

Many aspirations. Diverse pathways.

Across diverse landscapes, a common belief guides our work - the potential of people to shape their own futures. Through partnerships and community-led action, we help create pathways to lasting progress.

Annual Report
2025 - 2026





Farmers laying the foundation for a season's harvest.

CONTENTS

02

Letter from S. Ramadorai

Chairperson, Axis Bank Foundation

04

Message from Amitabh Chaudhry

Managing Director and CEO, Axis Bank Limited

06

Foreword by Dhruvi Shah

Group Head – Corporate Social Responsibility, Axis Bank
Executive Trustee & CEO, Axis Bank Foundation

08

About Axis Bank Foundation

16

Funding Partners

18

Sustainable Livelihood Programme Highlights

20-75

Designing Livelihood Solutions for India's Diverse Landscapes

76

Outreach

78

Way Forward by Vijay Mulbagal

Group Head - Wholesale Bank Coverage, Corporate Salary,
Sustainability & CSR, Axis Bank

80

Strengthening The Ecosystem

84

Programme Partners

Select images throughout this report marked with an asterisk () have been created or artistically refined using generative Artificial Intelligence (AI) to illustrate conceptual themes and future initiatives, as well as to protect the privacy of project participants.*

LETTER FROM

S. Ramadorai

Chairperson, Axis Bank Foundation



As we advance our Mission 4 Million commitment, our focus remains not only on expanding reach, but also on deepening the quality and durability of outcomes.”



Dear Stakeholders, Partners and Friends,

India's development journey is entering a new phase. Across rural landscapes, aspirations are rising faster than ever before. Communities are seeking not only livelihood opportunities, but also greater resilience, dignity, mobility, and participation in the country's growth story. At the same time, climate variability, resource stress, demographic shifts, and technological change are reshaping the conditions within which development must operate. In this changing environment, the question before institutions is not only to deliver programmes at scale, but also to build adaptive ecosystems that enable communities to participate meaningfully in long-term economic transformation.

As Axis Bank Foundation enters its twentieth year and completes the first full year of Mission 4 Million, this conviction continues to shape our approach. Since 2011, through the Sustainable Livelihood Programme, the

Foundation has worked towards enhancing economic inclusion in rural India. Over time, our understanding of development has evolved from supporting isolated interventions to strengthening interconnected systems where livelihoods, institutions, skills and education, health and nutrition, gender equity, natural resources, climate resilience, financial inclusion and markets reinforce one another. We increasingly recognise that sustainable progress is built through long-term investments in local capability, institutional strength, and community ownership.

The Annual Report for FY 2025–26 reflects that philosophy in action. At the heart of our work lies an important understanding that rural India is not a singular reality. Every geography operates within its own ecological, economic, and social context. Development approaches, therefore, cannot be uniform. Solutions must remain rooted in local realities while also preparing

communities for emerging challenges and opportunities. Accordingly, Axis Bank Foundation's efforts continue to focus on strengthening livelihood ecosystems rather than standalone programmes. This means supporting civil society organisations, local stakeholders and women's collectives while augmenting governance capacities, investing in skills, connecting them to sustainable economic pathways, and addressing health and nutrition as integral components of economic resilience. These dimensions are deeply interconnected. Income security enables investment and stability. Skills create mobility and opportunity. Health and nutrition strengthen productivity and resilience. Strong institutions sustain progress beyond individual interventions. Together, they shape the foundations of long-term development. The future of development will require integrated approaches that bridge these domains.

One of the most important lessons from our engagement with communities across the country is that enduring change emerges when local institutions are trusted, capable, and participatory. Communities are not passive beneficiaries of development, they are active problem-solvers with deep contextual knowledge and lived experience. The role of institutions such as ours is therefore not merely to implement solutions, but to create enabling conditions where communities can lead, adapt, and sustain progress independently over time.

This belief also shapes our approach to partnerships. The complexity of rural livelihoods cannot be addressed in isolation. Our partner organisations bring deep contextual understanding, field expertise, local credibility, and long-standing community relationships that are essential for meaningful impact. Through collaboration, ideas are tested, refined, and strengthened across diverse contexts while remaining grounded in local realities and community-centric development. Over time, these partnerships also enable learning to flow across regions, creating greater opportunities for the Foundation to contribute more meaningfully across multiple Sustainable Development Goals (SDGs).

In FY 2025–26, the Foundation placed additional emphasis on improving organisational leadership, governance systems, communication capabilities, and cross-learning among partner institutions. As the development landscape becomes more dynamic, the ability of organisations to continuously learn, adapt, and respond will become as important as the programmes themselves. The objective must be to design programmes that remain relevant, inclusive and responsive to evolving needs and environments.

The year also reinforced the growing importance of resilience as a development priority. Climate events, changing agricultural patterns, migration pressures, and economic uncertainties are increasingly affecting vulnerable communities. Resilience can no longer remain a peripheral consideration. It must become embedded

within how livelihoods, institutions, and local economies are designed and strengthened.

Equally important is the need to rethink how development is financed. Traditional funding models alone may not be sufficient to address the scale and complexity of emerging social challenges. Innovative approaches such as impact bonds and outcome-linked financing mechanisms are creating new possibilities for aligning capital with measurable social outcomes, encouraging accountability, collaboration, and long-term impact. Such models have the potential to catalyse greater participation from philanthropy, financial institutions, governments, and private capital towards developmental priorities.

As we advance our Mission 4 Million commitment, our focus remains not only on expanding reach, but also on deepening the quality and durability of outcomes. Scaling responsibly requires careful choices—where to strengthen institutions, where to invest in local leadership, where to improve market linkages, and where to build capacities that prepare communities for future risks and transitions. It also requires ensuring that community-led structures are prepared to sustain momentum beyond individual projects or funding cycles.

As of March 31, 2026, the Sustainable Livelihood Programme has reached over 2.75 million families across 33,517 villages in 32 states and union territories. This reflects both the scale of engagement and the diversity of contexts in which this work is being undertaken. Across the programme, the Foundation continues to witness positive outcomes through livelihood diversification, productivity enhancement, women's economic participation, and stronger community institutions, with governance and convergence acting as important impact multipliers. Yet, the true significance of this work lies beyond numbers. It lies in the gradual strengthening of confidence, agency, and local capacity within communities to shape their own futures.

India's growth story in the coming decades will depend not only on economic expansion, but also on how inclusively and sustainably opportunities are distributed. Institutions across sectors, be it government, civil society, or industry, have a shared responsibility to contribute towards this vision with patience, humility, and long-term commitment.

Axis Bank Foundation remains committed to playing its part through thoughtful engagement, responsible partnerships, and sustained investment in community-centred development.

I extend my sincere appreciation to our partners, colleagues, and supporters whose continued commitment makes this journey possible.

Thank you.

MESSAGE FROM

Amitabh Chaudhry

Managing Director and Chief Executive Officer,
Axis Bank Limited



As Axis Bank Foundation advances towards Mission 4 Million, its focus remains clear: to expand opportunity with discipline, relevance and measurable impact.



India's economic momentum is being shaped by rising consumption, investment, innovation and aspiration across the country. Increasingly, this growth is being driven beyond our largest cities, as small enterprises, local production networks and entrepreneurs create economic activity that is meaningful, distributed and durable.

The opportunity now is to ensure this momentum reaches deeper into communities and builds a stronger foundation for long-term prosperity. Growth must not only be sustained but enable more people in diverse parts of India, to participate and benefit from the country's progress.

Sustainable transformation takes time. People build resilience over years, enterprises evolve through sustained effort, and livelihoods become more stable when opportunity expands and local ecosystems mature. This requires patient capital, committed partnerships and technology that can reduce barriers by bringing people closer to information, markets and services. As aspirations rise across rural and semi-rural India, access to opportunity becomes essential. People need the means to participate in markets, improve livelihoods, strengthen economic security and build better futures for themselves and their families.

In this context, corporate social responsibility can play a catalytic role by translating local needs into practical, community-led solutions. It allows organisations to support new ideas, strengthen grassroots efforts and build models that deliver sustained impact. At Axis Bank, we believe our role goes beyond financing economic activity. It is also to help create conditions in which individuals and communities can access opportunity, participate in growth and build resilience.

Axis Bank Foundation's Sustainable Livelihood Programme reflects this belief. Through partnerships across India, the Foundation works with communities to expand economic opportunity and create pathways to self-reliance. This approach recognizes that lasting change is not driven by one intervention alone, but by consistent engagement, local understanding and trust.

The objective is to support livelihoods that endure. This means creating the right environment for local economic activity to grow, while investing in capability and local institutions that can generate value beyond the life of a community programme.

Across regions, this work takes different forms like fostering natural resource management, improving productivity from agriculture & livestock, enabling self-employment opportunities, skilling and promoting diverse local income-generation avenues. There is intentional focus on enabling women, youth and people with disabilities to participate more actively in local economies, creating prospects closer to where the people are.

A community's strength lies in its ability to navigate change and shape its own future. When people are informed, connected and confident, they are better equipped to identify opportunities, respond to challenges and sustain development gains over time.

As the Foundation advances towards Mission 4 Million, its focus remains clear: to expand opportunity with discipline, relevance and measurable impact. Scale matters, but the real test lies in whether outcomes remain meaningful and help communities tread changes and challenges better. We remain committed to strengthening resilient livelihood systems across rural India and believe that this work supports a more inclusive future and creates enduring conditions for economic and social progress.

India's next phase of growth will be defined not only by the pace of economic expansion, but by the depth of its impact on people's lives. True progress is achieved when growth expands opportunity, strengthens families, builds communities' confidence and enables people to realise their aspirations with dignity. This belief guides our commitment to resilience, self-reliance and inclusive progress across rural India. Through the Foundation and its partnerships, we remain focused on supporting growth that is inclusive in intent, sustainable in design and transformative in impact.



*The harvest marks the result
of months of effort and care
in the field.*

FOREWORD BY

Dhruvi Shah

Group Head – Corporate Social Responsibility, Axis Bank
Executive Trustee & CEO, Axis Bank Foundation



Sustainable change cannot be delivered from the outside; it must be built from within communities.



At Axis Bank Foundation, we have always believed that sustainable change cannot be delivered from the outside; it must be built from within communities. Enduring impact is created when people, institutions and ecosystems are enabled to shape opportunities that continue well beyond the life of any programme.

This belief continues to guide the evolution of Axis Bank Foundation's Sustainable Livelihood Programme.

Our work across India's diverse rural landscapes has reinforced a fundamental lesson: there is no single pathway to livelihood security. A drought-prone village, a forest settlement, a coastal region, a river basin or a rapidly changing peri-urban economy each presents its own realities. Ecology, local markets, public institutions and community aspirations together determine how opportunities are created and sustained. As climate variability, migration, technological change and shifting markets reshape these contexts, development practice must remain responsive and adaptive.

Over the years, one of our most important learnings has been that meaningful progress begins with listening deeply to what each place already holds, and understanding what it needs in order to thrive. Instead of asking how a solution can be replicated, we ask what local strengths can be built upon, which institutions need to be strengthened, and what will enable households to adapt, grow and continue progressing after external support has ended. The answers are rarely the same, and that is precisely why locally relevant approaches matter.

In some regions, resilience begins with restored watersheds and stronger natural resource management. In others, it takes shape through women-led collectives, dignified employment for youth and persons with disabilities, capable producer organisations, improved community health, revitalised artisan livelihoods or local enterprises that generate sustainable incomes. These

pathways may differ, but they are united by a shared purpose: to enable people to participate in economic life with greater confidence, dignity and security.

This journey has also deepened our understanding of impact. Sustainable livelihoods are not achieved through individual interventions alone. They emerge when people have greater agency, local institutions become more capable and responsive, natural resources are managed responsibly, and partnerships allow these elements to reinforce one another over time.

None of this is possible without collaboration. Our civil society partners bring deep contextual knowledge, innovation and trusted relationships with communities. Government institutions create opportunities to strengthen public systems and extend reach. Most importantly, communities themselves continue to shape and guide this work, reminding us that the most enduring solutions are those that are locally owned, locally led and locally sustained.

This Annual Report is a reflection of these collective efforts and learnings. Across its pages are stories from various states of India that show how a shared vision can take many forms while remaining anchored in the same commitment: strengthening the foundations of resilient livelihoods through long-term partnerships, institutional capacity and locally relevant action.

As we look ahead, the future will call for continued learning, humility, collaboration and the ability to adapt to an uncertain world. Our role is not to create livelihoods for communities, but to strengthen the conditions that enable people to create opportunities for themselves. The true measure of enduring impact lies not only in what a programme achieves during its lifetime, but in the capabilities, institutions and relationships it leaves behind to create value for generations to come.

Creating farm ponds to support water for irrigation.



About Axis Bank Foundation

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

Established to bring a focused and strategic approach to the philanthropy of one of India's leading financial institutions, ABF fosters meaningful change by supporting grassroots initiatives that enhance the livelihood security and quality of life of those often excluded from mainstream development.

Through the Sustainable Livelihood Programme (SLP), instituted in 2011, ABF works across diverse geographies in India by partnering with civil society organisations, government institutions and communities to strengthen the local systems that enable people to build more secure and resilient livelihoods.



By strengthening local capacities, knowledge and linkages, the programme enables rural households to harness resources effectively, manage risks with confidence, reduce distress migration, build assets, improve health and well-being, and make informed choices that lead to stable, dignified lives. Long-term partnerships, convergence with government programmes and community ownership help ensure that these gains are sustained beyond the life of individual projects.

Each initiative under the programme reflects the perspectives, needs and aspirations of hyperlocal communities and creates multiple sources of income for

small and marginal farmers, the most disadvantaged landless households, artisans and craft practitioners, women, youth, people with disabilities (PwDs), low-skilled workers, fisherfolk and the self-employed.

ABF's journey under the Sustainable Livelihood Programme has evolved through purposeful milestones, progressively deepening and scaling its approach. Having supported 2.75 million rural households in creating a basket of livelihoods as of 31 March 2026, ABF is now advancing Mission 4 Million by enabling an additional two million families to achieve long-term economic security by 2031.

A landscape renewed by water, supporting agriculture, livelihoods and the ecosystems that depend on it.



GOVERNING BOARD

Mr. S. Ramadorai is a well-recognized global leader and technocrat who has made significant contributions to industry, government, and the social sector. He served as the Chairman of the National Skill Development Agency (NSDA) and the National Skill Development Corporation (NSDC) from 2011 to 2016. His approach was to standardize the skilling effort, ensure quality and commonality of outcomes by leveraging technology, and create an inclusive environment to collaborate, innovate, and expand access. He strongly believes that empowering youth with the right skills can define the future of the country.

He is currently the Chairperson of Mission Karmayogi Bharat, the National Programme for Civil Services Capacity Building (NPCSCB), which seeks to transform Indian bureaucracy and prepare civil servants for the future. He also chairs the Advisory Board at Tata STRIVE, the Tata Group's CSR skilling initiative, and serves as an Independent Director on the board of DSP Asset Managers Pvt. Ltd. In March 2016, he retired as Chairman of Bombay Stock Exchange (BSE Ltd.) after six years on its Board.

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.

Given his keen passion to work for the social sector and community initiatives, he also serves as Chairman of the Council of Management at National Institute of Advanced Studies (NIAS), Public Health Foundation of India (PHFI), and is President Emeritus of Society for Rehabilitation of Crippled Children (SRCC). He also chaired the Governing Board of the Tata Institute of Social Sciences (TISS) for over a decade and served as Chairperson of the Kalakshetra Foundation from 2020 to 2025.

In recognition of his contributions, Mr. Ramadorai was awarded the Padma Bhushan (India's third-highest civilian honour) and was conferred the CBE (Commander of the Order of the British Empire) by Her Majesty Queen Elizabeth II. He has also received The Economic Times Lifetime Achievement Award, the Sankara Ratna Award by Sankara Nethralaya Medical Research Foundation, and the Assam Saurabh, the second-highest civilian honour of the Government of Assam.

Mr. Ramadorai has captured his journey at TCS in a wonderfully personalized book titled "The TCS Story...and Beyond," published in 2011. Among his many interests, he is also passionate about photography and Indian classical music.

S. Ramadorai

Trustee since 2010



Ms. Sheela Patel is the founder director of SPARC, an NGO based in Mumbai that aims to mobilize large numbers of the urban poor and to support and strengthen their organizations to enable them to become an important part of the city system and is widely recognized for bringing urgent attention to the issues of urban poverty, housing, and infrastructure onto the radar of governments, bilateral and international agencies, foundations and other organizations.

Ms. Patel is a founder amongst many of SDI, a transnational social movement of the urban poor in Asia, Africa and Latin America. Since 2022 she has been spearheading the Campaign for Roof Over Our Heads (ROOH) that is now part of the UN Race to Resilience (RtR) campaign.

Ms. Patel has been awarded the Padmashree by the Govt of India in 2011, and was a Commissioner of the Commission for Adaptation to climate change between 2018-2020 and is currently a trustee of the International Institute for Environment and Development (IIED), Global Ambassador for Race to Zero and Race to Resilience, Member of the Club of Rome, and a board member of Climate-KIC. She was awarded the 2023 Lawrence C Nussdorf Urban Leadership Prize by Penn IUR and has been named in the Forbes 50 over 50 list in 2025.

Sheela Patel
Trustee since 2006



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

Mr Dahiya was 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 currently a member of the Boards of Max Life Insurance, Bluestone Jewellery and Lifestyle Ltd. and Calibre Chemicals Ltd. Previously, he served as the Chairman of Axis Trustee Services and has also served on the Boards of Axis Finance Ltd. and Axis PE.

Prior to joining Axis Bank, Mr Dahiya spent 20 years at the Tata Group across group companies, starting with Rallis India Limited, where he handled various responsibilities in the Manufacturing, Human Resources, Supply Chain Management, Institutional Sales and Exports functions. He went on to head Tata Administrative Services (TAS) for the Tata Group. He also worked with Tata Global Beverages, where he was responsible for integrating the company's various global businesses and products under a common supply chain.

He is an Ashridge Hult Certified Coach and engaged as visiting faculty at ISB Hyderabad.

Rajesh Dahiya
Trustee since 2015

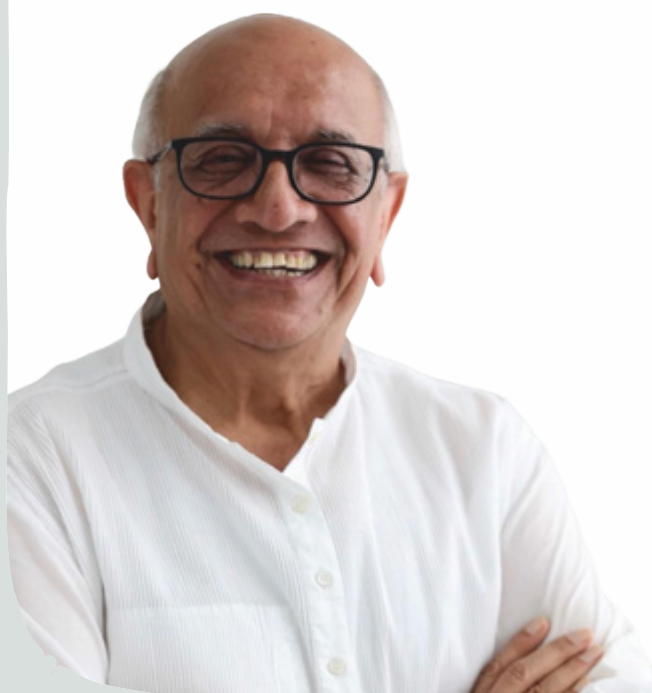


A well-respected figure in the Information and Communication Technology (ICT) industry, Mr Som Mittal's work in the sector was celebrated with a Lifetime Achievement Award by several leading institutions like World Information Technology and Services Alliance (WITSA), IMC Chamber of Commerce and Industry, Mumbai and Dataquest, Cybermedia.

A former Chairman and President of NASSCOM, Mr Mittal has also served on the Prime Minister's Committee on National eGovernance. 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 founder Chairman of Patient For Patient Safety Foundation which focuses on self-health & prevents medical harm. He is also Trustee with World Food Programme of UN focusing on addressing issues of malnutrition. Earlier, he chaired the Boards of Charities Aid Foundation (CAF) India and National Centre for Promotion of Employment for Disabled People (NCPEDP), an NGO that advocates for differently-abled.

Som Mittal
Trustee since 2015



Based in Bhuj, Kutch district of Gujarat, Ms Sushma Iyengar founded and led the Kutch Mahila Vikas Sangathan, one of the first rural women's organisations in India. She has initiated and mentored several civil society organisations and networks and was on the steering committee of the 12th Plan of the Planning Commission.

She is also a founder and President of Khamir, a platform for craft artisans, as well as an adjunct professor with the Centre for Heritage Management, Ahmedabad University.

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

In 2007 she was honoured as an Indian Hero of the year for Public Service by CNN-IBN. She has a Master's degree in Literature from MS University, Baroda and has attained her Masters in Development Studies and Communication from Cornell University, U.S.A.

Sushma Iyengar
Trustee since 2019



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 Retail Portfolio Management Group for the retail products. He was earlier Group Executive & Head - Bharat Banking, Axis Bank since September 2021. He is also the Chairman of A.TReDS Limited (Axis Bank's subsidiary), a trustee at Axis Bank Foundation and a Nonexecutive Director, Axis Max Life Insurance Co. Ltd.

He has worked for over 25 years in banking and financial services sectors 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.

Before joining Axis Bank, Mr. Sharda served as the Managing Director & CEO of Future Generali India Life Insurance for more than 7 years, during which he spearheaded transformation and growth, enhancing profitability. He also has experience in the consumer goods sector with Blow Plast Limited and in the engineering field with Larsen & Toubro Limited.

He 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.

Munish Sharda
Trustee since 2023



As Group Head of Wholesale Bank Coverage, Corporate Salary, Sustainability & CSR, Vijay Mulbagal leads the Bank's relationships across conglomerates, large corporates, mid-corporates, emerging enterprises, PSUs, MNCs, institutional clients & government entities, while also steering its CSR and Sustainability agenda. In his current role, Vijay is responsible for driving profitable growth across the Bank's wholesale portfolio, deepening strategic client relationships, corporate salary franchise and championing cross-functional collaboration to deliver integrated financial solutions. Simultaneously, he leads the CSR & Sustainability mandate across the institution, embedding responsible finance principles and aligning the Bank's strategy with evolving global sustainability standards, as well as driving community impact through strategic CSR initiatives.

Vijay has more than 25 years of experience in the banking industry. He had a long and distinguished career at HDFC Bank, most recently serving as the Group Head - Large Corporates & Supply Chain Finance, where he led coverage for Conglomerates & Large Corporates. He had re-imagined Supply Chain Finance at HDFC Bank via building end-to-end Digital Stack, Products, Processes, and Fintech Partnerships. He led several digital transformation-related interventions on the wholesale banking front, redefining customer engagement and employee experience. He has chaired steering committees on transformation projects and driven broad adoption of digital interventions across geographies to realize benefits, boost incomes and reduce costs.

Vijay is a Postgraduate in Management from ISB Hyderabad.

Vijay Mulbagal
Trustee since 2024



Ms. Dhruvi Shah is the Group Head – Corporate Social Responsibility, Axis Bank and the Executive Trustee & CEO, Axis Bank Foundation. She joined ABF in 2016 and took over as CEO in 2020, leading its mission to strengthen rural livelihoods and promote long-term community well-being across India. Under her leadership, the Foundation's Sustainable Livelihood Programme has touched 2 million rural households, with a clear roadmap to scale further through Mission 4 Million by 2030.

With over 25 years of experience across banking, microfinance, and development, Dhruvi brings a unique blend of financial expertise and social insight. During her 18 years at ABN AMRO Bank N.V. (later The Royal Bank of Scotland N.V.), she was part of the founding team that

set up RBS Foundation India—laying strong systems that bridged finance with development.

She is also the curator and author of *The Book of Aspiration*, featuring memoirs of social leaders whose resilience has shaped communities. Beyond ABF, she actively advises NGOs, grant making organisations, philanthropies on strategic approach, appropriate funding designs and capacity building methods. She participates in working groups on climate change, system change and economic inclusion. She is widely recognized for her clarity of thought and collaborative leadership. A strong believer in mentorship, she actively guides young entrepreneurs and changemakers, nurturing the next generation committed to building an equitable society.

Dhruvi Shah
Trustee since 2021



*Stalks stand neatly stacked
along the water's edge,
marking the completion
of harvest season.*



FUNDING PARTNERS

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

"We see value creation as enabling more people to participate in growth in a steady and responsible way. Through our commitment to the Sustainable Livelihood Programme, we extend this approach to communities—supporting health, nutrition and livelihoods to build stability over time. We believe that expanding access to economic opportunities is central to building strong communities. This means simplifying access, strengthening awareness, and encouraging long-term engagement—so that more individuals and families can benefit meaningfully from growth. By strengthening local organisations and building people's capacities, we are helping create resilient structures that can sustain progress and contribute to stronger local economies over time."

B. Gopkumar

MD & CEO, Axis Asset Management Company Limited



Our work is guided by a research-based approach, a strong focus on execution, and a long-term view of how growth is created and distributed - both globally and in India. For growth to be more evenly distributed, it requires sustained engagement with local organisations and communities, anchored in a close understanding of on-ground realities. We apply this approach in the Sustainable Livelihood Programme by addressing the constraints to stable livelihoods and responding to the aspirations of communities, while strengthening the capacities of NGOs to enable more inclusive and responsive progress. This includes emerging priorities such as strengthening livelihoods in the North-East and enabling young people to access meaningful, future-ready opportunities. This allows us to move from intent to outcomes - creating structures that support more secure livelihoods and improved quality of life over time."



Atul Mehra

MD & CEO, Axis Capital Limited

"At Axis Direct, we see strong parallels between building resilient portfolios and how communities build stability over time. During our visits to projects under Sustainable Livelihood Programme, it was encouraging to see individuals creating multiple sources of income, exploring new opportunities, and building confidence to participate more actively in the economy. Simplifying opportunities to make them easier to understand and access is critical - especially for communities often excluded from mainstream development. This also helps ensure that people with disabilities can participate meaningfully and with dignity, rather than remain on the margins. By strengthening local institutions and community networks, the programme helps create more stable and diversified livelihood ecosystems. Being part of this journey reflects our commitment to enabling wider participation and supporting more resilient communities over the long term."

Pranav Haridasan

MD & CEO, Axis Direct



At Axis Finance, our approach to economic participation is anchored in discipline, prudence, and a long-term view of value creation, with risk management serving as a strategic lever to enable consistent scale. This thinking shapes our work on strengthening income stability and reducing vulnerability at the household level through the Sustainable Livelihood Programme. We believe this is most effective when anchored in strong local institutions and community networks. By working closely with NGOs and communities and building their capacities over time, we are enabling more inclusive and responsible progress, while supporting more secure and diversified livelihood bases. This includes strengthening community networks, improving access to health, nutrition, and essential resources, and supporting better management of natural resources—helping farmers, women, and landless families enhance incomes and build resilient livelihoods. The skill development initiatives, part of the programme, are instrumental in developing employable skills among community members and supports with placements opportunities. Together, this contributes to stronger rural economies and sustained community wellbeing."



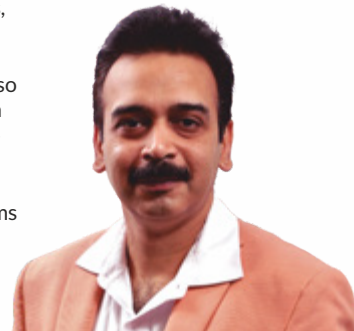
Sai Giridhar
MD & CEO, Axis Finance Limited

"As a custodian of long-term trust, our responsibility is to ensure that commitments translate into outcomes that can hold over time. Within the Sustainable Livelihood Programme, this is reflected in the way young people from underserved backgrounds are being supported to access guidance, build relevant skills, and move into meaningful employment. What stands out is the consistency with which this is being carried out—through close engagement with communities, building capacities of grassroot partners and a clear focus on strengthening the local ecosystems that support these transitions. Such consistency is critical to ensuring that progress is not episodic, but sustained, and supported by a research-based programme design. Our role is to ensure that these efforts remain aligned to their purpose—clear in design, accountable in execution, and resilient over time. When that discipline is maintained, outcomes tend to endure and support long-term self-reliance."



Rahul Choudhary
MD & CEO, Axis Trustees Services Limited

"At Freecharge, we believe digital access can meaningfully expand opportunity when combined with the right skills and pathways to employment. The Sustainable Livelihood Programme reflects this focus - enabling young people to build capabilities, navigate career choices, and transition into the workforce with confidence. By integrating digital tools with skilling and employability efforts, this work is helping create a generation better prepared to participate in a rapidly evolving economy. It also helps make digital platforms more familiar and easier to use, so that young people can access information, services, and opportunities more independently. Our community-focused approach connects technology, opportunity, and aspiration at the grassroots, supporting secure livelihoods, improved health and nutrition, and stronger communities. Over time, this contributes to building confidence in using digital systems as part of everyday life, enabling more consistent participation in economic activity."



Sumit Bhatnagar
CEO, Freecharge Payment Technologies Private Limited

"Much of our work is about bridging the gap between effort and opportunity. When people have access to the right skills, resources, and networks, they can turn effort into steady income and more predictable livelihoods. Through the Sustainable Livelihood Programme, we support young people in accessing jobs, building skills, and connecting to formal employment—helping strengthen livelihoods and create more resilient communities."



Prakash Sankaran
MD & CEO, Invoicemart (A.TReDS)

SUSTAINABLE LIVELIHOOD PROGRAMME HIGHLIGHTS

	Particulars	FY 2023-24	FY 2024-25	FY 2025-26
 Spend (Rs. in crores)	Annually	154.00	231.96	352.92*
 Households	Annually	3,85,343	3,87,467	7,12,879
	Mission 4 Million (Cumulative)	16,82,062	20,46,247	27,59,126
 Projects	Annually	43	59	58
 States & Union Territories	Mission 4 Million	28	32	32
 Villages	Mission 4 Million (Cumulative)	18,706	23,686	33,517

*Includes funds disbursed by Axis Bank Limited



Restored water bodies provide water for agriculture and create livelihoods through fisheries.

Designing Livelihood Solutions for India's Diverse Landscapes

India's livelihood story cannot be understood through a single lens. Across the country, the opportunities and constraints that shape economic security are deeply influenced by geography. Water-stressed regions face challenges that differ from those of forested tribal belts. Mountain economies operate under different realities than coastal regions. Patterns of migration, landholding, natural resource availability, market access, social norms and institutional capacity vary widely, creating distinct livelihood landscapes across the country.

For organisations working to strengthen livelihoods and create an ecosystem for its stability, the diversity presents an important challenge: there is no universal single solution. What creates resilience in one context may have limited relevance in another. Livelihood strategies therefore need to be rooted in local realities while remaining connected to a broader vision of economic inclusion and opportunity.

Axis Bank Foundation's Sustainable Livelihood Programme is built on this understanding. Guided by a common framework, the programme works through different entry points across geographies, responding to the opportunities and constraints that define each landscape. In some regions, the focus is on restoring and

managing natural resources. In some it is on strengthening local institutions, creating pathways for self-employment, improving employability, supporting traditional and creative livelihoods, addressing barriers linked to health and nutrition, or expanding the capabilities of grassroots organisations. While the interventions vary, each seeks to strengthen the local conditions that enable livelihoods to grow and endure.

This approach is made possible through long-term partnerships with NGOs that bring deep contextual knowledge and implementation experience along with affiliation with ongoing state schemes. Together, these partnerships help build the systems, capabilities and institutions that connect people to sustainable economic opportunities.

The chapters that follow present our work through the lens of place. They show how a shared livelihood framework takes different forms across India's diverse geographies and why context matters in designing effective solutions. Collectively, they demonstrate that resilient livelihoods are not created through replication, but through thoughtful adaptation, where local realities shape the pathway and long-term economic resilience remains the destination.

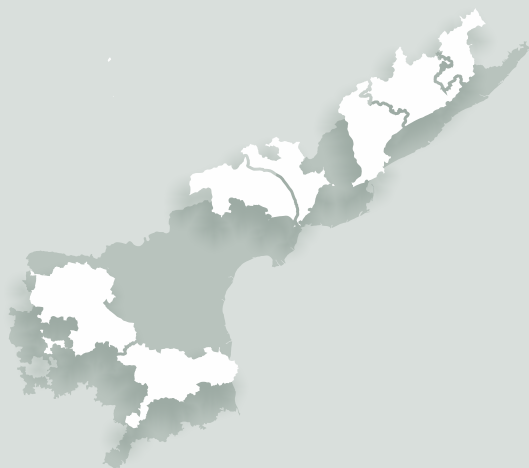
CHAPTERS:

Andhra Pradesh **p. 22** / Bihar **p. 24** / Chhattisgarh **p. 26** / Delhi **p. 29** / Gujarat **p. 31** / Haryana **p. 33** / Himachal Pradesh **p. 35** / Jammu and Kashmir **p. 37** / Jharkhand **p. 39** / Karnataka **p. 42** / Kerala **p. 45** / Ladakh **p. 48** / Madhya Pradesh **p. 51** / Maharashtra **p. 54** / North East India **p. 56** / Odisha **p. 59** / Puducherry **p. 61** / Rajasthan **p. 63** / Tamil Nadu **p. 65** / Telangana **p. 67** / Uttar Pradesh **p. 69** / Uttarakhand **p. 72** / West Bengal **p. 74**



Mechanisation is improving agricultural efficiency, reducing labour constraints.





Highlighted areas in the map depict our programme footprint across the state.

Andhra Pradesh

5 Partners | 27 Blocks

Rural livelihoods in Andhra Pradesh are highly dependent on agriculture, with over sixty percent of the population relying on smallholder farming, livestock rearing, and a globally dominant aquaculture sector.

However, persistent climate vulnerabilities and fragmented landholdings have forced a strategic shift toward economic diversification, particularly as households have a critical reliance on the minor irrigation tanks. While these public tanks provide an essential, low-cost lifeline for resource-poor farmers who cannot afford private borewells, their high dependency on the monsoon rainfall leaves villages vulnerable to crop losses during dry seasons. This highlights the need to not only support improved farming practices but also to restore the productive systems around it and widen the range of economic choices available to rural households.

This insight offers a perspective on ABF's partnerships in the state. The portfolio of work reflects a shift from isolated livelihood support to a broader rural economic strategy. Our role is to connect specialised and technical capabilities that would otherwise remain separate: basin restoration, commons governance, labour-market alignment and disability inclusion combined with the traditional knowledge systems. This creates a coherent portfolio where ecological restoration is strengthened while harnessing the synergies with livelihoods

diversification and linked institutional capacity and economic prosperity. In Andhra Pradesh, our project locations are spread across Anantapuramu, Chittoor, East Godavari, Guntur, Krishna, Sri Sathya Sai, Visakhapatnam, and Vizianagaram.

Our collaboration with **DHAN Foundation** (since 2024) is focused on the Champavathi River Basin, where traditional tank cascades once enabled water to flow across interconnected village systems. The programme restores tanks, feeder channels and irrigation infrastructure as parts of a single hydrological network. Soil and water conservation improve storage and recharge, while Tank Associations and federations rebuild the institutions needed to manage these assets collectively. This basin-level approach is particularly relevant in a geography exposed to droughts, cyclones and floods, where both scarcity and excess water can disrupt rural livelihoods.

The value of this work lies in what improved water security makes possible. More reliable irrigation supports farm productivity and reduces livelihood volatility. Fisheries, livestock and other allied activities create additional income streams. Women's collectives, financial inclusion, health and nutrition interventions strengthen the household economy around the restored water system. The programme's contribution is therefore not limited to infrastructure; it demonstrates how the revival of traditional irrigation institutions can strengthen an entire local livelihood system.

A different set of water challenges shapes the work of **Foundation for Ecological Security** (since 2024). Groundwater depletion and deteriorating commons demand closer alignment between ecological limits and agricultural decisions. Groundwater budgeting helps smallholder farmers understand how much water is available and plan cultivation accordingly. Traditional tanks and degraded uplands are restored, while common lands are brought under more effective collective management.

Multi-Actor Platforms provides this process an institutional base. Panchayats, community organisations, government departments and civil society actors participate in landscape-level planning, allowing water use, agriculture, government programmes and schemes, and ecological restoration to be considered together. Women's leadership within these platforms broadens participation in decisions over shared resources. The programme addresses a critical dimension of resilience: not only the condition of land and water, but the quality of the institutions responsible for governing them.

The two partnerships illustrate complementary routes to a more productive rural economy. One follows the logic of a river basin and tank cascade; another builds collective decision-making around groundwater and commons. Both show that natural resources remain productive only when communities have the information, institutions and authority to manage them. Their combined effect is to make agriculture less vulnerable while creating conditions for livelihood diversification.

That diversification increasingly includes opportunities beyond the farm. Our work with **Generation India Foundation** (since 2023) connects young people from vulnerable backgrounds to sustained employment in high-growth sectors. Its employer-led model links candidate selection, technical and behavioural preparation, mentoring and post-placement support to actual labour market demand. The focus on retention, not merely certification or initial placement, strengthens the transition from short-term skilling to longer-term economic mobility.

For PwDs, our programme portfolio in Andhra Pradesh offers two distinct livelihood routes. Since 2024, our work with **Enable India** supports self-employment among the youth by building an ecosystem around the entrepreneur. Rural self-employment training institutes, panchayats, financial institutions, government departments, local organisations and families contribute to livelihood planning, credit access and long-term mentoring. This allows people with disabilities to establish viable businesses without moving away from support networks, while positioning them as economic contributors within rural and semi-rural markets.

CASE STUDY:

Strengthening Stewardship of Commons for Resilient & Diversified Livelihoods in Andhra Pradesh



In drought-prone blocks of Gandlapenta and Talupula in Sri Sathya Sai district, erratic rainfall, groundwater depletion and degraded village commons undermine agricultural productivity and heighten livelihood risks for

Our partnership with **Youth4Jobs** (since 2014) addresses the formal employment pathway. Market-linked training in communication, digital literacy, workplace readiness and financial capability prepares young people with disabilities for roles in retail, hospitality, e-commerce, business process management, IT-enabled services and manufacturing. The programme works equally on the employer side through sensitisation, Indian sign language orientation, workplace support and post-placement engagement. Its significance lies in addressing exclusion as a labour market issue, not simply a skill deficit.

The Sustainable Livelihood Programme in Andhra Pradesh has reconfirmed our belief that resilience depends on choice. A household with reliable water, multiple income sources, access to employment and supportive institutions is better equipped to absorb climatic and economic shocks than one dependent on a single crop or occupation. By linking productive landscapes with stronger governance, institutional capacity and wider economic participation, ABF's partnerships are helping rural households move from managing uncertainty to building more secure, diversified and resilient livelihoods.

smallholder farmers and livestock-rearing households dependent on shared natural resources.

Village institutions, federations and Mahila Sabhas are supported to prepare Landscape Conservation Action Plans through participatory resource mapping and community planning. Crop water budgeting, groundwater monitoring, soil and water conservation and commons restoration enable households and local institutions to make informed decisions about managing shared resources while aligning agricultural practices with local ecological conditions.

The programme also promotes smart agriculture through advanced natural farming practices and locally prepared bio-inputs such as Jeevamrutham and Agnaastram, helping farmers reduce cultivation costs and improve soil health. Women's leadership is integral to this approach, with Mahila Sabhas strengthening participation in decisions related to water, agriculture, livestock and commons management, making local governance more inclusive and accountable.

The programme is reaching 6,630 households across Gandlapenta and Talupula blocks, strengthening collective action to restore village commons, adopt water-conscious farming practices and integrate ecological priorities into local planning processes.

By combining landscape restoration, commons governance, improved farming and women's leadership, this initiative supported by Sustainable Livelihood Programme strengthens local institutions and enables households to steward shared natural resources, address ecological challenges and build more resilient rural livelihoods.



Highlighted areas in the map depict our programme footprint across the state.

Bihar

6 Partners | 35 Blocks

Bihar's rural economy is shaped by high population density, small landholdings and one of India's largest remittance economies driven by seasonal migration.

Nearly ninety percent of the population lives in rural areas, while over ninety percent of farmers cultivate less than one hectare of land, making farming alone insufficient for most households. Families therefore rely on a combination of subsistence farming and remittances sent by migrant workers. As more men migrate for work, women increasingly manage farms and household livelihoods. At the same time, recurring floods in North Bihar and droughts in the south make livelihoods even more uncertain, leading households to diversify through livestock rearing, wage labour and community institutions that improve access to finance, strengthen collective action and create new livelihood opportunities.

ABF's programme portfolio in Bihar recognises that stronger livelihoods depend on connecting water security, household livelihood planning, local institutions and employment opportunities. In Bihar, our project locations are spread across Banka, Bhagalpur, Gaya, Hajipur, Jamui, Katihar, Khagaria, Lakhisarai, Munger, Muzaffarpur, Nalanda, Nawada, Patna, and Vaishali.

The revival of traditional water systems is central to this strategy. Bihar's Ahar-Pyne networks were designed to capture, store and distribute seasonal floodwater through interconnected channels and reservoirs. Over time, siltation, damaged structures and weakened collective management have reduced their effectiveness, contributing to unreliable irrigation and declining farm productivity. Our collaboration with **DHAN Foundation** (since 2024) has been working across the Kiul-Badua river basin to restore these systems through a basin-level approach. Ahars, Pynes, tanks, feeder channels and other irrigation assets are treated as parts of a connected network, allowing water storage and distribution to be

improved across a wider landscape.

Physical restoration is reinforced by stronger local governance. Community institutions take responsibility for planning, maintaining and managing shared water resources. In a landscape shaped by both floods and droughts, improved irrigation, groundwater recharge and community ownership strengthen water security and support more sustainable livelihoods and alternate income avenues beyond the project period.

Our work with **Sarva Seva Samiti Sanstha** (since 2022) connects water security with the broader realities of most disadvantaged rural households. Water resource restoration is combined with sustainable agriculture, nutrition-sensitive farming, self-employment and improved access to government schemes. This integrated design recognises that a productive farm does not automatically create a secure household. Nutrition, access to public services, supplementary income and the ability to absorb a poor agricultural season all influence whether livelihood gains can be sustained. The work therefore links ecological improvements with changes in household wellbeing and economic participation. Our developing programmatic focus with **Aga Khan Rural Support Programme (India)** (since 2018) in the region today adopts an integrated approach while supporting rural families facing high migration, limited local employment and weak livelihood assets through self-employment, skilling and farm-based interventions.

The next layer of the portfolio focuses on livelihood diversification through women-led institutions. We have been working with **Professional Assistance for Development Action** (since 2022) in Bihar within the architecture of the National Rural Livelihoods Mission to strengthen livelihood planning by Self-Help Groups, Village Organisations and community cadres. Households are supported to assess their resources, risks and aspirations before choosing opportunities across agriculture, horticulture, livestock, fisheries and non-farm dependent livelihoods. This matters in a context where small landholdings make dependence on one crop or occupation particularly precarious.

Community-based extension and livelihood cadres provide practical support after the initial choice is made. They help households adopt improved practices, connect with finance, engage with markets and access relevant government programmes. Women's institutions thus move beyond savings and credit to become platforms for economic planning and local problem-solving. Their role is not confined to programme delivery; they help create the distributed capacity needed to sustain livelihood improvements at scale.

For Bihar's young people, livelihood opportunities increasingly extend beyond the rural production economy. Yet many complete formal education without the career guidance, workplace exposure and professional networks needed to transition into sustained employment. Through partnerships with **Medha Learning Foundation** (since 2022) and **Generation India Foundation** (since 2023), ABF

strengthens this journey from education to work. Medha equips students in colleges, ITIs and vocational institutions with career guidance, communication and digital skills, workplace readiness, mentoring and exposure to emerging opportunities such as freelancing and the gig economy. Generation India Foundation aligns training with labour market demand across sectors including BFSI, retail, hospitality, IT-enabled services, electronics manufacturing and green jobs. These interventions improve informed career choices, job readiness, employment and long-term retention.

Through the Sustainable Livelihood Programme, while working in the region with our network of partners we have learnt that rural resilience is built by strengthening the connections between the systems households

already depend on and the opportunities they increasingly seek. Restored Ahar-Pyne networks improve water and agricultural reliability, women-led institutions strengthen local livelihood planning, diversified farm and non-farm activities reduce dependence on a single income source, while career guidance and employer-linked skilling open pathways into a wider economy. Together, these interventions shift resilience from something managed household by household to something enabled by stronger local systems that can withstand climatic and economic uncertainty. In doing so, ABF's Bihar portfolio expands the livelihood pathways through which households can build long-term economic security.

CASE STUDY:

When the most disadvantaged households started buying together



In the Musahar and Harijan hamlets of Bankey Bazar and Imamganj in Bihar's Gaya district, poverty is shaped not only by low and uncertain incomes but also by high everyday expenditure. Most households depend on seasonal farm labour, daily wage work or fragmented landholdings, leaving families highly vulnerable to even small financial shocks. While livelihood programmes often focus on increasing incomes, the specific and targeted interventions supported by the Sustainable Livelihood Programme, recognize that reducing household expenditure could be just as important for building economic resilience.

The programme began by organising women from Musahar, Harijan, Mahadalit and other marginalised

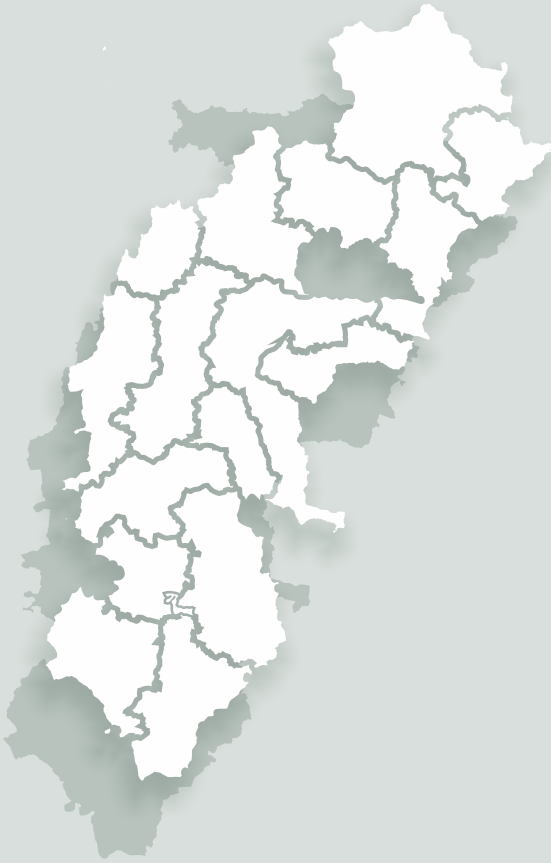
communities into Farmer Producer and Consumer Groups (FPCGs). Initially created as savings groups, these collectives soon evolved into institutions for financial planning, mutual support and community leadership. The programme currently reaches 12,405 rural families across Bankey Bazar and Imamganj blocks of Gaya district.

The programme introduced a simple but distinctive idea. Rather than viewing poor households only as producers, it also recognised them as consumers. Even families that increased their incomes continued to spend a significant share on essential commodities purchased individually from local markets, often at higher prices because of limited bargaining power. By pooling demand and purchasing household essentials collectively, members were able to lower routine expenditure and make limited incomes stretch further. The approach strengthened financial resilience not by increasing earnings alone, but by improving the way households managed everyday consumption.

As these groups matured, they became platforms for much more than collective purchasing. Members accessed training on agriculture, livestock, nutrition, health and government entitlements while connecting with higher-level federations and public systems. The institutions also supported the adoption of improved farming practices, goat rearing, backyard poultry and social protection schemes, creating stronger foundations for diversified livelihoods.

The most significant transformation has been institutional. Women who had rarely participated in financial decisions began managing savings, maintaining records, coordinating group activities and representing community interests. Collective action strengthened trust within villages while reducing the vulnerability that often accompanies extreme poverty.

Gaya's experience shows that resilient livelihoods require informed decisions, sound spending and saving habits, and collective support alongside higher incomes. By viewing families as producers and consumers, the programme demonstrates how local institutions strengthen household economic security.



Highlighted areas in the map depict our programme footprint across the state.

Chhattisgarh

5 Partners | 124 Blocks

Chhattisgarh's rural economy is shaped by its rich forests, rain-fed agriculture and a large tribal population whose livelihoods depend on both farming and forest resources.

Known as the "Rice Bowl of Central India", paddy cultivation remains central to rural livelihoods. However, limited irrigation potential leaves smallholder farmers vulnerable to uncertain monsoons. Many households, particularly in tribal regions, also depend on collecting non-timber forest produce to for subsistence and to supplement their incomes. Livestock, fisheries, public programmes and access to hyperlocal markets further help tribal households diversify incomes, strengthen resilience and reduce seasonal migration.

It is this interconnected and inter-dependent nature of livelihoods that shapes ABF's approach in Chhattisgarh. It brings together landscape restoration, forest-based household livelihood diversification, public-system

strengthening and youth employability. The significance lies in the connections between them and the inter-linkages. Restored land becomes more productive when government programmes and schemes are aligned with local planning. Forest produce generates better returns when communities can aggregate, grade, process and market it. Livelihood gains endure when village institutions and government systems have the capacity to sustain them. Our work in Chhattisgarh demonstrates how ecological restoration can become an economic strategy when all stakeholders are aligned, and institutions are strengthened to carry the benefits beyond the project cycle. Our project locations are spread across Balod, Balrampur, Bastar, Bijapur, Bilaspur, Dantewada, Dhamtari, Gaurela-Pendra-Marwahi, Gariyabandh, Jashpur, Kabirdham, Kanker, Kondagaon, Korba, Koriya, Mahasamund, Mungeli, Narayanpur, Raigarh, Rajnandgaon, Sukma, Surajpur, and Surguja.

The partnership with **Bharat Rural Livelihoods Foundation** over multiple phases (since 2018) anchors this approach at landscape scale. Scientific watershed planning is combined with convergence under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), now Viksit Bharat Guarantee for Rozgar and Ajeevika Mission (VB-G RAM G), and other public programmes to restore degraded land, improve soil and moisture retention and strengthen groundwater recharge across tribal and rain-fed regions. The objective is not limited to creating water-harvesting assets. Agriculture, horticulture, livestock, fisheries, non-timber forest produce, and producer institutions are layered onto restoration of degraded landscapes so that ecological interventions result in diversified household incomes.

The project's larger contribution lies in institutionalising this approach within public systems. Government frontline staff, Panchayati Raj Institutions, civil society organisations and village institutions are trained to plan and implement high impact watershed-based development. This allows technical support from the partnership to unlock substantially larger government programmes & schemes and embed landscape planning within routine government processes. The model shifts natural resource restoration from a stand-alone intervention to a framework through which rural development resources can be organised more effectively.

Forests form another major part of this livelihood economy. For many tribal households, non-timber forest produce provides essential seasonal income, but earnings are often reduced by weak aggregation, sub-optimal processing and limited market access.

Foundation for Ecological Security (since 2022) works across this value chain, linking sustainable harvesting with primary processing, self-employment initiatives and stronger market connections. Collaboration with the Chhattisgarh State Minor Forest Produce Federation, Van Dhan Kendras, cooperatives and women's Self-Help Groups improves access to Minimum Support Price mechanisms while strengthening local participation in

forest governance.

The ecological and economic dimensions of this work are deliberately linked. Restoration of commercially important forest species helps protect future income sources. Women leaders promote sustainable harvesting practices and take on roles in aggregation, processing and collectives management. Community forest rights provide an institutional basis for grassroots stewardship. In this way, the forest is treated neither as a conservation zone nor merely as a source of raw produce, but as a productive economic asset whose value depends on responsible management.

At the household level, resilience requires more than stronger landscapes and forest value chains. The partnership with **Professional Assistance for Development Action** for livelihoods spread across multiple phases & projects since 2011 in the region helps small and marginal farmers build diversified basket of livelihoods that combine agriculture with poultry, goat rearing, fisheries, horticulture and forest-based activities. Particularly Vulnerable Tribal Group and most disadvantaged households receive more intensive support through household livelihood planning, productive assets, mentoring and improved access to entitlements. This recognises that the most disadvantaged households cannot enter new livelihood pathways through training alone; they require sustained accompaniment, asset linked intervention support and a stronger base to take economic risks with slightly longer time period.

Land development, improved agriculture and local infrastructure are strengthened through convergence with MGNREGA (VB-G RAM G), watershed programmes, the Forest Department and other line departments. The aim is to reduce dependence on one crop, one season or one public benefit. A household becomes more resilient when productive assets, essential services and government programmes reinforce one another over time. The partnership also addresses the institutional scale required to sustain this change. State Rural Livelihood Mission functionaries, Community Resource Persons, Village Organisations and Cluster Level Federations are supported to improve livelihood planning, implementation and knowledge management under Deendayal Antyodaya Yojana – National Rural Livelihoods Mission. Technical assistance to initiatives such as Lakhpati Women and Natural Farming, combined with training modules, knowledge products and convergence with MGNREGA (VB-G RAM G), and the

Pradhan Mantri Matsya Sampada Yojana, helps translate national priorities into region-relevant livelihood strategies.

These two partnerships with Professional Assistance for Development Action serve different purposes. One works intensively with households and communities; the other strengthens the systems responsible for delivering livelihood programmes across a much wider geography. Their interaction is important. Field experience informs institutional design, while stronger public systems improve the reach and consistency of livelihood support.

District governance provides another critical layer. Through **Transform Rural India Foundation** (since 2022), Public Policy in Action Fellows work within district administrations to improve planning, utilisation of public resources and convergence across departments. Livelihoods, health, education, nutrition, water, sanitation and social protection are addressed as connected dimensions of rural poverty. This is particularly relevant for vulnerable tribal households, whose economic security often depends on whether multiple schemes reach them in a coordinated and timely manner. Better convergence turns siloed programmes into a more coherent development response.

Our livelihood portfolio in the region also recognises that future resilience will depend on opportunities available to young people. We work with **Udyogini** (since 2025) to equip rural and semi-urban youth with vocational, digital, communication and workplace capabilities aligned with labour-market demand. Industry and government engagement help connect training with wage employment and entrepreneurship. This adds a youth employability dimension to our partnerships otherwise rooted in land, forests and public systems: young people gain routes into a changing economy without making migration the only available strategy.

Our experience of working in Chhattisgarh as part of the Sustainable Livelihood Programme shows that ecological restoration is only the first step. Economic security emerges when regenerated landscapes support diversified livelihoods, forests are governed as 'commons' - productive community assets, public programmes are leveraged and converge around village-level priorities and institutions have the capacity to sustain the change. The strength of the portfolio lies in this translation—from restored resources to stronger systems, and from stronger systems to more resilient rural economies.

CASE STUDY:

From Watersheds to Resilient Livelihoods: Scaling a Community-Based Climate Action Model



Across climate-vulnerable districts and blocks of Chhattisgarh, erratic rainfall, declining groundwater levels, soil degradation and limited irrigation have constrained agricultural productivity and livelihood opportunities for small and marginal farming households. Implemented through a partnership between the Government of Chhattisgarh, Bharat Rural Livelihoods Foundation, Axis Bank Foundation and a consortium of local civil society organisations, the programme demonstrates how restoring natural resources can become the foundation for large-scale rural livelihood transformation.

Rather than treating watershed development as a standalone infrastructure programme, the initiative adopts a ridge-to-valley approach that plans entire micro-watersheds as interconnected ecological systems. Soil and water conservation, groundwater recharge, drainage-line treatment, land development and water harvesting are implemented together to restore the productive capacity of the landscape.

Across the first two phases, nearly Rs 1,200 crore was leveraged through MGNREGA (now VB-GRAM G) to create over 48,000 land and water conservation structures and treat more than 7 lakh hectares. Improved water availability, groundwater recharge, and irrigation strengthened agriculture and allied livelihoods, leading to at least 60% growth in household incomes among supported families

By linking ecological restoration with livelihoods, water security enables crop diversification, while livestock,

fisheries and forest produce create additional income streams and strengthen household resilience.

The programme also demonstrates the value of working through public systems. Gram Panchayats lead planning, supported by GIS-based micro-watershed plans, while convergence with public programmes has enabled landscape restoration to be implemented at scale. Building these systems required sustained support to build capacities of government functionaries, Panchayati Raj Institutions, livelihood practitioners and village organisations, creating stronger local ownership and improving the long-term sustainability of the assets created.

Building on the success of its first two phases, the programme entered a third phase in 2024 focused on expanding and deepening the model. The project is currently supporting 1,50,000 rural families across 12 districts and 34 blocks of Chhattisgarh. While natural resource restoration remains its foundation, the current phase places greater emphasis on producer institutions, farm and non-farm livelihoods and income enhancement, reflecting the understanding that climate resilience strengthens when ecological gains translate into stronger household economies with diversified livelihoods, multiple income sources and thriving ecosystems.

The project shows how watershed development, combined with public systems, local institutions and diversified livelihoods, can strengthen ecosystems and rural economies while advancing climate adaptation.



Highlighted areas in the map depict our programme footprint across the state.

Delhi

2 Partners

Livelihoods in Delhi are uniquely defined by their peri-urban nature, where rapid urbanization has forced a massive transition from traditional farming to a service- and gig-oriented economy.

With agricultural land rapidly shrinking due to infrastructure expansion, the National Capital Territory's remaining rural pockets—primarily in the North-West, South-West, and Outer districts—depend on high-value, space-efficient farming blended with urban market opportunities. Concurrently, skill development in these zones is highly specialized, moving away from core agrarian training to focus entirely on digital literacy, service sector integration, and urban self-employment to absorb the transitioning rural workforce.

Delhi's role within ABF's livelihood portfolio is shaped less by geography than by opportunity. As one of India's largest employment markets, it offers a pathway to organised work and economic mobility. ABF strengthens inclusive employment systems that help first-generation job seekers and people with disabilities overcome barriers through workforce readiness, employer engagement and outcome-focused skilling that improves employment quality, retention and long-term career growth. Our project locations are predominantly spread across Central and South West Delhi.

Our work with **Generation India Foundation** (since 2023) strengthens the transition from skilling to sustained employment for youth from low-income households. The programme's employer-led model aligns

training with industry demand, combining technical and behavioural skills with candidate screening, mentoring, psychosocial support, guaranteed interviews and post-placement engagement. The programme prepares youth for careers across sectors including BFSI, retail, hospitality, IT and IT-enabled services, electronics manufacturing and green jobs. By measuring success through employment and retention rather than training completion alone, it strengthens accountability across the skilling ecosystem while enabling young people from low-income households to secure stable jobs with greater opportunities for career growth.

With **Youth4Jobs** (since 2023), our partnership strengthens another essential dimension of Delhi's employment ecosystem by expanding access to quality employment for young people with disabilities. Through the Work Integrated Soft Skills and English programme, participants develop communication, English language proficiency, digital capability, workplace readiness, financial literacy and sector-specific skills aligned with opportunities in retail, hospitality, e-commerce, business process management, IT-enabled services and manufacturing.

Preparing candidates, however, is only one part of the solution. Our collaboration with Youth4Jobs focuses on working closely with employers to build more inclusive workplaces through sensitisation programmes, Indian Sign Language orientation, workplace accessibility support and continued engagement after recruitment. This dual approach recognises that disability inclusion depends on changes within organisations as much as on the preparedness of job seekers. Sustained post-placement support further improves retention by helping both employers and employees address challenges during the initial stages of employment.

Although they operate through different models, both partnerships strengthen different parts of the same employment journey. One improves the quality of the pathway from skilling to formal employment, while the other ensures that this pathway becomes accessible to PwDs by addressing barriers experienced by both candidates and employers. Together, they demonstrate that quality employment is created through stronger connections between education, industry, inclusion and long-term workforce participation.

The Sustainable Livelihood Programme's Delhi portfolio illustrates that economic mobility depends on more than preparing individuals for work. It also requires employment systems that recognise talent, create inclusive workplaces and support sustained career growth. This calls for closer engagement with employers to align training with workplace needs and address barriers to recruitment and retention. Continued mentorship further helps young people navigate transitions and progress in their careers. By strengthening these interconnected elements, ABF's partnerships are helping more young people—including PwDs—participate confidently in the world of work while contributing to a more inclusive and future-ready employment ecosystem.

CASE STUDY:

Making talent visible



Delhi presents an unusual paradox. Few places in India offer as many employment opportunities. Retail, hospitality, e-commerce, customer service and corporate sectors continue to generate strong demand for talent. Yet many young PwDs remain excluded, not because opportunities are absent, but because they remain disconnected from the systems through which employment is accessed.

In mature urban labour markets, recruitment depends as much on visibility as on skills. Hiring decisions are often influenced by networks, recruitment platforms, workplace exposure and employer familiarity. For many, these pathways remain difficult to access. Employers often struggle to identify qualified candidates, while candidates have limited opportunities to engage with formal workplaces. Talent exists, opportunity exists, but the two rarely meet.

The Sustainable Livelihood Programme supports Youth4Jobs to address this gap by strengthening the connection between candidates and the labour market. Young PwDs are mobilised through disability networks,

public employment systems and community organisations, while job fairs, employer interactions, workplace exposure visits and recruitment drives create opportunities for direct engagement with employers. These platforms are designed not simply to facilitate placements, but to increase visibility, helping candidates navigate recruitment systems while enabling employers to recognise and recruit talent that often remains overlooked.

The initiative is currently reaching 1,375 young people with disabilities, demonstrating that inclusion in opportunity-rich labour markets depends as much on creating access and visibility as on building skills. This project demonstrates that employability is not only about building skills, but also about ensuring that talent is visible within labour markets. When employers, institutions and recruitment systems are able to recognise and engage capable youth, inclusion moves beyond access to become meaningful participation in the economy.



Highlighted areas in the map depict our programme footprint across the state.

Gujarat

7 Partners | 18 Blocks

Gujarat's economic identity has been built on self-employment ecosystem.

From agriculture and dairy to manufacturing, trade and services, the state's growth has been driven by its ability to convert local resources into productive economic activity. Yet this growth has not been experienced uniformly. In tribal, coastal and drought-prone regions, livelihoods continue to depend on climate-sensitive agriculture, common pool natural resources and smallholder production systems that remain vulnerable to environmental stress and uneven market access. Responding to the livelihood challenge is therefore not simply one of increasing production, but of ensuring that rural households are able to build resilient livelihoods and participate in Gujarat's wider economic transformation.

ABF's sustainable livelihood portfolio responds to this challenge by strengthening the conditions that enable rural livelihoods to thrive. Interventions on water security improve the availability of natural resources and overall health of the ecosystem. Diversified farming systems reduce dependence on a single livelihood. Producer institutions strengthen access to markets and finance. Employment partnerships prepare young people for opportunities beyond agriculture. Taken together, these interventions demonstrate how stronger local economies are created when ecological resilience, self-employment development and human capability reinforce one another. In Gujarat, our project locations are spread across Ahmedabad, Amreli, Anand, Aravalli, Banaskantha, Bharuch, Bhavnagar, Botad, Chhota Udaipur, Dahod, Dang, Devbhoomi Dwarka, Gandhinagar, Gir Somnath, Jamnagar, Junagadh, Kheda, Kutch, Mahisagar, Mehsana, Morbi, Narmada, Navsari, Panchmahal, Patan, Porbandar, Rajkot, Sabarkantha, Surat, Surendranagar, Tapi, Vadodara, and Valsad.

The starting point differs across Gujarat's varied landscapes because the constraints themselves are different. In coastal regions, salinity ingress and declining freshwater availability threaten agriculture and rural livelihoods. In regions with large tribal populations, dependence on rain-fed agriculture, together with undulating terrain and degraded natural resource systems, continues to constrain productivity and livelihood security. Semi-arid regions face recurring water scarcity that affects cropping choices and household incomes. Despite these variations, one common requirement emerges: productive livelihoods depend on restoring ecological systems that sustain them.

This is reflected in our partnerships with **Aga Khan Rural Support Programme (India)** (multiple project phases since 2013), **Ambuja Foundation** (since 2025), **Development Support Centre** (since 2022), **N. M. Sadguru Water and Development Foundation** (multiple project phases since 2014) and **Shroffs Foundation Trust** (since 2024). Working across distinct geographies, these organisations implement interventions to restore watersheds, rejuvenate river systems, augment groundwater recharge, strengthen key government programmes and schemes, and expand irrigation through check dams, lift irrigation, water harvesting structures and community-managed water resources. Their approaches differ according to local ecological conditions, but all seek to improve the reliability of water as the foundation for productive rural economies.

The value lies in what they make possible beyond improved irrigation. Better soil moisture, replenished aquifers and more reliable water availability enable farmers to adopt diversified production systems that are less vulnerable to climatic uncertainty. Climate-resilient agriculture, improved soil health and efficient water use strengthen productivity while reducing production risks. Ecological restoration therefore becomes an economic intervention, creating conditions in which households have greater confidence in higher-value livelihood opportunities.

As productive capacity improves, household economies begin to diversify. Horticulture, agroforestry, livestock, dairy, fisheries and other locally relevant livelihoods and self-employment opportunities expand and diversify the range of income sources available to rural families. This diversification is particularly significant in regions where dependence on a single crop exposes households to weather-related shocks or market fluctuations. Multiple income streams improve resilience while creating stronger links between agriculture and local self-employment streams.

Institutional capacity plays an equally important role in this transition. Farmer Producer Groups, women's collectives and other community institutions improve access to markets, financial services, government programmes and value chains, enabling producers to capture greater value from agriculture and allied sectors. In tribal regions, integrated farming systems, dairy

development and value addition create opportunities throughout the year rather than only during agricultural seasons. In coastal and water-stressed regions, diversified production systems help households adapt to changing environmental conditions without weakening their economic base.

ABF's livelihood strategy in Gujarat extends beyond rural production systems to prepare young people for the state's expanding industrial and services economy. Through partnerships with **Generation India Foundation** and **Youth4Jobs**, the Foundation strengthens the transition into formal employment by combining industry-aligned skilling, workplace readiness, mentoring and post-placement support with employer engagement that improves inclusion and retention. While Generation India Foundation's employer-led model, , prepares youth for sectors driven by industry demand, Youth4Jobs expands these opportunities for young people with disabilities (PwDs) through market-linked training,

confidence building, digital skills and employer sensitisation. Together, these partnerships strengthen workforce participation and enable more inclusive access to Gujarat's evolving economy.

Our experience of implementing the Sustainable Livelihood Programme through multiple partnerships across diverse geographies of the state has reaffirmed that resilient livelihoods are built at the intersection of environmental stewardship, skill development for the organised workforce, and opportunities for self-employment. Restored natural resources improve agricultural productivity, producer institutions strengthen market participation, diversified and alternate livelihood opportunities create multiple income streams and quality employment expands opportunities for younger generations. Together, these systems help rural and tribal communities build multiple pathways to long-term economic security while participating more fully in Gujarat's economic growth.

CASE STUDY:

From Seasonal Water Availability to Year-Round Livelihoods

In the blocks of Godhra, Ghoghamba and Morwa Hadaf in Gujarat's Panchmahal district, agriculture has long been shaped by seasonal rainfall and undulating terrain. Although the region receives adequate monsoon rains, much of the runoff quickly flows away through streams and drainage channels, leaving farmers with limited water during the growing season. As a result, cultivation remained largely confined to a single crop cycle, restricting both productivity and household incomes.

Through the partnership with N. M. Sadguru Water and Development Foundation, the Sustainable Livelihood Programme addressed this challenge by improving not only water conservation but also water access and year-round availability. Check dams slowed the flow of monsoon runoff and improved groundwater recharge, while lift irrigation systems carried water from streams and wells to farms that previously had little or no irrigation. Together, these interventions transformed seasonal rainfall into a more reliable source of irrigation.

The programme is currently reaching 12,186 households across the project area. By improving water availability and irrigation access, it is enabling farming households to make better use of both land and water resources while strengthening opportunities for agricultural growth.

The real transformation, however, came from how this water was used. With dependable irrigation, farmers began diversifying from rainfed cultivation to high-value vegetable crops such as tomato, chilli and okra. Technical guidance, demonstrations and field-level support helped them adopt improved cultivation practices, diversify cropping patterns and increase cropping intensity, and



respond more effectively to market demand. Agriculture evolved from a largely seasonal activity into a more productive and commercially viable livelihood.

The Panchmahal experience shows that water security is most valuable when it expands farmers' choices. By connecting water conservation with reliable irrigation and high-value agriculture, the programme demonstrates how restoring natural resources can become a pathway to more productive, market-oriented and rural livelihoods that are becoming increasingly resilient to climatic and economic challenges.



Highlighted areas in the map depict our programme footprint across the state.

Haryana

1 Partner

Haryana's economic transformation has widened the range of opportunities available to young people.

Manufacturing, logistics, services and technology-enabled work increasingly sit alongside agriculture as important sources of livelihoods and self-employment. Yet the transition into these opportunities is not automatic. Many students, particularly first-generation learners from underserved backgrounds, complete college, ITI or vocational education without the career awareness, workplace exposure and professional networks needed to make informed choices. The challenge is therefore not only to create jobs, but to prepare young people early enough to participate in a changing economy with confidence and direction.

This is the space addressed through ABF's partnership with **Medha Learning Foundation** (since 2022), with project locations spread across Ambala, Karnal, Kurukshetra, Panchkula, Panipat, Sonapat, and Yamuna Nagar. The partnership's significance lies in shifting employability support upstream—before young people leave education and encounter the labour market on their own. The programme works with students while they are still enrolled in colleges, Industrial Training Institutes, polytechnics and vocational institutions, using a “catch-them-young” approach that connects education with the realities of work. Career preparation becomes part of the learning journey rather than a remedial intervention after graduation.

The first task is to help young people understand the choices before them. For students with limited exposure to professional careers, aspirations are often shaped by incomplete information, social expectations or the narrow range of occupations visible within their immediate networks. Career guidance, self-assessment and interaction with industry mentors help students identify their strengths, understand emerging sectors and make more realistic decisions about work, further education or independent earning. This clarity matters because employability is strengthened not only by acquiring skills, but also by choosing pathways that align with individual interests and capabilities.

Career and Technology Advancement Bootcamps translate this understanding into practical preparation. Students develop communication, teamwork, leadership, digital literacy, resume writing and interview capabilities alongside technical competencies relevant to a changing economy. Exposure to graphic design, cloud computing, data analytics and other technology-enabled skills expands the range of roles they can consider. These competencies are not treated as isolated course modules. They are connected to how young people present themselves, collaborate in professional settings, solve problems and adapt to unfamiliar work environments.

The programme also recognises that conventional wage employment is no longer the only route to livelihood security. Youth is introduced to freelancing, gig work and self-employment initiatives as legitimate economic pathways. Training and mentoring span digital marketing, content creation, photography, fashion and textiles, beauty services, accounting, handicrafts, teaching and technology-enabled services. Market linkages and guidance on managing assignments help participants move from learning a skill to earning from it.

This shift is particularly relevant in Haryana, where proximity to large urban and industrial markets creates demand for services that can be delivered through flexible, project-based or digital models. A young person may enter a company, work independently, combine multiple assignments or gradually build an alternate self-employment based livelihoods. Preparing for this range of possibilities strengthens career resilience because income is not tied to a single employer or occupational route. Our partnership is broadening the meaning of employability from readiness for a job to readiness for sustained economic participation.

Real-world exposure reinforces this preparation. Campus-based career centres give students a local point of access for guidance, employer information and continued support. Virtual career forums extend that engagement beyond physical institutions, enabling participants to learn from peers, alumni and professionals. Internships, paid projects and employer interactions allow young people to experience workplace expectations before graduation. This reduces the distance between classroom learning and professional practice while helping students build confidence through

direct experience.

Industry mentors play an important role in this process. Their involvement introduces students to workplace norms, sector-specific expectations and career journeys that may otherwise remain unfamiliar. Professional networking and alumni engagement create relationships that continue beyond the initial training period. For first-generation entrants to the workforce, such networks can be as important as technical ability. They provide information, encouragement and access to opportunities that are often taken for granted by those with greater social or professional capital.

The model also strengthens the institutions through which young people prepare for work. Collaboration with colleges, ITIs, polytechnics and vocational institutions helps embed career readiness within existing education systems. Faculty and institutional teams gain greater exposure to employer expectations, while partnerships with industry improve the relevance of training and career services. This creates an employability ecosystem that is more responsive to economic change and less dependent on one-time training interventions.

The combined effect is a more informed and adaptable transition from education to livelihoods. Students are better able to evaluate opportunities, communicate their capabilities and enter workplaces with realistic expectations. Those pursuing freelancing or self-

employment opportunities gain exposure to markets, mentoring and professional practice. Continued engagement through career centres, alumni networks and virtual communities supports progression after the first job or assignment, recognising that career development extends well beyond initial placement.

Haryana's portfolio is therefore not simply about skilling young people for current vacancies. It is about equipping them to navigate a world of work in which occupations, technologies and forms of employment continue to change. Communication, digital fluency, professional networks and the ability to learn continuously become long-term economic assets. Career guidance gives these assets direction; workplace exposure gives them relevance; and multiple livelihood pathways give young people greater room to adapt.

The larger lesson is that livelihood resilience begins before a young person enters employment. When education is connected to career awareness, technology, industry exposure and real earning opportunities, students are better prepared to make informed choices rather than merely respond to circumstances. By strengthening this education-to-livelihood transition, the Sustainable Livelihood Programme is helping young people in Haryana build careers that are not only accessible at the point of entry, but capable of evolving with the economy over time.

CASE STUDY:

From First Jobs to First Career Decisions



Across Ambala, Karnal, Kurukshetra, Panchkula, Panipat, Sonipat and Yamuna Nagar districts, many first-generation learners complete college, ITIs and polytechnics with aspirations for professional careers but limited exposure to the choices and expectations of the modern workplace. As sectors such as manufacturing, services, logistics and technology

continue creating new livelihood opportunities, the challenge is not only to prepare young people for employment but also to help them navigate an increasingly diverse world of work.

Through its partnership with Medha Learning Foundation, the Sustainable Livelihood Programme is supporting young people in making this transition by strengthening career readiness alongside technical and professional skills. Working with students before graduation, the programme helps them identify strengths, explore emerging careers and connect with industry mentors, alumni and employers. Internships, practical assignments and professional networks offer workplace exposure, enabling more informed career decisions.

The initiative is currently reaching 4,800 youth across Haryana. By combining career awareness, skill development, mentoring and market exposure, the programme is helping participants develop the confidence, networks and adaptability needed to navigate changing labour markets. Students are demonstrating greater clarity about career choices, improved understanding of workplace expectations and stronger preparedness for the next stage of their professional journeys.

The project builds career readiness before recruitment, helping students across Panipat, Karnal, Sonipat and neighbouring districts explore emerging livelihoods, develop professional networks and gain practical exposure for careers that evolve with the economy.



Highlighted areas in the map depict our programme footprint across the state.

Himachal Pradesh

2 Partners | 2 Blocks

Himachal Pradesh's rural economy is shaped by its mountainous landscapes, where livelihoods depend on horticulture, agriculture, livestock, forests and springs.

Over ninety percent of the population lives in rural areas, with most farmers cultivating small, terraced holdings that produce high-value fruits, vegetables, spices and seeds. While these livelihoods offer significant economic potential, fragmented landholdings, difficult terrain, changing water availability and limited market access often constrain incomes. Strengthening livelihoods therefore depends not only on improving productivity, but also on restoring natural resources, increasing value addition and expanding market opportunities for mountainous communities.

This is the strategic focus of ABF's work in the state with project locations of our partnerships spread across Hamirpur and Kangra. Our livelihood portfolio supports in strengthening the entire pathway from production to value chain and markets : climate-resilient agriculture, terrain-appropriate technologies, livestock management, aggregation, processing, producer institutions and access to markets. It also creates employment pathways beyond agriculture for young people whose aspirations extend into the wider economy. The result is a livelihood strategy built around two complementary questions—how can hill agriculture become more competitive, and how can young people access opportunities beyond it?

Through our partnership with **Himmothan Society** (since 2024), , the Sustainable Livelihood Programme anchors the first part of this strategy. Its work begins with the realities of Himalayan mountainous production systems. Short growing seasons, dispersed farms and limited access to irrigation requires agricultural practices that are efficient, climate-responsive and suited to local agro-ecological conditions. The programme promotes high-value horticulture, vegetables, spices and seed production while improving irrigation and supporting forms of farm mechanisation that can function in the difficult terrain.

This emphasis on crop choice is significant. In mountain economies, the viability of a small farm often depends less on volume than on value. High-value crops, improved planting material and better production practices can raise returns from limited land. Yet productivity gains alone are insufficient if produce is sold without aggregation, grading and processing. The programme therefore connects improved cultivation with the institutional and market systems required to translate production into stronger incomes.

Livestock-based livelihoods form a second source of value. Dairy development, fodder improvement, animal health services and better husbandry practices strengthen both productivity and household resilience. Value-added products, including goat cheese, demonstrate how relatively small-scale livestock systems can serve niche markets when quality, processing and branding are addressed together. This creates economic opportunity beyond the sale of raw milk or animals and allows rural households to participate in higher-value segments of the local food economy.

The programme's key interventions in producer collectives, cooperatives and self-employment initiatives is what connects these different activities. Individual farmers face significant disadvantages when negotiating with buyers, accessing inputs or for processing. Collective institutions make aggregation possible, lower transaction costs and create the scale required for stronger market engagement. They also provide a platform through which producers can access finance, technical services and livelihood support.

Processing and value addition deepens this shift. Once produce can be graded, stored or transformed locally, a larger share of its economic value remains within the mountain economy. Alternate livelihood development enables farming households to move beyond primary production into activities such as packaging, dairy products, seed nurseries and other locally relevant businesses. Market linkages then connect these initiatives to buyers beyond immediate village markets, improving price realisation and reducing dependence on fragmented local demand.

The larger systems insight is clear: competitiveness in mountain agriculture depends on coordination. Production, aggregation, processing and market access cannot be strengthened independently. If one remains weak, the value of the others is reduced. Our

programme's contribution lies in connecting these parts of the livelihood system so that smallholders are better able to convert ecological suitability into economic advantage.

Himachal Pradesh's changing economy, however, cannot depend on agriculture alone. Young people increasingly seek careers in services, technology, retail, hospitality and other sectors where opportunities are not tied to landholdings or agricultural seasons. Our work here with **Generation India Foundation** (since 2025), addresses this transition by linking workforce preparation with actual employer demand. Young people are trained for careers in BFSI, retail, IT and IT-enabled services, hospitality, electronics manufacturing and green jobs. The programme places particular emphasis on sustained employment outcomes, recognising that initial placement has limited value if young people are unable to remain in work, build experience or progress

CASE STUDY:

Making Small Mountain Farms Economically Viable



In the hill districts of Hamirpur and Kangra, most farmers cultivate small, terraced landholdings where expanding acreage is rarely an option. The future of mountain agriculture therefore depends less on producing more and more on creating greater value from limited land. Reliable water, improved crop choices and stronger market connections become essential to making small farms economically viable. However, erratic rainfall,

economically. For a mountain state, this pathway has two important implications. First, it gives young people alternatives to low-productivity or seasonal work. Second, it broadens the household economy by creating income sources outside agriculture, reducing the climatic and market shocks. Employment in emerging sectors does not replace local livelihood systems; it adds another layer of resilience to them.

Together, these partnerships reflect a shared vision of strengthening resilient mountainous economies that create opportunities both within and beyond agriculture. By improving the competitiveness of smallholder farming, strengthening producer institutions, promoting rural self-employment initiatives and expanding access to quality employment, the Sustainable Livelihood Programme is supporting rural communities to build more diversified, prosperous and future-ready livelihoods across Himachal Pradesh.

declining spring recharge and unreliable water availability continue to constrain agricultural productivity and livelihood opportunities.

Through our partnership with Himmotthan Society, the Sustainable Livelihood Programme addresses this challenge by strengthening the conditions that allow high-value mountain agriculture to thrive. Springshed restoration, water harvesting, soil conservation and efficient irrigation improve the reliability of water, while climate-resilient agricultural cultivation supports vegetables, spices, seed production and horticulture that generate higher returns from small holdings.

The programme extends beyond production. Producer collectives, cooperatives and rural self-employment initiatives help farmers aggregate produce, improve quality, undertake local processing and access markets beyond their immediate villages. Livestock development, dairy and value-added products create additional income streams that complement agriculture, reducing dependence on a single source of livelihood.

The programme is currently supporting 4,500 rural families across Baijnath Block in Kangra district and Nadaun Block in Hamirpur district. During the year, it has supported 1,288 households, treated 145.5 acres under springshed management and created 162 water harvesting and storage structures, demonstrating that restoring mountain ecosystems is only the first step. Lasting livelihood resilience comes when ecological restoration enables farmers to build alternate livelihood systems from the limited land.

Mountainous livelihoods are strengthened not by increasing the size of farms, but by increasing the value created from them. When reliable water, high-value production, producer institutions and market access work together, even small mountain holdings can become the foundation of resilient rural economies.



Highlighted areas in the map depict our programme footprint across the state.

Jammu & Kashmir

2 Partners | 6 Blocks

In Jammu & Kashmir, livelihood choices are shaped as much by geography as by aspiration.

Mountainous terrain, dispersed settlements and uneven access to markets, institutions and services can make the transition into stable economic activity particularly difficult for vulnerable households. Agriculture, horticulture, handicrafts, and local self-employment initiatives remain important, but not everyone is equally positioned to benefit from them. For the youth and people with disabilities, the challenge is often more fundamental: how to access opportunity when mobility, infrastructure, social expectations and limited professional exposure narrow the available choices.

This makes inclusion a question of livelihood design. Economic participation cannot depend on a single route that assumes people can relocate, navigate unfamiliar institutions or enter workplaces that are not prepared to support them. Some individuals require opportunities that can be built within their own communities. Others seek careers in sectors beyond the local economy. A resilient livelihood system must therefore offer both: locally anchored self-employment opportunities and credible pathways into formal employment.

ABF's programmatic focus in Jammu & Kashmir is creating inclusive livelihood pathways that enable young people to participate more effectively in an evolving economy. Through complementary partnerships, the Foundation supports both organised sector employment and locally rooted self-employment, recognising that diverse livelihood pathways are essential for building long-term economic security. Our project locations in the state are spread across Anantnag, Badgam, Baramulla, and Kulgam.

Through our partnership with **Enable India** (since 2024), the Sustainable Livelihood Programme is supporting PwDs in this mountainous region to build sustainable livelihoods within their own local networks. Rather than focusing only on skill development, the programme creates enabling local livelihood ecosystems by bringing together Panchayats, rural self-employment training institutes, government departments, banks, local NGOs, families and community support networks. Individual livelihood planning, self-employment avenues, disability-inclusive livelihoods training, access to credit, government schemes and long-term mentoring help people establish and sustain self-employment opportunities close to home. Community-based Enabler Committees further strengthen local support systems, enabling people with disabilities to participate as income earners and active contributors to rural economic life. By combining self-employment with ecosystem building, the partnership demonstrates that meaningful inclusion depends not only on strengthening individual capabilities but also on creating systems that actively support economic participation.

Complementing this locally rooted approach, our partnership with **Generation India Foundation** (since 2025) expands access to quality employment. The programme strengthens the transition from skilling to sustainable employment through an employer-led seven-step methodology that combines technical and behavioural skills, rigorous candidate screening, mentoring, psychosocial support, guaranteed interviews and sustained post-placement engagement. Young people are prepared for careers across high-growth sectors including BFSI, retail, IT and IT-enabled services, hospitality, electronics manufacturing and green jobs, while strong employer partnerships and retention-focused incentives encourage long-term career progression rather than short-term placements. By strengthening the quality of the skilling ecosystem and improving employment outcomes, the programme enables youth from vulnerable backgrounds to access stable careers and improved economic mobility.

Together, the Sustainable Livelihood Programme through these partnerships recognises that livelihood inclusion cannot be built through a single pathway. While one strengthens self-employment for PwDs, the other prepares young people for careers in the formal economy. By expanding both livelihood and employment opportunities, the programme portfolio enables individuals to choose pathways that best reflect their abilities, aspirations and circumstances. In doing so, it strengthens economic participation, resilience and long-term livelihood security across Jammu & Kashmir.

CASE STUDY:

When Opportunity Learns to Travel



In the mountainous districts of Baramulla and Kulgam, opportunity is often shaped by geography. For many PwDs, the greatest barrier to building a livelihood is not the absence of ambition, but the distance between where they live and where support systems are located. Reaching training institutions, financial services and government offices in the Himalayan mountainous terrain requires repeated travel which is exhausting plus neither practical nor affordable, making self-employment and livelihood opportunity a distant dream.

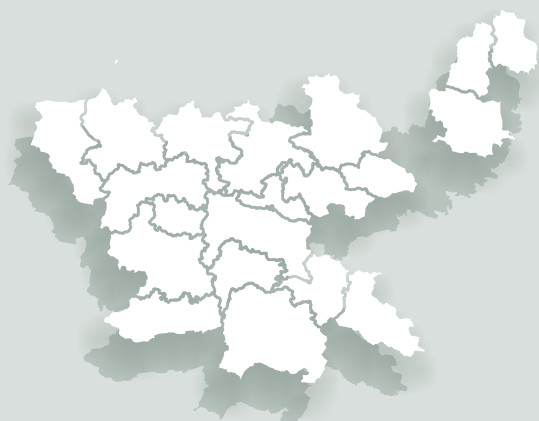
Through our partnership with Enable India, the Sustainable Livelihood Programme is currently supporting 144 people with disabilities across Baramulla and Kulgam districts to access self-employment opportunities closer to where they live. The project is reaching people through a network of locally embedded support systems that connect aspiring individuals with career guidance, financial services, government entitlements and ongoing mentoring within their own districts.

The intervention begins at the local level, where stakeholders help identify PwDs, understand their aspirations and connect them with suitable opportunities and services. Participants and their family members receive career guidance and livelihood planning support, helping them identify pathways aligned with their interests, abilities and local market opportunities. Those interested in self-employment are further linked to skill-

building and business development programmes that cover financial literacy, bookkeeping, customer management, access to credit and business planning.

Support continues beyond training. Local networks comprising bankers, business owners, government representatives and other stakeholders help participants access information, build connections and navigate financial and institutional systems. Additional assistance with disability certificates, Unique Disability ID cards, bank accounts and other entitlements helps strengthen their participation in economic activities. Continued handholding during business establishment supports individuals in accessing loans, government schemes and other resources required to start and grow self-employment activities.

The experience from Jammu & Kashmir demonstrates that livelihood inclusion in remote geographies depends not only on expanding opportunities, but also on rethinking how those opportunities are delivered. By bringing support systems closer to households, the intervention is helping project participants participate more actively in local economies and pursue self-employment with greater confidence, independence and agency. In regions where distance is often the first barrier to economic participation, the project shows that opportunity becomes more accessible when support is built around people rather than expecting people to travel towards opportunity.



Highlighted areas in the map depict our programme footprint across the state.

Jharkhand

5 Partners | 69 Blocks

Rural livelihoods in Jharkhand are shaped by rain-fed subsistence farming, a massive reliance on forest-based economies, and an undulating plateau terrain managed by a high concentration of indigenous communities.

These natural resources give communities multiple sources of livelihood, but they do not automatically translate into economic security. Small and fragmented landholdings, limited irrigation, unstable farm productivity and weak market access continue to affect household incomes. Seasonal migration remains a coping strategy for many families, while poor health and nutrition can erode the gains created through agriculture and self-employment avenues. The key to strengthening livelihoods here lies in ensuring that natural resources, local knowledge, public systems and community institutions create more reliable and inclusive economic opportunities.

ABF's partnerships in Jharkhand respond to this by working across the different systems that shape household security. Agriculture and allied livelihoods are strengthened so that rural families are less dependent on one crop or one season. Government and local institutions are equipped to improve planning and implementation plan. Health and nutrition are treated as economic concerns, not separate as social-sector issues. Traditional arts are connected to contemporary markets, and young people gain access to quality employment beyond the village economy. Each partnership addresses a different constraint, but all contribute to a common objective: enabling households to draw greater and more sustained value from the extensive experience of the

partner organizations, their knowledge, expertise and resources already present within Jharkhand. Our project locations in the state spread across Bokaro, Chatra, Dhanbad, Dumka, East Singhbhum, Garhwa, Giridih, Godda, Gumla, Hazaribagh, Khunti, Latehar, Lohardaga, Palamu, Ramgarh, Ranchi, Sahibganj, Saraikela-Kharsawan, Simdega, West Singhbhum.

ABF's partnership with **Professional Assistance for Development Action** (across multiple phases and projects since 2019) begins at the household level, where resilience depends on combining several livelihood sources. Small and marginal farmers are supported to improve agriculture while diversifying into horticulture, livestock, fisheries and forest-based livelihoods. Improved agricultural package of practices, land and water development, productive resources and stronger market linkages help reduce dependence on uncertain rain-fed cultivation. For vulnerable and tribal households, livelihood planning is especially important because the capacity to take economic risks is limited. A diversified portfolio allows income from one activity to compensate when another is affected by weather, disease or market fluctuations.

Women's collectives and community cadres provide the institutional base for this transition. They help households plan livelihoods, access technical support, connect with finance and engage with public programmes. Their role extends beyond service delivery. They create the local capacity needed to sustain improved practices, organise producers and bring household priorities into village-level planning. This strengthens both economic participation and local decision-making.

The work ABF supports in partnership with **Transform Rural India Foundation** (since 2022) works at a different scale. Through Public Policy in Action Fellows and engagement with district administrations, the partnership strengthens coordination across government departments, particularly in Aspirational Districts. Livelihoods, health, nutrition, education, water, sanitation and social protection are often delivered through separate schemes, even though vulnerable households experience them as connected needs. Better district planning and convergence improve the use of public resources and make it easier for communities to access a wider set of services.

The institutional value of this work lies in translating policy into coordinated local action. When livelihood resources, entitlements, agricultural services and social-sector programmes reach households in a more aligned manner, public services become more capable of addressing multidimensional vulnerability. The partnership with the Jharkhand State Livelihood Promotion Society further strengthens the capacities of State Rural Livelihood Mission functionaries and the systems supporting Deendayal Antyodaya Yojana – National Rural Livelihoods Mission. This improves livelihood planning, implementation and the ability of community institutions to engage with government

programmes over time.

Economic resilience also depends on whether households remain healthy enough to sustain work, care and income. Two complementary initiatives with **Child In Need Institute** (since 2023) address this relationship. One focuses on maternal and child health, adolescent wellbeing, nutrition and anaemia; the other strengthens awareness and early action around non-communicable diseases and preventive healthcare. Both work through Anganwadi Centres, Health and Wellness Centres, frontline workers and community groups.

These interventions have direct livelihood implications. Malnutrition and anaemia reduce physical capacity, affect learning, impact caregiving responsibilities at home, and lower productivity at work. Untreated diabetes, hypertension and other chronic conditions can create recurring expenditure and income loss. Strengthening health-seeking behaviour, nutrition practices, early identification and access to public services therefore helps protect household resources from avoidable medical shocks. In this portfolio, health is not positioned beside livelihoods; it is treated as one of the conditions that determines whether livelihood gains endure.

Jharkhand's cultural economy offers another pathway. Artisans and folk performers carry knowledge that is central to local identity, yet many traditional occupations face shrinking markets, limited product adaptation and declining interest among younger generations. Our project with **Contact Base** (since 2025) works with these communities to connect cultural heritage with the market. Design development, digital skills, self-employment, cultural tourism and wider market access help artisans and artists respond to contemporary demand without severing the connection to their traditions. This approach does more than preserve craft or performance. It creates the possibility that cultural knowledge can remain economically relevant. Stronger self-employment

initiatives and market platforms improve earning potential, while visibility and recognition can encourage younger people to see heritage-based occupations as viable rather than residual. Culture thus becomes part of the livelihood economy, not only an object of preservation.

Young people seeking opportunities outside agriculture and traditional occupations require a different form of support. **Generation India Foundation** (since 2025) connects vulnerable youth to quality employment through an outcome-oriented model that aligns preparation with employer demand. Technical and behavioural capabilities, workplace readiness, mentoring and post-placement engagement support entry into high-growth sectors and improve the likelihood of sustained employment. The emphasis on retention is important: a first job contributes to economic mobility only when young people can remain, learn and progress.

Jharkhand's portfolio therefore works through several economic routes at once. Agriculture and forest-based livelihoods strengthen household production. Community institutions improve planning and access to resources. District systems coordinate public services. Health interventions protect household capacity and income. Cultural initiatives create value from traditional knowledge, while employment programmes connect youth to a wider economy.

For the Sustainable Livelihood Programme, Jharkhand's strength lies in the diversity of its resources; its vulnerability arises when those resources remain fragmented, undervalued or weakly connected to institutions and markets. By strengthening the links between them, the ABF's partnerships are helping households move from uncertain combinations of subsistence, migration and informal work towards more diversified and dependable economic futures.

CASE STUDY:

Building Healthy Futures Through Community-Led Action

In Jharkhand's Khunti and Dumka districts, the Sustainable Livelihood Programme in partnership with Child in Need Institute is implementing health and nutrition interventions through a life-cycle approach that addresses the needs of women, children, adolescents and adults. The programme focuses on Reproductive, Maternal, Newborn, Child and Adolescent Health, preventive health services, and strengthening Government systems through training and capacity building. Implemented in collaboration with nutrition and livelihood interventions led by Professional Assistance for Development Action, the programme recognises the close interlinkage between health & nutrition, and livelihoods.

In Khunti and Dumka districts, health outcomes are

shaped as much by access and trust as by the availability of services. Despite growing awareness and demand for healthcare, many villages continue to face barriers arising from geographic isolation, limited-service access and traditional belief systems that influence health-seeking behaviours. These challenges contribute to delayed pregnancy registration, low uptake of maternal health services, childhood malnutrition, anaemia among women and adolescents, and an increasing burden of non-communicable diseases among rural households.

To address these challenges, the programme adopts a comprehensive Life Cycle based approach that combines frontline worker capacity building, social and behaviour change interventions, system strengthening and collaboration with livelihood institutions. At the centre of

the model is the early identification and regular follow-up of vulnerable populations, including high-risk pregnant women, malnourished children, newborns, adolescents and individuals affected by non-communicable diseases. This is complemented by strengthening local systems that improve access to and utilization of health and nutrition services.

Social and Behaviour Change forms a critical pillar of the programme. Recognizing that knowledge alone does not always translate into action, the programme uses community platforms, peer learning and sustained engagement to influence behaviours related to maternal health, nutrition, adolescent wellbeing, delayed marriage, preventive healthcare and care-seeking practices. By working through trusted local institutions and influencers, the programme seeks to create lasting shifts in attitudes and practices at both the household and community levels.

A key feature of the model is its emphasis on leveraging existing local institutions to strengthen the link between households and public services. Community Health Officers, frontline workers and Adolescent Peer Educators are equipped to identify risks, promote healthy practices and facilitate timely referrals. Mothers' groups, Self-Help Groups (SHGs), adolescent groups and community meetings serve as platforms for dialogue and collective action around maternal and child health, nutrition, adolescent wellbeing, delayed marriage and preventive healthcare.

Across Khunti and Dumka districts, the programme is currently supporting 40,080 rural households through its health and nutrition interventions. This includes 13,160 rural households across Khunti Sadar and Murhu blocks,

and 26,920 rural households across Erki (Tamar II), Gopikandar and Shikaripara blocks.

The results of this approach are reflected across the continuum of care. Early identification and tracking systems have contributed to improved registration of pregnancies, increased institutional deliveries and increased uptake of postnatal care services. High-risk pregnancies are closely monitored through structured case management, ensuring that vulnerable women receive counselling, healthcare services and referrals when required. Similarly, community-based screening and follow-up mechanisms have strengthened the identification and management of malnourished children and other vulnerable groups.

The programme has also strengthened the link between communities and government health systems. Adolescents actively participate in developing Social Resource Maps to identify local challenges and resources, while SHGs work alongside Panchayats and frontline workers to integrate health and nutrition priorities into Gram Panchayat Development Plans. These processes have helped position health and nutrition as shared priorities for households, Panchayats and local institutions, fostering greater collective responsibility and ownership.

In remote rural areas, trust is often the first step towards better health. The Jharkhand experience demonstrates that when frontline workers, community institutions, Panchayats, Government, and livelihood platforms work together, they can bridge the gap between vulnerable households and public services, resulting in improved health-seeking behaviours and better health outcomes.





Highlighted areas in the map depict our programme footprint across the state.

Karnataka

5 Partners | 38 Blocks

Karnataka's economy is defined by contrast. Globally connected service and technology industries coexist with craft traditions and livelihoods rooted in local production and self-employment.

This creates opportunity, but also a clear risk: economic change can deepen exclusion if artisans, first-generation job seekers and people with disabilities are unable to participate in it. The state's livelihood challenge is therefore not only to generate more work, but to widen access to the forms of livelihoods and employment that are shaping its future.

ABF's partnerships in Karnataka respond to this transition through interconnected pathways: strengthening creative systems so that traditional livelihoods remain economically viable, connecting young people to the industries driving Karnataka's future economy and enabling people with disabilities to participate through both craft based employment and organised employment. Our project locations in

Karnataka are spread across Bagalkot, Bengaluru, Bengaluru Rural, Davanagere, Gadag, Hassan, Kalaburagi, Koppal, Mandya, Mysuru, and Ramanagara.

Karnataka's artisan economy carries deep cultural and economic value, yet many self-employment ecosystems remain constrained by fragmented supply chains, weak business systems, limited working capital and inconsistent access to contemporary markets. Since 2024, ABF has partnered with **Creative Dignity (supported by Bangalore-based Industree Foundation)**, to strengthen this ecosystem. Working at the intersection of craft, skill development for self employment and market transformation, the initiative enables the next generation of artisans and self-employed artisan collectives across 13 states in India, including Karnataka, to build sustainable livelihoods while connecting to wider market opportunities.

Rather than focusing only on production, the programme strengthens the commercial capabilities that determine whether craft-based livelihoods can grow sustainably. Financial planning, costing, inventory management, branding, digital marketing, product design and supply chain management are combined with one-to-one mentoring, design innovation, and buyer and ecosystem linkages that help artisans respond to changing consumer demand while retaining the identity of handmade production. By strengthening decentralised production systems alongside livelihood system capabilities, the partnership enables artisans to realise greater value from their products, build more competitive businesses and contribute to the long-term resilience of Karnataka's creative economy.

As Karnataka's economy generates new opportunities beyond traditional livelihoods, the challenge increasingly lies in connecting young people to sectors driving the state's growth. ABF supported-project, implemented with **Generation India Foundation** (since 2023), responds to this transition by preparing first-generation job seekers for careers in high-growth industries including BFSI, retail, hospitality, IT and IT-enabled services, electronics manufacturing and renewable energy. Rather than treating skilling as an end in itself, the programme aligns learning directly with employer demand through industry-designed curricula, workplace exposure, mentoring and sustained post-placement support. In doing so, it helps young people navigate the transition from education to meaningful employment while enabling employers to access a workforce equipped for changing industry requirements.

For PwDs, the challenge is often not aspiration but access. Despite Karnataka's expanding economy, barriers related to finance, workplace accessibility, employer perceptions and institutional support continue to limit participation in both self-employment and organised employment. The Foundation therefore strengthens complementary livelihood pathways that expand choice rather than prescribing a single route.

In the work we support **Enable India** (since 2024), aspiring individuals are supported to establish locally

relevant livelihood models, which combines livelihood planning, development, access to finance, mentoring and community support. By connecting Panchayats, rural self-employment training institutes, financial institutions, government departments, civil society organisations and families, the programme creates enabling local ecosystems that allow livelihoods to grow beyond the individuals while strengthening economic participation among the project participants.

For those seeking organised-sector employment, our collaborations with **Trust for Retailers and Retail Associates of India** (since 2023) and **Youth4Jobs** (since 2023) work with both candidates and employers to strengthen disability-inclusive labour markets. While one leverages its deep partnerships with organised retail and service-sector employers to create industry-specific career pathways, another prepares candidates for opportunities across business process management, IT-enabled services, manufacturing, hospitality and retail. Market-linked skilling, workplace readiness, digital and communication skills are complemented by employer

sensitisation, Indian Sign Language orientation, accessibility support and post-placement mentoring, recognising that inclusive employment depends as much on workplaces becoming more prepared as on individuals becoming more skilled. Together, these partnerships enable people with disabilities to participate more fully in Karnataka's evolving economy while helping employers build more diverse and inclusive workforces.

Karnataka demonstrates that a future-ready economy is defined not only by innovation, but by who is able to participate in it. Creative self-employment livelihood systems, organised employment and disability inclusion may appear to be distinct pathways, yet each expands access to the opportunities created by a changing economy. By strengthening artisans and their livelihood systems, connecting young people to emerging industries and enabling PwDs to participate as income earners and professionals, the Foundation is helping ensure that economic transformation creates wider pathways to prosperity rather than deeper divides.

CASE STUDY:

Building an artisan-focused livelihood ecosystem from scratch

In many livelihood programmes, the starting point already exists. Farmers have land to cultivate. Artisans inherit traditional skills. Producer groups have already formed around established economic activities.

In Kolar district of Karnataka, the challenge was different.

Many rural women had limited opportunities to participate in paid work. Household responsibilities, mobility constraints and the absence of suitable local livelihoods often restricted economic participation, even among women who were eager to earn and contribute to household incomes. Yet there was no existing livelihood ecosystem that could simply be strengthened.

Recognising this gap, the Sustainable Livelihood Programme supported the work led by Creative Dignity to extend far beyond skill development and build a local production ecosystem around ceramic bisqueware manufacturing. The intervention implemented with support of local partners sought to create all the building blocks required for sustainable livelihoods—technical skills, production infrastructure, quality systems, market connections and confidence among first-generation women producers.

The programme began by training 23 women from Kolar district in ceramic production using slip-casting techniques. Participants learned mould preparation, slip casting, slab work, hand-building, finishing, packaging and production workflows. Rather than preparing women for a single specialised role, the programme exposed them to the entire production cycle, helping them understand how individual tasks connect to larger manufacturing

systems. Seven product designs were developed, with multiple moulds created for each design to support consistency and future production scale.

Yet the intervention recognised that training skills alone rarely create livelihoods. There needs to be a bridge that connects trainees with markets, buyers and self-employment opportunities.

The programme sought to address this challenge from the outset. Training was linked to emerging demand from pottery studios, ceramic-painting cafés and other buyers seeking ceramic bisqueware products, ensuring that production skills were connected to real market opportunities rather than hypothetical ones.

This insight enabled the programme to evolve into something larger than just a training intervention. Women rotated across different production functions, participated in leadership exercises, engaged in customer-facing sales opportunities and gradually developed the confidence required to operate within a production environment. Technical learning was complemented by exposure to quality standards, production planning and market engagement, helping participants see themselves not only as trainees but as contributors to a growing self-employment ecosystem.

What emerged was the foundation of a local manufacturing ecosystem rooted in rural communities. Instead of asking women to migrate towards opportunities, the programme sought to bring opportunities closer to where women lived. Skills, infrastructure and market linkages were developed together, creating an environment in which livelihood

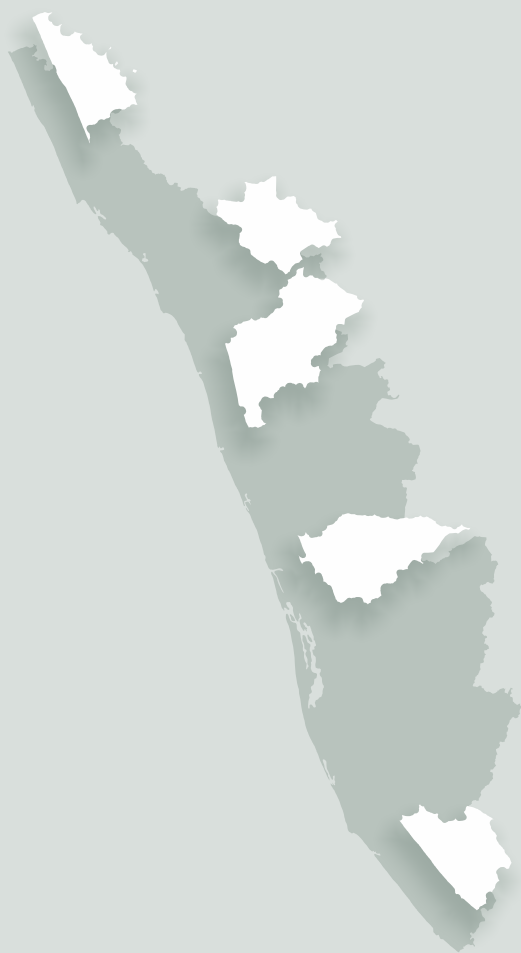
opportunities could take root and grow.

For many rural women, the barrier to livelihood was not a lack of skill but the absence of an ecosystem that could convert skill into sustained income. Rather than beginning with existing crafts-based livelihoods, Creative Dignity first created the conditions in which new self-employment initiatives could emerge. Women were trained in production, supported with shared infrastructure, connected to quality standards, and linked directly to established buyer networks. Alongside technical capabilities, the programme strengthened

confidence, leadership and collective management, enabling women to participate in manufacturing value chains that had previously been beyond their reach.

Creating such nuanced livelihoods sometimes requires building the ecosystem before building the livelihoods. When production systems, infrastructure, markets and community institutions are developed together, they create opportunities that individuals could not access on their own. The result is not simply higher incomes, but new pathways for women's economic participation within rural households.





Highlighted areas in the map depict our programme footprint across the state.

Kerala

4 Partners | 6 Blocks

Livelihoods of Kerala's hill communities are sustained by one of the world's richest ecological landscapes.

Across Wayanad and Malappuram, forests, plantations, paddy fields and diverse farming systems support tribal and smallholder households while conserving the biodiversity of the Western Ghats. Yet these interconnected systems are increasingly shaped by erratic rainfall, floods, changing agro-climatic conditions and ecological degradation. In this context, livelihood resilience depends not only on improving agriculture, but on strengthening the ecological systems, community wellbeing and economic opportunities that reinforce one another.

ABF's partnerships in Kerala reflect this interdependence. The work begins with ecology-linked livelihoods in the Western Ghats and extends into

employment, self-employment, and disability inclusion. Each partnership addresses a different part of the same question: how can households build secure livelihoods without weakening the landscapes on which they depend, while ensuring that those excluded from local economies gain access to meaningful opportunities?

The multiple project locations in Kerala are spread across Ernakulam, Kasaragod, Malappuram, Thiruvananthapuram and Wayanad.

Our work with **Keystone Foundation** (since 2019) anchors this approach in the hill regions of Wayanad and Malappuram. The partnership, initiated after the 2018 floods, has evolved from rehabilitation into a long-term livelihood programme rooted in ecological restoration. Rather than promoting a single crop or value chain, it strengthens diversified farming systems built around paddy, coffee, pepper, banana, tubers and vegetables, while conserving indigenous crop varieties and promoting organic, weather-resilient cultivation suited to the fragile Western Ghats ecosystem.

This diversity is central to the model. Mixed farming reduces dependence on a single crop and spreads risk across seasons, while indigenous varieties retain both ecological and economic value better adapted to local soils and climatic conditions. Organic and low-external-input cultivation improve long-term soil health and biodiversity, creating farming systems that are both productive and environmentally resilient. Farmer collectives and producer institutions strengthen aggregation, value addition and market access, enabling tribal and smallholder households to retain greater value from local produce through community-owned institutions.

The strength of the Keystone project model lies in the way it connects livelihoods with biodiversity and community wellbeing. Restoration of traditional farming systems is complemented by nutrition gardens, community health and wellness initiatives, vaccination campaigns and trained community health workers, recognising that household resilience depends as much on health as on income. Women-led self-employment initiatives in poultry, micro-fisheries and value-added products create additional income opportunities that can be managed alongside household responsibilities, while community disaster preparedness groups strengthen local capacity to respond to floods and other climate-related shocks. Ecology, health, nutrition and self-employment initiatives are therefore treated not as separate sectors, but as interconnected foundations of resilient livelihoods.

Kerala's changing economy is also reshaping what young people aspire to do. While agriculture and nature-based livelihoods remain important in the hill districts, many young people increasingly seek careers in the organised economy or new service sectors. The challenge is no longer access to education alone, but strengthening the transition from learning to meaningful employment. ABF supported project with **Generation India Foundation** (since 2023) prepares young people for this transition

through employer-designed skilling, workplace exposure, mentoring and sustained post-placement support. By aligning training with industry demand across sectors such as BFSI, retail, hospitality, IT and IT-enabled services, electronics manufacturing and renewable energy, the programme helps young people build careers that are both aspirational and sustainable.

ABF is equally focused on ensuring that expanding opportunities remain accessible to those who continue to face structural barriers. With **Enable India** (since 2024), people with disabilities are supported to pursue self-employment, which combines individual livelihood planning with access to finance, mentoring and a locally rooted support ecosystem involving Panchayats, rural self employment training institutes, financial institutions, government departments, civil society organisations and families. The approach recognises that sustainable initiatives are built not only by capable individuals, but by support systems that become more enabling around them.

For PwD project participants seeking organised-sector employment, our collaboration with **Trust for Retailers and Retail Associates of India** (since 2023) creates a parallel pathway into Kerala's growing retail and service economy. Residential training integrates communication, digital literacy, financial capability, workplace readiness and retail-specific competencies, while partnerships with organised retailers, e-commerce companies, logistics

providers and service-sector employers create direct access to employment. Continued engagement with employers through workplace sensitisation and post-placement support helps improve retention and career progression, demonstrating that inclusive employment depends on workplaces evolving alongside the people they employ.

Together, these partnerships widen the meaning of livelihood security in Kerala. Some households strengthen their futures through biodiversity-based farming and community collectives. Others pursue careers in the organised economy. People with disabilities are able to choose between self-employment and formal employment according to their aspirations and circumstances. Rather than prescribing a single pathway, the Foundation strengthens multiple routes to participate in the state's evolving economy.

Kerala demonstrates that resilient livelihoods and ecological stewardship are not competing goals. When farming systems, biodiversity, community wellbeing and inclusive economic opportunities reinforce one another, the landscape itself becomes a productive asset. By strengthening these connections, the Sustainable Livelihood Programme is enabling rural households to build resilient livelihoods while conserving the living ecosystems that sustain them.

CASE STUDY:

From Ecological Restoration to Community-Owned Collectives

In the tribal-dominated regions of Nilambur in Malappuram district and Mananthawadi in Wayanad district, repeated floods, landslides and extreme rainfall events have significantly affected agriculture, natural ecosystems and rural livelihoods. For households dependent on farming and forest-based resources, recurring climate shocks have weakened productivity, reduced incomes and increased livelihood vulnerability. In response, Keystone Foundation, supported by the Sustainable Livelihood Programme, adopted an approach that views ecological restoration and economic resilience as mutually reinforcing. While the initial phase focused on restoring degraded landscapes and strengthening natural resource systems, the programme has evolved into a broader livelihood resilience model. Building on ecological restoration, the current phase focuses on helping families translate environmental recovery into sustainable economic opportunities.

The programme strengthens community-owned collectives and self-employment initiatives that are rooted in local resources and managed collectively by local institutions. The model recognises that resilient livelihoods require people not only to produce agricultural and forest-based commodities but also to participate in value addition, processing and local

markets. Accordingly, four collectives were established and strengthened under the project: Thalir Multi-Processing Centre, which processes spices, coffee, pepper, paddy and pulses; Bake & Take, a women-led bakery and catering initiative; Bee Corner, a tribal youth-led initiative marketing honey and other forest products; and Souhrida, a collective providing organic agricultural inputs and services. Together, they generate local employment, enhance market value for products, and improve household incomes.

Regular governance reviews, sales tracking, exposure visits and continuous mentoring help improve business management, product quality and operational efficiency. Financial viability is reinforced through convergence with government schemes, Kudumbashree, financial institutions and bank credit, enabling these local groups creating self-employment ecosystems to access working capital beyond project funding. During the reporting period, the initiatives collectively leveraged approximately Rs 9.16 lakh through loans, bank finance and scheme-based support, strengthening their ability to scale operations and withstand market fluctuations.

The progress of this work reflects the diversity of the model. Thalir Multi-Processing Centre and Bake & Take

emerged as strong performers, generating average monthly income of approximately Rs 40,000 and Rs 35,000 respectively. Bake & Take further improved product quality and shelf life by adopting improved production practices learned through exposure visits. Bee Corner, managed by 13 tribal youth, expanded its product portfolio and increased sales, demonstrating the potential of forest-based initiatives to create livelihood opportunities for indigenous communities. Souhrida continued to meet local demand for organic agricultural inputs, strengthening the link between collectives development and sustainable farming systems. Participation in local fairs and exhibitions further expanded market visibility and consumer awareness across all self-employment units.

Community ownership remains central to the model. Rather than functioning as standalone initiatives, these are embedded within a wider ecosystem of farmer groups, producer collectives, women's groups and tribal youth institutions that have been strengthened through years of work on agriculture, natural resource management and community development. This

integration ensures that economic value, leadership and self-employment capability remain among local people while reinforcing the ecological restoration efforts that underpin them.

The programme currently supports 6,200 rural families, demonstrating that community-owned institutions can thrive in ecologically fragile and economically vulnerable regions when backed by strong governance, value addition, market linkages, and access to finance. All four reported profits during the year, signalling progress towards long-term financial sustainability. Ongoing efforts to strengthen branding, market outreach, distribution, and digital visibility are positioning them for future growth.

The Kerala experience highlights how ecological restoration can drive livelihood resilience. By linking regenerated natural resources with value addition and strong local institutions, the programme is helping tribal households build more sustainable and climate-responsive local economies.





Highlighted areas in the map depict our programme footprint across the state.

Ladakh

1 Partner | 12 Blocks

Ladakh's livelihood systems have evolved within severe ecological limits.

Water is scarce, agricultural seasons are short, settlements are widely dispersed and production takes place at high altitude. Farming, livestock and local institutions have traditionally depended on local people making careful use of glacial melt, pasturelands and limited arable land. Climate change is now unsettling this balance. Shrinking glaciers, altered snowfall patterns and increasing pressure on water sources are affecting cropping cycles, livestock systems and the reliability of household incomes. In this context, resilience depends not on expanding production indiscriminately, but on adapting livelihoods to what the cold-desert ecosystem can sustain.

ABF's partnership with **Himmothan Society** (since 2024) is built around this principle. Its approach connects climate adaptation with collectives development. Water security is improved through locally appropriate infrastructure; agriculture is redesigned for short growing seasons; traditional livestock and horticulture value chains are strengthened; and community institutions help producers retain greater control over local resources and markets. The objective is to make existing livelihood systems more productive without weakening the ecological conditions on which they depend.

Water management is the first constraint to address. Artificial glaciers, community reservoirs and improved irrigation systems help communities capture, store and use limited water more effectively. These solutions extend access beyond the narrow period when natural meltwater is available and improve the reliability of irrigation during critical stages of cultivation. Their importance is economic as well as ecological. Water availability allows households to plan crops with greater certainty, reduce losses and make better use of scarce agricultural land.

Protected cultivation adds another layer of adaptation. Greenhouses and similar structures extend the growing season and create more stable conditions for vegetable

production in an environment where open-field cultivation is restricted by temperature and altitude. Weather-resilient practices help farmers use water more efficiently and reduce exposure to unpredictable weather. These interventions do not attempt to reproduce lowland agriculture in a mountain desert. They work with local constraints to improve productivity within the limits of the landscape.

Ladakh's horticultural economy offers significant potential when production is connected to processing and markets. Apricot is one of the region's most distinctive products, but households often capture only a small share of its final value. The programme strengthens the value chain through improved production, processing, branding and market linkages. This reduces dependence on the sale of raw produce and creates opportunities for local collectives to participate in higher-value activities. Better quality, product development and stronger market access enable apricot-growing households to retain more income within the region.

Livestock systems are equally central. Sheep, yak and pashmina have long supported household economies and remain closely connected to local knowledge, mobility and culture. Yet the economic value of these systems depends on the quality of processing, artisan skills and access to markets. The partnership improves value chains linked to wool, pashmina and livestock products while supporting processing infrastructure and community collectives development. The aim is to strengthen the returns generated from local breeds and materials rather than increasing pressure on already fragile pastoral resources.

Pilot initiatives such as yak cheese illustrate how innovation can emerge from traditional livelihood systems. The product builds on an existing local resource while responding to new market demand. Its significance lies not in scale alone, but in the possibility of creating value from activities that have often remained economically underdeveloped. Such initiatives demonstrate how local production can move beyond raw materials into specialised products with stronger market potential.

These opportunities require institutions capable of organising producers and connecting them to wider value chains. Women-led groups, producer collectives and community enterprises support aggregation, processing, quality control and market engagement. Collective structures reduce the disadvantages faced by individual producers in remote settlements, where transport costs and limited volumes can weaken bargaining power. They also help ensure that collective development remains rooted in local ownership rather than transferring value outside the region.

Women's participation is particularly important because much of the work linked to agriculture, livestock care, processing and household initiatives already depends on their labour and knowledge. Stronger institutions can convert this contribution into greater economic visibility, decision-making power and control over income. Producer organisations also create platforms through

which finance, skills and technical support can reach communities more consistently.

Youth initiatives provides another route to local economic resilience. Limited opportunities often encourage young people to migrate, weakening the continuity of local production systems and community institutions. Skill-building, self-employment support and market-oriented collectives development create alternatives within the region. These opportunities are not confined to farming. Processing, branding, tourism-linked products, livestock initiatives and services associated with local value chains can generate work that reflects both changing aspirations and Ladakh's economic realities.

The strategic value of the Sustainable Livelihood Programme lies in the way environmental adaptation and

collectives reinforce one another. Water infrastructure and protected cultivation improve agricultural viability, while stronger apricot, pashmina and livestock value chains, producer institutions and local collectives create greater value from these resources. Rather than imposing external models, the programme builds livelihoods around Ladakh's unique ecological realities, ensuring that economic opportunities remain aligned with water availability, altitude and traditional knowledge. By connecting water security, weather-resilient production, local value addition and community institutions, the partnership is enabling communities to build more resilient and economically secure futures within the cold desert landscape.

CASE STUDY:

Building a Resilient Apricot Value Chain in Ladakh

In the cold desert landscape of Ladakh, where short growing seasons, water scarcity, and harsh winters constrain agricultural livelihoods, apricot cultivation has long been intertwined with local culture and the economy. While Ladakh is India's largest apricot-producing region, farmers have traditionally faced challenges related to low productivity, post-harvest losses, limited value addition, and weak market access, preventing them from fully benefiting from the crop's potential.

Recognising apricot as a high-value livelihood opportunity supported by improved agricultural practices, the Himmotthan Society has developed an integrated value chain model that focuses on strengthening production, institutions, processing, and markets. Rather than treating apricot cultivation as a standalone farming activity, the programme seeks to create a complete ecosystem that enables farmers to capture greater value from the crop.

A cornerstone of the approach has been the formation of the Sham Valley Apricot Producer Cooperative Limited in 2020, bringing together 560 farmers across 11 villages. The producer organization serves as a platform for collective aggregation, quality management, value addition, and marketing. Alongside institution building, farmers have been trained in scientific orchard management practices, including pruning, grafting, nutrient management, and orchard sanitation, helping improve fruit quality and productivity.

The programme has also addressed a major bottleneck in the value chain, post-harvest losses. Solar dryers have been introduced to replace traditional drying methods, resulting in more hygienic processing, better product quality, and reduced spoilage. This has enabled farmers to expand into value-added products such as dried apricots and apricot oil, creating new income

opportunities.

Equally important has been the focus on market development. Through the Julley Ladakh brand, the producer organization markets apricot-based products in local and national markets. Collective marketing, grading, branding, and partnerships with buyers have improved price realization and strengthened the commercial viability of the producer organization. The growth in both farmer returns and FPC turnover demonstrates how organized value chains can help producers in remote mountain regions access higher-value markets.

Beyond income gains, the initiative has strengthened community ownership and local self-employment. Farmers who previously operated individually are increasingly participating in collective initiatives and managing market opportunities through their own institutions. The programme demonstrates how traditional crops can become engines of economic resilience when supported by strong producer organisations, appropriate technologies, and market-oriented systems.

Overall, this project demonstrates that livelihood development in Ladakh requires more than improving agricultural production alone. By building livelihoods around a crop that is naturally suited to the region's fragile mountain ecosystem, strengthening producer institutions for collective ownership and market participation, reducing post-harvest losses through context-appropriate technologies, and creating greater value through processing, branding, and market linkages, the programme has established a more resilient and market-oriented apricot economy. This integrated approach enables farmers to capture higher returns from a traditional crop while strengthening local self-employment and community-led economic development.

The programme is currently supporting 7,500 rural families across Chiktan, Chuchot, Durbuk, Khaltisi, Kharu, Leh, Nyoma, Rong Chugut, Saspol, Skurbuchan, Sodh, Thiksay blocks in Kargil and Leh districts.

The Ladakh apricot initiative demonstrates that in remote and climatically challenging regions, strengthening the entire value chain from production

and processing to institutions and markets, can transform a traditional crop into a long-term source of livelihoods. By combining local assets with modern practices and collective initiatives, the programme is creating resilient rural economies while preserving Ladakh's agricultural heritage.





Highlighted areas in the map depict our programme footprint across the state.

Madhya Pradesh

14 Partners | 103 Blocks

Stretching across forests, tribal heartlands, river basins and semi-arid farming regions, Madhya Pradesh is one of India's most diverse rural economies.

Livelihoods are equally varied. Tribal households combine agriculture with forest produce, livestock and seasonal wage work. Smallholders depend on rain-fed farming alongside allied activities, while many rural youth increasingly seek opportunities beyond agriculture. Yet fragmented landholdings, degraded natural resources, weather variability, limited value addition and seasonal migration continue to constrain economic security. Building resilient livelihoods in this context requires more than improving agriculture alone. It requires strengthening the interconnected systems that enable local families in the villages to adapt, diversify incomes and participate more effectively in changing rural economies.

Across much of the state, resilient livelihoods begin with restoring the landscapes that sustain them. Through partnerships with **Action for Social Advancement** (since 2017), **Foundation for Ecological Security** (since 2024), **Samaj Pragati Sahayog** (since 2011), **Self Reliant Initiatives through Joint Action** (since 2015), **People's Science Institute** (since 2025), **Professional Assistance for Development Action** (since 2011), **Voluntary Association for Agricultural General Development, Health and Reconstruction Alliance** (since 2024), the Sustainable Livelihood Programme strengthens agriculture by improving ecological foundations on which it depends. Project locations in the state are spread across Alirajpur, Anuppur, Barwani, Betul, Bhopal, Chhatarpur, Damoh, Dewas, Dhar, Dindori, Guna, Gwalior,

Jhabua, Katni, Khargone, Maihar, Mandla, Niwari, Panna, Rajgarh, Ratlam, Rewa, Sagar, Satna, Sehore, Shahdol, Shivpuri, Singrauli, Tikamgarh and Umaria.

Rather than implementing a single watershed model, these partnerships respond to different landscapes in different ways. Commons governance promoted by Foundation for Ecological Security strengthens community stewardship of shared land and water resources. Samaj Pragati Sahayog combines participatory landscape planning with community-generated evidence that helps villages make informed decisions about managing their natural resources. Professional Assistance for Development Action integrates watershed development with women-led livelihood planning, while Voluntary Association for Agricultural General Development, Health and Reconstruction Alliance builds on indigenous farming systems and traditional ecological knowledge to strengthen tribal agriculture. Self Reliant Initiatives through Joint Action promotes market-oriented farming and producer institutions, while Action for Social Advancement and People's Science Institute improve smallholder productivity through scientific water management, climate-resilient agriculture and stronger community organisations.

Together, these approaches regenerate watersheds, restore commons, improve groundwater recharge, strengthen soil health and expand irrigation while encouraging diversified farming systems that combine agriculture, horticulture, livestock, fisheries and forest-based livelihoods. The outcome is not simply higher farm productivity, but rural households that are better able to withstand weather vulnerability while reducing dependence on single crops or seasonal incomes.

Working through Public Policy in Action Fellows embedded in district administrations, ABF's partnership with **Transform Rural India Foundation** (since 2024) strengthens local governance systems, improving coordination, implementation and access to government schemes. The focus is on creating sustainable improvements in livelihoods and service delivery through stronger public systems.

Healthy households are equally important to sustaining productive livelihoods. Across many tribal regions, poor nutrition, preventable illnesses and limited access to quality healthcare reduce labour productivity, increase household expenditure and weaken families' ability to support for education and wellbeing. ABF integrates health, nutrition, water, sanitation and behaviour change within its livelihood programmes, recognising that stronger livelihoods can only be sustained when households themselves become healthier and more resilient.

As productivity improves, creating greater value within rural economies becomes the next priority. Agricultural production alone cannot secure prosperity unless more value is retained locally. Through partnerships with **Agri-Entrepreneurship Growth Foundation** (since 2025),

Centre for Advanced Research and Development (since 2024), **Udyogini** (since 2025) and **Self Reliant Initiatives through Joint Action**, the Foundation is strengthening village-level community collectives ecosystems that enable rural producers to participate more effectively in markets.

A distinctive feature of this work is the emergence of village service economies. Cohorts of rural agri-self-employment initiatives are being developed who provide quality inputs, technical advisory services, mechanisation support, digital agriculture solutions, financial linkages and market connections to surrounding farming households. Rather than serving only as producers, rural youth are becoming local service providers who improve agricultural productivity while creating businesses of their own.

Women-led collectives and producer organisations are being strengthened across agriculture, livestock, forest produce and other rural value chains. Community and Self-employment development, business planning, access to finance, aggregation, value addition and market linkages enable households to move beyond primary production into processing, services and self-employment. These locally rooted initiatives create employment, strengthen village economies and reduce distress-driven migration by generating opportunities closer to home.

These livelihood gains become sustainable only when locals themselves are able to shape and govern their development. Women's collectives, producer organisations, federations and village institutions increasingly serve as platforms for livelihood planning, commons governance, financial inclusion, market engagement and convergence with government programmes. Participatory planning processes and

community-led communication strengthen local leadership while enabling people to influence development priorities and attract greater public-sector support. These institutions allow rural communities not only to participate in development programmes but increasingly to govern, negotiate and sustain their own development.

Not every livelihood of the future will emerge from agriculture. As new economic opportunities take shape, the Foundation is expanding pathways that enable different sections of society to participate in them. **Generation India Foundation** (since 2023) prepares young people for careers in the organised economy through industry-aligned skilling and sustained career support, while **Enable India** (since 2024) enables people with disabilities to become self-employed by combining livelihood planning, its development, with access to finance and long-term mentoring. Together, these partnerships ensure that the state's changing economy is shaped not only by new opportunities, but by wider access to them.

ABF's experience of Madhya Pradesh demonstrates that resilience is built through adaptation rather than uniformity. Forest economies, tribal agriculture, smallholder farming, community collectives and emerging employment pathways each require different responses, yet all depend on the same foundations: healthy natural resources, capable local institutions, vibrant village economies and inclusive opportunities. By connecting these systems rather than addressing them in isolation, the Sustainable Livelihood Programme is enabling people to adapt, diversify and build long-term economic security across one of India's most diverse rural landscapes.

CASE STUDY:

Women's Collectives at the Centre of a Rural Poultry Economy

In the tribal regions of Madhya Pradesh, backyard poultry has traditionally been part of rural households, particularly among small and marginal farmers. While women were primarily responsible for rearing poultry, the activity remained largely subsistence-oriented, characterized by small flock sizes, high mortality rates, limited access to veterinary services, and weak market linkages. As a result, poultry contributed little to household income despite its potential as a low-cost livelihood option. To address these constraints, Professional Assistance for Development Action has been working with women's collectives to transform backyard poultry from an informal household activity into a structured livelihood initiative supported by community institutions.

At the core of the approach is the belief that livelihood promotion requires much more than providing assets

or training to individual households. Instead, the model supports in strengthening collective institutions that can deliver services, manage infrastructure, aggregate demand, and support producers over the long term. Women's self-help groups, village organizations, cluster-level federations, and dedicated producer collectives form the backbone of this ecosystem, ensuring that services are accessible even in remote villages.

A defining feature of the model is its women-led poultry support system. Trained community cadres, known as Pashu Sakhis, provide vaccination, deworming, advisory and training support to households, strengthening last-mile veterinary services. Their regular engagement has built local capacities, promoted scientific poultry management and reduced bird mortality.

The model is further strengthened through collective ownership of key poultry infrastructure. Women's groups and federations manage brooding centres, feed units, cold-chain facilities and emerging hatcheries, improving access to healthy chicks, vaccination services and affordable feed. By embedding these services within local institutions, the programme reduces dependence on external suppliers while creating livelihood opportunities for women and producer groups.

Another distinctive aspect of the intervention is the collective management of the poultry production cycle. Village institutions aggregate chick demand, coordinate inputs, and manage early care and vaccination through shared facilities. This combines household-level production with institution-led service delivery, ensuring consistent support to producers.

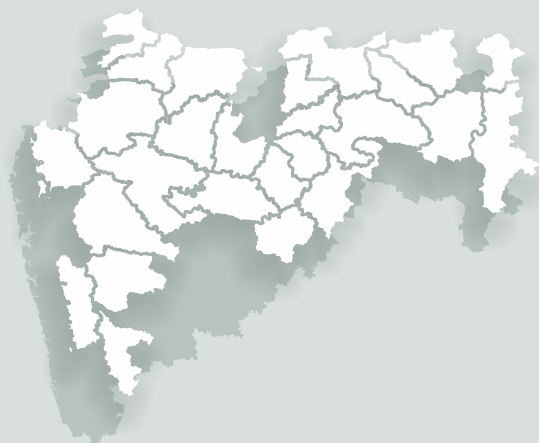
Women-led institutions involved in feed production, brooding and livestock services generate income while supporting the sustainability of the model, creating strong local ownership. Beyond poultry production, the

intervention strengthens women's economic participation, expands livelihood opportunities, improves household nutrition, and increases women's role in decision-making and service delivery.

The programme is currently supporting 33,993 rural households across the blocks of Amarpur, Deosar, Ghoda Dongari, Jaisinghnagar, Mohgaon, Narayanganj, Samnapur and Shahpur in the districts of Betul, Dindori, Mandla, Shahdol and Singrauli.

By placing women's collectives at the centre of planning, service delivery, collective management, and decision-making, the Sustainable Livelihood Programme has created a locally owned livestock ecosystem capable of supporting livelihood growth at scale. This model demonstrates that women's collectives can move beyond savings and credit functions to become providers of critical livelihood services. When community institutions manage infrastructure, deliver technical support, and coordinate production systems, they can transform small-scale backyard poultry into a resilient and sustainable rural livelihood initiatives.





Maharashtra

13 Partners | 140 Blocks

In Maharashtra, strong rural livelihoods emerge from the combined stewardship of land, water and natural resources.

Although one of India's largest economic centres, significant parts of Marathwada, Vidarbha, North Maharashtra and tribal regions continue to depend on rain-fed agriculture, groundwater and common natural resources. Recurrent drought, declining water tables and weather variability directly affect farm productivity and household incomes. At the same time, rural aspirations are changing. Families seek more reliable and diversified sources of income, women are taking on greater economic and institutional roles, and youth increasingly look beyond agriculture. Strengthening livelihood security requires more than improving farm productivity alone. It requires restoring natural resources, strengthening local institutions and creating wider livelihood opportunities that enable rural households to adapt to both weather and economic change.

Responding to these realities, the Sustainable Livelihood Programme in Maharashtra is designed around three interconnected priorities: restoring the natural resource systems that sustain agriculture, diversifying household livelihoods and expanding access to self plus quality employment. The portfolio's strength lies not in any single intervention, but in the way ecological restoration, community institutions and economic participation reinforce one another, to enable people to build resilience against both climatic and economic uncertainty. The project locations are spread across Ahilyanagar, Akola, Amravati, Beed, Chandrapur, Dhule, Gadchiroli, Gondia, Hingoli, Jalgaon, Jalna, Kolhapur, Latur, Mumbai, Nagpur, Nanded, Nandurbar, Nashik, Parbhani, Pune, Ratnagiri, Satara, Thane, Wardha,

Washim and Yavatmal.

Water forms the foundation of the Sustainable Livelihood Programme in Maharashtra. Across drought-prone and tribal regions, partnerships with **Bharat Rural Livelihoods Foundation** (since 2023), **Development Support Centre** (since 2018), **Samaj Pragati Sahayog** (since 2017) and **Watershed Organisation Trust** (since 2022) restored degraded landscapes through ridge-to-valley watershed development, groundwater recharge, soil and moisture conservation, water harvesting and participatory irrigation. Water budgeting and crop planning help farmers align agricultural decisions with available resources, reducing pressure on groundwater while improving productivity and resilience. By treating healthy landscapes as productive assets and converging with programmes such as MGNREGA (VB-G RAM G), these partnerships strengthen water security and scale community-led natural resource restoration.

Improved water security creates the conditions for households to diversify beyond agriculture alone. Our partnerships with **BAIF Institute for Sustainable Livelihoods and Development** (since 2025), **Swayam Shikshan Prayog** (since 2024), **Aga Khan Rural Support Programme (India)** (since 2023) and **Agri Entrepreneur Growth Foundation** (since 2022) strengthen complementary livelihood pathways that reduce dependence on a single crop, season or source of income while creating more resilient household economies.

In tribal regions such as Gadchiroli, BAIF's Integrated BODI approach combines watershed development with agriculture, livestock, fisheries and forest-based initiatives, recognising that stronger incomes must also improve nutrition and household wellbeing. Swayam Shikshan Prayog places women at the centre of climate-resilient livelihood planning through its network of community Sakhis, integrating the One Acre Model, self-employment initiatives development, financial inclusion and convergence with government programmes so that women increasingly shape decisions around production, finance and markets. Aga Khan Rural Support Programme (India) strengthens integrated rural livelihood systems by combining agriculture, natural resource management, self-employment, health and nutrition, enabling households to address multiple livelihood constraints simultaneously. Agri-Entrepreneur Growth Foundation complements these efforts by developing rural service providers who provide farmers with quality inputs, technical advisory services, finance and market linkages, creating local service economies while improving access to agricultural support in underserved areas. ABF's partnership with **Foundation for Ecological Security** (since 2022) has been instrumental in strengthening community-led governance and restoration of common lands. By building the capacities of village institutions and local governance bodies, the initiative has contributed to improving the management of forests, grazing lands and water resources that underpin rural livelihoods.

Resilient livelihood systems depend on strong local institutions. Through participatory planning, village

groups, women's federations, Panchayati Raj Institutions and community resource persons guide decisions on land, water and government schemes. As a result, ecological restoration strengthens local governance, deepens community ownership and builds institutions capable of sustaining development beyond individual projects.

As Maharashtra's economy diversifies, livelihood resilience increasingly depends on opportunities beyond agriculture. Through **Generation India Foundation** (since 2025), **Bright Future India** (since 2023), **Enable India** (since 2024) and **Youth4Jobs** (since 2014), ABF prepares youth and vulnerable groups for evolving local economy.

Employer-led training, career counselling, aptitude assessment, internships, mentoring and post-placement support help first-generation job seekers access formal employment across high-growth sectors while building

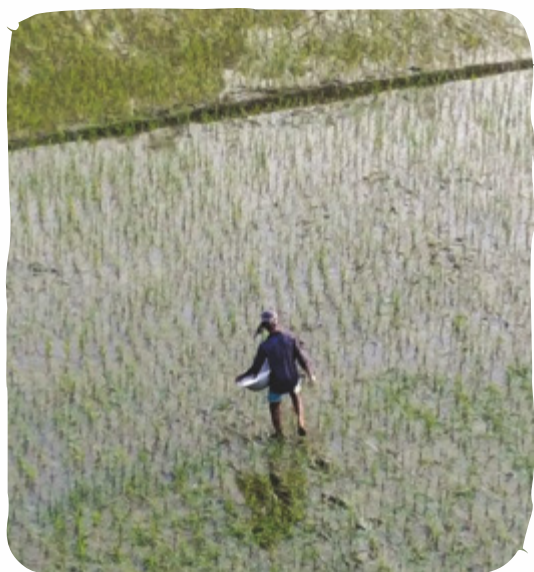
long-term career mobility.

ABF is equally committed to ensuring that these opportunities are accessible to people with disabilities. Through **Enable India** and **Youth4Jobs**, ABF supports PwDs to pursue self-employment and organised-sector jobs through financial linkages, mentoring, market-linked skilling and employer sensitisation, while strengthening workplace accessibility and retention.

Across Maharashtra, ABF's Sustainable Livelihood Programme demonstrates that resilient rural economies depend on both improved production and wider participation. Ecological restoration, strong local institutions, self-employment and inclusive employment pathways together enable more people to build secure livelihoods and contribute to local economies.

CASE STUDY:

Stabilising Livelihoods in a Water-Stressed Landscape



In Nandurbar, where erratic rainfall, water scarcity, and limited irrigation have historically constrained farm productivity and livelihood opportunities, the programme implemented by DSC demonstrates a clear and differentiated approach to livelihood development—anchored in its “Water to Wealth” framework, where natural resource management becomes the entry point for economic transformation rather than a standalone intervention. The programme is currently supporting 1,02,011 rural families across Akkalkuwa, Dhadgaon, Dhule, Nandurbar, Navapur, Sakri, Shahada and Sindkheda blocks in Nandurbar and Dhule districts.

At its core, the programme is designed around a simple but powerful understanding: in rainfed geographies, livelihoods cannot stabilise without first stabilising the resource base. The programme therefore begins with

restoring water systems—through ridge-to-valley treatments, drainage line interventions, and participatory irrigation—creating the conditions for agriculture to become more reliable.

What distinguishes this work is how water interventions are closely linked to livelihood outcomes. Improvements in groundwater recharge are not treated as end results—they are translated into changes on farms: a shift from single to double cropping, expansion of cultivated area and Rabi cultivation, and transition to higher-value crops.

A second defining element is the programme's emphasis on community-led systems rather than infrastructure-led delivery. It builds and works through local institutions—SHGs, water user groups, and farmer collectives—not just as platforms for implementation, but as long-term custodians of assets and local decision-making. At the same time, the experience highlights that institutional strength depends on sustained capacity and clear governance, especially for managing water assets over time. A third strength is the focus on low-cost, context-specific solutions that directly improve livelihoods. From bio-inputs that reduce input costs to improved NTFP practices that enhance price realisation, these interventions demonstrate how small, practical shifts can drive income gains at scale.

The programme works closely with government systems to align efforts with existing schemes, enabling wider reach and continuity beyond project support. Importantly, the model does not stop at agriculture. As water and farm systems stabilise, it enables livelihood diversification across livestock, forest produce, and non-farm activities—reducing risk and dependence on migration.

The programme brings out a clear value proposition:

- Start with water, but do not stop at water
- Build institutions anchored in function and ownership
- Focus on practical, locally adaptable solutions

Together, these elements demonstrate how resource restoration, when combined with institutions and diversification, can translate into more stable and resilient rural livelihoods.



Highlighted areas in the map depict our programme footprint across the state.

North East India

9 Partners | 93 Blocks

Across India's North East, livelihoods are inseparable from the landscapes in which communities live.

River valleys in Assam, spring-fed mountain systems in Meghalaya, Nagaland and Mizoram, dense forests, shifting cultivation landscapes, weaving traditions and dispersed hill settlements each shape distinct livelihood systems rooted in local ecology and indigenous knowledge. Yet these landscapes also create unique development realities. Difficult terrain, fragile ecosystems, climate variability and limited market connectivity often restrict access to infrastructure, public services and economic opportunities. The challenge, therefore, is not simply to strengthen livelihoods, but to build resilient local economies that create new opportunities while remaining deeply connected to the ecological and cultural systems on which communities depend.

Responding to this diversity requires development approaches that are as place-specific as the livelihoods they seek to strengthen. Through Sustainable Livelihood Programme, Axis Bank Foundation adopts a place-based approach across the North East, working with local organisations that understand the region's distinct geographies, cultures and institutions. Across Assam, Meghalaya, Nagaland, Mizoram, Manipur and Tripura, partnerships begin with local resources and community aspirations before strengthening agriculture, livestock, weaving, renewable energy, self-employment initiatives

in ways that reflect the realities of each landscape.

Across the region, restoring and strengthening natural resource-based livelihoods forms the foundation of this work. Agriculture remains the primary source of income for most rural households, yet weather pattern changes, fragile hill ecosystems, water stress and scarcity, declining soil productivity, diminishing yield, and limited market access continue to constrain economic opportunity. Responding to these realities, the Foundation strengthens entire livelihood systems rather than isolated value chains.

In Assam, our work with **Seven Sisters Development Assistance** (since 2023) focuses on the household-based Livelihood Planning approach, enabling families to combine agriculture, vegetables, spices, orchards, piggery, goat rearing, backyard poultry and aquaculture according to their own resources and aspirations. Integrated Natural Resource Management, irrigation and farm ponds improve land and water productivity, while rural agri-entrepreneurs, Self-Help Groups, Producer Groups and federations strengthen access to finance, markets and women's leadership.

Across Eastern Nagaland, the partnership with **Eleutheros Christian Society** (since 2024) supports communities in transitioning from shifting (Jhum) cultivation towards more productive and market-oriented farming while respecting indigenous ecological knowledge. Crop diversification, terrace development, soil and water conservation, improved piggery systems and youth-led agri-input services are reinforced through Farmer Field Schools, Farmer Producer Groups and village management committees. The project builds on communitisation approach ensures that local leadership and collective decision-making remain central to sustaining these livelihood systems.

Across Nagaland and Mizoram, our project with **North East Initiative Development Agency** (since 2023) demonstrates how ecological restoration and cultural linked livelihoods can reinforce one another. Springshed restoration, watershed development and climate-smart agriculture strengthen the natural resource base, while weaving based livelihood initiatives, community-based ecotourism, homestays and village museums enable women artisans and local entrepreneurs to convert indigenous knowledge and cultural heritage into sustainable economic opportunities.

Renewable energy is also emerging as an important livelihood enabler. Through our collaboration with **SELCO Foundation** (since 2023), decentralised renewable energy based solutions support in agriculture, weaving, livestock, horticulture and rural self-employment initiatives across Assam, Meghalaya and Manipur are reducing drudgery, lowering operating costs and enabling processing, storage and value addition, thereby diversifying the income sources and enhancing the incomes. In Meghalaya, our collective work with **Rajarhat Prasari** complements these efforts through springshed and watershed management that strengthens water security, supports farm and non-farm livelihoods,

and builds community ownership through Self-Help Groups, Producer Groups and Cluster Level Federations.

ABF's partnership with Foundation for Ecological Security (since 2023) in Meghalaya strengthens community-led conservation of forests and shared natural resources. Through Payment for Ecosystem Services (PES), the initiative incentivises communities to protect ecosystems that support water security, biodiversity and climate resilience, while creating stronger livelihood opportunities.

Strengthening livelihoods across the North East also requires strengthening the institutions that enable communities to shape their own development. Through the Northeast Organisational Development for Empowerment initiative (since 2024), we are working with Seven Sisters Development Assistance to facilitate in the long-term capacity building of grassroots civil society organisations by strengthening leadership, governance, compliances, strategic planning, communications, fundraising and monitoring systems. Participatory research and community-generated evidence on climate resilience, livelihoods and gender further ensure that locally rooted knowledge informs development practice and public policy.

As rural economies evolve, the portfolio also expands opportunities beyond land-based livelihoods. Skill development initiative with our partner **Generation India Foundation** (since 2025) prepares young people for sustained employment across high-growth sectors including BFSI, retail, hospitality, IT-enabled services, electronics manufacturing and renewable energy through employer-led skilling, mentoring and post-placement support. Our project with **Udyogini** (since 2025) complements this effort through market-oriented vocational education, digital literacy, workplace

readiness and self-employment pathways that enable rural and semi-urban youth to access both wage and self-employment.

Ensuring that emerging livelihood opportunities are accessible to all remains central to the Foundation's approach. Through partnerships with **Enable India** (since 2024) and **Youth4Jobs** (since 2023), people with disabilities are supported through complementary pathways in self-employment and organised employment, combining individual livelihood initiatives development, market-linked skilling and employer engagement to strengthen economic independence and social inclusion.

The project locations of ABF-supported partnerships are spread across Aizawl, Barpeta, Bishnupur, Cachar, Champhai, Changlang, Chumukedima, Churachandpur, Dhemaji, Dhalai, East Garo Hills, East Jaintia Hills, East Khasi Hills, Eastern West Khasi Hills, Goalpara, Gomati, Guwahati, Jiribam, Jorhat, Kamrup, Kamrup Metropolitan, Kiphire, Kokrajhar, Longleng, Lunglei, Majuli, Mamit, Mokokchung, Mon, Nalbari, North Garo Hills, Noklak, Nuland, Peren, Phek, Ri Bhoi, Serchhip, Shamator, South Garo Hills, South West Garo Hills, South West Khasi Hills, Tamenglong, Tinsukia, Tseminyu, Tuensang, West Garo Hills, West Jaintia Hills, West Khasi Hills and West Tripura.

Across the North East, the Sustainable Livelihood Programme demonstrates that resilient local economies emerge when ecological restoration, community institutions and inclusive economic opportunities reinforce one another. Together, the Foundation's partnerships are enabling communities to build livelihoods that remain rooted in the region's landscapes, cultures and indigenous knowledge.

CASE STUDY:

Building Capacities of Grassroot Institutions To Drive Local Change

When a grassroots organisation in Assam began working to improve education outcomes, it soon discovered that children were missing school not simply because of gaps in education, but because families were struggling with insecure livelihoods, water scarcity and a range of interconnected challenges. Like many civil society organisations across the North East, its greatest challenge was no longer community trust or commitment. It was sustaining increasingly complex development work with limited organisational systems and capacity.

This experience reflects a wider reality across the region. Grassroots organisations are often the closest and most trusted institutions in remote villages, river islands, border regions and hill areas. They understand local cultures, languages and development realities better than anyone else. Yet many continue to rely on a small

group of individuals for leadership, donor engagement, programme management and institutional decision-making. As organisations grow, weak systems, limited succession planning and fragmented institutional processes can make them vulnerable to leadership transitions, funding uncertainty and staff turnover.

Recognising that resilient development outcomes require resilient institutions, SeSTA in partnership with ABF developed the North-East Organisational Development for Empowerment (NoDE) initiative. Rather than implementing another livelihood programme, NoDE strengthens the grassroots organisations that enable locally-led development. Each partner organisation begins with a comprehensive institutional assessment, followed by customised support across leadership, governance, strategic planning, programme design, monitoring and evaluation, financial

management, compliance, human resources, communications, fundraising, knowledge management and digital systems. Instead of offering standardised training, the initiative helps each organisation strengthen the capacities most critical to its long-term growth and institutional resilience.

A defining feature of the model is its emphasis on long-term accompaniment rather than one-time capacity building. Organisations receive sustained mentoring and hands-on support to strengthen governance structures, institutional policies, financial controls, management information systems, communication strategies and organisational processes while reducing dependence on individual leaders. Leadership development and succession planning help build second-line leadership and distribute institutional knowledge more effectively, ensuring that organisations remain resilient through periods of transition.

NoDE also strengthens the wider ecosystem in which grassroots organisations operate. Peer-learning exchanges, exposure visits, thematic workshops and cross-organisational assessments enable organisations to learn from one another, adapt successful practices and solve common challenges collectively. Communication

support, storytelling, annual reports, digital platforms and fundraising readiness improve organisational visibility and help build stronger partnerships and resource mobilisation.

At the same time, participatory research on climate resilience, migration, rural livelihoods, gender and environmental change ensures that community-generated evidence informs development practice, philanthropy and public policy, bringing local perspectives into wider development conversations.

The NoDE initiative is strengthening grassroots organisations across Assam, Nagaland, Meghalaya, Manipur and Arunachal Pradesh, helping build the leadership systems and institutional capacities needed to address evolving development challenges. The experience demonstrates that supporting grassroots organisations creates a multiplier effect. Stronger institutions are better equipped to mobilise resources, respond to changing local development needs and sustain impact well beyond the life of individual projects. In a region where development challenges are deeply interconnected, strengthening the institutions that people and local economies rely upon is itself one of the most enduring pathways to resilient livelihoods.





Highlighted areas in the map depict our programme footprint across the state.

Odisha

9 Partners | 58 Blocks

Odisha's rural economy is shaped by the close relationship between agriculture, forests, water, health and community institutions.

Across its tribal uplands, forested interiors and coastal regions, households combine farming, livestock, fisheries, forest produce, wage work, local enterprise and seasonal migration to sustain their livelihoods. This diversity enables families to navigate seasonal and economic uncertainty, but it also makes livelihood resilience closely dependent on healthy ecosystems, strong community institutions and reliable access to essential services. Strengthening these interconnected systems is central to building long-term economic security and strengthening the ecological and social conditions that allow households to sustain it.

Improving the resilience of farm-based livelihoods forms the foundation of the Sustainable Livelihood Programme in Odisha. Through partnerships with **Harsha Trust** (since 2012), **Gram Vikas** (since 2022), **Centre for Youth and Social Development** (since 2024), **Professional Assistance for Development Action** (since 2022) and **Foundation for Ecological Security** (since 2022), the programme strengthens agriculture by restoring the natural-resource systems on which it depends. Watershed development, , spring rejuvenation, groundwater management, climate-resilient agriculture and advanced agricultural practices improve water availability, soil health and farm productivity, while diversified livelihood baskets combining agriculture, horticulture, livestock, , non-timber forest produce and locally relevant self-employment opportunities reduce dependence on a single source of income. Most disadvantaged households are supported through a

structured graduation approach that helps them move from subsistence to sustainable livelihoods through continuous handholding and guidance, consumption support, productive assets, financial inclusion, health and nutrition interventions, and long-term livelihood integration. Community institutions, producer collectives and village-level planning strengthen access to government programmes, financial services and markets, while self-employment and safe migration support help families build more secure livelihoods closer to home.

Building on this ecological foundation, our partnership with **Collectives for Integrated Livelihood Initiatives** (since 2023), focuses on transforming tribal households and communities into resilient, market-linked producers and managing their local institutions. The programme strengthens irrigation through water harvesting, micro-irrigation and solar irrigation while promoting commercial vegetable cultivation, crop diversification, improved paddy productivity, livestock development and village-level agri-input services centers. Women-led Producer Groups and Farmer Producer Groups strengthen aggregation, market access and collective management, while digital advisory services, renewable energy solutions and stronger convergence with government schemes and financial institutions help create locally owned livelihood systems capable of generating sustained income growth beyond the project period.

Resilient livelihoods also depend on healthier households. Through two complementary partnerships with **Child In Need Institute** (since 2023), the programme integrates health and nutrition into the livelihood ecosystem by strengthening maternal and child health, adolescent wellbeing, preventive healthcare and the early management of non-communicable diseases. Working through Anganwadi Centres, Health and Wellness Centres, Gram Panchayats, frontline workers and community groups, these partnerships strengthen community health systems that protect the human capacity on which sustainable livelihoods ultimately depend.

Odisha's rich cultural traditions provide another pathway for livelihood diversification. Through our partnership with **Contact Base** (since 2025), the programme supports artisan and folk artist communities to strengthen self-employment and individual livelihoods capabilities, diversify products, improve design and quality, build digital competencies and access wider markets through exhibitions, cultural tourism and online platforms. By helping traditional skills evolve with changing market demand, the partnership improves economic viability of cultural livelihoods while preserving Odisha's living heritage.

The livelihood portfolio also expands opportunities for young people with disabilities to participate in the organised economy. As part of our collaboration with **Youth4Jobs** (since 2014), market-linked skilling, workplace readiness, employer engagement and post-placement support prepare participants for careers across retail, hospitality, manufacturing and business business process management. By strengthening both

candidate preparedness and employer readiness, the partnership improves access to quality employment while supporting long-term financial independence and workplace inclusion.

The project locations of ABF-supported partnerships are spread across Angul, Balangir, Bhubaneswar, Ganjam, Kalahandi, Kandhamal, Keonjhar, Koraput, Mayurbhanj, Nabarangpur, Rayagada and Subarnapur.

Across Odisha, the Sustainable Livelihood Programme demonstrates that resilient livelihoods are built by strengthening interconnected systems. Restored natural

resources improve the reliability of agriculture, tribal community led producer groups and collectives and market linkages create new pathways for income growth, healthier households protect productive capacity, culture based livelihoods initiatives generates value from traditional knowledge and disability-inclusive employment widens economic participation. Together, these integrated approaches are helping rural and tribal communities build livelihoods that are more resilient, market-linked and better equipped to adapt to changing environmental, social and economic conditions.

CASE STUDY:

Preserving Heritage, Creating Livelihoods



Odisha is home to a rich tradition of crafts and performing arts from Dokra metal casting and Sabai grass weaving to basketry, Kashi grass crafts, and the iconic Mayurbhanj Chhau. Yet, despite their cultural significance, many artisans and performers face declining incomes as traditional markets shrink and younger generations move away from these occupations. Recognizing both the cultural and economic value of these traditions, Axis Bank Foundation partnered with Contact Base and is currently supporting 3,000 rural families across 14 blocks in Koraput and Subarnapur districts, demonstrating how heritage can become a pathway to sustainable livelihoods rather than merely an asset to preserve.

At the core of the programme is a simple but powerful premise that traditional skills can thrive only when they are connected to contemporary markets. The initiative therefore focuses not just on preserving crafts and cultural practices but on strengthening their economic relevance. Through extensive mapping, the project identified over 5,500 artists and artisans and used these

insights to design interventions around product diversification, self-employment, digital literacy, and market access.

What distinguishes this approach is the way it combines cultural preservation with market innovation. Rather than replacing traditional practices, the programme helps artisans adapt them to changing consumer preferences. Sabai and Kashi grass artisans developed products for lifestyle and home décor markets, while basketry, pottery, and woodcraft producers diversified into contemporary utility and decorative products. This shift demonstrates how traditional knowledge can be repositioned for new market opportunities without losing its cultural identity.

A second defining element is the programme's recognition that livelihoods in the cultural sector require more than technical skills. Artisans were supported with training in self-employment-based livelihoods development, costing, packaging, branding, and digital engagement, helping them transition from producers to community collectives. By strengthening financial aspects and income avenue enhancement capabilities alongside craft skills, the programme addresses one of the key barriers that often limits the commercial potential of traditional livelihoods.

Importantly, the model extends beyond crafts to include performing arts. Capacity-building efforts with Chhau artists and indigenous performers focused on enhancing performance quality and audience engagement, while the documentation of traditional songs and cultural expressions helped preserve local knowledge systems. In doing so, the programme treats cultural heritage not as a static tradition, but as a living asset capable of generating economic opportunities through performances, culture-linked livelihood initiatives, and tourism.

A key strength of the initiative is its focus on direct market linkages. Through exhibitions and cultural events in Bengaluru, Delhi, Kolkata and Bhubaneswar, artisans and performers connected with wider audiences, institutions and buyers, often beyond their local markets for the first time.

Our project with Contact Base demonstrates that heritage and livelihoods can reinforce one another by combining traditional knowledge, design innovation and market access, showing that heritage is most sustainable when it creates value for the people who preserve it.



Highlighted areas in the map depict our programme footprint across the state.

Puducherry

2 Partners | 2 Blocks

Puducherry's compact geography, growing service economy and proximity to major urban centres have expanded opportunities in employment and niche skill based initiatives beyond the traditional livelihoods.

Yet people with disabilities often remain excluded by barriers to skills, finance, workplace accessibility and institutional support rather than by ability itself. Strengthening livelihoods in this context therefore depends on creating more inclusive economic systems that enable those excluded to participate fully in the region's evolving economy.

The Sustainable Livelihood Programme responds by creating complementary pathways to economic participation with project locations spread across Puducherry. Through ABF's collaborations with **Enable India** and **Youth4Jobs**, the programme recognises that meaningful inclusion depends on expanding livelihood choices rather than prescribing a single route. While some individuals aspire to build self-employment initiatives and niche skill based livelihoods within their communities, others seek careers in the organised sector. Both pathways require different forms of support.

Through its partnership with Enable India (since 2024), the Foundation enables people with disabilities to build sustainable self-employment initiatives. Individual

livelihood planning, self-employment development, access to finance, government schemes and long-term mentoring are complemented by support from Panchayats, rural self-employment training institutes, banks, government departments, civil society organisations, families and community networks. Community-based Enabler Committees further strengthen this ecosystem, enabling individuals to establish viable self-employment initiatives which offer a practical and sustainable livelihood option.

For those seeking organised-sector employment, the Foundation's partnership with Youth4Jobs prepares young PwDs for opportunities across the Union Territory's expanding service economy. Market-linked skilling, communication and digital capabilities, workplace readiness, counselling and post-placement support are combined with employer sensitisation, workplace inclusion initiatives and Indian Sign Language orientation. By strengthening both candidate preparedness and employer readiness, the partnership improves access to quality employment while supporting long-term retention and career progression.

Economic inclusion is strengthened when people have more than one pathway to participate in the economy. By combining locally rooted livelihood opportunities with organised-sector employment through our contextually nuanced partnerships, the Sustainable Livelihood Programme enables PwDs to pursue livelihoods that reflect their aspirations while strengthening their independence, dignity and long-term economic security.

CASE STUDY:

Creating Pathways to First-Generation Self-Employment



Puducherry's compact geography and diversified local economy create opportunities for small self-employment and skill-based livelihoods across retail, food services, personal care, repair services, manufacturing and home-based livelihood initiatives. Yet for many people with disabilities, moving from aspiration to self-employment can be challenging. Limited access to finance, market knowledge, business planning support and mentoring often make it difficult for first-generation individuals to establish and grow independent livelihood initiatives.

Through its partnership with Enable India, Sustainable Livelihood Programme is currently supporting 380 PwDs with disabilities in Nettapakkam and Puducherry commune. The programme supports participants and their families to identify livelihood opportunities that align with their interests, capabilities and local market demand. Structured assessments, livelihood planning and skill-building interventions help individuals explore practical options suited to their circumstances rather than following predetermined livelihood pathways.

The diversity of self-employment opportunities established reflects this locally responsive approach. Participants have built grocery stores, bakeries, tailoring units, photocopy and common service centres, cosmetic and confectionery shops, livestock units, mobile and sound-system services, agarbatti manufacturing units, mushroom cultivation centres, flower vending services

and small food initiatives. Together, these examples demonstrate that economic inclusion is strengthened when livelihood opportunities are shaped by local demand rather than predetermined livelihood models.

The programme recognises that establishing self-employment and skill-based livelihoods is only the beginning. Continued mentoring, guidance and market linkages help individuals to strengthen and sustain their initiatives over time build stable incomes and move towards greater financial independence.

Participants interested in self-employment are supported through specialised training programmes that strengthen business planning, financial literacy, customer management and access to finance. The programme also facilitates connections with financial institutions and credit platforms, helping participants access resources required to start or expand their livelihood initiatives.

The Puducherry experience demonstrates that creating first-generation self-employment opportunities requires more than training alone. It requires enabling individuals to identify viable market opportunities and providing sustained support as they establish and grow livelihoods. When livelihood development responds to local economic realities and individual aspirations, it becomes a credible pathway to long-term economic inclusion for people with disabilities.



Highlighted areas in the map depict our programme footprint across the state.

Rajasthan

8 Partners | 28 Blocks

Rajasthan's rural economy has long been shaped by its common lands.

Across its arid and semi-arid landscapes, shared grazing lands, forests, water bodies and other common resources support agriculture, livestock and a range of household livelihoods. Their value extends beyond natural resource management—they form the ecological foundation on which local economies depend. As climate variability increases and pressure on these resources grows, strengthening community stewardship while expanding livelihood opportunities has become central to building long-term economic resilience.

The Sustainable Livelihood Programme in Rajasthan is built on the understanding that resilient livelihoods depend on healthy commons. Through ABF's partnerships with **Foundation for Ecological Security** (since 2014), **N. M. Sadguru Water and Development Foundation** (since 2014), **Seva Mandir** (since 2019) and **Self Reliant Initiatives through Joint Action** (since 2015), the programme strengthens ecological systems, community institutions and livelihood opportunities that sustain rural economies across the state's agro-pastoral and tribal landscapes. While each partnership responds to a different local context, together they demonstrate how restoring shared natural resources can strengthen agriculture, livestock and long-term economic resilience.

Our work with Foundation for Ecological Security places commons governance at the centre of this approach. In landscapes where grazing lands, forests and water bodies underpin agro-pastoral livelihoods, village institutions, Panchayats and multi-stakeholder platforms enable communities to collectively plan, restore and manage shared resources while leveraging government programmes and schemes for long-term stewardship.

Our project over the years with N. M. Sadguru Water and Development Foundation complements this work by strengthening community-managed irrigation systems in tribal regions, enabling farmers to diversify from staple crops into vegetables, horticulture, spices and other high-value agriculture while improving water security and groundwater recharge.

Collaborations with Seva Mandir and Self Reliant Initiatives through Joint Action extend these ecological gains into stronger household economies. Watershed restoration, climate-resilient agriculture and improved water governance are combined with dairy, goat rearing, poultry and other allied livelihoods that reduce dependence on a single crop or season. Women's groups and producer organisations strengthen financial inclusion, market access and self-employment initiatives development, while community institutions also improve access to nutrition, water, sanitation, hygiene and government programmes. Together, these complementary approaches demonstrate that resilient livelihoods emerge when healthy ecosystems, capable institutions and diversified livelihood opportunities reinforce one another.

The portfolio also recognises that livelihood gains can be undermined by vulnerabilities beyond production. Through partnerships with **Ibtada** (since 2019) and **Manjari Foundation** (since 2025), community institutions strengthen nutrition, water, sanitation and hygiene alongside agriculture and livestock, recognising that resilient livelihoods depend on healthy households as well as productive assets.

These partnerships also strengthen women's economic participation through Ajeevika Sakhis, community learning platforms and women-led producer institutions. Women gain access to improved agriculture and livestock practices, financial services, government entitlements and self-employment opportunities while taking on greater leadership within community institutions. Mustard, dairy and spice producer collectives improve aggregation, value addition and market access, enabling households to retain a larger share of the value created through local production. Together, these institutions strengthen women's agency while making local markets more inclusive and resilient.

As rural aspirations evolve, the portfolio also expands opportunities beyond agriculture. Working with **Generation India Foundation** (since 2025) in Rajasthan is helping us strengthen support for young people as they prepare for quality employment through employer-aligned skilling, mentoring and post-placement support that emphasise long-term career progression. Complementing this, our project with **Youth4Jobs** (since 2024) creates organised-sector employment pathways for young PwDs through market-linked skilling, workplace readiness, employer engagement and post-placement support. Together, these partnerships broaden livelihood choices, diversify household incomes and ensure that economic participation becomes more inclusive.

Project locations of ABF-supported partnerships are

spread across Ajmer, Alwar, Anupgarh, Balotra, Banswara, Baran, Barmer, Beawar, Bharatpur, Bhilwara, Bikaner, Bundi, Chittorgarh, Churu, Dausa, Deeg, Dholpur, Didwana-Kuchaman, Dudu, Ganganagar, Gangapur City, Hanumangarh, Jaipur, Jaipur Rural, Jaisalmer, Jalore, Jhalawar, Jhunjhunu, Jodhpur, Jodhpur Rural, Karauli, Kekri, Khairthal-Tijara, Kota, Kotputli-Behror, Nagaur, Neem Ka Thana, Pali, Phalodi, Pratapgarh, Rajsamand, Salumbar, Sanchore, Sawai Madhopur, Shahpura, Sikar, Sirohi, Tonk and Udaipur. The Sustainable Livelihood Programme in Rajasthan

demonstrates that resilient dryland economies are built through strong community stewardship of natural resources. Collective management of commons, restored watersheds and community-managed irrigation strengthen agriculture and livestock, while women-led institutions, producer collectives and inclusive employment pathways expand opportunities beyond traditional livelihoods. Together, these interconnected systems enable rural households to diversify incomes, strengthen local economies and adapt more effectively to climatic and market uncertainty.

CASE STUDY:

From Producers to Market Leaders



In the districts of Dholpur and Baran, smallholder families derive much of their income from mustard, dairy and spice production. While women play a central role in cultivation, livestock management and post-harvest activities, they have traditionally had limited influence over aggregation, pricing and market decisions, where much of the economic value is created.

The Sustainable Livelihood Programme through Manjari Foundation is helping shift women from producers to market participants by strengthening community-owned producer organisations and collectives across these value chains. Procurement centres, milk collection systems and producer collectives enable farmers to aggregate produce, improve quality and engage with buyers collectively rather than as individual sellers, strengthening their position within local markets.

A distinctive feature of the programme is its support, training and capacity building and guidance to women-led institutions on governance. Working in convergence with Rajasthan Grameen Aajeevika Vikas Parishad, the initiative supports women-led producer organisations through structured capacity building in governance,

financial planning and management, production planning, quality standards and marketing. Women serving as board members and leaders are being equipped not only to manage day-to-day operations, but also to guide long-term growth of producer organisations.

The programme is currently supporting 21,000 rural families across Bari, Baseri, Dholpur, Kishanganj and Saipau blocks in Dholpur and Baran districts. This approach is creating stronger local market systems where women increasingly influence how value chains function rather than participating only at the production stage. Producers are gaining greater access to aggregation mechanisms, market opportunities and collective bargaining platforms, enabling them to capture a larger share of the value generated from their produce.

Resilient rural markets are built not only by increasing production but by strengthening local systems that support aggregation, market engagement and collective action. When women move beyond cultivation to lead producer institutions and market systems, they become active architects of rural economic growth rather than participants at its margins.



Highlighted areas in the map depict our programme footprint across the state.

Tamil Nadu

5 Partners | 81 Blocks

In Tamil Nadu, over half of the workforce is employed in the agricultural sector.

Farmland is highly fragmented, with small and marginal farmers—those owning less than two hectares—constituting approximately 89% of land holdings. As a predominantly semi-arid state situated in the rain shadow of the Western Ghats, Tamil Nadu receives limited moisture from the southwest monsoon and depends largely on the northeast monsoon for rainfall. Historically, a cascading reservoir system was meticulously designed to store monsoon runoff, prevent flooding, and recharge local groundwater supplies for agricultural purposes. This ancient water management network comprises thousands of interconnected tanks distributed across semi-arid regions. In recent years, however, these longstanding structures have encountered numerous challenges, including centralized water management practices that have weakened community ownership, insufficient maintenance, silt accumulation, encroachment, and structural damage to bunds. Collectively, these issues have adversely impacted agricultural productivity and rural livelihoods.

Recognising the importance of traditional tank systems in sustaining agriculture, strengthening water security and stabilising rural livelihoods, Sustainable Livelihood

Programme has partnered with **Dhan Vayalagam Tank Foundation** (since 2011) in the Pambar–Kottakaraiyar River Basin and **DHAN Foundation** (since 2024) in the Gundar River Basin to restore cascades of interconnected irrigation tanks across drought-prone southern Tamil Nadu. Rather than restoring individual tanks in isolation, the programme adopts a river-basin approach that revives feeder channels, watersheds and traditional community governance systems. As water cascades through this interconnected network, it is stored, reused and recharged across multiple villages, strengthening irrigation, groundwater recharge and drinking water availability.

Community institutions—including Vayalagams, Tank Associations, Water User Associations, federations, Self-Help Groups and Farmer Producer Groups—lead the planning, governance and maintenance of these shared resources while strengthening agriculture, livestock, fisheries, financial inclusion and market access. Improved water security enables households to diversify beyond single-crop agriculture, while stronger access to health, nutrition, insurance and government services builds resilience against wider social and economic risks.

The collective programme efforts support stronger governance of cascading tank systems while also integrating basin restoration with broader livelihood development. Together, these partnerships demonstrate how traditional water systems can continue to underpin climate resilience, diversified livelihoods and long-term economic security.

Recognising that resilient local economies also depend on opportunities beyond agriculture, the Sustainable Livelihood Programme strengthens pathways to quality employment and inclusive self-employment. Through our partnership with **Generation India Foundation** (since 2025), the programme prepares young people for careers across BFSI, retail, hospitality, IT and IT-enabled services, electronics manufacturing and green jobs through employer-led skilling, mentoring and post-placement support that emphasises long-term employment and retention.

The programme portfolio in the region extends the same principle of multiple pathways to people with disabilities. With **Enable India** (since 2024), PwDs are supported to build sustainable self-employment initiatives through individual livelihood planning and development, access to finance, government schemes and mentoring. Complementing this, our work with **Youth4Jobs** (since 2014) creates organised-sector employment opportunities through market-linked skilling, workplace readiness, employer engagement and post-placement support. Together, these partnerships expand livelihood choices and strengthen more inclusive participation in the economy.

Project locations of ABF-supported partnerships in are spread across Ariyalur, Chennai, Coimbatore, Dharmapuri, Dindigul, Erode, Kanchipuram, Madurai, Namakkal, Pudukkottai, Ramanathapuram, Salem, Sivagangai, Tiruchirappalli, Tiruvallur, Vellore and Virudhunagar.

The Sustainable Livelihood Programme in Tamil Nadu demonstrates how community-managed water systems can strengthen resilience in a changing climate. As rainfall patterns become more erratic and water stress intensifies, restored tank cascades improve water security, groundwater recharge and the reliability of agriculture. Stronger community institutions, diversified livelihoods and inclusive employment pathways help

households adapt by reducing dependence on a single livelihood source and expanding economic opportunities beyond agriculture. By strengthening the links between ecological restoration, collective governance and economic opportunity, the programme is helping communities build more resilient livelihoods and long-term economic security.

CASE STUDY:

Tanks that are reviving lands, livelihoods and lives



In the semi-arid regions of Tamil Nadu, traditional cascading tank systems once played a vital role in regulating water flow and supporting agriculture. Over time, weakening local ownership and limited maintenance led to siltation, encroachment, and declining efficiency of these systems. To address this, the DHAN Foundation, through its Vayalagam initiative, has been working with local households to restore tank-based irrigation systems while strengthening livelihoods and local institutions. The programme is currently supporting 60,000 rural families across 12 blocks in the districts of Madurai, Ramanathapuram, Sivagangai and Virudhunagar. It focuses not just on restoring individual tanks but on reviving interconnected cascades that optimise water use across landscapes.

At the core of the model is a locally-led approach. Farmers and landless households organise into Tank Associations, taking responsibility for planning, financing and managing water resources. Households contribute to restoration through the traditional practice of kudimaramathu (collective maintenance), co-financing a portion of the costs and building long-term ownership. These institutions also manage funds, set rules for equitable water distribution, and create endowments to sustain maintenance efforts.

The cascading system ensures that water flows sequentially from upper to lower tanks, improving groundwater recharge and enabling equitable access for both upstream and downstream farmers. Traditional water managers, or neerkattis, play a key role in regulating water use and resolving conflicts, ensuring fair and efficient allocation.

A strong example of this approach is the Koopitacheri cascade, where multiple villages came together to restore ten tanks. Interventions included desilting, bund strengthening, and afforestation around tank systems. As a result, the region has seen improved water availability, better crop yields, and diversification of livelihoods through activities such as fish farming.

Since 2011, the initiative restored 1,776 water bodies across the Pambar–Kottakaraiyar basin. This has led to tangible outcomes: farmers are now able to cultivate multiple crops, expand into horticulture, and improve livestock productivity due to reliable water access. The restoration work has also generated local employment through schemes like MGNREGA (now VB-G RAM G). This model demonstrates that local ownership, when combined with traditional knowledge and modern hydrology, can revive natural resource systems while strengthening rural livelihoods



Highlighted areas in the map depict our programme footprint across the state.

Telangana

3 Partners | 19 Blocks

Telangana's rural economy is shaped by a semi-arid landscape where uncertain rainfall and limited water availability influence agriculture, livestock and household livelihoods.

Groundwater over-abstraction, leads communities and agricultural incomes vulnerable to distress migration, and climatic and market fluctuations. In this context, water is more than a natural resource—it determines stability of civilizations and livelihoods - what can be cultivated, how productive farms can be and how well households withstand difficult seasons. Strengthening livelihoods therefore depends on managing scarce water resources more effectively while expanding economic opportunities beyond agriculture.

The Sustainable Livelihood Programme in Telangana brings these priorities together by strengthening climate-resilient rural livelihoods alongside more inclusive pathways to economic participation. Through complementary partnerships, ABF's livelihood strategy combines community-led natural resource management, self-employment and organised-sector employment. Watershed Organisation Trust strengthens the ecological and institutional foundations of rural livelihoods, while Enable India and Youth4Jobs expand self-employment, skill-based livelihood and employment opportunities for people with disabilities. Together, these interventions demonstrate that resilient local economies are built by strengthening both natural resource systems and inclusive access to economic opportunity.

We are working with **Watershed Organisation Trust** (since 2022) to strengthen drought resilience by

combining watershed development with community-led water governance. Farm ponds, check dams, recharge structures, nala treatments, micro-irrigation and water budgeting improve local water security, while participatory planning helps households manage scarce water resources and align farming decisions with local ecological conditions. Sustainable farming practices, including soil health management, agro-horticulture, organic inputs and technology-enabled crop advisories, improve productivity while reducing dependence on costly external inputs. Livestock development further diversifies household incomes through goat rearing, dairy, poultry and animal health services. Women's Self-Help Groups, Village Development Committees, farmer groups and Jal Sevaks strengthen local ownership, while convergence with MGNREGA (now VB-G RAM G) and line departments enables people to leverage larger government programmes and schemes and sustain these gains over time.

Water-secure livelihoods alone do not create an inclusive economy. People with disabilities often remain excluded because finance, training, institutions and workplaces are not designed around their needs. The Telangana livelihood portfolio of ABF addresses this through two complementary pathways that expand both self-employment initiatives and employment opportunities.

Through our partnership with **Enable India** (since 2024), we support locally rooted self-employment for the livelihoods. Individual livelihood planning and development, access to finance, government schemes and mentoring are complemented by a wider support ecosystem involving Panchayats, rural self-employment training institutes, banks, government departments, civil society organisations and community networks. By strengthening the ecosystem around the self-employment potential, the programme enables those excluded to build sustainable livelihoods within their own ecosystems.

For those seeking organised-sector employment, our partnership with **Youth4Jobs** (since 2014) has been creating pathways into retail, hospitality, e-commerce, IT and IT-enabled services, business process management and manufacturing. Industry-linked skilling, workplace readiness, employer engagement, Indian Sign Language orientation and post-placement support improve both candidate preparedness and workplace inclusion. Together, these partnerships demonstrate that livelihood inclusion is strengthened when people have more than one pathway to economic participation.

The project locations of ABF-supported partnerships are spread across Hyderabad, Khammam, Mahabubnagar, Medchal, Narayanpet and Vikarabad.

The Sustainable Livelihood Programme in Telangana demonstrates that resilient livelihoods are built by strengthening both ecological resilience and inclusive economic participation. Better water governance improves the reliability of agriculture and livestock, diversified livelihoods reduce household exposure to climatic shocks, and community institutions help sustain

these gains. At the same time, self-employment and employment pathways ensure that PwDs can participate more fully in the local economy. Together, these

interconnected systems create a stronger foundation for long-term economic security.

CASE STUDY:

Keeping livelihoods rooted in Drylands



In Narayanpet district of Telangana, agriculture has traditionally been shaped by uncertainty. Farming families relied heavily on the monsoon, and once the rains receded, opportunities to earn from the land often diminished. For many households, a short cultivation season meant that income from farming was concentrated in a few months of the year, leaving families vulnerable to economic stress and increasing the pressure to seek work elsewhere when agricultural activity slowed.

Recognising that water scarcity was ultimately a livelihood challenge, Watershed Organisation Trust is implementing a water resource development programme across Damargidda and Maddur blocks, supporting 10,500 rural families. The initiative focuses on strengthening the natural resource base through water harvesting structures, groundwater recharge measures, soil and moisture conservation works, and improved irrigation access. However, the programme's larger objective extends beyond conserving water—it seeks to make agriculture a more dependable source of livelihood in a region where farming often struggled to support households throughout the year.

The transformation became visible in the months after the monsoon. In many dryland regions, agricultural

activity declines sharply once seasonal moisture is exhausted. Fields that were actively cultivated during the rains would become less productive, farm employment opportunities reduce, and families begin searching for alternative income sources. By improving the availability and retention of water within the landscape, the programme helped farmers continue cultivating beyond the monsoon period and make more productive use of their land across seasons.

This created a ripple effect across rural livelihoods. As agriculture became more reliable, households gained greater confidence to invest time, labour and resources in farming. Crops such as paddy, cotton, groundnut and vegetables could be cultivated with greater certainty, while improved farming practices helped strengthen productivity. Instead of viewing agriculture as a seasonal activity restricted by rainfall, farmers increasingly began to view their land as a more stable and dependable source of income.

The benefits extended beyond crop production. Longer periods of cultivation meant more demand for farm labour, greater opportunities for on-farm income generation and improved availability of fodder for livestock activities that many rural families depend upon. With agriculture remaining active for a longer part of the year, households were better positioned to generate income within their villages rather than relying solely on opportunities outside the local economy.

Equally important was the role played by community institutions and government convergence. Farmer groups, self-help groups and local institutions helped strengthen access to information, resources and agricultural support services, while schemes such as MGNREGS (now VB-G RAM G), and Rythu Bandhu complemented local efforts. Together, these interventions helped create an ecosystem in which improvements in water management translated into stronger agricultural outcomes and more resilient livelihoods.

In Narayanpet, the story is not simply about restoring water or increasing irrigation. It is about reducing the vulnerabilities that arise when farming depends on a short and uncertain season. By enabling agriculture to remain productive for longer and strengthening the economic viability of farming, the initiative has helped create conditions in which rural families can build livelihoods closer to home. In doing so, it has contributed to a more resilient future for Telangana's dryland households and farming families.



Highlighted areas in the map depict our programme footprint across the state.

Uttar Pradesh

7 Partners | 57 Blocks

Home to one of India's largest rural populations, Uttar Pradesh supports multiple livelihood economies within a single geography.

Agriculture remains central for many households, but livestock, traditional self-employment avenues, informal work and non-farm employment are equally important sources of income. Smallholder farmers, women, landless households, first-generation students and people with disabilities each begin with different resources and face different constraints. In such a diverse livelihood landscape, no single pathway can create economic security. Resilience depends on expanding opportunities that enable households to build livelihoods suited to their resources, aspirations and local contexts.

ABF's portfolio of partnerships reflects the need for multiple pathways to economic security. Rural production systems are strengthened where agriculture remains viable, while landless households are supported through asset-light livelihoods and better access to public services. Women-led institutions expand economic participation and local leadership, young people gain pathways from education to employment and emerging sectors, and PwDs can pursue self-employment or formal employment. Together, these partnerships strengthen the institutions and support systems that enable households to choose livelihood pathways best suited to their resources, aspirations and circumstances.

For rural households dependent on agriculture and allied activities, our programme strengthens livelihood resilience through improved package of practices and climate-resilient farming, livestock development,

women-led self-employment and stronger community institutions. With the support from our partnership with **Ibtada** (since 2024), Self-Help Groups, Ajeevika Sakhis and Ajeevika Pathshalas foster women to adopt improved farming practices, access government entitlements and participate more actively in household and community decision-making. High-value agriculture, micro-irrigation, natural farming, dairy, backyard poultry and self-employment development diversify household incomes, while financial inclusion and local institutions enable women to become economic planners, service providers and community leaders.

Our partnership with **Trust Community Livelihoods** (since 2023) demonstrates how livelihood strategies must adapt to local realities. In Barabanki, climate-resilient agriculture, crop diversification, solar irrigation, nutrition gardens, women-led producer groups and stronger market linkages through continuous guidance of krishi and pashu sakhi's help improve productivity and incomes of smallholder farmers. In Maharajganj, where many Musahar families – most disadvantaged households are landless, goat-based livelihoods, Pashu Sakhis, health and nutrition awareness, access to government schemes and the Musahar Manch create more appropriate pathways to economic security while strengthening local leadership and access to public services. Together, these approaches demonstrate a simple principle: livelihood design must begin with a household's actual resource base, not with a preferred intervention.

ABF's partnership with **Transform Rural India Foundation** (since 2024) focuses on strengthening women-led institutions and improving the convergence between community structures and local governance systems. Working closely with Uttar Pradesh State Rural Livelihood Mission, the initiative builds capacities of Self-Help Groups, Village Organizations and Cluster Level Federations while promoting women's participation in local decision-making. By supporting decentralized planning through Gram Panchayat Development Plans and Village Prosperity and Resilience Plans, the partnership helps align livelihoods, health, nutrition and social development priorities with local needs. The approach strengthens rural institutions, improves access to government programmes and creates pathways for more inclusive and sustainable livelihood opportunities.

As livelihood aspirations continue to evolve, ABF is strengthening multiple pathways from education to economic participation. Our collaboration with **Medha Learning Foundation** (since 2022), students in colleges, ITIs, polytechnics and vocational institutions are supported through a "catch-them-young" approach that builds career awareness, digital capabilities, workplace readiness and industry exposure. Career centres, mentors and internships help young people make informed choices, while also prepares them for emerging opportunities in the gig and freelance economy.

As young people move closer to employment, along with **Generation India Foundation** (since 2023), the programme is strengthening the transition for skilled

youth into organised work. Employer-led skilling, technical and behavioural preparation, mentoring and post-placement support connect youth with careers across BFSI, retail, hospitality, IT and IT-enabled services, electronics manufacturing and green jobs. Together, our collective work with Medha Learning Foundation and Generation India Foundation strengthen the journey from education to sustained employment in the region.

Our livelihood portfolio in Uttar Pradesh extends the same principle of multiple pathways to those excluded due to disabilities. Through our partnership with **Enable India** (since 2024), aspiring self-employment opportunities for individuals receive the development support, mentoring, access to finance, government schemes and local institutional linkages to build sustainable livelihoods. At the same time, our work with **Trust for Retailers and Retail Associates of India** (since 2023) creates pathways into organised-sector employment through industry-linked skilling, workplace readiness, employer engagement and post-placement support across retail, hospitality, logistics, warehousing and service industries. Together, these partnerships expand livelihood choices while strengthening inclusion

across both local ecosystems and the formal economy.

The project locations of the programme in Uttar Pradesh are spread across Agra, Aligarh, Azamgarh, Bahraich, Banda, Barabanki, Basti, Bhadohi, Bulandshahr, Chitrakoot, Etawah, Gautam Buddha Nagar, Ghaziabad, Gonda, Gorakhpur, Hamirpur, Jhansi, Kanpur, Kanpur Dehat, Lucknow, Maharajganj, Meerut, Mirzapur, Prayagraj, Raebareli, Samali, Shahjahanpur, Sitapur, Sonbhadra, Sultanpur, Unnao and Varanasi.

The Sustainable Livelihood Programme in Uttar Pradesh focuses on building resilient livelihoods through multiple pathways to economic security. Recognising that women smallholders, landless households, young people and PwDs face different realities, the programme brings together rural livelihoods, women-led institutions, youth employability, self-employment opportunities and disability inclusion through complementary interventions. Together, these interconnected pathways enable households to build more resilient and inclusive livelihoods while strengthening long-term economic security.

CASE STUDY:

Building Institutions that Represent Landless and Most Disadvantaged Families

In the villages of eastern Uttar Pradesh, many Musahar and Harijan – most disadvantaged families have historically lived on the margins of the rural economy. With little or no land ownership, livelihoods often depended on seasonal agricultural labour, migration, or informal work, leaving households vulnerable to economic shocks and social exclusion. Generations of limited access to resources, services, and decision-making processes reinforced these challenges, making it difficult for families to break out of cycles of poverty.

Recognising that long-term change would require more than income enhancement alone, Trust Community Livelihoods (TCL) adopted an approach that combines livelihood opportunities with institution building. Across Fatehpur and Suratganj blocks in Barabanki district and Nichlaul block in Maharajganj district, the programme is currently supporting 10,000 rural through efforts that strengthen economic resilience, collective action, and greater social inclusion.

At the heart of the intervention is the Musahar Manch, a locally-led platform that enables some of the region's most excluded families to organise, identify common challenges, and engage with local systems. Through hamlet-level committees and community leadership structures, households are encouraged to move from being beneficiaries of development programmes to active participants in shaping their own future. The Manch serves as a space where households and local

leaders can collectively pursue access to entitlements, strengthen local leadership, and build confidence in engaging with governance processes.

Livelihoods serve as the practical foundation of this approach. Since many families do not own cultivable land, the programme promotes livelihood options that can be adopted with limited assets and resources. Goat rearing has emerged as an important pathway for income generation, supported by community-based animal health services and local women leaders trained as Pashu Sakhis. These women act as the first point of support within their villages, helping households improve livestock management while strengthening capacities that remain embedded within villages long after project interventions are completed. To diversify income opportunities further, mushroom cultivation and other home-based livelihood activities have been introduced, creating additional sources of income that are suited to landless and most disadvantaged households while reducing dependence on seasonal wage labour and migration.

What makes this distinctive is the way livelihoods, leadership, and collective action reinforce one another. Community institutions create the platform for participation, local cadres provide technical and social support, and livelihood activities strengthen household resilience. Together, they enable families not only to improve their economic security but also to build the

confidence, agency, and collective voice needed to access opportunities, secure entitlements, and participate more meaningfully in local development processes.

The programme follows a household-centred development approach rooted in collective action, in which livelihoods serve as the entry point, but institution building remains the long-term goal. It begins by mobilising marginalised Musahar and Harijan households into community platforms such as the Musahar Manch, creating spaces where families can collectively discuss challenges, identify priorities, and engage with local governance systems. From within these groups, community leaders and local cadres such as Krish Sakhis and Pashu Sakhis are nurtured and trained, enabling knowledge, services, and leadership to remain embedded

within the local institutions and households. Livelihood interventions such as goat rearing and mushroom cultivation are then introduced as practical opportunities suited to landless households, helping families strengthen incomes while reducing dependence on migration and casual labour. As households become better organised through local institutions and economically stronger, they are also supported to access government schemes, social protection measures, and development resources.

The result is a self-reinforcing cycle in which stronger institutions improve livelihood outcomes, improved livelihoods build confidence and participation, and greater local ownership creates the foundation for long-term resilience, dignity, and social inclusion.





Highlighted areas in the map depict our programme footprint across the state.

Uttarakhand

2 Partners | 16 Blocks

Uttarakhand's rural economy is shaped by its mountain landscapes, where livelihoods depend on springs, forests, agriculture and livestock.

Most households cultivate small terraced farms, while remittances from migrant workers continue to play an important role in supporting rural incomes. Increasing weather variability, declining spring flows and limited livelihood opportunities have made water security and local economic diversification critical to sustaining people living in the mountains. Strengthening livelihoods therefore depends on protecting the natural systems that support agriculture while creating viable opportunities closer to home.

ABF in Uttarakhand through its partnerships has designed the Sustainable Livelihood Programme around a simple premise: secure water at its source, then build resilient livelihoods around it. Spring rejuvenation, smart agriculture, livestock development, local self-employment and community institutions are strengthened together, recognising that mountain economies depend on healthy ecosystems as much as productive livelihoods.

Our work with **Himnotthan Society** (since 2024) strengthens water security through springshed restoration, water harvesting, micro-irrigation and water-neutral village models. Secured water availability enables farmers to adopt climate-resilient cultivation, improve livestock productivity and diversify into beekeeping, seed production and other farm-based livelihoods. Women-led producer collectives strengthen value addition, market access and local leadership, ensuring that ecological gains translate into stronger household incomes.

With **People's Science Institute** (since 2025), we are working together to build on this foundation by combining springshed and watershed restoration with community-led natural resource management and diversified livelihoods in Chamoli. Polyhouses, dairy, beekeeping, homestays, handicrafts, forest-based livelihoods and small livestock create multiple income opportunities suited to mountain conditions, while vulnerable households receive targeted support through locally manageable livelihood assets. Community institutions and Bio-Resource Centres strengthen local planning, knowledge sharing and long-term stewardship of natural resources.

This work with People's Science Institute has also been strengthening the development ecosystem by preparing young professionals to work in remote Himalayan regions. Through its Development Practitioners Training Programme, participants develop the technical, social and field-based capabilities needed to support community-led development and build long-term grassroots capacity.

The project locations of ABF-supported partnerships are spread across 8 districts of Uttarakhand: Bageshwar, Chamoli, Dehradun, Nainital, Pauri Garhwal, Pithoragarh, Tehri Garhwal and Uttarkashi.

Together, these partnerships demonstrate that mountain livelihoods are strengthened when water security, natural resource management, self-employment and capable local institutions reinforce one another. By improving natural resource management and expanding livelihood opportunities, the Sustainable Livelihood Programme helps mountain communities build greater economic resilience.

CASE STUDY:

Building the Next Generation of Development Leaders



Across Uttarakhand's mountain villages, development is rarely sustained by infrastructure alone. A spring can be restored, a farmer group can be formed, and a livelihood programme can introduce new opportunities. But in remote geographies where settlements are dispersed across hillsides and valleys, lasting change often depends on something less visible: local people who can connect households and villages to institutions, sustain momentum long after projects end, and navigate the everyday realities of rural life.

This challenge has become increasingly important as rural households confront a complex mix of livelihood, environmental and institutional pressures. Climate variability affects agricultural productivity, natural resources require continual stewardship, and community institutions must remain active long after external support is withdrawn. Yet attracting and retaining skilled development professionals in remote mountain regions has remained difficult. While projects can bring resources and technical expertise, sustaining change often requires local leadership.

Recognising this, ABF and People's Science Institute co-created a programme around an idea that is seldom treated as a development outcome in itself: the creation of local capacity. Under a five-year initiative supported by Sustainable Livelihood Programme, designed to enhance income security and resilience through climate-appropriate livelihoods, strengthened natural resource management, robust community institutions and government convergence, this project is currently supporting 2,000 rural families across Narayanbagar and Tharali blocks in Chamoli district, while strengthening capacities of people who will carry this work forward in

the years ahead. A central component of this vision is the Development Practitioners' Training programme, which aims to train 50 rural youth as future development professionals.

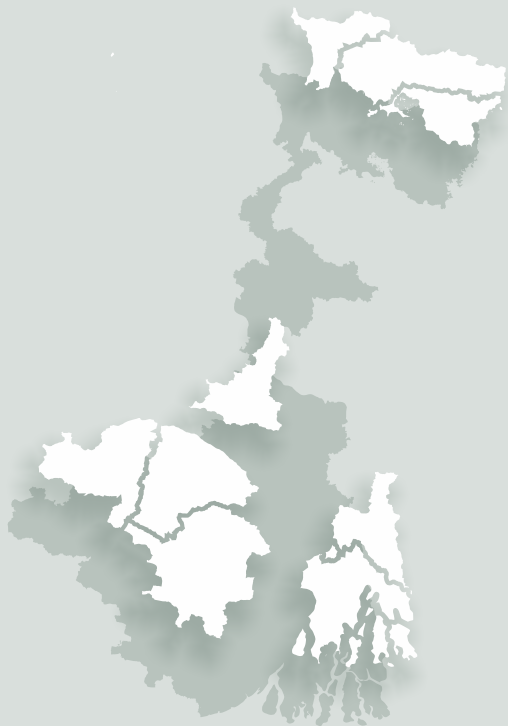
The approach is rooted in a simple observation. Rural households and local stakeholders already possess knowledge that cannot easily be transferred to or from elsewhere. Farmers understand local farming systems and changing weather patterns. Community volunteers understand village dynamics, social relationships and local priorities. Young people understand the realities, aspirations and constraints of the places in which they have grown up. What is often missing is a pathway that converts this lived understanding into long-term development leadership.

This partnership is focused on capacity creation at multiple levels. Community Resource Persons are trained in agro-ecological farming, participatory planning and institution-building. Farmer Producer Groups and Village Development Committees are strengthened to take greater ownership of local development priorities. Households and local institutions are supported to engage with government programmes and convergence opportunities. Together, these efforts help embed knowledge, leadership and problem-solving capabilities within villages themselves rather than concentrating them in external agencies.

The Development Practitioners' Training programme forms a core component of the work and further strengthens rural development agenda on the ground through skilled and capacitated human resources. Rather than functioning as a conventional vocational course, DPT combines classroom learning with extensive field immersion. Participants receive training in participatory development, natural resource management, livelihoods, governance, communication, community mobilisation and digital skills. Exposure visits, internships and field assignments place students directly within development settings, where they engage with real-world challenges related to watershed management, improved agricultural practices, village planning, community institutions and rural livelihoods. By combining technical knowledge with practical experience, the programme prepares participants to become practitioners capable of working within the complex realities of mountain development.

What makes the Uttarakhand work distinctive is that it treats local leadership as a critical form of rural infrastructure. Key interventions in water management, livelihoods and institutions are accompanied by building capacities for skilled and technical resource persons who will sustain them. The programme recognises that resilient livelihoods require not only stronger systems but also capable individuals who can guide those systems, adapt them to changing circumstances and ensure that progress continues beyond the life of a project.

By creating pathways through which community members become resource persons, local leaders and development practitioners, this initiative is helping ensure that in Uttarakhand, development is not only being delivered through communities—it is increasingly being led by them.



Highlighted areas in the map depict our programme footprint across the state.

West Bengal

5 Partners | 28 Blocks

Across West Bengal's diverse rural landscapes, livelihood security is shaped by an intricate relationship between natural ecosystems, household wellbeing and access to economic opportunity.

In the fragile coastal ecosystems of the Sundarbans, the Springshed landscapes of the Himalayan mountain ranges, drought-prone plateau regions and tribal farming communities, households face different but interconnected challenges. Salinity intrusion, freshwater scarcity, erratic rainfall and degrading natural resources influence agricultural productivity, while malnutrition, poor health, inadequate sanitation and limited livelihood opportunities continue to affect the resilience of rural families. As younger generations aspire towards new economic opportunities, strengthening livelihoods increasingly requires integrated approaches that improve the health of both ecosystems and people while expanding pathways to sustainable incomes.

ABF's partnerships in West Bengal reflect this diversity. Natural-resource restoration and climate-resilient production strengthen rural economies in ecologically

vulnerable regions. Women's institutions and public systems support livelihood planning at household and community levels. Health and nutrition interventions protect the capacity of families to sustain economic progress. Employment partnerships create routes into sectors beyond agriculture. The connecting argument is that income security improves when ecology, wellbeing and opportunity are addressed together.

Building resilient local economies begins with strengthening the natural resource systems on which rural livelihoods depend. Through partnerships with **Rajarhat Prasari** (since 2022) and **Professional Assistance for Development Action** (since 2022), ABF is supporting communities across ecologically distinct regions to build livelihood systems that respond to their local realities rather than a single development model.

Our work with Rajarhat Prasari works across contrasting landscapes by adapting its approach to local ecological conditions. In Darjeeling and Kalimpong, springshed management, soil and water conservation, horticulture and climate-resilient hill agriculture respond to changing rainfall and declining water availability. Spring rejuvenation is important not only for drinking water but also for cultivation, livestock and for day-to-day lives of remote settlements. Improved water security enables households to strengthen farm productivity without increasing pressure on fragile hill ecosystems.

The livelihood challenge changes in drought-prone plateau regions and tribal farming belts. Watershed development, groundwater conservation, regenerative agriculture and livestock support improve the reliability of rural production where rainfall is uncertain and irrigation remains limited. In the Sundarbans, the risk is different again. Salinity intrusion, flooding and freshwater scarcity constrain conventional agriculture and contribute to distress migration. Integrated systems combining water harvesting, fisheries, livestock, agriculture and local self-employment help households mitigate risk through several activities and generate income throughout the year. These locally differentiated interventions are supported through Self-Help Groups, Producer Groups and Cluster Level Federations. The institutions enable collective planning, management of natural resources, market access and alignment with government programmes. Their importance lies in ensuring that livelihood interventions are connected to household priorities and sustained through local ownership.

Partnership with Professional Assistance for Development Action complements this approach by helping small and marginal farmers diversify through poultry, goat rearing, fisheries, climate-resilient agriculture and forest-based livelihoods, while providing intensive support to most disadvantaged households through livelihood planning, productive assets and mentoring. At the same time, it strengthens women's institutions under the National Rural Livelihoods Mission by building the capacities of community cadres and federations, improving access to livelihood finance, and

enabling convergence with public programmes. As a result, women's collectives become platforms for livelihood planning, access to services and stronger local decision-making.

Economic resilience also depends on good health. Malnutrition, poor maternal and child health, anaemia and chronic illnesses can reduce productivity, interrupt livelihoods and increase household expenditure. Through two partnerships with **Child In Need Institute** (since 2023), the portfolio strengthens maternal and child health, nutrition and adolescent wellbeing while improving the prevention, early detection and management of non-communicable diseases. Working through Anganwadi Centres, Health and Wellness Centres, frontline workers and community institutions, these interventions help households stay healthier, more productive and better able to sustain their livelihoods.

The portfolio also expands livelihood opportunities beyond agriculture through complementary skilling partnerships for younger generations. Partnership with **Generation India Foundation** (since 2023), prepares youth for sustained employment through industry-aligned training across sectors such as BFSI, retail, hospitality, IT-enabled services, electronics

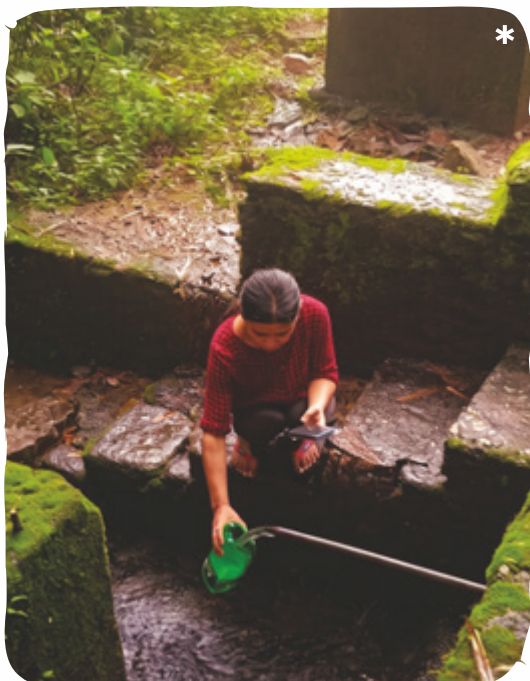
manufacturing and green jobs. Our partnership with **Youth4Jobs** (since 2014) across multiple project cycles has been creating similar pathways for young people with disabilities by combining market-linked skilling with workplace readiness, employer sensitisation and post-placement support. Together, these partnerships strengthen access to quality employment and more inclusive economic participation.

The project locations of ABF-supported partnerships are spread across Bankura, Birbhum, Cooch Behar, Darjeeling, Jalpaiguri, Jhargram, Kalimpong, Kolkata, North 24 Parganas, Purulia and South 24 Parganas.

Our collective experience in West Bengal reflects the Sustainable Livelihood Programme's emphasis on strengthening interconnected systems rather than isolated interventions. Across the hills, plateau and Sundarbans, the pathways differ, but the objective remains the same: connecting ecological restoration with livelihoods and stronger community institutions, healthier households and wider economic opportunities. Together, these systems help communities adapt to diverse environmental conditions while building more resilient livelihoods and long-term economic security.

CASE STUDY:

Looking Beyond the Spring



In the Himalayan districts of Darjeeling and Kalimpong, springs sustain everyday life. They provide drinking water, support hill agriculture and livestock, and enable settlements to thrive in landscapes where alternative water sources are limited. Yet the health of a spring is

determined long before water reaches its source. It depends on how rainfall is absorbed, stored and released across the surrounding hillsides.

The Sustainable Livelihood Programme through the partnership with Rajarhat Prasari is supporting 61,000 rural families across Banarhat, Basanti, Garubathan, Gosaba, Hingalganj, JB Sukhiyapokhri, Kalimpong I, Khoyrasole, Kranti, Lava, Mal, Matiali, Nagrakata, Patharpratima, Pedong, Rajnagar, Rangli Rangliot, Sandeshkhali II and Suri I blocks in Birbhum, Darjeeling, Jalpaiguri, Kalimpong, North 24 Parganas and South 24 Parganas districts. The programme shifts the focus from restoring individual springs to understanding the landscapes that sustain them. Households are supported to prepare Village Water Security Plans that combine local knowledge with hydro-geological assessments to identify recharge zones, prioritise restoration activities and guide the long-term management of water resources. The process encourages villages to move beyond responding to seasonal shortages and instead plan for the entire water cycle.

A distinctive feature of the approach is that it transforms water management from a technical exercise into a community planning process. Villages collectively assess how land use, vegetation, soil moisture and water demand influence spring health, enabling them to make more informed decisions about protecting shared resources

This work helps households understand water systems, adapt to changing rainfall patterns, improve water availability for agriculture, and builds resilient mountain ecosystems that support rural incomes over time.

OUTREACH

Impact unlocked through our Mission4Million with targeted outreach initiatives and community engagement.

2018 - 2026



GEOGRAPHICAL OUTREACH

- 27,59,126** Households Impacted under the Sustainable Livelihood Programme
- 33,517** Villages
- 1,394** Blocks
- 32** States and Union Territories
- 306** Districts
- 81,203** Youth Trained
- 31,394** Youth Trained - People with Disabilities (PwDs)
- 185** Skill Centres



NATURAL RESOURCE / WATERSHED / WATER RESOURCE MANAGEMENT

- 19,26,15,656** 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)
- 42,415** Households with Micro Irrigation Systems
- 19,754** Households with Major and Minor Lift Irrigation Systems
- 1,25,916** Area brought under Irrigation (hectares)
- 2,45,091** Households with Agroforestry
- 74,34,045** Trees Planted (Horticulture Agroforestry)



WELL-BEING

- 65,258** Households with Access to Drinking Water
- 32,815** Households using Alternate or Improved Cooking Fuel
- 84,924** Individuals worked with to address anemia
- 3,91,469** Women and girls trained on health and nutrition issues
- 8,926** Health Camps
- 191,639** Households with improved access to Health Schemes
- 74,732** Adolescent girls maintaining menstrual hygiene through sanitary napkin use



ENTITLEMENTS

- 7,95,876** Households linked to various Schemes and Entitlements



AGRICULTURE / FORESTRY / OTHERS

- 14,29,204** Households supported for Rabi Crops
- 18,99,464** Households supported for Kharif Crops
- 2,84,723** Household supported for Summer Crops
- 4,01,513** Households supported for Integrated Cultivation (Crop Horticulture, Floriculture and Others)
- 8,07,674** Households supported for Kitchen Gardens
- 5,158** Households supported for Sericulture
- 34,829** Households supported for Apiculture
- 7,18,966** Households optimizing use of agrochemicals and integrating bio-inputs



LIVESTOCK

- 8,25,607** Households Supported for Livestock
- 15,489** Livestock Community Resource Person (CRP) (Pashu Sakhis)
- 18,837** Health Camps for Livestock



COLLECTIVES

- 1,46,858** Self-Help Groups (SHGs) engaged and strengthened
- 16,10,645** Members in SHGs capacitated
- 1,406** Federations engaged and strengthened
- 17,017** Village Level Institutions (VLIs) engaged and strengthened
- 6,53,814** Members in VLIs



MICRO ENTERPRISES

- 7,712** Households supported through Agri enterprises
- 2,212** Households supported through Livestock enterprises
- 8,210** Households supported through Skill-based enterprises
- 3,209** People with Disabilities supported through enterprises
- 5,165** Households supported through Artisan enterprises



Generations of farmers have shaped these mountain landscapes, adapting cultivation to the terrain and climate.

WAY FORWARD

Vijay Mulbagal

Group Head, Wholesale Bank Coverage, Corporate Salary, Sustainability & CSR, Axis Bank



The Foundation's work will continue to be anchored in long-term partnerships with grassroots organisations that bring deep local knowledge and the ability to work consistently with communities.



Across India, the future of rural livelihoods will be shaped by how well communities are able to adapt to change while keeping their income sources stable and dependable. For Axis Bank Foundation, sustainability is not only about creating livelihood opportunities. It is about ensuring that these opportunities can withstand climate variability, pressure on natural resources, changing market linkages, and wider economic shifts.

As we move forward with Mission 4 Million, this ability to sustain livelihoods through uncertainty becomes central. Rural households today face greater variability in rainfall, resource availability and market access. In this context, long-term impact will depend on strengthening the local systems that support everyday economic activity, and on making them more resilient, inclusive and responsive.

The Sustainable Livelihood Programme is designed around this need. Its focus is on improving the condition and use of natural resources, widening livelihood opportunities, building community institutions, strengthening skills, enabling enterprise development, and integrating well-being into livelihood outcomes. Together, these elements help create a stronger economic base for households, allowing them to plan better and respond to uncertainty with greater confidence.

The challenges before rural communities are evolving, driven by climate risks, migration and shifts in local economies. Responding to them requires going beyond the delivery of individual interventions. It requires building institutions and partnerships that can learn, adapt and sustain impact over time. In FY 2025-26, the Foundation focused on strengthening evidence, partner

leadership, governance and cross-learning across geographies.

These cross-learning platforms have created space for partners to reflect honestly on what is working, what needs to change, and how approaches can be refined in real time. This ability to learn from experience is critical to ensuring that livelihood strategies remain relevant and responsive to emerging risks.

Going forward, alignment across people, processes and enabling tools will be essential. Community institutions must be able to manage shared resources effectively, local systems must ensure continuity of access, and digital tools must support better coordination and decision-making. These tools can improve last-mile access to information, financial services and market linkages, but their use must remain practical, trusted and grounded in local contexts.

At the heart of this work will remain long-term partnerships with grassroots organisations that bring deep local knowledge and sustained engagement with communities. The Foundation's emphasis will be on strengthening existing practices, community structures and informal systems, while building the capabilities needed to make them more dependable.

The next phase of Mission 4 Million will therefore be judged by how well these livelihood systems hold. The goal is not just to support communities in favourable conditions, but to help them sustain incomes, resources and resilience even through uncertainty.



STRENGTHENING THE ECOSYSTEM

Through Knowledge-Sharing, Peer-Learning and Research

As ABF advances from Mission 2 Million to Mission 4 Million, the focus is not only on supporting more rural households to become economically secure but also on strengthening the systems and institutions that enable livelihood outcomes to endure and scale.

Our experience over the years from across geographies has reinforced that long-lasting change cannot be achieved through programme delivery alone. It depends equally on the strength of its constituents, their institutions, the capabilities of their leaders and practitioners, the quality of governance systems, the cross learning among and the

networks that connect organisations, ideas and resources.

Recognising that delivery systems require strong demand, stable institutions and a supportive enabling environment, ABF's efforts during the year focused on four interconnected priorities: fostering collaboration across the development sector, strengthening organisational capabilities, enabling peer learning and exchange, and promoting the sharing of emerging practices and insights. Together, these efforts help strengthen the broader livelihood landscape, deepening and sustaining impact well beyond individual programmes and geographies.

Bringing partners together through convenings

Complex livelihood challenges require collective responses. Through convenings and knowledge-sharing platforms, ABF brings together practitioners, partner organisations, researchers, funders and sector leaders to exchange insights, foster collaboration and strengthen approaches to livelihood development

Abhisaran

Dialogues | Reflections | Actions



Abhisaran serves as ABF's platform for multi-stakeholder engagement, designed to encourage knowledge exchange, cross-learning and collaboration among organisations

working across the rural livelihoods sector.

During the year, Abhisaran convened partners around issues such as climate resilience, migration, governance and technology, creating opportunities for dialogue, cross-learning and collaboration around shared development challenges.

Abhisaran in Odisha

→ *Building collaboration around shared challenges:*

A state-level convening in Odisha in September 2025 brought together seven partner organisations, to explore how greater collaboration could strengthen livelihood outcomes across the state.

While the organisations discussed the diverse thematic areas they work on, these conversations revealed several shared priorities, including water security, climate resilience, migration, local governance and natural resource management. The convening provided an opportunity for partners to better understand each other's strengths and identify areas where collective action could generate greater impact.

The discussions also highlighted the growing role of technology in strengthening planning and programme implementation, leading to a subsequent workshop focused on digital tools and their application in development programmes.

→ *Exploring technology for community-led planning:*

Building on the earlier discussions on shared challenges in Odisha, ABF brought together 6 partner organisations in December 2025 to share and discuss digital tools being used to support natural resource management, livelihoods and local governance.

The workshop featured a range of technologies, Restoration Tool, groundwater monitoring systems, Forest Rights Act mapping applications, the mWater data collection platform and Geographic Information

System-based planning tools. Organisations demonstrated how these tools were being used in the field and discussed practical considerations involved in adopting and maintaining them across programmes.

Beyond showcasing technology, the workshop created a space for organisations to learn directly from one another's experiences. Several partners expressed interest in adopting or piloting tools developed by their peers, while discussions focused on the support, training and institutional capacity needed to use these effectively in the field.

The conversations reinforced a shared understanding that technology is most valuable when it strengthens community-led planning and decision-making. Participants also discussed how these tools could be integrated into existing programmes to support more informed planning, implementation and monitoring.

Abhisaran in Chhattisgarh

→ *Carrying the momentum forward*

A state-level Abhisaran convening held in Chhattisgarh in FY 2024-25 brought together partner organisations working on similar development challenges. While the convening provided a platform for dialogue and cross-learning, one of its most significant outcomes was the continued collaboration that emerged among participating organisations. Over the following year, 4 partners in the state worked together on initiatives aimed at strengthening livelihoods, governance and natural resource management in the state.

The organisations jointly conducted six workshops and nine training programmes covering forest-based livelihoods, the Panchayats (Extension to Scheduled Areas) Act, Gram Panchayat Development Planning and natural resource management. They also collaborated on training content, engagement with government departments and efforts to improve planning processes. The partnership illustrates how a convening can move beyond dialogue to create ongoing collaboration around shared development priorities, bringing together skills, experience and networks that no single organisation possesses on its own.

NorthEast Edit: Bringing regional voices into national conversations

The North-East is home to a rich ecosystem of community institutions and grassroots organisations working on livelihoods, climate resilience biodiversity conservation and youth development. Yet many organisations from the region continue to have limited visibility within national development and philanthropic conversations despite their significant contributions.

To help address this gap, ABF and North East Together convened The NorthEast Edit, bringing together 24 representatives from 21 NGOs, 38 from funding, CSR and philanthropic organisations and 12 from knowledge

partner organisations.

The event created an opportunity for dialogue on the



region's development priorities, including climate vulnerability, migration, livelihood resilience, biodiversity conservation and youth employment. Through panel discussions, interactive exhibits and peer exchange, participating organisations also had an opportunity to showcase their work, share on-ground realities and engage with stakeholders beyond the region.

A key highlight of the event was the launch of a Directory of Not for Profit organizations across the North-East, creating a resource for institutions seeking to better understand and engage with the region. By connecting grassroots organisations with funders and sector leaders, NorthEast Edit helped raise the visibility of local development efforts, build new relationships and bring regional perspectives into wider development discourse.

Strengthening organisations through capacity building

Strong programmes require strong institutions. Recognizing that organizational effectiveness is shaped by leadership, governance and communication capabilities, ABF focused on helping partner organisations strengthen the systems and practices that support long-term impact.

समर्थ्या

Unlocking Potential

As partner organisations grow in scale and complexity, leaders must navigate new responsibilities, from managing larger teams and strengthening governance to making strategic decisions about growth. Recognising these challenges, ABF launched a pilot leadership

coaching initiative for five emerging chief executives from partner organisations.

Each participant was paired with a professional leadership coach for a series of one-to-one sessions over several months. Rather than following a standard curriculum, the coaching was tailored to individual needs and focused on real-time organisational and leadership challenges.

Discussions focused on real-world leadership challenges including decision-making, delegation, organisational growth, team leadership, communication and managing organisational change. The initiative aimed to equip leaders with the skills, confidence and support needed to navigate growth, organisational change and increasing leadership responsibilities.

Moving Governance beyond compliance

As partner organisations grow, they often face questions that go beyond programme delivery: How should Boards be structured? What role should Board members play in decision-making? How can organisations plan for leadership transitions? And how can governance systems evolve as organisations become larger and more complex?



To explore these questions, ABF brought together representatives from more than 30 partner organisations through a series of workshops in Bhubaneswar, Delhi and Ahmedabad. The discussions highlighted common challenges, including founder dependence, limited Board engagement, succession planning and the need for clearer governance processes and accountability mechanisms.

These insights informed the development of The Good Governance Toolkit, a practical resource created for nonprofit organisations. The toolkit includes guidance on Board composition, roles and responsibilities, member induction, Board self-assessments, governance processes and decision-making structures. Designed as a hands-on resource, it enables organisations to review existing

governance practices, identify gaps and strengthen institutional systems as they grow.

Strengthening Communications as an institutional capability

Communication plays a critical role in how organisations document learning, engage with stakeholders, mobilise resources and communicate their impact. Yet for many nonprofit organisations, communication remains limited to social media and external visibility rather than being embedded within organisational systems and processes.

To help address this gap, ABF partnered with India Development Review to support communication professionals from 23 partner organisations through a capacity-building programme. The initiative began with assessments to understand each organisation's communication strengths, challenges and capability gaps.

Based on these findings, participants took part in a series of workshops covering communication planning, storytelling, documentation, knowledge management, stakeholder engagement and the development of organisational narratives. The programme encouraged organisations to view communication not simply as a visibility function, but as a capability that supports documentation, learning, stakeholder engagement, fundraising and institutional growth.

The learning from these engagements was consolidated into the Communications is Capacity series, comprising seven practical playbooks on topics such as communication planning, budgeting, impact storytelling, ethical communication, documentation and organisational knowledge management. These resources provide organisations with practical guidance on planning communications, documenting learning, managing knowledge and communicating their work more effectively to different stakeholders.



Creating a culture of peer learning

Strong programmes require strong institutions. Recognizing that organizational effectiveness is shaped by leadership, governance and communication capabilities, ABF focused on helping partner organisations strengthen the systems and practices that support long-term impact.

विकासवाणी

Voices of Strength, Wisdom and Insight from Rural India

To encourage knowledge exchange across its partner ecosystem, ABF launched Vikaasvaani, a quarterly newsletter that provides a platform for partner organisations to share experiences, innovations and lessons emerging from their work.

Unlike conventional newsletters that focus primarily on updates and achievements, Vikaasvaani highlights how organisations approach real-world challenges, the decisions they make during implementation and the lessons they learn along the way. The platform enables practitioners from different partner organisations, geographies and thematic areas to learn directly from one another's experiences.

By documenting and sharing field experiences, Vikaasvaani helps ensure that lessons emerging from one organisation can inform practice across many others.

Developing practical knowledge resources

ABF collaborated with knowledge partners to develop a suite of practical learning resources for practitioners and community institutions.

During the year, 20 thematic playbooks were developed covering water management, agriculture, livestock development, nutrition and entrepreneurship. Available in both English and Hindi, the playbooks document field-tested approaches, implementation processes, community engagement methods and lessons emerging from programme experience across different geographies.

Designed for use by practitioners and community institutions, the playbooks provide step-by-step guidance, field-tested approaches and practical examples that can be adapted across different contexts.

Together, Vikaasvaani, the thematic playbooks, the Good Governance Toolkit and the Communications is Capacity series are making practical field knowledge more accessible, enabling organisations to learn from one another's experiences and refine their own approaches.

Research

ABF undertook a series of research studies to better understand emerging challenges shaping rural livelihoods. These studies aim to generate actionable insights that can inform programme design, strengthen implementation

approaches and contribute to wider sectoral knowledge.

Understanding migration

Migration remains an important livelihood strategy for many rural households, yet the factors driving migration decisions and the experiences of migrant workers vary significantly across geographies and communities. To better understand these dynamics, ABF partnered with the Development Intelligence Unit to undertake a multi-state study covering approximately 2,000 migrant households across major migration corridors in India.

The study examined patterns of seasonal, circular and distress-driven migration, exploring the role of livelihoods, climate stress, indebtedness, employment opportunities and household vulnerability in shaping migration decisions. It also assessed working conditions at destination locations, remittance patterns, access to social protection schemes and the challenges migrants face in accessing services and entitlements.

The findings highlight migration's role in supporting household incomes while also drawing attention to the risks and vulnerabilities associated with informal employment, limited social protection and climate-related livelihood stress. The study provides important insights that can inform livelihood planning, migrant support systems and efforts to strengthen economic resilience among vulnerable households.

Assessing climate readiness

Recognising climate change as a growing challenge for rural livelihoods, ABF also undertook an assessment of climate readiness across 35 organisations implementing the Sustainable Livelihood Programme.

The assessment examined how organisations are integrating climate considerations into programme design and implementation, the technical capacities available within organisations, the use of data and monitoring systems, and approaches for measuring climate-related outcomes.

While the assessment found increasing awareness and engagement on climate issues, it also identified common challenges, including limited capacity for climate measurement, fragmented data systems and a reliance on donor-driven indicators. The findings highlighted the need for stronger institutional capacities, more consistent climate indicators, improved data systems and greater investment in climate-informed programme planning.

The assessment provides a roadmap for helping organisations integrate climate considerations more systematically into programme planning, measurement and decision-making.

Together, these studies deepen understanding of the factors shaping rural livelihoods and provide practical insights that can inform programme design, implementation and future planning.

PROGRAMME PARTNERS

Sustainable Livelihood Programme

The programme has a pan-India presence with the support of our partner organisations and their teams. Our partnerships are built on shared values, ensuring projects reflect thoughtful collaboration and a common vision for positive change.

01. Action for Social Advancement
02. Aga Khan Rural Support Programme (India)
03. Agri Entrepreneur Growth Foundation
04. Ambuja Foundation
05. BAIF Institute for Sustainable Livelihoods and Development
06. Bharat Rural Livelihoods Foundation
07. Bright Future India
08. Center for Advanced Research and Development
09. Centre for Youth and Social Development
10. Child In Need Institute
11. Collectives for Integrated Livelihood Initiatives
12. Contact Base
13. Development of Humane Action Foundation
14. Development Support Centre
15. DHAN Vayalagam Tank Foundation
16. Eleutheros Christian Society
17. Enable India
18. Foundation for Ecological Security
19. Generation India Foundation
20. Gram Vikas
21. Harsha Trust
22. Himmotthan Society
23. Ibtada
24. Industree Foundation
25. Keystone Foundation
26. Manjari Foundation
27. Medha Learning Foundation
28. Navinchandra Mafatlal Sadguru Water and Development Foundation
29. North East Initiative Development Agency
30. People's Science Institute
31. Professional Assistance for Development Action
32. Rajarhat Prasari
33. Samaj Pragati Sahayog
34. Sarv Seva Samity Sanstha
35. SELCO Foundation
36. Self Reliant Initiatives through Joint Action
37. Seva Mandir
38. Seven Sisters Development Assistance
39. Shroffs Foundation Trust
40. Swayam Shikshan Prayog
41. Transform Rural India Foundation
42. Trust Community Livelihoods
43. Trust for Retailers and Retail Associates of India
44. Udyogini
45. Voluntary Association for Agricultural General Development, Health and Reconstruction Alliance
46. Watershed Organisation Trust
47. Youth4Jobs Foundation

Axis Cares

Axis Cares inspires Axisians towards making a difference in 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.

01. Association of Parents of Mentally Retarded Children
02. Dakshin Foundation
03. Kalanjyam Trust
04. Nav Bharat Jagriti Kendra
05. Pratham Education Foundation
06. Salaam Bombay Foundation
07. Society for Women's Action and Training Initiatives
08. World Wide Fund for Nature - India



Post-harvest activities such as cleaning, grading and processing help farmers preserve the quality of their produce and improve its value in the market.

Connect:

Axis Bank Foundation,
2nd Floor, Axis House,
Pandurang Budhkar Marg,
Worli, Mumbai, Maharashtra,
India. Postal code 400025.

Follow our stories of impact on
LinkedIn, Instagram and Facebook

Visit www.axisbankfoundation.org
to check our latest Annual Report.