Pragati

CSR Report 2022-23

ESAF

ESAF SMALL FINANCE BANK

Joy of Banking

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From the Founder's Desk

Dear Friends,

It is my privilege to present PRAGATI 2024, a comprehensive overview of ESAF Small Finance Bank's Corporate Social Responsibility efforts for the financial year 2022-23. Our deep-rooted commitment to societal welfare has once again been reflected in our actions, with a contribution of Rs. 8.26 crore in 2022-23, and Rs. 12.25 crore in 2023-24 through ESAF Foundation and Prachodhan Development Services—well above the required 2% of profits. In fact, we dedicated 5% of profits to CSR, demonstrating our drive to go beyond the mandated threshold.

I would like to extend my heartfelt gratitude to ESAF Foundation for their tireless efforts in ensuring that our initiatives are carried out with excellence. At ESAF, we believe that addressing economic disparities and empowering underserved communities are essential to building a stronger nation. Our focus on inclusive growth is at the core of everything we do, fostering a harmonious society.

Our journey has been shaped by the principles of cooperation, community, and service, which have become the foundation of our accomplishments. ESAF has always been at the forefront of the fight against the partiality of prosperity, striving to make meaningful change where it is most needed. The words of Mahatma Gandhi guide us: "The best way to find yourself is to lose yourself in the service of others." Our unwavering commitment to the 3 Ps – People, Planet, and Prosperity – drives us to ensure that the collective prosperity of society leads to long-term benefits for the planet.

Looking back at our journey, we take immense pride in the transformative impact our CSR projects have had on countless lives. This report highlights our creative and meaningful contributions towards achieving multiple Sustainable Development Goals (SDGs). PRAGATI 2024 stands as a testament to our steadfast dedication to progress and social change.

We remain committed to our mission of building empowered communities and using our resources to create a more equitable and sustainable future. Let us continue to work together to make a lasting positive impact.

K. Paul Thomas
MD & CEO, ESAF Small Finance Bank
Founder, ESAF Group of Social Enterprises

From the Executive Director's Desk

Dear Readers,

Greetings from ESAF Foundation!

It is with great pleasure that we present the latest edition of Pragati, a concise summary of ESAF Small Finance Bank's CSR initiatives implemented through ESAF Foundation and Prachodhan Development Services during the financial year 2022-23. This edition truly reflects ESAF's unwavering commitment to fostering a more inclusive and equitable society.

Pragati, which signifies prosperity, embodies the idea that the prosperity of the community supports the wellbeing of families, and the prosperity of families, in turn, sustains the growth of each individual.

Our journey began with a vision to reach out to the most vulnerable sections of society through skill development, livelihood programmes, and disaster relief efforts. In response to the persistent social inequalities we witness, we have expanded our support to various causes, using our influence to guide and challenge social injustices.

ESAF Small Finance Bank has not only committed 5% of its profits to CSR activities but has also introduced an employee volunteerism policy, encouraging deeper involvement in these impactful initiatives. I am immensely joyful to highlight the major programmes the organisation has been a part of, including Balajyothi, ESAF Entrepreneurship Acceleration Programme, VLEDP (Village Level Entrepreneurship Development Programme – Urjabandhu, Pashumitra, Krushakmitra), ESAF Capacity Building and Marketing Linkages for Entrepreneurship Collectives, Santhwana, and Garshom.

We are proud that our efforts have grown to encompass different regions of India and diverse segments of society, reflecting our ongoing dedication to making a meaningful difference.

On behalf of ESAF Foundation, I express my sincere appreciation to ESAF SFB for remaining true to its vision as a socially responsible bank and for its visible commitment to CSR.

We hope this report inspires every member of the ESAF family to engage with future CSR initiatives and help create a lasting impact on society. Together, we remain committed to our vision of building a better future for all.

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

EMPOWERING COMMUNITIES THROUGH SOCIAL BANKING

ESAF Small Finance Bank, headquartered in Thrissur, Kerala, serves the unserved and underserved segments of society through its products and services. ESAF Small Finance Bank is committed to uplifting the unbanked and marginalised communities to formal banking platforms. The Bank continues to redefine banking through the synergy of financial services and a solid commitment to social impact.

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.

Triple Bottom Line Approach

ESAF Small Finance Bank's unique social business strategy focuses on People, Planet, and Prosperity. We measure success not only in profits but also by the positive impact we have brought amidst the communities and the environment.

Fighting the Partiality of Prosperity

Our objective is clear: strengthen the base of the pyramid. By empowering the most vulnerable, we challenge inequality and build a more equitable society.

ESAF Small Finance Bank operates across 23 states and two union territories in India. We are not just a bank but a force for positive change, transforming the unserved communities.

ESAF SMALL FINANCE BANK CSR REPORT – PRAGATI

At ESAF Small Finance Bank, our commitment to corporate social responsibility is deeply embedded in our mission to foster sustainable development and positively impact society. The "Pragati"-CSR Report of the Bank highlights our unwavering dedication to societal advancement through various initiatives aimed at economic empowerment, social inclusivity, and environmental stewardship.

This report encapsulates our efforts over the past year, showcasing our significant strides in inclusion, education, health care, and community development. Through 'Pragati,' we aim to transparently share the progress and tangible benefits of our CSR projects. Our projects are designed to meet the immediate needs of our beneficiaries and pave the way for long-term growth, resilience, and sustainability. We believe that actual progress comes from collaborative efforts. Hence, our initiatives are carried out in partnership with various stakeholders, including non-profit organisations, government bodies, and the communities themselves.

As we present this report, we reaffirm our commitment to driving meaningful change and contributing to a better, more equitable future for all.

BACKGROUND AND CONTEXT OF OUR CSR INITIATIVES

At ESAF Small Finance Bank, our dedication to social responsibility is not just a part of our operations; it's woven into our DNA.

Our Corporate Social Responsibility (CSR) initiatives are designed to align with our vision of creating a society that is just and fair and actively fights against inequality. These initiatives span a broad spectrum:

CSR Beyond the Norms: While compliance requirements mandate that CSR spending be 2% of profits, ESAF Small Finance Bank has been allocating 5% of its profits to official CSR initiatives. However, the social impact extends far beyond this 5%. As a social bank serving several marginalised communities, the impact of our CSR activities through various products and services is highly significant.

CSR Impact Through Our Products and Services: The Bank's founder, Shri K. Paul Thomas, stated, "I chose business (products and services) as a tool for social transformation." Reflecting this ethos, all our products and services are designed to drive social change, delivering a triple bottom line by generating Social, Environmental, and Financial capital for a sustainable future.

Empowering Impact Through Volunteerism: Shramjyothi underscores the transformative power of employee volunteerism in fostering significant community impact. We value our employees as our greatest assets, equipped not only with skills but also with a profound commitment to social change. Shramjyothi (Employ-

ee Volunteerism) not only boosts workplace morale but also gives employees an opportunity to create a positive impact that instils a sense of pride and fulfilment.

Advancing a Better World Through Sustainable Development Goals: Our vision extends beyond profit margins to cultivate an ecosystem where social responsibility is integral to business and society. Emphasising sustainability, we prioritise projects aligned with the Sustainable Development Goals (SDGs). Whether promoting renewable energy or supporting sustainable agriculture, our initiatives aim for lasting impact, contributing to a resilient and equitable future. By aligning with the SDGs, we ensure our endeavours meet immediate needs while laying a foundation for enduring societal benefits.

Enhancing Community and Green Infrastructure: We prioritise investments in community infrastructure, including Farmer Producer Organisations and green initiatives. Strengthening local economies and safeguarding the environment are central to our strategy. We focus on bolstering community infrastructure, especially in sectors like FPOs and green projects. By supporting initiatives that fortify local economies and preserve natural resources, we aim to foster resilient communities and advance sustainable development.

Building and Boosting an Ecosystem Synergy: We collaborate closely with our founding society and group of companies to harness collective strengths and maximise our impact. By fostering synergies with like-minded entities, we enhance our ability to drive positive change in our communities. Together, we strive to build a sustainable and inclusive ecosystem that benefits all stakeholders involved.

Transparent Governance: We prioritise transparency in our operations and governance practices. This commitment fosters trust among our stakeholders and ensures accountability in every aspect of our CSR initiatives. By upholding high standards of transparency, we demonstrate our dedication to ethical conduct and responsible business practices. This approach strengthens our relationships with stakeholders and reinforces our commitment to Sustainable Development Goals.

OUR APPROACH

ESAF Small Finance Bank's CSR initiatives are implemented through two agencies: ESAF Foundation and Prachodhan Development Services. Collaborating closely with our BC partners and CSR implementation partners, we focus on sustainable development across critical areas such as poverty alleviation, health care, gender equality, water and sanitation, energy efficiency, environmental sustainability, livelihood enhancement, social justice, and the fostering of sustainable communities. In FY 2023-24, our CSR expenditure totalled Rs. 11.15 crore, illustrating our steadfast commitment to positively impacting society. Our vision and mission drive these endeavours, demonstrating our dedication to empowering underprivileged communities.

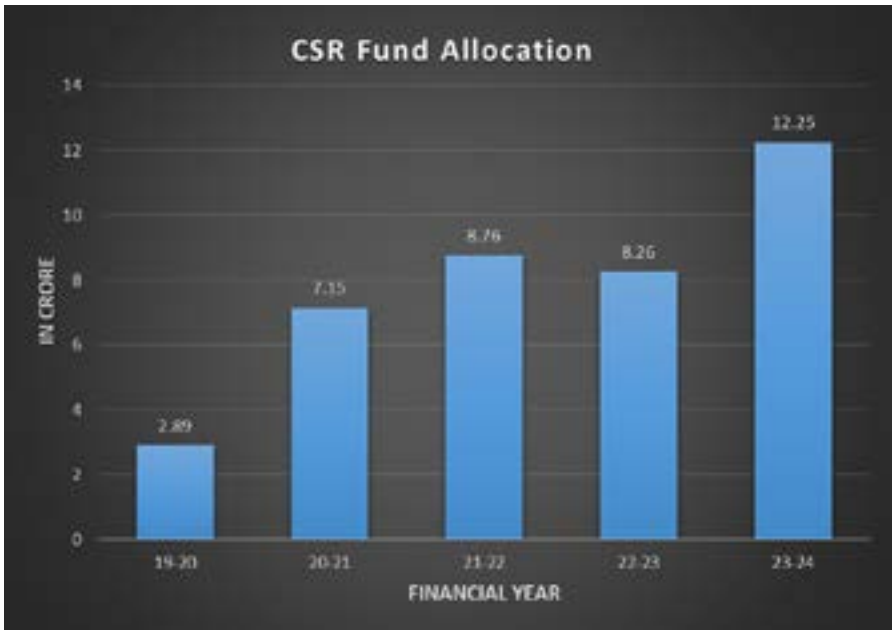
ESAF Foundation is the dedicated implementing agency for ESAF Small Finance Bank's CSR initiatives. Aligned with the Bank's social responsibility and sustainable development vision, ESAF Foundation focuses on uplifting marginalised communities through impactful education, health care, livelihood enhancement, and environmental sustainability projects. With a commitment to transparency and accountability, it plays a pivotal role in ensuring that CSR intervention creates an enduring positive impact, contributing to society's holistic growth.

Prachodhan Development Services (PDS) is instrumental as an implementing agency for ESAF Small Finance Bank's CSR activities. With a strategic focus on empowering communities and fostering sustainable development, Prachodhan collaborates closely with the Bank to execute impactful initiatives. These efforts span various sectors, including education, health care, livelihoods, environmental conservation, and social justice.

Policy Framework

At ESAF Small Finance Bank, our CSR policy is anchored in our vision to foster a just and equitable society. We move beyond conventional charity by actively participating in projects that catalyse transformative change in lives and communities. The Bank is dedicated to promoting inclusive and sustainable development, particularly for the underprivileged and marginalised.

The CSR interventions of ESAF Small Finance Bank are not just initiatives but impactful efforts to uplift communities, drive financial inclusion, and significantly contribute to an inclusive India.



OUR PROJECTS

1. ESAF BALAJYOTHI

ESAF Balajyothi's approach to education is indeed comprehensive and impactful. By focusing on education, academic excellence, life skills and advocacy for child rights, the organisation contributes to the well-being and development of children, empowering them and fostering their creativity, collaboration and leadership qualities. This benefits not only the children but also their facilitators, siblings, parents, and the wider community, creating a ripple effect of positive social value.

Objectives

- Aim to create an environment where children are happy, healthy, academically successful and socially responsible, supported by informed parents.
- Focus on academic and non-academic skills to ensure holistic growth and readiness for various aspects of life.
- Equip children with the tools and mindset to actively contribute to society's development and progress.
- Empower children and stakeholders to advocate fundamental child rights, fostering a sense of responsibility.
- Integrate life skills education to enhance creative thinking, problem-solving and adaptability among children.
- Foster collaboration between Balajyothi and ESAF Small Finance Bank branches through employee volunteerism, leveraging resources and expertise for community benefit.

Key Focus Area: Education

Link to Sustainable Development Goals:

SDG 4 - Quality Education: Focus on holistic education, academic excellence, and life skills, aiming for inclusive and equitable quality education.

SDG 17 - Partnership for the Goals: Collaboration with facilitators, parents, and the community to enhance the educational environment.

Locations: Kerala, Tamil Nadu, Assam, Jharkhand, Maharashtra, Chhattisgarh, Madhya Pradesh

Reference to Schedule VII of Section 135:

Point #2: Promoting education, including special education and employment-enhancing vocational skills, especially among children, women, elderly, and differently-abled individuals. They also promote livelihood enhancement projects.

ESAF Balajyothi's activities align closely with this provision by focusing on educational programmes and vocational training that empower disadvantaged communities. By offering these groups education and skill development opportunities, ESAF Balajyothi contributes to their socio-economic upliftment, fostering inclusive growth and sustainable development. Therefore, ESAF Balajyothi's efforts in promoting education, especially among vulnerable populations, directly correspond to the mandate outlined in Schedule VII of Section 135, reinforcing its commitment to corporate social responsibility and sustainable development.

Beneficiary:	***Primary Beneficiaries:*** Children from economically backward communities. ***Secondary Beneficiaries:*** Parents, family members, and teachers.

Activities:

Formation of Balajyothi Club

In 2022–2023, 6,277 children participated in the 176 new Balajyothi clubs formed in Kerala and Tamil Nadu. ESAF Balajyothi operates 34 study centres in Kerala, with 620 children.

Regular Club Meetings

The core of the Balajyothi project is the active discussions and actions at the club level. The children in the groups meet once a month and frequently receive academic support from the study centre. In addition, monthly theme-based sessions are planned for children in study centres and clubs. The Balajyothi Coordinators and volunteer facilitators lead the sessions at the grassroots level.

Launching of ESAF Balajyothi Study Centres in Tamil Nadu

Twenty-seven Balajyothi study centres were established in Tamil Nadu. The official inauguration was held at the Senkarai Tribal Village in Kolli Hills. Smt Mereena Paul, Executive Director of ESAF Foundation, inaugurated the Balajyothi study centres, while Shri Reji Koshy Daniel, Head of Sustainable Banking at ESAF Small Finance Bank, delivered a special address.

Other notable attendees included Shri John P. Inchakalody, Associate Director ESAF Foundation; Shri Joel Varghese, Chief Manager (Operations, Jharkhand) ESAF Foundation; Shri Govindraj and Shri Davidson from ESMACO; Shri Suresh, Divisional Manager from Salem, as well as Shri Ullas P. Scaria and Shri John David from ESAF Foundation. A total of 50 children and 25 parents attended the inauguration function.

Skill Development Training for Children

Forty-two skill development programmes were conducted in Kerala and Tamil Nadu, and 1673 children attended the programmes. The subjects covered in the training included public speaking, career counselling, painting, leadership and communication, and a craft class. Almost all meetings included the elected members of the local self-governments, representatives from the Bank, and members of the Balajyothi team. Professional trainers with extensive training backgrounds led the sessions.

Kalimuttam

ESAF Balajyothi Club organised a workshop called "KALIMUTTAM" to develop skills for Balajyothi Club students in Thrissur, Malappuram, and Palakkad. The workshop was held on 30th December 2022 at Jawahar Balabavan in Thrissur. Dr. K. G. Viswanathan, Juvenile Justice Board Member of Thrissur, inaugurated the workshop and discussed children's rights. The technical sessions on Videography and Storytelling were conducted by Smt Anitha Renjith, an online storyteller, who served as the resource person.

The workshop focused on how to create and edit videos, as well as how to tell stories through video. During the first session, participants were asked to describe their favourite places and the sensations they felt, which was crucial for creating vivid imagery in storytelling. In the second session, participants engaged in a role-play exercise based on various themes to learn how to tell stories without words. In the third session, the facilitator discussed video recording techniques and offered suggestions for improvement.

Training on Public Speaking Skills

To develop and improve the oratory skills of children, the Balajyothi team conducted public speaking training sessions in Kerala and Tamil Nadu through both online and offline modes. A total of 198 children benefited from these sessions, which were designed to build their confidence and provided opportunities for them to speak in front of an audience. One activity involved dividing the children into groups, with each group assigned a theme. The children were tasked with creating a story based on their theme, with every group member contributing. The group then presented their story to the audience, helping to boost their confidence. Another activity involved a communication error game, where the group stood in a line with their eyes closed. The group leader demonstrated an

action, which was then imitated by the next person, and so on, until it reached the end of the line. As the action changed along the way, it highlighted the importance of clear communication. The sessions also included energisers and games, which were well received by the children. Overall, the training received positive feedback from the participants, who benefited from the opportunity to improve their public speaking skills.

Craft Workshop

Craft workshops are crucial in early childhood development as they provide numerous benefits that promote emotional, physical, cognitive, social, cultural, and creative maturity. 136 students participated in the craft workshop at Selvathi Hall, Vadalur, Tamil Nadu. Shri Arunachalam, Assistant Commissioner, Income Tax Department, Cuddalore, inaugurated the event. The students were taught various craft-making techniques.

One-Day Workshop on the Role of Technology in Enhancing Life Skills

A one-day workshop on the 'Role of Technology in Enhancing Life Skills' was organised at CAHSS Ayakkad. Shri Shahid K. P., founder of KODERFIN (Start Up), was the speaker for this event. The participants had the opportunity to engage in hands-on sessions on developing socially relevant business ideas and understanding the crucial role of technology in promoting these businesses. A total of 55 students participated in this informative and interactive event.

Street Library

The Balajyothi Club in Udalguri, Assam, has established a Street Library in the community to foster reading habits and promote children's psycho-social and intellectual development. Under the Street Library Programme, around 100 books were made available to the community. Each book contains 10 to 15 pages of informative content and stories, aimed at enhancing children's reading and thinking skills. The Street Library operates from Monday to Friday, between 3:00 pm and 4:30 pm, and is open all day during school holidays. During library hours, children gather to read the available books. A child librarian, who is a Balajyothi member, is appointed to manage and organise the books and maintain a daily record of readers. This initiative benefits the community by improving literacy, encouraging a love for reading, and supporting cognitive development among 120 children.

Meravigila Summer Camp

Meravigila Summer Camps aims to provide a safe and nurturing environment for children to learn new skills, develop socialising mindset, and have fun away from home during the summer months.

34 summer camps were conducted in Kerala and Tamil Nadu, attracting a combined attendance of 1923 children. The programme primarily targeted students studying between 5th and 10th standards, who found the interactive sessions not only very enjoyable but also highly engaging and informative. Each camp lasted over two days, during which, the children learned about leadership qualities, effective communication skills, self-assessment, and drama production, among other topics.

The sessions were led by highly skilled professional trainers with extensive experience in conducting training sessions.

Play Space Design for Children

Balajyothi Street Event titled 'Play Space Design' was organised for Balajyothi Club's children at Darshan Colony, Gittikhadan, and Gorewada. Around 68 children came together to draw and paint various images, including street paintings with Roman numerals known as Tikkar Billa in the North, numerical designs, missiles labelled with the months of the year, and a beautiful depiction of the solar system. The activity featured community intervention and participation in 'Paint the Streets,' allowing children to play freely in public spaces. The children enthusiastically transformed the streets into vibrant artworks, attracting the attention of the renowned newspaper, Times of India. This initiative benefitted the community by fostering creativity and teamwork among children, beautifying public spaces, and promoting local engagement and pride.

Balajyothi Club's kids showcase their talent

Regular Football Coaching

The Balajyothi project provides regular football coaching to children who belong to the CYRC (Child & Youth Resource Centre) at the Don Bosco College ground in Mannuthy, MMUUP School Valkulambu, and CAHSS Ayakkad. Two coaches support 145 children who receive the training.

The students of CAHSS, Ayakkad, were fortunate to receive expert football coaching from Shri Santhosh, a certified coach with All India Football Federation (AFFI) Grade C credentials.

Regular football coaching was initiated at Don Bosco College, Mannuthy, and CA HSS, Ayakkad. The students showed great enthusiasm and commitment in these coaching sessions, eager to hone their football skills and learn from the experienced coach.

Regional Athletics Meet

A fabulous Balajyothi Regional Athletics Sports Event was organised in Maharashtra, Jharkhand, Assam, and Madhya Pradesh, with 680 participants attending the same. Events included a 50m Race and Fun Relay Race for the Junior Category, and a 100m, 400m Race, and 4x100m Relay Race for the Senior Category. This event provided an excellent platform for children to showcase their athletic talents, promoting physical fitness, teamwork, and healthy competition among them.

Football Tournament

The ESAF Balajyothi Football Tournament occurred at Don Bosco College Mannuthy from 21st to 24th February 2023. Fifteen schools/ clubs participated in the tournament. The event was inaugurated by Shri Shukoor S., SHO Mannuthy, in the presence of Smt Mereena Paul, Executive Director of ESAF Foundation. Chaldean Syrian H.S.S., Thrissur emerged as the tournament winners, with St. Augustine H.S.S., Kuttanelloor as the first runners-up and G.N.B.H.S. Kodakara as the second runners-up. The closing ceremony was graced by Shri K. Paul Thomas, MD & CEO of ESAF Small Finance Bank, who was the Chief Guest. Shri C.C. Jacob, a Former Indian Footballer, distributed prizes. Other dignitaries who attended the ceremony included Shri George

K. John, Executive Vice President of ESAF Small Finance Bank, ESMACO CEO - Shri Christudas K.V., ESAF Foundation Director - Dr. Jacob Samuel, Associate Director - Shri John Inchakkalody, Senior Manager - Shri Ullas P. Scaria, Project Coordinator - Shri Amal K. A., Don Bosco College Principal - Fr. Joy Mathew Ullattil, Shri Alok Thomas Paul, MD CEDAR Retail, ESAF Small Finance Bank Sustainable Banking Head - Shri Reji Koshi Daniel, and Senior Manager, Shri Mithun Mohan, along with ESAF Foundation and ESAF Small Finance Bank staff members.

Azadi Ka Amrit Mahotsav (Quiz and Elocution Competitions in Schools)

Balajyothi organised the "Aazadi ka Amrit Mahotsav Quiz" competition in seven schools as part of Independence Day celebrations. School-level quizzes and elocution competitions took place on 8th and 10th August, with 98 students participating. Each school's first and second winners were chosen for the final event held at CAHSS, Ayakkad. The competition included 14 teams for the quiz and 14 participants for the elocution. GUPS Kanakkanturthy School won first prize in the quiz competition, and Mother Teresa School in Vadakkancherry secured second. In the elocution competition, AUPS Vadakkanchery came first, followed by the TMHUP School Manjapra in second place.

Dr. Jacob Samuel, Director of ESAF Small Finance Bank, and Shri Reji Koshi Daniel, Head of Sustainable Banking, jointly distributed the prizes and addressed the students.

Shri Suresh, HM, CAHSS Ayakkad announced the winners.

Exposure Visit

Balajyothi conducted exposure visits in Maharashtra, Jharkhand and Assam in different locations like Cedar Ltd, ESAF Bank, Rice Mill, LIMS, Police Bhavan, Nagpur District Superintendent of Police Office, The Bharosa Cell Childline, Famous Mask Centre, and SDRF Centre. A total of 279 children participated in this exposure visit.

Fostering Financial Awareness: Balajyothi Project's Interactive Skit in Chapatari Village

Under the Balajyothi project, a role-play was conducted on 16th November 2023 in Chapatari village of Jharkhand, focusing on CSP (Customer Service Point, Banking, ATM, and a skit about saving money.

Fifty enthusiastic children from the Jharkhand Balajyothi Club, Nonihat region, gathered for an enlightening day. In a captivating skit, nine spirited kids portrayed the significance of CSP, banks, and the concept of growing interest through deposits

Their performance resonated deeply, helping villagers grasp the essence of banking and sparking an interest in saving money. The children, wise beyond their years, shared crucial advice on safeguarding personal banking information and the importance of not sharing OTPs. Sankar Tudu, Pradhan of the village graced the occasion, adding significance to this enriching experience and encouraging everyone to save money. The event culminated with a resounding message: 'Every penny saved is a step towards a brighter future.' This initiative benefitted the community by enhancing financial awareness, encouraging prudent saving habits, and fostering a culture of financial responsibility.

Measurable Output

- 211 Balajyothi Clubs with 7152 Children
- 36 Balajyothi Study Centres with 670 Students
- 3,238 'Creating Saving Habit' sessions through Financial Literacy Programmes
- 2273 Students Supported through Leadership and Communication Training Programmes
- 2296 Students Benefitted through Summer Camps
- 905 Students Participated in Different Sports Activities

Total 9,442 students benefitted through Balajyothi Project

Impact Stories

From Learning to Leading: My Experience with the ESAF Balajyothi Club

Background

Hi, my name is Boomika, and I am in the 8th standard. I am a member of the Sengarai Balajyothi Club. Our club was started in October 2022 in Sengarai Village, Kolli Hills, and we have now completed 15 months. Through the ESAF Balajyothi Club, I have learned many activities and games—I learned chess and began participating in school-level competitions, where I won prizes. The club also offers lessons on education, social awareness, and cleanliness through monthly themes.

Challenge

The biggest challenge we faced in our village was maintaining cleanliness. Our surroundings were untidy, creating an unhealthy and unpleasant environment. This issue required immediate attention, and it was crucial to find a solution to address it effectively.

Solution

Through the Balajyothi Club, I realised the importance of cleanliness. I decided to take action by sharing the knowledge I had gained with my friends. Together, we committed to keeping our community clean and planting trees. We started by cleaning the area near my house, hoping our efforts would gradually lead to a cleaner environment in and around our area.

Impact

Our efforts began to show results. The area near my house became noticeably cleaner, inspiring others in the community to join our initiative. Additionally, I have been able to showcase my talents and acquire new skills within my village. The club's influence extended beyond cleanliness—I also started practising indoor games and improving my abilities and knowledge. Through the Balajyothi Club meetings in Sengarai, I am excited to continue growing and making a positive impact in my community.

Overcoming Disability: Sita's Journey to Embrace Opportunity

Background

Sita Gudia, a resident of a remote village in Udalguri District, Assam, has faced numerous challenges due to her visual impairment from a young age. Despite her efforts to attend primary school, her impaired vision severely affected her ability to learn and engage with academic materials, leading her to discontinue her education and stay at home. Sita's father, the sole breadwinner of the family, works as a daily wage labourer in a tea garden, struggling to meet the needs of his family of five, including Sita and her siblings.

Challenge

Living in poverty and facing the added burden of her disability, Sita lacked access to educational resources and support. Her family's financial constraints made it impossible for her father to afford tuition or specialised assistance to help Sita overcome her visual challenges and continue her education.

Solution

In 2021, Prachodhan established the Balajyothi Study Centre to provide educational support to underprivileged children in the area. Recognising Sita's potential and determination, Prachodhan volunteer Moromi Sawra visited her and encouraged her to enrol in the programme. At the Balajyothi Study Centre, Sita received personalised attention and assistance tailored to her needs. With dedicated support and guidance, she gradually improved her reading and writing skills, enabling her to attend school regularly and excel in her studies.

Impact

Today, Sita's transformation is evident as she confidently pursues her dream of becoming a doctor. Despite her visual impairment, she has fought against the odds to make her aspirations a reality. Her remarkable progress and determination inspire her family and community, showing that with the right support and opportunities, individuals can overcome any obstacle.

2. ESAF ENTREPRENEURSHIP ACCELERATION PROGRAMME

The ESAF Entrepreneurship Acceleration Programme is an outstanding initiative to create social value, particularly in rural areas. This programme empowers rural individuals, especially women and micro-entrepreneurs, by enhancing their livelihood skills, reducing unemployment, and improving their standards. Customised training and mentorship enhance participants' skills and capabilities, foster entrepreneurship, and equip them with the knowledge and resources to successfully start or grow their businesses. Participants gain the ability to market their unique products profitably, potentially opening new avenues for economic growth and sustainability. The programme includes various skill training courses, such as food processing, tailoring, marketing, and online webinars. It has been successfully implemented in Kerala and Tamil Nadu, indicating its potential for a broader impact across different regions.

The ESAF Entrepreneurship Acceleration Programme is a comprehensive initiative that addresses rural development issues by building skills and promoting entrepreneurship. Its specific focus is on empowering individuals and fostering economic growth.

Project Objectives

- To develop and enhance the livelihood skills of women, youth, and micro-entrepreneurs in rural areas.
- To improve the livelihood of micro-entrepreneurs through a multifaceted approach.

Key Focus Area: Sustainable Livelihoods

Link to Sustainable Development Goals:

SDG 5 - Gender Equality: The programme addresses gender inequality directly by focusing specifically on empowering women. Providing women with skills, resources, and entrepreneurial opportunities helps to bridge the gender gap and promote equality in economic participation.

SDG 8 - Decent Work and Economic Growth: The programme fosters economic growth by promoting entrepreneurship and creating job opportunities. Skill training in areas like marketing and online business helps participants build sustainable enterprises, driving local economic development and contributing to overall economic growth.

Beneficiary:

Primary Beneficiaries: Micro-Entrepreneurs

Location: Kerala, Tamil Nadu, Maharashtra, Madhya Pradesh, Assam, Bihar and Jharkhand

Reference to Schedule VII of Section 135

Point #1: The programme helps improve rural livelihoods by enhancing unemployment and potentially alleviating poverty.

Point #2: The programme enhances participants' skills and capabilities through customised training and mentorship. It is a form of adult education aimed at fostering entrepreneurship.

Activities:

As part of ESAF Small Finance Bank's CSR project to empower entrepreneurs, 3,551 individuals participated in training sessions across Kerala and Tamil Nadu. The training covered various topics, including food processing, tailoring, craft skills, and EDP (Entrepreneurship Development Programme). Enhancing employability and entrepreneurship through training and mentorship is a crucial aspect of the ESAF Entrepreneurship Acceleration Programme.

Food Processing Training

ESAF Foundation organised training programmes to enhance the skills of women in the food processing sector on topics such as value-added products from jackfruit, banana, and mushroom, as well as bakery snacks.

These programmes have benefitted women members from Kerala and Tamil Nadu. ESAF Foundation collaborated with reputed training agencies like Krishi Vigyan Kendra (KVK) and experienced faculties to provide high-quality training to the participants. The trainers and agencies were carefully selected based on the training requirements and their expertise in the field. The sessions were designed with both theoretical and practical components, helping participants quickly learn the process of baking and product decoration. These sessions also provided a platform for participants to clarify their doubts, leading to better learning outcomes and improved performance in their respective fields.

Tailoring Training

The tailoring sector presents an excellent opportunity for women to become successful entrepreneurs. ESAF Foundation has organised training programmes to enhance their skills, consisting of Level One and Level Two. Level 1 training focuses on different patterns and designs of ladies' and kids' wear, while Level 2 training covers marketing, branding, and current fashion trends. ESAF Foundation has conducted 7 Level One and 1 Level Two training sessions to empower women. In 2022-23, ESAF Foundation partnered with training organisations such as ATDC-Ernakulam and Jan Shikshan Sansthan and enlisted experienced freelance trainers to educate the participants.

Beautician Training

A 5-day beautician training programme was conducted in Sehore, Madhya Pradesh, with 28 women participating. Upon completion, they received certificates and expressed their gratitude, showing interest in further learning. Acquiring vocational skills is an asset for self-reliance and helps women build confidence. This programme benefits the community by empowering women and supporting the development of their livelihoods.

Marketing/ EDP Training

ESAF Foundation conducted eight Entrepreneurship Development and Marketing Training Programmes for women entrepreneurs, along with an entrepreneurship awareness programme for FPO members, as part of the entrepreneurship acceleration programme. The training covered various entrepreneurial aspects and marketing techniques, including government schemes, website creation, digital marketing, marketing techniques, critical business plan analysis, and business plan writing.

Bamboo Skill Development Training

Forty-five artisans from CEDAR, LIMS, ESPCL, and the local community participated in a 15-day bamboo skill training programme. The training included skill upgrade sessions on bending, curving, baking, cutting, machine handling, sanding, and finishing techniques. New products such as shoe horns, laptop stands, tissue paper holders, hangers, bangles, and easy wrists were taught in the product-making session. Daily quality assessments were conducted to evaluate the trainees' works. This programme enhances artisans' skills, broadens their product range, and improves marketability.

Craft Training

The skill-based training for Self Help Group (SHG) members included instruction in bamboo crafts, paper bag making, growing orchids, and umbrella making. The training aimed to enhance their skills and provide them with the knowledge and resources to improve them. This type of training helps to promote income generation through the sale of handmade products. Experienced trainers typically conduct training programmes which involve a combination of theoretical and practical sessions. These programmes also include guidance on marketing and entrepreneurship to help artisans establish and grow their businesses.

ESAF Entrepreneurship Development Programme

ESAF Swasraya Multi-State Co-operative (BC of ESAF Small Finance Bank) and Prachodhan Development Service (PDS) conducted EDP training in Kanhan, Bhandara, Gondia, and Wadi in Maharashtra for 80 female micro-entrepreneurs. The discussions covered business identification, business tips, entrepreneur confidence, marketing, business viability factors, marketing 4Ps, customers and consolidation, cost and profit, risk activity, capital, business environment, record-keeping, and managing members. Sangam members gained valuable information on expanding their businesses. This programme benefits participants by enhancing their business skills, boosting confidence, and promoting sustainable economic growth.

दो दिवसीय उद्यमिता विकास प्रशिक्षण कार्यक्रम का किया गया आयोजन..

Online Webinar

ESAF Foundation conducted five online webinars to provide additional support to women entrepreneurs, addressing their queries and clarifying doubts on various aspects of entrepreneurship. The webinars were organised with trade- and sector-specific sessions to ensure participants could easily relate to the topics covered. A total of 141 women participated in these webinars, gaining valuable insights to enhance their skills and knowledge in entrepreneurship.

MSME Day Celebration 2023

As part of the ESAF Skill Development programme, MSME Day was celebrated at Mannuthy. The programme was inaugurated by Shri Reji K. Daniel, Head of Sustainable Banking, ESAF Small Finance Bank. Also present were Shri Prasanth R. Pillai, Shri John P. Inchakalody (Associate Director, ESAF Foundation), Shri Gireesh Kumar K. (Associate Chief Manager - Social Initiative, ESMACO), and Shri Justin Lukose (Project Officer, ESAF Foundation). The session was attended by 43 women entrepreneurs from different parts of Thrissur district. The resource persons for the programme were Shri Aswin Industries Extension Officer – Ollukkara Block Panchayath and Smt Rekha MSME, Thrissur. Two informative and interactive sessions were taken as a part of the programme.

Measurable Output

- 1,086 benefitted from tailoring and beautician sessions.
- 1,334 improved their skills through Entrepreneurship Development Training Programmes.
- 1,230 benefitted from food processing training sessions.
- 308 benefitted from craft training using plastic, bamboo, and other materials.
- 288 trained in natural fibre craft production for the Musahar community.

Total 4,246 individuals benefitted though ESAF Entrepreneurship Acceleration Programme.

Impact Stories

Determination Leads to Success: The Steady Growth of a Woman Entrepreneur

Starting a business may seem simple initially, but sustaining it and achieving long-term success requires hard work and dedication. Smt Ayisha Basheer is a woman who embodies the courage and commitment necessary to succeed in her venture.

At 49 years old, Smt Ayisha is nearing the second anniversary of her entrepreneurial journey with her partner, Smt Jayasree Vijayan. Together, they founded AJ Rugs, a brand they launched after completing ESAF CSR-funded training in floor mat making through ESAF Foundation, the implementing agency of ESAF Small Finance Bank.

Ayisha has always maintained a positive mindset. Having learned weaving during her childhood, as her family owned a weaving machine, she enthusiastically attended the floor mat training when she heard about it. As a homemaker, she was determined to start her own business and attended the training with the clear intention of doing so.

The two-day training was enough for Ayisha to master floor mat weaving, as she was already familiar with the basics of the craft. After the training, she procured a machine with borrowed funds and started a floor mat-making unit adjacent to her house in 2022. Later, to scale up the enterprise, they acquired a new machine with greater capacity, for which Ayisha took a loan of Rs. 75,000 from ESAF Small Finance Bank.

Initially, they sold their products directly from their unit and marketed the floor mats in nearby supermarkets and shops. They also participated in exhibitions to promote and sell their products. In the beginning, they procured raw materials from Tamil Nadu, but later found cheaper sources in Ernakulam, which helped increase their profits. On average, they made a monthly profit of at least Rs. 10,000..

As AJ Rugs approaches its second anniversary, Ayisha and her partner plan to expand the business further, adding weaving to their unit. They also plan to improve basic infrastructure to address challenges like waterlogging during the monsoons. By scaling up their business, they hope to provide employment opportunities for women in the locality.

Ayisha Basheer expressed gratitude, stating, "The support from ESAF came at the right time, helping us realise opportunities. Financial support enabled us to scale up the business by adding new machinery. Now, we hope to create job opportunities for more people by further expanding the enterprise.""

Empowering Tribal Women Artisans Through Modernisation

Background

In Dumka, Jharkhand, a recent training programme aimed at empowering tribal women artisans, highlighting the transformative impact beyond mere economic benefits. Twenty-four female artisans from diverse backgrounds, including both traditional artisan communities and non-artisan groups, participated in the training.

Challenge

Traditionally, these female artisans primarily engaged in hand weaving, producing seasonal items or a limited range of products such as baskets and winnowing trays. The gendered nature of their work confined them to specific roles, limiting their skills, creativity, productivity, and mobility.

Solution

During the 15-day training programme, the artisans were introduced to modern bamboo utilisation techniques, including bending, drilling, finishing, and manufacturing new products. They were also trained in using modern machinery, helping them understand the technical ease and efficiency of modern technology.

Impact

The training equipped these women artisans with newfound skills and confidence, empowering them to express themselves and expand their horizons beyond traditional weaving. By embracing modern techniques and machinery, they are now able to redefine their roles and significantly contribute to both individual and organisational productivity. Moreover, this shift promotes the inclusion of women in designing and creating products at the community level.

3. ESAF VILLAGE LEVEL ENTREPRENEURSHIP DEVELOPMENT PROGRAMME

The ESAF Village-Level Entrepreneurship Development Programme stands out as an innovative initiative designed to foster entrepreneurship and economic empowerment in rural areas. Through its unique blend of training, guidance, and support, the programme equips individuals with the necessary skills and resources to establish successful social businesses, thereby making a significant contribution to the socio-economic development of their communities.

This comprehensive programme, which includes vital aspects of entrepreneurship such as business planning, financial management, marketing strategies, and customer relations, is further enriched by the invaluable support of mentoring and coaching. These elements ensure that participants are not only well-prepared but also confident in their ability to succeed in social entrepreneurship.

The partnership between ESAF Small Finance Bank and local organisations is commendable, especially in its focus on individuals from disadvantaged backgrounds. By offering the necessary tools and knowledge, the programme aims to create sustainable livelihood opportunities and improve economic conditions in rural areas. This holistic approach has the potential to make a lasting impact on the communities it serves.

Key elements of the programme include identifying and developing business ideas, providing guidance on accessing financial resources, and offering insights into market trends and opportunities. It also promotes ethical business practices and social responsibility to foster sustainable and inclusive entrepreneurship.

ESAF's Village-Level Entrepreneurship Development Programme has nurtured rural entrepreneurship, driven economic growth, and generated employment opportunities. Initiatives like Urjabandu, Pashumitra, Krushakmitra, and Arogyamitra demonstrate the Bank's commitment to sustainable development and empowerment across various sectors within rural communities.

Key Focus Area: Sustainable Livelihoods

Link to Sustainable Development Goals:

SDG 7 - Affordable and Clean Energy: The intervention contributes to building sustainable and resilient rural communities by developing social businesses and supporting community-driven initiatives.

SDG 12 - Responsible Consumption and Production: The training emphasises ethical business practices and social responsibility, encouraging participants to adopt sustainable consumption and production patterns.

Primary Beneficiaries:

Urjabandhu: Youth, Unemployed Electricians, both men and women.

Pashumitra: Unemployed Youth, Small and Marginal Dairy Farmers

Krushakmitra: Small and Marginal Farmers

Location: Kerala, Tamil Nadu, Karnataka, Maharashtra, Chhattisgarh, Jharkhand, Odisha and Madhya Pradesh

Reference to Schedule VII of Section 135

The ESAF Village-Level Entrepreneurship Development Programme also aligns with the following activities specified in Schedule VII of Section 135 of the Companies Act, 2013:

Point #1 Eradicating Hunger, Poverty, and Malnutrition: By creating sustainable livelihood opportunities, the programme aids in reducing poverty and improving living conditions in rural areas.

Point #2 Promoting Education: The comprehensive training on various aspects of entrepreneurship contributes to education and skill development.

Point #3 Promoting Gender Equality and Empowering Women: The programme targets individuals from disadvantaged backgrounds, including women, supporting gender equality and empowerment.

Point #4 Ensuring Environmental Sustainability: Initiatives like Pashumitra and Krushakmitra promote eco-friendly practices, enhancing environmental sustainability.

3.1 ESAF URJABANDHU

Urjabandhu is a CSR initiative of ESAF Small Finance Bank aimed at promoting renewable energy and sustainable practices. By offering both theoretical and practical sessions on topics such as solar panel system design, installation, maintenance, and Electric Vehicle (EV) charging, the programme empowers communities to embrace cleaner energy solutions and contribute to a greener future. Through Urjabandhu, ESAF is taking significant steps towards environmental sustainability.

The programme aims to empower local electricians as clean energy technicians by equipping them with the skills needed to become clean energy entrepreneurs. This will address unemployment and provide convenient, clean energy services to customers.

The Urjabandhu network has installed over 2MW (2316.79KW) of solar capacity across Kerala, reducing its carbon footprint by 2875 tons of CO2 annually.

ESAF Urjabandhu Training

The sixth batch of Urjabandhu training took place at the Mithradham Renewable Energy Centre in Aluva from 23rd to 27th August 2022. Twenty-three participants from all over Kerala participated in this five-day residential training programme focused on installing and maintaining solar PV systems. Professional trainers from MSME-TI provided comprehensive learning experiences covering both theoretical and practical aspects of solar PV system installation and maintenance. The training was inaugurated by Prof. Dr. George Peter Pittapillil, the Director of Mithradham, in the presence of Shri Bijumon from MSME-TI Thiruvalla, Shri Kannan D. from MSME, and Shri Vaisakh Mohan, the ESAF Project Coordinator The training programme included in-depth coverage of different solar PV systems' design, installation, and service aspects and featured an exposure site visit. Representatives from ESAF Small Finance Bank and ESAF Foundation visited and engaged with the participants.

As part of the ESAF Small Finance Bank CSR project, a 30-day training programme on Entrepreneurship Skill Development for Solar PV Power Systems was conducted from 5th December 2022 to 13th January 2023 at MSME DFO Thrissur. Twenty-six Urjabandhus from various locations within Kerala participated in the training, led by Shri Kannan D. from the Solar Tech Training Academy.

The training curriculum covered theory and practical sessions on solar PV design, installation, marketing, business development, and government and banking schemes related to solar products. An exposure site visit to Mithradham Renewable Energy Centre and visits to the megawatt projects at Cochin International Airport and the Metro station were included in the training.

The eighth batch of Urjabandhu training was held at the Mithradham Renewable Energy Centre in Aluva from 21st May to 25th May 2023. Twenty participants from various regions in Kerala participated in this five-day residential training focused on solar PV system installation and maintenance. Once again, professional trainers from MSME-TI provided comprehensive learning experiences covering both theoretical and practical aspects of solar PV system installation and maintenance. The inauguration of the 8th batch training was conducted by Shri John P. Inchakalody, the Associate Director of ESAF Foundation, in the presence of Shri Gowtham from MSME-TI Thiruvalla, Shri Antony from MSME and Shri Vaisakh Mohan, the ESAF Foundation Project Coordinator. The training programme spanned different solar PV systems' design, installation, and service aspects and included an exposure site visit. Additionally, the trainees were provided with sessions on Clean Energy loans, Agency Banking, and Cedar Solar products.

Urjabandhu Advanced Trainings

As part of the Urjabandhu programme, a three-day advanced MSME-certified training on "EV (Electric Vehicle) charging stations" was conducted at Mithradham Renewable Energy Institute in two batches. Shri Lijo from Colombiar Lab Pvt. Ltd facilitated the training, which 37 Urjabandhus took part in.

Objectives of the Programme:

I. Introduction to the EV industry

II. Meaning, types, and models of EVSE

III. Types of EVs and their consumption

IV. Business opportunities in EV charging stations

V. Technology of solar-powered EV charging stations

VI. How to start an EV charging station

VII. Calculation of Return on Investment (ROI)

VIII. Agency for New and Renewable Energy Research and Technology (ANERT) schemes for EV charging stations

IX. District Industries Centre Schemes for Enterprises

X. Various Loan Schemes

As part of the Urjabandhu programme, a three-day advanced training course focused on the future scope of Hybrid inverters, Micro inverters, Solar PV systems, and KSEB regulations was conducted from November 23rd to 25th at Mithradham Renewable Energy Institute. 26 Urjabandhus who had completed the Level 1 & 2 training participated in the advanced training.

ESAF Urjabandhu Regional Meet

ESAF Urjabandhu organised two regional meetings. One was held at Kottakkal Vyabhara Bhavan on 3rd September 2022 for the Urjabandhus of Malappuram and Kozhikode. The second meeting was conducted at Kalarikkal Training Centre in Mannuthy on 15th October 2022 for the Urjabandhus of Palakkad and Thrissur.

These meetings were not just about creating connections among Urjabandhus but also about providing opportunities for growth and development. The goal was to help new Urjabandhus find internships, and a total of 29 Urjabandhus actively participated, sharing valuable insights about their businesses. Furthermore, the Agency Banking team explained the concept of Micro Banking and its potential benefits, inspiring the participants to explore new avenues for growth.

Urjabandhu Grand Meet

The Urjabandhu grand meet took place on 16th November 2022 at Hotel Ashoka Inn, Thrissur. Fifty-nine Urjabandhus from all over Kerala participated in the event. The programme was inaugurated by Shri K. Paul Thomas, MD & CEO of ESAF Small Finance Bank. The day's highlights included the digital unveiling of the 1MW installation achievement, Urjabandhu performance award distribution, and certificate distribution to batch six Urjabandhus. Shri Priyesh, District Engineer at ANERT, explained schemes and policies in the solar sector, while Shri Basid Ali from Energy 24 by 7 discussed emerging solar conversion solutions. Additionally, Shri Kannan D., an MSME Trainer, conducted an interactive technical session. The event also provided a platform for Urjabandhus to showcase their solar products and brochures. Smt Mereena Paul, Executive Director of ESAF Foundation, Dr. Jacob Samuel, Co-founder of ESAF, Shri Alok Paul, MD of Cedar, and Shri George K. John, EVP at ESAF Small Finance Bank, also engaged with the entrepreneurs.

LED Product Assembly Training

ESAF Small Finance Bank's CSR initiative included LED product assembly training conducted by the Urjabandhu team of the ESAF Foundation. The three-day skill training on LED decorative products was held at ASAP Skill Park Chathannur, Palakkad. Shri Antony P. James Assistant Professor, Don Bosco College—Mannuthy led the training, with eight participants.

Urjabandhu & MSME - 30 Days Solar Entrepreneurship Training Inauguration

ESAF Urjabandhu in association with MSME DFO, organised a 30-day solar entrepreneurship training. Twenty-five candidates attended the training, which was inaugurated by Shri G. S. Prakash Joint Director & HOO-MSME in the presence of Shri P. B. Suresh Babu Assistant Director, MSME, Shri Saiju P. S. Sustainable Banking, ESAF Small Finance Bank, and Shri Kannan D. MSME Trainer on 9th October 2023.

Urjabandhu Graduation – Tamil Nadu Batch

The MSME certificate distribution and entrepreneurship workshop for the Tamil Nadu batch of the ESAF-Urjabandhu was conducted on 13th October 2023 at PAFT, Trichy. Ten trained energy entrepreneurs from Tamil Nadu participated in the programme. The one-day workshop included sessions on different solar products and clean energy loans. Shri John P. Inchakalody Associate Director, ESAF Foundation distributed the MSME certificates to the trained participants in the presence of Shri Stephan MD, PAT Group, Shri S. Joel Mecir Roy COO, PAT Group, Shri Saiju P. S. Sustainable Banking, ESAF Small Finance Bank, and Shri Sukumar Senior Manager, ESAF Foundation.

Urjabandhu Training - Tamil Nadu Batch

The Urjabandhu Tamil Nadu training was organised at NIRE Solution, Salem, from 4th September to 8th September 2023. Ten participants attended the 5-day residential solar PV system installation and maintenance training. The professional trainers from NIRE Solution Salem, Tamil Nadu, enabled better learning experiences in theory and practical aspects of solar PV system installation and maintenance. The training programme covered the design, installation, and service aspects of different solar PV systems, and an exposure site visit was also conducted. Clean energy loan product sessions for the trainees were also facilitated.

World Environment Day

In honour of World Environment Day, the Urjabandhu Network observed the period from 1st to 15th June as Energy Awareness Week. During this time, a 129-kW solar power plant was installed in multiple locations throughout Kerala. This notable achievement enables the organisation to provide zero-emission electricity from renewable energy sources. Additionally, proactive measures were taken to promote environmental sustainability by organising tree plantation activities and distributing plants in the respective areas.

3.2 ESAF PASHUMITRA

ESAF Pashumitra plays a vital role in rural communities by delivering essential livestock management and dairy farming services. By offering self-employment opportunities and training in livestock care and entrepreneurship, the project aims to economically empower local youth while enhancing health, nutrition, and cow breed quality in rural regions. Essential services such as artificial insemination, vaccination, milk collection, and procurement are fundamental to boosting milk production and promoting agricultural sustainability.

Project Objectives

- Equip unemployed youth with skills in dairy entrepreneurship and position them as service providers.
- Deliver veterinary services to dairy farmers through farmer collectives.
- Train proficient youths in artificial insemination to enhance breed quality for small-scale farmers.

Animal Health Camps

ESAF Foundation organised multiple veterinary camps in January 2023. The first camp was held in Chikballapur on 20th January 2023, where 43 farmers registered, and 70 cows received treatments for infertility, deworming, and pregnancy diagnosis. Shri Vignesh (Pashumitra) coordinated the camp with Dr. Kantha Raja N. K., Senior Veterinary Officer of Gauribidanur Taluk in Chikballapur district, assisting.

The second and third camps, held in Theni on 21st and 23rd January 2023, were organised in collaboration with Mullaiyaru Farmers Producer Company Limited. A total of 99 cows and 24 goats received treatments for infertility, deworming, and regular vaccination. The camps also facilitated discussions about dairy loans, insurance

products, and emerging products, with the valuable presence of Shri Sibi Antony (Head of Emerging Products, ESAF Small Finance Bank) and representatives from the branch. Dr. V. Vinoth, a Veterinary Officer, provided crucial assistance at the camp, which was located in Erassakkanyakkanur village.

Furthermore, the ESAF Foundation conducted a veterinary camp at Bathikaundanur, Anjetty village in the Krishnagiri district on 18th May 2023. Forty farmers participated and the camp treated a diverse range of animals, including 96 cows, 70 chickens, and 434 goats for chickenpox disease, mastitis in cattle, and foot and mouth disease. Pregnancy diagnosis was also performed in the cattle, with Dr. P. Vijay B.V.Sc Veterinary Surgeon- Anjetty providing valuable guidance.

Five camps were conducted on 23rd October to provide veterinary services to dairy farmers. These camps were organised in coordination with the animal husbandry department and managed by trained professionals. This initiative aimed at creating marketing opportunities for the professionals in their respective villages and add value to existing veterinary services. During these camps, 217 dairy farmers benefitted, and 1184 cattle, 230 goats, and 120 poultry received treatments.

Animal Health Camps

The ESAF Pashumitra team of Prachodhan conducted 18 'Animal Health Camps' in Maharashtra and Madhya Pradesh in different villages in rural areas. These camps conducted health check-ups, diagnosed diseases, and administered medicines and injections. This programme enhances livestock health, aids farmers, and promotes sustainable agriculture. Attending to the welfare of more than 7000 livestock belonging to 810 farmers from surrounding villages like Badraka, Gadi Bagraj, Hasanpur Tinoniya, Charnal, and Suakhedi, these camps are facilitated under the supervision of a veterinary doctor and ESAF Pashumitras. Offering vital services such as diagnosis, surgery, consultation, and vaccinations, the initiative not only addressed immediate needs but also raised awareness among local farmers.

Pashumitra - Certificate Distribution Ceremony

Twenty-five rural youths completed 45 days of classroom sessions and 75 days of field training with a veterinarian in December. Certificate and kit distributions were conducted for the completed batch. The kit includes one 35-litre milk can, one 3-litre can, a thawing monitor, forceps, scissors, and an AI Gun. The certificate distribution function was organised at NDDB Training Centre, Erode, where Smt Mereena Paul, Executive Director, ESAF Foundation, distributed the certificate and the kit.

Dairy Development and Animal Health Training

Eleven candidates from Madhya Pradesh were selected for the Dairy Development and Animal Health training. The 10-day training programme at the National Dairy Development Board (NDDB) was held from 21st August to 1st September 2023. The training allowed the participants to redefine their knowledge and perception on various subjects, including animal health, milk production methods, animal breeding, rearing, and fodder management. In addition to classroom sessions, the participants also visited Amul plants, breeding plants, calf caring centres, and chocolate plants to learn about the immense scope of opportunities in the field of animal husbandry. One of the Pashumitra participants mentioned that the training helped him recognise the wrong practices and mistakes he had been repeating.

Dairy Animal Management Programme

The Dairy Animal Management programme was a five-day residential training programme organised in collaboration with the NDDB Southern Regional Training Centre in Erode. The programme aimed at equiping 58 entrepreneurs with the necessary skills to run a successful dairy enterprise. It covered a comprehensive range of topics, including identifying good milching animals, testing milk quality, detecting adulteration, fodder and food management, and various milking methods, ensuring that the participants are well-prepared for the challenges of dairy farming.

The five-day training was divided into sessions, each focusing on a specific aspect of dairy farming. Participants engaged in interactive group discussions and hands-on activities, allowing them to apply what they had learned in a practical setting. The training sessions focused on feed management, breeding and reproduction techniques, disease prevention, and financial management. Trainees were taught on how to maintain accurate records of milk production and expenses, which are essential for financial planning and monitoring the profitability of their dairy enterprise. The trainees were awarded an NDDB Certificate, a recognised credential in the dairy industry validating their skills and knowledge gained during the programme. This certificate is valuable for those seeking to start their own dairy business.

A total of 26 individuals from various locations participated in this training programme.

3.3 ESAF KRUSHAKMITRA

ESAF Krushakmitra is a comprehensive initiative that is dedicated to supporting farmers in every aspect. By providing knowledge, resources, and empowerment, it boosts agricultural productivity and contributes to the broader development of rural areas. This holistic approach ensures that no aspect of farmer support is overlooked.

In addition, ESAF Krushakmitra serves as a bridge between rural youth, farmers, and agricultural authorities. Training unemployed rural youth to become agri-entrepreneurs and service providers is pivotal in promoting the adoption of agricultural technologies and enhancing the overall agrarian ecosystem.

Project Objectives

- Empower unemployed rural youth through agri-entrepreneurship training.

Krushakmitra Training

The Krushakmitra training programme, a unique learning opportunity, was held from 29th to 31st May 2023 at the Jargumalai Farmer Producer Company (FPC). The programme's focus was to enhance the skills and knowledge of farmers involved in Neeryum flower cultivation. Ten Krushakmitras participated in the training, which aimed at addressing the production, harvesting, packing, and marketing challenges faced by the farmers. This report provides an overview of the training programme and its outcomes, highlighting the valuable insights gained.

ESAF Foundation organised a training programme for 7 Farmer Producer Organisations (FPOs) from different parts of Southern Tamil Nadu in collaboration with NABARD MABIF as part of the ESAF Small Finance Bank CSR initiative. The programme, held from 3rd to 6th October 2023 at NABARD MABIF, Agricultural College and Research Institute, Madurai, aimed at training each participant to become a Krushakmitra in their respective regions, equipping and educating the farmers. Shri Sakthikumaran, Chief Manager of ESAF Foundation, inaugurated the programme and emphasised the importance of collective efforts in the agriculture sector. The programme covered various sessions on topics such as the role of Krushakmitra in the FPO ecosystem, the relationship between Krushakmitra and FPO stakeholders, roles and responsibilities of the Board of Directors (BoD) and Chief Executive Officer (CEO), mandatory compliances as per the Companies Act, business planning, financial assessment, and means of finance, business opportunities in the agricultural and crop value chains, interaction with successful start-ups and entrepreneurs to motivate FPOs to strengthen their businesses, branding and packaging, value addition in agricultural produce, cattle feed manufacturing, agricultural allied activities, and organic farming.

Additionally, exposure visits were organised to Vagai Millets Farmer Producer Company Ltd, a successful FPO in the Madurai district, and to the Regulated Market in Thirumangalam, Madurai, to explore opportunities through e-NAM for FPOs. Various agriculture, marketing, and finance experts were also present during the sessions.

Exposure Visit Training for Krushakmitras

A two-day exposure visit training was organised for ten Krushakmitras from Jarugumalai in Kanyakumari on 8th and 9th June 2013. The aim was to provide hands-on insights into various aspects of the market demand in the Thovali Market, technical support from Flower Research Institutes, and new business opportunities related to Nerium flowers. The visit was meant to help participants actively engage in understanding market needs, new varieties, and innovative techniques for cultivating Nerium plants. The visit began with a trip to the Thovali flower market, where the Krushakmitras observed market dynamics and gained an understanding of demand, supply, and pricing mechanisms in the floral industry. They also visited the Krishi Vigyan Kendra (KVK) for a buyer-seller interaction, facilitated by the KVK, to understand market needs and challenges. The Krushakmitras were introduced to a new variety of Nerium at the Flower Research Station and provided with technical support. This interaction allowed them to actively explore possibilities for incorporating the new variety into their cultivation practices. On the second day, the Krushakmitras visited the Nikki Bonsai Garden and Training Centre, where they actively learned about the market demand for bonsai plants and techniques for incorporating bonsai into their Nerium cultivation. They were provided with live demonstrations on creating bonsai plants and learned about the potential for incorporating bonsai as a complementary venture.

3.4 ESAF AROGYAMITRA

ESAF Arogyamitra is an initiative dedicated to promoting the holistic development of women through trained community health workers. These Arogyamitras are vital in raising awareness about healthy practices, preventing diseases, and addressing various health issues such as hypertension, diabetes, and malnutrition within the households. Their efforts in promoting personal hygiene, sanitation, and proper nutrition—especially for pregnant women, infants, and children—contribute significantly to improving overall well-being in the community.

Project Objectives

- Improve primary and preventive health care for hygiene, nutrition, diseases, mental health, and maternal health
- Enhance essential health monitoring, early disease detection, and care for the elderly

Primary Health and Hygiene Nutrition Management

A training session for Arogyamitras was conducted on primary health, hygiene, nutrition, menstrual hygiene, and mental health focused on preventing farmer suicides on 8th and 9th November. The Facilitators, Shri Arun Sonone (Health Supervisor), Shri S. A. Saudagar (Psychologist, a Civil Surgeon), Smt Snehlata Bhagwat (Sr. Scientist), Shri Ritesh Palaskar covered topics like health and hygiene, nutrition management, WASH practices, mental health, government health schemes and the POCSO Act. The session aimed at equiping 16 Arogyamitras with knowledge and skills to effectively address health issues in farming communities, thereby improving well-being and reducing suicide rates among farmers.

Capacity Building Training Programme for Tantha Gatha Women Collective

A Capacity Building Training Programme for the Tantha Gatha Women Collective in the Orissa district ran from 1st October to 20th November, reaching various villages and beneficiaries in the region. Women from Bhandagaon, Karkachia, Kanhupur, Dukura, Dhanpara, Sunapal, Babagada, Astia, Dhanaghera, Atanati, and Chuliaposi participated. About 213 weavers were divided into 11 groups across 11 centres. The training programmes focused on financial literacy and entrepreneurship development, covering government schemes, railway ticket booking, health helplines, signature awareness, bank account opening, android phone use for record-keeping, and Joint Liability Group formation. Yuva Vikas Foundation was the knowledge partner that mobilised women and facilitated training. This initiative empowers women weavers with essential skills and knowledge for economic self-sufficiency and improved livelihoods.

Measurable Output

Urjabandhu

- 219 individuals trained in Solar PV System design, installation, and maintenance, now serving 6,000+ people

Pashumitra

- 123 youth trained as Pashumitras, providing support to 7,433 farmers
- 25 AI centres established at farmer collective locations

Krushikmitra

- 81 unemployed rural youth trained as agri-entrepreneurs, supporting 4,500 farmers

Arogyamitra

- 16 trained in primary health hygiene, nutrition management, and mental health awareness, supporting 150 beneficiaries
- 213 trained as artisans and office bearers of village-level enterprises

Journey Towards International Solar Installation - Sharafudheen T K

Shri Sharafudheen T. K., a 43-year-old resident from Malappuram district, belongs to a middle-class family comprising his wife and two children. He works as an electrician and has been involved in wiring for several years. When solar technology gained popularity in Kerala, he installed three Off-grid Solar PV systems despite his minimal knowledge.

During this period, Sharafudheen learned about the ESAF Urjabandhu training programme, a CSR initiative of ESAF Small Finance Bank, and decided to participate. After completing the training, he expressed gratitude for the technical knowledge he gained, which significantly contributed to enhancing his business. The training equipped him with the skills to provide quality services and led him to recognise and rectify his previous mistakes.

Post Urjabandhu training, Sharafudheen, along with his friends, successfully installed 1.1 MW of solar power systems at different sites across Kerala. This venture proved financially rewarding, with Sharafudheen able to generate income ranging from ₹2500 to ₹4000 per kilowatt. His improved knowledge base also opened doors for him, leading to an opportunity to work on a significant project - a 1.2MW Solar power plant in the Maldives. This progression in his career underscores the transformative impact of the Urjabandhu training on both his technical proficiency and business opportunities.

Udhay, A Shining Star in the Field of Cattle Artificial Insemination

Udhay Kumar, from Hosur, Krishnagiri District in Tamil Nadu, completed a bachelor's in engineering and worked in a private company in Bangalore. Due to the impact of COVID-19 on his job, Udhay had to return to his village and take up farming, but the income was not enough to support his family. That is when he came across the Pashumitra- CSR initiative of ESAF Small Finance Bank, which provided him with an opportunity to undergo Artificial Insemination technician training at 'NDDB Southern Regional Demonstration and Training Centre' in Erode.

After completing the training, ESAF Foundation supported Udhay in setting up an Artificial Insemination centre in his village, which included providing the necessary equipment for performing artificial insemination. With ESAF's help, Udhay started offering his services to cattle farmers in the region and completed 1063 artificial inseminations, generating a net profit of Rs 2,12,600 from January 2022 to December 2022.

ESAF Foundation's support and guidance empowered Udhay to establish himself as an expert technician in his region. His business has continued to grow, and he foresees a monthly average of 120-140 inseminations, with an estimated monthly earning of Rs. 24,000. Udhay has also diversified his business by selling mineral mixtures and nutrient supplements per demand.

Udhay is grateful to the ESAF Foundation and ESAF Small Finance Bank for enabling him to establish a successful business in his village without the need to migrate to a city. He has already diversified his business, selling mineral mixtures and nutrient supplements per demand. Udhay is thankful to the ESAF Foundation and ESAF Small Finance Bank for guiding him toward a profitable business activity that allows him to work without migrating to a city.

Empowering Rural Entrepreneurs in Dairy Farming

Background

Mayur D. Kakde, a 27-year-old resident of Tapal Heti village in Yavatmal district, Maharashtra, was previously employed as a regular dairy farmer in his locality. His family owned a few livestock, but their operations were limited to milk collection and sales to local dairy businesses. Despite his dairy background, Mayur lacked the knowledge and skills to effectively manage and expand his livestock operations.

Challenges

Mayur's lack of expertise in animal rearing and dairy management posed significant obstacles to exploring further opportunities in dairy farming and entrepreneurship.

Solution

Mayur's journey towards transformation began when he was identified as a "Pashumitra" by the Prachodhan team. Through basic training programmes on animal rearing and dairy entrepreneurship organised by PDS, Mayur gained essential knowledge and skills to enhance livestock productivity and explore entrepreneurial ventures in the dairy sector.

Expanding Opportunities

Recognising the importance of collaboration and community development, Mayur emphasises the significance of Dairy Cooperative Societies (DCS) in fostering dairy farming and increasing farmers' incomes. Additionally, Mayur provides agricultural guidance to farmers through his role as a "Krushakmitra" under the agri-input shop support programme. He supports youth in entrepreneurship through agri-input shops, thereby contributing to the development of his community and fostering sustainable agricultural practices

Impact

Empowered by the training and support from Prachodhan and NDDB Gujarat, Mayur successfully established his brand, "Dantavaad Dudhalaya," and a milk processing unit. This initiative led to a remarkable 60% to 70% increase in his income. With guidance from PDS, Mayur also availed himself of a loan and 35% subsidy under the "Pradhan Mantri Formalisation of Micro Food Processing Enterprises" scheme.

4. ESAF CAPACITY BUILDING AND MARKET LINKAGES FOR ENTREPRENEURSHIP COLLECTIVES

ESAF Small Finance Bank's Capacity Building and Market Linkage for Entrepreneurship Collectives Programme is dedicated to empowering and fortifying collective enterprises. By partnering with various groups such as Self-Help Groups (SHGs), producer groups, and Farmer Producer Organisations (FPOs), the programme aims to enhance entrepreneurial skills through comprehensive training and development initiatives. These efforts facilitate market linkages, promoting economic empowerment, sustainable livelihoods, and inclusive growth. Through this initiative, the programme contributes to the overall advancement of entrepreneurship, bolsters local economies, and empowers marginalised communities.

Project Objectives

- Enhance the socio-economic conditions of impoverished farmers in remote areas.
- Provide capacity-building resources for farmers working within collective enterprises.
- Facilitate access to modern retail markets for these farmers.

Key Focus Area: Sustainable Livelihoods

Link to Sustainable Development Goals:

SDG 8 - Decent Work and Economic Growth: The programme enhances entrepreneurial capabilities and creates new employment opportunities through comprehensive training and skill development initiatives. This fosters inclusive economic growth and ensures decent work for marginalised communities by integrating them into the larger economy.

SDG 12 - Responsible Consumption and Production: The programme promotes sustainable farming practices and responsible production by empowering Farmer Producer Organisations (FPOs) and other producer groups. Additionally, facilitating market linkages encourages consumers to source products responsibly, supporting sustainable consumption.

Primary Beneficiaries: Small and marginal farmers
Location: Tamil Nadu, Karnataka, Maharashtra, Madhya Pradesh, Jharkhand, Chhattisgarh, and West Bengal

Reference to Schedule VII of Section 135

Point #2: The programme's focus on enhancing entrepreneurial skills through comprehensive training and development initiatives directly aligns with promoting education and vocational skills. By training Self-Help Groups (SHGs), producer groups, and Farmer Producer Organisations (FPOs), the programme helps participants gain valuable knowledge and skills, enhancing their employability and entrepreneurial capabilities.

Point #4: While the programme's primary focus may not be environmental sustainability, many initiatives aimed at empowering FPOs and producer groups can have secondary benefits. For instance, training programmes that emphasise sustainable farming practices, organic production, and resource conservation can contribute to environmental sustainability. Furthermore, market linkages promoting sustainable products and practices can positively impact ecological balance and the preservation of natural resources.

Point #10: The programme directly contributes to rural development by empowering local agricultural and entrepreneurial groups. By providing training, development initiatives, and market linkages, the programme helps improve the economic conditions of rural communities, facilitates sustainable livelihoods, and drives inclusive growth. These efforts are fundamental to rural development and help uplift marginalised communities.

Activities:

Training on Branding, Packaging, and Licensing

- On 29th May 2023, a training session on Branding, Packaging, and Licensing was held at Dhimbam Dhaniya Farmer Producer Company and Malai Millets Farmer Producer Company in Erode, and at Navadhanya Farmer Producer Company in Dharmapuri on 14th June 2023. The purpose of the training was to educate the members of the FPO about the importance of branding, effective packaging strategies, and understanding customer segments. Shri Ashwin, a seasoned trainer with extensive knowledge in marketing and branding, facilitated the session. Fifty FPC members attended the training. It covered various aspects related to branding, packaging, and licensing. The FPO members gained valuable knowledge about the importance of branding, effective marketing methods, identifying customer segments, and selecting appropriate packaging strategies. This training equipped them with the necessary skills to strengthen their brand presence, attract customers, and increase their market reach. With the newfound knowledge, the FPO members are well-positioned to enhance their marketing efforts and achieve tremendous success in the competitive agricultural market.

- A one-day training programme was conducted in association with NABARD MABIF to train 25 Farmer Producer Organisations (FPOs) from 11 districts of Tamil Nadu. The programme was conducted on 20th October 2023 at the Agricultural College and Research Institute in Madurai. The main aim was to educate the FPOs on branding, packaging, and licensing. Key participants included Shri Sakthi Kumaran, Chief Manager of ESAF Foundation; Dr. Mahendran, Dean of the Agricultural College and Research Institute; Eng., Shri Gaeshamoorthy, CEO of Madhna Gopal; and Manager NABARD MABIF Shri A. Mahesh Prabhu, Shri Yaseer. K., and Shri R. Pitchai Raja from ESAF Small Finance Bank. The training covered various topics such as the importance of branding and packaging, export opportunities for FPOs, marketing of agricultural and food products, the significance and benefits of marketing, the importance of pricing, and the adoption of suitable pricing strategies for FPOs' success.

- Two training sessions were conducted to enhance the value and market realisation of agro-products for FPO members at EDII-Killikulam Agri-Business Incubation Forum (KABIF), Tirunelveli, and at Horticulture College and Research Institute in Periyakulam, Theni. A total of 25 and 21 FPO members participated in the training programmes, respectively. The focus of the training included Moringa-based products and their value addition. Shri Ashwin, CEO of Shapers Studio, discussed business strategies, product marketing, consumer engagement, and pricing tactics. The training at Periyakulam also involved exposure to Moringa plantations.

Capacity-Building Training on the Promotion of Millet Crops and their Management

A one-day capacity-building training on the promotion and management of millet crops was successfully conducted at Ghatanji Mahila Producer Company Limited in Khapari village, Yavatmal District. The United Nations General Assembly declared 2023 as 'the International Year of Millets' due to their resilience to climate change and suitability for arid lands. Sixty-five women farmers were trained and gained valuable market insights into millets. Self-Help Group members also opened a stall to promote millet crops, supported by Umed FPO, KVK, and the Agriculture Department. This programme benefits farmers by empowering them with the knowledge to cultivate and market millets, contributing to food security and sustainability.

Buyer Seller Meet

- On 15th June 2023, a buyer-seller meeting was organised to facilitate the sale of millets as the primary crop and to bridge the gap between farmers and buyers. Seventeen enthusiastic farmers participated in the event, aiming to connect with potential buyers. The meeting was held offline and online, and buyers from Sahaja Organics and Lakshmi Export were in attendance. Representatives from ESAF Small Finance Bank and ESAF Foundation were also part of the event. Farmers had the opportunity to engage with representatives from Sahaja Organics and Lakshmi Export, who actively sought to purchase millets.

- Two buyer-seller meetings were recently held in Kanyakumari, one at Agasteeswaram Block Co-operative FPO and the other at Kuruthancode Block Banana Co-operative FPO. Shri Sundar Daniel, the DDAB – Agri-marketing, Nagercoil, participated in both meetings and shared valuable insights. Shri Sundar Daniel discussed various schemes, such as agri-engineering schemes for FPO farmers, including using tractors and other equipment. He also explained

the processing unit for value addition for coconut and banana products, as well as the roles and responsibilities of FPO members and bodies. Furthermore, he talked about the Uhzaavan app, its features, and how it can be utilised for farm gate aggregation through regulated markets via eNam. Shri Sundar Daniel explained the benefits of eNam trading and also discussed crop insurance and its advantages. National Agriculture Market (eNAM) is a pan-India electronic trading portal that connects existing APMC mandis to create a unified national market for agricultural commodities. The Small Farmers Agribusiness Consortium (SFAC) is the lead agency for implementing eNAM under the Ministry of Agriculture and Farmers' Welfare, Government of India.

- A district-level buyer-seller r meeting was held at RVS-KVK Kadayanalur, Tenkasi, on 13th September 2023. Shri Sasikumar, DDM NABARD, graced the occasion as the chief guest. The event was attended by other esteemed guests, including Shri Sukumar, Shri Sethupathy, and Shri Elavarasan, all scientists from KVK. Shri Karupaswamy, AAO, DDAB, spoke about DDAB schemes. Smt Umadevi addressed the audience on the benefits of regulated markets for FPOs and FPO farmers. She provided insights into utilising regulated markets for crops such as Red Gram, Horse Gram, White Sorghum, Corn, and Paddy. Shri Ramesh, an Agritech consultant from Tenkasi District, focused on market linkage schemes for FPO farmers.

Exposure Visits and Capacity-Building Training

A capacity-building programme cum exposure visit was organised for lead farmers and the Board of Directors (BODs) to benefit them with seed production business ideas for the first exposure visit, facilitated by Joyous FPC, Mukindpur, focused on areas like agri-input shops, custom hiring centres, and seed production plants. The second visit at NER highlighted subjects like agri input shops, soil testing labs, CSC, market linkage, and FPC experiences. Twenty-two participants from four Farmer Producer Companies (Dharasatva, Jivannoti, Ner, and Navinya) attended the events. This programme benefitted participants by enhancing their knowledge and skills in seed production, fostering entrepreneurship, and strengthening market linkages for sustainable agricultural practices.

Seven FPOs from Odisha, Chota Nagpur, and Santhal Pargana regions were recognised for a capacity-building training programme cum exposure visit to the Santhal Pargana Mahila Producer Company Limited, operating in Dumka and Pakur districts of Jharkhand. Twenty-seven participants, including BODs, CEOs, Accountants, and Cluster Coordinators from Godda, West Singhbhum, Gumla, and Nuapada districts, attended a 3-day residential camp at LIMS Campus, Dumka, Jharkhand. The programme aimed at enhancing FPO functioning and improving the potential of BODs and staff. Sessions covered the introduction of FPOs, the agri-value chain, and business plan preparation, facilitated by Shri Shuvojit Chakraborty, an external resource person, and other specialists. The programme benefits participants by improving FPO functionality, market identification, and strategy refinement, as well as preventing deceptive practices, ultimately boosting rural economic development

Training FPO Leaders on Input and Output Services

A training programme on Input and Output Services for FPO (Farmers' Producer Organisation) leaders was conducted in Kanyakumari on 25th May 2023. The training focused on enhancing the knowledge and skills of FPO leaders in effectively managing their organisations. The programme was both enlightening and empowering, with esteemed speakers from the NCDC, ESAF Foundation, and legal experts sharing valuable insights. The event fostered collaboration and emphasised the importance of sustainable practices and financial management in taking FPOs to new heights.

Training on Kharif Crop Management

A one-day training on 'Kharif Crop Management' was organised in Gadi Bagraj village, Madhya Pradesh. The session focused on preventing crops from various diseases, weeds, and pests, using organic methods such as Jeevamrit, Beejamrit, Neemashtra, and Dashparni Arka to ensure crop health. Additionally, soybean products and storage techniques were discussed.

Expert guidance included diagnosing the ring cutter (Girdle Beetle) in soybean fields. Trainer Sachin Rathore, District Head of Swal Corporation and progressive farmer, led the session attended by 40 farmers, CEO, and BODs of FPOs from nearby villages. This programme benefits farmers by enhancing their knowledge of crop management, pest control, and organic farming practices, ultimately improving crop yields and sustainability.

एकदिवसीय कृषि कार्य शाला का हुआ आयोजन

Measurable Output

- 25 FPO representatives trained on ROC compliances.
- 478 FPO leaders trained in procurement, labelling, marketing, and other agri-related modern techniques.
- 20 business links established through four buyer-seller meets.

Total 14,700 individuals reached through this project.

Impact Stories

Amit Potkar: Enhancing Productivity Through Modern Farming Practices

Background

Amit Potkar, a 30-year-old shareholder farmer of Dharasatva FPC, transitioned to agriculture after graduating in 2016. With 8 acres of land in his possession, Amit initially relied on traditional farming methods, which led to high input costs and low productivity.

Challenges

Using traditional farming methods, Amit faced challenges, such as high input costs, low productivity, and a need for more awareness about soil testing and optimal crop management practices.

Solution

Attending the MLCB training provided by Prachodhan proved to be a turning point for Amit. He gained valuable insights into modern agricultural practices, including seed selection, spacing, fertiliser application, and pest management through the training.

Impact

Armed with newfound knowledge, Amit transformed his approach to farming, adopting improved practices that significantly increased crop yields across his farm. By optimising input costs and enhancing productivity, he achieved financial stability and sustainable agricultural growth.

5. ESAF CENTRE FOR EXCELLENCE IN COLLECTIVE ENTERPRISES

The ESAF Centre for Excellence in Collective Enterprises plays an important role in supporting and enhancing the capacities of organisations engaged in collective enterprises. It provides a physical platform dedicated to various activities such as skill development, policy advocacy, knowledge management and research. One of the primary functions is to assist newly formed collectives in their onboarding process by offering guidance and support. Additionally, the centre develops handbooks that covers relevant subjects and a best practice guide that showcases successful approaches and strategies for different crops, serving as valuable resources for collectives to improve their operations.

Market linkage is indeed pivotal for collective enterprises and the centre's initiative to develop a comprehensive market linkage manual is commendable. This manual not only facilitates connections with markets, buyers and distribution channels but also enhances the profitability of collectives by equipping them with essential knowledge and skills. Moreover, the executive training programmes tailored for board members further strengthen collective enterprises by enhancing leadership skills, governance practices and decision-making capabilities. Empowering board members ultimately contributes to collective enterprises' overall success and sustainability.

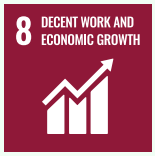
The ESAF Centre for Excellence in Collective Enterprises aims to foster a conducive environment for enterprises to flourish. Through capacity building, resource provision and market facilitation, the centre empowers these enterprises benefitting individuals and communities by enhancing livelihood.

Project Objectives

- Empower unemployed rural youth through agri-entrepreneurship training.

Key Focus Area: Livelihoods

Link to Sustainable Development Goals:



SDG 8 - Decent Work and Economic Growth: The centre promotes decent work by providing training and resources that improve collective enterprises' operational efficiency and profitability, leading to economic growth.

SDG 12 - Responsible Consumption and Production: The centre's best practice guides and market linkage programs promote sustainable agricultural practices and responsible production methods.

Primary Beneficiaries: BODs of Farmer Producer Organisations and Enlarge Farmers

Location: Kerala and Tamil Nadu

Reference to Schedule VII of Section 135

Point #2: The centre provides skill development programmes and executive training for board members, directly aligning with promoting education and vocational training.

Point #4: The best practice guides developed by the centre promote sustainable agricultural practices, which contribute to environmental sustainability and the conservation of natural resources.

Strategic Business Planning Workshop

A three-day Strategic Business Planning Workshop was conducted for FPO leaders in Kerala at Darsana Pastoral Centre, Peechi, from 27th to 29th November. Thirty representatives from 12 FPOs from Kerala participated in the workshop. Shri K. Paul Thomas, the MD and CEO of ESAF Small Finance Bank, and Smt Mereena Paul, Executive Director of ESAF Foundation, were the chief guests in the concluding session and distributed the certificates. Shri Anil Paul was the lead trainer for the workshop and conducted the session for the farmers.

State-Level Workshop on Ecosystem Approach for FPO Excellence

A series of one-day state-level workshops on the 'Ecosystem Approach for FPO Excellence' was conducted under the Centre for Excellence in Collective Enterprises. These workshops took place in Ranchi, Jharkhand, Raipur, Chhattisgarh, and Yavatmal, Maharashtra.

The first workshop, held in Ranchi on 20th February 2024, was a pivotal part of the Centre for Excellence in Collectives initiatives by the ESAF Foundation. Its primary goal was to establish a robust network of Community-Based Business Organisations (CBBOs), Farmer Producer Organisations (FPOs), and government departments in Jharkhand for the CEC programme. The workshop successfully brought together 55 Board of Directors (BODs) and CEOs representing 19 FPOs, officers from 5 CBBOs in Jharkhand, government department officials, and ESAF Small Finance Bank Jharkhand state officers.

The second workshop, focusing on the ecosystem approach for collective excellence under the Centre of Excellence for Collectives Maharashtra, was held in Yavatmal, Maharashtra, on 22nd February 2024. Inaugurated by the ATMA Director, the workshop featured sessions conducted by officers from Zilla Panchayat, Agriculture, Agri-Marketing, and KVK Food Processing. Representatives from 45 FPOs and officers from nearly 15 CBBOs participated in the workshop.

The final workshop was organised in Raipur on 23rd February 2024, and attended by 60 members from 17 FPOs and 7 representatives from CBBOs. Notable attendees included Shri Reji Koshi Daniel, Head of Sustainable Banking, Shri Sanjeev Hota, Regional Head of ESAF Small Finance Bank, and Shri Abhishek Singh, Zonal Head of ESMACO. The workshops featured presentations on the ESAF group's milestones and Sustainable Development Goals (SDGs) in their implementations.

The workshops, with a focus on the required ecosystem for FPOs to enhance their effectiveness, also delved into the ESAF group's expertise and legacy in community development initiatives. The topics covered included the ecosystem needed for FPO excellence, marketing initiatives, value addition, and the roles of CEOs, BODs, and financial management practices.

Interactive sessions provided a platform for FPOs to discuss their experiences with various stakeholders. An open discussion gathered expectations for the Centre for Excellence, highlighting key areas such as capacity building, marketing support, technological platforms, value addition of products, and infrastructure support. The workshops concluded with an overview of future outcomes and plans for the Centre for Excellence.

Measurable Output

- 268 FPOs reached through the workshop on the Ecosystem Approach for FPO Excellence with the reach of 27,900 individual farmers.

6. ESAF HEALTH CARE INFRASTRUCTURE DEVELOPMENT & SUPPORT

The ESAF Health Care Infrastructure Support initiative enhances health care infrastructure in underserved regions. The programme aims to bridge the health care gap and ensure quality health care reaches remote communities by empowering rural hospitals and fostering self-sufficiency. This endeavour improves health outcomes and uplifts the overall well-being of those in need.

Key Focus Area: Health

Link to Sustainable Development Goals:

3 GOOD HEALTH AND WELL-BEING

SDG 3 - Good Health and Well-Being: The initiative directly contributes to ensuring healthy lives and promoting well-being for all ages by enhancing health care infrastructure and improving access to quality health services.

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

SDG 10 - Reduced Inequalities: The initiative aims to reduce inequalities within and among countries by focusing on underserved and remote communities and ensuring that even the most marginalised populations have access to essential health services.

Beneficiaries: Rural Community **Location:** Kerala

Reference to Schedule VII of Section 135

Point #1: The initiative's focus on improving health care infrastructure directly supports health care, particularly in rural and underserved regions, contributing to promoting health care and preventive health care.

Activities:

Paediatric OP Ward at ESAF Hospital, Thachampara Inaugurated

On 21st December 2022, Smt Mereena Paul, the Executive Director of ESAF Foundation, inaugurated the newly constructed Paediatric OP Ward at ESAF Hospital and Research Centre in Thachampara. The ceremony was also attended by Rev. Fr. Binu P. Abraham, Dr. Jacob Samuel Director ESAF Foundation, Shri Biju George COO of ESAF Hospital, Shr. Steve George Director of Lahanti Homes, Dr Raison P. Chacko Medical Director, Dr Yahiya, Dr Rakesh, Dr Fathima, Shri Sabu, PRO, and Shri Riyo Ryson Associate Manager at Lahanti Homes.

Measurable Output

- 19,961 Beneficiaries reached through infra support services.

7. ESAF RURAL SCHOOL INFRASTRUCTURE AND DEVELOPMENT SUPPORT

The ESAF Rural Infrastructure Development and Support Project delivers substantial social value by upgrading infrastructure in rural schools. This initiative fosters a conducive learning environment, promotes students' health (physical and mental), and facilitates modern teaching methods. By modernising school facilities, the project significantly enhances educational quality and accessibility, creating a positive ripple effect throughout the community.

The project's impact extends beyond the schools, positively influencing parents and the wider community by contributing to the education and well-being of students. This improved school infrastructure not only benefits the students but also instils a sense of pride and investment in education within the community.

Project Objectives

- Provide quality classroom infrastructure for students.
- Enhance students' academic performance through modern tech-based learning.
- Improve the teaching experience for faculty members.

Key Focus Area: Education

Link to Sustainable Development Goals:

SDG 4 - Quality Education: Ensuring inclusive and equitable education and promoting lifelong learning opportunities for all.

SDG 3 - Good Health and Well-Being: Ensuring healthy lives and promoting well-being for all ages.

Beneficiaries:

Direct: School and Students

Indirect: Parents, Community

Location: Jharkhand, Assam & Kerala

Reference to Schedule VII of Section 135

The project aligns with Schedule VII of Section 135 of the Companies Act, 2013, which includes:

Point #2: Promoting education, including special education and employment enhancing vocation skills, especially among children, women, the elderly, and the differently-abled and livelihood enhancement projects.

Inauguration of Renovated Higher Secondary Block - CAHSS Ayakkad School

The renovated Higher Secondary block at CAHSS Ayakkad School was inaugurated on 5th September 2023. The ceremony was inaugurated by Shri K. Paul Thomas, CEO of ESAF Small Finance Bank. Smt Mereena Paul, the School Manager, addressed the distinguished gathering and delivered the Presidential address. Dr Jacob Samuel, Director of ESAF Foundation, Emy Acha Paul, Director of Prachodhan Development Services, Smt Saleena George, Chairperson of ESMACO, Shri Reji Koshy Daniel, Vice-President & Head of Sustainable Banking, Shri K. A. Thajudeen, President of the PTA, and Shri K. Anoop, the Principal in charge, shared heartfelt congratulatory remarks. This collaborative effort represents the dedication of ESAF Small Finance Bank towards empowering rural educational institutions and nurturing a brighter future for our students.

Measurable Output

- 3,000 children received an improved educational experience with safe and secure infrastructure.

8. ESAF EMERGENCY RELIEF AND COMMUNITY INTERVENTION

The Emergency Relief and Community Intervention Project by ESAF Small Finance Bank is a notable initiative to bolster community resilience and provide adequate responses to emergencies and disasters. The project adopts a comprehensive approach to crisis management and sustainable recovery by partnering with local communities, NGOs, and government agencies. This initiative is pivotal in enhancing community preparedness and delivering timely assistance during critical times.

Interventions Include:

Emergency Preparedness: This involves training programmes, workshops, and awareness campaigns to educate community members on disaster management techniques, evacuation procedures, and first aid.

Relief Assistance: During emergencies or disasters, ESAF Small Finance Bank mobilises resources swiftly to provide affected communities with essential relief and support, including food, water, shelter materials, and other necessary supplies.

Community Intervention: This aspect is focused on fostering positive change and improving community well-being. It involves identifying needs, developing strategies, and implementing targeted actions. Through collaborative efforts and the use of local resources, community intervention initiatives empower individuals, promote inclusivity, and enhance the overall quality of life within the community.

Project Objectives:

The project aims to lessen the impact of emergencies, bolster community resilience, and aid in the recovery process. By actively engaging with communities, ESAF Small Finance Bank aspires to make a significant difference in individuals' lives and contribute to society's overall well-being.

Key Focus Area: Disaster Management

Link to Sustainable Development Goals:

SDG 2 - Zero Hunger: By providing essential relief and support, such as food and water, during emergencies, the project addresses immediate nutritional needs and helps combat hunger in affected communities.

SDG 3 - Good Health and Well-Being: Through emergency preparedness initiatives, including first aid training and awareness campaigns on disaster management, the project enhances the health and well-being of community members, ensuring they are better equipped to handle emergencies.

Beneficiaries:

Direct: Communities, Frontline Workers, Migrant Labourers, Tribes, Geriatric Population, Differently-Abled Persons, and other marginalised communities.

Indirect: Family, Health Department, Community

Location: Pan India

Reference to Schedule VII of Section 135

The project specifically relates to the following items under Schedule VII:

Point #1 - Eradicating Hunger, Poverty, and Malnutrition: By providing essential relief, including food and water, during emergencies, the project directly addresses hunger and malnutrition, contributing to the eradication of these issues in affected communities.

Point #2 - Promoting Health Care, including preventive health care: Emergency preparedness activities, such as first aid training and awareness campaigns on disaster management and health-related issues, promote health care and preventive health care in the community.

Point #3 - Promoting Education: The project promotes education on disaster management, evacuation procedures, and other relevant topics through organised training programmes and workshops, enhancing the knowledge and preparedness of community members.

Point #4 - Ensuring Environmental Sustainability: The project's holistic approach to disaster management and community intervention supports environmental sustainability by fostering resilience and enabling communities to respond effectively to natural disasters and emergencies.

Onam Kit Distribution to Transgenders

Onam is a celebration of joy and unity. Reaffirming this spirit of oneness, Fifty food kits were distributed to transgender individuals who are struggling to meet their daily needs. The programme was inaugurated by Shri Ajayan M. G. Executive Vice President, ESAF Small Finance Bank on 2nd September 2022, in the presence of Shri Swaroop Cluster Head, Shri Justin Lukose Project Officer, ESAF Foundation, Shri Benni Varghese Project Officer, ESAF Foundation, Smt Sheena Project Officer, BeFore-Suraksha TG Project, Smt Vasuki Rahul FICO CBO President, Smt Meenakshi Jibin FICO CBO Secretary, and Smt Anumaya Kiranam Kudumbashree Secretary.

Food Kit Distribution – Sironcha, Maharashtra

ESAF Small Finance Bank's Sironcha branch in Maharashtra distributed food kits to 2,000 people across 37 villages in various locations of Sironcha as part of its flood relief efforts.

Blanket Distribution

The Emergency Relief and Community Intervention Team of ESAF Foundation distributed 706 blankets to the rural population in the states of Haryana, New Delhi, and Rajasthan during the winter season. These blankets help prevent illnesses and health issues related to cold weather.

Construction of Playground -AUP School, Kannara

As part of its CSR initiatives, ESAF Small Finance Bank, through ESAF Foundation, supported Kannara Aided Upper Primary School in setting up a park for students to promote their mental development and enjoyment. Shri K. Paul Thomas, MD & CEO of ESAF Small Finance Bank, inaugurated the refurbished play facility on 10th February 2023.

World Autism Awareness Day Celebration

The World Autism Awareness Day event, organised by the Autism Society in Thrissur, took place on 2nd April 2023. The event focused on the concepts and objectives of the occasion as envisioned by the United Nations and the World Health Organisation. It included awareness sessions on the nutritional requirements of differently abled children and showcased the beautiful drawings of a girl with autism. Renowned musician Shri Ouseppachan launched a talented group of differently abled children called 'The Blue Birds.' The celebration concluded with a beautiful music performance by 'The Blue Birds,' supported by a live orchestra.

Medical Camp at Mulli, Attapady

A three-day medical camp was organised at Mulli, Attapady, from 26th to 28th April 2023, with support from St. Francis Dispensary and the Tamil Nadu Special Task Force (STF).

On the first day, the camp reached five Tamil tribal villages, providing medical care to 110 individuals. The second day of the camp was held at St. Francis Dispensary, covering 48 tribal people. On the final day, the camp was conducted at Hiriyaseegai Tribal Village, treating 45 tribal people.

Throughout the camp, the team provided necessary medications, offered medical advice, and suggested follow-up plans. Primary diagnoses included hypertension, diabetes, skin diseases, and anaemia.

Emergency Relief - Food Kit Distribution in Maharashtra

Food kits were distributed in the flood-affected villages of Maharashtra to assist the general public in recovering from the distress caused by the floods. Relief support was extended to various parts of Maharashtra, including Ghatanji, Darwha, Bramhapuri, Chandrapur, Ballarpur, Kanhan, Sadar, and Wadi.

A total of 956 food kits were distributed, reaching 2,868 individuals and their families. These efforts provided essential sustenance and fostered stability and relief within the affected communities.

Measurable Output

- 2,500 migrant labourers, tribal, and marginalised communities were reached through medical camps.
- 5,048 food kits were distributed to flood-affected communities.
- 706 blankets were distributed to vulnerable communities.

Through the project, we reached to 8,254 individuals through different community interventions like food-kits distribution, blanket distribution, medical camps, and providing support to transgender.

9. ESAF GARSHOM

The ESAF Garshom project is designed to tackle the diverse challenges migrant labourers face. By offering a wide range of services—including social, health, and legal aid, as well as skill enhancement through training—the project aims to significantly improve the overall well-being and livelihoods of migrant workers. The Bandhu helpline is crucial in providing immediate assistance and vital information to distressed workers, ensuring their safety and access to essential resources. Financial literacy meetings and children's camps also empower migrant communities, fostering a sense of solidarity and belonging. These efforts ultimately promote social inclusion and integration.

ESAF Garshom is an exemplary model of community-driven initiatives to support and uplift migrant populations.

Project Objectives

- Serve as a resource hub for migrant labourers
- Provide social, health, and legal aid to migrants
- Enhance migrant labourers' skills through training for better employability
- Act as a drop-in facility for migrant labourers

Key Focus Area: Health Care

Link to Sustainable Development Goals:

SDG 3 - Good Health and Well-Being: By providing comprehensive social, health, and legal aid, the project addresses critical aspects of migrant labourers' health and well-being. The skill enhancement training further contributes to their overall development, ensuring a better quality of life.

SDG 10 - Reduced Inequalities: The project empowers migrant communities and fosters social inclusion by offering financial literacy meetings, children's camps, and other community-driven initiatives. This helps reduce disparities and promotes equal opportunities for migrant labourers.

Primary Beneficiaries:

Direct: Migrant Labourers

Indirect: Family, Health Department, Community

Location: Kerala, Odisha

Reference to Schedule VII of Section 135

Point #1

- The initiative plays a significant role in improving the living conditions of migrant labourers by providing social and health aid, thereby addressing critical issues of hunger and health care.
- Health aid and immediate assistance via the Bandhu helpline ensure that migrant workers receive timely medical support and information.

ESAF Garshom Atithi Sangam Mega Event for Guest Workers

Prachodhan Development Services (PDS) organised a mega event named Atithi Sangam for guest workers in Pazhuvil at Lumbini Park Auditorium on 26th October 2023. Around 400 guest workers participated in the event. The event began with games and prizes for the participants, followed by welcome remarks from Smt Emy Acha Paul, Director of Prachodhan Development Services. Shri. Reji Koshy Daniel, Head of the Sustainable Banking department, gave the presidential address, reminding guest workers about the importance of saving and encouraging them to experience the 'Joy of Banking' through ESAF Small Finance Bank. Shri K. S. Mohandas, President of Chazhoor Grama Panchayat, officially inaugurated the event. Alappad Health Inspector Shri Nikhil officially launched the medical camp 'GARSHOM CLINIC' for guest workers in Pazhuvil, which will be organised every 3rd Tuesday of each month. The event ended with a ganamela and a delicious dinner. Shri Shanoy P.M., Garshom Coordinator, expressed the vote of thanks. The event was a valuable opportunity for guest workers to learn about the Garshom project and the benefits of saving. It also provided a platform for them to socialise and enjoy themselves.

ESAF Garshom Atithi Sangam Mega Event for Guest Workers

A one-day medical camp featuring Dr Albin and Nurse Shri Antony, Shri Kishore and other team members was organised at the Premier Tourist Home campus. The camp primarily served guest workers from West Bengal, who reside in three different locations in Chalakudy town. Following the initial medical sessions, ESAF Garshom coordinator Shri Shanoy P. M. conducted this session, covering fundamental banking concepts, investment options, various types of savings, emergency funding, and differentiating between needs, wants, and vices.

The medical camp, led by Dr. Albin, Nurse Shri Antony, and Shri Kishore, included an awareness session focusing on hygiene and health.

Awareness Session on Hygiene and Financial Literacy for Migrants

Prachodhan organised an awareness session focused on hygiene and financial literacy. The programme commenced with a brief introduction to the ESAF Garshom project, followed by engaging startup questions to refresh the participants' minds. An ice-breaking session was conducted to help them regain energy after a long day of work.

The session continued with an informative PowerPoint presentation covering essential topics such as health, hygiene, mental health, personal hygiene, budgeting, and emergency funds.

The session was led by Shri Shanoy P. M., ESAF Garshom Coordinator, with the support of Shri Samalnath, CFMS Field Officer of Cochin, and Site Supervisor Smt Divya. Approximately 15 guest workers benefited from the programme.

Awareness Session on Consequences of Addictive Substances and Financial Literacy for Migrants

Prachodhan organised an awareness session commenced with a warm welcome by Assistant Labour Officer Shri Asharaf. Smt Santhya K., Councillor, delivered the event was officially inaugurated by Shri P. N. Surendran, Chairman of Wadakanchery Municipality, who advised the guest workers to stay focused on the purpose for which they have come. He also urged them to avoid incidents like the one that occurred in Aluva, which was caused by intoxication and should be eradicated from society.

Following the inauguration, Smt Sruthy Menon led an awareness session on the consequences of addictive substances. This was followed by Shri Shanoy P. M., ESAF Garshom Coordinator, who presented the general concept of financial literacy. The official programme concluded with a vote of thanks from Wadakanchery ALO Shri Sumith.

Approximately 250 guest workers benefitted from this programme.

Butterfly Summer Children's Camp at Malakkapara

As part of ESAF Small Finance Bank's CSR initiative, the ESAF Garshom project, a two-day summer camp, was organised for the children of migrant Tata Tea estate labourers in Mayiladumpaar and Ealakkad, Malakkapara. The primary goals of this camp were to promote the children's physical, mental, and cognitive development while providing entertainment through engaging group and individual activities. The camp also aimed to foster a sense of unity and togetherness among the diverse linguistic communities of migrants from Tamil Nadu and Jharkhand.

The camp was led by Smt Fathima Selva, a trainer from the ORC Project in Kozhikode. With children aged between 6 and 15, the activities were meticulously planned to cater to specific age groups, while some activities were designed to be more general. Besides entertainment, the camp aimed to impart valuable life lessons and knowledge through its activities. Topics discussed included the power of teamwork and support, overcoming life challenges, and fostering logical and creative thinking.

The event saw enthusiastic participation from 70 children, who provided positive feedback, highlighting opportunities to play and think critically. The camp successfully engaged major community stakeholders, reinforcing its impact on the children and the community.

Measurable Output

- 2,230 migrant workers and their families received medical assistance.
- 6,874 financial literacy sessions conducted for migrant labourers.
- 1,302 migrant labourers participated in community engagement events.
- 230 gained access to bank accounts.

Total 10,634 individuals reached through the project.

Unveiling Talent: The Story of Raju Roy

Introduction:

Raju Roy, a migrant worker from West Bengal, made his way to Kerala in search of livelihood opportunities. Despite his proficiency in music, his talent remained hidden until a fortuitous encounter with Prachodhan, a social development organisation in Thrissur, revealed his exceptional musical skills. Raju's journey from West Bengal to Kerala reflects the familiar migration narrative driven by economic necessity. Settling in Thrissur, he found employment in the restaurant industry, unaware of the latent talent he possessed.

Discovery of Talent:

Prachodhan's 'Athithi Sangham' in Pazhuvil, Thrissur, served as a turning point in Raju's life. During the programme, his musical prowess came to light, captivating the audience and organisers alike. Recognising his potential, Prachodhan extended opportunities for Raju to showcase his talent in various community events. Embracing these opportunities, Raju participated in events such as the Christmas Day programme organised by ESAF Small Finance Bank and the Staff Welfare Trust, where his performances garnered widespread acclaim. Encouraged by the positive reception, he began considering the possibility of leveraging his musical abilities to create an alternative livelihood. With support from Prachodhan and increasing demand for his performances, Raju embarked on a journey to transition from a migrant worker in the restaurant industry to a professional musician. By leveraging his newfound visibility and opportunities, he started exploring avenues to monetise his talent, including paid performances and collaborations with local artists.

10. ESAF SANTHWANA

The ESAF Santhwana project is a pioneering initiative aimed at addressing mental health issues, which are often neglected despite their crucial role in overall well-being. By raising awareness and fostering open discussion, the project seeks to mitigate the challenges of misconceptions and lack of understanding surrounding mental health.

One of the primary objectives of the project is to address the widespread misconceptions about mental health treatments. These misconceptions prevent individuals from seeking early therapeutic intervention, leading to worsening conditions. Additionally, inaccurate information about treatment procedures complicates medication adherence. By dispelling myths and providing accurate information, the ESAF Santhwana project aims to improve mental health outcomes and reduce the stigma associated with mental illness.

The project also recognises the role of practical parenting skills and stress management techniques in promoting mental health. Insufficient knowledge in these areas can contribute to the development of mental health issues. Therefore, the ESAF Santhwana project focuses on enhancing the availability and accessibility of mental health resources and interventions. The project helps communities manage stress and adopt positive mental health practices by providing support and education to both parents and individuals.

The ESAF Santhwana project is a comprehensive initiative that encompasses various strategies to improve mental health. It includes counselling and emotional support to help individuals feel better, training community workers to offer mental health support, and outreach programmes to spread information within communities. Additionally, the project provides specialised support services for women, children, and families dealing with mental health challenges. It educates people on how to recognise mental health problems and seek the right help, and offers tailored assistance to families with members experiencing mental illness.

Key Focus Area: Health

Link to Sustainable Development Goals:

SDG 3 - Good Health and Well-Being: The project aims to improve mental health awareness, education, and support, contributing directly to the overall well-being of individuals and communities.

SDG 10 - Reduced Inequalities: The project focuses on marginalised communities and provides accessible mental health resources, working towards reducing inequalities in health care access and outcomes.

Primary Beneficiaries:

Direct: Students, Elderly Persons, Women, Community at Large

Indirect: Mental Health Workers (Both Persons Affected with Mental Illness and Families)

Location: Kerala and Tamil Nadu

Reference to Schedule VII of Section 135

Point #1

- The ESAF Santhwana project's focus on mental health care directly supports this activity, as mental health is a critical component of overall health care.
- The project promotes educational activities that improve individuals' quality of life by providing education on mental health, parenting skills, and stress management.
- Mental health awareness and intervention are part of preventive health care, aiming to address issues before they become severe.

Activities:

Mental Health Outreach

ESAF Foundation conducted 58 mental health awareness sessions in Tamil Nadu and Kerala, reaching 2496 individuals to promote mental health awareness among rural communities. The sessions covered topics such as stress management, family-related problems, social anxiety, family value education, the role of women, and Dementia in old age. Additionally, a special session on managing crises was organised for inmates at Irinjalakuda Sub Jail.

Mental Health First Aid Training

A two-day Mental Health First Aid Training session was held for the teachers of CAHSS Ayakkad, where sixteen teachers participated in the event. Dr Nimmy Chandran, a Psychiatrist and Assistant Professor at the Government Medical College, Palakkad, led the first session on Mental Health and Mental Disorders, as well as child and adolescent mental health issues/ suicide. Smt Merina Josephine, Senior Manager of ESAF Foundation, conducted a second session, focusing on Understanding the Needs of Children and Basic Counselling Skills. On the last day, Dr. C. P. Ashraf, an ECCE Specialist and Mentor, conducted the first session on Classroom Behaviour Management, and Smt Rosemary John, Project Coordinator at ESAF Foundation, discussed the topic of Mental Health Self-Care for Teachers.

School Life Skill Sessions

As part of the CSR initiatives of ESAF Small Finance Bank, life skills training and career guidance sessions were conducted under the Santhwana project. A total of 34 sessions were held in Kerala and Tamil Nadu, reaching 1605 students. The sessions focused on life skills, goal setting, and career guidance.

Memory Walk

On World Alzheimer's Day 2022, ESAF Foundation, in collaboration with the Social Justice Department, ARDSI (Alzheimer's Related Disorders Society of India), and Club FM, organised a Memory Walk event to raise awareness about Dementia, its warning signs, and preventive measures.

The opening session commenced at 10 a.m. at the Thekkegopura Nada at Swaraj Rounds, Thrissur. Dr Jacob Samuel, Director of ESAF Foundation, delivered the welcome address and Shri M. K. Varghese, Mayor of Thrissur Corporation, inaugurated the event. The MD and CEO of ESAF Small Finance Bank and Chairman of ESAF Group of Social Enterprises, Shri K. Paul Thomas delivered the keynote address. Rtd. Major Gopalakrishnan, National Coordinator of ARDSI, presented a paper on understanding Dementia. Other speakers included Shri Sini Sevi, Superintendent of the District Social Justice Office; Shri Harikumar, Sub Inspector, East Police Station; Smt Roshni Muraleedharan, Programme Head, Club FM, and Shri Thomas, a representative of the National Service Scheme of Thrissur.

The Memory Walk, flagged off by the Shri M. K. Varghese, Mayor, Thrissur, involved 300 National Service Scheme volunteers from 19 schools and 2 colleges of Thrissur, as well as nursing college students from West Fort Hospital. The walk, covering nearly 2 kilometres, aimed to raise awareness about Dementia and the importance of "Remembering those who cannot Remember," concluding at the Vadakkechira Bus Stand. At this location, MSW students of St. Thomas College, Thrissur, performed a Street Play on the theme of caring for persons affected by Dementia. The event concluded at 12.30 pm with a Pledge led by Shri Sureshkumar, Coordinator of ARDSI, and proposed a vote of thanks by Smt Rosemary, Santhwana Project Coordinator, ESAF Foundation.

Senior Citizen Day Programmes

As part of the ESAF Santhwana project activities, it was decided to honour senior members of ESAF Sanghams and convey the message that they can remain productive and active at any age. Special sessions were held in every cluster exclusively for members above 50 years of age. They were invited to share resilience stories and how their contemporaries and young people can learn from their experiences. The sessions also included discussions on active ageing and coping with daily stressors. In total, 360 senior citizens were reached through nine awareness programmes. In Kannara, a special programme on 'Happy Aging' was conducted, and 29 senior citizens attended the programme.

World Mental Health Day

On World Mental Health Day 2022, ESAF Foundation and entities of the ESAF Small Finance Bank organised a session on prioritising mental health and well-being. The session was part of Santhwana, a CSR Project of ESAF Small Finance Bank. It commenced at 4:30 p.m. at ESAF Bhavan with a welcome address by Smt Merina Josephine P., Senior Programme Manager, ESAF Foundation. Shri K. Paul Thomas, Founder, MD & CEO of ESAF Small Finance Bank, inaugurated the session. Dr. Jacob Samuel, Director, ESAF Foundation, announced the winners of a poster competition conducted as part of World Mental Health Day 2022. Following the formal function, Dr. Kathleen Annie Mathew, Consultant Psychiatrist at Amrita Hospital, Ernakulam, led a session on prioritising mental health and well-being. During this informative session, she discussed the importance of mental health, problem-solving methods, and strategies for stress-free living. Subsequently, Smt Mekhna Viju, a Psychologist and Family Therapist from Thrissur, guided a meditation and relaxation exercise for the participants, which was well-received. After the relaxation exercise, Shri George Thomas, Executive Vice President, shared his thoughts on the session. The event concluded at 6:15 pm with a vote of thanks delivered by Smt Rosemary, Project Coordinator of Santhwana.

Hrudayaadaram 22 – (Honouring from the Heart) Senior Citizens Day

The elderly are the bridge between our generation and the wealth of experiences from previous generations. Unfortunately, many older people today are marginalised due to factors such as loneliness, age-related illnesses, and stereotypes.

In 2022, ESAF Foundation observed Senior Citizen Day by engaging with residents at Ashraya Bhavan, Nadathara, a home for destitute seniors. The ESAF Foundation team interacted with the residents, involving them in songs, games, and other activities, and presented them with gifts.

Content Development Workshop

A content development workshop was held with the lead resource persons involved in the project to prepare uniform modules for mental health awareness sessions. Shri Gigi Varghese, Smt Mekhna, Shri Prasad Manik and Shri Abdul Rahman attended the session. Shri Stanley Jones, Director of ESAF, and Smt Fanny Stanley facilitated the workshop.

Measurable Output

- 3,156 individuals reached through mental health awareness sessions.
- 1,742 students supported through information on mental illness, life skills, and school counselling.
- 25 barefoot counsellors (Manomitras) trained.
- 485 beneficiaries received tele-counselling services.

Strengthening Community Bonds: Sheethala Venugopal's Role as a Manomitra

Background

Sheethala Venugopal, a 49-year-old ASHA worker from Mullankolly, Wayanad, comes from a financially disadvantaged family, which includes her husband and two children. Despite her financial struggles, she is deeply committed to her community and works in the outpatient department of the Family Health Centre, in addition to conducting house visits

Challenge

Before receiving specialised training, Sheethala faced difficulties addressing the complex emotional and psychological needs of the people she served. Although dedicated to her work, she lacked the skills necessary to effectively support her family and personal problems within her community.

Solution

Sheethala received training under the Santhwana programme, which equipped her with empathic listening skills and various other essential techniques. After completing the training, she actively participated in follow-up meetings to further hone her abilities. This training enabled her to provide nonjudgmental and empathic listening, refer individuals to counselling services through Santhwana's helpline, and organise mental health awareness classes for sangam members, and life skills sessions for students in local schools.

Impact

The training Sheethala received has profoundly impacted her work and her community. Her new skills have proven invaluable in her interactions at the Family Health Centre and during house visits. Sheethala now effectively intervenes in family and personal issues, providing much-needed support and guidance. Her optimistic outlook on life and ability to face her challenges have inspired those around her. Through her efforts, Sheethala has helped foster a healthier and more resilient community.

11. COMMUNITY INTERVENTIONS THROUGH BRANCHES

The ESAF Community Intervention through branches is a comprehensive Corporate Social Responsibility (CSR) initiative to foster community development. This initiative is grounded on the proposals submitted by various institutions and organisations to our branches within different geographical areas. The primary objective of this initiative is to address and support the specific needs of communities through targeted interventions. These interventions are designed to enhance social, economic, and environmental well-being, thereby contributing to the community's overall development.

The key focus areas are Education, Health care, Livelihood Development and Environment.

Eradicating Hunger, Poverty, and Malnutrition; Promoting Health Care and Sanitation; Ensuring Safe Drinking Water:

Water Purifier Installation

ESAF Small Finance Bank has installed water purifiers in various schools and colleges across different regions, recognising that safe drinking water is fundamental for students' health and well-being. This initiative reflects the Bank's dedication to fostering healthier communities and promoting educational success.

GVHSS Kanhangad: The installation at GVHSS Kanhangad ensures continuous access to purified water for a large student population, significantly reducing the risk of waterborne diseases.

St. Thomas School Dhurwa: The water purifier installation at St. Thomas School in Dhurwa provides students with a reliable source of clean water, crucial for maintaining good health and enhancing their learning experience.

Bharata Mata College Thrikkakara: At Bharata Mata College, the initiative addresses the needs of college students, ensuring they have access to safe drinking water throughout their academic pursuits.

CMS LP School Mannuthy: The installation at CMS LP School caters to younger students, instilling early habits of consuming clean and safe water, thereby promoting a culture of health and hygiene.

GHSS Thekkekara: At GHSS Thekkekara, the provision of purified water helps reduce absenteeism caused by water-related illnesses, supporting students' overall educational development.

The installation of water purifiers in these institutions has had a significant positive impact on the daily lives of students and staff. Key benefits include:

- Improved health and reduced incidence of waterborne diseases.
- Enhanced academic performance due to better health and

hydration.

- Increased awareness of the importance of clean water and hygiene practices.
- Strengthened community trust and engagement with ESAF Small Finance Bank's CSR activities.

ESAF Small Finance Bank's initiative to install water purifiers in schools and colleges underscores its commitment to fostering healthier communities. By addressing the critical need for clean drinking water, the Bank supports students' well-being and contributes to their academic success and overall development. This project is a testament to ESAF Small Finance Bank's dedication to creating a positive social impact through its CSR activities.

Toilet Construction at St. Mary's LP School, Edakulam:

ESAF Small Finance Bank collaborated with local authorities and stakeholders to assess the requirements and plan the construction of toilets at St. Mary's LP School, Edakulam. The primary objective of this project was to improve sanitation facilities for the students and staff, ensuring a hygienic environment conducive to learning. The construction process adhered to safety standards and was completed within the stipulated timeframe. The newly constructed toilets have significantly enhanced the school's sanitation infrastructure, providing students with clean and hygienic restroom facilities essential for their health and well-being. This initiative has also positively impacted attendance rates and overall school hygiene.

Emergency Relief - Food Kit Distribution at MH

During times of crisis and emergencies, ESAF Small Finance Bank swiftly mobilises to provide essential relief to affected communities. Through our 'Emergency Relief - Food Kit Distribution' initiative, we ensure that vulnerable populations receive vital food supplies and support, helping them cope with challenging circumstances and rebuilding their lives.

Health Service Vehicle donation

Snehalayam, Mundathicode: An ambulance was donated to Snehalayam, a charitable organisation dedicated to serving the underprivileged. This ambulance will facilitate timely medical interventions and emergency transport, ensuring critical care reaches those in need.

Perpetual Succour Charitable Trust, Maradu: Another ambulance was provided to the Perpetual Succour Charitable Trust in Maradu. This initiative will bolster the trust's capacity to deliver emergency medical services, significantly impacting the community's health and safety.

Family Health Centre, Kizhakkencheri: ESAF Small Finance Bank donated a health service vehicle to the Family Health Centre in Kizhakkencheri. This vehicle is intended to support outreach programmes, allowing the health centre to extend primary health care services to remote and underserved areas.

Advanced Medical Equipment Donations

St. John's Hospital, Bangalore: The Bank provided a Dental Orthopantomogram (OPG) X-ray machine to St. John's Hospital in Bangalore. This state-of-the-art equipment will enhance the hospital's diagnostic capabilities for dental and maxillofacial conditions, benefiting a large number of patients.

Kancare Foundation: The Kancare Foundation received an advanced nursing and wound care mannequin. This high-fidelity training tool will help educate and train health care professionals, improving their skills in patient care and wound management.

Medical Camps

ESAF Small Finance Bank organised medical camps at Vaniympara, Taliparamba, Kuthuparamba, Thalassery, and Uduma locations. The camps offered essential health check-ups, consultations, and treatments to the local population, ensuring broader access to basic health care services in these areas.

Promoting Education, Including Special Education and Employment Enhancing Vocational Skills

Education is a fundamental right that ESAF Small Finance Bank strives to uphold for all. As part of its CSR initiative, the Bank supported the specially abled students of Sparsam Buds Rehabilitation Centre, Nadathara, by providing school uniforms. This initiative not only promotes inclusivity but also ensures that every child, regardless of ability, has the opportunity to access quality education in a supportive environment.

Extension of Mezzanine Floor (Reading Room) at Jnanodhayam Grandhalayam, Valkulambu:

ESAF Small Finance Bank collaborated with the management of Jnanodhayam Grandhalayam to identify the need for space expansion, particularly for the Reading Room. This project aimed to create a conducive space for learning and reading, promoting literacy and educational development among the community members. The mezzanine floor extension was carefully planned and executed, considering the safety and functional requirements of the facility. The mezzanine floor extension has provided additional space for the Reading Room, accommodating more books and readers. This initiative has encouraged a community reading and learning culture, contributing to intellectual growth and development. The enhanced infrastructure has also attracted more members to utilise the facility, fostering community engagement and enrichment.

Empowering Livelihoods through Equipment Support:

ESAF Small Finance Bank collaborates with the Mother & Child Foundation to enhance livelihood opportunities for unemployed young adults and destitute mothers. By purchasing essential equipment, such as refrigerators, ovens, grinders, mixers, and cooktop stoves, we enable beneficiaries to embark on sustainable livelihood projects. This support fosters economic independence and empowers individuals to build a stable and secure future for themselves and their families.

Ensuring Environmental Sustainability

ESAF Small Finance Bank as part of its CSR initiatives to empower communities and foster sustainable development has embarked on a transformative journey by implementing solar power installations in schools across various regions.

The installation of 5kW on-grid solar power plants at multiple schools, including HCC GUPS Cherlayam, CNN Boys High School Cherpu, VPM SNDP HSS Kazhimbram, Vivekodayam BHSS Thrissur, AUPS Marottichal, UPS Thrithallur, Vanivilasam UPS Padoor, CAHSS Ayakkad, CSI Karunalayam, Aluva, CMS HSS Arapetta, and CAHSS Kuzhalmannam, SCGHSS Kottakkal-Mala marks a significant milestone in ESAF Small Finance Bank's CSR journey.

These solar installations serve as more than just a source of clean energy; they represent a tangible investment in the future of these schools and the communities they serve. By harnessing the power

of the sun, ESAF Small Finance Bank is not only reducing carbon emissions but also empowering these educational institutions with reliable and sustainable energy sources, thereby enabling them to focus more resources on education and enhancing the learning experience for students.

The benefits of solar power extend beyond environmental conservation. These installations also contribute to cost savings for the schools, allowing them to allocate funds towards other essential areas such as infrastructure development, educational resources, and extracurricular activities. Additionally, by embracing renewable energy solutions, these schools become exemplars of sustainable practices, inspiring students and communities to adopt eco-friendly lifestyles.

ESAF Small Finance Bank's CSR initiatives underscore the Bank's unwavering commitment to making a positive impact on society. Through strategic partnerships and collaborative efforts, the Bank drives change and fosters inclusive growth in communities nationwide. By prioritising projects that promote sustainability and social welfare, ESAF Small Finance Bank continues to be a catalyst for transformation, empowering individuals and institutions to thrive in a rapidly evolving world.

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