

HOPE ABOVE ALL



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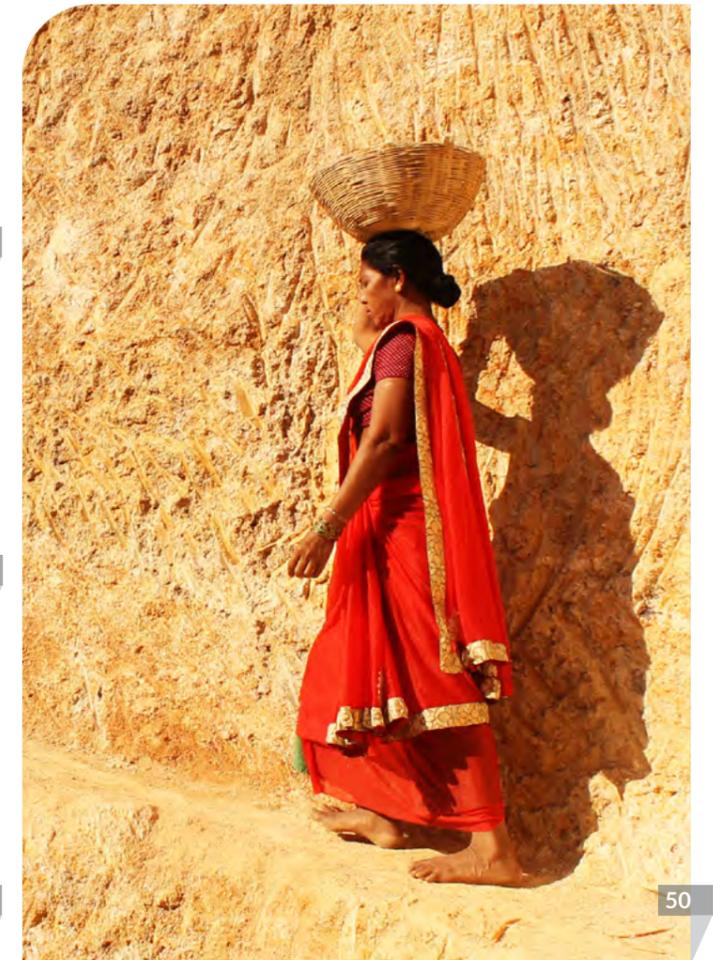
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An earthen gully plug in Kanker, Chhattisgarh

“ This was the year we were forced out of our comfort zones and had to adapt quickly to unprecedented change. ”



S Ramadorai

Chairperson, Axis Bank Foundation

Today, I share with you Axis Bank Foundation's Annual Report for the financial year 2020-21 — a year that has indeed changed the meaning of the word 'normal' for so many of us and the communities we support.

In March 2020, the COVID-19 pandemic brought the whole world to a standstill. As I write this foreword, I realise it has already been a year since the crisis first erupted. Unfortunately, not much seems to have changed, as we are now in the midst of battling the next wave as the virus continues to mutate. The virus however was not the only thing changing form; the global economy too has taken a hard hit on several fronts. It started off as a health scare and snowballed into a full-blown economic crisis, creating anxiety about the future across the spectrum - from CEOs of large companies to the ordinary worker, self-employed and salaried professionals, urban and rural citizens alike.

It was evident from the magnitude and scale of the outbreak that there would be unbearable pressure on government machineries if they had to manage it on their own. It would require a united nationwide effort to overcome this. Civil society would have to contribute - corporates, Non-Government Organisations (NGOs) and ordinary citizens - and they did. In spite of their own health risks and economic worries, everyone - from the government, to NGOs, to companies large and small, to the person on the street - pitched in and spared whatever resources they could towards alleviating this humanitarian crisis. If some helped migrant workers returning to their villages, others helped and fed those who couldn't leave the cities. Rich or poor, all stepped up.

At Axis Bank Foundation, working towards rural livelihoods and enabling and empowering people is part of our mission. In times such as the past year, our team of dedicated volunteers and our NGO partners, along with the government, found ourselves redoubling our efforts towards this end.

The Foundation is committed to impacting at least two million households by the year 2025, and looking to reach out to over nine lakh households by the end of this financial year. However, the last year was about more than just numbers; it was about creating a lasting and immediate impact on the rural communities that we serve. Farmers, whose livelihoods depended on their lands, were unable to tend to their crops, standing crops could not be harvested, produce in storage could not be taken to markets and inputs for the coming season could not be acquired. While these circumstances were unprecedented, our on-ground workers and partners responded at extraordinary speeds to protect vulnerable communities. It was heartening to know that we were able to help these communities sustain themselves with the help of all our partners.

The past year has transformed nearly every aspect of our world. Meanwhile, our friends, family, colleagues and communities have had their lives changed in critical ways that promise to have much longer-lasting effects. Living through a global pandemic has driven dramatic shifts in our jobs, eating habits, childcare and even our collective sense of time. While most of us feel it is just another year gone by, to many it is a year of loss — a loss that means different things to each one.

It's fair to say that the year 2020 will go down in history. This was the year we were forced out of our comfort zones and had to adapt quickly to unprecedented change. It has undoubtedly been a different year for everyone... but we are proud to say that we have been involved in making a difference and helping communities when they needed it the most.

At Axis Bank Foundation, we pledge our complete support as we continue to engage with communities and reach out to help build sustainable livelihoods even as the battle to survive this pandemic, continues.

‘The sole meaning of life is to serve humanity’- Leo Tolstoy



“Going beyond just business, this was also a time when we as a society needed to rise to the occasion and help those from the vulnerable sections most impacted by the pandemic.”

Seed kits distributed to villagers in Dewas, Madhya Pradesh



Amitabh Chaudhry

MD and CEO, Axis Bank Limited

2020-21 was the second year of our business strategy – Growth, Profitability and Sustainability (GPS) – aimed at consolidating our position as one of India's leading financial institutions.

However, we began the year amidst a stringent national lockdown that had brought all economic activity to a grinding halt. The COVID-19 pandemic is without any doubt the most challenging situation that any one of us has encountered, not just in our professional pursuits but in our lives. In the initial days of the lockdown, people struggled to keep their larders from going empty. Many businesses shut down due to a lack of customers, while others struggled to pay salaries. Irrespective of position or financial status, everybody struggled.

Even in such a situation, banking activity had to go on and it was rightfully deemed an essential service. Despite the restrictions on personal mobility, people needed to make financial transactions for food, household necessities, daily-use commodities and medicines, amongst other things. I am proud to say that our employees and teams across the country stepped up to the challenge, despite the many health risks that they faced. Travel was very difficult and safety protocols had to be followed at every step, but our services continued despite the circumstances.

I must add that, this year, our strategy of Growth, Profitability and Sustainability was not just about us, but also aimed at each one of our customers. Whether wholesale or retail, we strove to support them in their efforts towards growth and return to profitability, and helped them sustain their businesses and livelihoods.

Incidentally, this was also the second year of our brand strategy, *Dil Se Open*. The spirit of this phrase was exemplified by the commitment and dedication of our people throughout the organisation who kept our operations going. This is especially true of the staff at our branches, who continued to serve our customers in the face of personal health risks.

Going beyond just business, this was also a time when we as a society needed to rise to the occasion and help those from the vulnerable sections most impacted by the pandemic. Axis Bank Foundation, I am proud to say, stepped up to ensure that it made a meaningful, positive and direct impact on the communities it serves in the face of overwhelming odds, helped by its network of NGO and community partners, volunteers and, last but not the least, the government. Our partners worked tirelessly to help migrant workers return to their rural homes and created livelihood opportunities for them in their villages.

As I have said in the past, at the end of the day, it is all about the people – the commitment of people towards serving other people, whether they are our customers or someone less privileged than us. And, if that is the yardstick to be used to measure us this year, I would say we have come out with flying colours.

Therefore, I would like to thank all the people from the bank and our Foundation for their commitment, spirit and hard work. I wish them, and you, health and prosperity in the future.



Dhruvi Shah

Chief Executive Officer, Axis Bank Foundation



The year has been a challenging and difficult period for people around the world, and even more so for the vulnerable rural communities across India. This past year has created tremendous economic pressure on lives and livelihoods. With businesses scaling back activities and markets being disconnected from each other, livelihoods were only as strong as their local economies.

The conditions of the present environment make Axis Bank Foundation's work all the more crucial. Our interventions over the years have helped strengthen and unify the communities we work with. This strength and unity has helped them get through a challenging time, and therefore, it is vital now more than ever that we move towards our goal of impacting two million households by the year 2025. As of March 2021, Axis Bank Foundation has reached 9,20,338 households across 25 states, although I must add that this year the focus was not on the long-term goal alone. The endeavour was to move towards the 2025 goals without sacrificing the urgent needs of 2020. To do this, we had to strike a balance: we had to proportionately delegate our resources to, both, the current needs as well as our long-term vision for rural communities.

This balancing act was made possible by the unstinting support and wise counsel of our esteemed Board members. Their experience has proven invaluable, and their expertise helped us navigate real-life challenges on a daily basis. I must also mention our fine team, starting from colleagues at the Foundation and the Bank, to our NGO partners and all the people working on the ground who had to think out of the box so that they could continue to transform the lives of the communities they engage with. This synergetic network of individuals made it possible for us to reach the communities that needed our help the most. During the year, we saw stringent lockdowns, restrictions on movement, physical distancing norms and a resultant breakdown in logistics support for necessities and essentials. In such an operating environment, individuals had to re-strategise and re-think the ways in which we could reach out to communities and offer support.

In the face of insurmountable odds, the strength and unity of our people and communities remained evident. It

humbled us and filled us with pride at the same time. Young volunteers and community members emerged as leaders and sources of inspiration because of the way they faced the situation. Our partners truly went above and beyond in order to ensure that community needs remained a priority. There was a clear understanding that the task was not just about creating a long-term sustainable programme, but also about making a more immediate impact because the circumstances demanded it. As migrants returned to their villages, the requirement for stable rural livelihoods became that much more acute.

Our NGO partners provided a crucial link to the communities. During the lockdown when in-person gatherings were prohibited, rural communities were connected through online communication platforms. Our partners proactively disseminated crucial information relating to the COVID-19 virus and helped distribute relief kits to vulnerable households. They also took up several measures to reinvigorate local economies by creating linkages for supply of the seasonal produce. As the lockdown restrictions eased, it was ensured that communities, including the returning migrants, had diversified sources of income to sustain themselves and their families by investing resources in strengthening their 'basket of livelihoods'.

If anything, the crisis that the pandemic has caused has underscored the importance of strengthening rural livelihoods. It has reiterated the need to strengthen the rural economy, create greater opportunities for rural livelihoods and train peri-urban and rural youth in employable vocations and entrepreneurial opportunities that will help them earn a respectable living.

Despite the hardships faced, we witnessed this adversity bring out the best in people as communities, organisations and institutions came together in the fight against the pandemic.

We must continue to further our interventions in rural communities to ensure their sustainable, economic and ecological development. We will endeavour to unify our society and our nation to restore stability and the hope of a better future for these communities.



“ In the face of insurmountable odds, the strength and unity of our people and communities remained evident. It humbled us and filled us with pride at the same time. ”

ABOUT AXIS BANK FOUNDATION

We consider that the driving force behind any success story is the people – particularly those with varied abilities, working together to create forward momentum. Axis Bank Foundation (ABF), a registered trust, was formed in 2006 to take this momentum to the communities around us, in order to enable inclusive and equitable economic growth.

Over the years, the Foundation's approach has evolved to meet the contemporary needs of society, and we aligned all our activities under a unified program aimed at creating sustainable livelihoods.

Under this overarching goal of 'Sustainable Livelihoods', the Foundation creates opportunities for small, marginal farmers and the landless to enhance their incomes from agri and agri-allied work, natural resource management, livestock, and via linkages for finance and to markets. We also look into providing vocational skills for able and disabled unemployed youth in urban and rural India. We partner with several like-minded non-profit organizations to co-create need-based programmes.

Farmers implement the System of Rice Intensification (SRI) method of transplantation for rice cultivation in West Singhbhum, Jharkhand



TRUSTEES



S Ramadorai

Trustee since 2010

In the wake of the COVID-19 pandemic, Mr. Ramadorai led the Public Health Foundation of India (PHFI), as Chairperson, to build public health capacities and conduct research aligned with national health priorities. As Chairman of the British Asian India Foundation (BAIF), an organisation which tackles income inequality in South Asia, he helped raise substantial funds for the 'Oxygen for India' programme.

A prominent figure in public service, Mr. Ramadorai chairs the Advisory Board at Tata STRIVE - Tata Group's CSR skill development initiative. He is the Chairman of Tata Technologies Limited and serves as an Independent Director on the Boards of Piramal Enterprises Limited, Piramal Pharma Limited and DSP Investment Managers. In 2016, he completed six years of service as the Chairman of the Bombay Stock Exchange.

Mr. Ramadorai chairs the Council of Management at the National Institute of Advanced Studies (NIAS), the Governing Board at the Tata Institute of Social Sciences (TISS) and the Board of Governors of the Indian Institute of Information Technology Guwahati (IIITG). He was also the Chairman of the National Skill Development Agency (NSDA) and the National Skill Development Corporation (NSDC) from 2011 to 2016. Mr. Ramadorai is the President of the Society for Rehabilitation of Crippled Children (SRCC) and the Chairperson of the Kalakshetra

Foundation's Governing Board by the Union Ministry of Culture.

Mr. Ramadorai took over as the CEO of Tata Consultancy Services (TCS) in 1996 and led the company to its Initial Public Offer in 2004. In 2009, he retired as the CEO and was then appointed as the Vice Chairman. Mr. Ramadorai retired from that position in October 2014, after an association of over four decades with the company. He has documented his experience of working in India's IT sector in a personalised book titled 'The TCS Story...and beyond' which was published in 2011 to much acclaim.

In 2006, Mr. Ramadorai was awarded the Padma Bhushan for his commitment and dedication to the IT industry. In 2009, Her Majesty, Queen Elizabeth II bestowed upon him the Commander of the Order of the British Empire (CBE) for his contribution to Indo-British economic relations. He was also awarded The Economic Times Lifetime Achievement Award in 2016 for his contributions to Tata Consultancy Services.

He has a Masters in Computer Science from the University of California (UCLA) and has completed the Senior Executive Development Programme from MIT's Sloan School of Management. Mr. Ramadorai is passionate about photography and Indian classical music, amongst other interests.



Sheela Patel

Trustee since 2006

Ms. Sheela Patel is the Founder-Director of Society for Promotion of Area Resource Centres (SPARC), an NGO that has been working on issues faced by the urban poor across 70 Indian cities. An eminent scholar and a social worker, she is one of the Founders and previous Chairpersons of Slum/Shack Dwellers International (SDI), a global network of poor urban informal people's national federations that spans across 33 countries, including the NGOs that support them in Asia, Africa and Latin America.

Ms. Patel has served on the Prime Minister's Review Committee, the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) and the Technical Advisory Group of the Ministry of Urban Development for the JNNURM. She has also been a part of the committee set up by the Secretary General of the UN to review the functioning of the UN-HABITAT. She was appointed commissioner of the Global Commission for adaptation under the Chairmanship of Ban Ki Moon, the former Secretary General of the United Nations. For her exemplary work in urban poverty, Sheela Patel has received the Padma Shri award.

“Axis Bank Foundation has built a strong network of partner NGOs across the country in the last 15 years. These partnerships have facilitated the development of leaders in communities who have come to be the best multipliers of the traditional and constantly evolving knowledge, skills and practices. These leaders are envisioned to be catalysts of change in their communities, and in turn will help create more leaders in the years to come. As a Foundation, we have been able to maintain a deep commitment to investment in social change of the poorest districts. The leadership of the bank and of the Foundation is constantly growing and adapting to the new challenges that the country faces in addressing its deep and intergenerational poverty. Every meeting I attend, I develop new insights, and I see the power of the staff and the trustees of the Foundation constantly challenging their perspectives and that of the NGOs to dig deeper into finding sustainable solutions.”



Som Mittal

Trustee since 2015

Mr. Som Mittal is a well-respected figure in the Information and Communication Technology (ICT) industry. His work in this sector was celebrated with a Lifetime Achievement Award from the World Information Technology and Services Alliance (WITSA) and IMC Chamber of Commerce and Industry, Mumbai.

A former Chairman and President of NASSCOM, Mr. Mittal has also served on the Prime Minister's Committee on National e-Governance. A distinguished alumnus of IITK and IIM Ahmedabad, Mr. Mittal, formerly with Axis Bank's Board, serves on the Boards of many corporates and educational institutions and works closely with the social sector. Today, he is the Chairman of the National Centre for Promotion of Employment for Disabled People (NCPEDP), an NGO that advocates for the differently-abled. Until recently, he also chaired the Board of Charities Aid Foundation (CAF), India

“Axis Bank Foundation has remained focussed on improving employment prospects of youth from peri-urban and rural areas, including People with Disabilities (PwDs), by providing vocational training to them and creating opportunities for them locally as well. The issue and need has become even more critical post the pandemic, where rural livelihoods have been severely impacted. The Foundation has, as always, been quick to modify our programme with our partners to address this new evolving situation while continuing to focus on building the momentum of our long term projects.”



Sushma Iyengar

Trustee since 2019

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

She is also a founder and President of Khamir, a platform for craft artisans, as well as an adjunct professor with the Centre for Heritage Management, Ahmedabad University. She has pioneered many grassroots-level development initiatives and has authored a book titled 'Picture This! Painting the Women's Movement'.

Ms. Iyengar currently serves on the Board of Bharat Rural Livelihoods Foundation and has been a member of the advisory body of the National Disaster Management Authority (NDMA). In 2007, she was honoured as an Indian Hero of the year for Public Service by CNN-IBN. She has a Master's degree in Literature from MS University, Baroda and has attained her Master's in Development Studies and Communication from Cornell University, U.S.A.

“Axis Bank Foundation's programme is clearly positioned to manage socio-economic barriers and issues affecting the lives and livelihoods of rural communities in India. The programme seeks to build ownership and capacities of rural communities so that they lead and manage livelihood activities in their villages. I am pleased to be a part of Axis Bank Foundation as we scale operations to promote women's leadership, socio-financial inclusion, financial literacy and well-being in these communities.”



Rajesh Dahiya

Trustee since 2015

Mr. Rajesh Dahiya is Executive Director on the Board of Axis Bank Ltd and is responsible for a variety of functions under the Corporate Centre which include Audit, Human Resources, Compliance, Law, Corporate Affairs, Governance, Corporate Social Responsibility, Ethics and Sustainability, Corporate Communications, Administration and Corporate Real Estate. He also oversees the functioning of Axis Bank Foundation in his role as Trustee.

Mr. Dahiya chairs Axis Trustee Services Ltd. and serves on the Board of Max Life Insurance. Prior to this, he served on the Board of Axis Finance Ltd and Axis PE. Mr. Dahiya is on the SES Governance ESG Advisory Board and serves as an Advisor to the Museum of Solutions, Mumbai.

Before joining Axis Bank in 2010, Mr. Dahiya spent 20 years at Tata Group across multiple businesses. He began his career in 1990 with Rallis India Limited and went on to handle numerous responsibilities for the company in the areas of Human Resources, Manufacturing, Supply Chain Management, Institutional Sales and Exports. In 2004, he took on the role of the Head of Tata Administrative Services of Tata Sons Limited. He was also associated with Tata Beverages Ltd where he integrated various global businesses and products of the company, such as Tata Tea, Himalayan Water, Tetley and others, under one common supply chain.

Mr. Dahiya lives with his family in Mumbai and devotes his free time to travel, poetry and collecting music on Vinyl.

Outreach and Impact



MISSION
2
MILLION

Axis Bank Foundation strives to promote inclusive growth and build sustainable programmes that help rural communities improve their capacities and capabilities to enhance their livelihoods. The Foundation aims to work with two million families by 2025.

“An MIS software was developed to register and track MGNREGS workers using a GPS and image capturing mechanism. This software enabled technical personnel to monitor work by significantly reducing administrative hurdles.”

Mohan Sharma
Executive Director, Development Support Centre (DSC)

RURAL LIVELIHOOD PROJECTS
FY 2020-21
25

SKILL DEVELOPMENT PROJECTS
FY 2020-21
5

37,435 YOUTH TRAINED

10,977 PEOPLE WITH DISABILITIES (PWDs) TRAINED

60% PLACEMENT

92 SKILL CENTRES

COLLECTIVES

- 52,422** SELF HELP GROUPS (SHGs)
- 6,10,431** MEMBERS IN SHGs
- 432** FEDERATIONS
- 3,09,301** MEMBERS IN FEDERATIONS
- 3,847** VILLAGE LEVEL INSTITUTIONS (VLIs)
- 2,76,836** MEMBERS IN VLIs
- 47** COOPERATIVES
- 13,460** MEMBERS IN COOPERATIVES
- 961** WATER USER ASSOCIATIONS AND OTHER COLLECTIVES

Outreach and Impact



Villagers operate a lift irrigation system in Bhopal, Madhya Pradesh

LIVESTOCK

54,470
HOUSEHOLDS WITH CATTLE

1,56,505
HOUSEHOLDS WITH OTHER ANIMALS (Poultry/ Goats/ Ducks/ Pigs/ Fish)

3,664
LIVESTOCK CRPs TRAINED

5,942
LIVESTOCK-RELATED HEALTH CAMPS

NATURAL RESOURCES/ WATERSHED/ WATER RESOURCE MANAGEMENT

1,63,05,232
WATER HARVESTING POTENTIAL CREATED (cubic metres) (These include rain water harvesting structures, ridge area, drainage line treatments, other water harvesting structures like ponds, tanks, wells, phad, doha, etc.)

9,866
HOUSEHOLDS WITH MICRO IRRIGATION SYSTEMS

708
HOUSEHOLDS WITH MAJOR AND MINOR LIFT IRRIGATION SYSTEMS

34,121
INCREASE IN IRRIGATED AREA (hectares)

13,983
HOUSEHOLDS WITH AGRO-FORESTRY

31,54,997
TREES PLANTED (horticulture, agro-forestry, afforestation)

AGRICULTURE/ FORESTRY/ OTHERS

HOUSEHOLDS ENGAGED IN

4,43,487
CULTIVATING RABI CROPS

7,31,075
CULTIVATING KHARIF CROPS

66,793
CULTIVATING SUMMER CROPS

1,87,855
INTEGRATED CULTIVATION (Crop Horticulture, Floriculture and others)

1,56,533
HORTICULTURE

3,542
FLORICULTURE

2,52,206
KITCHEN GARDENING

1,514
SERICULTURE

3,677
APICULTURE

3,77,533
PREPARING ORGANIC INPUTS (Vermicompost, Nadep and Bio Pesticide)

ENTITLEMENTS

2,95,332
HOUSEHOLDS LINKED TO SCHEMES OR ENTITLEMENTS

“Through the government initiative, Surakshit Dada Dadi Nana Nani Abhiyan (SDDNNA), we were able to assist the senior citizens of the communities. Through regular phone calls, we were able to follow up on their food and medical requirements and resolve issues with support of the district administration.”

Kanhaiya Choudhary

Chief Executive Officer, Navinchandra Mafatlal Sadguru Water & Development Foundation (NMSWDF)

WELL-BEING

25,939
HOUSEHOLDS WITH ACCESS TO DRINKING WATER

21,665
HOUSEHOLDS USING ALTERNATE OR IMPROVED COOKING FUEL

6,968
HOUSEHOLDS HARNESSING SOLAR ENERGY

10,877
HOUSEHOLDS SUPPORTED FOR ANAEMIA CONTROL

90,046
HOUSEHOLDS WITH WOMEN/ ADOLESCENTS EDUCATED ON HEALTH AND NUTRITION

1,457
HEALTH CAMPS SET UP

92,825
HOUSEHOLDS WITH LIFE AND HEALTH INSURANCE SERVICES

51,901
SANITATION UNITS



The year past cast a shroud of darkness over millions around the world. Lives and livelihoods were destroyed by sickness, despair and societal isolation. In rural India, decades of institutional and community efforts towards building resilience lay seemingly shattered by wave after wave of an unprecedented pandemic.

Yet, after the initial shock, communities rallied together with quiet strength. Collaborations with institutions and local governments sprung up spontaneously to undertake relief efforts. Soon the light of their unified efforts was the most contagious phenomenon in their communities. This report is one of hope, presenting stories of fortitude and the unity in community.



Unity in Community

Nature teaches us to survive in more ways than one: plants push their way through cracks in concrete, rivers meander around mountains and local ecosystems develop the ability to withstand unanticipated risks and disasters.

In a dynamic and fast-paced world, change is the only constant. However, it also brings with it a great deal of uncertainty, as one cannot predetermine the degree of its impact. Globally, communities are faced with a number of social, economic and ecological challenges on a daily basis. While facing adversity, unity among communities can help them recover and bring strength, where individuals alone would be vulnerable.

Over the years, rural communities in India have been affected by a multitude of life and livelihood threatening hurdles, such as lack of employment opportunities for unskilled labour and the inability to access formal markets, affordable credit and extension services. Additionally, erratic weather patterns and atmospheric temperatures due to climate change have further impacted agriculture and allied livelihoods. The pandemic disrupted supply chains and transportation systems nationally, which amplified the challenges faced by these communities.

Since its establishment in 2006, Axis Bank Foundation has been working towards creating a positive impact on various communities across the country. In 2011, the Foundation launched the Sustainable Livelihoods programme to help rural communities create enabling ecosystems. This programme is aimed at creating income and employment security for rural households through proactive and strategic community engagement. The programme improves their capacities to assess livelihood risks and enhances their decision making to avert these risks, so that these communities may overcome setbacks which affect their livelihoods. In 2018, Axis Bank Foundation launched Mission2Million with an aim to positively influence two million households by the year 2025.



A farmer feeding her chickens as a part of backyard poultry rearing in Kanker, Chhattisgarh. Poultry rearing serves as an additional source of income for many farmers.

Pillars of Strength

In long-term partnerships with NGOs at the grassroots level, the Foundation has introduced programmes and interventions to equip rural communities with the capacities and capabilities required to become self-sufficient. These interventions place a strong emphasis on co-creating local solutions focussed on multiple streams of income.

Conservation of Elements

Rural communities depend on natural resources such as soil, water and biodiversity for their livelihoods. Changing patterns of rainfall, temperature and humidity, depletion of green-cover, groundwater and biodiversity, and degradation of soil quality have adversely affected agricultural productivity in rural areas.

Through its interventions, the Foundation and its partners have facilitated various practices to restore and conserve these resources which can be judiciously used by the communities.

The in-situ conditions of natural resources are

surveyed, using tools such as participatory rural appraisal, in collaboration with the local self-government (Gram Panchayats) and participant communities and conservation plans are drawn up basis livelihood and household demands.

Structures such as check dams, bunds, and dohas are constructed for water harvesting. The moisture retention capacity of the soil is improved through tree plantations, field bunds and other measures. These interventions recharge the groundwater levels and make food, fodder and water available perennially thereby increasing farm productivity.

Farmers attentively watch the preparation of organic inputs during a training session on organic farming for sustainable agriculture in Godda, Jharkhand



Yielding Optimum Produce

Mono-cropping, deforestation, overuse of agro-chemicals and natural calamities such as floods have deteriorated the quality of the soil, significantly reducing crop yield and with it income from agriculture. Improved farming methods have been introduced to boost crop yields and replenish soil nutrients so that farmers can cultivate their land for years to come. The agrarian population can now rely on innovative techniques such as better seed management, inter- and multi-cropping practices and the use of bio-pesticides and organic fertilisers which help in managing risks due to crop failures.



Field demonstration on vaccinations for goats in Hazaribag, Jharkhand

Encouraging Livestock Rearing

Rural households with marginal or no land holdings engage in agricultural labour and often end up searching for alternate avenues of income to meet their financial needs. The interventions under the programme have encouraged these households to adopt livestock rearing by procuring improved breeds and conserving indigenous ones. Additionally, services have been extended to rural communities through training sessions on management practices, infrastructure linkages and the organisation of local para-vets to reduce livestock mortality. The introduction of livestock rearing has provided a steady stream of income for rural households when other livelihood activities have come under stress.

Sunita Mahto is an emerging woman entrepreneur from West Singhbhum, Jharkhand. Her business is supported through the provision of quality inputs.



Going Big on Small Businesses

Local entrepreneurs are an integral part of the economic ecosystems in their communities. Entrepreneurs provide services and process agriculture and allied produce into value added products. Once local entrepreneurs are trained in creating business plans, not only do they manage their ventures better, but they also access new avenues of affordable credit by furnishing these plans and demonstrating their value in local supply chains. Entrepreneurs explore different avenues to increase their personal wealth as well as farmers' incomes. They disseminate market insights and knowledge to farmers to improve farm productivity. The programme seeks to nurture a spirit of independence in communities, helping them acquire the social and financial support that spurs them on towards entrepreneurship.

Technology has enabled rural communities to take informed decisions aimed at creating safety nets to cope with the lockdown. Android-based tools such as Composite Landscape Assessment and Restoration Tool (CLART) and Design Estimation Tool (DET) assisted in identifying locally suited water harvesting structures, which were implemented to provide continued wage labour. GIS Enabled Entitlement Tracking (GEET) System, helped eligible households access social security schemes.

Sanjay Joshie
Executive Director, *Foundation for Ecological Security (FES)*

Women leaders proactively gather for a Self Help Group Federation meeting in Udaipur, Rajasthan



A Network of Solidarity

All interventions are designed to meet the needs of communities through participation of community members. Communities are empowered to make informed decisions as they receive awareness on values of good governance, improved farm practices and new skills. The communities must leverage the strengths of key stakeholders through collaboration to reach the envisaged outcomes. Communities are organised into various groups for better governance and achievement of their livelihood aspirations. A cadre of volunteers and Community Resource Persons (CRPs) are trained to lead the implementation of these programmes as leaders of their communities. They engage with various stakeholders to manage their village's resources, protect the environment and bolster the livelihoods of community members.



Surveying and collecting data for grass regeneration in Kachchh, Gujarat

Distributing seeds by Aman Kisan Samuh in Dewas, Madhya Pradesh



The Power of Collectives

Pastoral communities have shown great capabilities to innovate for new situations and take advantage of emerging opportunities – one such pilot programme involved resilient livestock species that favour local ecological conditions. When supply chains were disrupted, these communities were able to rely on the livestock to provide a stable source of income, for instance through the sale of camel milk.

Manoj Mishra
Executive Director, Sahajeevan

The interventions promote collectives that hone grassroots leadership, ensure accountability and provide a platform for participation. Village Development Committees (VDCs) or Village Level Institutions (VLIs) are capacitated to create plans for the village which are integrated in the plans of the Gram Panchayats and ensure streamlined implementation. In addition, several social security schemes are routed through the VDCs to the eligible recipients. In certain cases, they govern access to common natural resources. Water User Associations (WUAs) are formed to ensure optimal usage of water, equal distribution to the members and to take up maintenance work where required. Self Help Groups (SHGs) and Federations are formed primarily to establish reliable channels of affordable credit and provide a platform to cultivate community participation and leadership skills among women. Members of SHGs are trained on modules of basic financial literacy and they serve as a means of financial inclusion by linking SHGs to Banks. Producer Groups (PGs), Farmer Producer Organisations (FPOs) and co-operatives collectively negotiate on behalf of farmers when procuring inputs such as seeds and fertilisers in bulk at lower rates and selling produce at better market prices by eliminating local middlemen.



The quarterly 'Farmer Producer Organisation Atmanirbhar' workshop in progress in Ranchi, Jharkhand

COVID-19 RELIEF EFFORTS

Echoes of Hope

With the announcement of the lockdown, transportation networks and supply chains came to a standstill. Rural communities, many of which rely heavily on external markets for their livelihoods, came under tremendous strain. These communities lacked information about the virus, with many questioning the reality and severity of the situation. This period saw a rise in frustration and fear amongst people, and Community Resource Persons (CRPs) and other grassroots leaders

had to double down on their efforts to create awareness about the safety protocols that would prevent the spread of the virus. With its long-term investments in co-created programmes, the Foundation commits to support communities in their day-to-day lives. These engagements have proven crucial during the lockdown as they provided a platform for CRPs and collectives to bring their communities together to protect their livelihoods and ways of life.

Farmers were unable to take their winter produce to markets or purchase agricultural input for the following cropping season. Inputs required for agriculture were either highly priced or unavailable in small quantities for individual purchase. Farmer Producer Organisations (FPOs) stepped up and enabled affordable purchase of these inputs by aggregating farmers' needs and purchasing in bulk.

Online trainings with farmers were conducted on improving cropping techniques, managing natural resources and creating multiple sources of income. An advisory helpline was set up, thus creating a technological bridge between knowledge and implementation. "Awaaz De", a mobile technology solution, was used to deliver information to farmers and livestock keepers on weather conditions, crop infestation, etc. A few on-field trainings with small groups of farmers were also conducted after unlocking.

Rural communities showcased a true sense of solidarity during the pandemic as they came together to support each other. When the supply chains were disrupted, these communities mobilised to create local economies running on a system of crop exchange. Producer groups played a crucial role in facilitating this exchange and ensuring food diversity within the communities.

Snehalata Nath
Founder, Keystone Foundation



A farmer walking through his lush green turmeric field in Banaskantha, Gujarat

Food supply through the government's Public Distribution System (PDS) was initiated. However, only cereals were available leading to a lack of food variety for the households. To bring variety to the platter, the projects promoted kitchen gardens which supplemented households with vegetables. Farmers with surplus harvest initiated door-to-door selling and were informed about villages where their produce would be in demand and they could commute to. In certain areas, perishables and livestock were subject to distress sales.

In some villages where food sufficiency was a growing concern, farmers switched from growing cash crops (high yield) to food crops (consumables). CRPs helped distribute rations and created community kitchens with the support of SHGs. In a remarkable show of solidarity, many households with surplus food stock stepped up to create ration kits for their food-insecure neighbours. CRPs then facilitated applications for ration cards and distributed medical kits.

The Foundation, its partner organisations and CRPs immediately mobilised support to the migrant workers on their long and winding journeys back to their villages. For those who were stranded in the cities, owing to nation-wide travel restrictions, the partners arranged food, transportation and refuge at various points on their routes. To the relief of their families, the NGO teams tracked live locations and facilitated the setting up of quarantine centres for isolation in their villages.

Most of these migrants had exhausted their cash savings on the long haul home. With some unable to afford food and medical supplies, investing in inputs for the next cropping cycle was a distant hope. To address this issue, SHGs granted interest-free loans to members for emergencies, and also provided door-step services for deposits, loan disbursals and instalment collections.



Sumer Kaur from Alwar, Rajasthan has adopted the Manchan (Trelly) technique to cultivate bottle gourd



Women engrossed in a training session on advanced agricultural practices and integrated nutrition management in Alwar, Rajasthan

A farmer from Kanker, Chhattisgarh happily displaying her vegetable harvest



As the government eased lockdown restrictions, it expanded employment initiatives under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) to provide ready cash income in the hands of the rural populace. CRPs played a key role in identifying the infrastructural needs of the community and raising job demands under government schemes. They facilitated job cards for participants, including the migrants who had returned home, and coordinated with the local administrations to ensure the safe execution of projects and timely payment of wages. The CRPs also identified and linked eligible households to other government schemes that would benefit them.

The networks created with partner organisations, local government bodies, CRPs and collectives helped communities access inputs, technology, training, finance and market linkages. The CRPs and collectives worked together in responding to the developing needs and emergencies in the communities. Capacitating communities has enabled them to make informed independent decisions in the wake of critical moments through the last year, indicating their abilities to drive developmental agendas for their own locales.

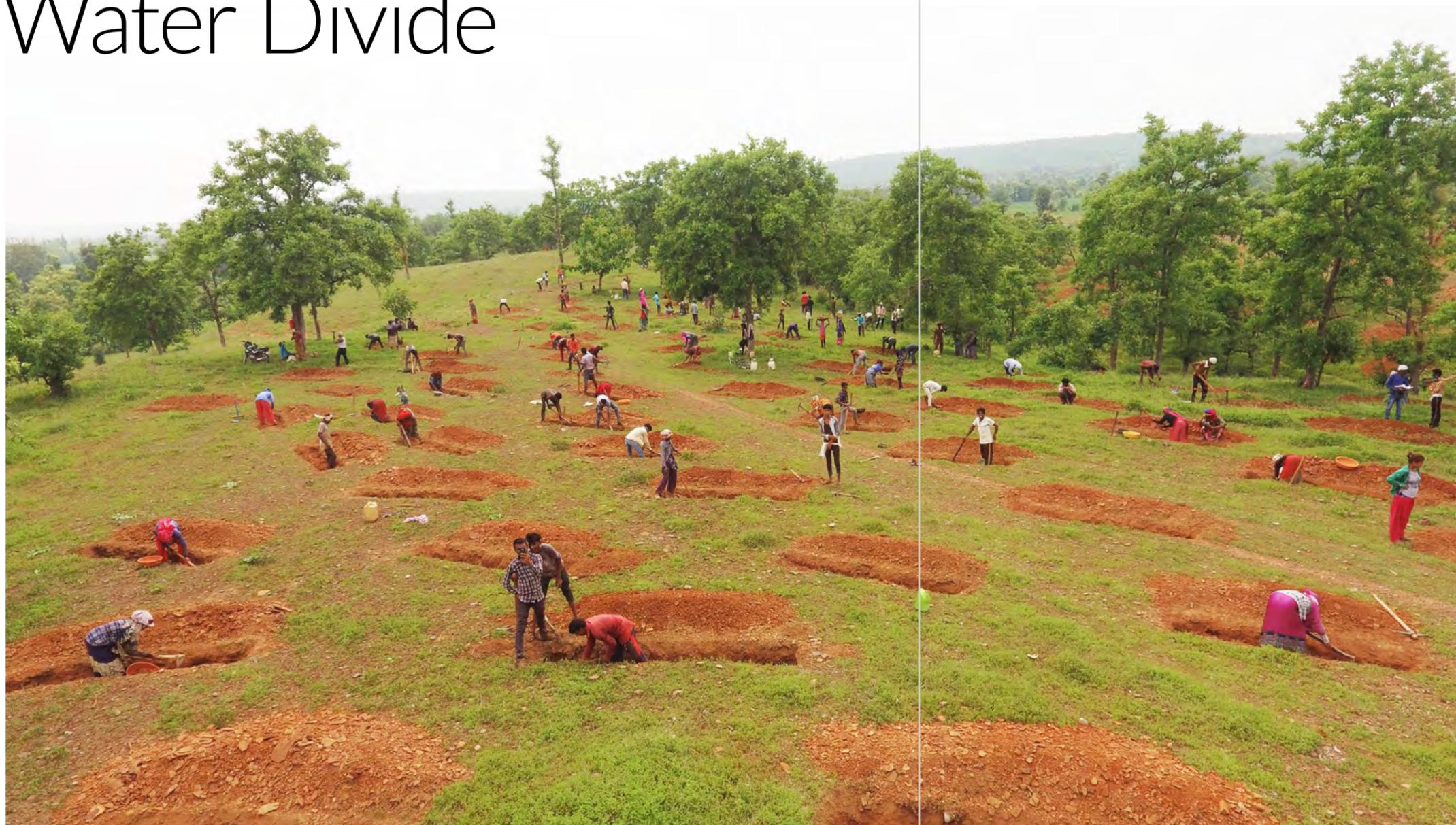
“ Creation of new irrigation systems and adopting advanced agricultural practices has significantly boosted the crop yields of food and non-food crops. The cropping intensity has almost doubled as more area has come under irrigation. These practices have ensured food availability for the majority of families in times of crisis. ”

Ashis Mondal
 Founder, Action for Social Advancement (ASA)

These community ecosystems were built as a result of women at the forefront, strengthened local people's institutions and grassroots leadership and long term collaborations with partners, including the government. The Foundation responded to the needs of partner organisations, supporting their redesigned plans to fulfil the requirements which emerged as local markets evolved. It is evident that the Foundation must continue being agile, now more than ever, to respond to the ever-changing needs of participant communities, and it must ensure alignment with other stakeholders in this multi-stakeholder engagement.



Bridging the Water Divide



Sarda Bai standing beside the recently constructed farm bunds in Dewas, Madhya Pradesh. These structures play an important role in water conservation.



severely impacted the health, sanitation and quality of life for rural communities.

This water poverty, combined with erratic weather patterns and poor market conditions, has left farmers in severe financial distress. Income insecurity resulting from sub-optimal field outputs has forced many rural households to migrate to cities in search of better financial prospects. Most of the farmers who remain in the villages, take up unskilled labour to supplement their income through MGNREGS.

At the onset of the pandemic and the ensuing national lockdown, the migration patterns were reversed; migrant labourers were compelled to return to their villages as most of their urban income opportunities shut down. Rural farmers struggled to procure agricultural inputs and sell their produce as local markets and transportation remained shut. Once the work under MGNREGS resumed, local institutions were too overburdened with health and sanitation work to implement infrastructure projects.

In Telangana and Madhya Pradesh, it came down to the Community Resource Persons (CRPs), trained by Axis Bank Foundation's interventions, to facilitate employment for out-of-work community members under MGNREGS, many of whom were returning migrants. Nayansingh was one such CRP, who took on the responsibility of assisting women labourers in opening bank accounts and obtaining Aadhaar cards.

In Nayansingh's village of Devjhiri, Madhya Pradesh, the Gram Panchayat and CRPs came together to implement a project under MGNREGS. The project entailed the digging of 8,000 trenches to replenish the groundwater

The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), introduced by the Government of India, adopts a two-pronged approach: it funds the creation of public infrastructure, and employs local labour to build the same. Through this scheme, eligible rural citizens are guaranteed 100 days of employment per financial year. The public projects improve the farm infrastructure and access to natural resources for the communities in villages where they are carried out. Many projects under MGNREGS are aimed at providing water security to villages via watershed development, irrigation structures and safe drinking water schemes.

These projects come as a solace to many villages in India that suffer from acute water shortages. Millions amongst India's rural population are subsistence farmers or landless labourers who depend on agriculture for their livelihoods. The unavailability of water due to insufficient irrigation infrastructure, droughts, depleting groundwater tables and pollution has severely impacted the quantity and quality of their agricultural produce. When the wells dry up, farmers are left to salvage what little they can from their fields, and the women are forced to travel many miles in search of water. The lack of access to safe and reliable water sources has

Farmers and labourers digging contour trenches in Dewas, Madhya Pradesh

“Partnerships have been a key to all our work, and during the COVID crisis, they were instrumental in maintaining the continuity of on-ground projects. These partnerships have enabled collaboration with local government bodies to coordinate MGNREGS work. As a result, families who had lost livelihoods due to the lockdown were rehabilitated and provided with medical care and assistance.

Shobhit Jain
Secretary and Founder Member, *Samaj Pragati Sahyog (SPS)*

An earthen dam in Dewas, Madhya Pradesh



table, and the CRPs and local organisations worked in unity to obtain approvals from the Forest Department to begin the work. The Foundation supported its partner organisations in conducting trainings, supervising the projects and supplying first aid kits to the communities.

This water conservation project provided employment to ~250 daily wage workers, ~50% of whom were women. The project not only brought in much-needed income for these women, but also alleviated, by effect, their burden of having to travel great distances to fetch clean drinking water.

In Telangana, a project team of four community leaders and 21 CRPs identified the work to be undertaken through MGNREGS, mobilised the

required labour and provided training to the workforce on COVID-19 prevention protocols. They coordinated the on-groundwork in 21 villages of the Narayanpet mandal, creating employment equivalent to 2,11,673 man-days for over 10,000 labourers. The work included soil and water conservation activities which improved the storage and percolation of rainwater. With the groundwater table recharged, there was adequate water supply for farmers beyond the monsoons, during dry spells later in the year.

In Telangana, the District Rural Development Officer (DRDO) recognised the proactive efforts of the CRPs and invited the project personnel to plan and execute watershed development works in the block. The Devjhiri Gram Panchayat has

“Online communication platforms helped us stay connected with our participant communities. Meetings to advise, manage and track summer and winter crop cultivation were held using Google Meet. The weather-based crop advisories were regularly provided through WOTR’s “FarmPrecise” App. Online workshops prepared the aanganwadi workers and village-level health workers for the return of migrant labourers. Whatsapp groups communicated real-time information on the COVID-19 virus, migrant labourers’ journeys, management of local quarantine facilities, resources available to address vulnerable households’ needs, available government assistance and facilitation to avail of employment under MGNREGS.”

Prakash Keskar
Executive Director, Watershed Organisation Trust (WOTR)

recently obtained a grant to construct a clean water source in the village, for which work will commence shortly.

Axis Bank Foundation’s partner NGOs oversaw the soil and water conservation projects and ensured safe working conditions for all the participants in both regions. With work being generated closer to their homes, the rural citizens of Madhya Pradesh and Telangana no longer need to migrate to urban areas. They can now find employment close to where their families and loved ones live due to the efforts of the CRPs, who mobilised communities to come together and work with local governments in these trying times.



Efforts that Bore Fruit

Farmers planting a tree in their orchard in Chhindwara, Madhya Pradesh



In Junapani village of Chhindwara district in Madhya Pradesh, farmers are heavily dependent on the monsoons for agriculture, which is the primary source of income. Farmers here own small and scattered parcels of agricultural land of half acre or less. In addition, the hilly terrain hinders setting up irrigation infrastructure. These challenges together have forced many of the farmers to migrate to nearby cities, such as Nagpur and Jabalpur, in search of alternate employment.

To address these issues, nano-orchards have been promoted specifically to cater to farmers with small land plots. Nano-orchards comprise 40-60 fruit plants. Under the guidance of the programme, many farmers were trained in orchard management practices and were encouraged to cultivate vegetable crops between the cycles of their regular crops to benefit from the practice of intercropping.

The Astha Self Help Group (SHG) in Junapani village played an active role in setting up a nursery to support the promotion of nano-orchards. Farmers had to purchase all agricultural inputs from urban areas. To reduce their transportation costs and ensure supply of good quality seeds and saplings, they came together to start the nursery. The members of Astha leased half an acre of land to house the nursery. Saplings of fruits and vegetables such as papaya, moringa and mango are grown, which are particularly popular in the local market. With the Foundation's support, a 1,400 square foot shade net was constructed to provide cover and protection for the nursery. The project team also conducted interactive training sessions to enhance farmers' skills and knowledge about raising healthy saplings.

“ Multilayer farming involves growing vegetables, pulses and fruits simultaneously as these crops complement each other by providing shade, increasing moisture and preventing pest attacks. This practice has provided marginal farmers with food and nutritional security for their households throughout the year. ”
Prasanna Khemariya
CEO, Self-Reliant Initiatives through Joint Action (SRIJAN)

Sangita Bai plucks freshly grown cabbages from her kitchen garden in Shivpuri, Madhya Pradesh



The farmers proactively prepared bio inputs, such as fertilisers and pest repellents, and learnt first-hand how to use the piths inside coconut husks as soil substitutes (coco peat). With all variables in place, the farmers procured vegetable seeds and started the process to cultivate their crops. The healthy saplings showed low mortality (~85% survivability), owing in large part to the fact that they were raised in a protected environment, limiting their exposure to pests and extreme weather conditions.

Livelihoods of the participant communities have been bolstered in Madhya Pradesh making them more self-sufficient. Even when the movement of the villagers and transportation of goods was impeded by the nation-wide lockdown, the nursery and nano-orchards provided farmers with quality inputs in the form of saplings and an

“The 3-tier system of social mobilisation consists of Producer Groups, Local Entrepreneurs and Farmer Producer Companies (FPCs). Producer groups procure agricultural inputs from the local government on behalf of farmers and Local Entrepreneurs supply seedlings to farmers from nurseries which are set up with support from block-level FPCs. Finally, the FPCs aggregate local produce and facilitate its sale to wholesalers and markets.”

Kallul Bora
Executive Director, Harsha Trust

employment opportunity close to home, serving as a sustainable source of income for them. Between June and September 2020, the farmers sold over 90,000 vegetable saplings and over 2,000 saplings of moringa and papaya each. Almost 70% of the saplings grown in the nursery were sold to a local producer group and the nursery has generated a total revenue of over ₹1,00,000.

The farmers are constantly looking for ways to grow their businesses. At present, they are working with a local farmers' enterprise to market the saplings, hoping to expand their reach commercially and geographically in the future.

Since 2014, Axis Bank Foundation has partnered with SRIJAN to support the livelihoods of 65,655 families in some of the most remote villages in Madhya Pradesh and Rajasthan.



Women actively participate in a leadership training programme in Shivpuri, Madhya Pradesh



In Tikamgarh, Madhya Pradesh, wheat seeds are distributed amongst the community as a COVID-19 relief measure



Community members of Tikamgarh in Madhya Pradesh are educated on the various government schemes available to them



The Heessabeda Lift Sichai Samiti, from West Singhbhum, Jharkhand, celebrate the installation of the Solar Lift Irrigation system. This has replaced the costly and unsustainable diesel-powered irrigation system.



NEW TECHNOLOGIES

Harnessing the Power of the Sun

A green and innovative solution has replaced a diesel-powered irrigation system with renewable energy in the Kherkhai village of Jharkhand. The participants of the community were assisted with administration facilities and small loans, amongst other things, to ensure the success of this technological installation.

Situated close to a water stream, the village of Kherkhai in Khunti district, Jharkhand, is made up of 33 households. Agriculture is the primary source of income for the residents of this village, and for years, they were dependent on a diesel-run irrigation system to pursue their livelihood. However, diesel is not a sustainable source of energy, and eventually, the villagers found themselves in a position where they could no longer afford to run the diesel motor pump that drew water from the stream to irrigate their fields. They were forced to look for other avenues of employment, such as manual labour, as a means

of income and to raise funds for their irrigation system.

In 2019, with an aim to help the farmers overcome this challenge and continue their agricultural practices with ease, the PRADAN team initiated a solar lift irrigation project in Kherkhai. A similar system was already in operation in the nearby village of Chandrapur, and the team arranged an exposure visit for these farmers to better understand the investment required to install the system and the advantages it presented.

Following the visit, the economic and environmental benefits of the solar lift irrigation system were explained through Self Help Group (SHG) meetings. The project team coordinated with the SHGs to carry out technical and socio-economic surveys amongst the community members and identified an optimal plot of land to install solar panels for the new system.

“ Our partnership with Axis Bank Foundation has enabled vulnerable households to be food sufficient. Improving their land and water resource base by systematically mobilising MGNREGA funds, and introducing improved farming techniques, contribute to ensuring long-term food and nutrition security. As a result, it was observed that during the lockdown, even when household incomes went down, they did not go hungry as they had become food sufficient. ”
Narendranath Damodaran
Executive Director, Professional Assistance for Development Action (PRADAN)

Enthused by the initiative, representatives from 18 households of Kherkhai and nearby villages formed a Solar User Group (SUG) called the 'Hariyali Sichai Samiti' to set up and operate the solar lift irrigation system. As this system required a considerable initial investment, financial contributions were sought from households, and the project team managed to secure subsidies from a co-funding corporate foundation.

Despite stretching their finances thin and dipping into their savings, some households were unable to meet the required contribution amount. At this time, Emlen Topno and Narmi Topno, two women from a local SHG, helped the villagers get access to credit linkages. They displayed exemplary leadership skills by creating bank linkages to access new lines of credit for the households. This SHG raised a loan of ₹1,00,000 from the bank and tracked its repayment. It went on to provide smaller loans to families within the village at



affordable interest rates, helping these families meet the required contribution towards the project.

These SHG members also played a crucial role in spreading awareness about the benefits of the solar irrigation system. They mobilised physical work, planned the cropping processes and helped households procure seeds through the credit linkages.

The community and the project team worked together to create a water retention structure, along with an earthen dam, by excavating the soil around the water source. This action made water available for irrigation in the summer months. Prior to the national lockdown, a reputed provider of solar panel services led the structural setup of the solar panels which were subsequently linked to the pump motor. This installation process was completed over a period of four months.

An operator of the solar lift irrigation system was trained in the day-to-day functioning of the system and its maintenance. Tariffs collected from per-hour use of the motor were used to pay the operator's salary, saving households the financial burden of maintaining the system. The SHG encouraged every member to set aside a small amount of money on a weekly basis which would be utilised towards the future maintenance of the system.

Having harvested the power of the sun for their irrigation system, the community planned its cropping strategies. Unfortunately, the nation-

wide restriction of transportation, brought about by the lockdown, limited the availability of inputs for the farmers. The project team supported these farmers through the 'Seeds on Wheels' initiative which was introduced as a COVID-19 response mechanism. This initiative provided door-step delivery of a variety of seeds to many households in Kherkhai and helped farmers continue their agricultural practices through the lockdown. To date, more than 10 acres of land have yielded watermelon crop in the area irrigated under the solar lift irrigation system. The communities intend to repay the loans taken and hope to earn a profit under this new system in the first year itself!

Since 2014, Axis Bank Foundation has partnered with PRADAN to support 1,71,975 families in improving their livelihoods. Introducing these communities to new technologies and different methods of solving problems enables solidarity and cohesiveness in the community to take on everyday challenges with confidence.

“During the lockdown, better seed storage, increased use of organic fertilisers, augmented water availability and solar irrigation enabled uninterrupted agricultural practices, supporting families to sustain food availability and livelihoods.”

Ronak Shah
Chief Executive, Seva Mandir

A Solar Lift Irrigation system in Banaskantha, Gujarat

MICROENTERPRISES

The Women behind the Masks

Entrepreneurial members of the Ekta Sewing Unit from Dang, Gujarat



When the COVID-19 pandemic first broke out, wreaking havoc on the lives and livelihoods of communities around the world, 300 women in two rural regions of India worked in unity to generate income by making and selling more than 50,000 masks. This story is about the perseverance of these talented women, from the Dang district in Gujarat and the Samastipur district in Bihar. With their sharpened skills in stitching and business acumen, some of the women went on to form a microenterprise of tailors.

As the lockdown came into effect, many villages in India were forced into isolation as transportation was restricted. During this period, the use of face masks was established as a protocol, but these masks were in short supply and, by effect, exorbitantly priced. With no steady flow of income, many households could not purchase the safety gear required to protect themselves against the looming threat of the virus.

Community Resource Persons (CRPs) saw the plight of their communities and were quick to

devise solutions. They conducted surveys to identify women who possessed the ability and tools required for stitching. The CRPs, with the support of our NGO partners, focussed on training these women to stitch masks according to the guidelines of the World Health Organisation (WHO) and Government. The trainees were split into production clusters of five, with each cluster mentored by a supervisor.

“Despite the halt in economic activity during the lockdown, new business opportunities and markets were identified to support the livelihoods of communities. Technology has played a major role in creating a continuous connect with the communities. Reskilling community members through online mediums was initiated with an aim to improve their employment prospects considering evolving market demands.”

Apoorva Oza
CEO, Aga Khan Rural Support Programme (India) (AKRSPi)

The Ekta Sewing Unit at work, stitching different types of garments and apparel in Dang, Gujarat



“ SHG women set up small retail shops through credit support from SHG federations and external social investors. They were also equipped with entrepreneurial skills through different trainings whereas exposure visits helped them understand the market better. ”

Navneet Kumar
Executive Director, *Ibtada*

“ Through the ‘Lakhpati’ programme, collectives led by women enabled the continuity of livelihood activities in their communities. These collectives provided rations to vulnerable households, ensured timely supply of quality agriculture inputs and created market linkages for agriculture and livestock farmers. ”

Ganesh Neelam
Executive Director, *Collectives for Integrated Livelihood Initiatives (CInI)*

Over time, a steady supply chain was created for the distribution of the masks. The project teams contacted local hospitals, government departments and community institutions to provide quality masks for distribution to the poor and needy. The teams also approached medical stores and markets to acquire purchase orders. In this monumental effort, the CRPs and women came together to meet the local demand for masks, which also generated income for the women at a time when they needed it the most. With a total revenue of ~ ₹2,30,000, each woman earned ₹3,000–₹4,000. The project also helped alleviate some of the pandemic-related panic by providing safety equipment and income security to the local communities.

The success of the initial orders fuelled these talented women to continue stitching masks. 23 women from Nanapada village in Dang went

on to produce 20,000 more masks and sold them at prices ranging from ₹7–11. Quickly gaining confidence in their skills and the quality of their products, the women entrepreneurs of Dang explored opportunities to convert their clusters into a stitching enterprise. They created an organisation called the ‘Ekta Mahila Sewan Kendra’. Further support was extended to the women by constructing a shed for the enterprise and also providing them with industrial sewing machines.

Slowly, the portfolio of the Ekta Mahila Sewan Kendra grew. Aside from masks, the women began stitching aprons for local *Pashu Sakhis* ‘friends of animals’. The women then progressed to stitching a variety of garments for both men and women, including shirts, trousers, *kurtis* ‘tunics’, night suits, petticoats and palazzos, which they sold in the local markets.

A steady flow of work was created for the Ekta Mahila Sewan Kendra with the help of the Surat Gujarat Productivity Council (SGPC). The SGPC visited the enterprise and provided intensive training sessions along with additional orders for the women, which came from a member of the SGPC itself. The women were taught to stitch children’s clothing and other items such as cushions, nappies, bibs and frocks.

The SGPC also organised visits to embroidery and cloth manufacturing units, an SGPC-supported stitching unit and a local market. These visits helped the women understand how businesses like theirs operate in bigger cities like Surat. These women observed and understood the procurement process of raw materials, assembly lines, speed and quality control required for garment production, as well as the local demand and buying patterns.

The members of the Ekta Mahila Sewan Kendra took on the challenge posed by the pandemic and transformed it into an opportunity to generate a new stream of income through a new business venture. Their proactive attitude and entrepreneurial drive serve as a light of inspiration for their communities.

The microenterprise has earned a total of ₹1,50,000 in the last six months. Having tapped into the local market, the women now aspire to expand their business by working with a larger network of dealers and vendors operating in bigger cities like Surat.

Since 2014, Axis Bank Foundation has partnered with AKRSP(I) and supported 65,169 families in the remote regions of Dang, Gujarat.



People waiting to be interviewed by a reputed e-commerce company in Hyderabad, Telangana



REBUILDING LIVELIHOODS

Skilling the Youth through the Lockdown

Since 2014, Axis Bank Foundation has been working closely with its partners towards improving employment opportunities for India's youth, including Persons with Disabilities (PwDs). The Foundation has facilitated the setting up of skilling centres for youth across India's rural and peri-urban landscape, which deliver courses in several trades and industry sectors. The programme includes soft skills training and counselling to prepare trainees for employment, in line with their chosen career paths and personal goals.



Students with learning disabilities were taught through online classes during the pandemic



One such skilling centre is in Dang district, Gujarat. The youth of Dang had returned home from their jobs in industrial areas to attend a week-long festival, and having exhausted much of their savings during this time, they had limited cash in hand. Subsequently, India announced a nationwide lockdown to contain the spread of the COVID-19 pandemic. Needless to say, the looming threat of unemployment and income insecurity caused a panic amongst these youth.

At the start of the lockdown in March 2020, the Foundation along with its partner organisations, trainees and alumni of the skilling programme found themselves in uncharted waters. Training programmes were suspended and trainees were asked to disperse homewards.

Several businesses in the retail, hospitality and IT sectors stopped functioning, and the employers were neither able to assure the alumni of their current job positions nor the continuity of salary during the lockdown. In certain instances, the employees were unable to reach their primary contacts at their places of employment, even for purposes of seeking clarity. In the face of such odds, many people prepared to return to their homes.

The safety and well-being of the alumni were major causes of concern. The project teams stepped up to support all the trainees and

alumni, keeping them abreast with precautionary measures to stay safe during the pandemic. Project teams were constantly in touch with the alumni to ensure their safe passage home. In COVID-19 hotspot zones, alumni were supported with ration kits, and direct cash transfers whenever the kits could not be sent. They also engaged closely with employers to support the alumni by providing safe accommodation to those who could not return home. In certain cases, employers also generously permitted the alumni to work from home.

Trainees were encouraged to pursue online training sessions and the alumni were educated in the COVID-19 protocols to be followed when they resumed their jobs, post lockdown. After receiving the National Skill Development Corporation's (NSDC's) permission, classroom

“ Service Provider Entrepreneurs (SPEs) played a crucial role in identifying distressed households and distributing relief items to them. They actively spread awareness in relation to the safety measures, social distancing norms and lockdown protocols to be followed, within their communities. ”

Achintya Ghosh
Executive Director, KABIL

Happy students at the Y4J centre for People with Disabilities in Hyderabad, Telangana

After being trained in various skills, Karan is happy to be at his place of work in a reputed restaurant in Hyderabad, Telangana



sessions resumed wherever possible while maintaining the norms of social distancing. The centres in Gujarat served as resource centres for returning alumni where they were assisted in their applications for various government schemes that were announced to promote entrepreneurship.

Different platforms for the online delivery of trainings and assignments were explored to accommodate PwDs, specifically the speech and hearing impaired, locomotor disabled and those who suffer from low vision. Project teams were also faced with the task of training teachers and remodelling the curriculum to suit a virtual form of discourse. With all the variables in place, the online training was launched. The teams recognised the advantage of online trainings and took the opportunity to interact in one-on-one sessions with introverted trainees to help them gain confidence. Prospective trainees who were unable to join offline courses earlier, could now participate in these trainings. On the other hand, the trainers sought external certifications and were also internally capacitated to use the advanced features required to conduct training sessions online.

As businesses began transacting via the internet, there was an increased demand for

Naveena now works in the warehouse of a famous e-commerce company

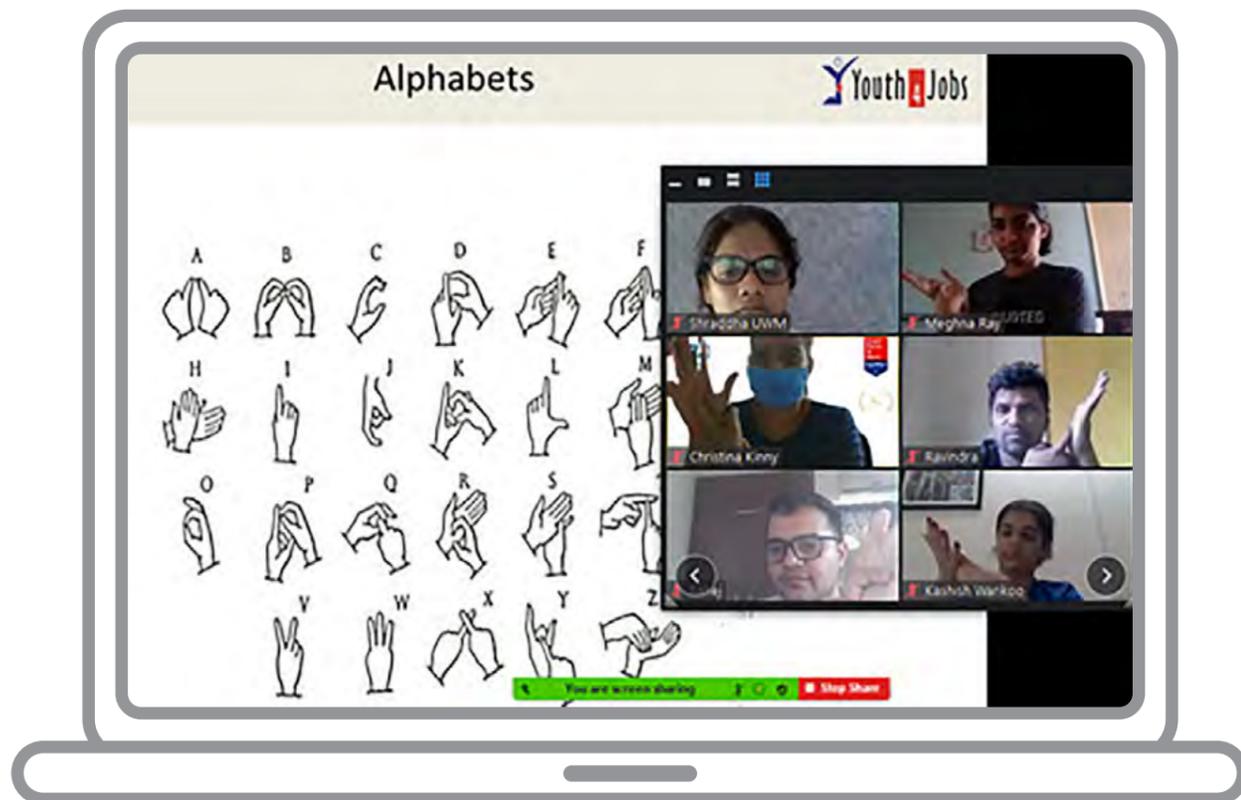


employees in the e-commerce and business process outsourcing sectors, especially in the metropolitan cities. Those trainees and alumni who had proactively participated in online trainings had acquired the skills required to capitalise on the reopening of the local economy. Programme alumni willing to resume on-site work were hired almost immediately. Some alumni were re-employed at a higher pay-scale than before as businesses competed to restart their operations. Multiple stakeholders worked with the skilling programme tirelessly to ensure communities got through the pandemic and gained the skills necessary to secure and rebuild their livelihoods.

“ We believe in building social capital through a bottom-up approach to help the rural communities restore their livelihoods. This approach creates various platforms which have led to close collaboration between communities and their local stakeholders in enhancing livelihoods and has also proved critical in health and safety measures. ”

MP Vasimalai
Executive Director, DHAN Foundation

Safeguarding Lives and Livelihoods



A virtual volunteering session focused on sign language

When the COVID-19 pandemic hit India, Persons with Disabilities (PwDs) were severely and adversely affected. Many of them required much support from their families, friends and society in general to get through the trying months that followed. The PwD alumni of Axis Bank Foundation-supported skilling programmes were no exception.

The Foundation supports the Youth4Jobs Foundation (Y4J) in training and providing employment opportunities to youth with disabilities such as speech and hearing impairments, locomotor disabilities and low vision. As the lockdown was implemented, this programme was brought to a halt because personal mobility and classroom sessions were no longer possible, following government

directives. In industrial areas and metropolitan cities, businesses and lodging facilities downed their shutters. With most transportation services non-functional at the time, a number of the programme's alumni were left stranded, alone and far away from their homes.

There was no clarity on the length of the lockdown and whether the PwD alumni would retain their jobs once operations restarted. A rising sense of income insecurity and lack of knowledge about the virus spurred many of them to pack their bags and prepare to return to their rural homes. However, despite facing these challenges, the alumni made it through the lockdown with the unconditional support of Y4J and members of their local communities. This is one of the biggest highlights

of our skilling programme and partnership with Y4J – we continue to provide support to our alumni in times of need, even well after their training has been completed. In 2020, most of our support was directed at helping the alumni return home safely and resume work as soon as possible with the right safety measures in place.



Muthu Kumar, an alumna from Puducherry, was stuck in Chennai when the lockdown was announced. The multinational company where he was employed along with his brother had ceased operations. The job was extremely important to Muthu as it was his only source of income, by which he also



Participants engage in a sign language session. (inset) #ZeroCon21 - A session on how innovation and technology have helped People with Disabilities adapt to the workplace

supported his family. He was stranded without food and transportation and had few people to turn to.

Muthu and his brother, both speech and hearing impaired, had endured a difficult childhood. They lost their father at a young age and had been raised by their single mother, a daily wage worker. It was only after enrolling in the skilling programme that Muthu and his brother acquired the skills to find employment. Muthu turned to Y4J for support, and they came to his aid by arranging for food and shelter in Chennai until transportation was available to take him and his brother back home.



Like Muthu, **Samadhan** too had to find his way back home to Nashik from Mumbai when his employer halted operations due to the lockdown. Samadhan, who is 100% speech and hearing impaired, was just four months into his job when he was asked to return home without any notion of job security. A nervous Samadhan contacted the Mumbai training centre of the skilling programme. The Y4J team in Mumbai provided Samadhan with all the support required for his journey back to Nashik – including bus timings and pick-up locations nearest to him. They

guided him home to Nashik, while also updating his parents on his live location.



20-year-old **Iyyappan** from Madukkur village, Tamil Nadu, was unable to find a job after completing his class 10 education. Even though he had studied at a school for the deaf, Iyyappan wasn't adept at using sign language. Coming from a low-income household, Iyyappan was in desperate need of employment when he came across our programme, and two months into his training, there was a marked improvement in his ability to communicate. On completing the programme, Iyyappan landed a job in Chennai. However, in April 2020, Iyyappan was asked to return home by his employer pending further notice.

Despite facing seemingly insurmountable odds, all three alumni have returned to work with the unflinching support of the programme. To quote Muthu, "I would love to achieve financial independence to be able to support my family. I want to continuously grow and improve myself. I'd also love to help my mother in her search for a better job." Muthu has since resumed work in Chennai, and Samadhan

“Videos, which explained the COVID-19 health and safety protocols through sign language, were disseminated to individuals with speech and hearing impairments.”
Meera Shenoy
Founder, Youth4Jobs Foundation (Y4JF)

has returned to his original place of employment in Mumbai.

In October 2020, Iyyappan was asked to return to work but was hesitant because of his fear of the COVID-19 virus. Our team counselled Iyyappan, educating him and his family about the safety measures that his employer was undertaking to protect employees. After much reasoning, Iyyappan decided to return to his place of employment and is currently putting the skills he acquired in training to good use.

During these unprecedented times, communities and organisations came together to support individuals from all walks of life. Despite their disabilities and fears, the alumni of the skilling programme showed their grit through the pandemic, eventually restarting their lives.

Pillars for Perpetuity

Rajesh Dahiya

Executive Director, Corporate Centre, Axis Bank
and Trustee, Axis Bank Foundation



The past year has been a period of unprecedented difficulty for India and the world, and after a brief respite, the circumstances have transformed into a more severe version of what they were in 2020. This holds especially true for rural India, as the second wave of the COVID-19 pandemic hit with much force and fury. However, the human spirit has held strong even in the face of gargantuan odds as communities and institutions come together, in solidarity, to battle the COVID-19 virus.

Axis Bank Foundation firmly believes in this human spirit which enables communities to adapt to adverse circumstances. The Foundation's work leverages this human initiative to overcome, through people-centric interventions that make participant communities self-reliant with stable livelihoods.

The Foundation's work facilitates the mobilisation of Community Resource Persons (CRPs) and collectives, who provided unparalleled support to their communities from the onset of the pandemic. Special emphasis has been placed on training the CRPs and members of collectives to independently manage and run the on-ground operations with minimal external support. It fills me with pride to see how they are using the

“Rest assured, Axis Bank Foundation will continue working tenaciously with its partners to combat the adverse effects of the second wave of the virus on livelihoods. It is our mission to ensure that rural communities emerge stronger.”



A pillar of the community, a woman working hard to construct a dug well in Kanker, Chhattisgarh

skills and knowledge passed on through the programmes to help their communities get through this devastating crisis.

To take its vision to the grassroots, the Foundation taps into the capacities of its partner NGOs. These partnerships have helped establish linkages between rural communities and various other local stakeholders that have resulted in providing the communities with food, income and employment security. Many members of the participant communities secured employment under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). This avenue proved absolutely crucial in providing the participants with income through the lockdown and the economic lull that followed.

Ensuring ecological stability and economic security for rural communities is also a strong element of Axis Bank's ESG – Environment, Social and Governance – commitment as it journeys ahead in building a robust and sustainable business based on global ESG principles and protocols. The Bank believes that business can influence the interconnectedness between people and environment, and is therefore committed to doing so responsibly.

I would like to express my gratitude to each and every stakeholder that supported the implementation of our programmes. The second wave of the pandemic has percolated India with greater intensity than the first. I would like to convey my heartfelt condolences to those who have lost loved ones in these trying times. Rest assured, the Foundation will continue working tenaciously with its partners to combat the adverse effects of the second wave of the virus on livelihoods. It is our mission to ensure that rural communities emerge stronger.



OUTREACH | Andhra Pradesh | Assam | Bihar | Chandigarh | Chhattisgarh | Delhi | Gujarat | Himachal Pradesh | Jammu and Kashmir | Jharkhand | Karnataka | Kerala | Madhya Pradesh | Maharashtra | Meghalaya | Odisha | Puducherry | Punjab | Rajasthan | Sikkim | Tamil Nadu | Telangana | Uttar Pradesh | Uttarakhand | West Bengal

Access Livelihoods Foundation (ALF)

FOUNDERS: G V Krishnagopal, Swaminathan, Sarat Kumar, Burzis Taraporewala (Representative of Tata Trusts)
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 The 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 Vayalagam (Tank) Foundation (DVTF)

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

“The interventions focus on creating multiple sources of income for communities. This is achieved by introducing them to evolving agricultural and livestock rearing practices, and establishing better market linkages to help them endure and overcome economic and environmental challenges.”
Dr. Yashpal Bisht
Executive Director, *Himmothan Society (HMS)*

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, Jammu and Kashmir, 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 (HMS)

ABF PARTNER SINCE: 2018
OUTREACH: Uttarakhand

IBTADA

FOUNDER: Rajesh Singhi
ABF PARTNER SINCE: 2019
OUTREACH: Rajasthan

KABIL

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

Kalanjiam Foundation

FOUNDER: M. P. Vasimalai, on behalf on DHAN Foundation
ABF PARTNER SINCE: 2019
OUTREACH: Kerala

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, Dr. 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

FOUNDERS: Sandeep Virmani, Sushma Iyengar, Gagan Sethi, Dr. Mukund Anant Ghare, Yugandhar Mandavkar
ABF PARTNER SINCE: 2019
OUTREACH: Gujarat and Rajasthan

Samaj Pragati Sahayog (SPS)

FOUNDERS: Rangu Rao, Dr. Mihir Shah, Pramathesh Ambasta, P.S.Vijay Shankar, Shobhit Jain, Nivedita Banerji, Pinky Brahma Choudhry, Dr. Debashis Banerji, Dr. Mridula Banerji, Jyotsna Jain
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 Singh Mehta
ABF PARTNER SINCE: 2019
OUTREACH: Rajasthan

Udyogini

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

“Communities have shown keen interest in diversified livelihood opportunities from crop cultivation to livestock rearing and have undergone entrepreneurship training to set up agriculture and agriculture-allied enterprises to enhance incomes.”
Malika Srivastava
Executive Director, *Centre for Microfinance (CmF)*



		FY 2018-19	FY 2019-20	FY 2020-21
Disbursement	Rural Livelihoods Projects	93 crore	64 crore	67 crore
	Skill Development Projects	10 crore	13 crore	4 crore
	Total as on 31st March	103 crore	77 crore	71 crore
Outreach	Rural Livelihoods	1,71,407	2,26,343	2,22,827
	Skill Development	15,133	21,687	5,799
	Total as on 31st March	1,86,540	2,48,030	2,28,626
Number of Partners	Rural Livelihoods	23	25	23
	Skill Development	4	4	4
	Total	27	29	27
Number of Projects	Rural Livelihoods	24	28	25
	Skill Development	6	5	5
	Total	30	33	30
Number of States as on 31st March		23	22	25
Number of Villages as on 31st March		7,415	7,097	10,982

Axis Bank Ltd.

Axis Asset Management Company Ltd.

Axis Capital Ltd.

Axis Finance Ltd.

Axis Mutual Fund Trustee Ltd.

Axis Securities Ltd.

Axis Trustees Services Ltd.

A. TREDIS Ltd.

Freecharge Payment Technologies Private Ltd.



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