

ANNUAL REPORT

2015-16



Impacting Lives

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Impacting Lives

▲ We aspire to improve livelihood of the people who need our support the most. This is best achieved by our actions that impact the beneficiaries resulting in **increased incomes, increased well-being, reduced vulnerability, improved food security and more sustainable use of natural resources.**

From the Desk of Managing Director and Chief Executive Officer of Axis Bank

It gives me great pleasure to present the Axis Bank Foundation (ABF) Annual Report 2015-16, which showcases the impact of our programmes as well as the noteworthy efforts of our implementing partners. Providing livelihoods to one million people has been the cornerstone of our stated objectives – it has inspired us to be single-minded and focused towards achieving sustainable development by partnering with institutions who share our vision and are committed to making a significant impact to the society.

At ABF we continue our efforts towards enhancing the quality of life of people of some of the most marginalised communities through our interventions in Watershed development and Poverty alleviation. Our annual report 2015-16 highlights the progress we have made in these areas. As of March 31, 2016, ABF supports programmes across 241 districts in 26 states, including in 75 most backward districts of the country, and has helped in transforming the lives of 8.14 lakh beneficiaries till date, 60% of which are female beneficiaries.

Keeping in mind ABF's focused approach towards poverty alleviation, creating sustainable livelihoods and an improved quality of life, we engaged the Tata Institute of Social Sciences (TISS) to measure the impact of our efforts over the last nine years.

Impact in six sectors - agriculture and allied interventions, skill development initiatives, special education, gendered perspective, Highway Rescue & Trauma Care and CSR Process Management was measured. I am pleased to report that there has been encouraging progress recorded across all these sectors. In particular, I would like to highlight some findings:

- **Gendered Perspective:** The ABF funded projects have been able to empower women beneficiaries on various fronts mainly by improving their financial status (directly or at the household level) or by giving them access to education/knowledge and building capacities. The social inclusion of women in workforce has helped enhance their confidence and self-esteem at their personal level. These women now enjoy more autonomy and have a greater voice in the decision making process, and are looked upon as role models.
- **Agriculture & Allied Interventions:** Agriculture has been the backbone of the Indian economy. Axis Bank Foundation promotes a number of programmes for enhancing agriculture productivity through adoption of improved farm practices, distribution of quality seeds and by creating and maintaining water structures for irrigation and soil conservation. The project includes formation of SHGs, promoting traditional and organic agriculture, non-farm based and livestock intervention, aimed at small and marginal farmers who cannot afford mechanisation. Alternate livelihood generating activities like kitchen gardens, sericulture and livestock rearing are acting as a cushion in case of crop failures. All agriculture projects have in majority of the cases achieved their target of 50% increase in income levels.

As we approach our 10th anniversary, I look back with a sense of pride on the zeal and intensity with which the foundation has undertaken this journey. Much like all of us at Axis Bank, we are committed to taking incremental steps towards creating a vibrant socio economic fabric of the country.

Shikha Sharma



**We have
a vision of
creating
one million
sustainable
livelihoods
by 2017.**

Chairman's Note



My journey with Axis Bank Foundation has been hugely satisfying and has provided me with opportunity to impact the lives of several beneficiaries. Not only do we need to impact lives, but we also need to measure the impact. This is achieved by conducting baseline studies and periodically measuring outcomes to check progress. This is the impact investing approach to spending on CSR. This coupled with a strong governance structure and valuable support from implementation partners makes our work stand apart.

We have evolved an interesting structure to carry out our activities that focusses on three key elements:

Implementing Partners: Who work at the ground level and ensure that our programmes run in an efficient manner. They are also our touch points for the beneficiaries.

Governance: The Axis Bank foundation team closely monitors the activities of the implementing agencies and regularly visit sites to check on the progress. They also form an active link between the implementing partners and Axis Bank.

Compliance and Control: This is an integral part that ensures that targets are being achieved, funds are being optimally utilised and regular information is made available.

As we near the tenth year of our existence, we have decided to focus on an area that interests us the most — Livelihood. The programme has achieved great success since its inception and I am happy to note that 8.14 lakh beneficiaries were impacted through Livelihood, Education and Highway Trauma Care, of which 60% are women. This gives us the much needed boost to achieve our target of a million beneficiaries by 2017.

Under the livelihood programme we are focused on four key areas: (a) Watershed Management & Agriculture Productivity; (b) Livestock Enhancement; (c) Vocational Training; and (d) Livelihood for the Disabled. Of these, watershed management and agricultural poverty and livestock enhancement gets the maximum attention with nearly 85% of the total beneficiaries. Vocational training and livelihood for disabled are our ways of providing skills to people to assist them with gainful employment.

It gives me great pleasure to share with you that the Foundation has embarked on new programmatic initiatives. These include a conference on Poverty Alleviation, visit of the Board of Trustees of Axis Bank Foundation to a partner NGO's project site, a CSR Fund created for Branch/Circle Office and the initiation of Financial Inclusion.

I would like to take this opportunity to congratulate the team of Axis Bank Foundation for the progress they have made so far and look forward to the tenth Anniversary of the Foundation.

S. Ramadorai

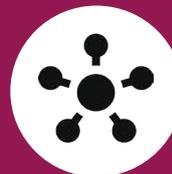
The programme has achieved great success and I am happy to note that 8.14 lakh beneficiaries were impacted through Livelihood, Education and Highway Trauma Care since inception, of which 60% are women. This puts us in a strong position to achieve our target of a million beneficiaries by 2017.

ABF APPROACH



Implementing Partners

They work at the ground level and ensure that the programmes run in an efficient manner. They are also ABF touch points with the beneficiaries.



Governance

The ABF team keeps a close tab on the activities of the implementing agencies. It regularly visit sites and checks on the progress made. The team forms an active link between the implementing partners and ABF.



Compliance and Control

Compliance and control is an integral link in ensuring that the targets are being achieved, funds are being utilised appropriately and periodic information is available. Mid-project appraisals are a great way of checking on the progress.

From the Desk of Rajesh Dahiya, Trustee



India is one of the fastest growing countries in the world. Standing at a defining moment, India is poised to join the ranks of middle income countries within a generation. At the same time, a significant share of India's population remains marginalised & underprivileged. Improving their quality of life is vital to India's sustained growth.

Over the years Axis Bank Foundation has been working towards addressing specific needs of the underprivileged communities by participating in various socially relevant endeavors with a special focus on providing sustainable livelihoods, poverty alleviation, education of the underprivileged, healthcare etc. In the last decade ABF has helped create sustainable livelihoods for over 8.14 lakh people across hundreds of villages in our country by partnering with local NGOs and leveraging our skilled resource-pool of employees who wholeheartedly support volunteering initiatives.

Our annual report 2015-16 is a reflection of the positive impact of the work being done by ABF in partnership with our NGOs who share the same vision as ours in making

a difference and empowering the weaker section of the society. We firmly believe that real empowerment provides the excluded sections of our community the ability to sustainably change their social and economic conditions.

With each step we take towards our vision of providing one million sustainable livelihoods, we get to learn more, but more importantly we see the power of rural India and the difference our interventions have made to the lives of people. We take immense pride in the work that is being done by Axis Bank Foundation; it reinforces our commitment, as a socially responsible bank, to our community.

Rajesh Dahiya

Executive Trustee & CEO's Report on ABF's Strategic Intent



***The woods are lovely, dark and deep,
But I have promises to keep,
And miles to go before I sleep,
And miles to go before I sleep.***

These lines by Robert Frost sum up our work at ABF. The last nine years have been full of hard work dedicated to improving the lives of people. Be it livelihood, education or trauma care, we have worked hand in hand with our implementing partners to make a difference. We set an ambitious goal of supporting one million beneficiaries by 2017 and we are almost at the finishing line.

The year 2015-16 saw us sharpen our focus on livelihood. We believe that focussing on the various sub-themes of livelihood – watershed management & agricultural productivity, vocational training, livestock enhancement and livelihood for the disabled – are key to the Foundation's work. We supported 1.95 lakh beneficiaries under the watershed development and agricultural productivity programme, 20,327 beneficiaries under the vocational training programme, more than 2,000 beneficiaries under

the livelihood for the disabled programme and 11,704 livelihoods under other interventions. The programmes had a visible impact on the beneficiaries. An impact assessment study of 14 initiatives under these programmes reveals that there was a 50% increase in the income of the beneficiaries between 2014-15 and 2015-16. To achieve this, the Foundation spent Rs 71.34 crores — indicating a spend of just over Rs 3,000 per beneficiary.

Our programmes on education and trauma care supported 4,441 beneficiaries.

The breadth of our work can be gauged by the fact that we work across 26 states covering 241 districts.

It's not just the numbers that matter. We observe that women empowerment has increased across all programmes. Companies that have employed ABF's trainee beneficiaries have responded positively to them. Beneficiaries who earlier saw themselves as labourers now see themselves as farmers – a strong change in their perception of their social position. Beneficiaries report that they can now afford three full meals and can set aside money for health and education of family members. Such stories gladden our heart and motivate us to keep moving on with the CSR agenda.

Although it has been almost 10 years of existence, we feel that the work has just started. and look forward to our renewed focus on livelihood to bring greater rewards to the beneficiaries.

I take this opportunity to thank my co-workers and the implementing partners for the great work done.

K Anil Kumar

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Highlights

OPERATIONS ACHIEVEMENTS

Change in Strategy

The year saw a change in the focus area of ABF – livelihood as a theme became more dominant, while education and trauma care programmes are in the process of being phased out. We identified four main sub-themes under livelihood.

Watershed management and agricultural productivity

Vocational training

Livestock enhancement

Livelihood for the disabled

PROGRAMMATIC DEVELOPMENTS

New Initiatives

Conference on Poverty Alleviation

Visit of the Board of Trustees of ABF to a partner NGO's project site

Case Study on ABF published by an international organisation

Creation of a CSR fund at the branch/circle office level, Financial Inclusion initiated.

OPERATIONS ACHIEVEMENTS

Audits & Impact Assessment

Conducted by the operations team during the year

25

Financial Audits

9

Impact Assessment Studies

Approach to Work

The Foundation divided its work into 2 areas.

Programmes

Activities undertaken by the Foundation

Operations

Management and control of the programmes

EVENTS TEAM'S ACHIEVEMENTS

Events

The events team carried out many initiatives.

A financial literacy session with Sujaya Foundation

Blood donation camps

Thalassemia minor screening camps

Stem cell registry camps

Platelet donation registration camps

Contributing time at NGOs as a part of employees' birthday celebrations

NGO exhibitions at the bank premises

PROGRAMME ACHIEVEMENTS

Impact Areas



26 States
241 Districts



Odisha, Madhya Pradesh
largest states under coverage

8.14 lakh beneficiaries

through our programmes on livelihood, education and trauma care

7,400
SHG's formed

50% increase in income
across 14 programme initiatives that underwent impact assessment

85% spend
in Sustainable Livelihood programme

79% beneficiaries
in Sustainable Livelihood programme

₹ 334 crore contribution

from Axis Bank and group companies

176%
funds leveraged by partners

₹ 274 crore
spent during the year

2.3 times
increase in yield

2.5 times
increase in household possessions

2

About Axis Bank Foundation

 Axis Bank, the third-largest private sector bank in the country, started operations in 1994 as UTI Bank. In 2007, it was renamed Axis Bank. The bank offers a wide variety of financial services to customer segments covering large and mid corporates, micro, small & medium enterprises or MSMEs, agriculture and retail businesses. The bank has 2,904 branches and its footprint now falls across nine international locations, with branches in Singapore, Hong Kong, Dubai (at the Dubai International Financial Centre), Colombo and Shanghai. It has representative offices in Dhaka, Dubai and Abu Dhabi as well as an overseas subsidiary in London, UK.

Now on to ABF

Axis Bank Foundation was registered as a Public Trust in 2006. It carries out the bank's CSR agenda and aims to positively impact the lives of people who need support the most. It receives 1% of the net profits of Axis Bank, with the initial focus on the various aspects of education, particularly for the underprivileged.

Initially, ABF collaborated with NGO partners to provide equitable education opportunities to children living in the poorest areas of the country and to provide rescue operations to highway accident victims. In 2010, ABF realised that with education programmes alone, it will not be able to bring down the number of school dropouts,

as most of the children were dropping out of school because of their parents' unemployment and poverty. In 2010, ABF streamlined the programmes under the broader goal of providing 'Sustainable Livelihood' to the socio-economically weaker and underprivileged sections of the society. The aim was to alleviate poverty and provide livelihood opportunities for the economically weak households.

In 2015, ABF decided to focus exclusively on sustainable livelihoods. The pure education as well as the highway rescue and trauma care programmes will be phased out.

Over time, ABF has added 26 new partnerships under the livelihood programme to improve livelihood opportunities, strengthen people's sources of income, create market linkages and reduce migration. A list of all partners is given in Annexure 1.

For Axis Bank, providing a great banking experience is not enough. We also wish to create a lasting difference in people's lives.

Vision Statement

The vision of the organisation is to be the most respected corporate Foundation in the country excelling in project management and contributing significantly to create factors responsible for sustainable livelihoods.

About the Mission

ABF's mission is based on the classical theory of development wherein sustainable livelihood is defined as the livelihood which can cope with and recover from stress and shocks, maintains or enhances capabilities and assets (social, physical and economic) and creates conditions that are suitable for better education, health and sanitation seeking behaviour and sustainable livelihood opportunities for the next generation.

It aims to support programmes, projects and activities that focus on creating conditions suitable for sustainable livelihood. For this endeavour, ABF partners with civil society organisations and provides them with financial, technical and capacity development support to make positive contributions in the lives of the underprivileged and vulnerable communities.

Guiding Principles

ABF is guided by the following principles towards achieving its key objectives:

Strive to create meaningful socio-economic impact in the lives of the vulnerable and underprivileged sections of the society i.e. the differently abled, street children, destitute women, children of commercial sex workers, people suffering from natural disasters and poor disadvantaged families.

Support projects and programmes that are aligned with the national development priorities, needs of the communities that are aligned to the CSR objectives and policies of Axis Bank.

Programmes to be implemented in convergence with government programmes, international development programmes, schemes, infrastructures and other corporate foundations.

Project management framework to be structured through a results based approach with focus on outputs, outcomes and impact enabled by strong inputs and processes.

Endeavour to develop the capacities and capabilities of the staff members, partners and other stakeholders at the community level through exposure to new approaches, systems and technology.

Be guided by the core values and ethics that govern operations namely transparency, team work and focus on community.

Exposure limits of state, partner and theme level to be within predetermined limits.

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Board of Trustees

 Since its inception, ABF has inducted a strong governance structure through its Board of Trustees, with the directors demonstrating in-depth knowledge and experience across sectors. In addition, the core management and implementation teams have also shown great drive and determination. This, when coupled with the principles on sensitive handling of NGO partnerships, has shown exemplary results.

S Ramadorai CHAIRMAN since 2010

Chairman - National Skill Development Agency (NSDA), National Skill Development Corporation (NSDC)

Ex Vice Chairman and CEO of Tata Consultancy Services Ltd., associated with the company for 42 years

Chairman - Bombay Stock Exchange (BSE) and Air Asia (India) Pvt. Ltd.

Independent Director - Boards of Hindustan Unilever Ltd. (HUL), Asian Paints Ltd. and Piramal Enterprises Ltd.

Chairman - Council of Management at the National Institute of Advanced Studies (NIAS)

Chairman - Governing Body, Tata Institute of Social Sciences (TISS)

President - Society for Rehabilitation of Crippled Children (SRCC)

Awarded **Padma Bhushan** in 2006

Sheela Patel TRUSTEE since 2006

Director - Society for the Promotion of Area Resource Centers (SPARC)

Chair - Slum/Shack Dwellers International (SDI)

Founder and Coordinator of national and international organisations

Schwab Foundation Social Entrepreneur

Technical Advisor - Jawaharlal Nehru National Urban Renewal Mission (JNNURM)

Chairperson, Society for Participatory Research in Asia

Council Member, Water and Sanitation Programme, World Bank

Advisor, United Nations Development Programme (UNDP) Commission

TISS Alumnus - Masters in Social Sciences

Awarded **Padma Shri** in 2011

Som Mittal

TRUSTEE

since 2015

Former President and Chairman, National Association of Software and Services Companies (NASSCOM)

Advisor to the government of New Zealand

Extensive industry experience in the IT, engineering, manufacturing and automotive verticals

Former member of the Prime Minister's Committee on National e-Governance

Governing board member of several educational and social organisations, including the Indian Institute of Technology (IIT), National Institute of Information Technology (NIIT)

B. Tech from IIT Kanpur and MBA from Indian Institute of Management (IIM) Ahmedabad

V. Srinivasan

TRUSTEE

since 2015

Deputy Managing Director, Axis Bank Ltd.

Rajesh Dahiya

TRUSTEE

since 2015

Executive Director, Axis Bank Ltd.

K. Anil Kumar

EXECUTIVE TRUSTEE & CEO

since 2015

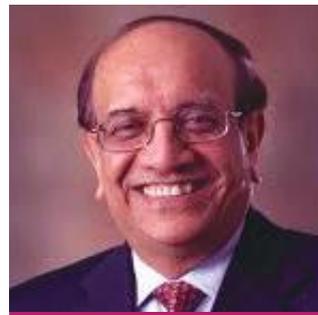
Executive Vice President, Axis Bank Ltd.



S Ramadorai



Sheela Patel



Som Mittal



V. Srinivasan



Rajesh Dahiya



K. Anil Kumar

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Organisational Structure & ABF Team

 The organisation is structured with the heads of Programmes and Operations reporting into the CEO. The head of Programmes has programme managers for livelihood, financial inclusion, education and events reporting into her. The head of Operations has MIS and accounts reporting into him.

Reporting to Head, Programmes

Programme Managers

The programme managers across the two critical verticals are responsible for structuring project scope and monitoring projects. Process evaluation has revealed that the critical team members had relevant expertise and academic background that enhanced project management.

Events Team

The Events team is responsible for executing awareness drives, recycling programmes, volunteering events, and events, such as blood donation drives and exhibitions.

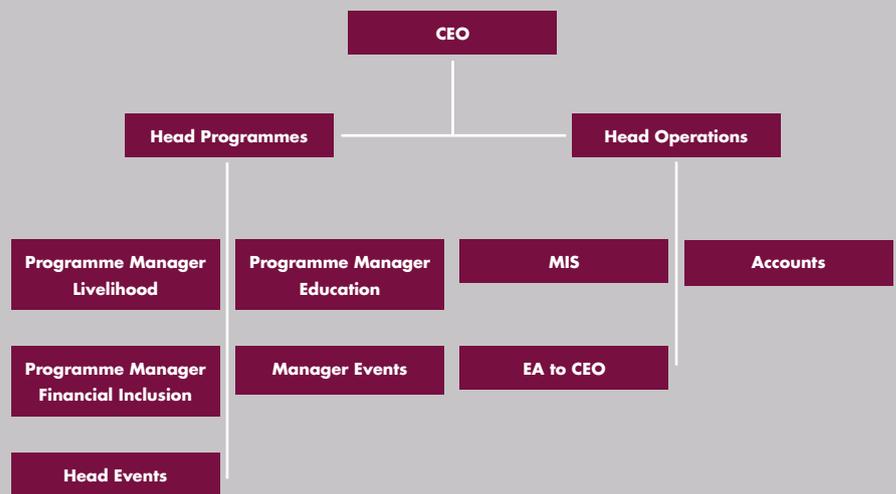
Financial Inclusion Team

The objective of the financial inclusion team is to extend financial services to the vast section of disadvantaged and low-income population at an affordable cost to unlock its growth potential. The team acts as a facilitator to provide bank linkage to beneficiaries under our various programmes operating in the proximity of Axis Bank branches and to inculcate a habit of saving, which in turn will help them in securing a better and safe future.

Reporting to Head, Operations

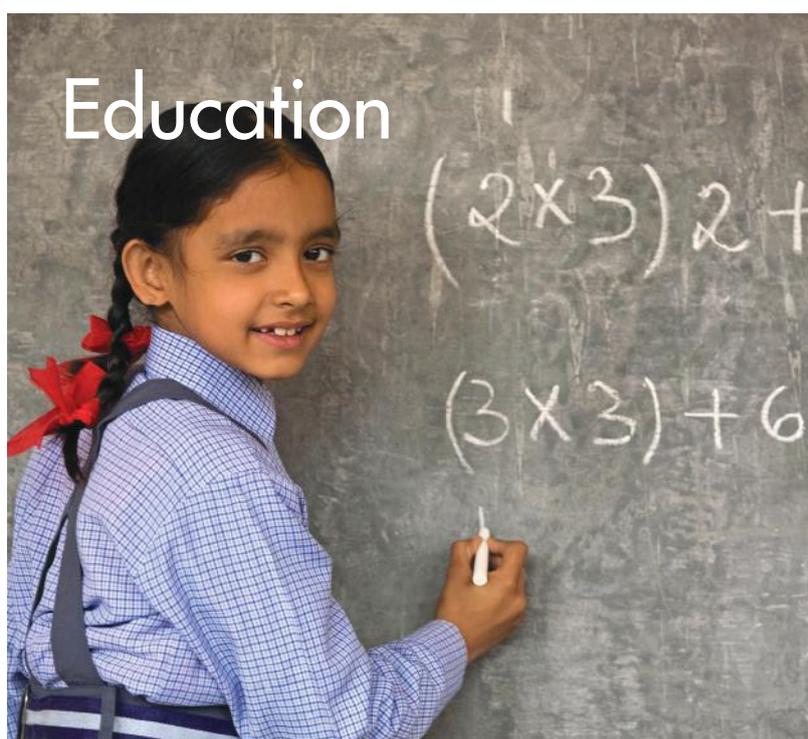
Operations Team

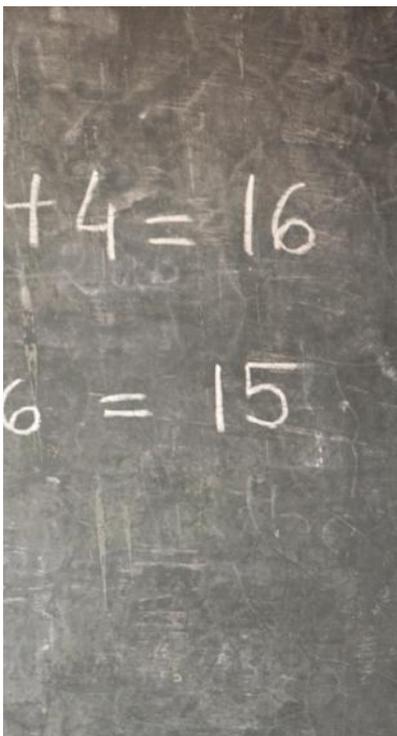
The Operations team takes care of all the operational activities at ABF, including conducting the financial audit and impact assessment of programmes, and statutory compliance at ABF.



5

Key Programmes





ABF Programmes

Livelihood

Watershed Management and Agriculture Productivity

Vocational Training

Livelihood for the Disabled

Livestock Enhancement

Education

Other Interventions



A. Sustainable Livelihood

The Swedish International Development Cooperation Agency (SIDA) defines a livelihood as sustainable “when it can cope with and recover from stresses and shocks, and maintain or enhance its capabilities and assets, both now and in the future, while not undermining the natural resource base.” A person’s livelihood is affected by shocks (sudden significant changes to a person’s situation), trends (an increasing or decreasing pattern of a situation) and seasonality (every few months or years there is a significant change in the situation). Poverty, particularly in rural areas, is a common phenomenon and people are subjected to all three types of vulnerability. Improving a person’s livelihood requires an impact on any or all of the sources of capital—human capital, natural capital, financial capital, social capital and physical capital—that he or she has access to. Changes can be brought about in the following ways:

1. **Higher income:** provide skills and capabilities to earn more. This is achieved through vocational and other training, and also by providing access to employment opportunities.
2. **Increased well-being:** provide support to increase well-being. This is achieved mainly through better health benefits and education.
3. **Reduced vulnerability:** reduce vulnerability to shocks, trends and seasonality.
4. **Improved food security:** ensure that food is available at times of distress.
5. **More sustainable use of the natural resource base:** Ensuring that natural resources are protected and developed. This can help the poor improve their lives. For example, a check dam can increase ground-water recharge and provide an opportunity to grow more crops.

Livelihood – Risks, Assets and Outcomes

Given that much of the rural population subsists on agriculture or agricultural labour, issues around livelihood become critical. Floods, droughts, usurious interest rates, poor access to health and education and weak infrastructure are the bane of rural life. Improving the well-being of these persons becomes imperative. At ABF, the aim is to improve the lives of these individuals and reduce the pressure on them to migrate to towns and cities.

Vulnerability Context

Shocks
Trends
Seasonability

Livelihood Assets

Human Capital
Natural Capital
Financial Capital
Social Capital
Physical Capital

Livelihood Outcomes

More Income
Increased Well Being
Reduced Vulnerability
Improved Food Security
More Sustainable Use of Natural Resource Base

Women and ABF

The womenfolk have it the most difficult. The lack of education and health benefits, poor sanitary conditions, long hauls to collect fuel and water, poor employment opportunities, etc. all combine to make their life difficult. Axis Bank Foundation aims to improve their lives in a significant way. In order to achieve this, it’s an ABF target that 60% of the ABF beneficiaries should be women.

Key Initiatives Under Livelihood

Watershed Management and Agriculture Productivity

Check dams, rain water harvesting
Organic farming; Better seeds
Self Help groups
Government employment programmes
Improve market linkages
Livestock management

Vocational Training

Training Programmes
Tie Ups
Placement
Self Employment

Livelihood for the Disabled

Education
Vocational Training
Employment Opportunities

Others

Arts and Crafts
Alternate Livelihoods for Victims of Commercial Sexual Exploitation and Trafficking (VOCSET)

Locations Across the Country

The ABF implementing partners work in some of the most difficult and economically backward areas. They aim to help improve irrigation through rainwater harvesting, make various government schemes accessible, create market linkages and opportunities for small enterprises, and provide credit linkages with banks. The interventions work at all levels to protect and boost the human capital, natural capital, financial capital, social capital and physical capital through increased employability, better income generation and self-sustenance. ABF aims to provide one million people with sustainable livelihood options by 2017.

Livelihood operates certain key programmes. Given below is a snapshot of the initiatives taken by each of them.

Watershed Management and Agriculture Productivity

The initiatives under this category were formed primarily to help provide small-scale farmers and women with forward and backward linkages to farming. These include:

- Building their capacities and training them on various techniques for improving irrigation through check dams, rainwater harvesting, soil conservation etc.
- Providing the farmers with local and better-quality seeds and encouraging them to apply organic methods to farming
- Forming or strengthening women's self-help groups to encourage saving and enhancing their lending power
- Leveraging existing government schemes, such as those under the Mahatma Gandhi National Rural Employment

Guarantee Act (MGNREGA), the Public Distribution System (PDS), Swachh Bharat Abhiyan, National Rural Livelihood Mission (NRLM), etc. to enhance their livelihood opportunities and food security

- Creating market linkages by forming cooperatives and eliminating the middlemen
- Improving livestock maintenance based on the natural availability of fodder in the region

These programmes seek to make agriculture an economically viable occupation and hence stop migration of communities to other areas. Through interventions that create a better system of water infrastructure and management, and empower the community to strengthen the livelihood process, ABF endeavours to economically uplift the disadvantaged and help increase their food security.

Vocational Training

This programme seeks to create employment opportunities by providing vocational skills training to school dropouts, unemployed youth, tribal communities and women with the objective of providing them with a chance to lead self-sustained and economically independent lives. With the help of knowledge tie-ups with corporate and various universities, ABF's partners provide training on various trade courses, such as basic hospitality, retail, welding, electrical, beauty, nursing, ITES etc.

Apart from ensuring approximately 70% placements, the Foundation also provides linkages with markets and banks to its students in order to help them with basic infrastructure to start a small enterprise.



Livestock Enhancement

The Livelihood programmes of ABF in the field of agriculture have a component of livestock enhancement, where the households are either provided with a livestock asset or assisted through various interventions, such as linking to the milk chains to augment income through aggregation of milk, improving the breed, providing awareness training, providing deworming medications, vaccinations etc, training para-vets or Pashu Sakhis and encouraging activities like poultry, goatery, piggery, duckery, etc., to augment the existing agricultural income.

Livelihood for the Disabled

The disabled population in India are a marginalised group who only receive abundant sympathy but limited assistance in moulding them into independent individuals who are capable of being equally productive in their own way. While some awareness has been created about the abilities of the disabled over the past few years, a lot more needs to be done.

Only 2% of the Persons with Disabilities (PwD) are educated and barely 1% employed. The lack of requisite skills makes the PwDs perennially dependent on their parents for sustenance. Lack of adequate information amongst the parents about special schools that cater to this population and the stigma which is associated with parenting a special child isolate the children and stunt their growth. The need is to identify their potential and equip them with skills that enable them to earn a dignified livelihood.

ABF helps people with disabilities to get better livelihood opportunities by market linked trainings and jobs in the organized sector. It also works in the field of enabling the employers understand that hiring under-privileged and PwDs is not only ethically and morally correct, but is a sound business practice.

ABF helps PwDs get better livelihood opportunities by market linked trainings and jobs in the organized sector. It also works in the field of enabling the employers understand that hiring under-privileged and PwDs is not only ethically and morally correct, but is a sound business practice.



B. Education

One of the beliefs of ABF is that an equitable and good quality education is the first step towards creating a life of dignity and opportunities. Over the years, the Foundation has supported over 80 civil society organisations by working with various groups and communities in the field of education. With 8 current partnerships across India, ABF helps enhance the learning processes for persons with disabilities as well as for children from tribal and marginalised communities. The Foundation achieves this through the following means:

- **Supplemental Education:** to increase interest in learning
- **Remedial/Non-formal Education:** to bring children dropping out of the formal education system back into the mainstream education system
- **Primary Education:** to promote first-generation learning
- **Balwadis/Anganwadis:** to provide the children with multiple disabilities from the slums of Mumbai a platform to learn and enter the mainstream education system faster

With 8 current partnerships across India, Axis Bank Foundation helps enhance the learning processes for persons with disabilities, children from tribal and marginalised communities.



Case Study



Today, her family is very happy that their daughter earns a living and has become self-dependent. Her parents now support Renuka's decisions and also advise their neighbours to skill train their children at Don Bosco Tech training centre.

“Life starts with skill, and it gave me a chance”

- Renuka

Introduction and background

K Renuka was a shy and timid girl. Like any other underprivileged and marginalised youth, she had faced hardships in life. She came from a region affected by the Naxalite movement, where the opportunity to earn an education and make a decent living was a fantasy. Seeking a positive change in her future, Renuka wanted an education and a career that would benefit not only her, but also her family. However, her farmer parents earned a meagre amount that was just enough to feed the family. They lacked the resources to spend on education or medical expenses.

Alternatives

Renuka came to know about the skill training programme offered by Don Bosco Tech (Bilaspur) and its corporate partner ABF. She also learned about the placement opportunities for candidates completing the training. Renuka went through counselling and interest inventory test, after which she joined a two-month intensive skill training in retail sales.

Plan and execution

Renuka initially faced some challenges in pursuing her education – her parents were initially reluctant to give into her request because of social pressure, problems caused by the Naxalite movement and the possibility of migrating to another place to seek a better-paying livelihood.

She was regular at classes and was inquisitive about the new concepts being taught. She also participated in all the activities, exposure visits,

functions and events with equal enthusiasm. During the course of the training, Renuka diligently studied and worked hard to overcome her stage fright.

At one of the parent meets, her parents learned about the need for Renuka to migrate from her village for work and build a career. They had reservations about Renuka moving out to a new city to work and live alone. Nonetheless, they came around when the trainers and the staff, in a counselling session, assured them of a better future and safety of their daughter.

Outcome

At the end of the training programme Renuka came out as one of the brightest and most determined learners. She attended the campus interview and secured a place as a sales team member with Pantaloons, Raipur. She accepted the position, which earned her a monthly remuneration of Rs 5,900. This was enough to support her family and still save for her future. With her savings, she plans to pursue graduation studies. Engaging herself in the programme also helped her become more confident.

Challenges, challenges and more challenges

Renuka's difficulties did not end when she accepted the job offer. When she reached Kolkata for the training and reported to work, she realised that she had to wear a pair of trousers as the uniform. She was only used to wearing traditional women's dresses. Just as she had taken on the fast

changes in her life, Renuka took this as an opportunity to adapt to the trends at the workplace. It only took her some months to adjust to her new environment and work culture at Pantaloons.

As they say, *veni, vidi, vici*. She's a winner all the way! Today, her family is very happy that their daughter earns a living and has become self-dependent. Her parents now support Renuka's decisions and also advise their neighbours to skill train their children at Don Bosco Tech training centre. According to them, such training will not only raise their living standard, but also provide them with useful knowledge for a better and sustainable livelihood.

Renuka thanks Don Bosco Tech and ABF for all their support and training, and adds, "Life starts with skill and it gave me a chance."

6

Structural Processes

Activities under CSR

The CSR activities of the bank and the Foundation are undertaken with the help of specialised agencies, such as voluntary agencies, civil society organisations, community-based organisations and trusts amongst others. This enables the Foundation to seamlessly work in diverse areas and regions.

The bank has a CSR policy and has also defined its focus areas. These set the tone and framework for the activities it wants to undertake. All CSR activities must be within the ambit of the CSR policy and the focus areas.

Process for New Projects

Any project that the Foundation wishes to execute goes through the following four steps:

- **Short-listing of Partners:** Partners are short-listed based on their capability, geographical coverage and financial soundness. Once a suitable partner is identified, they are then asked to make a Concept note on the intervention proposed. Once the Concept note is finalized, a pre-assessment audit and the final grant proposal is processed for pre-approval.
- **Pre-approval:** Under this step, the CEO or the programme manager makes a field visit to understand the work done by the NGO Partner and its impact. Later, the Grant Application form is submitted by the NGO Partner. The programme manager vets the application submitted by the prospective partner. An internal scoring of the NGO is undertaken.
- **Approval:** This involves presenting the proposal to the Board, which then decides to approve or not approve the proposal
- **Post-approval:** Once the project is approved, a sanction letter is issued, the memorandum of understanding (MoU) is signed, the grant is disbursed and project monitoring kicks in.



The Rating Tool

A key input to the approval process is the internal rating of the implementing partner.

In 2014-15, ABF introduced an internal rating tool to evaluate prospective partners and programme proposals. The tool enables the forming of a decision on whether or not to accept a proposal. It also enables an analysis of the organisation.

Spread over five modules, the rating tool analyses a programme proposal on the basis of:

1. **Partner Organisation:** This involves seeking information pertaining to the organisation's leadership, existing operational systems and processes, due diligence in organisational and statutory compliances as well as experience in implementing projects.
2. **Proposal Quality:** This involves analysing the organisation's planned course of action, including identification of target beneficiaries, preparation of the budget in line with planned activities, provision for monitoring and evaluation, etc.
3. **Implementation Methodology:** This involves assessing the partner on the basis of the proposed implementation methodology, including a list of initial assessments/analyses to be carried out before project implementation, details of the proposed monitoring, and evaluation tools and techniques, etc.
4. **Sustainability:** This involves assessing the viability of the project in terms of stability of the partner organisation, easy accessibility of resources in the project area, and ownership of the project by the beneficiaries and the community.
5. **Renewal:** This involves assessing the partner organisation on the basis of its performance in the previous project phase.

Monitoring and Control

A key ingredient for the success of any project is to ensure that it is progressing as planned and the assured outcomes are being achieved. The monitoring and control process at the Foundation comprises six components.

Components of Monitoring and Control

Monthly Progress Reports	Quarterly Progress Reports	Field Visits
Quarterly Financial Reports	Financial Audit	Impact Assessment

Monthly and Quarterly Progress Reports

The implementing partners are required to provide monthly and/or quarterly progress reports. These reports help the Foundation in gauging the progress made by the partners in implementing the project plan and in meeting the mutually agreed upon milestones.

Field Visits

The programme managers & Senior Management make field trips in order to meet the NGO team and strengthen the relationship with the community. The visits also act as a mechanism to track the progress of the programme. They provide programme managers an opportunity to meet the community members and gauge their opinions about the programme.

Financial Audit

An independent, external audit is conducted yearly for all programmes. It evaluates grant utilisation, a review of expenditure investment pattern, effectiveness of project implementation, a review of financial management systems

and books of accounts, adequacy of the internal control and review mechanism, integrity of the reporting of performance against targets, regulatory compliance and other related areas.

Impact Assessment

Impact assessment helps in evaluating if a programme is making the expected impact. Assessments are undertaken for all livelihood programmes and involve the following:

Setting Impact Targets

- Quantitative income enhancement targets are jointly agreed with the partner NGO at the time of sanction.
- Baseline and post-intervention income projections are an integral part of the grant process as well as of the proposal/sanction.
- Baseline data is validated on programme launch, and also during audits and field visits.

Track Project Progress and Impact

- Report formats are decided in advance during grant approval process and customised for each programme in order to capture the programme progress.
- Programme Manager's visit report and audit report include observations on baseline income and income enhancement.
- News Tracking - This involves a daily tracking of the news items published in print and social media about ABF's NGO partners as well as their key personnel.

Quarterly Financial Report

The implementing partners provide quarterly financial reports stating the utilisation of funds in the previous quarter. Based on this ABF disburses the next instalment.

7

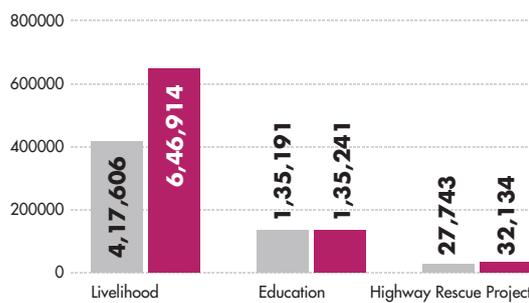
Axis Bank Foundation Performance

ABF's programmes are grouped under three heads, Livelihood, Education and Other initiatives. During 2015-16, the Foundation undertook a restructuring of the programmes and decided to narrow its focus to livelihood. As education is being phased out, and other initiatives (primarily health and trauma care) have already been phased out, this report talks about all three but with a focus on livelihood.

Beneficiaries under livelihood increased by 55%, an addition of over 2,00,000. Growth in education was flat due to a scaling down of the programme. Growth in other initiatives was also low as the health and trauma care programme was discontinued.

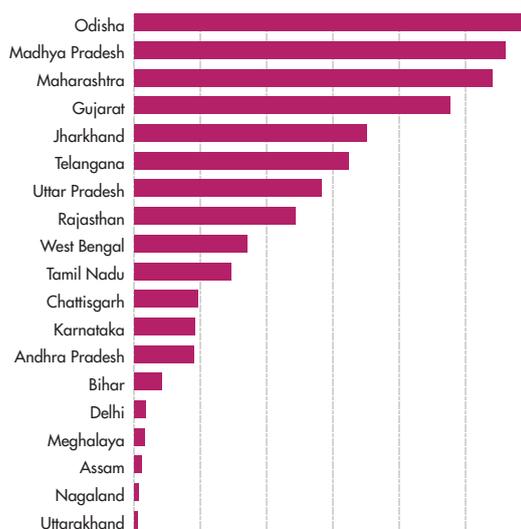
The Foundation is active in some of the poorest parts of the country – Odisha, Madhya Pradesh and Maharashtra. It works through a number of partners.

Growth in Beneficiaries



55%
increase of livelihood programme beneficiaries

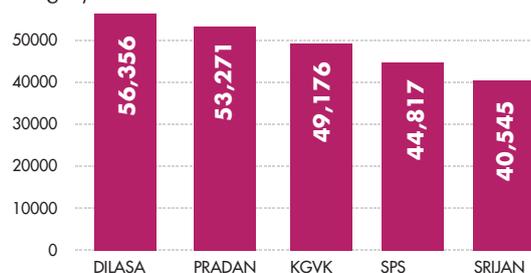
Distribution of Beneficiaries Across Major States



Some of the well-known partners are the Aga Khan Rural Support Programme (India), Don Bosco Tech Society, Harsha Trust, Samaj Pragati Sahayog, PRADAN and SRIJAN.

Top Five Implementing Partners by Number of Beneficiaries

The Foundation aims to empower women and roughly 60% of the beneficiaries are women.



Through the implementation partners, ABF has created a network of self-help groups or SHGs, village federations, cooperatives and joint liability groups or JLGs.

Types of Interventions Created through Implementing Partners

Intervention	Nos.
SHGs/Micro Finance Groups formed	25,033
SHG members	3,16,792
Clusters formed	700
Village Organizations formed	3,080
Federations formed	33
Federation members	1,17,203
Cooperatives formed	257
Cooperative members	28,740
JLGs formed	3,116
JLG members	30,504

The Foundation undertook several new initiatives, as given below.

Financial Inclusion Through Extended Banking

The SHGs created with the help of NGO partners faced difficulty in managing their money due to the lack of good banking facilities in the vicinity. To overcome this, the bank appointed NGO partners as business partners to carry out extended banking activities. These activities included account opening of SHGs and its members. It appointed four NGO partners across 16 locations in Odisha, Madhya Pradesh and Maharashtra in the last quarter of 2015-16.

ABF Conference on Poverty Alleviation through Livelihood Interventions

Axis Bank Foundation organised a conference on **Poverty Alleviation through Livelihood Interventions** in August 2015, at New Delhi, the Chief Guest was Jayant Sinha, then Hon. Minister of State for Finance, Government of India. ABF had engaged Tata Institute of Social Sciences (TISS) to measure the impact of the programmes over the last 9 years. One of the highlights of the conference was the unveiling of six sector reports on the work of ABF in the last 10 years. These sectors are:

- Agriculture and Allied Interventions
- Skill Development Initiatives
- Special Education
- Highway Rescue and Trauma Care
- Gendered Perspectives
- CSR Process Management

Exposure visit of the Board of Trustees to the project site of ABF partner

In order to facilitate ground-level understanding of the work of the Foundation, the Trustees of the Board of ABF visited a partner, Samaj Pragati Sahyog, in Madhya Pradesh in December 2015. The aim of the visit was to understand the various interventions under the livelihood programme. The trustees visited the project site and interacted with the beneficiaries, SHG leaders and NGO personnel to understand the impact of the programme.

More than
60%
of beneficiaries
are women



Publishing two ABF case studies for international forums

The work done by the Foundation is by itself of great satisfaction. However, true recognition comes when the world comes to know about it. Two case studies on the work of the Foundation in partnership with the implementing partners have been published.

- Asian Venture Philanthropy Network (AVPN), Singapore:** The Foundation worked in collaboration with AVPN to draft a case study on ABF through a seven-step process. The case study – Impact Assessment: Axis Bank Foundation – Third-party Midterm impact assessment – was presented to an international audience during the AVPN Conference in May 2016 in Hong Kong. It was published on AVPN website in April 2016.
- Centre for Asian Philanthropy and Society (CAPS), Hong Kong:** CAPS is working on a project to conduct case studies of highly regarded NGOs in India. In this context, it approached ABF to undertake a case study of its work, along with a partner NGO. The case study of ABF and partner NGO Dilasa has been released in June 2016.

Engaging Senior Officers of the Bank in CSR

The bank recently concluded a Business Leadership Programme (BLP) where its leaders (at the Vice President or Senior Vice President level) were engaged with four of ABF's NGO partners – Srijan, Pradan, Youth 4 Jobs Foundation and NM Sadguru Water

and Development Foundation. The objective was to create potential projects that could be undertaken by the implementing partners. The potential projects were presented at the graduation ceremony of the programme.

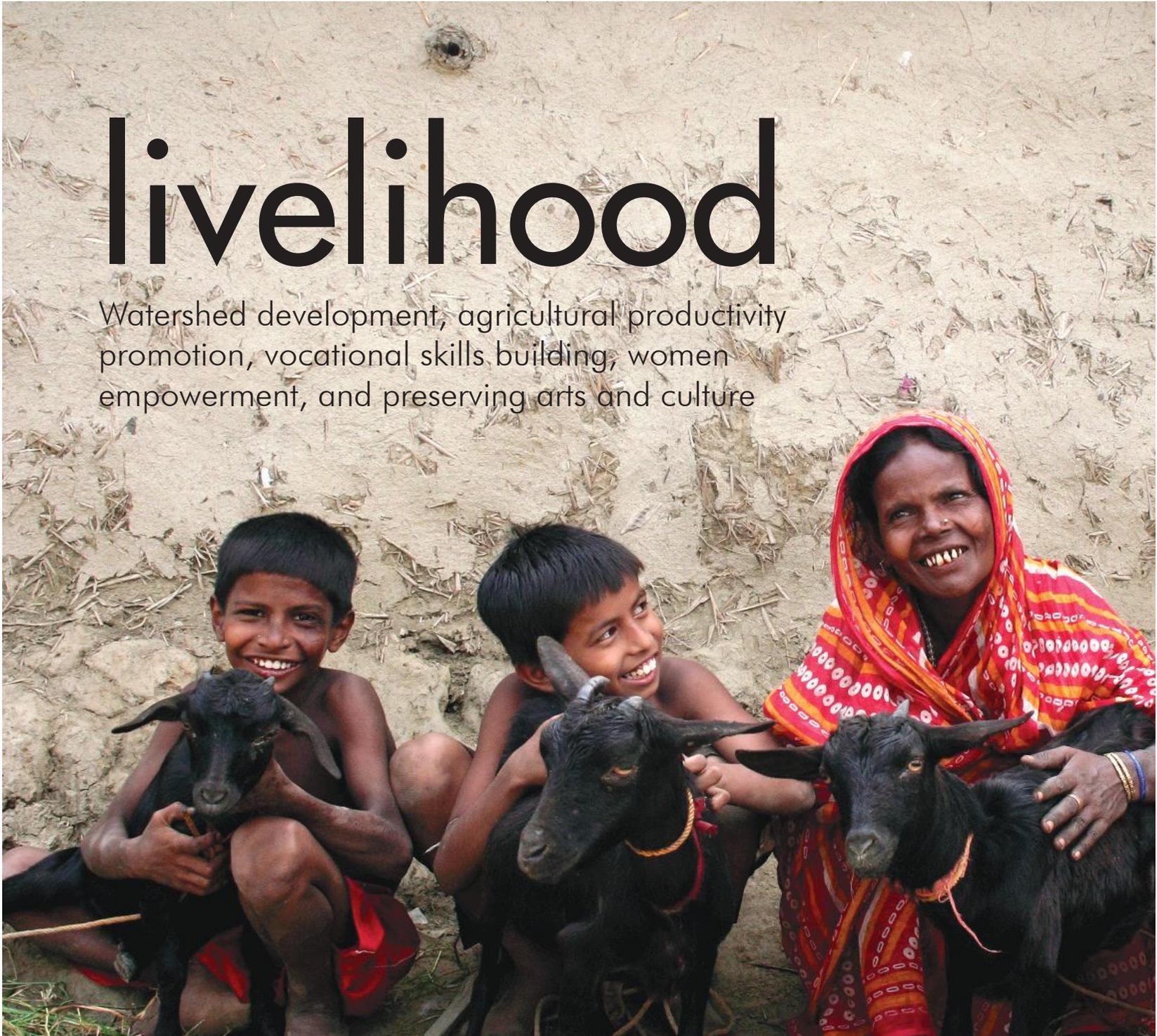
CSR Funds for Branches/Circle Offices

In order to increase the participation of the bank in the CSR activities and to build a greater linkage between the bank and the Foundation, ABF has set up a dedicated fund that will be utilised for funding CSR projects recommended through branches/circle offices.

Above The ABF Trustees visited the project site and interacted with the beneficiaries, SHG leaders and NGO personnel to understand the impact of the programme.

livelihood

Watershed development, agricultural productivity promotion, vocational skills building, women empowerment, and preserving arts and culture





Several initiatives of ABF have been adopted at the national level. For instance the Pashu Shakti model that consists of village women getting together to provide community animal care services, has been adopted by the National Rural Livelihood Mission (NRLM).

A tank development model created by the ABF partner DHAN was recognised as an illustrated institutional model by the Ministry of Water Resources, Government of India. It was also mentioned in the guidelines on irrigation work issued by the ministry.



Creating sustainable livelihoods is the primary area for the Foundation. Watershed development, agricultural productivity promotion, vocational skills building, women empowerment, and preserving arts and culture are critical to its success.

Focussing strongly on preserving and developing natural resources, primarily water, enables ABF to meet its objectives. Its agricultural interventions include practices such as organic farming, prevention of soil erosion and use of renewable energy for irrigation, among others.

Watershed development is critical for farmers. Relying primarily on the highly variable rain for all their water needs is risky. The Foundation aims to improve water availability through various means. These include creating water user groups, constructing check dams, farm ponds, pads for rainwater harvesting and other water structures.

Sustainable livelihood can be promoted by providing the disadvantaged – the unemployed youth, persons with disability, tribal communities originally associated with poaching, etc. – a means to a secure livelihood through increased ability to get jobs or to start their own businesses.

Another category of people – extremely marginalised groups like the poor and the destitute, victims of commercial sex exploitation and trade, etc. – are in dire need

of support. The Foundation helps them by providing livelihood assets and skill/vocational training to improve their lives.

The Foundation also promotes the creation of women SHGs through the implementing partners. They offer financial and market linkage support. This promotes financial inclusion among the beneficiaries.

The Foundation also undertakes a healthcare training programme that promotes livelihood and is independent of government subsidy schemes, such as the National Rural Health Mission that created the Accredited Social Health Activists or ASHAs.

Under livelihood, ABF supported 2.29 lakh beneficiaries during 2015-16. The highest contribution to the beneficiaries outreach was from the watershed management and agricultural productivity segment (85%), followed by vocational training (9%).

2.29 lakh

beneficiaries supported

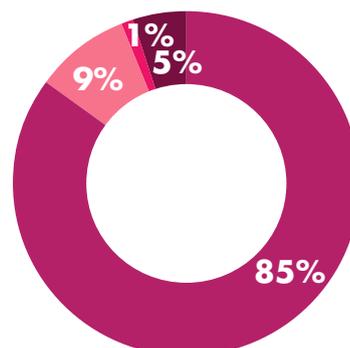
85%

beneficiaries outreach was from the Watershed Management and Agricultural Productivity segment

9%

beneficiaries outreach was from Vocational Training

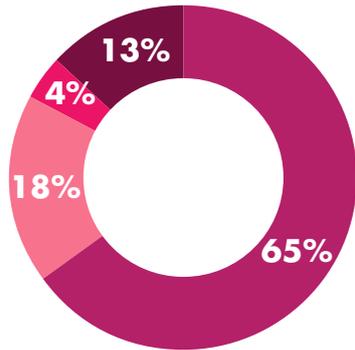
Livelihood Programme: Distribution of Beneficiaries



- Watershed Management and Agricultural Productivity
- Vocational Training
- Livelihood For Disabled
- Others

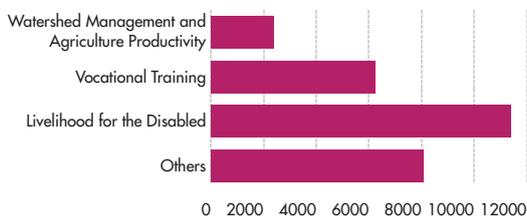
The chart below indicates the distribution of spend for 2015-16. The share of watershed management and agricultural productivity is the highest, but the per beneficiary cost (PBC) for the programmes under livelihood for the disabled is higher as compared to the PBC cost for the programmes in other segments.

Livelihood Programmes: Distribution of Spend (in Rupees)



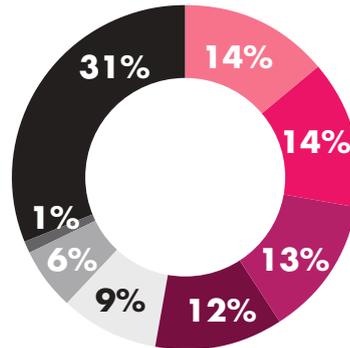
- Watershed Management and Agricultural Productivity
- Vocational Training
- Livelihood For Disabled
- Others

Segment-wise Per Beneficiary Cost (in Rupees)



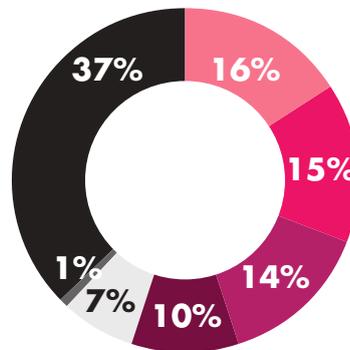
The charts below show the distribution of beneficiaries and spend across states. The Foundation spent a cumulative Rs 274 crores across all the states. Odisha, Madhya Pradesh, Maharashtra, Gujarat and Jharkhand were the top five states in terms of spend. Other states constituted 31% of the spend, while the Northeastern states constituted only 1%.

Beneficiary Outreach



- Odisha
- Madhya Pradesh
- Maharashtra
- Gujarat
- Jharkhand
- Rajasthan
- North Eastern States
- Other States

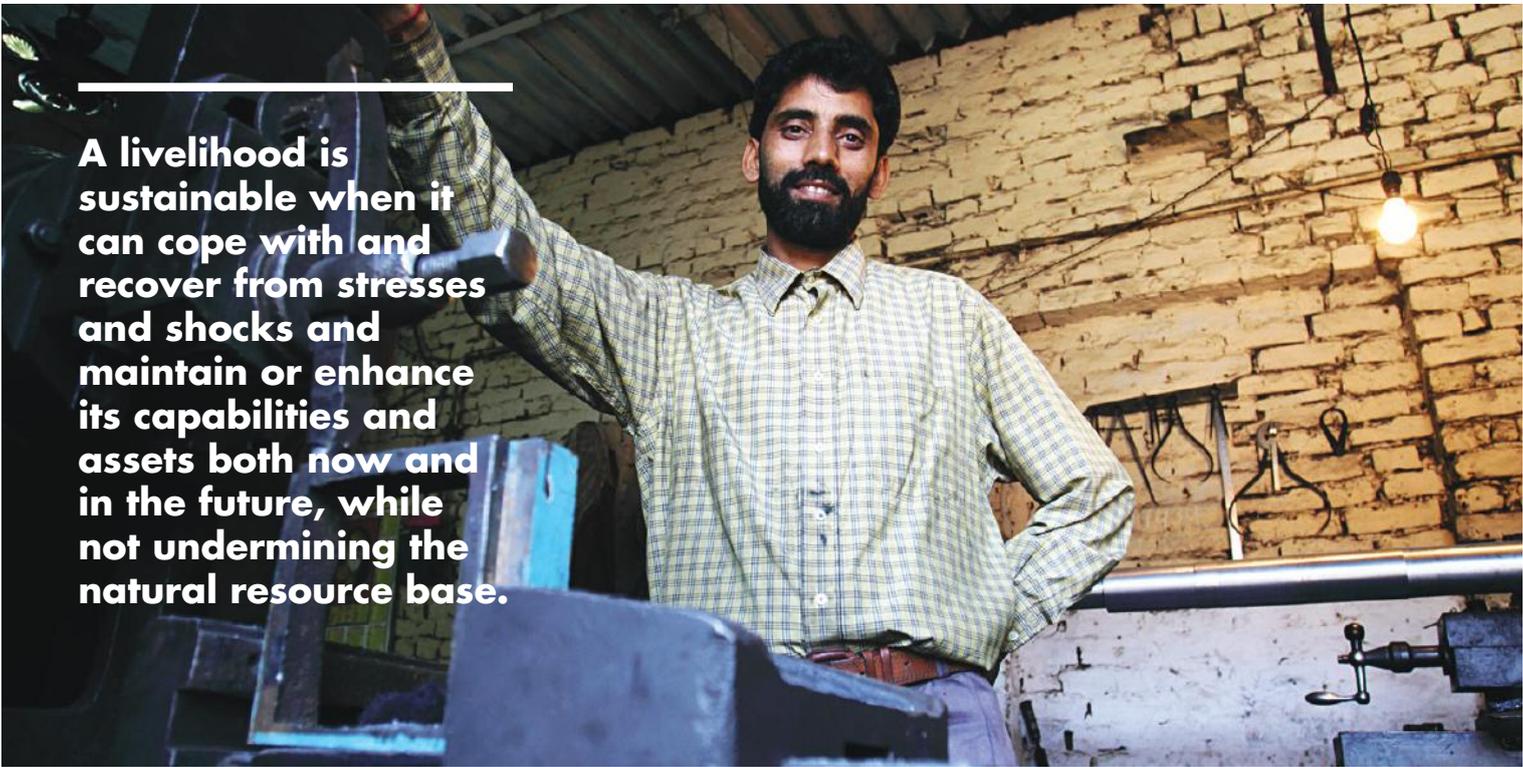
Programme Spend



- Odisha
- Madhya Pradesh
- Maharashtra
- Gujarat
- Jharkhand
- Rajasthan
- North Eastern States
- Other States

₹ 274 crores
spent across all states

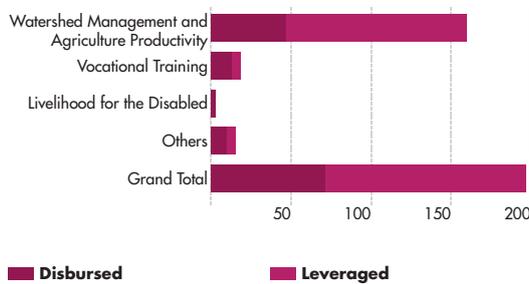
₹ 71.34 crores
invested for livelihood purposes



A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base.

For livelihood purposes, ABF disbursed Rs 71.34 crores and the partner NGOs raised Rs 125.45 crores on their own. This illustrates how far Axis Bank's investment can go. The programme-wise distribution of funds disbursed and leveraged are given below.

Programme Spend Leveraged



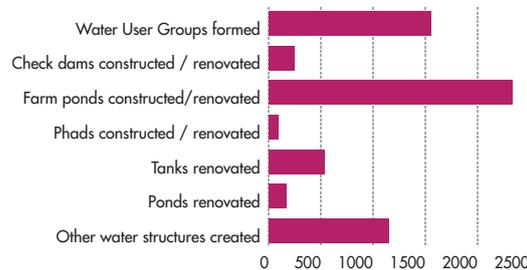
The distribution of programmes across the key states is as follows:

Distribution of Programmes Across the Key States

State	Type of Initiatives
Odisha	Vocational Training, Agricultural Interventions
Madhya Pradesh	Rainwater Harvesting, Advanced Agricultural Techniques, Education
Maharashtra	Irrigation Structures, Vocational Training, Education
Gujarat	Water Resource Development, Soil Conservation, Land Development, Education
Jharkhand	Vocational and Cultivation Training, Education
Rajasthan	Advanced Agricultural Practices
North East	Vocational Training, Education
Others	Livelihood, Advanced Agricultural Practices, Education

Watershed development is an integral part of ABF's activities. The Foundation undertook a number of activities during the year. The scale of the activities can be judged by the numbers given in the following exhibit.

Scale of Activity



During the year, roughly 18,908 acres of land came under irrigation and about 24,000 acres were prevented from falling prey to soil erosion. About 9,093 households were saved from the need to migrate to urban areas. Further 9,318 artisans, men and women from non-farm interventions. These artisans were involved in handicraft such as Kumbaya, Kantha, bamboo, embroidery, etc.

Improved sanitation is critical for rural areas. The Foundation helped build 32,748 toilets during 2015-16.

Vocational training provides individuals with skills that they can utilise to either pursue their own trade or get gainful employment. About 20,327 individuals undertook vocational training. Of these, 12,733 were placed in jobs and 5,669 became self-employed.

17,078 acres prevented from soil erosion

9,319 artisans men and women benefited from non-farm interventions

32,748 toilets built with the Foundation's support



Snapshot of the Result of the Impact Assessment Studies

Financial Impact	Social Impact
70% increase in income	Women empowerment in terms of social inclusion, decision making and financial independence, and general awareness levels
18% increase in cultivable land	Increase in social esteem and acceptance in the society (earlier labourer, now farmer)
230% increase in crop yield	Improvement in health and sanitation
65% increase in placed/self-employed	
Interventions providing 275-300 days of employment	
Household possessions increased 250% times	
Manifold increase in savings and household assets	
Increase in linkages with banks and other financial institutions	

Financial inclusion is another focus area for the Foundation. Active effort led to the opening of 53,222 new savings bank accounts. Around 5,365 accounts were opened in the name of SHGs. Assistance was provided to raise loans worth Rs 131 crores. About 40,000 people received life insurance coverage and 9.75 lakh people received health insurance coverage.

Some other interesting areas of coverage are:

- 1,515 artisans trained
- 4,306 sex workers assisted with alternative livelihood
- Assistance in the procurement of 20,651 quintals of soya, 19,050 quintals of red gram, 20,336 quintals of groundnut and 45,587 quintals of Bengal gram.
- Livestock improvement through artificial insemination, de-worming, vaccination, etc.

The Foundation carries out impact assessment studies of the programmes. These are carried out twice - in midterm and at the end of the programme.

Axis Bank Foundation works extensively through its implementing partners.

Number of Implementing Partners under the Livelihood Programme

Programme	Number of Partners
Watershed Development	13
Vocational Training	7
Livelihood for the Disabled	3
Others	3

53,222
new savings bank
accounts opened

5,365
accounts opened
in the name of
SHGs

4,306
sex workers
assisted with
alternative
livelihood

Case Studies

Watershed Development

Ashok Babu and Phad Irrigation

Introduction and background

Ashok Babu Singh Pawar, a farmer from Mohada, Maharashtra, was in deep debt. His main challenge was water supply and management for agricultural purposes. Rain water was his only source of water for irrigation and cultivation. Despite the hard work put in by Ashok Babu and his wife, their four-acre plot of land only yielded a small crop of cotton and pigeon pea (toor dal), provided the rains were good. They were barely able to earn Rs 25,000 a year from their land. The long stretches of poor rains and drought conditions had driven the family of six into debt and they lived in desperate poverty. Ashok was unable to send his children to school. For survival, he and his wife had given up agriculture and started working as labourers in a neighbouring state.

Alternatives

In a hopeless state and struggling to survive, Ashok Babu met a member of Dilasa. Dilasa, together with ABF, had introduced the Phad irrigation method and self-help groups in the area. The Phad irrigation method is a very low-cost small irrigation system developed on the check dam or cement plug method in which flowing river water is diverted to nearby fields through

diversion weirs, contour canals or PVC pipes using nothing but gravity.

Plan and execution

To assess the prospects of developing a Phad irrigation system, the team from Dilasa inspected and surveyed Ashok Babu's farm and adjoining areas. The closest source of water was 800 meters above the village level. Also, Ashok Babu's farm and other agricultural land were at the foothills. These made a case for developing the Phad model. The team developed the system and, with the help of pipelines and – importantly – without any machine or equipment, water was directed into 25 acres of agricultural land. This included Ashok Babu's four acres.

Outcome

As water started getting stored in the Phad dam, the farmers started receiving sufficient water for irrigation and cultivation. This new way of water management has helped Ashok Babu to cultivate many additional crops, such as green vegetables, besides cotton and toor dal in Kharif and Rabi seasons. Today, Ashok Babu's life has changed. He has started earning more than Rs 60,000 annually. He has also started selling vegetables in the market, which fetches him around Rs 12,000 more. His children are now studying in school and he is a happy man!

Today, Ashok Babu's life has changed. He has started earning more than Rs 60,000 annually. He has also started selling vegetables in the market, which fetches him around Rs 12,000 more.

Vocational Training

The Story of Sindhura

Introduction and background

Sindhura, from Karimnagar, Telangana, completed her graduation in 2014 and was financially dependent on her parents. She wanted to take up a job immediately and become independent. But she was preparing for competitive exams then and looking for a job was not possible.

Alternatives

Sindhura enrolled with Unnati Programme for learning skills that would help her make a career. Unnati Programme offers 50 days' vocational and knowledge training at a subsidised cost. It also provides placement for all of the participants. "When I came to know about Unnati, I quickly made up my mind to join the course because of its 100% placement guarantee," says Sindhura.

Plan and Execution

The social aspect of joining the programme was as important as the programme itself. Sindhura says, "Joining Unnati was not easy for me because I had never gone out of Karimnagar and going to Bengaluru was a big decision indeed." Initially, her parents were reluctant to let her go to Bengaluru. It took a lot of effort on Sindhura's part to convince them. "But now it all seems worth it," says 22-year old Sindhura.

Outcome

Sindhura secured a job offer even before the completion of the course. She now works with EMC2, Bengaluru, at an annual salary of Rs 4.49 lakhs. "The feeling of being financially independent gives me so much

Livelihood

The Story of Asli Majhi

Initially, her parents were reluctant to let her go to Bangalore. It took a lot of effort on Sindhura's part to convince them. "But now it all seems worth it," says 22-year old Sindhura.

satisfaction," says Sindhura.

Her employers are also satisfied with her performance. According to them, she has shown great interest and dedication, and is also loyal and hardworking.

"I always wanted to be self-reliant and I feel so happy that Unnati has helped me realise my dream. ...The course at Unnati is the best motivational programme for people like me who want to learn and grow. Unnati has changed my life altogether," says a beaming Sindhura.

Introduction and background

Asli Majhi lives in her beautiful tribal village of Kasturapadar, Odisha, with her three sons. Until a few years ago, she was struggling to support them using her small plot of land. Irrigation was a challenge as rainfall was erratic. As a result, the soil had become black and very hard.

Alternatives

Asli sought the help of Harsha Trust to learn about modern farming and irrigation techniques.

Plan and Execution

Asli learned that growing vegetables might be better than growing cotton and how she could use intercropping to get a higher and varied yield. To meet her irrigation requirements, Asli also requested the help of Harsha Trust to get a well dug in her field. It was dug with support of Harsha Trust and was funded by NABARD. This was undertaken under the aegis of the WADI project (the small orchard project) started by NABARD in tribal and poor areas. ABF supports Asli in growing crops in the field.

Outcome

Asli's land is now a significant income source for the entire family. She and her three sons are fully occupied in managing it. She has judiciously used her land resources by growing different seasonal crops in her mango orchard. She does intercropping and grows pointed gourd, chilly, cowpea (judang), cauliflower and cabbage.

Asli Majhi is a perfect role model for others and is regarded as 'the Farmer of the Moment' because she is able to optimally manage all available resources with a perfect blend of precision and skill.

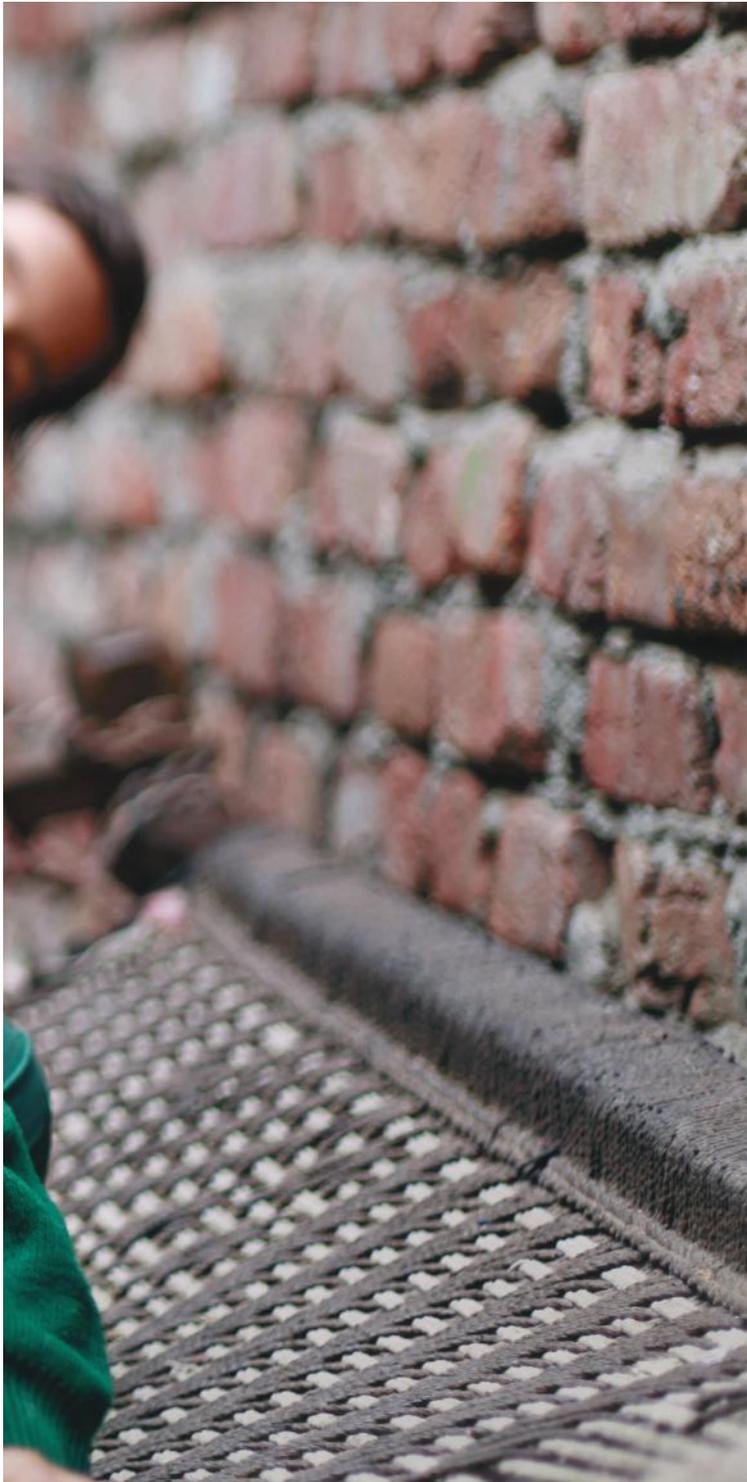
Asli learned that growing vegetables might be better than growing cotton and how she could use intercropping to get a higher and varied yield. To meet her irrigation requirements, Asli also requested the help of Harsha Trust to get a well dug in her field.

ABF Activities in FY 2015-16



education

Primary and secondary education, special education and vocational skills for children



Axis Bank Foundation is committed towards the promotion of education since 2006, when the Foundation was registered as a public trust. Its education programmes focus on primary and secondary education, special education for children with disabilities and vocational skills for children. The Foundation's programmes support Anganwadis and government schools in improving the quality of primary education.

The Foundation works with 18 implementing partners. It reached out to 1,35,241 beneficiaries so far.

Breakdown of Education Areas

Category	Programmes (Nos.)	Beneficiaries (Nos.)
Primary and Secondary Education	3	51,162
Supplementary Education	3	33,865
Special Education	6	5,305
Vocational Training	2	4,217
Others	4	40,692
Total	18	1,35,241

18
implementing partners

1,35,241
beneficiaries so far

8

Events & Initiatives

Axis Bank Foundation undertakes many initiatives and events through employee contributions and volunteering.

Axis Cares is a payroll programme under which employees volunteer to contribute a certain amount every month from their salary towards the bank's CSR initiatives. Apart from monetary contribution, the staff members contribute time towards various CSR activities conducted by the Foundation.

From time to time, ABF conducts talks and sessions by experts, partner NGOs and beneficiaries to discuss and share their experiences with bank employees on pertinent social issues.

Some of the key initiatives are discussed here.

84
exhibitions

35
female health consultations

1,757
units of blood donated

533
stem cell registrations

1,285
Thalassemia minor registrations

243
platelets donation registrations

214
cumulative volunteering hours

Women's Day Celebrations at Axis House

Axis Bank Foundation celebrated Women's Day with a number of events:

Financial Literacy Session with Sujaya Foundation

Women officers from Axis House, Axis Bank's corporate office in Worli, Mumbai, interacted with girls from Sujaya Foundation and shared with them information on banking and related topics of financial inclusion.

Birthday Celebrations

As a part of its employee engagement initiative, ABF has been organising a monthly event by inviting the employees of the Corporate Office who are celebrating their birthdays in a given month to contribute their time towards volunteering. It was initiated in December 2015. This initiative is conducted in collaboration with Om Creations Trust, an NGO that provides employment and a life of dignity to mentally challenged and differently abled women. Through this volunteering event, 50 employees contributed 214 cumulative volunteering hours.

Exhibitions

Axis Bank Foundation provides a platform to NGOs to showcase their crafts and products. It provides two-fold benefits – by giving the NGOs a window to the market and by creating visibility for them. It also gives the officers of the Bank an opportunity to purchase local crafts made by various NGOs within the office premises. During the year, 84 exhibitions were held with total sales of Rs 24.70 lakhs. During the year, 27 new NGOs were introduced for conducting exhibitions.

Gift of Life Initiatives

The Foundation organised blood donation drives, thalassemia minor screening camps, and stem cell and platelet donation registration camps under the Gift of Life initiative.

Blood Donation Camps

Millions of people need blood transfusions each year. Blood is needed during surgery, and for various treatments. The blood collected from blood donation drives offers a chance at life to patients who are battling for survival.

Ten blood donation drives were organised, with a total collection of 1,757 units of blood.

Thalassemia Minor Screening Camps

Thalassemia minor is an inherited condition affecting the haemoglobin and red blood cells. It is caused due to either genetic mutation or the deletion of certain key gene fragments. Thalassemia major is a reason of concern as the patient needs blood transfusion all his/her life on a fortnightly basis. If both the parents are carriers, i.e. have thalassemia minor, there are 25% chances that their child be born a thalassemia major. Nonetheless, proper preconception screening of both the parents can eliminate this problem completely. This test needs to be done only once in a lifetime.

A thalassemia minor screening camp was organised at Axis Bank's NPC 1 office in Airoli, Navi Mumbai. It evoked a strong response from the staff and 1,285 individuals registered themselves for thalassemia minor screening.

Stem Cell Registry Camps

Stem cells have the remarkable potential to develop into many different cell types in the body during early life and growth. In addition, in many tissues, they serve as a sort

of internal repair system, dividing essentially without limit to replenish other cells as long as the person or animal is still alive. When a stem cell divides, each new cell has the potential to either remain a stem cell or become another type of cell with a more specialised function, such as a muscle cell, a red blood cell or a brain cell.

Hence, this concept is used in stem cell transplant for patients suffering from blood cancer, thalassemia and other rare genetic blood disorders. People can register as stem cell donors for such kind of patients. When a need arises, a matching donor is contacted and stem cells are harvested.

A stem cell registry was organised at Axis House, wherein 486 employees registered themselves for stem cell donation.

Another stem cell registry was organised at the Manipal Academy of Banking in Bangalore, wherein 47 students registered themselves.

Platelet Donation Registration Camps

Platelets are the cells that help the blood in clotting. These cells are very useful for treating a range of conditions and situations, including leukemia (bone marrow cancer) where a lot of bleeding occurs due to the treatment. Platelet donation involves using special equipment to separate platelet cells from the donated blood. Those enrolling themselves for platelet donation at the registration camps give a ray of hope to the cancer, dengue patients, etc.

A platelet donation registration camp was organised at Axis House, wherein 243 individuals registered themselves for platelet donation.

9

Financials

Form No. 10B

(See rule 17B)

Audit Report under Section 12A (b) of the Income-tax Act, 1961, in the case of charitable or religious trusts or institutions

We have examined the balance-sheet of AXIS BANK FOUNDATION formerly known as UTI BANK FOUNDATION as at 31st March, 2016 and the Statement of Income and Expenditure for the year ended on that date which are in agreement with the books of account maintained by the said institution.

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of the audit. In our opinion, proper books of account have been kept by the above named trust visited by us so far as appears from our examination of the books.

In our opinion and to the best of our information, and according to information given to us, the said accounts give a true and fair view -

- (i) in the case of the balance-sheet, of the state of affairs of the above named institution as at 31st March, 2016 , and
- (ii) in the case of the Statement of Income and Expenditure, of the surplus of its accounting year ended on 31st March, 2016.

The prescribed particulars are annexed hereto.

For **M M Nissim & Co.**

Chartered Accountants

(Firm Regn. No. 107122 W)

Sanjay Khemani

Partner

Mem No. 044577

Place: Mumbai

Date: 05/07/2016

Balance Sheet as at 31st March, 2016

Particulars	Note No.	As at 31st March, 2016 (Rs)	As at 31st March, 2015 (Rs)
I. Sources of Funds			
1. Trust Funds			
Corpus Fund	3	65,00,00,000	65,00,00,000
Reserves and Surplus	4	8,34,19,846	7,45,74,888
TOTAL		73,34,19,846	72,45,74,888
2. Current Liabilities			
Other Current Liabilities	5	1,97,375	2,69,820
TOTAL		1,97,375	2,69,820
FINAL TOTAL		73,36,17,221	72,48,44,708
II. Assets			
1. Non Current Assets			
Fixed Assets - Intangible Assets	6	53,699	-
Long Term Loans and Advances	7	1,77,06,745	1,61,68,456
TOTAL		1,77,60,444	1,61,68,456
2. Current Assets			
Cash and Cash Equivalents	8	71,58,56,777	70,86,76,252
TOTAL		71,58,56,777	70,86,76,252
FINAL TOTAL		73,36,17,221	72,48,44,708

Accompanying notes forms part of the financial statements

As per our attached report of even date attached.

For and on behalf of the Board of Trustees

For **M M Nissim & Co.**
Chartered Accountants
FRN 107122W

Sanjay Khemani
Partner
Mem No. 044577

Place: Mumbai

Date: 05/07/2016

K. Anil Kumar
Executive Trustee & CEO

Rajesh Kumar Dahiya
Trustee

Place: Mumbai

Date: 05/07/2016

Statement of Income and Expenditure for the year ended 31st March, 2016

Particulars	Note No.	For the year ended 31st March, 2016	For the year ended 31st March, 2015
Income			
Income from Operations	9	53,76,55,377	65,68,99,773
Income from Other Sources	10	2,12,78,022	3,49,74,939
TOTAL		55,89,33,399	69,18,74,712
Expenditure			
Application of funds towards object of Trust		51,02,07,076	65,75,57,505
Personnel expenses - Deputation cost		2,40,20,503	1,87,39,560
Depreciation and amortisation expenses	11	7,782	-
Other expenses	12	1,58,53,080	1,23,50,933
TOTAL		55,00,88,441	68,86,47,998
Excess of Income over Expenditure		88,44,958	32,26,714

Accompanying notes forms part of the financial statements

As per our attached report of even date attached.

For and on behalf of the Board of Trustees

For **M M Nissim & Co.**
Chartered Accountants
FRN 107122W

Sanjay Khemani
Partner
Mem No. 044577
Place: Mumbai
Date: 05/07/2016

K. Anil Kumar
Executive Trustee & CEO

Rajesh Kumar Dahiya
Trustee

Place: Mumbai

Date: 05/07/2016

Notes to the Financial Statements for the year ended 31st March, 2016

Note 1: Overview

- a. The Axis Bank Foundation (ABF) has been set up as the Corporate Social Responsibility arm of Axis Bank Ltd. and has been registered with Charity Commissioner, Mumbai under the Public Trust Act, 1950 in Maharashtra vide Registration No. E - 23597 (Mumbai). The Trust is also registered under Section 12A of the Income-tax Act, 1961 and certificate no. 80G/2922/2008/2008-09 has been granted by the Income Tax Department. As per Section 80G(5)(vi) of the Income Tax Act, 1961, any approval granted under Section 80G(5) will be valid till it is withdrawn. The 80G certificate of the Trust continues to be valid.
- b. The Trust has also been registered under the Foreign Contribution (Regulation) Act, 2010 since 11th September, 2015 vide registration number 083781476.
- c. The strategy of ABF, has been two fold. At the community level, it aims to provide 'Sustainable Livelihoods' to the economically weaker and underprivileged sections of the society. To achieve this goal, ABF has partnered with several likeminded and reputed Civil Society Organisations across 26 states in India. Under this overarching goal of 'Sustainable Livelihoods', ABF conducts programmes to help provide equitable and quality education to children from weaker socio-economic background, vocational skills for people with multiple disabilities and unemployed youth of urban and rural India. It also creates new opportunities for poor farmers especially the tribal and helps to build the capacities of artisans and craftsmen. In all, ABF's programmes lay special focus on the girl child and women.
- d. At the corporate level, ABF involves, encourages and provides opportunities to employees of Axis Bank and its group companies by engaging them directly with the community.

Note 2: Significant Accounting Policies

a. Basis of Preparation

The Financial Statements are prepared under the historical cost convention in accordance with generally accepted accounting principles and the applicable Accounting Standards issued by the Institute of Chartered Accountants of India.

b. Use of Estimates

The preparation of the financial statements requires the management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent liabilities as of the date of the financial statements and the reported amounts of revenues and expenses during the reported period. Differences between the actual results and estimates are recognized in the period in which the results are known / materialized.

c. Fixed Assets

Fixed Assets are stated at cost less accumulated depreciation.

d. Depreciation

Depreciation on Intangible Fixed Assets, has been provided on Straight Line Method over a period of 5 years on pro-rata basis from the date of additions and/or disposal. The cost and accumulated depreciation of fixed assets sold, retired or disposed-off are removed from the stated values and the resulting gains and losses are recognised in the Income and Expenditure account.

e. Revenue Recognition

Donations: Donations are recognised as income in the year of receipt.

Interest: Interest is recognised on a time proportion basis.

f. Taxes on Income

The Company enjoys exemption under section 12A, read with section 12AA/(1)(b) of the Income Tax Act 1961 and therefore income will not attract any Income Tax Liability.

g. Provisions & Contingent Liabilities

The Trust recognises a provision when there is a present obligation as a result of a past event that probably requires an outflow of resources and a reliable estimate can be made of the amount of the obligation.

A disclosure for a contingent liability is made when there is a possible obligation or a present obligation that may, but probably will not, require an outflow of resources. Where there is a possible obligation or a present obligation that the likelihood of outflow of resources is remote, no provision or disclosure is made.

Note - 3 : Trust Fund

Particulars	As at 31st March, 2016	As at 31st March, 2015
Opening Balance	65,00,00,000	65,00,00,000
(+) Additions / (Deletions) during the current year	-	-
Closing Balance	65,00,00,000	65,00,00,000

Note - 4 : Reserves & Surplus

Particulars	As at 31st March, 2016	As at 31st March, 2015
Surplus as per Statement of Income & Expenditure		
Opening Balance	7,45,74,888	7,13,48,174
(+) Net Surplus for the current year	88,44,958	32,26,714
Closing Balance	8,34,19,846	7,45,74,888

Note - 5 : Other Current Liabilities

Particulars	As at 31st March, 2016	As at 31st March, 2015
Provision for Expenses	1,82,875	2,63,820
Statutory Dues - Withholding Taxes	14,500	6,000
TOTAL	1,97,375	2,69,820

Note - 6: Fixed Assets- Intangible Assets

Sr. No.	Description of Assets	GROSS BLOCK - AT COST			DEPRECIATION			NET BLOCK			
		As at 01.04.2015	Additions / Transfer In	Deductions / Transfer Out	As at 31.03.2016	Up to 01.04.2015	For the year	Deductions / Transfer Out	Up to 31.03.2016	As at 31.03.2016	As at 31.03.2015
1	Computer Software	-	61,481	-	61,481	-	7,782	-	7,782	53,699	-
	TOTAL	-	61,481	-	61,481	-	7,782	-	7,782	53,699	-
	Previous Year	-	-	-	-	-	-	-	-	-	-

Note - 7 : Long Term Loan and Advances

Particulars	As at 31st March, 2016	As at 31st March, 2015
Others - Unsecured, considered good		
Capital advance	11,14,611	-
Tax deducted at source	1,65,92,134	1,61,68,456
TOTAL	1,77,06,745	1,61,68,456

Note - 8 : Cash and Cash Equivalents

Particulars	As at 31st March, 2016	As at 31st March, 2015
Balances with Banks	47,83,53,311	63,31,37,738
Fixed deposits with a Bank for less than 12 months	23,75,03,466	7,55,38,514
TOTAL	71,58,56,777	70,86,76,252

Note - 9 : Income from Operations

Particulars	For the year ended 31st March, 2016	For the year ended 31st March, 2015
Donations	53,76,55,377	65,68,99,773
TOTAL	53,76,55,377	65,68,99,773

Note - 10 : Income from Other Sources

Particulars	For the year ended 31st March, 2016	For the year ended 31st March, 2015
Interest on saving account	2,39,215	6,82,229
Interest on fixed deposits	2,10,38,807	3,42,92,710
TOTAL	2,12,78,022	3,49,74,939

Note - 11 : Depreciation and Amortisation

Particulars	For the year ended 31st March, 2016	For the year ended 31st March, 2015
For the year on Intangible Assets as per Note 6	7,782	-
TOTAL	7,782	-

Note - 12 : Other Expenses

Particulars	For the year ended 31st March, 2016	For the year ended 31st March, 2015
Legal & Professional Fees	98,19,235	49,45,761
Traveling Expenses	30,80,769	46,26,437
Audit Fees		
For Statutory Audit	2,02,015	1,12,360
For Other Matters	47,424	60,675
Other Misc. Expenses	27,03,637	26,05,700
TOTAL	1,58,53,080	1,23,50,933

Note 13: Other explanatory information

a. During the year, the Trust has deposited donations received from Axis Bank Ltd. and its subsidiaries into its FCRA account including the amount kept in escrow account in previous year. The Trust has incurred various expenditure out of the said FCRA account. The Finance Act, 2016 has amended Section 2(1)(i)(v) of the Foreign Contribution Regulation Act, 2010 with effect from 26th September, 2016 as a result of which the Axis Bank Ltd. cannot be considered as foreign source. Since the Finance Act, 2016 was notified on 14th May, 2016, the Trust has sought clarification on whether the donation received from such foreign source can now be considered as from domestic source since 26th September, 2016 for all reporting purposes. Pending such clarification, the Trust has not transferred any fund from FCRA account to domestic account. A decision on the same shall be taken after receipt of clarification.

b. Commitments & Contingent Liabilities

The Trust has committed to disburse Rs. 166.74 Crores (Previous year Rs. 265.50 Crores) to various agencies for undertaking various projects approved by the Trust. The said commitment is in excess of the Corpus of the Trust. The Trust expects to receive sufficient donations/grants to meet the said commitments.

c. Estimated amount of contracts remaining to be executed on Capital Account and not provided (net of advances): Rs. 45,64,589 (Previous year Rs. Nil)

d. Related Party Disclosures

Names of the related parties and nature of relationship as identified by the Trust are as follows:

Names of the Parties	Relationships
Axis Bank Limited	Settlor
Axis Asset Management Company Limited	Subsidiary of Settlor
Axis Capital Limited	Subsidiary of Settlor
Axis Finance Limited	Subsidiary of Settlor
Axis Securities & Sales Ltd.	Subsidiary of Settlor
Axis Trustees Securities Private Limited	Subsidiary of Settlor

Transaction with above parties:

Donations and Grants received during the year	31-Mar-16	31-Mar-15
- Settlor	47,61,61,429	62,17,66,664
- Subsidiary of Settlor	376,26,774	1,39,15,090
Interest received from Settlor	2,12,78,022	3,49,74,939
Fixed Deposits placed with Banks during the year - Settlor	118,75,50,000	30,65,45,000
Fixed Deposits matured/withdrawn from the Banks during the year - Settlor	105,06,42,804	68,31,77,616
Balances with Banks as on 31st March - with Settlor	47,83,53,311	63,31,37,738
Fixed Deposits with Banks as on 31st March - Settlor	23,75,03,466	7,55,38,514

e. The previous year's figures have been regrouped/rearranged wherever necessary.

For and on behalf of the Board of Trustees

For **M M Nissim & Co.**
Chartered Accountants
FRN 107122W

Sanjay Khemani
Partner
Mem No. 044577

Place: Mumbai
Date: 05/07/2016

K. Anil Kumar
Executive Trustee & CEO

Place: Mumbai
Date: 05/07/2016

Rajesh Kumar Dahiya
Trustee

Annexures

Annexure 1

List of Implementing Partners

Able Disabled All People Together (ADAPT), Mumbai	Nav Bharat Jagriti Kendra (NBJK), Hazaribag, Jharkhand
Aga Khan Rural Support Programme (India)	Navjeevan Centre, Kalyan, Dist.Thane, Maharashtra
Bandhan Konnagar (Project - ABHA), Kolkata	Noida Deaf Society, Noida, Uttar Pradesh
Centre for Collective Development (CCD), Andhra Pradesh	Pardada Pardadi Educational Society, New Delhi
DHAN Foundation, Madurai, Tamil Nadu (Project - Dhana - Balasore)	People's Rural Education Movement (PREM), Berhampur, Odisha (Project - PREMA)
DHAN Vayalagam (Tank) Foundation (Project - DHANA), Madurai, Tamil Nadu	People's Science Institute (PSI)
Dilasa Sanstha, Yavatmal	Plan India (India chapter of Plan International), New Delhi
Don Bosco Tech Society, New Delhi	Pratibandhi Kalyan Kendra (PKK), Hooghly
Earthy Goods Foundation Society, New Delhi	Prayas Juvenile Aid Centre, New Delhi
Enable India, Bengaluru, Karnataka	Professional Assistance for Development Action (PRADAN), New Delhi
Foundation for Ecological Security (FES), Anand, Gujarat	Samaj Pragati Sahayog (SPS), Dewas, Madhya Pradesh
Godhuli, New Delhi	Self-Reliant Initiatives through Joint Action (SRIJAN), New Delhi
Harsha Trust, Bhubaneswar, Odisha	Shishu Sarathi, Guwahati, Assam
Healing Fields, Hyderabad	SPJ Sadhana School, Mumbai
Jayaprakash Narayan Memorial Trust, Noida, Uttar Pradesh	Sree Guruvayurappan Bhajan Samaj (SGBS) Unnati Foundation (SUF), Bengaluru, Karnataka
Kherwadi Social Welfare Association (KSWA), Mumbai	SUPPORT, Mumbai
Krishi Gram Vikas Kendra (KGVK), Ranchi	The Corbett Foundation, Mumbai
Lend a Hand India, Pune	Tropical Research & Development Centre (TRDC), Bengaluru, Karnataka
LifeLine Foundation, Vadodara, Gujarat	Youth 4 Jobs Foundation, Hyderabad
MBA Foundation, Mumbai	
Mitra Jyothi, Bengaluru, Karnataka	
Montfort Community Trust, Yercaud, Tamil Nadu	
N.M Sadguru Water & Development Foundation, Dahod, Gujarat	

Annexure 2a

Case study undertaken by Asian Venture Philanthropy Network (AVPN), Singapore

Impact Assessment (IA) – Evaluating mid-term with academic assessors and for course corrections

Measuring the outputs and outcomes of a social mission are crucial to understand how and if social missions are being achieved. While there are now an abundance of tools and frameworks, the conversation between funders and social purpose organisation is the crucial foundation for the impact assessment. In this conversation, parameters such as the nature of the social cause and how it can be measured, the criteria that could be selected, whether the assessment should be customised or standardised (with external impact assessment criteria such as IRIS) and finally what is the purpose of the IA and what actions follow different results are being discussed.

If the impact assessment is used for internal learning purposes, the process is almost circular, since the result of the impact assessment influences what activities are pursued to lead to change. If it is for external fundraising or marketing purposes, it is more linear and may not lead to change.

This case study profiles how the Axis Bank Foundation (ABF) in India uses common tools - like the collection of baseline data, site visits and reports, monthly and quarterly reports, yearly financial audits, rating tools and external third party assessments, among others - to track and understand the qualitative and quantitative impact of its multi-sector initiatives, in particular those in its Agriculture vertical and Skills Development vertical. This case also exemplifies how working with external partners to validate a customized impact assessment model can add value to the overall intervention by adding insights and allowing course corrections.

Background of the Axis Bank Foundation (ABF)

Philosophy

The Axis Bank Foundation (ABF) was setup as a Public Trust in 2006 as the corporate social responsibility (CSR) arm of Axis Bank, a nation-wide financial services provider in India. Axis Bank contributes up to 1% of its profits (after tax) every year to ABF. ABF's philosophy is founded on the "classical theory of development" which guides its focus on "sustainable livelihood", defined as "livelihood which can cope with and recover from stress and shocks (develops resilience), maintains or enhances capabilities and assets (social, physical and economic) and create conditions that are suitable for better education, health and sanitation seeking behavior and sustainable livelihoods for the next generation." To this end, ABF aims to support initiatives that focus on creating conditions suitable for sustainable livelihoods, partnering with civil society organizations whom they offer financial, technical and capacity development support to enable their services to reach underserved and marginalised populations.

ABF notes that they do not "want [our efforts] to be restricted to one specific type of beneficiary type, thus chose two sectors/verticals to focus on: education and sustainable livelihoods. Geographically, this avoidance of over-concentration in a specific area is motivated by Axis Bank's multi-regional reach (in almost 26 states) and desire to "spread the geographical outreach of its social arm." Currently, ABF's most active projects (which also receive the majority of funding) are in the states of Madhya Pradesh, Maharashtra, West Bengal, Andhra Pradesh, and Odisha.

Mission

ABF takes an "evidence-based" or "results-based management approach" to the social gaps it perceives in regional and national levels. In 2011 ABF set an ambitious goal To provide 1 million sustainable livelihoods

by Dec 2017 through partnerships with organizations with easily replicable/scalable models. This became the core of ABF's Sustainable Livelihoods pillar, which focuses on natural resource management, agriculture, horticulture and livestock development, micro enterprise, vocational training and skill development.

Impact to date

Between 2006 and 2015, ABF implemented 106 projects with 79 implementing partners (non-profits, social enterprises and community groups) across their two verticals. Most recently, since 2015, ABF has been exploring new "sub-focuses within the critical verticals". Currently, it has 17-18 active projects involving employability and income generation through vocational education and natural resource management projects; and 11 active projects related to education.

Beginning in 2014, ABF commissioned the Tata Institute of Social Sciences (TISS) on evaluating and analyzing the programme design and outcomes to date of each of its sub-focus areas. Based on the analysis and reports published by TISS, ABF found that "90% of the [initiatives] that we have implemented [have been] effective...the pioneers in this space have validated this." While this initial report points towards the efficacy of ABF's activities to date, ABF's ABF is continuously seeking ways to improve its impact measurement and assessment, despite current successes, and that TISS's findings in this "mid-term impact measurement" report will be used for "course correction" further strengthening of the programme, scale up e, further improve the impact where possible.

In addition to its Board, ABF is operated by a credible team of staff specialised in various activities:

- Executive trustee and CEO who heads the foundations is the guiding light
- Programme head: ensures smooth implementation of the programme and oversees the entire portfolio of programmes
- Operations Head: Ensures timely financial audits, impact assessments and statutory compliances of ABF.
- Programme team comprising of Programme Managers (usually individuals with expertise or academic backgrounds in ABF's relevant verticals)

who identify, structure and monitor projects;

- Events Team, who orchestrate events, drives and exhibitions employee engagement activities for Axis Bank employees
- Operations Team, who oversee all , financial management ,financial audit of partners ,internal administrative and impact assessments;
- Financial Inclusion Team, who work to extend financial services to our beneficiaries disadvantaged and low-income segments of the communities in the non-proximity of Axis Bank branches.

ABF's Impact Assessment Approach (examine if this para can be reworded the contents resound with third para of page 1 specially the later part)

ABF perceives its impact assessment processes (internally termed "monitoring and evaluation") as "an avenue for course correction and change management." The monitoring and evaluation "architecture" involves tools like the collection of baseline data, site visits and reports, monthly and quarterly reports, and external third party assessments, among others. This suite of instruments collectively act to "cross validate" ABF's evaluation measures from a range of qualitative and quantitative perspectives.

ABF Monitoring & Evaluation Tools

1. Collection of baseline data: ABF is one of the few organisations to insist on to collect 100% basele of beneficiaries. The baseline information is customized to each theme. Collecting it and reporting to ABF on a monthly basis is one of the essential activity to ABF Includes parameters like income indicators, expense indicators, health details, type of ration card, voter card details, the type of living standards, etc. As much as is possible, baseline indicators are tailored to be "project specific". For instance, for the Sustainable Livelihoods vertical the most important parameters were agricultural income indicators, which had to be carefully calibrated to ensure that ABF understood that "what was being captured" was indeed relevant to beneficiaries' livelihoods. In the case of agricultural projects, the stage of collecting baseline data can include a "needs assessment" involving "participatory rural appraisal tools encouraging community

involvement” before the initiation of project. This is particularly helpful for “[providing] an avenue for a holistic approach in structuring interventions.”

2. Field visits & templates: CEO of ABF, Head of programmes and operations and Project Managers along with partner organization staff conduct site visits and evaluations at least once every quarter, using pre-defined written templates with specific parameters tailored to each vertical. The site visits aim to “[identify] the gaps in the existing programmes” to address as needed. For instance, education projects are evaluated against parameters like “what were the project deliverables, what is the attendance rate among the students pre- and post- intervention, the total number of students attending the school, learning outcomes, Teaching learning methods interacting with more than one stakeholder, constant monitoring etc Involving parents in the process of development of students and establishment of functionary of smcs is closely monitored by ABF.” For vocational education programmes, ABF seeks “feedback...directly from the students to assess their aspirations at the same time feedback from employers is taken to gauge the effectiveness of training,” in addition to using certain indicators: at least 90% attendance; a 60% minimum overall score for all students; whether the target number of beneficiaries have been reached or not through cross checking of records; and the appropriateness of the budget utilization. The ABF team also makes random phone calls to the beneficiaries and staff to check regular attendance of education programmes. ABF believes that one of the important aspect of vocational training is to develop a holistic curriculum that is in line with national guidelines and continuous strengthening of it.

The ABF considers meeting with multiple stakeholders (the implementing partner, local stakeholders and at least 5-10 beneficiaries) to be a “critical component” of the 2-3 day site visit. During each field visit (each manager is responsible for roughly 6), the programme managers additionally meet with the nearest Axis Bank branch. ABF notes that they communicate the information they wish to track “to the implementing partner... before the monitoring visit...so that the relevant data [can be] ready.” ABF shares its final site visit reports with the supervisors

of the implementing organization, including comments and concerns.

3. Monthly/Quarterly Evaluations &

Reporting: While ABF provides the monitoring and reporting framework and expects the implementing partner to “delineate the project progress both qualitatively and quantitatively”, ABF also notes that the “framework for monitoring [has] little scope for negotiation.” Monthly reports capture financial and programmatic activities conducted, progress and capacity, as well as the stage of achievement and a “synopsis of pending challenges from earlier reports.” The nature of some projects (for instance, seasonal ones) makes monthly targets inappropriate, but monthly reports are still “sought to describe the planned interventions.” These reports are also shared with the implementing partners. Quarterly reports are more comprehensive and give a holistic understanding of the intervention and the number of beneficiaries reached.

4. Mid-term Evaluation and Impact

Assessment Studies: The third party evaluations through nationally accredited institutions is not negotiable to ABF. The mid-term evaluations track the degree to which the programmatic objectives have been reached (like number of beneficiaries) with recommendations for financial or strategic “course correction.” The studies throw light on long term envisaged impact and current changes in life style due to holistic development. The recommendations, which are shared with the implementing partner, are assessed by the programme manager according to feasibility and implemented if the situation allows. Mid-term Evaluations differ from Monthly & Quarterly Evaluations in that they are the half-way benchmark for the entire project length, while monthly reporting is intended to capture quantitative and qualitative outputs of programme month on month. Monthly reports also bring out pace of the programme revealing number of beneficiaries added and interventions taken place. This also helps to identify immediately any difficulty that is causing hindrance to the programme.

5. Financial audits: In addition to internal audits, ABF enlists an external auditors (mostly big four) with a “contextual understanding of the development sector” to audit projects with a budget of more than 5 crores (roughly

US\$753,000) on a regular basis (e.g. of ABF's 43 interventions as of September 2015, 21 were externally audited). In terms of process, ABF decides the scope of the audit. Auditors examine the supporting docs and reports and also visit program sites to make the audit process more practical. ABF remarks that "impact of the project is validated further through the transparency associated with external evaluation...and helps them showcase their projects to a wider audience."

6. Risk Evaluation by news Tracking: ABF has also recently begun practicing a risk evaluation of its portfolio organization by tracking the print and social media activities of their NGO partners on a daily basis. The tracking includes the governing board members of NGO partner and organization as a whole. The reports include positive as well as negative news and shared internally, adequate actions are taken wherever required. An annual check is done by the bank's risk department as a process and as a precautionary measure a names of governing board members of NGO partner scrubbed against records of world check list.

7. Rating tool for project renewal: ABF's projects are renewed on an annual basis, depending on the satisfactory fulfillment of indicators outlined in the rating tool.

8. Rating tool is designed to examine governance, financial process, statutory compliances, project management sustainability etc. of the partner NGO. On the basis of this tool programmes are renewed and informed decisions are taken.

Tailoring Monitoring techniques to Areas of focus: During quarterly field visits, each lasting 2-3 days, ABF's Programme Manager interacts with 5-10 beneficiaries, the implementing partner and other local stakeholders. Observations from these field visits are added to the impact assessments, evaluation reports and audits conducted by the third parties to gauge overall impact. TISS, one of the third party assessors of impact for ABF, perceives output as the "short [and] medium term effect of the activity," or "the in-between stage before impact is visible." Impact, in turn, is defined as both the positive and negative effects following from an intervention or interventions. The information for impact assessment is gathered through internal and external

evaluation processes involving baseline data and "a mix of quantitative and qualitative research methods" -TISS-ABF note "impact... is unique and dynamic and cannot be... represented through outputs alone." Baseline data on beneficiaries is provided by ABF / partner organisations and includes things like income indicators; demographic information; expense indicators; type of ration card; voter card details; type of house; and family income levels, fixed assets, household goods etc. Impact assessment for two of ABF's focus areas, Agriculture and Skills Development, respectively, are explored in further details below:

- **Agriculture & Allied Interventions:** For this area of focus, ABF relies on a combination of site visits by various staff members of ABF and mid-term reviews and impact assessments conducted by a third party implementing partner to gauge impact and outcomes.

The third party assessor in this area of focus often observed activities among beneficiaries like the development of rain water harvesting structures, diversion based irrigation structures, formation of self help groups; the provision of workshops and training to farmers on scientific agricultural practices; and the diversification of livelihood generation activity. Based on these interventions, observed outputs included increased crop yield, household income and access to nutritious produce; increased interest among marginalised individuals (i.e. women) in becoming self-employed; increased participation of women in community life and financial activity; and increased knowledge of soil treatment and maintenance. In certain interventions, an increase of 75% was even observed in overall farm production for those who had been practicing farming before the intervention.

From these outputs, certain outcomes were identified, including improved health through consumption of quality crops; decrease in caste discrimination due to the formation of inclusive community self-help groups; increased resilience of community ties, particularly among women; increased education for children; and empowerment of beneficiaries by raising awareness of similar agricultural training initiatives for self-development.

- **Skills Development Initiatives:** A range of vocational training programmes are contained within this focus area, many of which target special needs individuals or girls and women.

Outputs tracked by TISS-ABF within this focus

area include the number of beneficiaries trained; the capacity created; employment; wages; sectors of training; and socio-economic and demographic outreach of the initiatives. Subsequently defined outcomes included employability; income generation; enhanced learning and adaptability; entrepreneurship; social inclusion and mobilization; and personal development. Based on these outputs and outcomes, impact was broadly defined as increased accessibility of skilling programmes to marginalised populations (including women and lower income segments).

For instance, in the case of SPJ Sadhana School's vocational training intervention for special needs individuals, outputs included the specialized training of 21 teachers, therapists and counselors; a total of 137 children trained and "integrated into mainstream society"; and increasing use of the school as a "learning ground" that attracted other special education professionals to exchange knowledge and receive further training. Another vocational school for special needs populations -Nav Bharat Jagriti Kendra - uses similarly themed outcomes, like "66 graduates have started earning incomes based on their skills" and "training in mobility...financial literacy, [and] soft skills has helped trainees gain social independence...and [lead] a higher quality of life."

ABF's Challenges to Impact Assessment and Solutions

ABF has encountered and continues to deal with some operational and strategic challenges to its monitoring and evaluation efforts. Operationally, it has been suggested that ABF digitize its reporting processes, which are still all manual, in order to make them more efficient and shareable with all members of the ABF team. In this respect, ABF intends to implement "data sorting at many levels" in the future to make the data gathered more effective and accessible.

In terms of evaluation barriers, like others, ABF has found challenges in striking the right amount of required reporting from implementing partners, some of whom commented to ABF that spending time on monthly reports took time away from their work in the field with beneficiaries and furthermore, that "they do not have much project-related

progress to report on a monthly basis." ABF has taken these concerns into account and from June 2015 onwards monthly reports are redesigned to contain only statistical numbers and quarterly reports cover quantitative and narrative reports. Another, more initial, monitoring challenge in ABF's experience was acquainting their partner NGOs with the "process of documentation and report writing in the format that the ABF expected from them with a focus on targets and impact rather than exhaustive narratives."

ABF also encounters particular monitoring challenges that arise from the nature of specific projects. For instance, the biggest challenge facing vocational training is "enhancing placement and employability prospects of youth from rural areas and addressing the high attrition rates of beneficiaries that have gained employment after completing the course." To track these behaviors, it is essential to gather in-depth employment and post-placement tracking data in order to evaluate impact and outcomes, a task requiring large amounts of effort, time and access to data that may or may not be available to begin with. Tracking beneficiaries post programme / post-graduation is a work in progress activity, ABF face some challenges there as well.

Regarding challenges in meeting KPIs, ABF is committed to working with its implementing partners to identify why projects do not fulfill their potential when they fall short of their projected targets. ABF notes that when targeted numbers (say, # of beneficiaries impacted) are not reached, ABF's team takes the opportunity to discuss the root causes with the field team and "understand the organic or artificial impediments" to the project's progress. Often, ABF finds that there may be a socio-cultural or "season-specific reason" for lack of attendance (like students who are needed by their families to work during agricultural cycles, or in cases with female beneficiaries, related to menstruation cycles, when they are commonly home-bound). The exit strategy outlines smooth transition of programmes by making it sustainable, finding another funder or arranging avenues for NGOs to exhibit their abilities by introducing them at various forums. The impact assessment reports have largely attracted many more funders and have brought

sustainability to the organisations as well as to the programme. Although ABF has not yet carried out any “end term evaluations” of its projects that it has discontinued, ABF notes that they have “tried to design the projects in a sustainable manner”.

In Sum

ABF’s approach to impact assessment exemplifies the range of commonly accessible tools that many venture philanthropists - with all ranges of resources - can use as an entry point into understanding and monitoring their impact. It also illustrates how an organization gets started with a broad sense of outcome to be achieved, allows its investees a reasonable timeframe to achieve these and finally does a rigorous mid-term evaluation with external partners.

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AVPN an International Venture Philanthropic organisation has done a case study on ABF and published it Internationally .

The study can be accessed at the following link. <https://avpn.asia/2016/04/05/impact-assessment-ia-axis-bank-foundation/>.

Annexure 2b

Case study undertaken by Centre for Asian Philanthropy and Society (CAPS), Hong Kong

Bringing innovative ideas to field

Dilasa Sanstha: Addressing the glaring adversities in a region synonymous with farmer suicides

The circumstances in India are quite contradictory. On one hand half its population depends on agriculture directly or indirectly, while on the other hand you read in the newspapers every other day that a farmer has ended his life in some part of the country because he could not cope with the immense financial stress that he has been subjected to over the years. So why it is that even after six decades of independence and adoption of democratic ideals, a farmer who is working day and night on his farm, in a sector that is so crucial to the very existence of mankind is himself not in a position to provide for meals to his family twice a day. A total of 5,650 farmers committed suicide in 2014. Out of this figure - Maharashtra, a state located in the western side of India accounted for 2,568 deaths. (NCRB, 2015) The picture in the first half of 2015 is also gloomy, 1,300 suicides have already occurred in the state during the months of January-June. (TOI, 2015) The statistics since 1995 till 2014 take the toll to a figure crossing 3 lakh farmers. (Sainath, 2014) According to the National Crime Records Bureau (NCRB) report, farming related issues like failure of crop or low sale price, bankruptcy and indebtedness feature among some of the top reasons behind why a farmer ultimately decides to take the extreme step. Ravi Kuchimanchi tries to depict the picture through poetry, and the despair cannot be more aptly expressed as has been portrayed by him.

The matter gets national attention at times of election. Every political party claims to bring wonders to the field to support the basic pillar of India – Farmers. But as has always been the truth behind the façade made before elections, the idea is seldom implemented. The farmer continues to rotate in a vicious cycle of poverty, debt, and mortgage. The glimmer of hope comes in the form of a social worker, a local leader, a local institution, a Non-governmental Organization (NGO) or a civil society organization that takes up the cause of the depressed and dedicate themselves to work towards their betterment.

Farmer's Crisis, Our Crisis

An excerpt from the poem

When I buy a good cotton t-shirt
I pay hundreds, even thousands more
some for the person
who thought of the great slogan
a lot for the logo of the company that made 'em
and the shop that displayed 'em
but for the cotton that the farmers grew
what they must have got, does it need
even ten fingers to count?
And it is not that I don't spend,
I splurge at the mall
where I shop,
I have caterers and cuisine
from several countries
for no one should
go without great food
and a grand dessert
at the parties I throw -
except for the farmer
and those who
labored on the fields.
Isn't it strange
that it is easier
for their products to reach me
than for my money to reach them
and yet we need to find a way
so that it isn't they who pay.

Kuchimanchi, 2015

The present case study is unique because it introduces the work of not only one, but two such organizations. It is about a grassroots organization by the name of Dilasa Sanstha and a corporate Foundation – Axis Bank Foundation which is quite different from its contemporaries due to its nature of work.

Axis Bank Foundation (ABF) was setup as a public trust in 2006 to carry out the corporate social responsibility initiatives of Axis Bank. ABF initially partnered with several NGOs to provide equitable education to marginalised individuals. The Foundation soon realized that situation in rural parts of India was not showing signs of improvement and thus working on livelihood was important as increased income has direct impact on education, health and living status of the poor households. In 2011, ABF ventured into the domain of providing sustainable livelihoods. These programmes aim at alleviating poverty and providing livelihood options for economically weak households. In recognition of its efforts in creation of sustainable livelihoods in 75 most backward areas of the country, ABF was awarded the 'Outstanding Corporate Foundation' award during the Forbes Philanthropy Awards 2014. The Foundation's work in India can be easily gauged from the sectoral reports on agriculture and allied interventions, education, and health available on its website. A volunteering programme encouraging the employees of the Bank to get involved and become socially responsible citizens has also been set up by the Foundation. ABF is also actively involved in activities towards reversing the effects of ecological footprint by implementing several sustainability initiatives.

The Foundation funded 43 implementing partners across the country in the year 2014-15. ABF follows due diligence in selection of its partners and this can be attributed as one of the reason behind its success. Monitoring and evaluation process has been developed for projects and are customized depending on the nature of each project. The objectives and set deliverables under each project helps the Foundation in keeping a track of its implementing partner's progress. The role of ABF is not limited to funding only, it expands quite beyond the money aspect. The quarterly visits to the project sites by ABF managers serve as a key learning point for both sides. "The managers are very cooperative. They see our work, interact with beneficiaries and share any positive or negative feedback with us. They update us in case a new act or legislation concerning our field of work has come. It is a mutual learning experience for us. They guide us if we face difficulty in filling data templates", says Madhukar Dhas on the quarterly

monitoring visits. The Foundation handholds all its implementing partners and walks with them as the project progresses.

The people driving the projects are singularly responsible for the journey traversed by the Foundation so far. Their experienced Board of Trustees and managers handling different portfolios manage each project efficiently and have displayed exemplary expertise in NGO management. There are 6 Trustees, 1 Head-Programmes, 1 Head-Operations, 4 managers in Livelihoods team, 2 managers in Education team, 2 in Events and 3 in Operations and Financial Inclusion team. This dedicated team of professionals and the Foundation's dedicated implementing partners are together working towards providing sustainable livelihood opportunities, equitable and good quality education and highway trauma care and medical relief.

One of ABF's implementing partner in the thematic area of promotion of sustainable livelihoods is Dilasa Sanstha. The partnership between the two organizations was forged in October 2011. The main objectives of the engagement are –

- a. To increase net income of each targeted beneficiary family by evolving diversion based irrigation structures and mixed cropping patterns, enhancing crop productivity and creating nutritional food security by an integrated approach.
- b. To demonstrate innovative soil and water conservation measures
- c. To promote seed production and stabilize agriculture production of marginal and poor tribal farmers using low external input agriculture pattern.
- d. To promote horticulture plantation and livestock development for obtaining additional income

To reduce dependency of farmers on outer sources for credit needs by way of promoting alternative avenues for credit.

Introduction of Dilasa Sanstha to Axis Bank Foundation – How the two institutions got to know each other?

Madhukar Dhas received a phone call from C. Babu Joseph, (former Executive Trustee and CEO of ABF), while he was travelling to another village on a shared vehicle. Madhukar requested the driver to stop and got down from the vehicle to have voice clarity. The initial discussion happened on phone for about an hour under a tree in the middle of an unknown road. At the end of the conversation, C Babu Joseph requested Madhukar Dhas to prepare a concept note detailing the work that will be done in the coming five years. Madhukar Dhas was a bit apprehensive with his concept note as he had not prepared any note of more than INR 1 crore till that time. The concept note submitted went through multiple revisions with the budget being revised from INR 3 crores, to 5 crores, to 6.5 crores

and finally the initial engagement signed between them was of 9.4 crores. Before the final agreement, two ABF representatives Wilfred Barboza and Vikas Patil visited the field and got a firsthand understanding of the organization's work. Since then there have been several quarterly visits, financial audits and a third-party reviewing the social impact of the project two years after the signing of engagement. Dilasa Sanstha fared on all indicators assessed and the funding was revised to INR 39 crores. The period of engagement has also been lengthened till 2019.

Dilasa Sanstha was established in 1994. The day of its establishment coincides with the birthdate of the great national leader Mahatma Gandhi. Co-incidentally it is the birthdate of Madhukar Dhas's daughter too, the director of Dilasa Sanstha. The thought of establishing an organization that would work to solve water and livelihood issues of the region was sowed when Madhukar Dhas was working with an organization in Pune whose main focus was on advocacy work. Soon Dhas realized that the work is restricted to a smaller population and that its benefits are not quite widespread. He kept his idea in front of some of his friends and well-wishers, thus laying the foundation to an organization which came to be known as Dilasa Sanstha. The work of Dilasa Sanstha can be truly called as 'local solutions to local problems'. Dhas mentions that, "I focused mainly on water and agriculture because I have witnessed firsthand the adversities due to water scarcity. My upbringing in Marathwada region prepared me to face the challenges faced in the region and made me determined to work towards the solution". An organization that started with six to seven people, now has a staff of 170.

Another key member at Dilasa Sanstha is Mansoor Khorasi, the Technical Director.

The meeting of Madhukar Dhas and him was purely coincidental. They met on a train almost 18 years back and an idea that was discussed among strangers on the train got actually implemented in the form of innovative irrigation structures. "I was travelling to Mumbai in search for a job as I had just graduated with a civil engineering degree. My mindset completely changed in that 1-1.5 hour discussion with Madhukar", says Mansoor. He calls this meeting of a social engineer and a civil engineer and their journey till now as 'Dilasa Express' which has been running constantly since then. The initial years of work was on SHGs only, but after 2-2.5 years they realized that making water reachable was very important for development in the region. It was in year 2005 that they saw a farmer implementing Phadin his farm, and this way they got the idea to implement the idea on a larger scale. The challenge faced in the implementation phase was that there were not enough engineers to take the model to villages. Mansoor mentioned that engineers from bigger cities were not interested in coming to such remote locations and work on a pay that they were able to offer. Mansoor along with Amol, Technical Engineers, took up the challenge and trained around 60 local



youth. They followed a very simple pedagogy to train, and translated all the technical surveys available only in English in Marathi language. Now these youth are the pillars of water-related interventions.

The organization is based in Yavatmal district of Maharashtra. Dilasa Sanstha is currently working in Pune, six districts of Vidharbha region and three districts of Marathwada region. In the Vidharbha region, six districts are covered by the project viz. Gadchiroli, Chandrapur, Yavatmal, Wardha, Nagpur and Amravati. In the Marathwada region, the project coverage is across three districts - Osmanabad, Nanded and Jalna. In total, Dilasa Sanstha is working in 10 districts, 62 blocks and 1,170 villages of Vidharbha, Marathwada and South Maharashtra.

Brief account of the crisis faced in the region

In the early 1960s cotton was considered as white gold and each farmer wanted to grow cotton in their farms. Such singular dependence on cotton over the years could be one of the principal reasons behind the penury and farmer suicides. The farmers soon switched to Bt cotton that brought in early profits to people. The crop has a huge dependence on rainfall and requires water in the month of September. But the irony is Vidharbha and Marathwada regions in Maharashtra receive erratic rainfall. Failure of rains to come on time causes irreparable damage to the crops

and sets back the farmer for many years to come, sometimes the setback is so huge that he is not able to recover financially. Due to the financial strain the dependence on moneylenders was also high. With this background, Dilasa Sanstha's entry in the region was very crucial.

Above R to L Key persons from DilasaSanstha - Madhukar Dhas (Founder), Mansoor Khorasi (Technical Director), Suhas Dhas (Programme Coordinator), Subhash Mankar (Accounts) and Amol (Technical Engineer)

“Axis Bank Foundation made Dilasa Sanstha a big name. We were already working in the region but ABF broadened the scope of our work.” – Madhukar Dhas (Director, Dilasa Sanstha)

It was in 1995 that Dilasa Sanstha started its operations. And the journey till now has been very inspiring. The organization has expanded its operations as well as its presence. Several funders, well-wishers and donors helped it in its journey. But the main funder that helped Dilasa Sanstha in this arduous journey is Axis Bank Foundation.

Overview of Dilasa Sanstha's focus areas

Over the years Dilasa Sanstha has worked extensively on water and livelihood challenges. The current core areas of focus can be grouped into four thematic heads –

Dilasa Sanstha aims to address livelihood opportunities through water related

interventions. Access to water is the center of their sustainable programme. Their work on irrigation structures was among one of the top 30 innovations selected by National Bank for Agriculture and Rural Development (NABARD) for their sustainable approach in 2012. The award was instituted by NABARD, an apex development bank in India, to recognize top organizations in rural innovation.

The following section gives the reader a brief description of Dilasa Sanstha's work –

Irrigation development and management

Dilasa has developed different irrigation models catering to different topography. They are Phad, Bodi, Doha and water and soil conservation models. There are some selection criteria in place that helps the organization in deciding who could be a potential beneficiary. Some among them are – the farmers should have an average landholding of 2 hectares, rain-fed land, tribal populace, poor bank linkages and low productivity. These parameters help Dilasa Sanstha in identifying the areas where implementation would ensure maximum impact. The different models under irrigation are –

a) Phad – Diversion Based Irrigation

Phad is a Marathi word which literally means diversion. It is believed to have come in existence in the early 16th century, in the north western part of Maharashtra. Traditionally the system comprised of a diversion weir (bandhara) constructed across the stream/river and diversion of river/stream water to the blocks of agriculture land (Phad) through construction of main channel (locally termed as Pat or Kalvas), distributaries (Charis) and field channels (Sarangs).

It is interesting to note that Phad was revived in Yavatmal by the efforts of a nomadic tribe called Dhanghar that are based in the same district. Dilasa Sanstha and Collectives for Integrated Livelihood Initiatives (CINI) came together in 2006 and initiated a process to strengthen revival of this traditional irrigation technique. Each independent phad sub system consists of three components: a bandhara, a small canal and distributaries to carry off water. The collection of Phads is known as Thal. Between each Phad, there are small openings called Bara, which is the main inlet

where the water enters the field. The method of distribution of water through gravity is generally done from one Phad to another. Phads vary in their capacity to irrigate land and each sub system can irrigate areas from 4 hectares to 192 hectares (through a series of sub-systems).

Phad was best suited for this part of Maharashtra due to its topography. A research on water resources proves that as far back as 1880 the Gazetteer of Bombay Presidency had presented why Phads worked best in the region, "(the region) has steep gradient and flows through rocky beds, a topographical feature conducive to construction of diversion weirs". (Patil, 2006) This diversion based irrigation technique requires no electricity and is cost effective. It diverts the flow of water from a stream towards the agricultural land with the help of gravitational force. The two main criteria for constructing it are slope of land and flow of water in the stream. The time taken to construct a Phad model is 8 – 10 days. For every Phad constructed, Dilasa Sanstha has formed a Water User Group (WUG) comprising of the beneficiaries of the Phad in the area. A bank account is opened for each group where each member contributes money which is used for the maintenance of the Phad. Each group comprises of around 6 – 20 members. Dilasa also trains the group in maintaining the crops, selects their president and suggests efficient use of the money.

The farmers benefitting from this model have reported that the yield of crops along with the number of crops they grow has increased after the Phad intervention and earlier if the yield per acre was 1-2 quintals the yield now is around 4-5 quintals on the same area of land which can be attributed to availability of water. The income is then invested back in agriculture and with better investment the yield increases further. This cyclical chain of investment and income has ushered in better living standard for the farmers in the area .

b) Doha

Doha is a water storage model. The word Doha means natural intake structure of water. This model is applicable for those areas which already have natural water storage. It is also known as stream based approach for irrigation. In this model, deepening and



Left Diversion based irrigation, Phad, Sarapdhari village

widening is done for the naturally present stream. The process does not take away any extra land in its cover and is also low cost. For the Doha model, the time taken for its construction depends on the size of the structure.

c) Bodi Phad

Bodi Phad is a water storage model. The Bodi model is used in the rice belt region of Gadchiroli district for growing rice. Bodi is above-ground water diversion and storage technique. This is because the rainfall in the region suits the requirement for the construction of a Bodi model. The rice crop requires a lot of water for sowing. Along with providing water for irrigation, some beneficiaries also use Bodi for fishing.

d) Soil and water conservation

Soil and water conservation process or farm bunding is carried out in fields during the time of cultivation. In this process, canals are dug around the lands of cultivation due to which during rainy season water doesn't accumulate or stagnate at the same area and flows down through the canals, thus preventing water flooding and soil erosion. Recharge pit models are used for water in-situ water conservation.

Rural livelihood generation

Generation of sustainable alternate livelihoods becomes a necessity in a region facing severe drought and agrarian problems. These livelihood generation programmes are

the focus of the livelihood interventions of Dilasa Sanstha which mainly works through establishment of bank linkage and micro-finance and formation of Self Help Groups (SHGs).

Heavy indebtedness among farmers typical of the area of the study has been one of the main reasons cited for an alarmingly large number of incidents where farmers took their own lives. To put an end to this trend, efforts were taken by both Central and State government to increase more number of micro-credit schemes. SHGs became a very popular measure to address credit crisis in these areas by involving women in the financial matters. It was expected that SHG-Bank linkages initiative would encourage more people to resort to formal institutions for credit.

According to Dilasa Sanstha, banks had elaborate procedures to facilitate credit and demanded numerous proofs. Traditional habit of seeking help from the moneylenders (sahukar) and ignorance of banking procedure make villagers avail loans at exorbitant interest rates. It is no secret that the annual interest charged by the moneylender is sometimes as high as 60%, non-repayment of which can lead to seizure of both cattle and land. It is in this peculiar setting where the poorest of the people are forced to avail credit at highest of rates of interest, that SHGs play an important role in financial intermediation.

Dilasa works with other NGO partners on SHG formation. One of the objective of the

project is to create accessible credit and reduce the dependency of farmers on other sources of credit. These NGOs reach out to the SHGs, training them in running an SHG efficiently. They create new SHGs and also revive the old ones. The primary function of the partner NGOs is to provide bank linkages to these SHGs. Dilasa Sansthas already linked 3,842 SHGs to banks.

Knowledge building

The organization believes in the power of knowledge dissemination. It is working diligently towards capacity building of like-minded NGOs. At present 30 NGOs representing 16 districts of Maharashtra are getting trained at Dilasa Sanstha. It has also been appointed as the nodal agency to train 500 NGOs from the state under the centrally sponsored scheme Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). These NGOs have their presence in the drought-prone areas of Maharashtra.

Financial support

Dilasa Sanstha lends money to a family to buy buffaloes. The buffalo is used as a source for additional income by selling its milk. At the same time, the family also keeps repaying the money to the NGO in instalments. Once the entire amount is returned, it is given to another family and the same process is followed, hence the programme is called the revolving fund.

Suhas Dhas, Programme Coordinator with Dilasa Sanstha shared the story of Prakash Kisan Durgé who used to sell sugarcane juice on the streets of a village in Digras block. Out of curiosity he asked him about his daily income and was disappointed to hear that he is earning a meagre sum of one to two dollars daily and the rest goes to the owner of the juice machine. Suhas asked Prakash if he would be willing to start his own juice service, to which he willingly agreed. The organization then lent him the money to buy his own machine for 150 dollars. As a result Prakash was able to start his own service and became an entrepreneur. He is earning five-six dollars per day and has already repaid the loan to the organization within two months of setting up his sugarcane juice business.



Left Dilasa Sanstha Founder showing a kind of grass used in farm bunding

During the course of implementation of the above mentioned interventions, it was felt by the Dilasa team that due to limited savings many families were not able to afford different types vegetables leading to their possible malnourishment. With a view to improving the nutritional status of their beneficiaries without increasing the expenditure, the idea of implementing Pata intervention in the region was formed. Pata is a Marathi word for mixed cropping pattern. It is a traditional way of growing vegetables. The objective of this programme is to conserve and promote traditional nutritional seed varieties.

Pata is a part of packages and practices initiative. The aim of Pata is to promote kitchen gardening with traditional seeds. Pata also encourages mixed cropping and helps the farmer to grow a variety of vegetables for home consumption. The actual cost of the packet is 1 dollar, 70 % of the cost is borne by the organisation with funds from ABF and the farmer pays only 30% to purchase it. The initiative is serving a two-fold objective of conserving and promoting traditional nutritious seeds and ensuring food security.

The organization is also running a shelter home Hasre Gharkul in Pusad, Yavatmal district for the distressed and destitute children from red light areas. These children are provided education, food and residential facility. The center recently facilitated marriage of 13 girls who were residing at Hasre Gharkul.

The success story of a village – Dhangarwadi

The village was established in the year 1965 in Kalamb block of Yavatmal district. The village was originally inhabited by six shepherd families who migrated from Dhule district of Maharashtra to inhabit Dhangarwadi village in 1965. Fodder was readily available for grazing herds due to its location in the scenic hills of Satpuda range. It derives its name from the Dhangar community which is a nomadic tribe with their main occupation being animal husbandry. Dhangarwadi is one of the success stories of Phad model and incidentally Phad began its journey of revival through this village. Currently there are more than hundred households in the village.

Dilasa Sanstha entered the village in 2005 and four phads were completed in the same year. The Dhangars started cultivation in addition to rearing animals. The hamlet has experienced an 'onion' boom where onion has reduced the cash crop cotton from the most grown to one among other crops cultivated in the region. The traditional business of sheep rearing and domestication with an ultimate aim to sell them still continues that earn the villagers their usual income all through the year but onion cultivation has changed their fortunes. Farmers grow cotton in 0.6 part of the cultivable land, while crops like soybean, pigeon pea, sorghum, onion and other vegetables is grown in the remaining 0.4 part. The farmers in the village have received training from professionals in organic farming techniques, preparation of pits for water storage for recharging the wells, and mulching of plants. The result has been increased yields and incomes from their fields after Dilasa Sanstha's intervention. A review report commissioned by Axis Ban Foundation mentions that "Even with the rate of fertilizers, seeds and other agricultural inputs going up the farmers are able to save a minimum of 450 dollars per annum which has helped them buy material goods and invest a good deal of money back in agriculture".

Beneficiary says

Lakshman Kenure (aged 37 years) is a farmer and hails from Mahadapur village, a village where Dilasa Sanstha has presence since the very beginning. Lakshman has a family of six, with four children. He recollects that

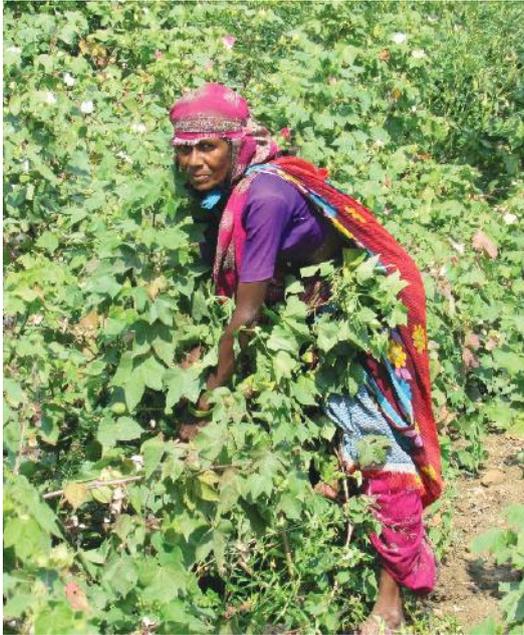


Above ABF - Dilasa Sanstha beneficiary- Lakshman Kenure

when Dilasa Sanstha was not in the picture, farming did not flourish much in the village. But when the organization introduced Phad and recharge pits to the farmers, the issue of water scarcity got resolved. He is now able to irrigate his fields twice a cropping season and grows cotton, soybean and pulses in his farm. The produce this year has been good and Lakshman could even sell cucumber grown from the Pata seeds. He said it is very unusual to witness that farmers are happy in this region, but this year all the farmers in his village are particularly happy and they are expecting to even earn a profit, a situation that is very rare in case of an average Indian farmer.

Priti Dhamankar (aged 42 years) lives in Umerkhed with her mother-in-law. Both her sons have gone to other cities for higher education. Priti is a SHG member. In 2008, the SHG started a homemade spice-making business. The SHG supplies the spices to schools, hostels and an orphanage. The women had not taken any formal training for preparing the same; it was their household experience and the knowledge helped them. The small business has provided her an additional income and has helped her in many ways. Now her (and the SHG's) wish is to expand the business market it as a brand. Priti said that with the help of the SHG, her economic status has improved and she is now able to provide for her children's education.

Ashok Bala Pawar (aged 38 years) is a resident



Left A woman farmer tending to her farm

of Mohada village, Kinavat block of Nanded district. He has benefitted by Pata system introduced by Dilasa Sanstha. It took three months for the seeds to grow and produce vegetables. According to him, a person could save from thirty to forty dollars from the cultivation of Pata seeds in their fields. Those seeds are not only cost effective but also nutritious for everyone in the family. He did not sell the vegetables in the market, instead he used them for household consumption. Also, he said that, his cows were fed with the maize that was grown from the Pata seeds.

How it happened?

The quantum and magnitude of work has expanded. However the entire structure was put in place not in a single day. Years of dedication, hard work, benevolence, like-minded people and their common agenda to contribute to society has helped the organization reach out to 110,000 farmers till date. And the best part is not a single farmer beneficiary of Dilasa Sanstha has committed suicide till date. Suhas Dhas mentioned a case of a female beneficiary of Dilasa Sanstha who was contemplating on committing suicide because she had lost her husband three years back and her only son in an accident few months back. She was a member of a SHG in Aarve block. Her friends from the SHG noticed her plight and apprised Dilasa staff about it. The staff got her enrolled in the sewing skill training classes, and on completion of training gave a sewing machine to her. She

is a different person now and keeps herself engrossed in sewing and even earns from sewing clothes for her neighbors in the village.

The initial funders were individuals who helped Madhukar Dhas with fellowships. The very first fellowship of 20 dollars was given by Medha Patkar, a social activist and reformer. With this money the foundation to the great organization was laid. The first big project that came Dilasa's way was from a Netherlands based funding agency of 4,500 dollars. Another Netherlands based funding agency CordAid allotted the land (5 acres) to the organization where its office is currently located. At present nine funders are helping the organization and are implementing different projects in the region. Suhas mentioned that while the role of each funder has been very critical, but the quantum of funding received from ABF has been the highest. Almost 70% of the entire funding received by Dilasa Sanstha is from ABF.

From an annual budget of 230 dollars in 1995, the annual budget of Dilasa Sanstha has grown to 1.4 million dollars in 2015. Some quantitative indicators that display the impact generated on field and the number of beneficiaries reached through different models of interventions since 2011 is depicted below –

92 Phads 985 farmers	115 Dohas 2,733 farmers	6 Lift irrigation structures 80 farmers
317 Bodi Phad 1,297 farmers	2,712 hectares of land under Soil and water conservation 2,030 beneficiaries	37 Desiltation units 417 beneficiaries
155 units under tree plantation 53,580 trees planted	Support to marginal farmers 10 farmers	Revolving fund 179 beneficiaries
Revolving fund to buy buffaloes 10 beneficiaries	3,842 SHGs linked to banks 43,218 beneficiaries	Skill training to SHG members 1270 trainings conducted

ABF - Dilasa Sanstha engagement has benefitted 51,367 families since its inception in October 2011. 90% of these beneficiaries are women. Skill training activity is a new activity under the engagement and training

is imparted to SHG members in trades like sewing, beautician and dairy development. The beneficiaries have to pay only half the fees for the course, while the remaining is borne by ABF. To maintain better transparency in its activities and to save on the energy in documenting data, Dilasa Sanstha has recently given MIS contract to a third party which is working towards digitizing all the processes.

Dilasa Sanstha does not believe in much publicity. This is a very conscious and calculated decision made by the team at the organization. Madhukar mentions that, "We are sure that if we make our quantum of work public and easily available through our website then the politicians would start creating hurdles in our work. Due to this issue we have not kept our work concentrated in one particular district also, but has rather diffused our work to several districts". But good work never goes unnoticed. Madhukar Dhas was recently invited to give an inspirational talk at INK Talks 2015 in Mumbai.

"We keep a checklist and keep updating it as the work progresses. Due to better time management we are able to send monthly progress reports and other deliverables on time to our funders". Madhukar Dhas mentions that time management has been an essential component at Dilasa Sanstha. "We believe in finishing tasks, and not leaving a problem mid-way. The organization has been able to complete whatever responsibility it has taken on its shoulders till now. We believe in forging relationships, our staff is our family and we are happy when we see our farmers happy".

Axis Bank Foundation - Dilasa Sanstha IN A NUTSHELL



LESSONS TO LIKE-MINDED ORGANISATIONS

Due diligence followed in all ABF introduced processes	Rigorous monitoring	Flexibility in reaching targets
Collection of baseline data	Knowledge sharing and hand-holding	Capacity building in Grant

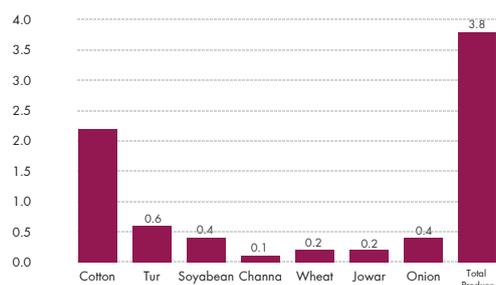
TIME LINE & ROAD AHEAD

1994	1995	2011	2014	2015	2019
October 2nd		October	February		
Dilasa Sanstha was established	Dilasa Sanstha was registered Annual budget of US\$ 230	Partnership entered with Axis Bank Foundation	Midterm review of the project conducted by a third party	Period of engagement increased from 5 to 8 years with increased funding support	Annual budget of Dilasa Sanstha has gone up to US\$ 1.4 million 51,367 families impacted so far (ABF engagement)
					Target to reach 1,11,332 families in 1400 villages with help from ABF

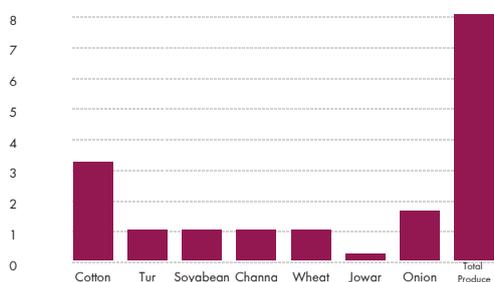
Some findings that came out from the Mid-term Review of Axis Bank Foundation – Dilasa Sanstha engagement conducted by Tata Institute of Social Sciences, Mumbai would shed more light on the way the project is impacting lives in remote locations of the country –

(10% of the beneficiaries during the time of assessment were covered.)

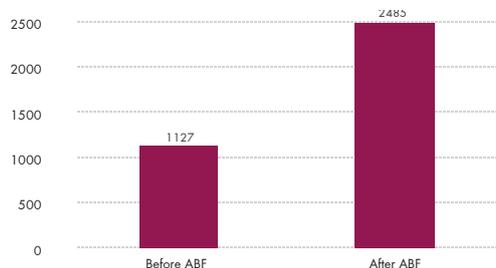
Per acre yield before ABF intervention (Activity-Phad)



Per acre yield after ABF intervention (Activity-Phad)

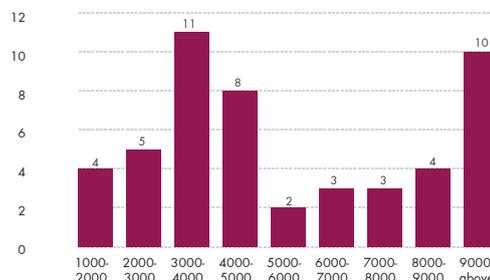


Total crop yield of the sample population (Activity-Phad)

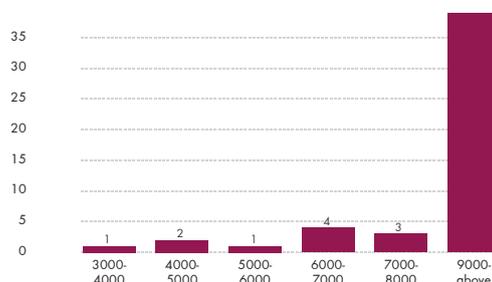


The increase in crop yield and per acre land productivity had a direct impact on the incomes of phad beneficiaries –

Income of Phad beneficiaries before ABF intervention (Income in INR)

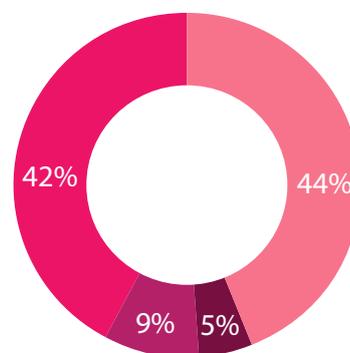


Income of Phad beneficiaries after ABF intervention (Income in INR)



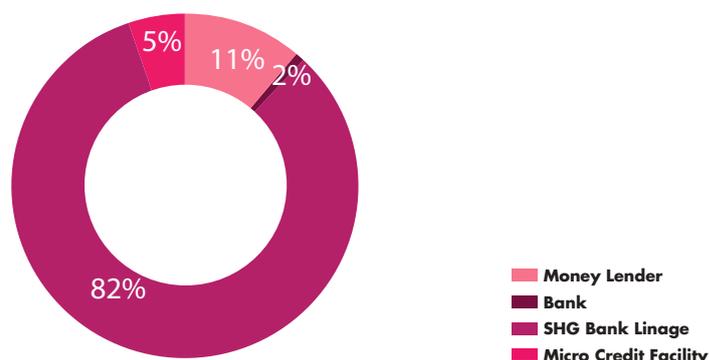
The credit-seeking behavior of beneficiary families also witnessed a change. In absence of financial inclusion in the region, people have relied on traditional sources for money. The moneylenders have historically exploited this opportunity and have charged exorbitant interest rates even on petty loans. Below is a representation of how this behavior changed after SHGs were introduced in the region –

Credit Seeking Behaviour of respondents before ABF-Dilasa Intervention



- Money Lender
- Bank
- SHG Bank Linage
- Micro Credit Facility

Credit Seeking Behaviour of respondents before ABF-Dilasa Initiative



Financial*

Planned budget or income versus actual expenditure for the fiscal year* 2014-15	Budget: \$1.41 million Expenditure: \$1.38 million dollars
Income composition by source: individuals, corporations, events, trusts, other (please specify)	Corporation (CSR), Individuals, Trusts, Foreign donors, Bank Interest earned on savings, Contribution from beneficiaries
Income composition: domestic versus international	Domestic \$1.34 million International: \$0.07 million

Personnel

Staff retention rate	85 %
Turnover rate	15 %
What is the board composition?	Executive committee comprises of seven members i.e. Chairman, Vice-chairman, Secretary, Treasurer and three members elected from the 15 General Body members. Tenure of elected Executive committee is of five years.
How many meetings does the board hold per year?	Four
How many staff members are there?	170
How many staff members have attended some non-profit or management training course?	80 % of staff members have attended management training course within organization or outside the organization.

Organizational

Do you publish an annual report?	No
How many sites/locations do you currently operate in?	10 Districts in Maharashtra 62 Blocks and 1170 villages
Do you measure results?	Yes (Activity-specific indicators in place)
What types of outreach?	Personal visits, organizing awareness meeting formation of SHG's and WUG's
Do you regularly meet with government representatives? If yes, on a scale of 1-3 how close is the relationship with government? 1 = not close; 2 = somewhat close; 3 = very close	Yes 2 = Somewhat close

QUANTITATIVE INDICATORS

(*Exchange rate \$1=INR 65.89, as on 06.11.2015)

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Release of the 'Report on Impact Study of Interventions'





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