targets and indicators are required for measurement of progress, care needs to be taken such that these do not trivialise the LSDGs into words, numbers, and mandatory adherence of processes. The details of the discussions with insights and suggested way forward to operationalise LSDGs on the ground are a part of a special report on highlights of *Samagam 2023*.





PARTNERS

Partners of the Sustainable Livelihood Programme

The programme has had a pan-India impact with the support of our partner organisations and their teams. We take this opportunity to acknowledge, with gratitude, collective efforts that help us serve underserved communities.

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| 1. Aga Khan Rural Support Programme (India) | 18. Professional Assistance for Development Action |
| 2. Agri Entrepreneur Growth Foundation | 19. Rajarhat Prasari |
| 3. Anudip Foundation | 20. Sahjeevan |
| 4. Bharat Rural Livelihoods Foundation | 21. Samaj Pragati Sahayog |
| 5. Collective for Integrated Livelihood Initiatives | 22. Sarv Seva Samity Sanstha |
| 6. Child In Need Institute | 23. SELCO Foundation |
| 7. Development Support Center | 24. Self Reliant Initiatives through Joint Action |
| 8. Dhan Vayalagam Tank Foundation | 25. Seven Sisters Development Assistance |
| 9. Foundation for Ecological Security | 26. Seva Mandir |
| 10. Gram Vikas | 27. Shahani Academic & Global Empowerment Foundation |
| 11. Generation India Foundation | 28. Swayam Shikshan Prayog |
| 12. Harsha Trust | 29. Trust Community Livelihood |
| 13. IBTADA | 30. Transforming Rural India Foundation |
| 14. Keystone Foundation | 31. Trust for Retailers and Retail Associates of India |
| 15. Medha Learning Foundation | 32. Watershed Organisation Trust |
| 16. Navinchandra Mafatlal Sadguru Water & Development Foundation | 33. WELL Labs |
| 17. New Resolution India | 34. Youth 4 Jobs Foundation |




Partners of Axis Cares

Axis Cares inspires Axisians towards making a difference in the society by building empathy and taking contributive action towards shaping a better tomorrow for underserved causes and communities. We are grateful to our partners who give these contributions the right direction to create the impact.

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| 1. Association of Parents Mentally Retarded Children | 6. Ratna Nidhi Charitable Trust |
| 2. Committed Communities Development Trust | 7. Shaishav |
| 3. Contact Base | 8. The Society for the Rehabilitation of Crippled Children |
| 4. Goonj | 9. Society for Women's Action and Training Initiative |
| 5. Project Mumbai | |

SUSTAINABLE LIVELIHOOD PROGRAMME HIGHLIGHTS



	Particulars	FY 2021-22	FY 2022-23	FY 2023-24
 Spend (INR in crores)	Rural Livelihoods	79.11	99.83	129.54
	Skill Development	5.67	9.93	18.39
	Ecosystem Action	0.11	3.77	6.08
	Total	84.89	113.53	154.01
 Household	Rural Livelihoods	1,04,731	2,62,523	3,64,674
	Skill Development	3,711	5,416	20,669
	Total	1,08,442	2,67,939	3,85,343
	Mission2Million	10,28,780	12,96,719	16,82,062
 Projects	Rural Livelihoods	20	26	29
	Skill Development	3	6	7
	Ecosystem Action	1	5	6
	Special Projects	2	1	1
	Total	26	38	43
 States		26	26	28
 Villages		12,436	15,606	18,706





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