



ICICI Foundation for Inclusive Growth

Through our newsletter, we bring you updates on our work in the areas of primary health, elementary education, access to finance, civil society, environmental sustainability and sustainable livelihood. We also share information about corporate social responsibility (CSR) initiatives undertaken by ICICI Group companies, links to recent publications and insights from ICICI Foundation's Co-President and ICICI Group's senior executives.

For more information on ICICI Foundation, please visit us at www.icicifoundation.org. For suggestions and comments, please email us at info@icicifoundation.org

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Co-President, ICICI Foundation for Inclusive Growth

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mission

Our mission is to empower the poor to participate in and benefit from the Indian growth process through integrated action in the fields of primary health, elementary education, financial inclusion and sustainable livelihood. This will be achieved through active collaboration with the government and independent organisations.



Message from the Co-President, ICICI Foundation for Inclusive Growth



“ We are also introducing a new area of focus: sustainable livelihood, which we discuss in detail in this newsletter. This focus on livelihood is part of our integrated development strategy that seeks to expand opportunity at all stages of life.”

For more than a decade, ICICI has worked to strengthen public health capacities, reform and support the public education system and expand access to finance by developing new financial services products and delivery channels – first through the ICICI Social Initiatives Group (SIG) and now ICICI Foundation. As we conclude our first decade of work and enter into our second, we have been actively reflecting on our experience over the last ten years and seeking input from our partners, government bodies, experts and other organisations to ensure that our strengths and knowledge can be used most effectively on the ground. For ICICI Foundation, the new decade will be a time to consolidate our learnings from the last ten years to create and implement replicable models for promoting inclusive growth.

We are also introducing a new area of focus: sustainable livelihood, which we discuss in detail in this newsletter. This focus on livelihood is part of our integrated development strategy that seeks to expand opportunity at all stages of life – ensuring that children are born healthy, receive high quality education, and as adults have the opportunity to access financial tools and take up suitable livelihood activities. In select districts across India, we will work across these four areas to develop comprehensive solutions to improve the lives of the poor.

In all our areas of work, we will continue to work closely with the government and independent organisations to improve the government’s ability to deliver

essential services. At a recent meeting held by ICICI Foundation for Inclusive Growth’s Centre for Elementary Education (IFIG-CEE), government representatives from the district, state and central levels, NGOs and experts in the field of education came together to focus on IFIG-CEE’s past work and chart a course for its future, recommending a number of ideas for engagement in education, such as strengthening teacher education curriculum and materials. More details about this meeting can be found later in the newsletter.

As we reflect on our work and key learnings over the last decade, we will also continue to support innovative research, such as the study with the Indian Council for Research on International Economic Relations (ICRIER) to understand the determinants of economic growth and human development across Indian states and to identify policies that can help improve performance in the poorer states. This study, which is described in depth in this newsletter, will offer improved understanding of how various policies and programmes affect the relative development of Indian states.

We also welcome input from the public. If you have thoughts on our work and our future course, please feel free to write to us directly at info@icicifoundation.org or share your ideas on our Facebook page.

Subrata Mukherji

Co-President,

ICICI Foundation for Inclusive Growth

Strengthening School Management Committees



The Right of Children to Free and Compulsory Education Act (RtE), 2009, enforced from April 1, 2010, guarantees every child between the ages of 6 to 14 the statutory right to quality education. The Act submits that every child in India be entitled to a certain standard of infrastructural provision, trained teachers, a teacher-pupil ratio of 1:30, and above all, child-friendly classroom practices. In order to realise its objectives, the Act provides for greater community participation in its implementation through the formation of a School Management Committee (SMC) in each school run or aided by the government. The Act suggests that 75 percent of the SMC's membership should consist of the parents or guardians whose children are enrolled in the school, while the remaining 25 percent of the members will be elected representatives, teachers and local educationists. Each SMC will elect a chairperson and a vice chairperson from among the parent members, and the headmaster or a substitute will work as an ex-officio member-convener.

Broadly, the SMC is tasked with ensuring that its school complies

with the Act, however, it will have specific roles such as monitoring the implementation of mid-day meal programmes and programmes for children with special needs. SMCs will also be responsible for preparing the school's official development plan and the assessment of financial and human resource requirements.

Underlining the role of the community in school management and operation, the Act has appreciated and articulated the value of community participation in the provision of school education. In fact, it has reinforced the point that the success of the public education system is largely determined by active participation and ownership of the community.

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It is the view of ICICI Foundation for Inclusive Growth's Centre for Elementary Education (IFIG-CEE) that SMCs should not be restricted to just managing the school within RtE guidelines, but rather should evolve to be 'champions of the public education system'. With this in mind, IFIG-ICEE in its proposed work in Odisha and developing work in the states of Rajasthan, Uttar Pradesh, Chhattisgarh, Bihar and Jharkhand has emphasised the importance of strengthening and empowering SMCs as an essential pre-requisite to improving the overall governance of the school and creating a child-friendly learning environment.

In a proposed MoU with the Government of Odisha, 100 SMCs across three districts in the state will be constituted to pilot and demonstrate the method, approach, process and value behind this vision of IFIG-CEE. For the functionaries of the state elementary education system, this pilot will serve as an important tool for exposure, learning and dissemination of the operational guidelines in the context of their wider responsibility to constitute SMCs in the entire state. The results will serve to guide conscious adjustments in our method, approach and process. Our work will also include the orientation of SMC members, people's conventions on education with SMCs, and civil society-SMC partnerships. In Rajasthan, it is proposed that IFIG-CEE work with all schools of two blocks to make them fully compliant with RtE.

IFIG-CEE believes that that community-generated demand of school education will lead to greater accountability in the government system improving quality education.

Contributed by ICICI Foundation for Inclusive Growth's Centre for Elementary Education

vision

Our vision is a world free of poverty in which every individual has the freedom and power to create and sustain a just society in which to live.





Healthy Lokshakti's 24x7 helpline for maternal and child health

In February 2010, ICICI Lombard and ICICI Foundation launched Healthy Lokshakti, an initiative that works in partnership with government healthcare systems to reduce newborn and infant deaths by enabling women to receive good medical care during and after pregnancy, and during delivery. The three-year initiative (first introduced in ICICI Foundation's June 2010 newsletter) is being piloted in two tribal blocks of Nashik district in Maharashtra – Trimbakeshwar and Peint.

In rural areas where there are limited vehicles and the availability of cash to pay them is low, the cost of transportation can be the primary obstacle in getting women to a medical facility to deliver. Mrs. Yashoda Bavar, an ASHA (Accredited Social Health Activist) in the village of Kass in Trimbakeshwar block, says that from her village to the nearest medical facility is 20 kilometres on a rutted and winding dirt road. Taxi drivers may charge up to Rs. 1000 for the trip, she explains, which prevents many women from making the trip until their delivery has become a full blown emergency situation.

To overcome this barrier to medical care, a key feature of Healthy

Lokshakti is the recently initiated 24-hour helpline operated by Vachan, the project's implementing NGO partner. Callers to the helpline can receive assistance in identifying which medical facility can best handle their situation and in accessing reasonably priced transportation to get there. They can also receive guidance and information about other maternal and child health issues.

Providing guidance about which medical facility the patient should visit will help prevent situations like the one Mrs. Bavar says she experienced several months ago, when one of her patients delivered on the way to the civil hospital, having been referred

onward from the first facility, which was not staffed to deal with the emergency delivery.

By allowing the medical facilities to prepare for a patient's arrival, the helpline will provide a useful service for both patients and doctors, says Dr. Sudhir Raut, the Medical Officer at Harsul Rural Hospital. If he gets a call from the helpline about a woman who is on her way with labour complications such as breach positioning, says Dr. Raut, he'll be able to call in the anaesthesiologist required to do a caesarean, saving precious time. When an emergency case arrives, the rural hospital will already have received the patient history from the helpline staff and will be prepared to give proper treatment.

The helpline is operated by a staff of four, all of whom have significant experience in the field of maternal and child health. The helpline staff also make outreach calls to keep track of pregnancies, deliveries, immunisation status of children in the first year of life, and generate awareness about care during pregnancy.



Asia Games runner Kavita Raut, from the Harsul block in Nashik, at the launch of the new Healthy Lokshakti helpline

More information about Healthy Lokshakti can be found at www.icicifoundation.org/icici-lombard-17.htm

Consultative Meeting on School and Teacher Education

On December 16, 2010, ICICI Foundation for Inclusive Growth's Centre for Elementary Education (IFIG-CEE) organised a consultative meeting to share its work and emerging strategies with various stakeholders. Held at India Habitat Centre in New Delhi, the meeting was attended by IFIG-CEE's longstanding partner organisations, representatives from state governments where IFIG-CEE works or has plans to work, as well as independent experts and resource people.

To begin, Mr. Subrata Mukherji, ICICI Foundation's Co-President, provided an overview of the Foundation's vision for inclusive growth, situating the work of IFIG-CEE in this context. Dr. Sudhanshu Joshi, the President of IFIG-CEE, and Dr. Anju Saigal, Senior Researcher at IFIG-CEE, then gave presentations on IFIG-CEE's work thus far and its plans to develop a large pool of expertise to support the consolidation and expansion of its work within state-level institutions.

Mr. Abhimanyu Singh, the United Nations Educational, Scientific and Cultural Organisation's (UNESCO) Permanent Representative to China, together with advisors to IFIG-CEE presented IFIG-CEE's agenda within the broader framework of the international discourse on 'Education for All' and the historical context of public-private partnerships in education in India.

After these initial presentations, representatives of the Ministry of Human Resource Development (MHRD), the National Council of Educational Research and Training

(NCERT), the National University of Educational Planning and Administration (NUEPA), and the National Council for Teacher Education (NCTE) made recommendations on IFIG-CEE's strategies. Topics ranging from the regulation of teacher education to community participation were discussed by policymakers, practitioners, and academics, including Anita Kaul, Additional Secretary, MHRD, and Dr I.V. Subba Rao, Additional Secretary, Ministry of Personnel, Public Grievances and Pensions.

On the topic of regulating teachers' education, Mr. Vikram Sahay, Director of MHRD, informed the participants that the Ministry was in the process of developing a Teacher Development Index (TDI). The TDI will evaluate teachers' educational qualifications and provide in-service training and academic support programmes to them. Mr. Sahay invited IFIG-CEE to contribute to the ongoing development of the TDI and in the assessment of teacher training institutes for the committed states. Prof. Mohammad Akhtar Siddiqui, Chairperson of NCTE, highlighted the importance of the regulatory role played by universities in providing normative and operational standards for teacher training institutions. Prof. Siddiqui also pointed to the need for quality reading material for teachers' education, which has been a key focus area for IFIG-CEE. Participants also suggested putting in place a mechanism for continual professional development and interaction among teachers through mentorship programmes, teacher forums, and technology training.



Prof I.P. Bansal from NCERT appreciated the work of IFIG-CEE in sponsoring the creation of resource centres. It was also proposed that IFIG-CEE could provide support for the creation of non-state resource centres, possibly housed within universities. Mr. Rohit Dhankar, Secretary, Digantar – one of the resource centres that has been supported by IFIG-CEE – noted that Block Resource Centres (BRCs) and Cluster Resource Centres (CRCs) required adequate staffing in order to function as robust academic support structures.

In light of the Right to Education Act, greater and deeper community engagement in education has been envisaged through the formation of School Management Committees. The school-community link was also a topic of discussion during this meeting. On this issue, Prof. R. Govinda, Vice Chancellor, NUEPA, proposed that IFIG-CEE should consider creating a cadre of community champions for school education. These champions would help to hold the state and school management accountable while encouraging ownership of schools at the community level.

In the concluding session, participants were able to share state-specific recommendations. For example, in Rajasthan, Ms. Veenu Gupta, Secretary cum Commissioner, Sarva Shiksha Abhiyan (SSA), suggested three areas for collaboration: revision of pre-service teacher education curriculum, implementing RtE norms in schools and training teachers through continual and comprehensive evaluation. Senior officers representing the state governments of Odisha, Assam and Bihar also shared recommendations for collaboration with IFIG-CEE.



Speak for Smiles series on socially responsible leadership



ICICI Foundation, in partnership with Toofles Foundation and CNBC-TV18, has launched Speak for Smiles, a series of events exploring leadership and the role that business leaders play in giving back to society.

As part of ICICI Foundation's work to promote socially responsible leadership, Speak for Smiles aims

to present the youth of India with a variety of views on creating change and to inspire them to give back to society.

At colleges in Mumbai, ten eminent leaders will discuss their perspectives on leadership and their personal motivations for contributing to the nation's development. Each event is

aired on CNBC-TV18 and the proceeds generated are donated to an NGO of the speaker's choice.

Past speakers have included Dr. Nitin Nohria, Dean of Harvard Business School; Mr. K.V. Kamath, non-executive Chairman of ICICI Bank; Mr. Harish Manwani, Unilever's President of Asia, Africa, Central & Eastern Europe; Ms. Indra Nooyi, Worldwide CEO of Pepsi; and Dr. Ashok Ganguly, Member of Parliament, Rajya Sabha and Chairman ABP Private Ltd.

Future speakers include Mr. Kumar Mangalam Birla, Chairman of Aditya Birla Group; Mr. Paul Polman, Worldwide CEO of Unilever; Mr. Ratan Tata, Chairman of Tata Group; and Mr. Narayana Murthy, Founder-Chairman of Infosys.

You can watch past events and let us know what you think on ICICI Foundation's YouTube channel: www.youtube.com/icicifoundation

Understanding Successful State Policies for Growth

Despite efforts to make growth more inclusive, evidence suggests that the benefits of India's economic and social development continue to be unevenly distributed. In response to this growing concern, ICICI Foundation has partnered with the Indian Council for Research on International Economic Relations (ICRIER) to understand the determinants of economic growth and human development across Indian states and to identify policies that can help improve performance in the poorer states.

The yearlong study has three parts, beginning with an analysis of the developmental performance of Indian states from 1983 to 2005. Given the limitations of existing metrics such as the state Gross Domestic Product, ICRIER has augmented UNDP's Human Development Index (HDI) with two additional measures: poverty and employment. This augmented index, while still not a complete picture, has enabled ICRIER to capture changes at the state level along multiple dimensions.

In the second stage of the study, by varying the importance assigned

to the different variables in the augmented index, ICRIER has arrived at a set of rankings to ascertain states' relative performance from 1983 to 2005. These rankings allow the identification of states that have consistently performed well and states that have shown significant improvements (or deteriorations) over a period of time. For example, some states, including Himachal Pradesh, have moved up considerably in the rankings over the years while states like Bihar, Odisha, Madhya Pradesh and Uttar Pradesh continue to lag behind.

In the final part of the study, ICRIER researchers will investigate state-specific policies that can explain performance of these high and low performing states. Why have some states underperformed despite aggressive development assistance from the government? Which state

policies explain the range in performance across states?

This initiative provides an innovative approach to inter-state development in several respects. Firstly, this initiative goes beyond simple growth comparisons by creating a more complex measure for growth and development. It also tracks individual states' performance over time to understand changes in their rankings. Additionally the initiative allows for a comparative analysis of state performance as far back as before the reforms from the early 1990s, enabling researchers to understand whether significant changes to state rankings can be attributed to certain reforms.

Watch this space for more updates on this research initiative, and if you have thoughts about it, please share them with us on our Facebook page: www.facebook.com/icicifoundation.inclusivegrowth

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that are culturally relevant, locally in demand, have low input cost and high returns and are self-sustainable. Such courses include beautician training, mobile repairing, videography/ photography, tailoring and local arts and crafts, as well as support to youth in building their own ventures.



Sustainability: ICICI

Foundation will ensure that there is a mechanism for facilitating job placement through industry linkages, support structures for candidates starting their own ventures and regular follow up with those who have completed their training. By providing all graduates with education about and access to banking, ICICI Foundation will ensure that the benefits of employment can reach their maximum potential for all stakeholders.

After establishing a model for success with its first two RSETIs, ICICI Foundation will look forward to establishing new RSETIs in districts where there is a demand and capacity for such institutes.

If you have views or suggestions related to this new initiative, please share them with us on our Facebook page at www.facebook.com/icicifoundation.inclusivegrowth We look forward to hearing your thoughts as the Foundation develops new initiatives for inclusive growth.

New focus area for ICICI Foundation: Sustainable livelihood

In India, there is an urgent need to create adequate employment opportunities for rural youth, particularly those below the poverty line. Given this challenge, ICICI Foundation has broadened the scope of its work to include a new focus on sustainable livelihood – part of its comprehensive strategy for enabling low-income Indians to participate in and benefit from the nation’s growth.



Expertise: ICICI Foundation will create a body of expertise to provide technical guidance in the area of sustainable livelihood.



Skill and competency development: ICICI Foundation will work to create infrastructure for providing training in programmes

The Foundation’s first steps in its sustainable livelihood initiative will be to strengthen two Rural Self-Employment Training Institutes (RSETIs) in Udaipur and Jodhpur, run by ICICI Bank (eBOR). Part of a national scheme initiated by the Ministry of Rural Development, RSETIs are run by public and private sector banks with the active support of state governments, and offer intensive short-term residential training in various trades.

ICICI Foundation will work to upgrade the infrastructure at the RSETIs, facilitate the recruitment of required staff, spread awareness about the work of these institutes amongst the community and introduce new training courses. Through this work, ICICI Foundation aims to promote not only general employment, but self-employment and micro-ventures as well.

To frame this initiative, ICICI Foundation will focus on four strategic elements for creating successful employment programmes:

ICICI Foundation participates in Reserve Bank of India’s outreach programme

On December 14-15, 2010, ICICI Foundation participated in an outreach programme held by the Reserve Bank of India (RBI) in the village of Doba in Jharkhand’s Lohardagga district. The event was aimed at raising awareness about financial inclusion and banking opportunities available to the villagers at their doorsteps.



ICICI Foundation’s stall, which was formally inaugurated by Mr. Ratan Kumar, District Collector of Lohardagga, introduced the Foundation’s work to large numbers of villagers, state and district officials and representatives of other banks. It provided information about the Foundation’s role in the Sahiyya (community health worker) programme that has trained 40,000 community health workers in Jharkhand to support the health of their communities. Among the visitors to the stall were RBI Governor Dr. D. Subbarao and Mr. A.K. Singh, the State Chief Secretary, who spent time at the stall learning about the Sahiyya programme and ICICI Foundation’s work.



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