

Quarterly Newsletter of ICICI Foundation for Inclusive Growth

Making India's growth more inclusive

March 2011

Through our newsletter, we bring you updates on our work in the areas of primary health, elementary education, access to finance and sustainable livelihoods. We also share information about corporate social responsibility initiatives undertaken by ICICI Group companies, links to recent publications and insights from ICICI Foundation's 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.

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.

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 livelihoods. This will be achieved through active collaboration with the government and independent organisations.

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**Message from Mr. Subrata Mukherji
President, ICICI Foundation**

Letter from the President

Over the last six months, ICICI Foundation for Inclusive Growth has taken an increasingly active role in the design, implementation and evaluation of initiatives that we support. Our mission and our pursuit of inclusive growth demand collaboration with the government and other independent organisations. We believe that to be successful, such collaboration must be built on a base of understanding and hands-on experience. By becoming more closely involved in the on-ground delivery of our programmes, we are improving our processes for rolling out programmes and ensuring that projects adhere to defined timelines. Improved processes and timely rollout will also enable us to monitor and better understand the results of our programmes through focused impact evaluation. In addition, we will be able to develop a more personal connection to the beneficiaries of our initiatives.

The success of our efforts to improve public health in Jharkhand through support to the state-wide community health workers initiative (discussed on page xxx) demonstrates the potential of such a collaborative hands-on undertaking. This programme required that ICICI Foundation work closely with the government and other civil society organisations for several years to strengthen the capacity of the government to deliver health care across the state. Every organisation involved in the programme played an important role in designing a system that would deliver consistent and measurable improvements to the state's primary health care system.

Another innovative way in which we have sought to actively add value to the community was through the ICICI Bank employee blood donation drive (page xx), implemented by ICICI Foundation. The response to our drive was phenomenal and we appreciate the contribution of all the employees who donated. The drive not only helped respond to India's endemic blood shortage, but also contributed to our larger goal of establishing a culture of giving within the ICICI Group. We look forward to expanding the drive to more ICICI Group company offices.

In addition to the programmes mentioned in this newsletter, we have several exciting upcoming initiatives that will require ICICI Foundation to take on an even larger implementation role. We are developing an outpatient healthcare product and are working to initiate statewide education reforms in Rajasthan and Odisha; subsequent newsletters will discuss these undertakings in greater detail.

With effect from April 1, 2011, Dr. Nachiket Mor has stepped down from his office as Co-President of ICICI Foundation. Nachiket was instrumental in setting up the Foundation and its earlier avatar, the Social Initiatives Group at ICICI Bank. Nachiket nurtured ICICI Foundation from its inception and was an integral part of shaping its direction. We at the Foundation gratefully acknowledge his contribution and wish him good luck in all his future endeavours.

We 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
President,
ICICI Foundation for Inclusive Growth

ICICI Bank employees give 15 minutes, save lives

In March 2011, ICICI Foundation gave ICICI Bank employees the opportunity to save lives during the time it takes for a tea break. At the blood donation drive held at ICICI Bank corporate headquarters in Mumbai, employees were able to do their part to help bridge the gap between the nine million units of blood India requires every year and the seven million it collects.

The three-day blood donation drive drew an overwhelming response with over 600 employees donating. Based on this success, ICICI Foundation will be holding blood donation drives at other ICICI Group offices in India, beginning with more drives in the Mumbai metropolitan area. ICICI Foundation aims to organise the drives on a regular basis between May and August when most blood banks face shortages. Blood donation provides an ideal platform to engage employees and fulfill community needs since it can be done in any location and only requires 15 minutes per donor.

To make all employees aware that blood donation is a safe and worthwhile practice, in the weeks leading up to the drive, ICICI Foundation shared information to dispel common myths and explain the realities of donating – it's safe, easy, and every donation can save three lives. ICICI Foundation's partnership with the State Blood Transfusion Council (SBTC) will ensure that every blood donation event meets the highest hygiene and comfort standards.

The responses of the participants were enthusiastic and inspirational. "The whole process was very well-managed and I felt reassured that my safety was given first priority," said ICICI Bank employee Rahul Virkar. "I initially signed up to donate just because it was convenient for me but now that I know how important those 15 minutes were, I look forward to donating on a regular basis."

The blood donated by ICICI Bank's employees will go to the SBTC's premier blood bank, Mahanagar Rakthpedhi, which provides safe blood at the lowest price in Mumbai. Mahanagar Rakthpedhi works to make blood accessible to people from all socio-economic backgrounds and regularly provides blood for free to 150 children with thalassaemia and sickle cell disease.

You don't have to be an ICICI employee to contribute! Anyone can contact the Sir J.J. Mahanagar blood bank at 022-23735585 in Mumbai or the local blood banks in your city to find out about blood donation.

Chanda Kochhar awarded Padma Bhushan

We are pleased to announce that on January 26, 2011, the 62nd Republic Day of India, the Government of India awarded Chanda Kochhar, the CEO and MD of ICICI Bank and a member of ICICI Foundation's Governing Council, with the Padma Bhushan award for trade and industry. The Padma Bhushan is the third highest civilian award in the Republic of India, and recognises distinguished service of a high order to the nation, in any field.

Strengthening rural health care in Jharkhand

In Jharkhand, two out of every five mothers receive no care during their pregnancies. The state's shortage of physicians and paediatricians means that few people have the opportunity to consult with medical professionals at the local level, resulting in dire health indicators in rural Jharkhand. Since ICICI Foundation believes that good health is fundamental for achieving inclusive growth, improving access to primary healthcare in Jharkhand has been an essential aspect of our work.

ICICI Foundation began working in Jharkhand in September 2008 in partnership with the Child In Need Institute, the National Health Systems Resource Centre, the Jharkhand Rural Health Mission Society and the Government of Jharkhand. The goals of the partnership were to reform the current system starting at the village level and then ultimately to establish a State Health Resource Centre to sustain and monitor the delivery of health care statewide.

In Jharkhand, the health system relies on community health workers – local women known as Sahiyyas who act as bridges between their communities and the government's health system. When properly trained, monitored, and supported, Sahiyyas can be an invaluable resource in remote areas. Sahiyyas can also perform an important role as community mobilisers by helping the government spread awareness about good health practices.

The Village Health Committee-Sahiyya Resource Centre (VSRC), a partnership between ICICI Foundation and the state government, took a close look at the existing Sahiyya system and assessed the gaps between the goals of the programme and the on-ground realities. The VSRC made several changes to improve its functioning:

- Restructured training programmes for Sahiyyas and Village Health Committees (VHCs), including new state-specific training modules
- An innovative system for support and supervision of Sahiyyas and VHCs
- Operational guidelines for 2008-2010, including guidelines for the selection and establishment of Sahiyya team leaders (Sahiyya Sathis) and Sahiyya Help Desks
- Effective Information Education and Communication (IEC) materials

The improved system is underway in all 24 districts of Jharkhand and the VSRC has trained almost 40,000 Sahiyyas in new practices. The VSRC has established a variety of innovative formats to monitor both qualitative and quantitative data, such as the Sahiyya Passbook, a book given to each Sahiyya that helps them keep track of their performance-based incentives. The programme has provided several lessons on community health reform, including the importance of training materials that are sensitive to specific regional and cultural identities.

In September 2010, through the VSRC, ICICI Foundation helped facilitate the official registration of the Jharkhand State Health Resource Centre (SHRC), the culmination of two years' work. The SHRC will help the government's Department of Health & Family Welfare deliver health services across the state and provide support for the Sahiyyas. ICICI Foundation will continue to be involved through the SHRC's elected committee.

Now that the proper support systems are in place, the Sahiyyas have renewed determination to improve the health of their communities. As one Sahiyya said, "*Jharkhand ke swasthya ke liye mehanat karna hai Sahiyya ko*" ("Sahiyya has to work hard for Jharkhand's health").

ICICI Fellows second training session

At ICICI Foundation we believe that in every sector, India needs experienced and passionate leaders. ICICI Fellows, a two-year programme, was designed to provide promising young Indians with exposure to the nation's diverse communities and to develop their potential as socially responsible leaders. The programme features on-ground development work as well as management training and professional skill development. In January 2011, the 2010-2012 batch of ICICI Fellows reunited after their first six months in the programme for their second training session.

The ICICI Fellows designate began their programme in July 2010 with an intensive month-long training before heading to their respective placements across India. The Fellows designate were then each placed at NGOs in rural and semi-rural areas, where they lead grassroots development projects and gain invaluable personal and professional experience. The projects range from developing micro-insurance products to creating a customer base for soya tofu produced by rural communities.

The January 2011 training in Khandala provided scope for both reflection and skill building. Each Fellow designate made presentations on the progress of their project and discussed their achievements and challenges thus far. Industry professionals led interactive talks that aimed to maximise the contribution each Fellow designate can make to his or her NGO. Topics included: understanding fundraising with Rati Mishra from Resource Alliance, theory of change with the ICICI Fellows master trainer, Rahul Nainwal, and market research by Kajal Ahuja from Millward Brown.

Fellows designate also met one-on-one with experts in their respective fields to ask specific technical questions and receive external guidance on their projects. In the evenings, Anshu Gupta of Goonj, Venkat Krishan of GiveIndia, and Subrata Mukherji, the President of ICICI Foundation, led dynamic sessions with the Fellows designate, providing an open platform for debate and perspective-building.

While all the ICICI Fellows designate appreciated the practical training, the opportunity to reflect and discuss development issues on a macro level was a particularly valuable exercise for the group. ICICI Fellow designate Anupama Pain said, "Sometimes when you are deeply into something, it becomes difficult to look at the big picture. This second round of training helped me look at the overall scenario and ask myself vital questions, not only related to my field of work but about the sector as a whole. For me, the next phase of the programme will be an attempt to uncover answers."

ICICI Foundation is in the process of selecting the next batch of ICICI Fellows. Over 3,000 applications were received for the ICICI Fellows class of 2011-2013 and shortlisted candidates will be announced in May 2011. For more information visit icicifoundation.org/icicifellows.

ICICI Securities continues support of quality education in Mumbai

Quality elementary education is an integral part of ICICI Foundation's vision. The Foundation works to align ICICI Group's social responsibility initiatives with the Foundation's larger development goals.

Muktangan

ICICI Securities, through ICICI Foundation, is continuing its support of the pre-primary section of Muktangan, a Mumbai-based NGO. Muktangan works within the government school system and has taken full control of the educational procedures of the Globe Mills Passage Municipal School. Muktangan's goal is to use alternative, holistic techniques to design a model of quality education that is sustainable and affordable.

ICICI Securities' support, which began in 2007, helps Muktangan to develop and introduce innovative and supportive practices for early childhood education to their group of pre-primary students, practices that include determining an ideal student to teacher ratio and maintaining continuity between standards. These practices aim to provide an environment that sustains children's interest and facilitates their development. There are currently 182 children in Muktangan's pre-primary sections that benefit from this child-friendly approach.

In the school's stimulating and collaborative environment, the children are encouraged to become active in their own learning process through spirited but educational activities. Muktangan has personally trained and appointed the entire

teaching staff of the pre-primary section to ensure that they are qualified to implement the new methods. These teachers also regularly attend training and development sessions. In addition to the teaching staff, Mukangan also makes sure the students' parents are involved in their children's education and can provide the proper support for their success.

Doorstep

Through ICICI Foundation, ICICI Securities has also been supporting the School Partnership Project at the English-medium Colaba Municipal School run by Doorstep, another Mumbai-based NGO. The project takes a complementary approach to the government school's existing curriculum, and provides innovative extracurricular support for the school's 1,265 children.

Doorstep has assessed the needs of the school's students at every stage and developed a corresponding set of activities to enhance their learning. Depending on the age and ability of the children, these activities can include daily study classes, weekly reading classes, recreational activities, mental health sessions, children's committees, workshops and exposure visits. These activities are effective at encouraging the children's intellectual growth and transforming learning into a joyful process.

These activities are integrated with the mainstream curriculum to help sustain and stimulate children's interest in school. Doorstep also periodically holds teacher trainings for Municipal Corporation of Greater Mumbai teachers to refresh and augment their skills. As needed, Doorstep appoints additional staff to fill vacant teaching positions. Because of ICICI Securities' support, which began in 2003, the performance of the children in the Colaba Municipal School has improved and the school is also able to function better overall.

Networking and collaboration for the social sector: NGO Marketplace

ICICI Foundation has supported NGO Marketplace (www.ngomarketplace.com), an online networking portal for the Indian social sector, since its conception in April 2009. NGOs play a critical role in India's growth process and ICICI Foundation believes it is important for NGOs to have proper support systems in place. NGO Marketplace, designed by CSO Partners, is an open online platform for NGOs to communicate with their peers and other relevant groups to help share the ideas and resources that NGOs require to reach their full potential.

Since there are millions of NGOs in India, an online platform is ideal for creating linkages between NGOs and prospective supporters. Through NGO Marketplace, NGOs that previously felt they did not possess the skills, time, or staff to invest in an online presence can now take advantage of the many benefits of online networking. The process for creating an online profile is simple and easy to customise. Once

registered on the website, NGOs are able to post their appeals, find customers for products like handicrafts, browse providers of services like microfinance consulting and discounted video production, and gain access to a calendar of skill-building workshops, discussion forums, and relevant upcoming events.

The NGOs are not the only group that benefits from NGO Marketplace's open design. Individuals or organisations that are looking to contribute can browse the database of NGOs or their listings of specific needs. NGO Marketplace allows members to rate and describe their experiences with each NGO to empower prospective donors, volunteers and employees to make educated informed decisions. Each NGO's profile also showcases whether any third party, such as Credibility Alliance, has certified the NGO for its reporting or governance practices.

NGO Marketplace's goal is to strengthen NGOs' ability to help themselves through communication and awareness. For example, by describing their needs on the "Appeals" tab, NGOs can more effectively target and reach out to specific sponsors. Appeals include requests for funding but also items like unused medicine, old computers, furniture, and children's clothing – items that often get discarded instead of getting a second chance to make a difference in someone's life. Since most NGOs have limited or no budgets for technology, NGO Marketplace offers free or discounted products like antivirus software, features technology tutorials and allows its members to upload and download relevant material.

Every NGO that registers gets one step closer to fulfilling their needs as an organisation, but also contributes to creating a community that can advance the sector as a whole.

For more information please visit ngomarketplace.com.

ICICI Foundation holds workshop for Indian Administrative Service trainees

On January 11, 2011, ICICI Foundation hosted a workshop for the Indian Administrative Service (IAS) trainees of the Lal Bahadur Shastri National Academy of Administration (LBSNAA). For ICICI Foundation, this was a valuable opportunity to provide future and current bureaucrats with information on the social sector and financial inclusion.

The event was held at ICICI Bank headquarters in Mumbai and included a session on the evolution of Indian industry and the social sector by Subrata Mukherji, a presentation on wholesale banking by Loknath Mishra, the Head of Commercial Banking at ICICI Bank and a presentation on retail banking by Suresh Badami, Retail Business Head at ICICI Bank.