

SPREADING THE JOY OF GOODNESS



TABLE OF CONTENTS



3	From the Founder's Desk
4	From the Desk of the Executive Director, ESAF Foundation
5	CSR Philosophy
7	Introduction
9	Geographical Presence of CSR Projects
10	About ESAF Small Finance Bank
10	Highlights of CSR Activities
11	CSR Policy Statement
11	Overview of CSR FY 2021-2022

13	ESAF Balajyothi
21	ESAF Social Entrepreneurship and Mentoring
35	Agriculture and Allied Projects
44	Emergency Relief and Community Intervention
50	ESAF Garshom
54	Rural Hospital Infrastructure Support
56	Rural School Infrastructure Support
58	ESAF Santhwana

From the Founder's Desk



Dear Friends,

It is with great pleasure that I present to you PRAGATI 2023 - a concise report of ESAF Small Finance Bank's Corporate Social Responsibility activities during the financial year 2021-22. Our commitment to serving society has driven us to deploy Rs. 8.76 crore through our implementing agency, ESAF Foundation, exceeding the mandated 2% profit requirement and dedicating 5% of profits to CSR activities.

I want to express my sincere appreciation to ESAF Foundation for their unwavering dedication to executing their tasks efficiently. As a socially responsible entity, we are devoted to empowering the neglected segments of society and building the nation from the ground up. Our motto of fighting economic inequality is intricately woven into our approach, as we strongly believe that inclusive growth is a critical foundation for societal harmony.

As we reflect on our journey so far, we take immense pride in the impact we have made in transforming the lives of many through our CSR initiatives. This report showcases our dedication to serving society and contributing towards the achievement of several SDGs through creatively woven projects. We believe that this edition of PRAGATI stands as a testament to our steadfast commitment towards progress.

At ESAF, we remain resolute in our mission to empower communities and utilise our resources to create a more equitable and sustainable future. Let's continue to make a positive impact together.

K. Paul Thomas

Founder, ESAF Group of Social Enterprises
MD & CEO, ESAF Small Finance Bank



From the Executive Director's Desk



Dear Readers,

Greetings from ESAF Foundation!

With great joy, we unveil the latest edition of Pragati—a quick-glance summary of ESAF SFB's CSR activities implemented through ESAF Foundation for the financial year 2021-22. It acts as a testament to the unwavering commitment of ESAF towards creating a more equitable and inclusive society.

Our journey began with a dream to reach out to the most needy sections of our society through skill training, livelihood development interventions, and disaster response activities. In response to the prevailing social discrimination around us, we extended our support to various causes and used our influence as a movement to counsel people against social evils.

Now the Bank is supporting us to press on with that pursuit. In addition to allotting 5% of its profits for CSR activities, the Bank also incorporated an employee volunteerism policy into the projects.

We have grown to such a level that we could extend the work to different parts of India and different segments of society.

On behalf of ESAF Foundation, I would like to appreciate ESAF SFB for remaining true to its vision as a social bank with a visible commitment to CSR.

We hope that this report will inspire each and every member of the ESAF family to participate in upcoming CSR projects and make a positive impact on society. We remain committed to our vision and look forward to continuing our efforts towards building a better future for all.

Mereena Paul

Co-Founder, ESAF Group of Social Enterprises
Executive Director, ESAF Foundation





With a legacy of more than three decades of service in social development, the unique CSR Philosophy of ESAF Small Finance Bank is rooted in the three P philosophy of People, Planet and Prosperity.

Beyond the Norms

While the compliance requirements have mandated Corporate Social Responsibility to be 2% of profits, ESAF SFB has been deploying 5% of profits for official CSR initiatives. But the social impact is even beyond that 5%. The CSR policy of the Bank has mandated employee volunteerism that would provide thousands of man-hours for social action. In addition, as a social bank that serves several marginalised segments, the social impact of CSR activities through the different products and services is quite significant.

Building and Boosting an Ecosystem

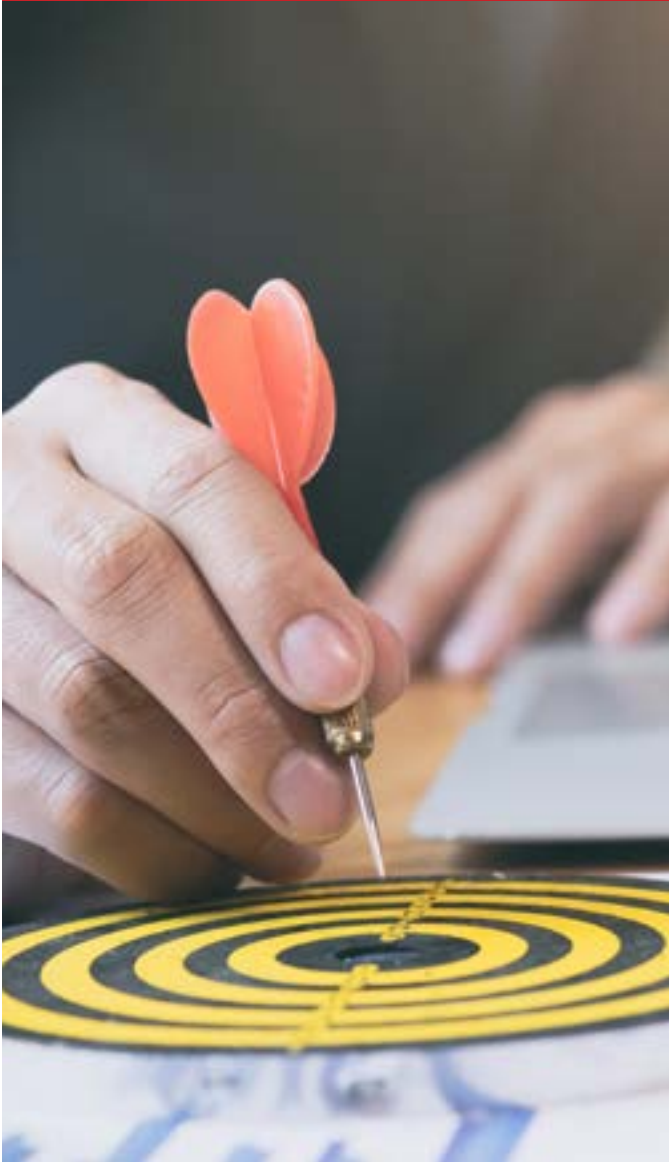
ESAF SFB does not follow a silo-type CSR model. We consider social action as a vibrant and vital link in the ecosystem of society. We believe that proper social action and social capital are essential for the business/economic capital to thrive. Analysing deeply, we can find that social capital is the soil on which economic/business capital grows. Erosion of social capital, as proven time and again, will lead to economic downfall, and so would erosion of environmental capital. Therefore, ESAF SFB's CSR initiatives network with businesses and services and strive for forward and backward integrations to build and boost a strong ecosystem.

Several of the social initiatives of ESAF SFB have led to local sustainable economic development in different sectors. For instance, one of the highlights of the year was the completion of a 1 MW solar installation by ESAF-trained Urjabandhus. The Green Energy Entrepreneurs—Urjabandhus—are now serving the community. They are doing well in business and simultaneously contributing to the further strengthening of social and environmental capital.

With a vision to be India's leading social bank that offers equal opportunities for the whole society through universal access and financial deepening, thus promoting financial inclusion, livelihood, and economic development as a whole, we surge forward, innovating social action further for sustainable development.



Mission



"To provide responsive banking services to the underserved and unserved households in India facilitated by customer-centric products, high quality service and innovative technology."



Vision



"To be India's leading social bank that offers equal opportunities for the whole society through universal access and financial deepening, thus promoting financial inclusion, livelihood and economic development as a whole."



Introduction

At ESAF Small Finance Bank, our objective is to empower the poor and marginalised through financial inclusion. Consistent with this mission, we provide quality and affordable financial services to underserved and unserved people. In addition, we have developed a wide range of initiatives aimed at improving the quality of life for our low-income constituents. These initiatives are carried out in partnership with our Corporate Social Responsibility (CSR) implementation partner, ESAF Foundation.

Going beyond the statutory CSR guidelines, we have adopted a CSR policy that commits us to contribute up to 5% of our net profit average from the last three financial years to carry out CSR initiatives. We believe that social responsibility should arise out of needs rather than regulatory obligations. Our development mandates are implemented on the ground through our BC partners and CSR implementation partners. Our total CSR outlay for FY2022

amounted to Rs. 8.76 crore. During the year, our employees also contributed to the CSR movement by volunteering over 10,000 hours to support communities and help them build back better. We undertook initiatives in areas such as preventive healthcare, education, sanitation, livelihoods, and the environment. Through these efforts, we demonstrated how our community stakeholders contributed towards achieving our goals. We also encouraged non-profit humanitarian work to bring about positive change in society.

Our goal is to build a sustainable society through a variety of projects, including building infrastructure for rural schools, skills training, entrepreneurship training, Balajyothi clubs for the holistic development of children, projects for migrant labourers, training for sustainable agriculture across different segments and other agricultural initiatives.

Adherence to Schedule VII of Section 135

Mandates	CSR Projects of ESAF SFB
<p>(i) Eradicating hunger, poverty and malnutrition, promoting healthcare including preventive healthcare and sanitation [including contribution to the Swachh Bharat Kosh set up by the Central Government for the promotion of sanitation] and making safe drinking water available.</p>	<ul style="list-style-type: none"> ● ESAF Garshom ● ESAF Rural Hospital Support ● ESAF Santhwana
<p>(ii) Promoting education, including special education and employment-enhancing vocational skills, especially among children, women, the elderly and the differently abled persons, and implementing livelihood enhancement projects.</p>	<ul style="list-style-type: none"> ● ESAF Micro-Entrepreneurship Development Programmes ● Market Linkages and Capacity Building for Farmer Collectives ● Support for Setting up Collection Centres and Marketing Infrastructure ● ESAF Balajyothi
<p>iii) Promoting gender equality and empowering women by setting up homes and hostels for women and orphans; setting up old age homes, daycare centres and such facilities for senior citizens, and implementing measures to reduce inequalities faced by socially and economically disadvantaged groups.</p>	<ul style="list-style-type: none"> ● ESAF Micro-Entrepreneurship Development Programmes

<p>(iu) Ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, conservation of natural resources and maintaining the quality of soil, air and water [including contributing to the Clean Ganga Fund set up by the Central Government for the rejuvenation of the Ganga river].</p>	<ul style="list-style-type: none"> ● ESAF Micro-Entrepreneurship Development Programmes ● Market Linkages and Capacity Building for Farmer Collectives ● Support for Setting up Collection Centres and Marketing Infrastructure
<p>(u) Protection of national heritage, art and culture including restoring buildings and sites of historical importance and works of art; setting up public libraries; promoting and developing traditional art and handicrafts.</p>	
<p>(vi) Welfare measures for the benefit of armed forces veterans, war widows and their dependents.</p>	
<p>(vii) Training to promote rural sports, nationally recognised sports, Paralympic sports and Olympic sports.</p>	
<p>(viii) Contribution to the Prime Minister's National Relief Fund or any other fund set up by the Central Government for socio-economic development, relief, and welfare of the scheduled castes, tribes, other backward classes, minorities, and women.</p>	
<p>(ix) Contributions or funds provided to technology incubators located within academic institutions which are approved by the Central Government .</p>	
<p>(x) Rural development projects</p>	<ul style="list-style-type: none"> ● ESAF Rural Hospital Infrastructure Support ● ESAF Rural School Infrastructure Support
<p>(xi) Slum area development: For the purposes of this item, the term 'slum area' shall mean any area declared as such by the Central Government or any State Government or any other competent authority under any law for the time being in force.</p>	
<p>(xii) Disaster management, including relief, rehabilitation and reconstruction activities.</p>	<ul style="list-style-type: none"> ● ESAF Garshom ● Emergency Relief and Community Intervention



Geographical Presence of ESAF SFB



About ESAF Small Finance Bank

ESAF Small Finance Bank (ESAF SFB), the new-age social bank, continues to redefine the banking experience for all stakeholders. We primarily focus on expanding the banking horizon to new unbanked/underbanked areas, yet we stand as a bank for all with a presence in urban, semi-urban, rural and rural unbanked areas.

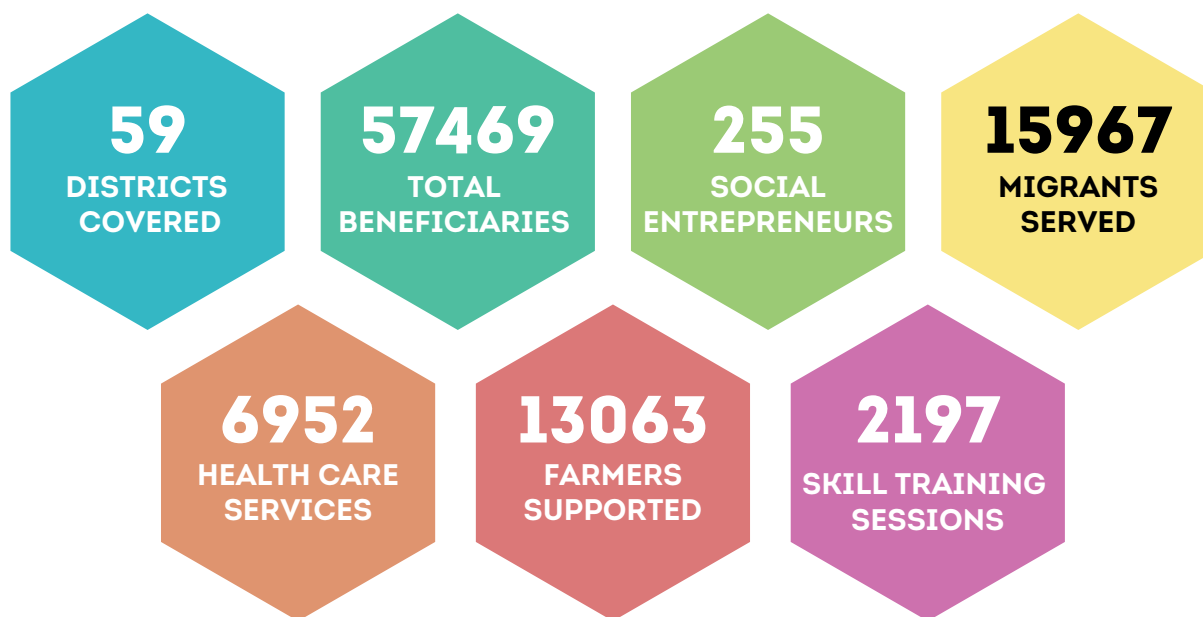
ESAF started its journey as an NGO during the year 1992, with a larger vision of the sustainable and holistic transformation of the poor and marginalised. The success of Grameen Bank in Bangladesh reinforced the vision of Shri. K. Paul Thomas, the Founder of ESAF. In 1995, he launched Micro Enterprises Development (MED) services and it resulted in the formation of ESAF Microfinance and Investments Pvt. Ltd., in 2008, giving importance to the financial component in the holistic economic development of the poor and marginalised. ESAF Microfinance and Investments Pvt. Ltd. was one of the pioneers in establishing a formal and structured form of lending through mutually trusted groups at the village level that could not only bring financial sustainability but also reinforce the

fact that 'the poor of our country are trustworthy'.

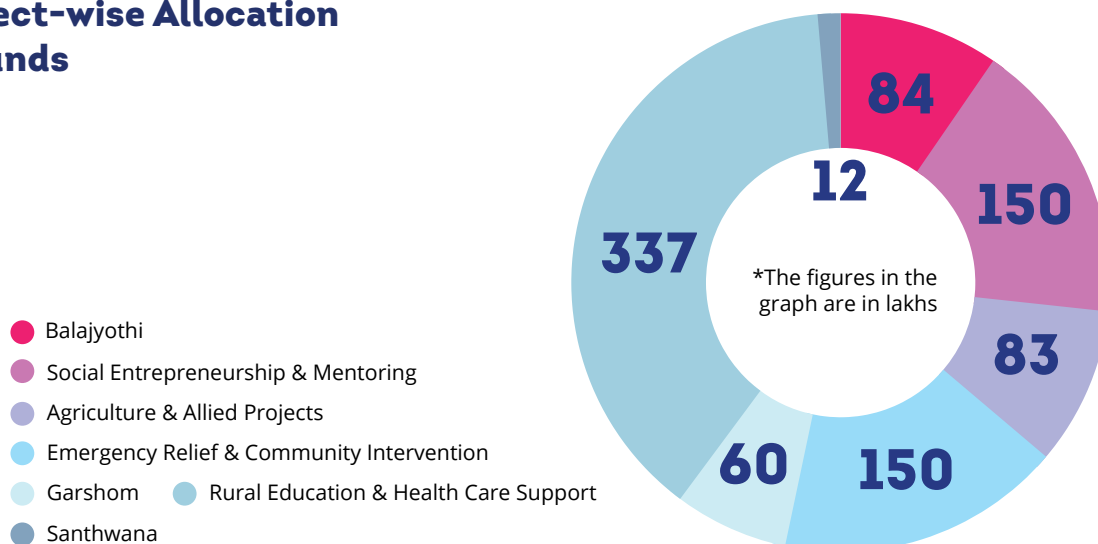
In the remote and unbanked/underbanked regions of the country, ESAF SFB could cultivate a culture of financial discipline and also improve the workers' participation rate as women too could join the workforce or start some income generation activity that could financially support their households. The financial literacy mission started by ESAF SFB could not only bring know-how on how to spend wisely but also secure the future. ESAF SFB has adopted a unique social business strategy, with a triple bottom line approach, emphasising People, Planet and Prosperity.

As of now, ESAF Small Finance Bank is spread across 21 states and two union territories in India. The Bank is marching ahead with the objective of "Fighting the Partiality of Prosperity" by strengthening the people at the bottom of the pyramid.

Highlights of CSR Activities



Project-wise Allocation of Funds



CSR Policy Statement

Esaf Small Finance Bank is committed to the transformation of lives and communities and ensures the same by:

- Addressing the social, environmental and economic needs of the poor and the marginalised sections of society

- Adopting an approach that integrates the solutions to the critical problems of society into the strategies of the bank to benefit the communities at large with a Triple Bottom Line impact

- Employee participation and networking with like-minded agencies in the projects for larger synergy and impact as an institution

- Aligning the corporate social responsibility strategies with the ESAF vision for a just and fair society, fighting the partiality of prosperity

Overview of CSR FY 2021-2022

Sl. No.	CSR Initiatives	Objectives
1	ESAF Balajyothi	<ul style="list-style-type: none"> ● To enhance the logical and cognitive abilities as well as problem-solving skills of children ● To build the capacities of children in undertaking community volunteering activities ● To improve communication, social cohesion, and interpersonal skills of children ● To provide better opportunities to unleash and develop the multiple talents of children ● To develop the capacity of the club members to mentor and lead other children in the community ● To provide different forums, within and outside Balajyothi, to express their creativity, talents and skills ● To promote the clubs in collaboration with the local branches of ESAF SFB through employee volunteerism ● To transform every neighbourhood with happy, healthy, academically bright, and socially responsible children and informed parents ● To develop and improve the academic and non-academic skills of children ● To equip and prepare children to be active members in the development and progress of society ● To empower children and related stakeholders to advocate for basic child rights ● To provide opportunities for developing the creative skills and talents of children ● To enhance the creative thinking of children through proper life skill education
2	ESAF Social Entrepreneurship and Mentoring	<ul style="list-style-type: none"> ● To upscale the skills and knowledge of women entrepreneurs in different employable domains ● To enable financial & market linkages ● To develop a pool of master trainers from the entrepreneurs ● To enhance the livelihood of the women entrepreneurs ● To develop a framework for ensuring the quality of training sessions ● To enhance the skills of micro-entrepreneurs ● To pilot women managed micro-system in 5 states of India ● To improve the livelihood of micro-entrepreneurs ● To facilitate business, and provide training and market linkages to the existing 58 Urjabandhus ● To develop 50 clean energy entrepreneurs ● To develop local service providers for solar PV installation ● To optimise the use of clean energy products among common people ● To provide self-employment opportunities to youth in the clean energy segment ● To help small and marginal farmers to improve breeding capability and milk productivity of milch animals ● To train unemployed youth to be animal husbandry entrepreneurs or Pashumitras who are capable of offering veterinary services and earning an income of their own ● To establish Artificial Insemination centres as a resource to support Pashumitras to perform A.I. ● To help dairy-based farmers get access to veterinary services from Farmer's Collectives ● To train 50 Krushakmitras to provide agriculture-related services ● To increase the productivity of 500 farmers ● To improve the primary & preventive healthcare services related to hygiene, nutrition, communicable/non-communicable diseases, mental health, and maternal health ● To improve basic health monitoring, early detection of diseases, and health care for the elderly ● To improve the financial status of entrepreneurs ● To help small and marginal farmers get access to superior breed germ plasma of milch animals to improve breed capability and milk productivity ● To train unemployed youth on basic Artificial Insemination (A.I.) techniques and place them in their respective Farmer's Collectives as service providers to member farmers ● To empower the unemployed rural youth by training them to become Agri entrepreneurs

3	Agriculture and Allied Projects	<ul style="list-style-type: none"> ● To improve the farmers' knowledge on the market and collective marketing ● To increase price realisation of the farm produce ● To improve the socio-economic conditions of poor farmers in remote areas by providing infrastructure support, market linkages and capacity building support to farmers & Farmer's Collectives ● To create an enabling environment for farmers through collective marketing
4	Emergency Relief and Community Intervention	<ul style="list-style-type: none"> ● To train elected representatives/community leaders on disaster preparedness so that they are in a better position to effectively address any disasters ● To rehabilitate handloom weavers of Kuthampully whose livelihoods have been affected by the pandemic ● To provide educational support to economically backward students who have been adversely affected by the pandemic ● To provide relief and distribute grocery kits to affected communities ● To organise COVID-19 vaccination camps for the general masses with a focus on vulnerable communities in partnership with the Government Health Dept. ● To equip Govt./private hospitals with better medical equipment and to enable them to address the pandemic effectively ● To train community-based volunteers for disaster mitigation and rescue and to provide relief to affected communities ● To provide immediate relief support to disaster-affected communities ● To provide training and awareness on health and disaster management ● To support the frontline workers and institutions
5	ESAF Garshom	<ul style="list-style-type: none"> ● To act as a resource hub for migrant labourers ● To provide different kinds of aid (social, health and legal) for migrant labourers ● To upskill migrant labourers through training and enhance their employability ● To act as a drop-in facility for migrant labourers
6	Rural Hospital Infrastructure Support	<ul style="list-style-type: none"> ● To create infrastructure to meet various needs of hospitals and enable them to expand their offerings ● To provide management and administrative support to increase the efficiency of current services provided by hospitals and to enable them to provide additional services
7	Rural School Infrastructure Support	<ul style="list-style-type: none"> ● To provide quality classroom infrastructure for students ● To improve the academic performance of students with a modern tech-based learning experience ● To improve the teaching experience of the faculties
8	ESAF Santhwana	<ul style="list-style-type: none"> ● To provide individuals, families, community-based organisations, caretakers etc. better access to mental health information ● To provide psychosocial support and services to affected women, children and families through systematic counselling ● To train and equip individuals with skills to identify mental health problems and make suitable referrals ● To provide special psychosocial care and support to selected families with members who are affected by mental illnesses





1. ESAF Balajyothi



Balajyothi is a flagship after-school programme aimed at moulding children into socially responsible citizens who involve in local issues and bring about solutions through collective interventions. Balajyothi study centres extend academic support to the children to help them improve their performances. The programme also aims to create opportunities for developing non-academic skills through

Balajyothi clubs. There is a focus on educating children on their rights, protecting them from all forms of child rights violations, and providing financially disadvantaged children professional training in arts and sports. Together, the implementing agencies run 74 clubs and 34 study centres in five states, engaging over 3100 children.

1	Name of the Project	ESAF BALAJYOTHI
2	Key Focus Sector	Education
3	Link to Sustainable Development Goals	 SDG 4 # Quality Education  SDG 17 # Partnership for the goals
4	Beneficiaries	Primary beneficiaries: Children from economically backward communities. Secondary beneficiaries: Parents, family members, teachers
5	Project Location	Kerala, Tamil Nadu, Assam, Maharashtra, Jharkhand, Madhya Pradesh, Chhattisgarh

Measurable Outputs

Kerala and Tamil Nadu

Under this programme, a total of 100 Balajyothi clubs were formed, along with 100 FLCs in schools and one new study centre in Kerala and Tamil Nadu. Academic instruction was provided to 700 children through 34 study centres in Kerala, while non-academic sessions were made available to 3700 children from Kerala and Tamil Nadu. Career guidance was also provided to 300 students in Kerala and Tamil Nadu. 150 children from Kerala and Tamil Nadu received online training on drawing. Additionally, 500 children gained knowledge about making crafts through craft training, while 900 children were reached through public speaking training, which helped them develop skills in public speaking. The programme also implemented a financial literacy campaign in Kerala and Tamil Nadu, creating a saving habit among 2000 children. Moreover, two community arts and sports clubs in Kerala were rejuvenated, and one tournament was organised in Kerala, along with regular football coaching for 80 children. Five leadership camps were organised for the benefit of 200 children, and two adventure camps were organised for the Balajyothi club members. Furthermore, three holiday camps were organised for the children, and 10 exposure visits were conducted for the Balajyothi club and study centre members. Finally, two Balajyothi magazines were printed and published.

Assam

In Assam, the programme reached 360 children through existing centres and clubs. The programme established five new Balajyothi clubs with 150 children as members, and two Balajyothi study centres, with 50 children as members. Additionally, 500 children received training via financial literacy programmes, and 300 children benefitted from DIY craft making sessions. Library books were distributed to two study centres, and 200 children participated in a handwritten magazine competition. Sports materials were distributed to four study centres in Assam.

Maharashtra

In Maharashtra, 350 children were reached through the existing nine clubs and study centres, 250 children benefitted from the children's camp, 300 children participated in financial literacy programmes, and 200 children participated in a handwritten magazine competition. Furthermore, Balajyothi formed 10 new clubs, with 250 children as members. 200 children participated in a handwritten magazine competition. Additionally, sports materials were distributed to four Balajyothi clubs.

Jharkhand

In Jharkhand, 100 children became members of 5 newly formed Balajyothi clubs, 100 children benefitted from workshops and training sessions and 150 children benefitted from financial literacy sessions and cultivated the habit of regular savings through coin boxes.

Madhya Pradesh

Five new Balajyothi clubs were established in Madhya Pradesh and 100 children became members.

Chhattisgarh

Forty-nine children became members of 2 newly formed Balajyothi clubs in Chhattisgarh.

Impact Indicators

The project has had a positive impact on the holistic development of children. The improvements in the academic performance of at least 500 children and the increased involvement of 200 children in sports and arts activities are indicative of the project's impact. The project has also been able to increase the sensitivity and involvement of 500 children in social issues, which is an important aspect of creating responsible citizens. The fact that at least 50% of the children enrolled in clubs/study centres improved their overall academic performance is a clear indication of the effectiveness of the project's approach towards education. Furthermore, at least 50% of the club members took up volunteer activities like community cleaning, etc. Finally, the project has been able to conduct financial literacy sessions and instil a regular savings habit in at least 50% of the children who participated in the sessions.

Activities

Balajyothi Institution Building

Balajyothi project is one of the most prestigious projects of ESAF Foundation. In the year 2021-22, 41 new clubs were established in Kerala and Tamil Nadu; 29 clubs and a study centre were formed in Kerala while 12 clubs were formed in Tamil Nadu. The formation of the clubs was initiated by project coordinators of the two states.

Through the formation of the Balajyothi institutions, 1118 children got newly associated with Balajyothi, hence Balajyothi in Kerala and Tamil Nadu reached 2470 children in total and the total number of institutions in Kerala and Tamil Nadu together was 70 clubs and 34 study centres.

Institutions	Kerala		Tamil Nadu		Total
	New	Old	New	Old	
Balajyothi Clubs	29	25	12	4	70
Balajyothi Study Centres	1	33	-	-	34
Total	30	58	12	4	104

Regular Club Activities

The dynamic actions and deliberations at the club level constitute the backbone of the Balajyothi project. The children in the clubs meet monthly once and the study centre extends academic support to them on a regular basis. Apart from this, every month, theme-

based sessions are organised for the children in clubs and study centres. The facilitators/volunteers and the Balajyothi Coordinators lead the sessions at the grassroots level. The thematic sessions for the respective months were as follows:

Month	Topic
August 2021	Cohesion
September 2021	How to be happy
October 2021	Usage of internet
November 2021	Challenges faced by children
December 2021	Child rights
January 2022	Financial literacy
February 2022	Mother language
March 2022	Wildlife

Academic Support

Academic support for children is one of the major areas of emphasis of the Balajyothi project. The project extends academic support through its numerous study centres. In Kerala, there are 34 such study centres that extend tuition support to children. So far, 608 children have benefitted from the regular interventions of the study centres. The centres were also functional during the Covid-19 lockdown period via online mode. The interventions of the Balajyothi team through the study centres helped its members secure high marks in the last SSLC examinations.

Training of Trainers (TOT) for Facilitators

Only good teachers can guide children effectively. In Balajyothi study centres, the facilitators act as the teachers of the children. The knowledge upgradation of the facilitators is the key to making the study centres dynamic and worthwhile for the children. On this ground, the Balajyothi project conducted two ToT programmes for

the facilitators.

In November 2021, a direct session was organised for the facilitators on the topic of innovative engagement with the children. 17 facilitators from different study centres attended the one-day training. Dr. Jacob Samuel, Director and Co-founder, ESAF, inaugurated the programme and Dr. Semichan Joseph, Assistant Professor, Bharata Mata College, handled the session. In January 2022, an online session was carried out for the facilitators. 16 facilitators attended the online session led by Dr. Semichan Joseph.

Balajyothi Week

Every year, Balajyothi Week is celebrated in the month of November. This year, different activities were carried out in clubs through the Bank's officials. Sixty children from Balajyothi registered for the online quiz competition and 32 children participated in the quiz competition. Children wrote letters to the Prime Minister of India on the theme 'India of my dream'.

Non-Academic Training for Children

For the holistic development of children, the Balajyothi team organised training in different non-academic areas such as drawing, craft making, and public speaking.

Drawing Training (Varamozhi)

79 children from Kerala and 16 children from Tamil Nadu attended the training sessions. The training was conducted online and Shri. Justin K. J. was the resource person for the same. The basics of drawing, different patterns in drawing, doodle art, etc. were the topics taught in the sessions. The training started in October 2021 and continued till March 2022. As a result of the training, children are now able to draw pictures, and on special days children draw pictures and cartoons based on the themes.



Craft making (Nirmithi)



The craft-making skills of the children were improved through online sessions. 70 children from Kerala and 113 children from Tamil Nadu took part in the programme.

Public Speaking (Vaamozhi)



With the intention of developing and improving the oratory skills of the children, the Balajyothi team conducted public speaking training in Kerala and Tamil Nadu via online and offline modes. A total of 654 children benefitted from the public speaking training, out of which 389 children were from Kerala and 265 from Tamil Nadu. Post the public speaking training, many of the Balajyothi members were able to successfully participate in public speaking competitions organised by schools, newspapers, and Balajyothi clubs.

Paper Pen making Training for Facilitators-Online

An online paper pen making training was conducted for the facilitators and the volunteers under the Balajyothi project on 27th February 2022. 29 facilitators and volunteers attended the training. Resource person Shri. Alwin Jose led the training and explained the materials required and how to make a paper pen.



Career Guidance

Career guidance training was provided to the Balajyothi members in Kerala and Tamil Nadu. The objective of the training was to help children set goals early on in life and prepare them for the same. Online and offline modes were adopted for the career guidance sessions and a total of 118 children benefitted from the programmes. In Tamil Nadu, two offline sessions (Minjoor & Kovalam) helped 39 children to get career guidance with the help of social work students of Madras School of Social Work. In Kerala, an online session was conducted on 25th January 2022. Students of class 10 and above were the beneficiaries and 79 children from different clubs and study centres attended the session. Dr. Issac Thomas (National Level Trainer) was the resource person for the session.

Adventure Camp



Balajyothi team organised adventure camps for the children of CYRC (Child & Youth Resource Centre) to explore new areas and improve their physical fitness. Two adventure camps were organised as part of the Balajyothi project. One was to Vagamon Hills while the other was to the Poomala Dam, Thrissur. 43 children from CYRC took part in the adventure camp. Informative sessions, trekking, and cleaning programmes were incorporated into the camp. Shri. Anand Saji, Project Coordinator, and Shri. Justin K. J., Project Coordinator, coordinated the programme.

Regular Football Coaching



As a part of the Balajyothi project, regular football coaching is being provided to the children belonging to the CYRC (Child & Youth Resource Centre) at Don Bosco College ground, Mannuthy. 71 children are receiving the training regularly, with the support of two coaches.



Leadership Development Programme

With the intention of building future leaders, the Balajyothi team organised Leadership Development programmes for Balajyothi members. Three training sessions were organised as part of the programme and 136 children benefitted from the same. Self-awareness, empathy, team building/ critical & creative thinking, decision making, and communication were the topics covered through the training programme.

State	District	Date of Training	No. of Participants
Kerala	Palakkad	18.12.2022	66
Kerala	Thrissur	18.12.2022	40
Kerala	Malappuram	27.02.2022	33

Holiday Camps



Two holiday camps were organised for the children of Balajyothi clubs during the Christmas vacation. The camps were held at CA High School, Ayakkad, and Don Bosco College, Mannuthy. 72 children participated in the camps. Children were trained in different sports such as football, basketball and badminton. Theoretical sessions were also incorporated into the training programme. Child rights, leadership and communication were some of the topics discussed in the theoretical sessions.

Club Rejuvenation



Active arts and sports clubs are indicators of the dynamism of the youth in a locality. Balajyothi team rejuvenated two arts and sports clubs respectively in Palakkad (Valkulambu) and Thrissur (Mukkattukara). Through this programme, the Balajyothi team supported the clubs by providing them with sports gear.

Renovation of Playground



The renovated playground at MMUP School was inaugurated by Shri. K. Paul Thomas, MD & CEO, ESAF SFB, on 23rd December 2022 at Pittukarikulambu, Palakkad. The playground was renovated with the CSR fund of ESAF SFB through the Balajyothi Project. The playground was blessed by H. G. Dr. Yuhanon Mar Meletius, Manager, MMUP School & Bishop of Malankara Orthodox Syrian Church, Thrissur Diocese. Smt. Kavitha Madhavan, President of Kizhakkencherry Gram Panchayat was also present on the occasion.

Special Training

Special training programmes were organised for improving the academic performance of the Balajyothi members. These were provided on subjects such as learning maths through games, memory enhancement, and communicative English. The details of the training sessions are as follows:

Learning Maths through Games

Mathematics is a fundamental part of our daily lives, and every child should have a strong understanding of the subject. The Balajyothi project conducted 10 training programmes in Thrissur to teach maths to the children through games. Shri. Prasad K. C., Certified Management Accountant, trained the children. The 2 to 2.5 hours long sessions included lectures and activities. A total of 259 children benefitted from the training.



Memory Enhancement Training

When schools were closed during the consecutive lockdowns imposed during the Covid-19 pandemic, children found it difficult to keep up with their lessons. The Balajyothi team provided academic support to the children to help them prepare for their examinations. Memory enhancement training sessions were conducted to improve the memory retention capacity of the children. Around 205 children benefitted from the 10 training sessions that were conducted in the Thrissur district.



Communicative English Workshops



Communicative English workshops were organised for the students of 10 Balajyothi clubs. Self-introduction, basic grammar, phrases, and communication were the topics discussed in the workshops. Shri. Jerish L. was the resource person. The club-wise participation was as follows: Mudikode -18, Thottapadi-26, Thekkumpadam - 18, Pallikandam - 22, Vellanchira-44, Chattikulam -15, V. R. Puram - 15, Edakkazhiyoor - 48, Orumanayoor – 20, Koodapuzha 23 and Muthanmaavu -13.

Printing and Distribution of Workbooks



To inculcate the habit of writing among children, a well-designed workbook has been formulated by the expert team of the Balajyothi Project. The workbooks were designed, printed, and distributed to the children.

Piggy Bank Distribution



To encourage savings habits, piggy banks were distributed among the children of Balajyothi clubs. Children were also given an orientation session on the importance of savings and financial planning.

Jersey Distribution

To encourage the students and to create team involvement among the football team players, a jersey distribution event was organised for the children of CYRC at CA HSS, Ayakkad.

Celebrating Special Days

Diwali Celebration



Grand Diwali celebrations were conducted in various Balajyothi clubs across the states of Assam, Maharashtra, and Jharkhand. In Assam, the Nonaipara TE (Udelguri) Balajyothi club organised a drawing and rangoli competition for 60 children. During the celebration, Shri. Simon Nag, the Panchayat President, delivered an insightful speech on the significance of such events in fostering unity in diversity and promoting prosperity among the people. The competition provided a platform for the children to showcase their creative skills and foster their artistic abilities.

In Jharkhand, a small celebration was conducted by the Nonihat Balajyothi club, where 50 children participated in making rangolis using natural flowers and leaves. Meanwhile, in Maharashtra, several Balajyothi clubs conducted a grand celebration, including the Gorewada, Gittikhadan (two study centres), Pitesur, Darshan colony, Hiwari Nagar, Samta Nagar, Ramabai Nagar, Ghatkopar transit camp, Kamraj Nagar, Nilje Gaon, Ganesh Nagar Manpada, Masan Wada in Azad Nagar, Lokmanya Nagar, and Kalyan Balajyothi clubs. The event involved distributing sweets and creating handmade lamps and diyas. A total of 323 children participated in the celebrations, which fostered creativity, teamwork, and community bonding.

Paying Homage to Mahatma Gandhi on Gandhi Jayanti



To commemorate Gandhi Jayanti, the Balajyothi club in Assam organised a cleaning campaign in which 30 children participated from the Peakmoni Balajyothi club. The campaign was a great success and helped instil a culture of cleanliness and personal hygiene among the children. Notably, the village people also joined the campaign and appreciated the children's efforts.

Championing Girl Child Rights on International Day of the Girl Child



To commemorate the International Day of the Girl Child, the ESAF Balajyothi club in Majuli, Assam, organised a programme to raise awareness about girl child rights. A total of 45 children participated in the event, conducting short rallies using posters, notices, and placards to promote girl education and basic human rights.

Communicating to the World through Open Letters on World Postal Day



On World Postal Day, which was observed by various clubs and study centres in Maharashtra, including Gorewada, Pitesur, Kamaraj Nagar, Transit Camp, Ramabhai Nagar, Nilje Gaon, Manpada Ganesh Nagar, Masan Wada Azad Nagar, Lokmanya Nagar Thane, Suchak Naka Kalyan and Gittikhadan centres and clubs, 224 children took part in the festivities. The children engaged in a range of activities, including creating post box models, making inland covers, writing letters to their loved ones and showcasing their stamp collections.

Vegetable Garden Initiative in Mumbai

ESAF Balajyothi Project in Maharashtra started promoting the idea of sustainable living through their vegetable garden initiative in Mumbai. The NiljeGaon Balajyothi Club children are working hard to make this initiative a success, with the generous support of Shri. Gajanan Patil, a farmer who provided the land free of cost. The concept of sustainable vegetable farming was introduced by Shri. Kumar Jadhav, an officer in the Agriculture Department in Kalyan, who educated the children on caring for vegetable plants, using green manure, water management, and the effects of proper sunlight. Fifteen children from NiljeGaon Balajyothi Club participated actively, gaining knowledge and skills that will help them grow a sustainable vegetable garden. The project is also expanding to two other clubs in Mumbai, with the aim of completing them at the earliest. In Nagpur, the Pitesur Club took the initiative on 26th November 2022, and 18 children distributed grow bags to promote vegetable gardening. Smt. Rizwana has also provided her garden space for the vegetable garden initiative of the children.



Moulding Young Minds through Fair Play



The Sahajori Balajyothi Club in Dumka District celebrated Children's Day with sports activities. The event was attended by the Saharjori Village Pradhan, Shri. Raje Kisku, who gave an encouraging speech to appreciate all the children who participated in the event. A total of 35 children took part in the day's activities. Similarly, the ESAF Balajyothi Assam celebrated Children's Day in two study centres and four clubs, with a total of 200 children participating in the festivities. The children performed songs, dances, and a traditional dress fashion show to mark the occasion. In addition, the Maharashtra Balajyothi clubs also conducted Children's Day celebrations, with a total of 165 children participating in the activities. These celebrations were aimed at providing a platform for the youth to showcase their talents and skills, while also instilling in them the values of fair play and sportsmanship.

Opening the Windows to Dream



Balajyothi organised educational visits to Raman Science Centre in Nagpur and Nehru Science Centre in Mumbai, with the aim of providing an immersive and enriching experience for the children, and inspiring them to dream big. A total of 120 children from Nagpur and 55 children from Mumbai participated in these learning visits.

Bal Ujwal Utsav - 2022

ESAF organised a Balajyothi Arts and Craft Exhibition named "Bal Ujwal Utsav" as part of the CSR initiative of ESAF SFB. The event was a memorable experience for parents and children alike. Under the initiative, sessions were organised on Child Safety Awareness to address concerns about child kidnapping in Maharashtra, in collaboration with the Police Department of Nagpur. Smt. Kishori Vishwas Mane, API and the team from Sadar Police Station were present, and Shri. Vimal Davis, TH, ESMACO, Maharashtra, gave the presidential address. Shri. Amit Das, Sr. Manager, MSD, spoke about ESAF's journey. The main attraction of the programme was the arts programmes for children, including a quiz competition, speech competition, solo dance, group dance, and role play. Overall, 120 children and around 50 parents from Nagpur Balajyothi Project attended the programme. Shri. Vishesh Sudhakar, Regional Head, ESAF SFB, Shri. Parikshit Haldulkar, Cluster Head, Shri. Lankesh Borikar, Cluster Head, Shri. Ashish Bernard, Branch Head from ESAF SFB, Smt. Heena Das Chief Manager, HR, ESMACO, Shri. Mahendra Sahare, Cluster Head, ESMACO, Shri. Mithun Dhawle, DM, ESMACO, and Shri. Rajendra Narnaware from ESAF Foundation were also in attendance. The team, including Shri. Jobin Varghese, Smt. Aruma, and Shri. Vyshnavadas, were present as well. Shri. Sandip Tiwari, from The Marshal Art Academy Nagpur, conducted a session on self-defence. The programme was instrumental in providing a comprehensive understanding of the children's creative abilities and it fostered an environment for the children to develop their coordination skills and encouraged them to work collectively towards a common goal.



Shri. Vishesh Sudhakar, Regional Head, ESAF SFB, Shri. Parikshit Haldulkar, Cluster Head, Shri. Lankesh Borikar, Cluster Head, Shri. Ashish Bernard, Branch Head from ESAF SFB, Smt. Heena Das Chief Manager, HR, ESMACO, Shri. Mahendra Sahare, Cluster Head, ESMACO, Shri. Mithun Dhawle, DM, ESMACO, and Shri. Rajendra Narnaware from ESAF Foundation were also in attendance. The team, including Shri. Jobin Varghese, Smt. Aruma, and Shri. Vyshnavadas, were present as well. Shri. Sandip Tiwari, from The Marshal Art Academy Nagpur, conducted a session on self-defence. The programme was instrumental in providing a comprehensive understanding of the children's creative abilities and it fostered an environment for the children to develop their coordination skills and encouraged them to work collectively towards a common goal.



Balajyothi Proves to be a Jyothi for Anaswara

Mudicode Balajyothi Study Centre, Thrissur, is located on the banks of an irrigation canal, in a bustling colony where the majority of the residents belong to the lower strata of society. For the residents, every day is a struggle to make both ends meet; Government services and schemes seldom reached them and the children of the colony barely received any academic aid. It was at this juncture that ESAF's Balajyothi centre shone like a ray of hope for the children of the colony.

The Balajyothi centre provided academic and non-academic support to around 20 students of different age groups in the colony. Kum. Anaswara E. S., a tenth standard student, was the smartest among all the students in the study centre.

Kum. Anaswara's family comprises her father, mother and two elder sisters. Her father is a daily wage labourer while her mother is a homemaker. Both her siblings are pursuing their education. The meagre income of her father was not even sufficient to meet the family's daily needs. Hence, attending private tuition was something Kum. Anaswara could only dream about. Despite their financial constraints, Kum. Anaswara's parents were desperately looking for a way to support her academic journey.



Thus, in 2019, when they learnt about the launch of ESAF's Balajyothi club in their locality, they did not have to think twice about enrolling her.

The club brought out the best in Kum. Anaswara. She outshone her peers in academic as well as non-academic activities. Last year, she was the only SSLC aspirant from the study centre and the facilitator gave her the privilege to attend special training. Her schedule was specially charted to make the best of her time.

The facilitator increased the number of special academic sessions and decreased the frequency of non-academic sessions. Special classes in Maths, Science, English, and Social Studies were also provided to strengthen her subject knowledge.



Impact Stories

Apart from subject-oriented training, she also underwent counselling sessions to improve her mental well-being and face the exams fearlessly. Prior to the public examination, the study centre also provided intensive crash training sessions, an hour in the morning and two hours in the evening, to deepen her proficiency in the subjects.

No wonder Kum. Anaswara proved her mettle and came out with flying colours. Her perseverance paid off, as the bitterness of her hard work turned to sweetness when she secured A+ in all the subjects in the SSLC examination. Her parents were ecstatic when they saw the result. They thanked the study centre and were grateful for the support and guidance the study centre provided to Kum. Anaswara.



Every Coin Counts

Kumari Pinkumoni Pegu is a class 6 student. She is a very active member of the Balajyothi club at Na Ali, Assam. Purchasing a bicycle was a long-cherished dream of Kum. Pinkumoni Pegu and one day, she shared her dream in one of the Balajyothi sessions. Observing her enthusiasm, Shri. Bosonto Doley, a Balajyothi facilitator, organised a financial literacy awareness session for the children. Through this class, he shared the importance of savings and introduced them to different ways to keep the savings. Inspired by the class, from that day onwards, Kum. Pinkumoni Pegu began to keep the coins she received from her parents and relatives. But after a couple of days, she found it difficult to keep the coins safely as she did not have a piggy bank. Luckily, in the month of July ESAF distributed bamboo piggy banks for the Balajyothi beneficiaries. Fifteen days later, Kum. Pinkumoni Pegu came to the club with her piggy bank full of coins. When the Balajyothi facilitator opened the piggy bank, he found coins amounting to Rs. 506 in her piggy bank. She was very happy that she could collect such an amount within a short span of less than a month after she began using the piggy bank. Kum. Pinkumoni Pegu is looking forward to collecting more coins to fulfil her dream of purchasing a bicycle. She is one of the many children who have made savings a habit after ESAF intervention.



**Up
Next**

▶ ESAF Social
Entrepreneurship
and Mentoring






2. ESAF Social Entrepreneurship and Mentoring

2A. ESAF Skill Development Training

Existing entrepreneurs and artisans in rural India lack the knowledge, marketing skills and resources to scale up their businesses and vocational skills. Recently, they have also been impacted by the Covid-19 pandemic. The lack of an entrepreneurial spirit hinders their ability to grow their businesses. The lack of market linkages and aggregation in supply chains has reduced the opportunities for their trades and skills to be economically rewarding. The project seeks to address rural unemployment through skill training and promoting entrepreneurship, providing market linkages and micro businesses in rural areas, thereby creating economic independence and an improved standard of living for women entrepreneurs and

their families. During the last year, 1,944 women were trained on different skill sets through the programme. This included reaching 556 women through 16 food processing training sessions, 484 women through 16 tailoring training sessions, 442 women through 5 online webinars, 276 women through 8 EDP and marketing training, 145 women through 3 agriculture and allied training sessions, and 41 women through 2 beauty and wellness training sessions. Additionally, the programme provided marketing support to women entrepreneurs through market linkages, registration, and licensing support.

1	Name of the Project	ESAF Skill Development Training
2	Key Focus Sector	Sustainable Livelihoods
3	Link to Sustainable Development Goals	 SDG 1 # No poverty  SDG 2 # Zero hunger  SDG 5 # Gender equality
4	Project Beneficiaries	Direct: Women entrepreneurs, artisans, rural youth Indirect: Family, rural community
5	Project Location	Kerala, Tamil Nadu, Karnataka, Maharashtra, Madhya Pradesh, Chhattisgarh, Jharkhand

Measurable Outputs

The measurable outputs of the project include the skill enhancement of 1000 women in food processing, 830 women in tailoring, 90 women in Beauty and Wellness and 150 women in agriculture. The programme reached 470 women entrepreneurs through EDP and marketing training, while 560 women were trained through floor

mat training. Additionally, 760 women entrepreneurs were reached through online webinars. The project also aimed to develop business clusters, and conducted 3 skill training sessions at the Community Skill Park (ASAP).

Impact Indicators

At least 50% of micro-entrepreneurs who attended skill training in each sector have enhanced their existing businesses, and at least 25% of the beneficiaries have reported a 20% growth in their income levels after six months. Additionally, at least 20% of beneficiaries have reported increased buyer contacts beyond local areas, and at least 40% of women beneficiaries have reported increased

confidence and satisfaction in conducting their business. Moreover, at least 30% of beneficiaries have access to government fairs/exhibitions, further enhancing their opportunities. The project has also had a positive impact on the community, with a 10% increase in the income of those who engage in raw materials collection.

Activities

Enhancing employability and entrepreneurship through training and mentorship is considered important in the skill development programme. Through the initiative of the Skill Development team, ESAF could train 1944 women SHG members through 51 skill development training sessions on food processing, tailoring,

beauty & wellness, agriculture-related activities, EDP & marketing, and online webinars. Even amidst COVID-19 restrictions and social distancing, ESAF conducted skill development training in Kerala, Tamil Nadu, and Karnataka. The support from ESMACO made the execution of the programme easy.

Food Processing

In the food processing sector, we have conducted 16 training sessions on chocolate & cookie making, cake making, value-added products from mushrooms, pickle making, and malt making. Through the training, ESAF reached 556 women members from Kerala, Tamil Nadu, and Karnataka.

The training has been conducted in collaboration with reputed training agencies to ensure a better training experience for the participants. The trainers and the training agencies were selected based on the training requirement and their experience in the field. Munnar Catering College, FACE-Kozhikode, Global Institute of Hotel Management, and MSME were the training agencies associated with ESAF for conducting food processing training this year. Theoretical and practical sessions incorporated with the training helped the participants to learn the baking and decorating of the products easily. The training also encouraged the participants to clear their doubts and made the participants excel in their respective sectors.



Tailoring

The tailoring sector is one of the dominant areas where women can become successful entrepreneurs. To enhance the capacities of women in tailoring, ESAF conducted 16 advanced training sessions for 484 women. The cutting, designing and sewing

knowledge of the women entrepreneurs was enhanced through the training sessions. The training support from the well-versed training agencies supported ESAF to undertake the tailoring training sessions very effectively. The associated training partners of ESAF in the year 2021-22 were ATDC, Kannur, Ernakulam, Thiruvananthapuram, Aadhya Institute of Fashion Designing, Usha Silai School, Anasooya Institute of Fashion Designing, Kozhikode and Raj Floor Mat, Nilambur. The experienced and qualified trainers of the training partners helped the participants to enhance their cutting, designing and sewing knowledge. The training covered a variety of topics related to stitching including kids' wear, floor mat making, jumpsuits, cutting, designing, stitching of masks, cloth carry bags, and curtains.



Beauty & Wellness

Beauty and wellness training was provided to the existing women entrepreneurs in the beauty and wellness sector. The experienced AGSA (Anupama Glam Studio & Academy) was the training partner of ESAF for the effective undertaking of beauty and wellness training. 41 women entrepreneurs were trained in beauty and wellness through 2 training programmes. The training sessions on basic makeup as well as bridal makeup.



EDP and Marketing



As part of the CSR initiative of ESAF SFB, EDP and marketing training were conducted for the women entrepreneurs under skill development training. Trainers from RSETI and qualified freelance trainers led the training programme. The training syllabus contained the entrepreneurial aspects and marketing techniques and covered the topics of government schemes, website creation, digital marketing, marketing techniques, critical analysis of the business plan, and writing the business plan. 8 EDP and marketing training programmes were carried out and 276 women were trained this year.

Agriculture Allied Activities



Agriculture and allied training programmes were organised for the women entrepreneurs in the agriculture sector. 3 training sessions were conducted in the year with the participation of 145 women. The participants of the training were mobilised with the support of ESMACO and covered the topics of preparing organic manure, cow reproduction and cow stripping, types of farming, organic farming, and plant nutrients.

Online Webinar

Online webinars were conducted for the women entrepreneurs to clarify their doubts and to provide a better understanding of the concepts. Trade-wise sessions, as well as sector-wise sessions were organised as a part of the training. 6 online webinars were

organised and 442 women participated in the sessions.

The trade-wise and programme-wise distribution of participants is given below:

Training Sector	No. of Training Sessions	No. of Participants
Food Sector	16	556
Tailoring	16	484
EDP & Marketing	8	276
Agriculture & Allied Training	3	145
Online Webinar	6	442
Beauty & Wellness	2	41
TOTAL	51	1944

State-wise distribution of candidates:

State	No. of Participants	% of the Participants
Kerala	1397	71 %
Tamil Nadu	478	25 %
Karnataka	69	4 %
TOTAL	1944	100 %

Market Linkage

The skill development training team of ESAF has supported the entrepreneurs to market their products by establishing market linkages with CEDAR Retail Pvt. Ltd. A marketing meeting has been organised with CEDAR and the entrepreneurs in order to discuss and finalise the product requirements and the minimum quality of the products. As a result of the meeting, it has fixed the pricing, quality of the products, and the pattern of the orders. As the initial step, 3 entrepreneurs have started supplying their products—cupcakes, muffins, different varieties of kondattam, and pottery items to CEDAR.



Results (Outcomes and Impacts)

- 43 women entrepreneurs availed loans worth Rs. 32.60 lakh for expanding their businesses after the training.
- 3 of the entrepreneurs have established a linkage with CEDAR Retail Pvt. Ltd. and started the initial business of Rs. 12,800/-.
- 5 food processing entrepreneurs got FSSAI licenses and supplied 50 kg chocolates worth Rs. 30,000/- to the bakeries.
- 6 floor mat-making units have been established with an initial investment of Rs. 1.8 lakh and they availed the loan support of ESAF SFB and generated employment for 12 women entrepreneurs.
- 9 women entrepreneurs who attended agri training have packed and supplied 20 tonnes of dried cow dung and goat dung worth Rs. 1.76 lakh through ESPCL.
- After beautician training, on average, 41 members are earning an additional income of Rs. 1,20,000/- per annum through different types of bridal makeup.



**Up
Next** ▶

ESAF Micro-
Entrepreneurship
Development
Programmes



2B. ESAF Micro-Entrepreneurship Development Programmes

The project addresses the issue of excluding small and marginal farmers from the ambit of extension services. Krushakmitras ensure access to knowledge for small and marginal farmers on improved agricultural practices through training sessions and demonstrations. It also addresses the non-availability or limited accessibility of veterinary services by creating dairy entrepreneurs. Through Urjabandhu, the aim is to build a network of clean energy

entrepreneurs for renewable energy and related services. The Pashumitra programme works to improve the milk productivity of milch animals owned by small and marginal farmers, as well as to develop unemployed youth as Pashumitras who can earn their own income by offering veterinary services. Krushakmitra empowers unemployed rural youth by training them to become agri-entrepreneurs and agri-service providers.

1	Name of the Project	ESAF Micro-Entrepreneurship Development Programmes
2	Key Focus Sector	Sustainable Livelihoods
3	Link to Sustainable Development Goals	 SDG 7 # Affordable and Clean energy  SDG 8 # Decent Work and Economic Growth  SDG 11 # Sustainable Cities and Communities  SDG 12 # Responsible Consumption and Production  SDG 13 # Climate Action
4	Project Beneficiaries	Urjabandhu: Youth, gulf returnees, unemployed electricians both men and women. Pashumitra: Unemployed youth, small and marginal dairy farmers Krushakmitra: Small and marginal farmers Arogyamitra: Unemployed women
5	Project Location	Kerala, Karnataka, Tamil Nadu, Assam, Madhya Pradesh, Maharashtra

Measurable Outputs

ESAF Arogyamitra

Capacity building of 8 Arogyamitras, community awareness sessions for 2466 people, and 2095 people receiving primary health care services are the measurable outputs of the project.

Urjabandhu

100 members were trained in Solar PV System design, installation and maintenance. 100 existing Urjabandhus are now capable of installations. 80% of Urjabandhus report increased knowledge and skills in Solar PV System installations. 50% Urjabandhus reported a better know-how related to direct dealer connect.

Pashumitra

100 deserving youth were trained as Pashumitras to provide basic AI at the NDDDB Regional Training Centre. 41 AI centres were established at farmer collective locations in Tamil Nadu and Karnataka. Doorstep veterinary services were provided to 5000 dairy farmers. 2 dairy based businesses were started by entrepreneurs. Also, a cohort of 5-10 potential beneficiaries was selected after the two levels of training and received AI certification and became capable of serving the local communities. 6 identified youth were trained as ESAF Pashumitra technicians after AI training.

Krushakmitra

70 youth were trained and developed as Krushakmitra. A 3-day residential second-level training was conducted at KVK Sagroli for farmers in Maharashtra. 3000 farmers were reached through

demos. Also, 5700 farmers received agri services through 57 Krushakmitras.

Impact Indicators

ESAF Arogyamitra

The impact indicators of this project include at least a 40% reduction in waterborne diseases and at least a 40% improvement in hygiene practices. Also, 75% of local people increased their awareness regarding communicable and non-communicable diseases.

Urjabandhu

The impact indicators of this project include 108 energy entrepreneurs (Urjabandhu) increasing their income by 20% by the end of the project, at least 25% of Urjabandhus reporting regular income which implies a decrease in unemployment, and 150KW of electricity produced annually.

Pashumitra

The impact indicators of this project include at least 50% of small and marginal farmers reporting a 10% increase in the milk productivity of milch animals, 20-30% additional income for Pashumitras, and 20% of farmer collective members being benefited.

Krushakmitra

The impact indicators of this project include a 10% increase in income for at least 5,500 farmers, a 20% increase in crop productivity for 3,000 farmers, and technology adoption for improved farm practices by 12,000 farmers.

Activities

ESAF Urjabandhu

ESAF Urjabandhu Training

ESAF Urjabandhu programme is a flagship programme for promoting and developing clean energy entrepreneurs to replace conventional energy with clean energy. ESAF has conducted 3 Urjabandhu training sessions in the year 2021-22 to train 57 candidates on PV system design, installation and maintenance. 16 candidates from Tamil Nadu and 41 candidates from Kerala attended the training.

In Tamil Nadu, the training was conducted at APS Polytechnic College, Kaggalipuru, Bengaluru with the support of kWatt

Solutions Private Ltd. In Kerala, two training sessions were conducted at Mithradam Renewable Energy Institute, Aluva, with the technical support of MSME-TI, Thiruvalla. The theoretical and practical sessions on Solar PV System designing, installation, and maintenance were done over a span of five days. The training started with the basics of electricity and ended with the complete design of different types of solar PV systems. The practical training sessions incorporated into the training made the programme more effective. The whole training was handled by experts.

Sl. No.	Training Topic	State	Duration	Agency	No. of Participants
1	Solar PV System Design Installation and Maintenance	Kerala	5 days (Residential)	MSME TI – Thiruvalla	20
2	Solar PV System Design Installation and Maintenance	Tamil Nadu	5 days (Residential)	kWatt Pvt. Solutions Ltd.	16
3	Solar PV System Design Installation and Maintenance	Kerala	5 days (Residential)	MSME TI – Thiruvalla	21
TOTAL					57

Kerala

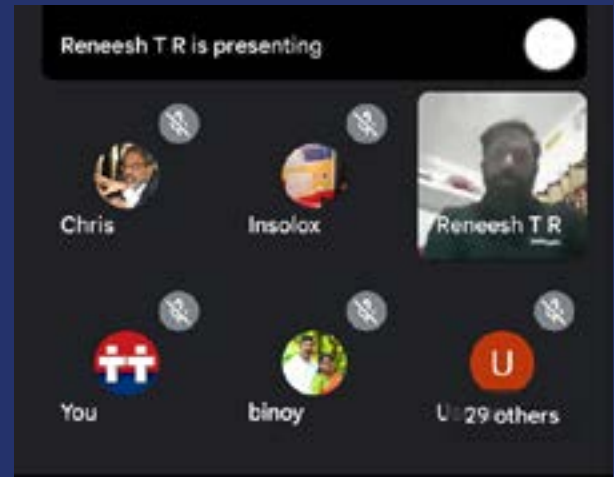


Tamil Nadu



Follow-up Sessions for Urjabandhus

Handholding support for trained entrepreneurs is required to make them active in the field. Conducting follow-up sessions is one of the ways of providing handholding support. During the year, the Urjabandhu team conducted 7 online follow-up sessions for enriching knowledge and clearing doubts.



The details of follow-up meetings are as follows:

Sl. No.	Topic	Date	No. of Participants
1	On-grid SPV Workflow	01.08.2021	25
2	Havells Products	08.08.2021	30
3	Solar Batteries & Inverter Setting up	05.09.2021	27
4	Fossil Fuels to Solar Switching & New Trends in Solar Marketing	31.10.2021	27
5	Solar Based EV Charging	15.01.2022	35
6	Panasonic Solar Products	30.01.2022	38
7	Solar Conversion Solutions	27.03.2022	32

LED Circuits and Starlight-Making Training

ESAF held two days of training on LED circuits and starlight making in order to popularise and promote the use of energy-efficient products, as well as to create entrepreneurs in the sector. The two-day training was animated with the technical and training support of the Department of Electronics, St. Thomas College (Autonomous), Thrissur on the 11th and 12th of November 2021 at MSME-Development Institute, Thrissur. Fifteen women from different locations in Thrissur district were mobilised with the help of ESMACO and participated in the training programme. Smt. Saritha K. and Shri. Shailendran V., faculties, St. Thomas College, handled the sessions. The training helped the women to learn LED assembling and starlight making.

The training programme was inaugurated by Shri. G. S. Prakash, HO, Joint Director- MSME in the presence of Shri. Christudas K.V., Director, ESAF, Shri. E.D. John, Vice-Principal, St. Thomas Collage, Shri. Jinesh Paul C., HOD, Dept. of Electronics, St. Thomas College, Shri. Anil P. C., Deputy Chief Manager, ESMACO, Shri. John P. Inchakalody, Sr. Manager, ESAF, Shri. Gireesh Kumar, Manager - SI, ESMACO, Shri. Felix Varghese, Entrepreneurship Manager, ESAF, Shri. John K. V., CSM-Social Initiative, ESMACO, and Shri. Vaisakh Mohan, Project Coordinator, ESAF.





Advanced Training on LED Decorative Products

Advanced training on LED decorative products was conducted for the women entrepreneurs at MSME Development Institute, Thrissur, with the intention of upgrading the knowledge of the entrepreneurs. This training was organised for the women entrepreneurs who have already completed the LED circuits and starlight making training and are interested in working in the field. Therefore, five entrepreneurs attended the training. Theoretical and practical sessions were incorporated into the one-day training on LED decorative product designing and making. Shri. Antony P. James, Faculty, Department of Electronics, Don Bosco College, was the resource person for the training.

Solar Dealers Meet

As handholding support to the clean energy entrepreneurs, ESAF conducted solar dealer meets for the Urjabandhus in Kerala and Tamil Nadu. The meetings were intended to introduce different solar products, available government schemes, and financial

linkages to strengthen solar entrepreneurs and develop their businesses. Three solar dealer meets were conducted in the year.

1. Tamil Nadu

A dealers' meet was organised in Tamil Nadu on 1st December 2021 for supporting the trained clean energy entrepreneurs to sustain themselves in their sector. Eleven Urjabandhus attended the programme. The certificate distribution for the Urjabandhus was also carried out as part of the programme. ESAF SFB Hosur Branch presented a session on clean energy loan schemes and Shri. Ajith from CEDAR Retail Pvt. Ltd. took another session on solar products in detail. Shri. Sukumar R., Sr. Manager PDME, ESAF Foundation, Shri. Felix Varghese, Manager-Entrepreneurship Development, ESAF Foundation, and Shri. Vaisakh Mohan, Project Coordinator, ESAF Foundation, also attended and shared their insights.



2. Kerala

A solar industry meet was conducted on 17th December 2021 at MSME Development Initiative, Thrissur. Urjabandhus from the 3rd and 4th batches attended the programme. Sessions on clean energy loan schemes and solar products were carried out as part of the programme. The logo of ESAF Urjabandhu was officially released on the day by Shri. George K. Thomas, EVP, ESAF SFB, in the presence of Shri. Christudas K. V., Director, ESAF, Smt. Kathreenamma Sebastian Deputy Director, MSME, Shri. Suresh Babu P. B., Asst. Director, MSME, Shri. John P. Inchakalody, Sr. Manager, ESAF Foundation, Shri. Felix Varghese, Manager, Entrepreneurship Development, and Shri. Vaisakh Mohan, Project Coordinator, ESAF Foundation.

A solar dealer meet was conducted for the 5th batch trainees at MSME-DI, Thrissur on 30th March 2022. 19 Urjabandhus attended the programme and received their certificates. The future plans of the Urjabandhus, marketing opportunities, and banking schemes were also discussed in the marketing support workshop. The office-bearers of ESAF SFB, ESAF Foundation, and MSME were present and spoke on the occasion.



Marketing Support

Marketing Support for LED Light Assembling for Women Entrepreneurs

ESAF supported the women entrepreneurs who trained under the led circuits and starlight making programme for marketing their products in the Christmas market.

The women who were trained under the programme put forth their interest in making and selling the starlights in the market and ESAF took the initiative to support them in marketing their products. Six women out of 15 came forward with a plan to produce and sell starlights during Christmas. ESAF made a network with ESAF SFB and CEDAR Retail Pvt. Ltd. to market their starlights. As a result, CEDAR helped the women under the Mahilodaya programme, and thereby 165 stars were sold through CEDAR, and 30 stars were sold locally. Through this, the women could earn a profit of Rs. 17,619/-.



Marketing Support Meeting for Urjabandhus

A marketing support meeting for the ESAF Urjabandhus in Kerala was organised at MSME DI-Thrissur on 28th February 2022. The agenda of the meeting was the formation of a cluster, its development and to establish networks. The active clean energy entrepreneurs under the Urjabandhu project attended the meeting. During the programme, the current installation status of each entrepreneur was presented and it created a platform for open discussion among the entrepreneurs. After the discussions, the entrepreneurs were grouped into three regions based on their locations (North, South, and Centre). A group discussion was carried out based on the formed groups on the topic of how to tackle the encountered problems through building networks at the regional level.

Results (Outcomes and Impacts)

- 405 kW total installed capacity (On-grid/Off-grid) which

generates 5.34 lakh units of electricity annually

- 31 entrepreneurs undertook businesses worth Rs. 2.8 Cr with a profit of Rs. 42 lakh to Urjabandhus
- 502 tonnes of CO₂ offset per year
- Through the installation, Rs. 32.07 lakh electricity bill has been reduced by the consumers
- 810 man-days were required to complete the installations, which were worth Rs. 9.72 lakh
- 15 Urjabandhus completed Udhyaam registration

ESAF Pashumitra

ESAF has been implementing multiple rural development projects across Tamil Nadu and Karnataka under the ESAF SFB CSR programme for the last 4 years. The Pashumitra programme is a flagship initiative for making dairy entrepreneurs in the local

community capable of providing dairy-based doorstep services such as artificial insemination, milk collection, nutrient/feed supply, etc. The programme focuses on transforming unemployed youth into certified dairy service entrepreneurs.

Activities

Candidate Selection

The selection process for Pashumitra is crucial in ensuring the success of the programme. Being an entrepreneurial programme, the service location and business scope require special attention. In order to tackle this, the identification of prospective Pashumitra candidates was carried out in partnership with the concerned FPOs in a region. The process was as follows:

- Preliminary screening by FPO
- Screening by field agri coordinators
- Screening at H.O.

Once the candidates were finalised, an online orientation meeting was conducted. During this meeting, necessary instructions for the training programme were provided for the candidates.

Training

ESAF partnered with two reputed training agencies for conducting the Pashumitra training.

- National Dairy Development Board (NDDDB) Regional Training Centre, Erode
- BAIF Institute for Sustainable Livelihoods (BSLID), Karnataka



a. Classroom Training

Pashumitra candidates underwent 30-day intensive training at the BAIF Centre, Tiptur. The Pashumitra syllabus covers both technical and business activities pertinent to dairy entrepreneurship. The topics covered were:

- Cattle reproductive system physiology
- Oestrous cycle
- AI techniques and equipment
- Common diseases in cattle
- Ethnoveterinary practices
- Nutrient and fodder requirements in cattle

b. Field Training

Post-classroom training, the candidates underwent 60 days of field training. They worked with a veterinary doctor/senior AI technician in their vicinity during the training. The field-level practical training helped them in gaining the necessary experience and expertise in conducting artificial insemination. Working with a veterinary technician, each Pashumitra got a chance to clear their doubts thereby transforming them into professional AI technicians.

Follow-up & Handholding

A major component of the ESAF Pashumitra programme is the focus on follow-up and handholding activities for the trainees. Three follow-up programmes were conducted for Pashumitra candidates for improving their business activities.

Follow-up training at NDDDB, Erode, for Pashumitras covered the

following aspects:

- Refresher on Artificial Insemination (AI)
- Refresher on Ethnoveterinary practices
- Scope of business activities apart from AI services
- Individual business plan preparation and monthly target setting for Pashumitra

Refresher training at KVK, Krishnagiri for Pashumitras covered:

- Nutrition management-fodder production
- Breeding management
- Cattle health and basic first aid

Certificate distribution and orientation for new Pashumitra trainees at Salem covered:

- Certification of Pashumitras after the completion of field training
- Orientation on handling LN2 containers and AI equipment
- Semen supply schedule
- Business plan basics



Artificial Insemination Centre Set-up and Operations

AI Centre Set-up

Beyond training, the Pashumitra programme provided full support for the setting up of AI centres in their respective regions. This includes the following components:

- Liquid Nitrogen Cryocan 10 litres
- AI Gun
- Forceps
- Scissors
- Thawing Monitor

Along with the equipment, the branding of Pashumitra was also taken care of with the provision of branded uniform, AI centre name boards and stickers.



Cryocan Distribution

In order to provide timely and easy access for all Pashumitras, a 10-litre individual cryocan was provided. The 10 litre cryocan was capable of holding liquid nitrogen for 20 days and storing 1,200 semen strips. This enabled them to work without interference. The 10 litre can in each area was routed through the concerned FPO in that region. The supplier shipped the containers to the FPC address in consultation with the concerned ESAF coordinators. Each Pashumitra collected the can from FPC after signing an agreement.

Semen Supply

For the successful delivery of AI services, ensuring the delivery of semen strips and liquid nitrogen is necessary. In this regard, a linkage has been established with Tangen Labs for the doorstep delivery of semen strips at each Pashumitra location.

Results (Outcomes and Impacts)

- 25 candidates have successfully completed Pashumitra training
- 1,465 artificial inseminations worth Rs. 3,66,250 were done through 9 Pashumitras in Karnataka and Tamil Nadu. On average, Pashumitras are providing services worth Rs. 19,474/- per month with a profit of Rs. 9,096/-
- 30 farmers availed Dairy loans worth Rs. 45 lakh from ESAF SFB



ESAF Krushakmitra

Activities

ESAF has prioritised critical interventions in the agriculture sector, particularly for the benefit of poor and marginalised farmers. The organisation has two primary focus areas within agriculture:

- Formation and strengthening of FPOs
- Agri social entrepreneurship initiatives

Krushakmitra is an entrepreneurship initiative of ESAF SFB's

CSR programme for transforming unemployed youth into agri-entrepreneurs. It offers a golden opportunity for FPOs in enhancing their business. These agri-entrepreneurs are capable of creating demand from farmers for various input materials. Similarly, they can play a major role in farmer training, procurement, etc. For agri-business firms, each Krushakmitra can act as an entry point for the promotion and sales of their products.

Candidate Selection

Prospective Krushakmitras were selected in consultation with FPOs from each region based on the existing needs. In Tamil Nadu, many FPOs are working with TNSCM (Tamil Nadu Supply Chain Management) projects that operate PPCs (Primary Processing Centres). Similarly, input supply, procurement activities, bank linkages, etc. offer multiple business avenues. FPOs nominated Krushakmitras based on these factors. Coordinators from ESAF conducted a preliminary screening of the candidates and recommended them to the H.O. The H.O. team conducted a candidate evaluation and an online orientation for selected candidates.

Training

Krushakmitra training focuses on technical and business aspects

of agriculture. Two batches of training were organised for Krushakmitras at:

- MYRADA Training Centre, Hosur (KVK Krishnagiri)
- KVK, Ariyalur

A total of 27 candidates underwent training under the programme. The topics covered in the programme were:

- Crop cycles
- Input supply
- Soil health
- Value addition
- Procurement



Handholding and Follow-Up

Handholding and market linkage activities occupy a major portion of the Krushakmitra programme. This enables them to carry out business activities effectively. ESAF conducted a one-day follow-up programme for Krushakmitras at Shanti Niketan, Hosur. The training covered various aspects such as bank linkages, business plan preparation, business target setting, bioproducts, etc. During the training, Krushakmitras prepared individual business plans and presented them.

Farm Demonstrations

As an entry point activity, Krushakmitras conducted demonstrations of biofertilizers for farmer groups. The demonstration helped them in creating demand for these products and business opportunities. Linkages have been created with bio-cedar for fulfilling the demand for these orders.

Results (Outcomes and Impacts)

- 27 candidates have successfully completed the Krushakmitra training
- Microbial consortium (INM)-8000 kits, Pseudomonas IPM 8,000 kits and Trichoderma IDM 9000 kits worth Rs. 5.7 lakh have been procured from ESMACO and distributed for demonstration with 25,000 farmers.



Farming Community – The True Survivors

Agri Entrepreneurship Development Training Programme

As a part of ESAF Small Finance Bank's CSR initiative, the ESAF Krushakmitra project team conducted a 3-day residential Agri entrepreneurship development training programme for Women Krushakmitras in the Kalamb region of Maharashtra state. A total of 26 Krushakmitras attended the training, which was held at KVK Sagroli in the Nanded region from 5th to 7th December. The main sessions were focused on "Agri entrepreneurship development, custom hiring centre, soil sampling and testing, and livelihood training," led by Dr. Madhuri Revanwar, Senior Scientist and Head of KVK Sagroli, and Dr. Vyankat Shinde, HOD of KVK Sagroli. The training proved to be highly effective, providing strength and impetus to bring about positive changes in the next level of agricultural practices.



National Kisan Day Celebration

As part of ESAF Small Finance Bank's CSR initiative, the Agri Allied team in Maharashtra organised the National Kisan Day celebration on 23rd December 2022 at Chintamani Maharaj Mandir auditorium in Shirasgaon (Pandhari), Taluka, Yavatmal District. The event was organised in association with Ner Farmer Producer Company, ATMA, the Department of Agriculture, Krishi Vigyan, Kendra Savangi railway, and the ESAF Small Finance Bank branch. The day was celebrated on the birth anniversary of Honourable Chaudhary Charan Singh, the fifth Prime Minister of India. As part of the celebration, farmers from the Ner Farmer Producer Company were provided training on soil testing under the Krushakmitra Project, and ESAF provided a unit of soil testing lab for their new ventures in the agricultural field.

The chief guest for the training programme was Shri. Devanand Khandve, District Technical Officer of Agriculture Department Yavatmal. The event was inaugurated by Shri. Manish Mankar, Project Coordinator, Maharashtra. Other notable attendees included Shri. Tipusulthan Deshmukh, Agricultural Entrepreneurship Mentor, Shri. Rahul Jadhav, Assistant Manager, ESAF Bank, Shri. Ner Shivshankar Rahi, Manager, ESAF Bank, Shri. Darwaha Abhijit Solanki, Manager, Shri. Angha Dhole, Atma Ner Taluka Coordinator and Shri. Akshay Inzalkar, KVK Sawangi Railway Agriculture Specialist. They provided guidance and information to the farmers about various schemes and loans.



Discovering the Milestones in Dairy Business



A dairy entrepreneurship training programme was conducted for 30 Pashumitras from Maharashtra and Madhya Pradesh at NDDDB, Anand. The training programme primarily focused on developing ideas about dairy farming, cattle feed management, and animal rearing practices. Theoretical as well as practical training was provided, which had a powerful impact on the farmers, enabling them to deal with the daily life dairy practices at their farms more effectively.

Advancement of Technical Expertise in Dairy Business

A 45-day Artificial Insemination training programme was conducted for 6 Pashumitras at the Uttarakhand Livestock Development Board Training Centre in Pashulok, Rishikesh, Uttarakhand. The training session aimed to equip individuals with the necessary skills to become proficient AI technicians. Following the completion of the training, these individuals provided a range of services related to dairy farming, directly to farmers at their respective farms.



Training for a Change

ESAF organised a skill training programme for women entrepreneurs on advanced tailoring skills. A total of 92 women from Sehore, Ichaavar, and Multai areas were trained over a period of five days. The training instilled enthusiasm in the women to improve their cutting skills, design ideas, and simple techniques in tailoring.



Baking Sweetness into Life

Hard work, timely support, and guidance are the virtues Smt. Ayisha believes in, for a successful business. Smt. Ayisha, a 45-year-old entrepreneur, is into the business of food processing and she hails from Padanna Village near Nileshwar, Kasargod. She belongs to a family of four that includes her husband and two children. Her husband is an auto driver, her elder daughter has completed B.Tech and her younger son is pursuing aviation studies.

Smt. Ayisha has been a member of ESAF Pulari Sangam since 2017. She joined the Sangam with a purpose. She was clear on launching something of her own as she realised that her husband's meagre income was barely sufficient to adequately fill four empty stomachs. With the support of her husband, she decided to take up the challenges of entrepreneurship head-on.

As a homemaker, Smt. Ayisha was adept at preparing delicious dishes and her flair for baking was well-known among her friends and family. So, when it came to choosing a vocation for herself, baking was naturally her first choice. Smt. Ayisha approached ESAF Bank for a loan to launch her business. The

Impact Stories



Bank sensed her drive to be successful and promptly sanctioned the loan.

Soon, Smt. Ayisha launched a home-based bakery business. She baked snacks at her home and distributed them to customers with her husband's support. Despite her zealous efforts, she found it difficult to sustain her business in the beginning. The few orders she received from nearby bakeries were never enough to satisfy her aspirations. The lacklustre performance of the business did not dampen the couple's spirits. They conducted a thorough market study to tackle the issue and realised the importance of repeat clients.

Thus, they identified educational institutions and hostels for a regular supply of snacks. From thereon, there was no looking back for Smt.

Ayisha. Her baked goodies became the talk of the town and orders kept pouring in. Her husband and children were enthusiastic supporters of her business and extended their whole-hearted support in baking, packing, and supplying snacks.

Eventually, Smt. Ayisha not only managed to close the loan on time but also applied for another loan to expand her business. The second loan from ESAF SFB enabled her to build an extension and acquire the infrastructure required like utensils and other machinery. As her business infrastructure upgraded, so did her business worth; she could sell products worth Rs. 50,000 to Rs. 60,000 per month with a profit of around Rs. 25,000 to Rs. 30,000. In the meantime, she legitimised her enterprise by taking a licence from the Local Self Government, registered under District Industrial Centre and the FSSAI. She also registered her enterprise under GST.

Unfortunately, Smt. Ayisha could not continue her profit streak for long. The closure of educational institutions and the nationwide lockdown locked down her entrepreneurial dreams as well. With the steep decline in orders, dwindling income and mounting expenses, moving forward seemed like an uphill battle for Smt. Ayisha. Not one to give in without a fight, she searched for ways to develop new business strategies to tackle the predicament. But her lack of technical knowledge of branding and marketing strategies impeded her plans.

Smt. Ayisha was overjoyed when she came to know about ESAF's entrepreneurship development training programme conducted as part of the CSR initiatives of ESAF Small Finance Bank. It was exactly what the doctor ordered for her.



The Beginning of an Entrepreneurial Journey

Shri. Dhananjay, a diploma holder in Livestock Management and Dairy Production, embarked on an entrepreneurial journey after being a part of the ESAF Pashumitra project. He was looking for opportunities after completing his studies and didn't hesitate to take advantage of the micro-entrepreneurship development training in dairy-based entrepreneurship when it was announced by ESAF. The training, which was conducted in partnership with NDDB, Anand, covered concepts such as Animal Breeding, Dairy Farm Business, Animal Disease, and Management, giving him a comprehensive understanding of running a dairy-based business. Through exposure visits to model farms and hands-on technical inputs, he gained the confidence to nurture his dream of owning his own farm.

After the training, Dhananjay began working towards setting up his own farm, which now successfully runs with four buffaloes, five cows, and two calves. Later on, he gauged the possibilities of scaling his business by



Impact Stories

getting into the production of value-added milk products and approached ESAF for specialised training. This training was also done at NDDB Anand, where he learned about dairy-based value-added product making and marketing. Today, Dhananjay earns around Rs.10,000 per month and plans to expand his business, with his ultimate goal being to build a dairy brand in his region.

Reflecting on his journey, Dhananjay said, "The training helped me to understand how the basic things like farm management, animal nutrition, and hygiene are important and fundamental for a profitable animal rearing business." His success story serves as an inspiration to many youths, demonstrating how opportunities can arise with one bold step.



Up Next Agriculture and Allied Projects





3. Agriculture and Allied Projects

The project aims to address the issue of farmers' lack of bargaining power by linking them to buyers through collective marketing to realise the best prices for their produce. In the past years, capacity building training has been organised for lead farmers and office bearers of five Farmer Producer Organisations (FPOs)/Farmers

Collectives. This training included ten sessions for 40 beneficiaries on business plan preparation and execution. Additionally, the project conducted branding, packaging, and licensing training with the participation of ten FPOs. The project has also created a marketing platform for 51 FPOs through four buyer-seller meets.

3A. Market Linkages and Capacity Building for Farmer Collectives

1	Name of the Project	Market Linkages and Capacity Building for Farmer Collectives
2	Key Focus Sector	Sustainable Livelihoods
3	Link to Sustainable Development Goals	 SDG 8 # Decent Work and Economic Growth  SDG 12 # Responsible Consumption and Production
4	Project Beneficiaries	Small and Marginal farmers
5	Project Location	Karnataka, Tamil Nadu, Madhya Pradesh, Maharashtra

Measurable Outputs

Under the project, 150 Farmers Collectives and 50 buyers were assisted in establishing business links through ten Buyer-Seller meets and 175 lead farmers of FPOs were trained on procurement, labelling, and marketing of produce through ten training sessions. Apart from these 40 sessions of capacity-building training were organised for lead farmers and office bearers of four FPOs/Farmer Collectives on business plan preparation, execution, etc. Lastly, the project set up infrastructure support for one FPO in Madhya Pradesh.

Impact Indicators

At least 2000 farmers participated in collective marketing, and the income of the farmers increased by 10% through collective marketing. The project also increased the FPO top line by 10% CAGR for three years and increased the membership by 25% CAGR for three years.

Activities

ESAF extended support to farmers at the grassroots level by initiating capacity-building and market linkage projects through CSR initiatives in the farm sector. In the 2021-22 financial year,

ESAF organised four buyer-seller meetings and one training session focused on branding, packaging, and licensing.

Buyer Seller Meeting

To promote Farmer Producer Organisations and their products, ESAF organised 4 buyer-seller meetings in Tamil Nadu during the year 2021-22. These meetings provided an open platform for farmers and farmer producer companies to showcase and sell their agricultural products to prospective buyers in local and national markets.

ARIYALUR

ESAF organised a Buyer Seller meeting in the Ariyalur District, Tamil Nadu. The chief invitees for the event were Shri. S. Singaram, DDAB, Perambalur, Shri. L. Naveenkumar, DDM NABARD, Perambalur, Shri. P. Karthik, AOAB, Ariyalur, Shri. Y. Rajajoslin, SMS, CREED KVK, officials of ESAF and CEDAR Retail Pvt. Ltd. Nine CEOs and boards of directors from Farmer Producer Companies and local traders also participated in this event, where they presented their available produce.

The objective of the programme was to provide a learning platform for buyers and sellers. The ESAF CSR wing aimed to promote the trading of FPO-produced products such as cashew, groundnut, moringa, maize, and pulses with buyers. The goal was to establish a common platform for the buyers and sellers

of Ariyalur District FPOs and traders to interact directly and establish effective business linkages. Also, it helped to create a better trading situation for growers to get a market for their produce with remunerative returns, and for traders to establish long-term market linkages for competitive sourcing of quality crop products. The programme also aimed to strengthen trade tie-ups with food processing industries across the district and state.

ESAF conducted follow-up programmes, recording the quantity and value of commodities sold and buyer details. Reliance Retail and Ninja Cart explained online trading and how to register FPOs' names on their company portal.



Interactions between FPOs, Traders and CEDAR Retail Pvt. Ltd.:

During the buyer-seller meetings, buyers and sellers introduced themselves and interacted with each other. Representatives from Cedar Retail Ltd. recorded details on crop availability, seasons, and demand for these products. The Cedar Retail team expressed their interest in buying Gingelly in bulk from

FPOs, as well as purchasing Groundnut oil and Gingelly oil. This meeting provided valuable insights for the Farmer Producer Organisations, enabling them to design their production planning for their farmers to cater to the demand of buyers.

Sl. No.	FPO Name	Location	District
1.	Vaalviyal Uzhavan CFPCL	Andimadam	Ariyalur
2.	Vriksham CFPCL	T.Pazhur	Ariyalur
3.	Jayankondam CFPCL	Meensuruti	Ariyalur
4.	TNIAMP II, Sri Annapoorani FPCL	Keezhapazhur	Ariyalur
5.	TNIAMP II, KeelKollidam FPCL	T.Pazhur	Ariyalur
6.	Sri kaliyugavaradharaja Perumal FPCL	Thelur	Ariyalur
7.	Sendurai CFPCL	Sendurai	Ariyalur
8.	Andimadam Oilseed FPCL	Varadharajan pettai	Ariyalur
9.	T. Pazhur FPCL	T. Pazhur	Ariyalur

List of traders who participated in the buyer seller meet:

Sl. No.	FPO Name	Location	District
1.	Cedar Retail Ltd.	Kerala	-
2.	Sri Balaji Traders	Kudikadu	Ariyalur
3.	Sri Jeyapriya Traders	Jayankondam	Ariyalur
4.	Sri Vetrivinayagar Traders	Jayankondam	Ariyalur
5.	Chozha Traders	Sengunthapuram	Ariyalur
6.	Thamizharasan Traders	Elaiyur	Ariyalur
7.	Ravi Traders	Meensuruti	Ariyalur
8.	Ganesan Traders	Variyankaval	Ariyalur

PERAMBALUR

ESAF organised a Buyer Seller meeting at Perambalur District, Tamil Nadu. The chief invitees of this meet were Shri. S. Singaram, DDAB, Perambalur, Shri. L. Naveenkumar, DDM, NABARD, Perambalur, Shri. R. Nagarajan, AOAB, Perambalur, ESAF Officials, CEDAR Retail Pvt. Ltd., 9 Farmer Producer Company CEOs and Board of Directors. Local traders also participated in this meet, where they presented their available produce.

With the aim of promoting the trading of farm-based products from FPOs such as maize, groundnut, onion, pulses, etc., ESAF organised a buyer-seller meeting in Perambalur. The purpose was to provide a common platform for the buyers and sellers of Perambalur District FPOs and traders to interact directly and establish effective business linkages. Also, it helped to create a better trading situation for growers to get a market for their produce with remunerative returns, and for traders to establish long-term market linkages for competitive sourcing of quality crop products. The programme also aimed to strengthen trade tie-ups with food processing industries across the district and state.

Shri. M. M. Kumar, CSR Manager, ESAF, presented a welcome

address and spoke about the importance of buyer-seller meet. The DDAB motivated both the FPOs and buyers to start the procurement, while the District NABARD DDM explained the startup business infrastructure subsidy that falls under the NABARD scheme. Later, CEDAR officials shared its market linkages and the importance of scaled-up business.

ESAF conducted follow-up programmes, recording the quantity and value of commodities sold and buyer details. Officials of Reliance Retail and Ninja Cart explained online trading and how to register FPOs' names on their company portal.



Interactions between FPOs, Traders and CEDAR Retail Pvt. Ltd.:

During the buyer-seller meetings, buyers and sellers introduced themselves and interacted with each other. Representatives from CEDAR Retail Pvt. Ltd. recorded details on crop availability, seasons, and demand for these products. The Cedar Retail team expressed their interest in buying Gingelly in bulk from

FPOs, as well as purchasing Groundnut oil and Gingelly oil. This meeting provided valuable insights for the Farmer Producer Organisations, enabling them to design their production planning for their farmers to cater to the demand of buyers.

List of FPOs who participated in the buyer-seller meet:

Sl. No.	FPO Name	Location	District
1.	Alathur CFPCL	Chettikulam	Perambalur
2.	Veppur CFPCL	Veppur	Perambalur
3.	Veppanthattai CFPCL	Veppanthattai	Perambalur
4.	TNIAMP12019-20 Perambalur Vellar FPCL	Thirumanthurai	Perambalur
5.	Great Perambalur FPCL	Esanai	Perambalur
6.	WEFSA	Perambalur	Perambalur
7.	10 k Veppur FPCL	Agaram sigoor	Perambalur
8.	10k Veppanthattai FPCL	Neikuppai	Perambalur
9.	Siruthaniyam, Smallonion FPCL	Kurumbalur	Perambalur
10.	Irur CFPCL	Irur	Perambalur
11.	Kurumbalur CFPCL	Kurumbalur	Perambalur
12.	Perambalur Sarvodaya FPCL	Esanai	Perambalur
13.	Vazhviyal Uzhavan CFPCL	Andimadam	Ariyalur
14.	Vriksham CFPCL	T. Palur	Ariyalur

List of traders who participated in the buyer-seller meet

Sl. No.	FPO Name	Location	District
1.	Cedar Retail Ltd.	Kerala	Perambalur
2.	SB Onion Traders	Chettikulam	Perambalur
3.	NR Onion Traders	Chettikulam	Perambalur
4.	Rainbow Traders	Perambalur	Perambalur
5.	Siva Agro Service Traders	Namaiyur	Perambalur
6.	Aravinth Traders	Namaiyur	Perambalur
7.	SS Onion Traders	Kaarai	Perambalur
8.	TNS Onion Traders	Nakkasalam	Perambalur
9.	NM Traders	Alathur	Perambalur
10.	AGP Onion Traders	Chettikulam	Perambalur

Nilgiris

ESAF successfully conducted a buyer seller meeting at Ooty, Tamil Nadu, on 28th February 2022. Smt. Joyline, DDAB, Agri Marketing Department, Smt. Kalaivani, AO, and Shri. Thirumalai Rao, DDM, NABARD were present for the programme. In total, 11 FPOs promoted by TNSFAC and NABARD, and 11 buyers were present during the occasion.

Shri. Ganeshamoorthy, IA, ICRISAT, Shri. Goutham, In-charge of Ooty and Coimbatore, Supply Chain Management were also present. The FPOs displayed their value-added products to woo the buyers. The LEAF Company, Eat Smart and ABC Company were the major buyers of fruits and vegetables. The Ooty FPOs ran Primary Processing Centres established by Tamil Nadu Agri Marketing Board, which were managed by the ICRISAT team.

As a result, a buyer-seller group was formed for the Nilgiris district, facilitating buying and selling. The FPOs of Ooty handle local as well as exotic fruits and vegetables. The business was active throughout the year and there were many opportunities for financial linkages with ESAF Bank.



Hosur

A buyer seller meeting was organised at Hosur, Tamil Nadu, where 10 FPOs and 6 buyers took part. DDAP Agri Marketing, Agriculture Officers and IRCISAT Coordinators took part in the meeting.

A Coordinator from IRRISAT explained the process of streamlining aggregation and the functioning of processing units managed by them. FPOs explained their experience with Hosur International Flower Mart and explained the prospects for exports.

Nava Jyothi FPO exhibited value-added products on millets to inspire other FPOs.



Training on Branding, Packaging, and Licensing

Training on branding, packaging, and licensing was carried out at MABAIF, Madurai, for the FPOs who attended buyer-seller meetings at Ariyalur and Perambalur to sensitise and build capacities on market lead product development. 22 farmer representatives from 8 FPOs attended the training. The training focused on product segments, branding requirements and types of branding with examples. To demonstrate packaging, manufacturers of plastic bags and large sacks provided guidance on selecting appropriate packaging materials for different products. A session on licensing requirements and procedures was also conducted to sensitise the participants. The two-day session concluded with an exposure visit to a shopping mall, where the product placement, packaging and branding were demonstrated practically to the participants with small group exercises.

Results (Outcomes and Impacts)

- 13 FPOs were involved in collective marketing, benefitting 2013 farmers
- 2094 tonnes of agri produce (vegetables, millets, and flowers) worth Rs. 589.56 lakh were marketed during this financial year

Technical Innovation in Agricultural Production

The inauguration of the cleaning and grading unit took place on 27th September, in the presence of the ESAF Bank team. Shri. Kapil Hariyale, Field Coordinator, Skill, hosted the inauguration, and Shri. Jitendra Katariya, the CEO of Dhankhedhi FPO, delivered a welcome speech. During the event, Shri. Mithun Mohan, Sr. Manager, Sustainable Banking, shared the vision of ESAF and the efforts of the founder Shri. K. Paul Thomas, MD & CEO, ESAF SFB, to make farmers self-sufficient and productive with the help of technological assets and infrastructure.

Shri. Sreekanth C. K., Head of Marketing, ESAF, spoke about the marketing of commodities and the effectiveness of banking services for farmers. Shri. Akhil Pillai from the Nasarullaganj branch shared details of bank loans and agricultural schemes offered by the government. Shri. Sandeep Tondwal explained the importance of seed production in the Sehore region and the role of FPO in this process. Shri. Purusath Pratap Singh provided insights into commodity procurement from NCDEX for better pricing. Shri. Siddhartha Rathore from SK Enterprises and Shri. Kamlesh Tiwari from Grow Agro talked about the function and significance of machines in seed production.

Shri. Sreekanth C. K., Head of Marketing, ESAF, and Shri. Mithun Mohan, Sr. Manager, Sustainable Banking, jointly inaugurated the machine by cutting the ribbon of the shed, and a trial run was conducted. After the inauguration, the team visited Shri. Israil Khan's farm, where they observed the mosambi farm and discussed different varieties of fruits and the work plan of the Krushakmitra project.



Up
Next

Support for Setting up
Collection Centres and
Marketing Infrastructure



3B. Support for Setting up Collection Centres and Marketing Infrastructure

The project aims to tackle the issue of poor management in dairy farming by increasing awareness and providing better services to improve productivity. Additionally, the project addresses infrastructure gaps required by FPOs to create an enabling environment for the collective marketing of farmer collective produce. This includes installing Post-Harvest Technology (PHT)

and processing equipment in Farmer’s Collectives. As part of this initiative, ESAF provided support to AAUT and Kalamb Mahila Producer Company Limited with machines for grading and sorting pulses. During the lockdown period, ESAF also distributed ration kits to 250 farmer families.

1	Name of the Project	Support for Setting up Collection Centres and Marketing Infrastructure
2	Key Focus Sector	Sustainable Livelihoods
3	Link to Sustainable Development Goals	 SDG 8 # Decent Work and Economic Growth  SDG 12 # Responsible Consumption and Production
4	Project Beneficiaries	Small and Marginal Farmers of Farmers Collectives
5	Project Location	Maharashtra, Madhya Pradesh, Karnataka and Tamil Nadu

Measurable Outputs

At least 6000 litres of milk were collected and sold per day through 20 milk collection centres, 7 infrastructure support was provided for processing, grading, marketing etc. for FPO produce, and the infrastructure-related support for the water hyacinth project in 3 states was beneficial for 450 community people. Infrastructure support was also provided to Dhankhedi FPO in Madhya Pradesh.

Impact Indicators

There was a 10% increase in collective marketing done by the farmers through collective centres, a 10% increase in the income of the farmers through infrastructure support. This was in addition to the processing and market linkage facilitation for 250 MT of primary commodity/FPO.

Activities

Setting Up Milk Collection Centres

With the intention of supporting dairy farmers in rural areas, ESAF has set up milk collection centres to procure milk and ensure fair pricing for the farmers. The dairy farmers were supplying the milk to private milk collection centres, where they did not get a reasonable income because they were not paid based on the fat or SNF content of the milk. Often, the farmers were at the receiving end because these vendors were not transparent while making payments to the farmers.

ESAF has selected and groomed dairy entrepreneurs for testing milk and managing the collection centres. Each entrepreneur

is paid Rs. 1 per collection of 1 litre of milk, irrespective of the fat or SNF content. These centres were the places where these entrepreneurs resided. ESAF established milk collection centres to support dairy farmers by procuring the milk and the payment is based on the fat content and SNF of the milk. ESAF trained 10 milk entrepreneurs and established 10 milk collection centres with testing facilities such as a milk analyser, ultrasonic stirrer, DPU with printer, weighing scale, batteries, and remote display. Six centres were established in the 2020-21 period, during the current project period, 10 milk collection centres were established in Cumbum, Theni district.

List of traders who participated in the buyer-seller meet

Sl. No.	Name of the Centre	Average daily procurement from April 21 – March 22 (in litres)	Per day milk value generated /centres	No. of Dairy entrepreneurs trained	Average milk procurement per month (in litres)
1	ANNAPURAM	626	21,284	1	18,780
2	P.G. PETTY	210	7,140	1	6,300
3	YEZHARASU KOVIL	282	9,588	1	8,460
4	KOMBAI	176	5,984	1	5,280
5	THEVARAM	554	18,836	1	16,620
6	KM PETTY	204	6,936	1	6,120
7	KG PETTY	244	8,296	1	7,320
8	THANKGA VINAYAGAR KOVIL	236	8,024	1	7,080
9	ERASAI	180	6,120	1	5,400
10	MEENAKSHIPURAM	209	7,106	1	6,270
11	MARKAYANKOTTA	165	5,610	1	4,950
12	ODAIPATTI	23	782	1	690
13	UPPUKOTTAI	34	1,156	1	1,020
	Total	3,143	1,06,862	13	94,290

The farmers received an additional benefit of one rupee per litre of milk from the established collection centres, and the milk collection agents also received the benefit of one rupee as the milk procuring bonus. Thus the collection centres helped the farmers to get fair pricing on one side and a livelihood for the milk collection agents on the other side.



Results (Outcomes and Impacts)

- 13 dairy collection centres procured 11,47,195 litres of milk per year worth Rs. 39 lakh.
- Through the milk collection, 13 entrepreneurs received a total of Rs. 11.5 lakh as an incentive in the year.
- 23 dairy farmers availed Dairy loans worth Rs. 36.8 lakh from ESAF SFB.



An Idea can Save You in the Nick of Time

Shri. Sudhakar, 28 years, is an engineering post-graduate (ME Aeronautical Engineering) from Belagondapalli, a small village located 70 km from Krishnagiri and 10 km from Hosur. From a former MNC employee to a farmer, the transformation was quite smooth for Shri. Sudhakar as he was convinced of his true calling. Without any qualms, he removed his corporate attire and adorned the natural fabric of a farmer. Now, in his village, he manages a collection centre established as part of ESAF Small Finance Bank's CSR initiatives. He is engaged in floriculture in a polyhouse, divided into two segments of one and a half acres, where he grows roses and marigolds. On the rest of the five-acre land, he grows vegetables.

The collection centre serves around 50-65 farmers, out of which 25 farmers provide flowers on a daily basis and the rest occasionally. 10 crates of small roses are collected on a daily basis at an average price of Rs. 160 per crate, where a crate can hold 10 kg of flowers. Marigold is collected on a seasonal basis, once in 10 days, for 3 months from a few farmers. Apart from this, about 120 bunches of ornamental roses are collected every day during the half-season, which is for 4 months, and 250 bunches

Impact Stories



are collected during the remaining 8 months. On usual days, a bunch that consists of 20 flowers fetches the farmers around Rs. 30 and during the festival seasons, around 10 days a year, the rate can go up to Rs. 300 per bunch. The flowers collected from the farmland are taken to the collection centre and then transported to the marketplace in Hosur and Bangalore.

In an effort to make the most of market prospects during festive seasons, ESAF introduced the idea of using cold storage boxes. During the festival season, flowers were accumulated in cold storage boxes three to four days prior to the festival day. The flowers thus stored were then taken to the market on the festival day to secure a better price. Small farmers were also provided with boxes to collect the flowers for a few days so that they have a marketable quantity by the time the festival arrived. The flowers, which otherwise would have been sold at a lower price on a daily basis, were sold at a better price, thanks to the cold boxes. The elated farmers appreciated ESAF's efforts and concluded thus "Thanks to ESAF's well thought out and timely solution, we were able to make the most of the festival season."





Empowering Farmers with the MLCB Training



Shri. Man Singh Chandravashi, a 40-year-old farmer with a commerce degree, lives in the Karanjkheda village of Sehore district, Madhya Pradesh with his family. His family consists of six members, including his parents, wife, daughter and son. Shri. Man Singh is an ardent farmer who has been cultivating in his 2.5-acre land since completing his degree in 2005. He grows soybean, corn, tur, vegetables, wheat, gram, masur, garlic, and onion, using traditional farming practices. Despite his passion for organic farming, his initial attempts were unsuccessful due to the lack of proper guidance.

In 2014, Shri. Man Singh attempted organic farming but faced a setback due to the lack of consultancy. He then shifted to traditional farming practices, focusing on growing the major crops of the region. However, he struggled to manage pests, which significantly impacted his yield. In 2020, Shri. Man Singh faced a 20% loss in onion production due to inadequate pest management. Despite seeking help from the local Krishi Sewa Kendra and following the guided instructions, he was unable to improve his yield.

Determined to tackle this issue, Shri. Man Singh attended a comprehensive training session on rabi crops by MLCB. The course equipped him with the necessary knowledge to manage pests effectively. He learned about the pests' habits and the appropriate time to use pesticides for optimal results. With this newfound wisdom, he was able to increase his onion production by a remarkable 15% from the same 0.5 acres of land compared to the previous year.

Thanks to his success in pest management and yield improvement, Shri. Man Singh is now a recognised brand ambassador of traditional farming. His expertise in using chemical fertilisers and pesticides is invaluable in promoting a culture of effective crop management amongst his fellow farmers. His story is a glowing example of how proper training and guidance can enhance farming practices, leading to increased agricultural productivity and success.



**Up
Next** ▶



Emergency
Relief and
Community
Intervention



4. Emergency Relief and Community Intervention

The project aims to sensitise people and manage disasters in an organised way. A pool of disaster management teams is created to manage disasters in a planned manner. The project has a broad mandate with multiple agendas aimed at strengthening the community, mitigating disasters, and building resilience. The activities included training elected representatives/community leaders on disaster preparedness so that they are in a better position to effectively address any disasters, rehabilitating handloom weavers of Kuthampully, whose livelihoods have been affected due to the pandemic, providing educational support to economically

disadvantaged students who have been affected etc. Against the backdrop of the pandemic, the Bank has also extended support to the fight against COVID-19, including organising COVID-19 vaccination camps for the general public, with a focus on vulnerable communities, in partnership with the Government Health Department, and equipping government and private hospitals with medical equipment to enable them to address the pandemic effectively. One of the main objectives of the project was to form community-based volunteers to mitigate, rescue and provide relief to affected communities.

1	Name of the Project	Emergency Relief and Community Intervention
2	Key Focus Sector	Education, Health and Livelihoods
3	Link to Sustainable Development Goals	 SDG 2 # Zero Hunger  SDG 3 # Good Health and Well Being  SDG 8 # Decent work and Economic Growth
4	Project Beneficiaries	Elected representatives, students, school authorities, SHG members, community members, hospitals-para medics, patients, doctors
5	Project Location	Pan India (where ESAF SFB is operational)

Measurable Outputs

The formation of ESAF Disaster Mitigation Task Force, a volunteer group of 500 members, trained to manage disasters and prepare communities better, was one of the major measurable outputs of the project. Additionally, 500 children from poor families were able to attend online classes and continue their education due to

community intervention. The project also provided relief support to 2237 affected families and provided them with interim assistance. The project provided access to vaccination camps to prevent COVID-19 and 10,000 people from tribal communities benefitted from the same. 15 health-based institutions, including hospitals,

received medical equipment support. The project also provided direct benefits to 400 Kuthampully weavers and infrastructure/ relevant support to the community, benefitting 500 people. Capacity building training for a volunteer army of 45 people, distribution of flood preparedness and awareness materials to 1214 families and

awareness programmes for 1000 people were also completed under the project. Apart from these, support was provided for one mobile medical unit, medical camps and the healthcare of 2520 people.

Impact Indicators

Five relief interventions were carried out to manage disasters. More than 1000 members gained knowledge on handling disaster safety and there was a reduction in accidental mortality rate, by 90%. 75% of the volunteers' army participated in relief activities, there was a

25% increase in community participation in the tree plantation drive, and at least a 50% increase in the number of community members adopting safe health and hygiene practices during flood season.

Activities

Educational Support

The Covid-19 pandemic had a huge impact on the academic life of school-going children. Schools had to be shut down temporarily and classes were conducted online. But a large section of children was left out as they did not have digital gadgets (Smartphones,

tablets, televisions, computers, laptops, etc.). Identifying the requirement, ESAF supported needy children by providing them with digital gadgets. In the financial year, ESAF supported 136 children with smartphones, televisions, and tablets.

Covid-19 Vaccination

As part of the emergency relief intervention programme, ESAF supported the government in conducting Covid-19 vaccination drives in remote areas. Through this programme, ESAF provided logistical support for the tribals, women, elderly, differently-abled, and other vulnerable communities, to reach the vaccination centres and to bring the health workers to the interior villages for providing vaccines. In the year 2020-21, ESAF in association with the government departments and district administrations supported 43329 individuals to get vaccinated by organising vaccination camps and providing logistical support. As a continuation of this initiative, ESAF supported 8636 persons to receive vaccination in 2021-22. Attappady, Idukki, Wayanad, Athirappilly, and Sholayur were the major terrains where ESAF supported the government in providing Covid-19 vaccination.



Relief Kits

While people were reeling under the impact of the pandemic and other natural calamities, ESAF supported needy families with relief kits. 2733 families were supported with relief aid including food kits, blankets, etc. The relief support was provided to needy families with the help of ESAF SFB branches, ESMACO, LLMS, and other ESAF entities.



Medical Camps

ESAF organised medical camps for the general public with the support of ESMACO and LLMS in Kerala, Tamil Nadu, Karnataka, Bihar, Jharkhand, West Bengal, Tripura, and Assam. ESAF could reach 6038 individuals through 51 medical camps.

Support to Institutions

ESAF supported 10 institutions with the necessary equipment and infrastructure facilities. The institutions supported by ESAF this year are the following:

Sl. No.	Institution	Support Provided
1	Paduva Rehabilitation Centre, Palakkad	20 Ortho care beds and mattresses
2	Damian Institute, Mulayam	Refrigerator
3	Govt. Model Higher Secondary School, Thuneri, Karnataka	Thermal Scanners
4	Primary Health Centre, Vellanikkara	100 flasks and blankets for palliative care patients
5	OLFLP School, Vellappally, Alappuzha	Hand Sanitizers
6	Nazareth Medical society - Morning Star Medical Centre, Adimali	Neonatal cardiac monitor, vacuum extraction machine
7	Community Health Centre, Kumbalangi	Infrastructure support
8	Peace Mission Palliative Care Centre, Nedumbasserry	62.5 KVA Mahindra Powerol brand Diesel Generator
9	Municipal Corporation - Nagercoil	Equipment for children's park & projector
10	Urban Health Centre, Mannanthala	Computer tables

Support to Entrepreneurs (Kaitharikkoru Kaithangu)

The Project 'Kaitharikkoru Kaithangu' is an attempt by a collective team from multiple fields of expertise to provide awareness, support, and mentoring to the struggling handloom clusters and establish improved marketing opportunities for sustained work and decent earnings. This project addressed every issue faced by the sector and formed multiple task forces to work on fixing the constraints. The activities commenced in August 2021. We approached multiple societies across Kerala and purchased the stock. The same products were sold under the registered brand name 'Go Nature'. Multiple channels were explored within a short period including direct website, social media commerce, institutional sales, spot events, etc.

The model showed fruitful results in retailing and gave the confidence to try collaborating with unrelated societies to work towards orders. This opened doors to the B2B model. A total sale of Rs. 5,34,820 was generated in less than one month.

Major Stakeholder Societies	Cluster
Eravathodi Handloom Weavers Co-Operative Society Ltd.	Kuthampully
Thiruvilwamala Handloom Weavers Cooperative Society	Kuthampully
Kuthampully Handloom Industrial Cooperative Society	Kuthampully

Kanhirode Weavers Co-Operative Society	Kannur
Kalliasseri Weavers Co-Operative Society	Kannur

The project was inaugurated by Shri. K. Paul Thomas, MD and CEO, ESAF Small Finance Bank, on 5th August 2021. Smt. Mereena Paul, Executive Director, ESAF Foundation, was also present on the occasion.

The Packing Design Expert team designed paper covers, shopping bags, gift boxes, tags, etc. for each item. This enhanced customer experience as products could be presented without losing their authentic feel.

In a tie-up with companies and communities, spot sales were conducted in both office and residential areas. Side-branded vehicles were used for setting up spot sales at different public gatherings. The events educated buyers on the source of the product.

A 3-day detailed photo shoot took place with 6 models in multiple locations for creating content for online listing and social media promotion. The content that was created played a significant role in creating a digital presence as a recognisable brand.

Social Media Promotions

Social media has been used to conduct events via collaborations with influencers, for online sales, new model announcements, and educational purposes. We have successfully created an online sales and dispatch model to handle bulk order requirements from outside Kerala.

This project ultimately aims to play the stakeholder role of a professional coordinator and facilitator for initiatives in the handloom sector of Kerala. We have identified the need to pool resources and efforts to ensure well-balanced financial support in this sector. We have also identified government agencies like DIC, NABARD, MSME, Tie-Kerala, CII, etc., and considered the possibility of adding them as collaborators in the project.

Results (Outcomes and Impacts)

- 8636 individuals (including elderly, pregnant women, and tribals) were vaccinated through the support provided to the local self-governments and the district administrations
- Improved the physical well-being of 20 inmates of the Paduva rehabilitation centre through the distribution of physio beds and mattresses
- Enabled the online education of 136 school-going children by providing digital gadgets
- Provided marketing support that led to a business worth Rs. 5.34 lakh through exhibitions for the benefit of members of 6 weaving cooperative societies in Kerala
- Provided medical support to 6038 underprivileged individuals
- Supported 2773 families during emergencies through the distribution of relief kits
- With the support of Amala Institute of Medical Sciences, Thrissur, 137 Covid patients were given isolated treatment through 10 ICU beds
- The neonatal monitor at the Morning Star Medical Centre, Adimali, helped to improve the health of 22 neonatal babies and the vacuum extractor helped to avoid 6 caesarean-sections
- Provided critical ventilator support to Jubilee Mission Hospital, Thrissur, and 93 covid patients benefitted from the same

Spreading Hope to Millions

Aid for the Affected



In response to a request from ESMACO, ESAF provided 1067 food kits for people affected by flooding in Chidambaram, Tamil Nadu. ESAF distributed the food kits to those in need through the ESMACO Bhuvanagiri branch. The swift action taken proved effective in aiding those affected by the disaster.

Safe Food Saves Lives



ESAF distributed food kits to 410 people in Odisha as part of flood relief activities. The distribution was coordinated by the CSCs of ESAF SFB in Banki and Kamarda. The food kit distribution was supervised by the ESAF SFB Cuttack branch. The initiative aimed to provide safe food to those affected by the floods and ensure their well-being during the difficult time.

Warmth for the Winter



ESAF distributed blankets to support the villagers in Jounpur, Pratapgarh, Kaushambi, and Prayagraj in Uttar Pradesh. The initiative aimed to help people resist the cold during the winter season. A total of 300 blankets were distributed and the villagers expressed their gratitude and appreciation for the initiative, which helped them stay warm during the chilly winter nights.

Feeding the Hungry – A Noble Deed



ESAF, in collaboration with ESAF Small Finance Bank and North East India Committee on Relief and Development (NEICORD), distributed food kits to 210 families in Ronghang block, located in West Karbi Anglong district. The food kit distribution programme was successfully conducted, providing much-needed aid to those in need.

Media Coverage of Volunteer Army Activities in Majuli



Shri. Ritupon Doley, a volunteer, explained ESAF's initiatives and activities to the media. He took the lead in gathering people to actively work towards controlling soil erosion. They contacted the media to raise awareness about the issue, and after it was published, a government agency took notice and came to visit. They have since implemented a precautionary strategy for controlling soil erosion by using bamboo fencing walls.



Impact Stories

Serving the Last Mile, Driven by Values

ESAF believes in serving society when it matters. Service to society is inbuilt into our DNA. Our interventions in helping vaccination drives in the most remote locations in Kerala during the Covid-19 pandemic, speak volumes about our commitment.

When the Covid-19 pandemic swept across the country, sowing seeds of unrest and misery everywhere, the world governments expressed their solidarity by coming together to tackle the situation. The timely innovation of the Covid-19 vaccine proved to be a ray of hope for the world that was slowly plunging into the darkness of despair.

As governments across the world began vaccination drives to protect their citizens from the clutches of the pandemic, our Central and State Governments too worked tirelessly to save the lives of the public. Despite the dedicated efforts of the health department and frontline workers, vaccinating the people of many regions like Sholayar in Palakkad, Malakkappara in Thrissur, and the tribal hamlets in Wayanad proved to be an insurmountable task due to geographical, cultural and ethnic constraints. Pregnant women and the elderly were the most vulnerable in these localities.

Understanding the urgency of the situation, ESAF sprang into action. ESAF collaborated with the government departments to organise vaccination drives in the above-mentioned localities with a special focus on pregnant women and the elderly. Apart from arranging a commutation facility for people at the last mile, we made sure that they were vaccinated on time; 98 pregnant



women and a number of elderly people became the beneficiaries of the drive. We even went the extra mile by taking health workers to rural households without proper roadways.

ESAF was able to help both the authorities and the unreached masses through this initiative. The vaccination camp and transportation facilities arranged were crucial in vaccinating high-risk segments like pregnant women and the elderly of the village who otherwise would have been left vulnerable to the disease.

In the words of the beneficiaries, "We are thankful to ESAF for organising the vaccination camps and the logistical support. We were afraid we wouldn't get the vaccines on time but ESAF's support alleviated our fears. Thank you ESAF."



Impact Stories

Wading through Future Floods in Majuli

Majuli, a 553-square-kilometre island in the Brahmaputra River in the state of Assam, is known for its picturesque landscapes and vibrant cultural heritage. However, the island's residents face a significant challenge every year during monsoons. The island is cut off from the mainland for almost four to five months due to flooding, which not only submerges their homes and fields but also causes soil erosion, leading to a loss of land and vegetation.

In response to this crisis, ESAF stepped in to provide emergency relief and response activities to the affected community. ESAF realised that the connectivity to the mainland was minimal during floods, making it challenging to provide support to those in need. Building bridges over these troubled



waters came up as the solution. One such bamboo bridge proved to be of great help to the island dwellers, especially during floods. The government took notice of the success of the bamboo bridge and decided to build a wooden bridge through the same path.

Apart from building bridges, ESAF also initiated a tree plantation drive to help prevent soil erosion. ESAF organised a community-driven programme in which 3000 saplings were planted and taken care of through community participation during the 2020-2021 project period. The effort aimed to protect the island from further soil erosion and contribute to the preservation of the island's natural beauty.

ESAF also formed a volunteer army and provided necessary training with the support of the ESAF Bank's CSR fund to help the community in times of emergencies. The army proved to be a significant asset during floods and other medical emergency situations, providing quick assistance to those in need. These efforts in the relief and response activity continue to bring resilience to the community, protecting them from the monsoon's unpredictable impact. ESAF has brought about a significant change of resilience to the community, one step at a time. The well-thought-out initiatives, such as the building of bridges and tree plantation drives, have helped to protect the island from further erosion and preserve its natural beauty for generations to come.



**Up
Next** ▶ ESAF Garshom





5. ESAF Garshom

ESAF Garshom is a programme implemented to promote the well-being of migrant guest workers, envisioning safe, secure, and dignified migration in the unorganised sector. The programme addresses the needs and challenges of migrants through a holistic approach that taps into the source and destination of migrant corridors. The project aims to address the problems faced by migrant workers, both due to their migrant status and the pandemic.

ESAF Garshom aims to tackle the lack of awareness about wages, social security benefits available to them, financial literacy, and

mental health issues through outreach and counselling support. The programme also provides a platform for employers to connect with migrant labourers and offer job opportunities. Through this project, a one-stop resource centre for migrant workers from across the country will be created, providing aid in the aspects of social well-being, health, and legal services. One of the primary objectives of the programme is to facilitate programmes/courses/workshops that help migrants build their skills and increase their employability. Over the past few years, more than 2500 migrants have benefited from this project.

1	Name of the Project	ESAF GARSHOM
2	Key Focus Sector	Healthcare, Sustainable Livelihoods
3	Link to Sustainable Development Goals	 SDG 3 # Good Health and Well-Being  SDG 10 # Reduced Inequalities
4	Project Beneficiaries	Direct: Migrant Labourers Indirect: Family, Health Department, Community
5	Project Location	Kerala, Odisha

Measurable Outputs

Kerala

The project in Kerala supported 4442 migrant labourers through helplines and resource centres. The project also improved the financial literacy of 2444 labourers and helped to open bank accounts for at least 7% of the labourers. Additionally, placement services were provided for 36 migrant labourers, and healthcare services were offered to 2337 migrant labourers through a mobile clinic. The project also included organising three community events that reached 990 migrants. Over 650 migrant workers and their

family members were encouraged to enrol in welfare schemes.

Odisha

The project in Odisha created a migrant labourers registry in 10 gram panchayats in Daringbadi. The project also provided access to accidental coverage insurance for 1161 labourers and helped 303 migrant workers open bank accounts. Apart from this, financial literacy training was provided to 3970 labourers and access to social security schemes was made possible for 624 of the workers.

Impact Indicators

The programme established impact indicators to measure its effectiveness in achieving its goals. There was a 60% increase in the enrolment for social security benefits. Around 25% of the workers secured good jobs through placement services. Bank accounts

were created for 25% of the labourers who attended financial literacy programmes. Finally, there was at least a 50% increase in the number of migrant labourers adopting safe health and hygiene practices in the workplace and at home.

Changing Lives: Stories of Empowerment and Community Building

Spreading the Light of Joy

ESAF organised the Garshom Mela on the 24th of October for guest workers at Thiroor, Thrissur. The event provided a platform for the workers to celebrate their main festival in Kerala. Shri. K. Paul Thomas, MD & CEO, ESAF SFB, inaugurated the function by lighting the ESAF logo made of diyas and delivering the keynote address. Smt. Mereena Paul and Smt. Emy Acha Paul graced the programme with their presence. Leaders of ESAF group entities, Shri. Abdul Gafoor, Assistant Labour Officer, Smt. Usha Kumari, Chairperson, Standing Committee for Health, Kolazhy Gram Panchayat, Smt. Mereena, Vice President, Mulangunnathkkavu Panchayat, Shri. Sunny Palayoor, Excise Preventive Officer, and representatives of the Police Department, CMID, and the Kismat Project Coordinator attended the programme. A total of 515 migrants participated in the programme, and they provided positive feedback on the event.



ESAF Organises Joyous Onam Celebration for Guest Workers

ESAF hosted a magnificent Onam celebration on 4th September 2022 in Malakkapara. The event was inaugurated by Shri. Sumesh, ASI, Malakkapara Police Station. Various Onam competitions were held, and prizes were distributed. Shri. Sreekanth C. K., Head, Marketing Department, ESAF SFB and Shri. Mithun Mohan, Sr. Manager, Sustainable Banking, Block Panchayat members, officials from ESAF SFB Chalakudy Branch, etc. attended the celebration. Following the festivities, an Onasadhya was served to over 200 guest workers.



Reaching the Unreached - Healthcare on Wheels

ESAF organised a medical camp in Mulli, Attapadi, one of the largest tribal settlements in Kerala, in collaboration with St. Francis Dispensary Clinic. The programme also included the distribution of sports and study materials to the tribal LP School. Approximately 160 people attended the programme, which was inaugurated online by Shri. N. Shamsudeen, MLA, Mannarkad Constituency with Smt. Valliyamma delivering the presidential speech. Smt. Nanjiyamma, a National Film Award winner, was

the chief guest. Pudur Panchayat and Tamil Nadu Task Force provided valuable support in bringing people from tribal colonies. They also requested ESAF to organise camps in interior villages in Tamil Nadu, where primitive tribal people reside. The students of Kannur University Centre, Mananthavady, volunteered to support the programme, while the full team (8 staff) of the Agali branch, ESAF SFB, extended their support to successfully organise the programme.



Migrant Workers Celebrate International Migrants Day with Football Match

As part of International Migrants Day celebrations, a friendly football match was organised between the guest workers of Hilite Mall and Reliance with the CEDAR and ESMACO team. The match was highly engaging, highlighting the significance of team building, effective coordination, encouraging participation, and the importance of physical activities in daily life.



ESAF Celebrates International Migrants Day

ESAF organised a grand celebration for migrant workers on 18th December in honour of International Migrants Day. A friendly football match was played between guest workers from HiLite Mall and Reliance with the CEDAR and ESMACO team. The evening programme, attended by over 300 guest workers, was inaugurated by Smt. Mereena Paul, Executive Director, ESAF Foundation. Smt. Emy Acha Paul, Director, CEDAR Retail Pvt. Ltd. delivered the welcome speech, while Shri. George Thomas, EVP of ESAF Bank, delivered the presidential address, making it

a memorable start to the festivities. The GARSHOM booklet was launched by Smt. Mereena Paul and it was presented to the family of a guest worker. The programme included many exciting games, a musical night, and a World Cup screening. Shri. Jacob Samuel, Co-founder and Director, ESAF, Shri. Binoy Peter of CMID, Shri. Reji K. Daniel and Shri. Mithun from Sustainable Banking, Shri. K. C. Ananthan of the Excise Department, Shri. Jose, Shri. Bobby Mathew, and Shri. Dennis from the HR Department spoke to the audience and distributed prizes to the winners.



Garshom Conducts an Awareness Programme for Truck Drivers on World Aids Day

As a part of ESAF Small Finance Bank's CSR Initiative, the Garshom team organised an AIDS Day awareness programme among migrant truck drivers in Paliyekkara toll plaza on December 1st.

The slogan proposed by the UN to fight against inequalities against AIDS-infected people and to achieve an AIDS-free world is "To keep everyone safe, to protect everyone's health, we need to Equalize." Garshom strongly recommended this slogan as a powerful weapon and organised the programme among the truck drivers.

The programme started at 2.30 p. m., and the ICTC Jyothis Counselling Centre from Puthukkad Taluk Hospital conducted a standard Q Test for identifying HIV infection. A flash mob was conducted by the students of NSS unit of Prajyothi Niketan College, Puthukkad. Thanks to the support from the highway police, officers of Puthukkad Police Station, and the local



community, the programme was able to achieve a truly meaningful impact. Around 70 migrant truck drivers were given awareness notices, and medical support was provided to those who needed it.



Connecting Hope and Opportunities: The Garshom Helpline Story

The COVID-19 pandemic caused unprecedented disruptions in the global economy, leaving millions of people without work. Among the hardest hit were the migrant guest workers in Kerala, India, who had been a significant source of blue-collar labour in the region. Many of these workers relied on sub-agents to secure jobs, and when the country went into lockdown, many of them found themselves stranded without work or means of sustenance.

In response to this crisis, ESAF opened a helpline service for guest workers, offering them much-needed support during these challenging times. One of the beneficiaries of this service was Shri. Sulfidhar Ali Mondal, a migrant worker from West Bengal who had worked for 13 years in the construction industry in Kerala before being forced to return home during the lockdown.

Shri. Sulfidhar found himself in dire straits when the construction firm he had worked for closed down due to the pandemic. He had no means of income and was struggling to make ends meet. He turned to the Garshom

helpline for migrant labourers, seeking their assistance in finding a job in Kerala. The helpline provided Shri. Sulfidhar with emotional support and an assurance that they would keep him informed of job opportunities as they become available.

Through the Garshom helpline, Shri. Sulfidhar connected with KMP Constructions Private Limited, a construction firm that had a vacancy that matched his skills and experience. The helpline facilitated communication between Shri. Sulfidhar and the contractor, and they were able to negotiate his wage and other benefits. He was offered a daily wage of Rs. 700 and accommodation in the camp.

Thanks to the Garshom helpline, Shri. Sulfidhar was able to secure a dignified job and regain his financial stability. The helpline has since become a valuable resource for other migrant workers in Kerala seeking similar assistance. Garshom has built a large network of employers, enabling them to connect guest workers with formal job agencies and bridge the gap between formal and informal work. This is an important step towards creating a more equitable and sustainable labour market in Kerala, one that values the contributions of all workers, regardless of their background or nationality.



Up
Next ▶



Rural Hospital
Infrastructure
Support



6. Rural Hospital Infrastructure Support

Access to health care is currently the biggest and most complicated issue in the rural health sector. Healthcare services are scarce and widely dispersed in rural areas. Travelling between destinations in rural areas typically takes longer, which means that even where services are available, it can take a considerable amount of time to get to a doctor. Most rural residents have to travel long distances for primary care, and specialised care can be even more of a journey. Rural residents often have to take time off work for doctor's

appointments, and unlike urban areas where patients can rely on public transportation to get to the doctor, rural patients don't have the same luxury. If they lack dependable transportation, they may not have any other options for getting to the doctor. ESAF's support for rural hospitals aims to address the issue at its core by enhancing the capacity of rural hospitals and transforming them into dependable, self-sufficient centres of community care.

1	Name of the Project	Rural Hospital Infrastructure
2	Key Focus Sector	Health
3	Link to Sustainable Development Goals	 SDG 3 # Good Health and Well-Being  SDG 10 # Reduced Inequalities
4	Project Beneficiaries	Community members
5	Project Location	Kerala, Tamil Nadu, Bihar

Measurable Outputs

5000 additional members were reached through the services.

Impact Indicators

Better services were provided to the needy members of the community.

Hospital Renovation

ESAF Hospital and Research Centre, Thachampara, is a medical facility that aims at making affordable and quality health care available for the rural masses in the area. The Covid ward established during the pandemic has been a source of solace for the rural populace as it provides them with access to good medical facilities. The infrastructure renovation of ESAF Hospital in Thachampara was necessary to equip the hospital to serve more people. Tile work in the surgeon's room, storeroom, passage, water tank area, eye clinic OP, rooms, and toilets, painting works, and plumbing works were also completed as part of the renovation. Ninety chairs have also been provided to the nursing school.

Medical Equipment

As part of renovating the ESAF Hospital and Research Centre, different types of medical equipment were provided to the hospital. The following were the types of equipment supplied to the hospital:

- Automatic Electronic Tourniquet
- Crash Cart Trolley
- DBSN Chairs- 90 nos.

Results (Outcomes and Impacts)

- 459 Covid-19 patients benefitted from the centralised oxygen supply



ESAF becomes Oxygen for Many Souls...

At a time, when the second wave of Covid-19 extended its evil tentacles to unknown territories, the nation was yet to recover from the lethal blow of the first wave. The State of Kerala was also not spared from the effects of an exponential rise in cases. On one side, hospitals were crowded with victims and on the other side, unavailability of oxygen supplies proved to be fatal for many innocent lives. Many hospitals didn't have the infrastructure to support a centralised oxygen supply and affordable access to oxygen was an ever-growing concern.

The patients were forced to pay through the nose as oxygen supplies became scarce and the number of preventable deaths increased rapidly. The gravity of the situation was quite enormous and the government and the health department were struggling to source oxygen and other medical supplies. During this time, ESAF Small Finance Bank, as part of its CSR efforts to mitigate the impact of the pandemic, came forward to support a hospital in Thachampara with a Centralised Oxygen Unit.

Prior to ESAF's intervention, manually operating the oxygen facility at the casualty, ICU wards and rooms was an arduous and time-consuming task.

Impact Stories



The Centralised Oxygen Unit that began functioning from July 2021 onwards was a huge source of relief for the hospital management, staff as well as patients. According to the hospital management, a total of 459 Covid patients benefitted from the oxygen units. The availability of the Centralised Oxygen Unit helped them in tiding over the dangers of the second wave of Covid-19.



Up
Next ▶

Rural School
Infrastructure
Support





7. Rural School Infrastructure Support

In several parts of India, the infrastructure and classrooms of schools have not kept pace with modern technology. This has had a detrimental effect on children who miss out on crucial technical skills that could make them well-rounded individuals and better suited for the job market.

Furthermore, the school infrastructure in India often fails to provide

a secure and hygienic learning environment for children. The infrastructure is often not disaster-resilient, and washrooms are frequently unsanitary, leading to unsafe conditions. The project seeks to enhance the quality of education for children by providing modern technology in classrooms and creating a safe and hygienic environment, enabling them to acquire vital skills.

1	Name of the Project	School Infrastructure Support
2	Key Focus Sector	Education
3	Link to Sustainable Development Goals	 SDG 3 # Good Health and Well-Being  SDG 4 # Quality Education
4	Project Beneficiaries	Direct: School and 1000 students Indirect: Parents, community
5	Project Location	Kerala, Jharkhand, Assam

Measurable Outputs

500 children benefitted from an enhanced educational experience, while 300 children received an improved educational experience. The project implemented safety and security measures during class hours for 500 children. Enhanced safety and security measures were also implemented for 300 children during class hours and after-school activities. Additionally, a library facility was made available to 300 children from both the school and the community.

Impact Indicators

Seventy five per cent of students have progressed in academic performance and there has been a 10% reduction in student dropouts. Also, students had better access to health facilities.

A Beacon of Education and Hope for Children

Shri. K. Paul Thomas, MD & CEO, ESAF SFB, and Smt. Mereena Paul, Executive Director, ESAF Foundation, inaugurated the Lahanti Public School on 12th November in Pahrudi, Dumka, Jharkhand. Shri. Ajith Sen, Director, ESAF, Shri. Mithun Abe Mohan, Sr. Manager, Sustainable Banking, Shri. Steve George, Director, Lahanti Homes, Shri. Alok Thomas, MD, CEDAR Retail Pvt. Ltd. and other representatives from Lahanti Homes were also present at the inauguration ceremony. They interacted with the children and discussed future initiatives and facilities for the school premises. The children performed traditional dances and songs, making the programme a colourful one. Around 95 children were admitted to the school.



Impact Stories

Seven Shows the Way

Education plays an integral role in the advancement of every community and culture. The accessibility to educational institutions and education itself is crucial for the progress of society. The rural areas of Jharkhand present a unique opportunity to create a large-scale impact on the lives of children through education. The development indicators for children and adolescents in Jharkhand, such as literacy rates and child marriage rates, showed that urgent action was needed to improve the situation.

ESAF has been taking initiative in building community schools in the area, and many students have been eagerly enrolling in them. Considering the continued success of the community schools in the villages, and the large number of students who were in need of quality education, a plan was formulated to build more schools. ESAF constructed Lower Primary Schools and High Schools with the resources provided by the implementing agency. This initiative attracted many children, including Master Seven Soren, who embarked on a journey towards a better education.

Master Seven Soren started his educational journey at one of ESAF's community schools and continued his studies up to high school at Lahanti Public School. Many families in the

community considered education to be a costly affair and faced financial challenges in supporting their children's education, so they pulled their children out of school to support the family. However, Master Seven remained committed to his studies with the help and guidance of his teachers, even as he observed many of his peers dropping out of school. He made it to college, becoming the first person in his family to do so. Graduating from a university outside his town would be a remarkable accomplishment for him. It is a source of pride for ESAF family that Master Seven, who started his educational journey at the community school, is now enrolled in BA Honours at the English and Foreign Languages University, Hyderabad, an exceptional accomplishment that inspires hope in many more children from his community. Master Seven's story is a shining example of the transformative impact that education can have on the lives of children and their families.

His educational journey is undoubtedly a story to be celebrated. Building engaging learning environments and fostering strong relationships between teachers and students are integral to making schools a joyful learning space that motivates children to study. Master Seven leads the way and instils the spark of hope in the children from his community.



Up
Next

ESAF
Santhwana




8. ESAF Santhwana

There is no health without mental health. Despite the increasing number of cases of mental illness, this area is often overlooked. Myths and misconceptions about the causes and treatment of mental illness prevent people from seeking help early, leading to more severe stages of the illness. Faulty information about the treatment process also leads to poor drug compliance and an increased burden of the illness. The shame and stigma associated with mental illness only exacerbate the problems faced by patients and their caregivers.

A lack of awareness about effective parenting skills, stress management techniques, and other factors can contribute to

mental health issues in individuals. The programme aims to improve the availability and accessibility of mental health information and intervention by providing systematic counselling, training community mental health workers and outreach services, and increasing access to mental health information for individuals, families, community-based organisations, caretakers, etc. Under the programme, psychosocial support and services were provided to affected women, children and families through systematic counselling, and individuals were equipped with skills to identify mental health problems and make suitable referrals. Moreover, the programme provided special psychosocial care and support to selected families with members affected by mental illness.

1	Name of the Project	ESAF Santhwana
2	Key Focus Sector	Health
3	Link to Sustainable Development Goals	 SDG 3 # Good Health and Well-Being
4	Project Beneficiaries	Community
5	Project Location	Kerala

Measurable Outputs

A total of 1200 families could be reached through webinars/direct meetings to raise awareness on mental illness. Apart from this, 400 students were provided with information on mental illness,

life skills and school counselling. Fifty-five Manomitras or Barefoot Counsellors were trained to serve society and 500 beneficiaries received tele-counselling services.

Impact Indicators

The project could increase the mental health awareness of around 1000 families. At least 25% of the school students who received counselling reported improvements in academic and personal development. The families included in the care plan reported increased awareness of their psychiatrically ill member's needs and received assistance with their psychosocial needs, such as

education, employment, and medical treatment. The development of a scorecard/systematic tool or approach towards the identification of mental health issues among elderly citizens proved to be a very effective measure in identifying and tackling mental health issues among the elderly.

Activities

IEC Materials

As part of the ESAF Santhwana Project, the project team prepared IEC materials (posters & bookmarks) on various themes and disseminated them among the public through ESMACO and bank branches. The themes covered in the IEC materials included myths and facts related to mental illness, how to promote mental health, "BYE BYE to stress", "Addiction-Help", and recognising signs of mental ill-health.



Life Skill Training

The Santhwana project's mission includes spreading positive vibes about mental health among the public. The project team aimed to provide information to reduce stress and build mental resilience. In 2021-22, six digital magazines were created and circulated through online platforms to make people aware

of various topics. The magazines covered topics such as understanding the needs of adolescents, building resilience, managing personal finance, suicide prevention, and "Children's Education and You (Kuttikalude Padanavum Ningalum)".

Digital Magazines

Nurturing children with quality life is crucial for the future of our nation. ESAF conducted ten life skill training sessions (four online and six offline) for schoolchildren across Kerala to help improve

their cognitive abilities and cope with different life situations. The session details are as follows:

Sl. No.	School	Topic	Mode	No. of Participants
1	Vadakkenchery CA School	Goal setting	Online	73
2	Vadakkenchery CA School	Adolescent education	Online	72
3	AKM School, Poochetty and VV HS, Mannuthy	Life skills	Online	93
4	Mangad SJSCHS	Life skills	Online	49
5	Bethlehem HS, Mukkattukara	Life skills	Offline	36
6	CAHS, Peruvembu	Life skills	Offline	47
7	ASHA Bhavan, Padavarad	Life skills	Offline	49
8	CA HSS, Ayakkad	Life skills	Offline	64
9	Panjal GHSS	Life skills	Offline	220
10	Deenabandhu Nursing School, Thachampara	Life skills	Offline	54
Total				757



Mental Health Awareness

According to the WHO "health is a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity." At ESAF, we are committed to promoting the mental health of the general public by raising awareness about mental health issues. A series of mental health awareness sessions were organised through online and offline modes

across the state of Kerala. The topics covered through the sessions include strengthening family bonds, finding and sustaining happiness in daily life, managing stress, and the importance of mental health in daily life. Through these awareness sessions, ESAF reached out to 1258 individuals.



Barefoot Counsellor Training

ESAF introduced the concept of training and developing barefoot counsellors at the village level to ensure the mental health of the rural population and to provide befriending services to those in need.

ESAF trained 56 women as barefoot counsellors, including ASHA workers, MSW graduates, health nurses, and Sangam members.

The sessions covered various topics such as mental health basics- risks and protective factors, signs of mental illnesses, types of mental illnesses, treatment options, sample case identification and discussion, suicide prevention, parenting and dealing with adolescent issues, self-awareness and relaxation exercises, and the analysis of case studies.

Follow-up Sessions for Manomitras

To update the theoretical and practical knowledge of the Manomitras (barefoot counsellors), ESAF conducted periodic follow-up sessions through online and offline modes. The sessions covered topics such as cognitive behavioural therapies,

substance abuse treatment, the role of community volunteers, major symptoms of delusional disorders, and grief counselling. Discussions and case studies were used to ensure effective communication during the sessions.



Tele-Counselling

ESAF Santhwana provides befriending services to rural communities, offering tele-counselling through a helpline to those struggling with pent-up emotions and family problems. The professionally qualified social workers/counsellors of the Santhwana Project team provided the counselling services. In the year 2021-22, the team conducted 289 tele-counselling sessions,

addressing a range of common issues such as marital problems, depression, psychiatric symptoms, scholastic problems, autism, behavioural problems, alcoholic addiction, postpartum depression, and interpersonal issues. The service provided includes active listening, psychoeducation, referral to the concerned DMHPs, cognitive reframing, and emotional support.

Mental Health Assessment of Bedridden Persons

A mental health assessment of the bedridden individuals was conducted as part of the Santhwana Project. The intention behind the assessment was to analyse the mental health of individuals who are bedridden due to severe health issues. The bedridden members of the Sangam members' families were identified with the help of ESMACO and home visits were made

to understand their conditions. The assessment was conducted on 30 bedridden individuals with the help of a structured questionnaire. The professional social workers of the Santhwana team made the house visits and conducted the mental health assessment.

Family Care Plan

ESAF supported 6 families under the family care plan of the ESAF Santhwana project. The families were selected based on the analysis of their needs (at least one of the family members is bedridden or suffering from severe health issues and belongs to the below poverty line category), and the families were provided support with medication charges and transportation expenses to hospitals. Vocational training was provided for caretakers of the

bedridden family members.

As part of the family care plan, a vocational training session on paper bag making was carried out for the caretakers of the residents of Asha Bhavan (a centre for the elderly run by Smt. Mini Pathrose, Manomitra). The caretakers learned to make paper bags in various sizes.



Vocational Training for the Differently-Abled Children

The economic independence of differently-abled children is one of the major concerns of their parents. Drudgery-free and feasible income-generation models can help ensure the economic independence of children with disabilities. LED bulb assembling, paper bag making, and nettipattam making were identified as suitable skills that can be easily learnt by children with disabilities and through these, they can earn their living.

The parents of the children with disabilities also accompanied them and learnt the skills. Ninety eight children with disabilities and their parents have ensured their participation in the three vocational pieces of training. On one hand, the training helped the children to come out and interact with each other and on the other hand, it equipped them with skills that can help them achieve economic independence.



Special Programmes for the Elderly

A pleasure trip was conducted as part of the special programmes for the elderly under the Santhwana Project. A needs assessment was carried out among the elderly in the Nadathara Gram Panchayat with the support of the Kudumbashree mission. A significant majority of the participants expressed interest in a pleasure trip to interact with nature and to improve interactions among themselves. The pleasure trip was conducted to Peechi

Dam, and the representatives from Kudumbashree CDS and Gram Panchayat also took part in the programme. Twenty six elderly people participated in the programme and as part of the trip, the project team organised group activities, games, and yoga sessions. The programme helped the participants to relax and encouraged them to be active in the group with games and songs, ultimately fostering a strong bond among them.



Sessions for the Elderly

As part of the special programmes for the elderly, the Santhwana team conducted a training programme for the elderly on yoga and dealing with ageing-related health issues. Simple yoga steps that help to keep the body and mind calm were taught during

the session, and common ageing-related health issues were also discussed to help them cope with their health conditions.



Mental Health Week

ESAF commemorated Mental Health Week as part of the Santhwana Project, with the intention of raising awareness about mental health among the general public. As part of the commemoration, the Santhwana Project team conducted a series of sessions and competitions for school students.



Sessions

Three online sessions on mental health literacy were organised during Mental Health Week. The first session was held on 9th October 2021, with the participation of 21 women resource persons from ESMACO. The second session was conducted on 10th October 2021, with the participation of 33 differently-abled children, and the third session was held on 13th October 2021, with the participation of ESAF Sangam members.

Competitions



As part of Mental Health Week, ESAF conducted competitions for schoolchildren in oratory, colouring, and drawing. 285 students from 10 schools participated in the competitions. The successful students were awarded certificates and trophies.

Results (Outcomes and Impacts)

A crash study conducted by the ESAF team with the beneficiaries revealed the following results:

- The beneficiaries of tele-counselling found the counselling sessions helpful and were willing to recommend the services to their friends and relatives.
- Enabled the mental well-being of 150 individuals through tele-counselling services.
- Through 289 counselling sessions, the project provided services worth Rs. 1.74 lakh to the rural community members who would have had to pay for counselling charges otherwise.

- 4 manomitras have enrolled in an online counselling course under Central Social Welfare Board conducted by Bharat Sevak Samaj.
- After the training on nettipattam making for the parents of children with disabilities, 4 ornamental nettipattams worth Rs. 8000 collectively were made and sold.
- Mental health awareness of 1258 women improved through the mental health outreach programme.
- 35 kilogram of soap powder (detergent) has been produced and sold for Rs. 6000/-.



She Holds the Key to Mental Happiness

Proactive, energetic and compassionate are three words that best describe Smt. Bindu, an Asha worker of Ward 21, Varandarappilly Panchayat, Thrissur.

Smt. Bindu, who lives in Varandarappilly in Thrissur has been an active participant in ESAF's Santhwana Project ever since she participated in the two-day Manomitra training programme organised as part of the project in Thrissur. Being proactive in her approach, Smt. Bindu came forward to impart the learning that she received from the classes to other women. She has plans to organise more such awareness classes in association

Impact Stories

with Varandarappilly Panchayat. With Smt. Bindu's support, the Santhwana team was able to identify an underprivileged family that was in need of a family care plan. Apart from this, she also led a Mental Health Survey organised by the Santhwana Project and surveyed 30 women in her area.

"The monthly online follow-up meetings help me to gain a deeper understanding of each of the subjects. I am happy that I can share the knowledge thus gained with everyone else. Through the training, I have been able to meet new people and build a rapport with them," concluded Smt. Bindu.

The cover features a large, light gray diagonal shape on the left side. A red and dark blue abstract graphic is positioned on the left edge, partially overlapping the gray shape. The main title is centered within a white rectangular area defined by a thin red border.

Annual Report **2021 - 2022**

ANNUAL REPORT ON CSR ACTIVITIES FOR THE FINANCIAL YEAR 2021-22

1. Brief outline on CSR Policy of the Company

ESAF Small Finance Bank is committed towards the transformation of lives and communities by:

- Addressing social, environmental and economic needs of the poor and the marginalised sections of society.
- An approach that integrates the solutions to the critical problems of society into the strategies of the Bank, to benefit the communities at large with a Triple Bottom Line impact.
- Employee participation and networking with like-minded agencies in the projects for larger synergy and impact as an institution.
- Aligning the Corporate Social Responsibility strategies with the ESAF vision for a just and fair society, fighting the partiality of prosperity.

2. Composition of CSR Committee

Sl. No.	Name of Director	Designation/Nature of Directorship	Number of Meetings of CSR Committee held during the year	Number of Meetings of CSR Committee attended during the year
1.	Shri. Saneesh Singh	Chairman (Non-Executive Nominee Director)	3	3
2.	Shri. Kadambelil Paul Thomas	Member (Managing Director and CEO)	3	3
3.	Dr. V. A. Joseph	Member (Non-Executive Independent Director)	3	3
4.	Smt. Asha Morley	Member (Non-Executive Independent Director)	3	3

Note: The Corporate Social Responsibility and Sustainability Committee of the Board has been reconstituted on August 03, 2022 based on the cessation of directorship of Shri. Saneesh Singh with effect from July 26, 2022. Post reconstitution, the Committee consists of three members provided in Sl. No. 2-4 and Dr. V. A. Joseph has been appointed as the Chairman of the Committee.

3. Web link where Composition of CSR committee, CSR Policy and CSR projects approved by the board are disclosed on the website of the company.

<https://www.esafbank.com/corporate-social-responsibility-policy/>

<https://www.esafbank.com/pdf/Composition%20of%20the%20Sub%20Committees%20of%20the%20Board....pdf>

4. The details of Impact Assessment of CSR projects carried out in pursuance of sub-rule (3) of Rule 8 of the Companies (Corporate Social Responsibility Policy) Rules, 2014, if applicable.

Not applicable, since none of the projects undertaken by the Bank in the past that has completed one year, has a project outlay of ₹ 1 crore or more.

However, the Bank has undertaken an Impact Assessment through an Independent Agency for all the projects in the Financial Years 2018-19, 2019-20, 2020-21, voluntarily. Further, the Bank intends to undertake the same for the Financial Year 2021-22 also. Abstract of the Impact Assessment report is enclosed. The Impact Assessment report is accessible on the website of the Bank www.esafbank.com.

5. (a) Average Net Profit of the Company as per Section 135(5)

₹ 175,16,57,204.79/-

(b) Two per cent of Average Net Profit of the Company as per Section 135(5)

₹ 3,50,33,144.10/-

(c) Surplus arising out of the CSR Projects or Programmes or activities of the previous Financial Years

NIL

(d) Amount required to be set off for the Financial Year, if any

NIL

(e) Total CSR obligation for the Financial Year

As per the provisions of the Companies Act, 2013, the CSR obligation of the bank is ₹ 3,50,33,144.10/-.

The Bank has decided to allocate 5% of the average net profits every financial year, as against the statutory obligation of 2%. In accordance with the same, the Bank has allocated ₹ 8,76,00,000/- towards CSR expenditures for the Financial Year 2021-22.

6. (a) Details of CSR amount spent against ongoing projects for the Financial Year

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Sl. No.	Name of the Project	Item from the list of activities in Schedule VII to the Act	Local area (Yes/No)	Location of the project	Project Duration	Amount allocated for the project (in ₹)	Amount spent in the current Financial Year (in ₹) (Including amount spent in Administrative Overheads)	Amount transferred to Unspent CSR Account for the project as per Section 135(6) (in ₹)	Mode of implementation-Direct (Yes/No)	Mode of implementation - Through implementing agency
				State	District	Name CSR Registration No.				
1.A	BJ-2021-22 ESAF Balajyothi	Point # 2 Point # 7	Yes	Kerala, Tamil Nadu	Trivandrum, Kollam, Pathanamthitta, Alappuzha, Kottayam, Idukki, Ernakulam, Thrissur, Palakkad, Malappuram, Kozhikode, Wayanad, Kannur, Kasaragod, Nilgiris, Coimbatore, Cuddalore, Theni, Villupuram, Kanchipuram, Chennai, Thirukovilur, Tiruvannamalai, Tiruvallur, Tirunelveli, Kanyakumari	April, 2021 to March, 2025	46,34,164	2,52,523	No	ESAF CSR00002189
1.B	BJ-2021-22 ESAF Balajyothi 2021	Point # 2	Yes	Assam, Maharashtra, Jharkhand, Chhattisgarh, Madhya Pradesh	Lakhimpur, Majuli, Nagpur	April, 2021 to March, 2025	14,98,027	7,62,181	No	ESAF CSR00002189
2.A1	ST-2021-22 Skill Development Training	Point # 1 Point # 2	Yes	Kerala, Tamil Nadu, Karnataka	Trivandrum, Kollam, Pathanamthitta, Alappuzha, Kottayam, Idukki, Ernakulam, Thrissur, Palakkad, Malappuram, Kozhikode, Wayanad, Kannur, Kasaragod, Villupuram, Dindigul, Thiruvannamalai, Krishnagiri, Nilgiris, Cuddalore, Mandya	April, 2021 to March, 2025	23,87,229	1,22,821	No	ESAF CSR00002189
2.B1	ST-2021-22 Skill Development Training	Point # 2 Point # 10	Yes	Madhya Pradesh, Maharashtra, Jharkhand, Chhattisgarh	Biswanath, Majuli, Lakhimpur, Dumka, Sahibganj	April, 2021 to March, 2025	3,63,816	9,27,006	No	ESAF CSR00002189

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Sl. No.	Name of the Project	Item from the list of activities in Schedule VII to the Act	Local area (Yes/No)	Location of the project	Project Duration	Amount allocated for the project (in ₹)	Amount spent in the current Financial Year (in ₹) (including amount spent in Administrative Overheads)	Amount transferred to Unspent CSR Account for the project as per Section 135(6) (in ₹)	Mode of implementation-Direct (Yes/No)	Mode of implementation - Through implementing agency
				State	District	Name CSR Registration No.				
2.A2	MED-2021-22 ESAF Micro-Entrepreneurship Development Programmes	Point # 2 Point # 4	Yes	Kerala, Karnataka, Tamil Nadu	Trivandrum, Pathanamthitta, Alappuzha, Kottayam, Idukki, Ernakulam, Thrissur, Palakkad, Malappuram, Kozhikode, Wayanad, Kannur, Kasaragod, Hosur, Gudallore, Krishnagiri, Belgaum Dharmapuri, Salem, Ariyaloor, Kolar, Perambalur, Nilgiris, Theni, Erode, Tumkur, Chikkaballapur, Bangalore rural	April, 2021 to March, 2025	60,00,000 44,90,425	1,76,154	No	ESAF CSR00002189
2.B2	MED-2021-22 ESAF Micro-Entrepreneurship Development Programmes	Point # 2 Point # 4 Point #10	Yes	Assam, Madhya Pradesh, Maharashtra, Jharkhand, Chhattisgarh	Sehore, Bhopal, Dumka, Nagpur, Yavatmal	April, 2021 to March, 2025	40,00,000 10,70,364	19,26,195	No	ESAF CSR00002189
3.A1	MLCB-2021-22 Market Linkages and Capacity Building for Farmer Collectives	Point # 2 Point # 4	yes	Karnataka and Tamil Nadu	Krishnagiri, Kolar, Dharmapuri, Salem, Ariyaloor, Nilgiris, Perambalur, Theni, Erode, Tumkur, Belgaum, Bangalore rural.	April, 2021 to March, 2025	15,00,000 5,81,938	5,06,941	No	ESAF CSR00002189
3.B1	MLCB-2021-22 Market Linkages and Capacity Building for Farmer Collectives	Point # 2 Point # 10	yes	Maharashtra, Madhya Pradesh	Bhopal, Sehore, Yavatmal, Wardha	April, 2021 to March, 2025	8,00,000 7,13,092	54,895	No	ESAF CSR00002189
3.A2	CCMI-2021-22 Support for Setting up Collection Centres and Marketing Infrastructure	Point # 2 Point # 4	Yes	Karnataka and Tamil Nadu	Krishnagiri, Dharmapuri, Salem, Ariyaloor, Perambalur, Nilgiris, Theni, Erode, Tumkur, Kolar, Belgaum, Chikkaballapur, Bangalore rural	April, 2021 to March, 2025	30,00,000 20,92,102	1,08,452	No	ESAF CSR00002189

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Sl. No.	Name of the Project	Item from the list of activities in Schedule VII to the Act	Local area (Yes/No)	Location of the project	Project Duration	Amount allocated for the project (in ₹)	Amount spent in the current Financial Year (in ₹)	Amount transferred to Unspent CSR Account for the project as per Section 135(6) (in ₹)	Mode of implementation-Direct (Yes/No)	Mode of implementation - Through implementing agency	
				State	District						
3.B2	CCMI-2021-22 Support for Setting up Collection Centres and Marketing Infrastructure	Point # 2 Point # 10	Yes	Maharashtra, Madhya Pradesh	Bhopal, Sehore, Yavatmal, Wardha	April, 2021 to March, 2025	30,00,000	5,37,032	10,77,645	No	ESAF CSR00002189
4.A	ER-2021-22 Emergency Relief and Community Intervention	The Corporate Affairs Ministry has included "disaster management including relief, rehabilitation and reconstruction activities" in a list of activities that companies are permitted to count towards their CSR spend	Yes	Pan India (where ESAF SFB is operational)	Pan India	April, 2021 to March, 2025	110,00,000	86,49,628	20,38,123	No	ESAF CSR00002189
4.B	ER-2021-22 Emergency Relief and Community Intervention	The Corporate Affairs Ministry has included "disaster management including relief, rehabilitation and reconstruction activities" in a list of activities that companies are permitted to count towards their CSR spend	Yes	Pan India (where ESAF SFB is operational)	Pan India	April, 2021 to March, 2025	40,00,000	15,68,043	19,88,003	No	ESAF CSR00002189
5.B	EG-2021-22 ESAF GARSHOM	Point # 1	Yes	Kerala, Odisha	Thrissur, Kalahandi	April, 2021 to March, 2025	60,00,000	29,32,388	30,67,612	No	ESAF CSR00002189
6.A1.	IHT -2021-22 Rural Hospital Infrastructure, Thachampara	Point # 1	Yes	Kerala	Palakkad	April, 2021 to March, 2025	67,00,000	24,31,280	34,55,752	No	ESAF CSR00002189

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		
Sl. No.	Name of the Project	Item from the list of activities in Schedule VII to the Act	Local area (Yes/No)	Location of the project	Project Duration	Amount allocated for the project (in ₹)	Amount spent in the current Financial Year (in ₹)	Amount transferred to Unspent CSR Account for the project as per Section 135(6) (in ₹)	Mode of implementation-Direct (Yes/No)	Mode of implementation- Through implementing agency		
				State	District	Name CSR Registration No.						
6.A2	IHM-2021-22 Rural Hospital Infrastructure, Mokama	Point # 1	Yes	Bihar	Mokama	April, 2021 to March, 2025	50,00,000	5,17,054	20,01,502	No	ESAF	CSR00002189
6.A3	HMS-2021-22 Hospital Management Support, Mokama	Point # 1	Yes	Bihar	Patna	April, 2021 to March, 2025	30,00,000	9,56,760	18,36,929	No	ESAF	CSR00002189
6.B1	ISA-2021-22 School Infrastructure Support, Ayakkad	Point # 2	Yes	Kerala	Palakkad	April, 2021 to March, 2025	140,00,000	2,79,329	1,37,20,671	No	ESAF	CSR00002189
6.B2	ISJ-2021-22 Rural School Infrastructure, Jharkhand	Point # 2	Yes	Jharkhand	Dumka	April, 2021 to March, 2025	36,00,000	19,74,842	3,21,974	No	ESAF	CSR00002189
6.B3	ISAM-2021-22 Rural School Infrastructure, Assam	Point # 2	Yes	Assam	Majuli, Lakhimpur	April, 2021 to March, 2025	14,00,000	13,81,379	18,621	No	ESAF	CSR00002189
7.A.	ES-2021-22 ESAF Santhwana	Point # 2	Yes	Kerala	Trivandrum, Kollam, Pathanamthitta, Alappuzha, Kottayam, Idukki, Ernakulam, Thrissur, Palakkad, Malappuram, Kozhikode, Wayanad, Kannur, Kasargod	April, 2021 to March, 2025	12,00,000	12,00,000	0	No	ESAF	CSR00002189
TOTAL							876,00,000	402,58,892	3,43,64,000			

(b) Details of CSR amount spent, other than ongoing projects for the Financial Year:

NIL

(c) Amount spent in Administrative Overheads

₹ 20,12,944

(d) Amount spent on Impact Assessment, if applicable

Company has not incurred any expenditure for Impact Assessment from the amount allocated for CSR expenditure.

(e) Total amount spent for the Financial Year

₹ 402,58,892.46/-

(f) CSR amount spent or unspent for the Financial Year

Total Amount Spent for the Financial Year	Amount Unspent				
	Total Amount transferred to Unspent CSR Account as per Section 135(6)		Amount transferred to any fund specified under Schedule VII as per second proviso to section 135(5)		
	Amount	Date of Transfer	Name of the Fund	Amount	Date of Transfer
4,02,58,892	3,43,64,000	31/03/2022	NIL	NIL	NA

(g) Excess amount for set off, if any

Sl. No.	Particulars	Amount (in ₹)
(i)	Two per cent of Average Net Profit of the Company as per Section 135(5)	3,50,33,144
(ii)	Total amount spent for the Financial Year	8,07,20,440.46
(iii)	Excess amount spent for the Financial Year [(ii) – (i)]	4,56,87,296.36
(iv)	Surplus arising out of the CSR projects or programmes or activities of the previous Financial Years, if any	0
(v)	Amount available for set off in succeeding Financial Years [(iii)-(iv)]	4,56,87,296.36

7. (a) Details of Unspent CSR amount for the preceding three Financial Years

NIL. The Bank has utilised the CSR obligation of 2% as mandated under Section 135(5) of the Companies Act, 2013.

8. In case of creation or acquisition of a capital asset, furnish the details relating to the asset so created or acquired through CSR spent in the Financial Year (Asset wise details)

NIL

9. Specify the reason(s), if the Company has failed to spend two per cent of the Average Net Profit as per Section 135(5)

NOT APPLICABLE, as the CSR spending of the Bank for the Financial Year 2021-22 was above the mandated statutory limit of 2% of the Average Net Profit as per Section 135(5).

Sd/-

Kadambelil Paul Thomas
Managing Director and CEO

Sd/-

Vadakkekara Antony Joseph
Chairman of the CSR and Sustainability
Committee of the Board

SUMMARY OF IMPACT ASSESSMENT STUDY

During the Financial Year 2020-21, ESAF Small Finance Bank Limited (the Bank), as per its Corporate Social Responsibility (CSR) Policy, has allocated 5% of its profits for the CSR Projects. The CSR projects are implemented by its two partner organisations – M/s. Evangelical Social Action Forum and M/s. Prachodhan Development Services (PDS).

A number of projects were carried out by these two implementation agencies which have been classified into the following themes:

1. Disaster Management
2. Improving School Infrastructure
3. Agriculture and Farmer Collectives
4. Holistic Development of Children and Youth
5. Microenterprises
6. Migrant Labourers
7. Rural Healthcare
8. Climate Action

The impact assessments for all the projects was undertaken by Prime M2i Consulting Private Limited. The study has been carried out to assess the impact of these projects on the following dimensions:

- A. Relevance and Coherence
- B. Effectiveness
- C. Impact
- D. Efficiency
- E. Sustainability

Following are the most important findings of the Impact Assessment Exercise:

Relevance and Coherence

- The projects carried out during this year were carried out in the backdrop of probably the worst phase of COVID-19 pandemic. Therefore, most of the projects have a significant COVID-19 footprint. While the COVID-related projects have been classified under disaster management and have the highest share of the budget and activity allocation, many other projects also had COVID-19 related issues as their significant component. Both the implementation agencies have shown remarkable resilience and flexibility to incorporate aspects of COVID in their various projects.
- The two implementing agencies with whom ESAF SFB has been working with have developed expertise in a wide variety of thematic areas, as is evident from the range of projects that have been implemented by the two agencies. This allows these agencies to be flexible enough to accommodate or undertake new interventions as per the needs of the context. In the Financial Year 2021-22 highest proportion of funds was spent on disaster management projects, which mainly involved COVID-19 related activities, including

providing food kits during the lockdown, supporting hospitals in improving their infrastructure, creating awareness about vaccination as well as providing logistical support to the government hospitals in carrying out vaccination.

Many other projects have also incorporated COVID-19 related components, although they have been classified under different themes. For example, although the Santhwana project has mental well-being as its overall objective, most of the activities this year under this project have involved mental health issues on account of COVID-19.

- Most of the projects are also being carried out with underprivileged segments of society. Some of the project areas are also geographically very remote (for example, Majuli in Assam and Dumka in Jharkhand) and are underdeveloped in terms of infrastructure. The implementation partners also work with a number of scheduled tribe communities.
- Projects have also been designed on the basis of wider stakeholder consultation and are in line with broader focus areas of the government and have been assessed to be high on the dimension of relevance and coherence.

Effectiveness

During the year, the project reached out to over 109,000 direct beneficiaries in different parts of the country. During the year, the implementing partners have been able to achieve 92% of the activity targets. This is based on an analysis of 150 activity targets. 138 of these activity targets were assessed as having been achieved or exceeded by the implementation partners.

Impact

The nature of impact of different projects has been varied. The following are the most important impacts:

- The individual beneficiaries and the community stakeholders (such as the Panchayat Leaders) of the disaster management project have all valued the timely support provided by the implementation partners during COVID-19 and other natural disasters. The Support provided has enabled the affected people in coping with the situation in a better manner.
- The hospitals and the primary health centres that were provided support to improve their infrastructure reported being able to treat their patients better, particularly during the second wave of COVID-19 in India.
- Since the school buildings supported by the project are still under construction, no immediate impact on the intended beneficiaries is apparent. The projects

supporting school infrastructure have a higher gestation period and the impacts will be visible over a long-term.

- The Balajyothi clubs and the study centres are being successful in achieving the holistic development of the children, as evident from the discussions with a sample of parents and children. The teachers and facilitators of the clubs and study centres also reported getting benefitted from their engagement in the activities of the clubs and the study centres.
- The feedback received from the Pashumitras and the farmers supported under the agriculture and farmer collectives has been mixed. While many Pashumitras and farmers reported getting a significant enhancement in their income and farming practices, some of them reported not getting any benefit out of this project. A few also complained of not getting adequate support from the farmer collectives.
- The enterprise training programmes carried out by the implementation partners have been quite useful in imparting necessary skills to the participants. Most of them also reported adding a new source of income and significantly increasing their incomes. The trainings have been particularly useful for the people who already had some experience in the activity. The training sessions on tailoring, particularly, helped the entrepreneurs to learn new business skills and enhance their product offerings. Respondents who received trainings in other trades like mushroom farming and tailoring have not reported any significant benefit from the training.
- The beneficiaries who were provided counselling support under the Santhwana projects reported getting benefits from this experience. They also expressed willingness to share details of the helpline with others.
- The councillors trained by ESAF, themselves, have indicated getting benefitted from the training provided under the project. Other than counselling community members, they also said that the training helped them be more organised and responsive in their regular occupations.
- The Urjabandhus trained and mentored under the Urjabandhus project reported being highly satisfied with the training provided under the project. They also appreciated the follow-up support provided by the resource persons appointed by ESAF. The Urjabandhus reported an increase of 40-60% in their income after receiving this training.

Efficiency

It can be observed that all the projects have completed their budget utilisation targets. It is to be noted that for a few projects the budgets were revised during the year.

Overall intervention cost per beneficiary has been assessed to be ₹ 656. It is to be noted that the intervention cost per beneficiary has ranged between ₹ 170 (for rural healthcare projects) to approximately ₹ 12,000 (for climate action or Urjabandhus project). This is on account of the nature of interventions and the intensity of support provided.

Sustainability

Following are the important observations with respect to sustainability:

- Under most of the projects, the implementation partners have worked with existing institutions like hospitals, local administration, farmer collectives, youth clubs and schools. The support provided to these institutions has resulted in an enhancement in their capacity and the stakeholders have committed to maintaining the supporting infrastructure.
- The Pashumitra and Urjabandhus projects as well as the projects for the training of micro entrepreneurs seek to create entrepreneurs having their own revenue models. Benefits from these projects are likely to sustain beyond the project period.
- The Balajyothi Clubs and Study Centres would require intensive and continuous support for sustaining these activities. While a few Balajyothi clubs are likely to sustain on their own, most of them would find it difficult to sustain if the project support is withdrawn. Similarly, most of the study centres would not be able to continue without the support from the implementation partners.
- Both the projects under rural healthcare (Arogyamitra and Santhwana) are funded out of the grants. No revenue models have been built for these projects. In fact, the Arogyamithras themselves work on a voluntary basis, and many of them have quit on account of a lack of any income for them. Both the projects score low on sustainability aspects and are not likely to continue once the grant support is withdrawn.

The link to the impact assessment reports on the Bank's website:

<https://www.esafbank.com/investor-relations-info/>



Photo Gallery





ESAF
ESAF SMALL FINANCE BANK
Joy of Banking