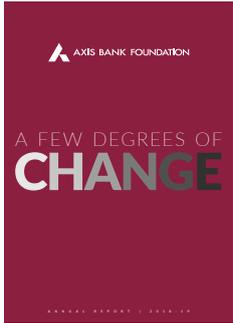




AXIS BANK FOUNDATION

A FEW DEGREES OF
CHANGE

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From the Chairman's Desk



S Ramadorai
Chairman
Axis Bank Foundation

The more we achieve, the more is expected from us; simply because so much more needs to be done.



It is with immense pleasure that I present to you Axis Bank Foundation's Annual Report for the financial year 2018-19. Through our work on rural livelihoods and the vast knowledge and experience of our partner Non-Government Organisations (NGOs), it is becoming increasingly clear that we need collaborative action to avert the collapse of the natural systems supporting the economy and livelihoods. The fact is that climate change is upon us, and is threatening the rural economy of the country; by altering weather patterns and rain distribution, resulting in water and resource scarcity.

In the absence of alternate sources of income, our rural population is forced into distress migration. Critical as their situation is, these are not the only people deserving of our attention. India's current demographic profile means that millions of young people are joining the workforce every year, looking for a way to earn a living, an opportunity that they cannot be denied.

As a society, therefore, we are faced with the urgent challenge of creating sustainable livelihoods for a growing section of our population – rural, urban, men, women, able-bodied and those with disabilities – in an inclusive manner.

At Axis Bank Foundation, we are determined to make a difference in concert with our network

of NGO partners and community-based organisations. Our livelihoods programme aims to work with two million families by 2025 – which we call Mission2Million. Under this mission, we have initiated work with 4.5 lakh families. The participants in our pan-India youth-skilling programme have crossed the 20,000 mark. However, more important than merely imparting training is ensuring that they become employable, and here again the results have been heartening, with 65-70% of the participants finding employment.

I believe our greatest strength lies in creating an empowering ecosystem that is built on the premise of stakeholder engagement – Business, Government, NGOs and Communities. Throughout its journey, the Foundation has leveraged its relationships with programme partners who have a solid understanding of what is really needed in terms of deployment of funds and effort. Decisions have maximum impact when a continuous feedback loop is established with communities at the very grassroots. This is only possible by nurturing stable links via grassroots workers, who are the true champions of the change that we seek to bring about in our country.

The more we achieve, the more is expected of us, simply because so much more needs to be done.

From the MD & CEO's Desk

A professional portrait of Amitabh Chaudhry, a middle-aged man with grey hair and glasses, wearing a dark blue pinstriped suit, a white shirt, and a red patterned tie. He is standing with his arms crossed against a plain grey background.

Amitabh Chaudhry

Managing Director and
Chief Executive Officer

Axis Bank Limited

Sustainability is the yardstick against which we must measure our work, especially in these times of rapid climate change.



Axis Bank has completed 25 years of providing financial services to India and, in the process, has become a trusted banker of choice to millions of Indians across the country and the globe. While this is truly an important milestone in our journey, it also gives us reason to reflect upon and re-dedicate ourselves to our country with firmer resolve. This organisation has been built on the bedrock of trust and people-centricity, both of which have influenced our decisions and strategy over this quarter century. I would like to express my gratitude to all those who have supported us over the years, those who have given us the opportunity to serve them and to all the employees who have done so with utmost dedication.

In our business strategy, we rely on three drivers – Growth, Profitability and Sustainability (GPS) – to reinforce our position as one of the leading financial institutions in the country. But this strategy extends far beyond just our balance sheet. If we, as a nation, seek to prosper, then the most vulnerable sections of our society cannot be left behind. It is our duty to help the financially, economically and socially excluded communities step onto the path

to growth as well, in an effective and sustainable manner. As a corporate leader and a responsible corporate citizen, we have always dedicated ourselves to serving society at large, aligning ourselves to the national priorities. To this end, we direct our CSR efforts through the capable hands of Axis Bank Foundation.

The Foundation is creating long term positive impact under its flagship 'sustainable livelihoods' programmes. Sustainability is the yardstick against which we must measure our work, especially in these times of rapid climate change. The rural communities we support under our programmes are most at risk from its effects, because their livelihoods are so intertwined with natural resources. Rising temperatures, changing weather patterns, degrading forests and green cover, quality of soil etc. are some of the issues that the rural communities encounter, and the Foundation's work attempts to blunt the impact and build resilience.

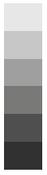
By 2025, we are committed to strengthening two million families through our work and supporting them on a firm, sustainable path towards growth. This, we believe, is our purpose beyond profit.

Foreword

Jacob Ninan
Executive Trustee
and CEO
Axis Bank Foundation



Our objectives are sharply aligned with the nation's development goals.



This has been yet another impactful year for Axis Bank Foundation. We have made good headway towards our stated objectives. At the outset, I wish to acknowledge the inputs and support of our esteemed Board members who bring with them not just deep knowledge of the sector, but also a nuanced understanding of the challenges brought about by these times of rapid change. The support and guidance that we receive from various government departments and agencies is invaluable. We remain thankful to a lot of well-meaning government officials. Similarly, I would be remiss to not mention all the passionate people at the Foundation, at the Bank, our NGO partners and the scores of dedicated women and men working at the grassroots level, who have devoted their time and skills to make a meaningful difference in the lives of the communities that we work with. Most important is the contribution of the communities themselves who have shown the zeal, devoted time and resources needed in this path of their development.

Axis Bank Foundation supports many communities that are heavily dependent on natural resources for their livelihoods across the country. Rapidly changing monsoon patterns, rise in temperature and frequent droughts and floods have created significantly high levels of unpredictability.

According to a report from the United Nations Intergovernmental Panel on Climate Change, adaptation and mitigation are complementary strategies for reducing and managing the risks of climate change. We at Axis Bank Foundation are doing just that – helping these vulnerable communities adapt to climate change by creating sustainable livelihood opportunities and thereby making them more resilient. Our objectives are sharply aligned with the nation's development goals.

Our livelihoods programme aims to work with two million families by 2025. Under this Mission2Million, 4.5 lakh families have been

impacted. In parallel, our pan-India youth-skilling programme has trained over 20,000 participants, where the focus has been on ensuring their employability, with around 65-70% of the participants finding employment.

Working with some great NGO partners with experience at the grassroots level, we have gained deep understanding of communities and their challenges over the years. As a result, we have endeavoured to build solutions across the entire value chain. The Foundation has proven its ability to work at scale, provide long term support and the required focus to build capacities at all levels, including that of the communities.

We want to empower the communities and encourage local decision making and inclusiveness, while providing pertinent livelihood solutions that facilitate multiple sources of income for the communities. This will bring long-term impact through everyday solutions in natural resource management, water security, enhancing and sustaining incomes from agriculture, bolstering a basket of income-generating activities and people management through collectivisation.

Sustainable development is not possible without significant and urgent investment. Public and Private entities will need to come together to provide last-mile connectivity under the Public-Private Partnership (PPP) model. We have also leveraged this model to facilitate the economic inclusion of communities that would have otherwise been excluded from the economic spectrum. The government and private sector companies, working in tandem with NGO partners who know the on-ground situation and are able to harness community effort, can generate great impact in terms of scaling projects, as well as ensuring deliverables at the micro-level. For rural India to build resilience, Public Private Partnerships will need to become modus operandi to enable the expedited and efficient development of our rural communities.

Trustees



S Ramadorai

Trustee since 2010

Mr. S. Ramadorai was in public service from February 2011 to October 2016, having completed a five-year term in the area of Skill Development. During his tenure as the Chairman of National Skill Development Agency (NSDA) and the National Skill Development Corporation (NSDC), his approach was to standardise the skilling effort, ensure quality and commonality of outcomes by leveraging technology and create an inclusive environment to co-operate, collaborate and co-exist. He strongly believes that empowering the youth with the right skills can define the future of the country.

Mr. Ramadorai is currently the Chairman of the Advisory Board at Tata STRIVE, which is the Tata Group's CSR skill development initiative that aims to address the pressing national need of skilling youth for employment, entrepreneurship and community enterprise. He is also the Chairman of Tata Technologies Limited and additionally serves as an Independent Director on the Boards of Piramal Enterprises Limited and DSP Investment Managers. In March 2016, he retired as the Chairman of the Bombay Stock Exchange (BSE Limited) after having served on their board for a period of six years.

Mr. Ramadorai took over as the CEO of Tata Consultancy Services (TCS) in 1996 when the company's revenues were at \$155 million and since then led the company through some of its most exciting phases, including its going public

in 2004. In October 2009, he retired as the CEO, leaving a \$6 billion global IT services company to his successor. He was then appointed as the Vice Chairman and retired in October 2014, after an association of over four decades with the company.

Given his keen passion to work for the social sector and community initiatives, he also serves as the Chairman on the Council of Management at the National Institute of Advanced Studies (NIAS) and the Chairperson of the Governing Board at the Tata Institute of Social Sciences (TISS). He is also the President of the Society for Rehabilitation of Crippled Children (SRCC), which has recently built a super specialty children's hospital in Mumbai.

In recognition of his commitment and dedication to the IT industry, he was awarded the Padma Bhushan (India's third highest civilian honour) in January 2006. In April 2009, he was awarded the CBE (Commander of the Order of the British Empire) by Her Majesty, Queen Elizabeth II for his contribution to the Indo-British economic relations. In 2016, he was also awarded The Economic Times Lifetime Achievement Award for his glorious contribution to Tata Consultancy Services.

His academic credentials include a Bachelor's degree in Physics from Delhi University (India), a Bachelor of Engineering degree in Electronics and Telecommunications from the Indian Institute of Science, Bengaluru (India) and a Master's degree in Computer Science from the University of California - UCLA (USA). In 1993, Mr. Ramadorai attended the Sloan School of Management's highly acclaimed Senior Executive Development Program.

Mr. Ramadorai is a well-recognized global leader and technocrat who has participated in the Indian IT journey from a mere idea in the 1960s, to a mature industry today. He captured this exciting journey in a wonderfully personalised book titled 'The TCS Story... and beyond' which was published in 2011 and remained on top of the charts for several months.

Amongst his many interests, Mr. Ramadorai is also passionate about photography and Indian classical music.

Axis Bank Foundation's Board of Trustees steers its interventional concepts and programmatic design with vision, strategic intent and sectoral expertise.



Sheela Patel

Trustee Since 2006

Eminent scholar and social worker, Sheela Patel received the Padma Shri for her exemplary work on urban poverty. She is the Founder-Director of Society for Promotion of Area Resource Centers (SPARC), an NGO that has been working on issues of the urban poor across 70 Indian cities and over 20 countries globally. She is one of the founders and the current Chairperson of Slum/Shack Dwellers International (SDI), a transnational network of poor people's national federations in 33 countries and the NGOs that support them in Asia, Africa and Latin America.

Ms. Patel served on the Technical Advisory Group of the Ministry of Urban Development for the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), and also on the Prime Minister's Review Committee on JNNURM. More recently, she was on the committee set up by the Secretary General of the UN that reviewed the functioning of the UN-HABITAT. Recently, she has been appointed as a commissioner of the GLOBAL Commission for adaptation under the Chairmanship of Ban Ki Moon, the former Secretary General of the United Nations.



Som Mittal

Trustee since 2015

Mr. Mittal has worked extensively in the IT and automotive industries across geographies. A Distinguished Alumni of IITK, his contribution to the ICT industry globally was recognized with a Lifetime achievement award by World Information Technology and Services Alliance (WITSA) & IMC Mumbai. During this five-year tenure (2008-13) as the Chairman and President of NASSCOM, the premier trade body for the IT-BPM Industry in India, the industry crossed the \$100 billion milestone and significantly expanded its value offerings.

He was a member of the Indian Prime Minister's Committee on National e-Governance. Mr. Mittal currently serves on the boards of many corporates and educational institutions, including Axis Bank Limited and works closely with many NGOs. He is Chairman of CAF India and NCPEDP – advocacy NGO for the disabled. He also advises corporations and trade bodies.

Trustees



Rajesh Dahiya

Trustee since 2015

With over 25 years' experience, Rajesh Dahiya started his career with the Tata Group, going on to serve in various capacities including Human Resources, Manufacturing, Supply Chain Management, Institutional Sales and Exports across Rallis India, Tata Tea and Tata Sons Ltd.

In 2016 he was appointed Director of Axis Bank, and thereafter, as Executive Director (Corporate Centre). In his current role, he supervises all functions under the Corporate Centre including Audit, Human Resources, Compliance, Banking Operations, Corporate Affairs and Law.

He is also a member of the Corporate Social Responsibility Committee.



Jacob Ninan

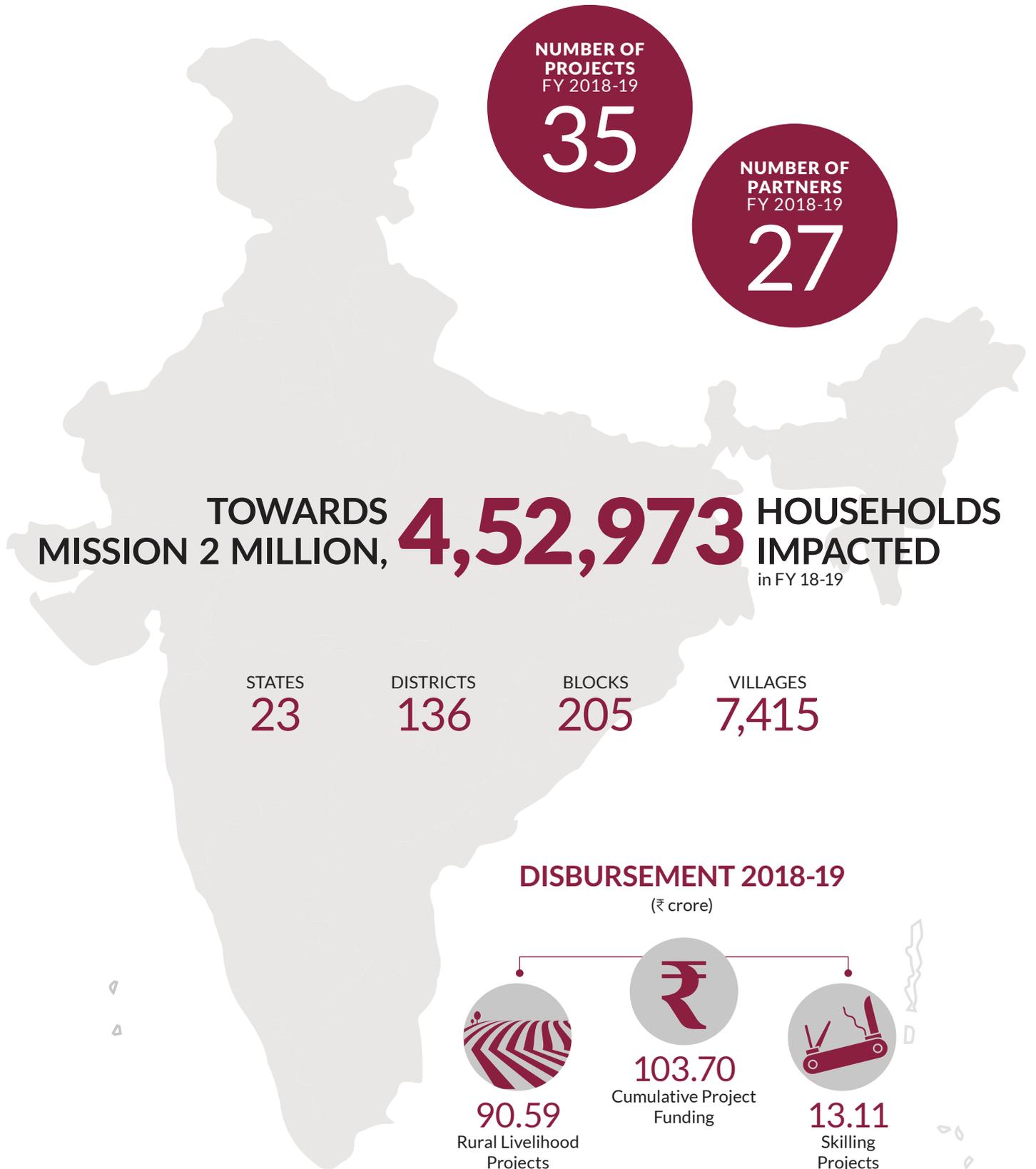
Executive Trustee and CEO since 2017

A seasoned corporate leader, Jacob Ninan brings to the table over 30 years of experience. He has been associated with Axis Bank Limited since 2000, and was head of the Bank's businesses in the Middle East and Africa.

With a mindset that is driven toward social development, he is passionate about giving back to society and currently supervises the work of Axis Bank Foundation, guiding the team and its associates in scaling outreach and driving collaborations in the area of development. He strongly believes that the government is the biggest developmental agency and that it is important to leverage government resources by building partnerships.

He also serves as a Director on the Board of Maharashtra Village Social Transformation Foundation, and volunteers with two NGOs that are involved in spreading healthcare and social wellbeing in the Mumbai slums.

Outreach and Impact



MISSION 2 MILLION

NUMBER OF INDIVIDUALS IMPACTED UNDER SKILLING

20,708



Youth Trained
17,919



PwDs Trained
2,789



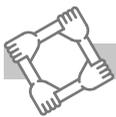
Placement
60%



Number of Skill Centres
101

NUMBER OF HOUSEHOLDS IMPACTED UNDER LIVELIHOODS

4,32,265



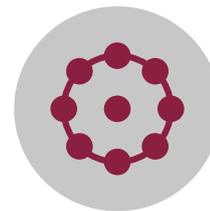
COLLECTIVES



Number of SHGs
27,324



Total Members in SHGs
3,24,549



Other Collectives¹
2,694

NUMBER OF PARAPROFESSIONALS TRAINED

366

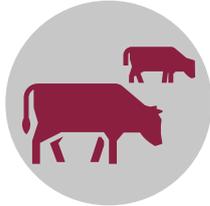


1. Federations, Village Level Committees/ Village Level Organisations, Cluster Level Organisations/ Community Based Organisations, Cooperatives and Farmer Producer Organisations.

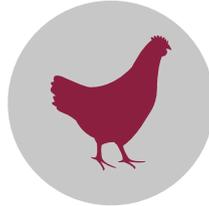
Axis Bank Foundation strives to promote inclusive growth and develop sustainable programmes that help rural communities build resilience to a changing climate. The Foundation aims to work with two million families by 2025.



LIVESTOCK



Households with Cattle
12,500



Households with Other Animals²
32,502

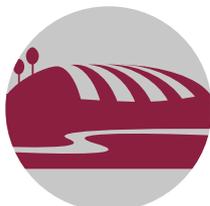
NATURAL RESOURCE, WATERSHED AND WATER RESOURCE MANAGEMENT



Water Harvesting Structures
Constructed, Repaired or Revived
5,046



Area under Fodder Development
(Hectares)
102



Area for Restoration of
Common Lands (Hectares)
290



Trees Planted³
6,20,905



HOUSEHOLDS
WITH ACCESS TO
DRINKING WATER

6,317



HOUSEHOLDS WITH
SANITATION UNITS

9,001



HOUSEHOLDS
USING ALTERNATE
OR IMPROVED
COOKING FUEL

7,579



HOUSEHOLDS
HARNESSING
SOLAR ENERGY

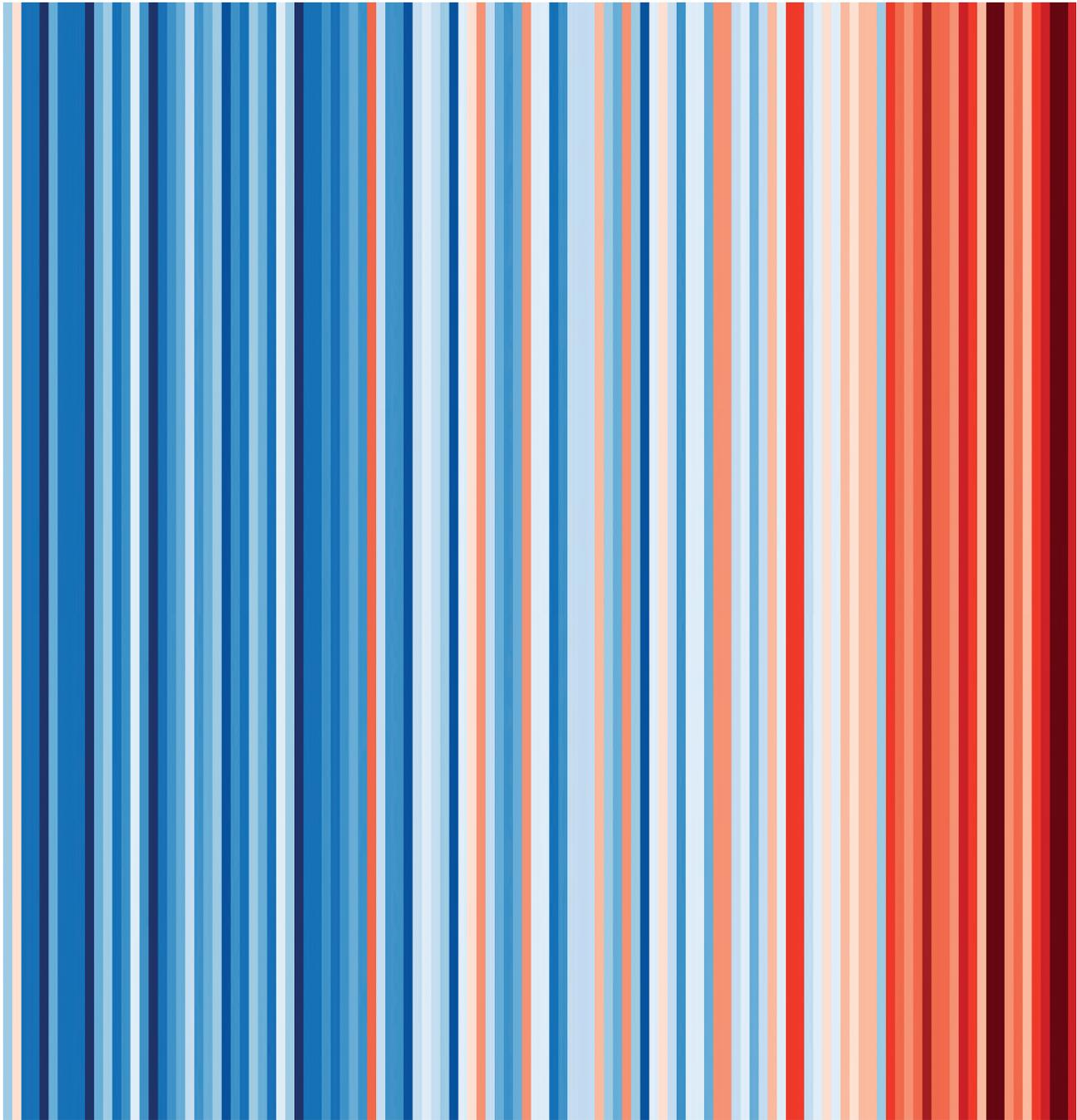
408

ENTITLEMENTS

HOUSEHOLDS LINKED TO SCHEMES OR ENTITLEMENTS

46,546

2. Poultry, Goatery, Duckery, Piggery and Fishery
3. Horticulture, Agro-Forestry, Afforestation



1901 1911 1921 1931 1941 1951 1961 1971 1981 1991 2001 2011 2018

The 'warming stripe' graphic is a visual representation of the change in temperature as measured in India over the past 100+ years. Each stripe represents the average temperature through a year. The stripes turn from mainly blue to mainly red in more recent years, illustrating the dramatic rise in average temperatures. Designed by climate scientist and IPCC AR6^{*} Lead Author, Ed Hawkins, these graphics are an unconventional data visualisation meant to start conversations about the warming world. showyourstripes.info

^{*}Intergovernmental Panel on Climate Change, Sixth Assessment Report

Nearly 11 million people in Chennai are almost out of water. People missing as flood washes away houses in Uttarakhand. Is Bengaluru heading towards Day Zero? Floods after drought: India reels from extremes. Drought watch: more than half of India affected in July. Hottest summer exposes 65% Indians to heat waves.

These stark headlines about climate change can seem daunting as the crisis of this generation and a seemingly insurmountable calamity threatening the ways of life. While the reality of warming is upon us, the truth of climate change is that mitigating solutions exist – at local and global levels. The first step to mitigating the risks of climate change is to build resilience. Governmental and institutional efforts have to be focussed on this primary aspect as a mitigating strategy, and help impacted communities respond and fortify themselves effectively.

“

I wanted to communicate temperature changes in a way that was simple and intuitive, removing all the distractions of standard climate graphics so that the long-term trends and variations in temperature are crystal clear. Our visual system will do the interpretation of the stripes without us even thinking about it.”

– Ed Hawkins
Professor of Climate Science
University of Reading,
Reading, England
2018

The Everyday Cost of a Changing Climate

Mutai Kandamaka, of Tadingpai village in Odisha's Rayagada district, knows instinctively that something is very different. The dug well that was her main source of irrigation has dried up, leaving nothing in its pit but caked mud and a few leaves. But this did not happen suddenly; over the last ten years, Mutai has noticed a change in the water levels, with each year bringing lower markings on the inside of the well. Her agricultural practice for the Rabi season has been slowly dismantled and Mutai is virtually helpless against this. And she isn't the only one. Scanty, irregular rainfall and rising heat levels have lowered the ground water table in the whole area to an untappable level. The agrarian population of Rayagada is left without water for the most part of the year. The changing climate is changing the way of life in Tadingpai village, just as it is in other parts of rural India.



Tadingpai village, Odisha: *Mutai's village has almost wiped out its ground water levels.*

Pawan, a farmer from Madhya Pradesh, understands the ground realities: "Earlier, monsoons began in June and continued until October, so adequate water was available for all purposes. Water used to collect up to 8-12 feet into the ground, but due to weather changes, the water level has gone down to 30-40 feet. Rivers and wells are gradually drying up, and people are struggling to get water for drinking and irrigation. The main reason for this is deforestation and excessive use of chemicals and fertilizers, which deteriorates the quality of soil and reduces its capacity to hold water." He believes this sets off a chain of events that leads to health issues, lower yield in agriculture, financial pressure, and eventually, the migration of families.

Further south in the state of Maharashtra, Tripti Azab Gavit wakes at 4 a.m. to fetch water for her household and

the family's livestock. The village well is only a kilometre away, but long queues snake around it since the 159 families of Zaripada¹ must depend on this solitary water source. Tripti and the other womenfolk spend 2-3 hours each morning, and again in the evening, waiting for their turn to draw water. Zaripada village is facing an acute water shortage with the water level having dropped to around 400 feet. Many households have resorted to selling their livestock and dread the prospect of another year of drought-like conditions. Asane and Ranade, nearby villages in the same district of Nandurbar, no longer have a water source in the village and are totally dependent on private water tanker services. According to Sunil Patil, a resident of Asane village, the summer season of 2019 has forced individual farmers and the local Panchayat to dig 3-4 deep borewells in search of water. Deepak Konkane is a young farmer from the district who believes that farming is no longer a viable occupation. "The cost of digging a borewell is approximately ₹1 lakh and yet there is no guarantee of water. Getting access to water is pure luck, so this makes the farmer the biggest gambler", he says.



Asane village, Maharashtra: *"Getting access to water is pure luck, so this makes the farmer the biggest gambler," says Deepak Konkane.*

Many households in these villages have a government sponsored toilet, but with the steep cost of ₹600 for 1500 litres of tanker water, these remain largely unused. "People here avoid even taking a bath in order to save water and money", Sunil Patil says. All this has had a knock-on effect on health, children's education and social equity, with a resultant escalation in financial pressure, social stress and daily drudgery.

The stark reality of global warming goes beyond the natural disasters that are battering countries around the world with increasing regularity. Floods, melting polar

1. <http://www.census2011.co.in/data/village/525861-zaripada-maharashtra.html>

The Axis Bank Foundation is helping vulnerable communities adapt, by building resilience and creating sustainable livelihoods in the face of climate change.



Podapadar village, Odisha:
Five days of incessant rain washed away the roads to market, ruined the tomatoes stored in Nile Mali's home and, with it, her investment.



caps, rising sea-levels, cyclones and deforestation make the headlines on a weekly basis now. But often overlooked, are the everyday costs of a changing climate that poor or marginalised communities, like those of Mutai or Sunil, feel at the break of day and rest on with mild dread.

Floods and droughts, two sides of a coin that buys no good thing, worst affect the agrarian parts of society, particularly in India. While developed nations may have a larger carbon footprint and therefore, arguably, the greater responsibility of mitigation, it is the tropical developing nations that will feel the effects of climate change first. Floods and droughts are two extreme weather events, severe manifestations of an unstable planet, but the seemingly localised and smaller problems begin first. Wells slowly dry, the water table falls, rains become erratic, a summer heatwave or a sudden hailstorm destroys crops ready for harvest. The adversities stack up quickly. Nile Mali, a vegetable farmer, hails from Podapadar village of Odisha. This year she cultivated a summer tomato crop on 20% of her land in the hope of earning about ₹30,000. Unseasonal rain over five successive days washed away the roads to local weekly markets, ruined the produce stored in her home and, with it, her investment.

Not only do farmers lose a significant amount of crops to erratic weather or lack of irrigation, they also lose crop diversity. In order to protect their income, they are forced to plant only the most weather-resistant crops or the most profitable ones. Many move away from traditional and sustainable farming methods causing further long-term damage to the agrarian ecosystem.

Rural and farming communities are unfairly and unfortunately the most at risk. They are the first to feel its impact, but it quickly spreads to other sections of the economically weaker population as well. Manikanandan from Othaparai Village in Idukki, Kerala, is not a farmer. He makes a living as a tourist guide in Munnar. Due to the 2018 floods, the usually busy and lucrative winter tourist season was upended, and Manikanandan lost the bulk of his annual income. The family had to borrow heavily to get by during this period, and nearly a year later, are still paying off debts.

Across the country in Balasore district of Odisha, close to the east coast, Namita Singh is a stone cutter who lost her job because of an intense heat wave. When she missed a few days of work, the contractor did not call her back to the site.

Closely interlinked with the cost to human lives, is the impact of climate change on other species. Biodiversity, natural pollination and animal husbandry, all have become collateral damage in this vicious cycle of



Madurai, Tamil Nadu: **Kavitha had to sell half her livestock when heat-stress caused metabolic dysfunction in the animals, thereby reducing her family's income considerably.**

Wayanad, Kerala: *Rajesh lost his entire agricultural land to a landslide during the 2018 monsoon season.*



environmental crises. Increased livestock mortality, feed and fodder unavailability, reproductive or metabolic disorders, shrinking grazing lands and changing consumer demand patterns are pushing farming-based communities further to the brink. Hailing from Tamil Nadu's Madurai, Kavitha had to sell half her livestock when heat-stress caused metabolic dysfunction in the animals, thereby reducing her family's income considerably. Similarly, women poultry farmers from Odisha, Sani Gumudia and Ratani Tentulikhuntia say that they are facing losses due to low egg-shell quality and increase in damaged eggs, possible again because of heat stress.

With the situation so loaded against the villagers, there is little wonder that rural-urban migration is increasing. Rajesh lost his entire agricultural land in Wayanad to a landslide during the 2018 monsoon season in Kerala. "It has been covered by mud and other debris now. We are not able to remove them because of legal and practical difficulties. I am forced to migrate for work ..." he says resignedly.

In search of a better life for themselves and their families, many like Rajesh move to the big cities, with few resources and fewer monetisable skills. More often than not, they end up worse than where they started, unable to make ends meet in cities already quivering under the weight of a swelling population.

Across the country, the communities that Axis Bank Foundation supports are all heavily dependent on natural resources for their livelihoods. It is from these highly

vulnerable communities that these stories of climate-related risk emerge. In order to ensure sustainable livelihoods, vital in supporting progress and alleviating poverty for rural communities, the Foundation's efforts must enable economic, social and ecological security. According to the UN's Intergovernmental Panel on Climate Change (IPCC)² Fifth Assessment Report (AR5), adaptation and mitigation are complementary strategies for reducing and managing the risks of climate change. As unprecedented climactic shifts play out, the most at-risk communities will need to adapt in order to create climate-resilient pathways for sustainable development.

In other words, the Axis Bank Foundation is doing just that – helping these vulnerable communities adapt, by building resilience and creating sustainable livelihoods in the face of climate change. It partners with like-minded NGOs who have, over the years, gained a deep understanding of the communities, their everyday challenges and changing ecological dependencies to build solutions across the entire value chain, ranging from the creation of water-saving structures, agriculture-intensive programmes and non-farming interventions to affordable credit, market linkages and the collectivisation of communities. And though other institutions in the country are also working on similar interventions, what sets the Foundation's programmes apart is the structuring of community-based institutions and people-led collectives to drive the interventions. The creation of functional Self-help Groups (SHGs), disaster risk reduction communities, water-user groups et.al., has enabled Axis Bank Foundation to make a profound impact on vulnerable communities.

2. IPCC, 2014: Climate Change 2014: Synthesis Report. Contribution of Working Groups I, II and III to the Fifth Assessment Report of the Intergovernmental Panel on Climate Change [Core Writing Team, R.K. Pachauri and L.A. Meyer (eds.)]. IPCC, Geneva, Switzerland, 151 pp.

Building Resilience



The majority of India's 90 million farming households have modest, marginal parcels of land, and practise traditional rain-fed methods of cultivation. These agricultural practices provide partial food security and limited incomes that are insufficient to sustain a family through the year. The exclusive reliance on erratic monsoon rains, degrading natural resources, unsustainable agricultural practices, increased costs of inputs and high dependency on informal credit sources leave farmers with little protection from a vicious cycle of debt. Instances of crop failure and losses due to limited storage facilities and a lack of market linkages add to the problem, and the situation is made worse as agricultural scientists warn of the land's depleting fertility because of unscientific systems of farming, such as the indiscriminate use of fertilisers and

pesticides to boost harvest. Add to that the worsening effects of climate change that are rendering farming, as we know it now, an unappealing option for traditional agrarian communities.

The changing climate will bring a need for change in lives and livelihoods for all sections of society, but it is the agrarian populations that will be first and worst affected. Managing the outcomes of fast changing climate requires intensive long-term efforts by society and governments globally, but in the meantime the most vulnerable communities must be equipped to protect themselves and their livelihoods.

Corporations have been lending a hand in the country's development through their Corporate Social

The changing climate will bring a need for change in lives and livelihoods for all sections of society, but it is the agrarian populations that will be first and worst affected.



Responsibility (CSR) programmes. Axis Bank Foundation, with its focus on enabling sustainable livelihoods, is sharply aligned with the nation's development goals. As climate change brings exigency into the homes of rural populations, solutions must be designed to build functional, day-to-day resilience. For these communities, a level of resilience can be achievable by adopting measures to manage natural resources, developing sustainable irrigation facilities, adopting sustainable agricultural practices, creating a basket of livelihood opportunities and embracing economic inclusion. People's Institutions (PIs), forward-backward market linkages, access to finance and establishing linkages for its beneficiaries with government programmes will play a key role in ensuring the long-term sustainability of outcomes. The most important, and possibly the most difficult aspect, would be to manage the

Public-Private Partnership

Sustainable development for all requires significant and urgent investment in rural infrastructure and communities. While government policies and programmes go a long way towards this goal, the last-mile connectivity is often provided through collaboration between Public and Private entities. This concept has been present in India for quite a while now, under the Public-Private Partnership (PPP) model. An arrangement is made between the government, or a government-owned entity, and a private sector entity for the provision of public assets or services, wherein the private sector entity makes the investment and manages the asset or service.

The benefits of the PPP model have enabled Axis Bank Foundation to focus on facilitating the economic inclusion of communities that would have otherwise been excluded from the financial spectrum. The communities are heavily dependent on natural resources and manual labour for their livelihoods and include a large populace of unemployed youth, both abled and specially-abled. Axis Bank Foundation works in partnership with NGOs to design and deliver its programmes to help these populations and intrinsically build resilience against the setbacks in livelihood that come with climate change. The programmes are based on a framework that accounts for the needs of the communities. The framework aims at strengthening the capacities of the communities to work towards their development, leveraging government programmes and linking them with financial institutions and markets.

The government and its entities, and private sector companies, complement each other. Under the terms of most PPP projects, the government helps in scaling the project and the private companies help in the last-mile connectivity. The private sector organisations support the implementation of initiatives on-field. Hence, it is essential that the government, the NGOs and the local community-based institutions work in cohesion to scale the interventions both in longevity and in depth.

Moving forward, for rural India to build resilience, much focus will have to be centred on these Public Private Partnerships to ensure the accelerated, streamlined and efficient development of rural communities.

balance between economic outcomes and ecology's carrying capacity.

Axis Bank Foundation partners with NGOs who have been working with communities at the grassroots, have developed knowledge banks and process-driven systems, and have successfully scaled proven models.

The support enables NGOs to build their own capabilities and capacities that are crucial for impacting a large number of households over a period of time. The aim is to create innovative livelihood solutions that enable the communities to develop multiple sources of income, while encouraging local decision making that supports inclusiveness. This leads to long-term impact through everyday solutions for natural resource management and water security, enhancing and sustaining incomes from agriculture, fostering a basket of income generating activities, growth of knowledge and people management through collectivisation. The design of the long-term support is very local to the region, its people and their everyday challenges. Each partnership with the NGO is carefully designed and is based on a detailed assessment of the ground realities: the challenges are understood first at the household, landscape and market level, after which identified

Local fishermen netting their catch for the day.



ONE CAUSE, MANY PARTNERS

People Participation and Collectivisation

For any initiative to work and make an impact in the long-run, the community must come together to divide and delegate responsibility. This is done through formal and informal village-level groups that have been organised to develop a sense of accountability and participation of the community, both of which are crucial to sustaining outcomes.

The SHG is an important element in strengthening the people's development agenda and bringing it to the mainstream. The capacity of SHGs is built by managing savings and adhering to documentation protocols which, over time, enables the group to accumulate a savings corpus and disseminate small loans within the community. This is

achieved through modules on financial literacy that impart the necessary knowledge to carry out these endeavours. The subsequent linking of SHGs to banks and proper documentation of the group's transactions gives them access to affordable credit in times of exigency, or more commonly, to invest in livelihood activities, either as a group or individually.

The participation of women in these groups has been a major point of focus in interventions addressing both agriculture and financial inclusion. This focus has enabled large participation from women in the community as most SHGs have a dominant female membership. This has been made possible by increasing the women's

decision-making power through collectivisation, capacity building and financial inclusion.

Longstanding collective associations and united action has cultivated the emergence of strong local leadership. Women-led SHGs and PGs have helped create a strong social capital, fostering increased social mobility and an inclusive culture.

Village Development Committees (VDCs) or Village Level institutions (VLIs) have been formed in various parts, and their members play vital roles in planning and executing developmental work. These committees typically look at the village level or area level resource planning, especially for natural resource management which comprises of mapping, planning and usage. These committees work in alignment with the local administrative unit – Panchayat or *gram sabha*. They engage with similar committees in other



gaps in the knowledge systems, areas that lack access, and degradation of natural resources form the basis of the design. Multiple sources of funds, viz., government programmes, credit, communities' own contributions and private funding are then qualified to enable sustainable outcomes.

Natural Resource Management

The high dependence of rural livelihoods on natural resources such as land, biodiversity and water make it imperative to protect these resources from exploitation and degradation. The majority of rural communities earn their livelihood from agriculture, livestock rearing and harvesting Non-Timber Forest Produce (NTFPs) – all of which are intricately reliant on the area's natural resources. The dependence on land and forests to ensure soil and water conservation for fodder, fuel wood, fruits, vegetables and medicinal plants highlights the necessity for the conservation of these resources that are irreplaceable to rural livelihoods.

It is evidenced and recognised that at a macro level, the impact of degradation is generalised to a loss of livelihoods. However, at the village or landscape level, the issues are much more diverse. The level of degradation, the ability to regenerate, the role of the

villages for cross cutting issues.

Water User Associations (WUAs) which are chiefly responsible for the management and maintenance of particular water management structures such as lift irrigation, wells, minor irrigation canals, anicuts, tanks, *dohas*, *bandhs*, etc. The group is responsible for demand management, equitable access, repair and maintenance. They have byelaws, and at times, are registered bodies as per the local regulations. A user fee is mutually agreed, collected and used for the upkeep of the structures.

A very important arm of sustainable change is building local human capital in the form of Community Resource Persons (CRPs). CRPs are frontline workers engaged in organising communities and creating solutions to local issues by bringing in the promoting institutions (PIs). CRPs are at the heart of any developmental activity, acting as the bridge

between various stakeholders. They are sometimes called village volunteers or community volunteers, amongst other terms, and the local languages find their own names for them. They guide communities in watershed and natural resource management, farm and non-farm livelihood-related activities and for accessing government schemes, amongst other things. They also handhold communities through new initiatives, making a big impact on the betterment of their quality of life. Most of the CRPs then emerge as local leaders for change, becoming part of government programmes, and sometimes becoming entrepreneurs within the local ecosystems.

PG collectives, another type of livelihood-related collective, are formed to enable the spread and penetration of relevant knowledge, hold participatory discussions and aggregate inputs and produce. As productivity increases, so does the

need for aggregation, which gives cultivators some much needed bargaining power while selling their produce.

As they grow, producer groups are confederated into Producer Organisations (POs) to improve their access to inputs (especially financial) and facilitate forward market linkages through the negotiating power of the collective. POs ensure better prices for the sellers by removing market intermediaries and selling in bulk, often according to previously agreed contracts.

The collectives are a key stratagem for sustainability. Each project, basis the local implementation plan, would have a combination of collectives. These collectives are capacitated and equipped to ensure equity in participation, a certain level of governance and for carrying out the required maintenance of proceedings and books of accounts.



community in degradation and its willingness to protect or regenerate, varies from area to area.

The cohesiveness of the community, the traditional governance mechanisms, policy support, etc. all represent the diversity of the issues at the local level, and therefore, there is the need for a customised approach. The solutions are sustainable when they are built on the principles of partnerships within community and are owned by the community.

Eleanor Ostrom, the winner of the Nobel Prize in economics, highlighted a few principles for the sustainable and equitable governance of resources. These principles revolve around defining group boundaries, developing rules governing the use of common goods according to local needs and conditions, participation of those affected in the modification of these rules, designing a system for monitoring the rules, and building responsibility for governing the common resource within communities, from

the lowest level to the entire interconnected system.

Natural resource management in this context means managing those eco system services that are important; first, to the key livelihoods of the community; second, to meet the requirement of fuel and fodder; and third, to the utilisation and management of the resources.

Land use management implies the identification of land basis the notified purpose. In the rural context, this primarily refers to the identification of those lands which serve a common purpose for the entire community – namely land for common uses such as fodder, NTFPs, fuel and water bodies. Land is identified and restored for these purposes through collective effort from the community in regenerating, protecting and managing utilisation as a means of conservation.

Soil management means optimising the health of the soil to enhance its performance. This includes increase in organic

Microenterprises, such as poultry farming, are an opportunity for women to become entrepreneurs.



matter in the soil through use of bio fertilisers, reduced and rationalised use of chemical input through soil testing, crop rotation, use of mulch, crop covering, regenerative practices etc. These measures enable the soil to produce more, increase the ability to retain moisture and sequester carbon dioxide.

Water management is an important element in supporting rural livelihoods and forms an integral and extensive part of the Foundation's work. Water is the most important resource for lives and livelihoods. For rural livelihoods to thrive anywhere, the availability and access to water is a necessary determinant. Optimal use and management is critical to maintaining steady irrigation. The Foundation strategically identifies and works in geographical areas that have a low degree of water security or which have the potential to degrade in the near future. Interventions usually begin by establishing new watershed management methods or improving on existing structures. The employment of innovative water and soil conservation

measures prevent runoff and siltation, thereby conserving the region's water resources. In many areas, the building of watershed structures is aligned with government programmes that leverage available funds under national water policies and the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).

Traditional diversion-based or tank-based irrigation systems (such as the *doha* and *phad* models prevalent in Maharashtra which are storage structures in the form of a stream and divert rainwater into nearby farms), gravity based irrigation schemes, traditional tanks in Tamil Nadu and newer irrigation models such as lift, drip and solar-based irrigation are rejuvenated and introduced depending on the topography and climatic conditions. The needs of the respective project area and the level of participation from the people, as always, play key roles. Based on the local requirements, Axis Bank Foundation has engaged with communities to construct, renovate and repair '*boribandhs*' which use locally available materials



to reduce water flow and store water for percolation as well as irrigation through check dams, mini lift irrigation schemes, group wells, farm ponds, etc. Tree plantation, levelling of farm fields and the construction of raised borders to prevent perimeter runoff are also promoted, along with planting fruit trees, which also augment household incomes.

The protection and conservation measures see good returns in the form of increased cropping intensity (i.e. increased opportunity to the farmer to take crops in the Rabi and Zaid seasons), improved soil moisture regimes, availability of biomass and the emergence of recharge points for the geohydrology supports. While some of these impacts are direct in nature, other impacts such as the improvements in the ecosystem services like pollination processes, are intelligibly observed over a longer period. Other indirect impacts include reduction in transaction costs for women in access to common resources, and an increased resilience in communities to stress periods such as erratic rainfalls or droughts.

Agricultural Productivity

Natural resource management makes for improved soil condition and better access to water, which are both opportunities for the Foundation to help farming households enhance their agricultural practices. This refers to creating a package of practices that are customised to suit local conditions. It includes improved crop varieties, better seed management practices, inputs based on soil testing, mulching, systems of crop intensification and other practices which are less dependent on external supplies. Crops that require less water are promoted, especially in the dry land areas. Crop planning is engrained into the culture through local knowledge management and dissemination of practices.

This includes multiple strategies that depend on the seasonality of water availability, soil conditions, climate and markets. Based on the availability of water, demand management skills are imparted to ensure that only those crops that enable equitable distribution of water amongst the users are planned. Multi cropping to mitigate the risk from crop failure is also introduced. Certain cash crops are brought in to ensure higher income through horticulture, floriculture and the cultivation of medicinal plants.

The improved availability of water has helped in mitigating the risk of crop failure. The use of organic manure, compost and bio-pesticides has enhanced soil fertility by improving its nutrient quality and water holding capacity. The introduction of these locally relevant agriculture packages has resulted in the sourcing of higher quality inputs at lower costs. Reduction in investment and resultant higher yields from superior inputs has eased the overall credit burden of the participant farmer households.

Strengthening the Basket of Livelihoods

Dependency on a single source for food security and cash income is a high-risk situation, especially in the wake of the fast changing rainfall patterns and temperature rise. One of the most lucrative mitigations is to help the households develop a basket of livelihoods that are culturally acceptable and conducive to the local environment. The basket of livelihoods includes livestock rearing (both small and large ruminants), apiculture, sericulture, fishery, NTFP collections, microenterprises and ancillary services providers to these value chains. Livestock rearing encompasses support on breed improvement, breed replacement, new procurement, nutrient management practices and disease management practices.

Another way of diversifying income is through micro enterprise. These small home-based enterprises have proved very effective as a secondary source of income to farming households.

Households are then linked to financial institutions or applicable government programmes for funds, and then to the market for sale of produce – dairy or meat. These value chains present several opportunities for enterprise development. Micro enterprises are facilitated for the collection of produce for aggregating and onward linkage to main stream markets – dairy, honey, fish, eggs, feed provision, veterinary services and so on.

The presence of these enterprises ensures the sustainability of livestock rearing and is an opportunity for local youth to participate in the value chains as entrepreneurs. Sufficient feed and veterinary care strengthens the livestock in dealing with the vagaries of climate change. It has been observed that livestock rearing results in a substantial increase in income for rural households, and over a period of time has the potential to become a primary source of income. This is even more relevant to households with marginal land holdings or no land holdings at all.

Apiculture, sericulture, fishery, NTFP collection have the potential to add a steady source of income to the households, where done at scale; i.e., when most rural households in the region are able to take this up, it becomes a significant source of income.

Another way of diversifying income is through micro enterprise. These small home-based enterprises have proved very effective as a secondary source of income to farming households. These enterprises draw on locally available resources and traditional processing techniques to monetise agricultural and livestock-related produce, amongst other types, marketing them in local and external markets. The capacities of people, especially women, have been enhanced to augment incomes by developing value-added products using local resources, often through traditional processing techniques. Supporting individuals and groups like SHGs and Producer Groups (PGs) to develop robust business plans is integral to this capacity building effort. The initiative also helps the micro enterprises secure the necessary capital through revolving funds or loans. More evolved enterprises with older vintages are now focusing on aggregating and marketing produce through institutions such as cooperatives, SHG federations and producer organisations.

All in all, micro-enterprises have proved very successful in providing an additional or alternate source of income to farming households as well as empowering the community at large. Additionally, this initiative has also seen large participation of women across various markets and cash-based economies. The micro and small-scale production centres also provide much needed employment to the rural economies.



MOVING TOWARDS A BETTER LIFE

India's Acute Need for Employability-Focused Skilling





Chiranjeevi Kumar, only 22 years old, went quickly from trainee to trainer. While taking an electrician's course, he started his own workshop at home, training others in electrical work to supplement his income. After completing the course, he started his own electronic shop which provides services such as electrical repair, computer hardware repair and maintenance, computer software installation and so on. He enables a virtuous cycle by training other young aspirants at a training centre.

Mohammed Amjad completed a course in hardware networking under the Axis Bank Foundation skilling programme. Instead of looking for a company placement, he worked towards acquiring capital to set up his own venture and is now the proud founder of ZA Computer Institute in Madvari, near Hazaribag. He makes around Rs. 40,000 a month through his institute, which offers courses in computer hardware and software, laptop repair, and programming languages such as Dot net and Java to students in the area.

Gita Sharma was eager to start her own salon after taking a beautician's course with one of Axis Bank Foundation's skilling programmes. Having worked as a beautician for 17 years, she had joined the course to fine-tune her skills and pick up trade secrets. Drawing inspiration from her trainer, she decided to become an entrepreneur. After pooling her savings and borrowing from her husband, she applied for the Swarnajayanti Gram Swarozgar Yojana scheme and received support from the Prime Minister's fund. She was able to achieve break-even quite early and reflects on the fact that marriages make her business profitable.

A seemingly indirect but severe impact of changing climate is the loss of local livelihoods, leading to an increase in distress migration. As weather patterns change and become more irregular, so does the distribution of population density. Water shortages, unpredictable climate, rising temperatures and a deepening agrarian crisis, all converge to spur rural populations to relocate in a basic urge to find livelihood and a better quality of life. As per the estimate of the 2017 Economic Survey, inter-state migration increased by 191% in the decade 2001-2011 compared to the previous decade. These levels of migration in India, triggered in part by economic distress at home, may be unprecedented in this country's history¹.

A survey of 1,21,806 households, conducted by the National Sample Survey Office (NSSO) under the Ministry of Planning and Programme Implementation², found that 43.38% of them had at least one migrant member. Nearly all of these migrants had moved from rural to urban areas. From 2001 to 2011, the level of urbanisation in India increased from 27.81% to 31.16%³. The growth-rate of urban infrastructure simply cannot keep up with the influx of people, most of whom come from agrarian backgrounds with little or no monetisable skills. Many of these migrants move to metropolitan cities like Mumbai, Delhi, Chennai and settle in slums, taking up basic subsistence work or menial labour and often end up worse than from where they started. This way of life is not sustainable and is far from desirable, and herein lies the acute need for an intervention in skilling.

Alongside a network of NGO partners across the country, especially in peri-urban areas, Axis Bank Foundation has had a focused approach to developing financial and human capitals across the skilling ecosystem, including creating placement linkages in relevant industry sectors. The Foundation's supported programmes provide core skills training, soft skills and life skills like personality development, confidence building, and work discipline-related training. Altogether, the skilling initiatives are aimed at enhancing employment opportunities for the programme participants.

Axis Bank Foundation's support has enabled their skilling partners to stabilise and scale their operations. They have set up new training centres, employed quality trainers, and in many cases, also developed training plans and curricula customised to local industry needs. Keeping practical considerations in mind, prospective trainees and their families are counselled about their expectations from,

1. <https://www.bbc.com/news/world-south-asia-15056418>

2. https://www.ion.int/sites/default/files/our_work/ICP/MPR/WMR-2015-Background-Paper-RBhagat.pdf

3. <http://www.iariw.org/India/sangita.pdf>

Youth4Jobs students on a break.



Skilling the Differently-Abled

According to the International Labour Organisation's report titled 'Persons with Disability and the Indian Labour Market', 73% of people with disabilities remain outside the labour force, unemployed. Secondary research suggests that 69% of the differently abled population in India resides in rural areas. Since 2014, Axis Bank Foundation has endeavoured to impact this demographic through its grants and partnerships, and for this aspect of vocational training, the Foundation has partnered with Youth4Jobs who have expertise in skilling differently abled persons.



Youth4Jobs graduate at work in a salon.

Recognising that each individual is different, a unique system has been designed which greatly enhances the trainee's employability. The programme is known as the Work Integrated Soft Skills English (WISE) programme, and is used to provide individualised training in English, typing (computer), retail skills and overall life-skills. The support has resulted in the

development of 18 centres for WISE training across nine states. Each trainer in every centre undergoes intensive training to ensure that the highest levels of training standards are met. The small batch size, customised curriculum, pedagogy, grooming and personal mentoring of each trainee has proven very effective in imparting knowledge and developing skills. Apart from soft skills and life skills, the curriculum also includes a number of industry-specific classes towards the end of the training period. The placement partners ensure a holistic end to the employability cycle by sensitising recruiters to the special needs of the specially abled candidates.

The partnership further enabled Youth4Jobs Foundation to establish an ecosystem that fosters employability for those with disabilities. Besides skill development for people with disabilities, the programme encompasses the identification and modification of job roles in industries that are conducive to specific disabilities, redesigning the required process in these job roles, engaging with employees to create an inclusive workspace, job placement after skilling and handholding after job placement.



Sign language kiosk at IIM Indore to increase public awareness.



and the commitment required for, the training programmes. The intensive guidance from trainers and experienced counsellors ensures high retention rates in these short-duration courses. The training process also itself takes an equally practical approach, imparting a near real-world experience. This is done through simulation labs, industry exposures and on-the-job trainings (OJT). With an eye towards developing employability, the Foundation's skilling framework supports trainees in securing job placements or helps them in starting an enterprise.

The Foundation's grants have enabled their partner NGOs to impact over 20 states. Each partner brings its niche experience to the partnerships. Nav Bharat Jagriti Kendra (NBJK) and Aga Khan Rural Support Programme India (AKRSP [I]) find local employment for rural youth and support them in finding lodging and boarding facilities in nearby towns and cities, Don Bosco Tech Society, through its pan India presence, is able to network and provide post-placement support to trainees in the long term and Udyogini brings the rural-urban connect in the skilling partnership. Young people have been skilled for employability in the sectors of hospitality, computer hardware/software, Industry Sewing Machine Operation (ISMO), refrigeration/ air-conditioning and electrical, amongst others. Since October 2017, over 20,708 trainees from many types of urban and rural communities, including many tribal and other ethnically diverse groups, have reaped the benefits of the programme.

Trainees in every centre spend 20 to 30 hours in compulsory training for life skills. These skills ingrain in them the values of respectability, empowerment and logical assessment. The basic English and life skills classes cover a variety of topics such as ice breakers, introductions and casual conversation, teamwork, motivation, goal setting, planning, money management, perception, values, workplace adjustment, conversational English, formal communication, managing workplace behaviour and CV/ interview preparation.

Paramedical training at Don Bosco Tech Society.

The life skills courses are a major career enabler; they boost the candidate's professional growth prospects.



This structured and judicious system has delivered exceptional results from the placement partners, who report that almost all employers were satisfied with the trainees' skills and levels of commitment. Knowledge of basic technology and work etiquette of trainees are qualities commended by the placement partners. Other than the trainees who found employment in companies, there were also many who were motivated to start their own businesses in tailoring, mobile repair, beauty and computer hardware.

Students listen intently as the trainer delivers a classroom lesson at Don Bosco Tech Society.

Traditional Practices of Conservation



Traditional practices of conservation almost always result in the increase of arable land, agricultural output, food and water security, and also go a long way towards mitigating risks to livelihood.



Through the ages, the socio-cultural traditions of the Indian subcontinent and others in many parts of the world have been deeply rooted in nature.

A profound respect for the environment, and thereby its preservation and conservation, have been espoused throughout history. Unfortunately, many of these practices have been lost over the years to changing governance, shifts in attitudes and changes in public priority. Mindful of the innumerable benefits in these age-old practices, efforts to revive some key traditional practices of natural resource conservation have proven effective in managing present-day challenges.

Amongst the many boons that traditional practices bring is their economic viability. There is usually little financial investment required, which is easily offset by the gains they bring. Traditional practices of conservation almost always result in the increase of arable land, agricultural output, food and water security, and also go a long way towards mitigating risks to livelihood. They tap into the inherent sense of equity and responsibility of rural communities, who depend nearly exclusively on finite natural resources for their livelihoods. Use of technology in the process of revival and conservation, though nascent, is proving efficient and can support scale.

The efforts derive from the understanding that reviving some of these practices will not only bring security and an increase in food, fodder, fuel, and water for communities, but also assist in diversifying their incomes through animal husbandry and crop diversity, amongst others. Moreover, these practices encourage people to work in unity and help bring the community together. They also galvanise the women in rural communities to get involved in the management and maintenance of the devices and structures required for the practices. These age-old practices gently remind communities of their shared history and bolster their cultural heritage.

Above all, traditional practices of resource conservation are an efficient way of conserving and preserving the environment. Not only do they secure farming communities, but also reduce the overall carbon footprint since the by-products, amongst other things, include more green cover and higher underground water tables.

While there are several examples of revival of traditional practices, conservation of natural resources is the most crucial. Two cases of revival have been highlighted as examples for their scale and long-term benefits to the rural communities.

NATURAL RESOURCE MANAGEMENT

'Commons' as Community Capital

The rural population has an inordinately large dependency on a finite set of natural resources – land, water, forests, flora and fauna, etc. If viewed as common-pool resources, or 'commons', and thereby utilised and replenished in a sustainable manner, these resources can become a form of community capital.

'Commons' is an empowering concept because, rather than looking at what rural communities do not have, it focuses on the resources they do have. Commons make up more than a third of India's total land area; these include grazing grounds, forest land, water reservoirs, rivers, and other areas that all members of the community can access for use. They provide food, water, medicinal plants, fodder, firewood and livelihoods to rural communities, especially the landless, while also playing crucial ecosystem roles like recharging groundwater and maintaining the area's biodiversity balance.

It is interesting to note, however, that the concept of natural commons is not a modern one. Traditionally agrarian communities ensured food-water security and environmental sustainability by customary centuries-old arrangements of collective governance of soil, water, vegetation and precipitation¹.

Over the last century, as the population of India grew and the demand for land increased, large swathes of commons were taken over for industrial and development projects, including roads, mines, power plants and housing. Lack of management of the remaining commons resulted in degradation and encroachment, impacting the ecosystem services on which agriculture and other rural livelihoods thrived. It is obvious that preventing the depletion of natural resources and securing a system of optimal utilisation of resources helps ensure that there is enough to go around for everyone, including for future generations. However, without additional investments at the private, public or community levels, a significant change and impact becomes impossible.

In 2011, the Supreme Court of India acknowledged the importance of commons to rural economies and was instrumental in returning their management to community-based councils. Rajasthan – with 40% of its area marked as common land – took the lead in drafting the first state-level policy for commons. The cutting-edge public policy outlined plans for demarcation of lands under

common use, community-led management, as well as engaging research firms and non-profits on ensuring sustainability².

The Axis Bank Foundation's partnership with Foundation for Ecological Security (FES) has stepped in at a crucial juncture. One project where this partnership has shown promise is in successfully creating a natural resource management system through the development and resuscitation of commons in three blocks in the state of Rajasthan and two blocks in Karnataka.

Semi-arid regions of Rajasthan and Karnataka are facing environmental degradation within their common lands. In parts of Udaipur district in Rajasthan, forests and other commons occupy a sizeable portion of the area. However, the district is riddled with poverty, illegal tree cutting, weak protection systems, difficult land tenure arrangements and other factors that have led to severe environmental degradation. The drought prone Bhilwara district in Rajasthan has a high presence of common lands and thorny scrub forests. Parts of Chikaballapur district in Karnataka have common lands and forests as well, but the degradation of traditional water harvesting structures and over-exploitation of groundwater to grow cash crops has led to severe water scarcity in the area.

Solutions to the livelihood challenges of communities residing in common lands of different blocks of Rajasthan and Karnataka require geo-specific natural resource management measures. Individual, household and community interests are all encompassed within the overall framework of natural resource management. Alignment of activities to enhance production and productivity of the farming system, while safeguarding the stability of the ecological base, is the primary focus.

To ensure increased acceptance of these interventions, FES collaborates with community-based institutions like Panchayats, and encourages them to work together. Depending on the local needs of the people/communities, sub-committees like the Village Forest Committee and Charagah Vikas Committee have been formed for the optimal utilisation of all available natural resources. Age-old water structures have been restored and interventions have been introduced in farming systems to enhance the productive capacities of the farmlands. This is done through soil conservation and land development

1. Chakravarty-Kaul, Minoti. "Village Communities and 'Publicness' in Northern India: Self-Governance of Common Property Resources and the Environment, 1803–2008." *Community, Commons and Natural Resource Management in Asia*, edited by Haruka Yanagisawa, NUS Press, SINGAPORE, 2015, pp. 82–110. JSTOR, www.jstor.org/stable/j.ctv1nth3w.9

2. Thomson Reuters Foundation, <https://www.reuters.com/article/us-india-landrights/villagers-in-indias-rajasthan-reclaim-common-land-with-maps-petitions-idUSKBN1CF1FX>

Common land in the Sidlaghatta block in the Deccan plateau region. The villagers have put effort into restoring the plant-cover of the land, which not only prevents soil erosion, but also becomes a source for livestock grazing.



measures. These are complemented by efforts to increase farm biodiversity, mixed cropping and crop diversity.

The community-based institutions are in charge of protecting and managing the commons. Through the partnership, the communities have evolved and now receive support from other programmes and the government for efficient functioning. Community governance is equally important in these places. Therefore, in order to fortify and streamline community governance, convergence opportunities with different legislative acts like MGNREGA, Forest Rights Act, etc. have been looked into. Awareness drives and capacity development is being undertaken for these key community stakeholders to realise the links between natural resource management and its positive impact on their livelihoods and overall sustainability.

These interventions have helped to strengthen the existing livelihood and sustenance options beyond those

already available to the villagers. The natural resource management system channelled through commons has had a massive and uplifting impact on these local communities. Reportedly, in villages that have regained commons and enhanced their livelihoods, distress migration has been stemmed and water tables have risen. On the whole, the economic and ecological benefit of restoring the commons is clear. There has been a substantial increase in agricultural production as a result of which household incomes have increased. Diversified cropping practices have resulted in the reduced risk of crop losses, and better access to grazing grounds has enhanced income opportunities along with incurring lesser costs for fodder purchase. The social value of the restored commons is more subtle; daily drudgery in accessing water and firewood has markedly dropped for the womenfolk, and easier access to commons has presented opportunities in livestock rearing, increasing their participation in SHGs and strengthening their voice in decision making.

WATER SECURITY

Irrigation through Tanks

Rainwater harvesting at source has been a method of conservation that is seemingly enshrined in several community traditions across the country. The climate has demanded it; intense monsoons followed by long dry spells requiring pertinent action to keep water available through the year. In today's context, the need to harvest rainwater at source is growing ever stronger, and thereby, a need to look back in time for traditional practices that have worked in the past. There are several practices that are in the process of revival. Any such kind of revival needs to be based on ecological principles and at adequate scale to ensure continuity.

Axis Bank Foundation, in partnership with the Dhan Vayalagam (Tank) Foundation (DVTF) recognises the importance of reviving the traditional practice of water conservation through the Vayalagam Tank fed Agriculture Development Programme (VTADP).

The programme is being implemented in the Pambar-Kottakaraiar river basin, which is now a drought-prone region. It was found that a tank-based irrigation system existed during the times of ancient rulers. During the British era, the tanks were labelled as state property to generate revenue for the Crown. This harsh centralised management prevented the local communities from collectively maintaining these tanks. Since the tanks were under the state's purview for a long period of time, the trusteeship of these tanks gradually faded from common memory, leading to disrepair and ruin. After India gained independence, the government shifted its attention to major irrigation schemes. Tank-fed agriculture lost its significance, jeopardising small and marginal farmers while creating a dependence on bore wells, which only a few could afford.

The VTADP aims to not only revive the traditional tanks and the community-led management efforts, it further works on improving agricultural practices to ensure the optimal use of water and a higher level of income for the farmer.

The Pambar-Kottakaraiar region has the old, defunct but identifiable series of tanks. The tanks that are found here were constructed centuries ago and are vital to meeting the water requirement of the local communities as the region does not have a perennial river. Though the area was known for its tank-based irrigation, lack of management and alternate options for irrigation led the



farmers to migrate to nearby towns and cities for unskilled labour work, entering the vicious cycle of poverty.

VTADP initiated the revival of the tank-based irrigation system and its management, which is based on the traditional Kudimaramth system, wherein, communities voluntarily contributed through *shramdaan* as a collective action on their part. The natural cascade of tanks was identified and followed from upper regions to lower regions. Community acceptance, involvement and ownership were fostered through capacity building actions. The tanks are now managed and maintained by collectives known as Vayalagams. The governance structure of a Vayalagam consists of a general body and an executive council, both of which are represented by community members. The executive council oversees

The many layers of a traditional tank in the Pambar-Kottakaraiar river basin of Tamil Nadu. This giant stairway into the Earth will not be visible after the monsoon, as the tank fills with water. A tank of this size is capable of irrigating up to seven acres of land.



the day-to-day functioning of the Vayalagam. The council has a president and representatives from the panchayat, including the village elders. Physical labour includes activities like the desilting of tanks and strengthening of *bunds*, among other tasks. Initiatives have also been taken to strengthen formal credit linkages to develop measures to support women in supplementary occupations.

Through the programme, since 2011, a total of 1042 tanks and 125 drinking water ponds have been made operational under the management of block level federations, with villagers actively involved at every step, from planning, governance and financial contribution to physical labour. Going forward, the plan is to revive another 443 tanks in the coming three years. By the end of 2022, close to 90,000 households will have been impacted.

The revival of the traditional rainwater harvesting structures has done wonders for farmers. The assurance and predictability of water has increased the total area under cultivation, and thereby, farm output. These factors, along with the introduction of new crops, have scaled up the volume and value of agricultural production, leading to more income for farmers. The availability of water enables the community to sustain livestock thereby broadening the stream of income. Equally important, the availability of potable drinking water has increased.

A centuries-old, traditional practice for water conservation is still relevant today; in fact, it is more vital now than ever before. Sometimes, the simplest solution to present and future problems lies hidden in the past.

CHANGEMAKER

We strongly believe that amongst the many stakeholders in the process of development, the community is the most important of all. Long term sustainability comes when people themselves take forward the agenda of their development. This means self-empowerment in individuals, and therefore, the relevance of collectives. The Foundation's project design consciously integrates and fosters processes that enable awareness and self-empowerment for a large set of people. Some community members gradually emerge as natural leaders and then become drivers in taking the community forward.

One such person is
Sarjubai Meena,
Village Amritya,
District Bhilwara, Rajasthan.



The village of Amritya lies 60 km south-west of the Bhilwara district in Rajasthan. Spread across two hamlets, Amritya and Amritya Ka Jhopara, the village has 86 households with a total population of 515. Amritya is inhabited by Rajputs, Gujjars, Dhakars, Harijans, Bhils and Naths, amongst other castes, and at a glance, seems much like any other village in that part of India. But this ordinary countenance hides Amritya's true nature, which is that of a revolutionary. Many problems that plague the rest of rural India don't exist here – deforestation is being successfully countered, agricultural growth is visible and women play an active, equal role in the panchayat. Above all, in a largely arid state like Rajasthan, this village has managed to develop a level of immunity against droughts.

Things weren't always this promising for Amritya. Its success has been made possible by the timely interventions and commitment of a united body of

villagers who are pushing for change in the village. One of them is Sarjubai Meena. In her late fifties, with no formal education, Sarjubai has motivated the village to come together to protect its depleting resources.

Rain-fed agriculture was the main source of livelihood in Amritya, with livestock adding to some household incomes. However, reckless deforestation and overgrazing had left behind barren hills that form the backdrop to the village. This, paired with a poor drainage system and frequent flash floods, had caused an acute paucity of water in the region.

Agricultural output of the village had been crippled, leaving many with little or no livelihood. Immediate action was needed, and the village approached the Foundation for Ecological Security (FES) to help restore their pasturelands, later shifting focus onto reviving the local watershed. This is when Sarjubai's involvement with FES began.

Sarjubai Meena



Sarjubai, and others like her, roused the village into rebuilding check dams and the local 'nadi', a rainwater storage pond, with low-cost solutions. The *nadi* was built a decade ago by the Panchayat but had not lasted through its first monsoon. Improper design had caused the catchment lining to crack and break down. Sarjubai and the villagers used locally available slabs of stone to repair the *nadi* and its catchment, which helped regulate the water runoff in the peak rainy season. Water now remains available for use up to six months after the monsoon. This effort has seen a much needed upsurge in the region's ground water level; the level of water in the well has risen by more than three meters. The villagers say that there is now enough water left over for domestic use after irrigating their fields.

To keep the water table stable and rising, the irresponsible digging of borewells also needed to be stopped. Borewells are very common in the region and have become a

profitable business despite the harm they could do to the water table. So, when a village elder brought ominous drilling machines to the village, in an attempt to strong-arm the villagers into digging a borewell in a hydrological dark zone, Sarjubai had to think quick in order to stop him. She spurred the women into laying down in front of the machines and stopped them from entering the village, shouting slogans of "*mara na maara, boring na karvana vada*" (Neither kill nor be killed, but under no circumstance will we allow a borewell). "Now no one dares to dig borewells here", she says.

Sarjubai's strong leadership has also inspired the women in the village to speak up and be heard. Many women, aside from their household duties, also work in the male-supervised fields. Earlier, their work hours were assigned according to the men's convenience, making it difficult for the women to juggle household chores and children amongst other duties. When they took this issue to the

Strength in numbers:
*Villagers rallying together to
conserve their ecology.*



supervisors, often their own husbands, their requests were met with refusal; the men didn't want to concede. Sarjubai led the women in protest, and finally got a voice at the Panchayat meeting, where in a sort of domestic drollery, many wives demanded changes in work timings from their husbands. The women were finally successful and are now able to manage their home and work with less friction.

Known locally as “the woman with a turban”, Sarjubai wears the headpiece to proclaim her equality. She has changed an archaic custom wherein only men wore turbans, and women, shawls. In Amritya today, both shawls and turbans have been de-gendered.

Being a tribal woman, Sarjubai's journey has not been easy. Her ask for awareness about the exploitation and reclamation of commons fell on deaf ears for a long time, but that has changed, and Amritya reaps the many rewards of her efforts.

The improved availability of water for irrigation has enabled the villagers to bring 15 hectares of private wasteland into productive use. The production of wheat

has increased from 18-20 quintals to 37-40 quintals per hectare. Flash floods, which used to cause 16 hectares' worth of crop loss on average every monsoon, have been significantly reduced. Moreover, her work has united the village which collectively opposed the headman who was pressing for a borewell. The village is now committed to oppose the drilling of borewells around their area and have even agitated to stop one in a neighbouring village.

“Twelve years ago, most of my day was spent fetching water from the hand pump for my goats, or toiling in the fields. These days, I simply sit and grow fat,” she says with a laugh, as she sums up how her work has turned her life around. Today, Sarjubai owns five cows and two bulls, along with some backyard poultry.

Thanks to the integrated natural resource management of the community, there is enough grazing land around the village. Her five children had to drop out of school because she couldn't afford the fees, but she now looks forward to her eight grandchildren receiving an education. Life is much better for Sarjubai, and the whole village of Amritya, as they set an example for communities striving for positive change.

AT GROUND LEVEL

Site Visit by the Board

Kharech village: The Board meets with CRPs and members of the VLI, to discuss topics ranging from governance processes for managing forests and water, to the application of GEET and CLART.



Each year, the Board members of Axis Bank Foundation visit the project areas in which their partners operate. Through these annual visits, the Board members get to see for themselves the outcomes of the projects and interact with the community and other stakeholders. This helps the board assess the impact of the Foundation's work, and also review the on-field parameters.

This year, the Board members visited two villages in the Gogunda Block in Udaipur district, Rajasthan, where a project has been implemented in partnership with the Foundation for Ecological Security (FES). During their visit, they met with members of the VLIs to discuss their efforts towards the restoration and protection of the commons. One of the villages, Barwali, has been able to cultivate two kinds of crops in the year using Diversion Based Irrigation (DBI). The villages have also managed to restore a forest area with the help of the Composite Land Assessment and Restoration Treatment (CLART) tool. The Community Resource Persons also demonstrated the use of GEET, an

app that maps baseline information about the community to available government schemes.

The Board members saw first-hand the governance mechanisms the project has put in place. This consists of VLIs whose membership extends to all the adult residents of the village. The VLIs are headed by a committee of 11 that must include at least one representative from each community in the village, and at least three women. Through the development of byelaws for protection of common lands and collective action, the VLIs have also helped in the restoration of their grazing lands and water bodies. The interaction with the village women shone light on how much money and resources they have been able to save by participating in SHGs.

The Board members acknowledged and appreciated the pertinent use of technology, the integrated involvement of community members, and most of all, the importance of ecological restoration and biodiversity propagated by this project.

Axis Bank Foundation Partners

Access Livelihoods Foundation (ALF)

FOUNDERS: G V Krishnagopal, Swaminathan, Sarat Kumar, Burris Shapur Taraporewala
ABF PARTNER SINCE: 2019
OUTREACH: Andhra Pradesh, Telangana and Maharashtra

Action for Social Advancement (ASA)

FOUNDER: Ashis Mondal
ABF PARTNER SINCE: 2017
OUTREACH: Chhattisgarh and Madhya Pradesh

Aga Khan Rural Support Programme (India) (AKRSPI)

FOUNDER: HH Aga Khan
ABF PARTNER SINCE: 2013
OUTREACH: Bihar and Gujarat

Bharat Rural Livelihoods Foundation (BRLF)

FOUNDER: The Government of India
ABF PARTNER SINCE: 2018
OUTREACH: Chhattisgarh

Centre for microfinance (CmF)

ABF PARTNER SINCE: 2018
OUTREACH: Rajasthan

Collective for Integrated Livelihood Initiatives (CINI)

ABF PARTNER SINCE: 2018
OUTREACH: Gujarat and Jharkhand

Development Support Center (DSC)

FOUNDER: Late Anil C Shah
ABF PARTNER SINCE: 2018
OUTREACH: Maharashtra

Dhan Foundation

FOUNDER: M.P. Vasimalai
ABF PARTNER SINCE: 2011
OUTREACH: Odisha

Dhan Vayalagam (Tank) Foundation (DVTF)

FOUNDER: M.P. Vasimalai
ABF PARTNER SINCE: 2011
OUTREACH: Tamil Nadu

Dilasa Sanstha

FOUNDER: Late Madhukar Dhas
ABF PARTNER SINCE: 2011
OUTREACH: Maharashtra

Don Bosco Tech Society (DB Tech)

FOUNDERS: The Salesians of Don Bosco
ABF PARTNER SINCE: 2012
OUTREACH: Rajasthan, Uttar Pradesh, Bihar, West Bengal, Madhya Pradesh, Andhra Pradesh, Kerala, Punjab, Tamil Nadu, Delhi, Jharkhand and Chandigarh

Foundation for Ecological Security (FES)

FOUNDERS: Dr. Amrita Patel, J.C. Daniel, Duleep Matthai, A.N. Yellappa Reddy, Samar Singh, Deepak Tikku, Mahendra Vyas
ABF PARTNER SINCE: 2014
OUTREACH: Karnataka and Rajasthan

Harsha Trust

FOUNDERS: Bismaya Mahapatra, Chivukula Venkat Mahadev Rao, Nihar Ranjan Tripathy
ABF PARTNER SINCE: 2012
OUTREACH: Odisha

Himmothan Society (HS)

ABF PARTNER SINCE: 2018
OUTREACH: Uttarakhand

OUTREACH: Andhra Pradesh • Assam • Bihar • Chandigarh • Chhattisgarh • Delhi • Gujarat • Himachal Pradesh • Jharkhand • Karnataka • Kerala • Madhya Pradesh • Maharashtra • Meghalaya • Odisha • Puducherry • Rajasthan • Sikkim • Tamil Nadu • Telangana • Uttarakhand • Uttar Pradesh • West Bengal

KABIL

FOUNDER: Achintya Ghosh
ABF PARTNER SINCE: 2018
OUTREACH: Assam

Keystone Foundation

FOUNDERS: Mathew John, Snehlata Nath,
Pratim Roy
ABF PARTNER SINCE: 2019
OUTREACH: Kerala

Nav Bharat Jagriti Kendra (NBJK)

FOUNDERS: Er. Girija Nandan, Er. Satish Kumar,
Er. P.N. Sharma
ABF PARTNER SINCE: 2007
OUTREACH: Jharkhand and Bihar

Navinchandra Mafatlal Sadguru Water & Development Foundation (NMSWDF)

FOUNDERS: Late Harnath Jagawat,
Sharmishtha H Jagawat
ABF PARTNER SINCE: 2014
OUTREACH: Gujarat and Rajasthan

People's Rural Education Movement (PREM)

FOUNDERS: Dr. Jacob Thundyil,
Chacko Paruvanany
ABF PARTNER SINCE: 2011
OUTREACH: Odisha

Professional Assistance for Development Action (PRADAN)

FOUNDERS: Deep Joshi, Vijay Mahajan
ABF PARTNER SINCE: 2011
OUTREACH: Madhya Pradesh and Chhattisgarh

Sahajeevan

FOUNDER: Sandeep Virmani
ABF PARTNER SINCE: 2019
OUTREACH: Gujarat, Rajasthan, Himachal Pradesh,
Maharashtra and Telangana

Samaj Pragati Sahayog (SPS)

FOUNDERS: P.S. Vijayshankar, Dr. Mihir Shah
ABF PARTNER SINCE: 2011
OUTREACH: Madhya Pradesh and Maharashtra

Self-Reliant Initiatives through Joint Action (SRIJAN)

FOUNDER: Ved Arya
ABF PARTNER SINCE: 2012
OUTREACH: Rajasthan, Madhya Pradesh and
Chhattisgarh

Seva Mandir

FOUNDER: Dr. Mohan Sinha Mehta
ABF PARTNER SINCE: 2019
OUTREACH: Rajasthan

Udyogini

FOUNDER: Ela Bhatt
ABF PARTNER SINCE: 2018
OUTREACH: Telangana, Meghalaya,
Andhra Pradesh, Kerala, Sikkim and Assam

Watershed Organisation Trust (WOTR)

FOUNDERS: Fr. Hermann Bacher, Crispino Lobo
ABF PARTNER SINCE: 2018
OUTREACH: Telangana and Jharkhand

Youth4Jobs Foundation (Y4JF)

FOUNDER: Meera Shenoy
ABF PARTNER SINCE: 2014
OUTREACH: Andhra Pradesh, Telangana,
Maharashtra, Gujarat, Rajasthan, Odisha,
Tamil Nadu, Jharkhand, Karnataka, West Bengal,
Assam, Puducherry and Delhi

Balance Sheet

as at 31st March, 2019

Particulars	As at 31 st March, 2019 ₹	As at 31 st March, 2018 ₹
I. Sources Of Funds		
1. Trust Funds		
Corpus Fund	65,00,00,000	65,00,00,000
Reserves and Surplus	20,79,24,576	17,93,81,175
Total	85,79,24,576	82,93,81,175
2. Current Liabilities		
Other Current Liabilities	53,57,260	52,08,991
3. Other Earmarked Funds		
	—	—
Total	53,57,260	52,08,991
Final Total	86,32,81,836	83,45,90,166

II. Assets:

1. Non Current Assets		
Fixed Assets - Intangible Assets	16,811	29,107
Intangible Assets under development	37,01,251	28,23,331
Long Term Loans and Advances	33,62,488	73,30,321
Total	70,80,550	1,01,82,759
2. Current Assets		
Cash and Bank Balances	75,76,40,672	77,37,24,373
Other Current Assets	9,85,60,614	5,06,83,034
Total	85,62,01,286	82,44,07,407
Final Total	86,32,81,836	83,45,90,166

For HARIBHAKTI & CO. LLP
Chartered Accountants

Firm Regn. No. 103523W/W100048

Purushottam Nyati
Partner
Membership No. 118970

Place: Mumbai
Date: 16th May 2019

For and on behalf of the Board of Trustees

Jacob Ninan
Executive Trustee & CEO

Place: Mumbai
Date: 16th May 2019

Rajesh Kumar Dahiya
Trustee

Income and Expenditure Account

for the year ending 31st March, 2019

Particulars	For the year ended 31 st March, 2019 ₹	For the year ended 31 st March, 2018 ₹
Income		
Income from Operations	16,40,95,246	47,67,10,608
Income from Other Sources	5,58,70,003	5,72,23,205
Total	21,99,65,249	53,39,33,813
Expenditure		
Application of funds towards object of Trust	14,61,30,987	55,41,83,226
Personnel expenses - Deputation cost	3,94,70,148	4,33,34,465
Depreciation and amortisation expenses	12,296	12,296
Other expenses	58,08,417	83,19,216
Total	19,14,21,848	60,58,49,203
Excess of Income over Expenditure	2,85,43,401	(7,19,15,390)

For HARIBHAKTI & CO. LLP
Chartered Accountants

Firm Regn. No. 103523W/W100048

Purushottam Nyati
Partner
Membership No. 118970

Place: Mumbai
Date: 16th May 2019

For and on behalf of the Board of Trustees

Jacob Ninan
Executive Trustee & CEO

Place: Mumbai
Date: 16th May 2019

Rajesh Kumar Dahiya
Trustee



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