



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 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.

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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- * Message from Mr. Subrata Mukherji, President, ICICI Foundation for Inclusive Growth
- * Continuing to combat blood shortage in India
- * Strengthening government health systems through quality training
- * Promoting quality education at the state level in Rajasthan
- * Developing new products for outpatient health care
- * Cultivating the employability of rural youth
- * Congratulations to the 2011-2012 batch of ICICI Fellows
- * Baseline study on maternal and child health for Healthy Lokshakti
- * ICICI Bank employees conduct life skills training for unemployed youth

Message from Mr. Subrata Mukherji President, ICICI Foundation for Inclusive Growth



“We are continually seeking to deepen our understanding of the government’s development initiatives, many of which are frequently unrecognised or underutilised, resulting in inefficient use of resources and duplication of efforts.”

As ICICI Foundation settles into active on-ground implementation, we are realising the importance of involving potential stakeholders, particularly the government, in the design of our programmes. We are continually seeking to deepen our understanding of the government’s development initiatives, many of which are frequently unrecognised or underutilised, resulting in inefficient use of resources and duplication of efforts. We have worked hard to ensure that we maximise our contribution to society by making full use of existing government programmes in a variety of ways:

In our new vocational training centre for rural youth in Udaipur, we have mapped viable livelihood options for that specific area and market. Based on this initial research, we now conduct vocational training programmes through government-sponsored Rural Self-Employment Training Institutes.

Through Healthy Lokshakti, a child and maternal health initiative supported by ICICI Lombard, we are working to ensure that tribal women can access government hospitals for delivery and increase their access to and awareness about government incentives for institutional births and immunisations. We have just completed our baseline report on the two blocks covered by our intervention and our findings will guide our efforts to leverage existing

government initiatives to improve the health of mothers and children.

Understanding the government’s current inpatient health insurance programme for the poor was essential in designing our own complementary outpatient offering. The project offers outpatient insurance in conjunction with Rashtriya Swasthya Bima Yojana (RSBY), the Government of India’s national health insurance programme to provide inpatient care for those who live below the poverty line. In partnership with the government, this project seeks to lower out-of-pocket healthcare spending by India’s rural poor through the creation of an affordable and reliable outpatient healthcare system.

Collaborations like these ensure that each stakeholder’s resources can have the greatest impact. Working with government agencies and programmes strengthens our work and ensures the sustainability of our projects.

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

Continuing to combat blood shortage in India

Thank you to the 318 ICICI Bank employees at Mafatlal Chambers, Lower Parel and 455 employees at ICICI Bank in Chandivali who donated blood at the blood donation camps held on May 18 and 19 and on June 21 and 22, 2011. These were the second and third blood donation camps that ICICI Foundation has organised this year, following the success of the initial camp at ICICI Bank Towers in Bandra Kurla Complex, Mumbai. In total, 1,353 employees have donated blood!



Strengthening government health systems through quality training

ICICI Foundation is committed to driving systemic and national change, a guiding principle in all our work. To drive this change in the area of health, we work to strengthen the Government of India’s National Rural Health Mission (NRHM). NRHM aims to provide accessible, affordable, effective and reliable primary health care to rural areas all over India. One of the key components of NRHM is to provide every village in the country with a volunteer community health worker, known as an Accredited Social Health Activist (ASHA).

ASHAs are responsible for promoting better health practices, especially those related to pregnancy, delivery and child health, at the community level. They also support patients to access health facilities and mobilise communities to demand essential and quality health services from the public system. (In the last newsletter we discussed our work on a similar programme in Jharkhand.)

For Maharashtra, ICICI Foundation for Inclusive Growth-Centre for Child Health and Nutrition (IFIG-CCHN) has developed an integrated plan to strengthen the functioning of the ASHA programme by supporting Block Facilitators (BFs). BFs provide support and systemic linkages for the ASHAs with their daily health work-related problems in rural areas and enable them to reach out to the local administration, public health system officials, civil society groups, and local political groups to improve health and nutrition at the village level. The BFs also act as health systems managers by facilitating logistics to improve functioning of the ASHA programme in their respective blocks. In rural districts, there is one BF for every ten ASHAs, while in non-rural areas there is one BF for every 20-25 ASHAs. There are currently 2,425 BFs in Maharashtra, out of which 1,496 work in non-tribal and 926 in tribal regions.

The most significant gap in this component of the ASHA programme is the training for BFs. BFs are often unclear about their roles and responsibilities and unaware about government health programmes, which makes them less effective as public health facilitators. To fill

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this gap, IFIG-CCHN has developed a detailed training module and guidebook for BFs in Maharashtra, which can be utilised as exemplary training material for other states as well. The training module has been prepared with a focus on health activism and participatory adult learning methods. It provides information on public health institutions in India, women’s and children’s health, epidemics, communicable diseases and the roles and responsibilities of both ASHAs and BFs as they relate to each other and to the Government of India’s Integrated Child Development Services programme.

In Maharashtra, IFIG-CCHN has worked with the State Health Systems Resource Centre and the National Rural Health Mission to plan a three-phase training programme for BFs. This will include master trainers at the state level and trainers at the district level, who will reach out to all BFs in Maharashtra in a simultaneous, methodical, planned and comprehensive training. A rigorous process for supervising these trainings has been developed and IFIG-CCHN plans to develop similar programmes for other states.



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.



✳ Support the establishment and functioning of School Management Committees

One of the most important questions that ICICI Foundation's work explores is how to prepare teachers for the realities of the classroom in the most effective way possible. Historically, the process of "learning" in the Indian education system has involved a teacher providing knowledge and a student memorising what is being taught. Teachers have been perceived as storehouses of knowledge and students as blank slates. This idea has been replaced in the Government of India's National Curriculum Framework (2005), in which education is understood not as a transaction of knowledge from teacher to student, but as an interaction between the two. This view – that teachers must learn alongside children and adapt to their abilities and understanding – is the key principle behind ICICI Foundation's education reform.

ICICI Foundation's work in Rajasthan will cover about 210,000 in-service teachers and over 20,000 new teachers.

To provide a sustainable model of teacher and student education reform programming, ICICI Foundation drew on its successful experience with district-level work in Baran, Rajasthan.

ICICI Foundation's collaboration with the Government of Rajasthan began in 2007, when ICICI Foundation began working on the Quality Education Programme (QEP) in Baran. In collaboration with the Government of Rajasthan and two local NGOs, Digantar and Vidya Bhawan Society, ICICI Foundation worked extensively for four years to facilitate improved classroom practices and provide a comprehensive model of teacher support across the district. The lessons and achievements from this programme encouraged the Government of Rajasthan and ICICI Foundation to carry forward their work at the state level for another six years.

One goal of the statewide reform in Rajasthan is to help government schools comply with the Right of Children to Free and Compulsory Education (RtE), a 2009 mandate from the Government of India determining the parameters of quality education. In the next two years, in 100 schools of two predetermined intervention blocks, ICICI Foundation will support the Government of Rajasthan in fulfilling its mandatory obligations with respect to providing the physical infrastructure and child-friendly learning environments, age-appropriate and child-centered teaching, use of engaging learning material, and continuous and comprehensive evaluation.

As we have mentioned in a previous newsletter, the formation and strengthening of School Management Committees – community-based groups of parents and stakeholders connected to each school – are crucial to becoming RtE compliant. ICICI Foundation works to ensure that these committees are not just formed, but that they provide active support in encouraging engagement and participation from students and their families. One example of a new method of improving the community-school connection are melas, in which schools can showcase their work to the community through a festive atmosphere.

ICICI Foundation's work in Rajasthan will cover about 210,000 in-service teachers and over 20,000 new teachers. This project will ultimately impact all 81,006 of Rajasthan's government schools, 75,346 of which are in rural areas, encompassing over 7.4 million children. After completion of the six-year programme, the goal is for the Government of Rajasthan to take over the entire project.



Developing new products for outpatient health care

Over the past decade, the Government of India has made significant investments in the public health system to bring healthcare closer to households even in rural and remote areas. However, factors such as shortages of medical personnel and quality drugs in rural areas continue to limit use of the public health system. This has forced a significant portion of the population to seek healthcare from the private sector, a costly endeavour for most Indians. As part of its efforts to reduce the burden of health care costs, ICICI Foundation has partnered with ICICI Lombard General Insurance Company to design and support the delivery of the first outpatient insurance product for India's poor.

The project aims to lower the out-of-pocket healthcare expenses for India's rural poor by creating affordable and reliable options for outpatient healthcare. The project will offer outpatient insurance in conjunction with the Government of India's national health insurance scheme for inpatient care, the Rashtriya Swasthya Bima Yojana (RSBY). This outpatient insurance will be piloted first in Puri district in Odisha and subsequently in Mehsana district in Gujarat, providing recipients with reliable and affordable outpatient health care 24x7 at empanelled government and private outpatient clinics and hospitals.

Supporting government initiatives in this way allows ICICI Foundation to drive widespread change in the way the poor receive health care. This product is expected to transform the health and financial security of low-income households in the pilot districts by improving access to timely

and quality health care, strengthening the delivery of essential health services in rural and remote regions of the country and building critical health capabilities among low-income households to support their participation in the economy.

The project will also have a positive impact on the supply side of outpatient healthcare. It is expected that there will be an increase in the network of hospitals, clinics and pharmacies in both locations to meet the increased demand for outpatient care.

The project aims to lower the out-of-pocket healthcare expenses for India's rural poor by creating affordable and reliable options for outpatient healthcare.

The two-year pilot project will impact more than one million lives, and the lessons that emerge from this project will inform and shape future delivery and financing of health care in India.

In addition to funding the project, ICICI Foundation is serving as the chief learning partner for the project. Since this is India's first outpatient healthcare-based insurance project, ICICI Foundation will be closely examining the outcome. ICICI Foundation will evaluate the impact of the project on overall health indicators in both districts, assessing how the inpatient and outpatient products work together and what impact they have on drug prescription patterns, out-of-pocket expenses and access to health care.

Promoting quality education at the state level in Rajasthan

ICICI Foundation believes that in order for India's growth to be inclusive and sustainable, all children must be able to receive the quality of education they deserve. To move closer to this goal, we have recently initiated a state-level model of teaching and education reform in Rajasthan.

ICICI Foundation has been working in systemic curriculum and education reform for over a decade. Our work is embedded in the government system to ensure that the internal government institutions and processes are in

place to carry forward our efforts. To achieve lasting results, these initiatives are long-term and intensive. ICICI Foundation's work in Rajasthan is scheduled to continue for the next six years.

The goals of the statewide Rajasthan programme are to:

- ✳ Develop the in-service teacher education curriculum to facilitate the use of new textbooks by teachers in the classrooms
- ✳ Revise the curriculum for the training of new teachers
- ✳ Build the ability of the District Institute for Education and Training and block-level functionaries to support the in-service teacher education curriculum and teachers inside schools
- ✳ Institute comprehensive methods for evaluating children in classrooms



Cultivating the employability of rural youth



On March 24, 2011, ICICI Bank inaugurated its first Rural Self-Employment Training Institute building in Udaipur, Rajasthan. As discussed in previous newsletters, in response to India's urgent need to create adequate employment opportunities for rural youth, particularly those below the poverty line, ICICI Foundation recently added the promotion of sustainable livelihoods to its efforts to drive inclusive growth. These training institutes mark ICICI Foundation's first steps in cultivating such employment opportunities.

Rural Self-Employment Training Institutes (RSETIs) are residential training centres for rural youth that provide them with the skills and understanding they need to build sustainable livelihoods. Part of a national scheme initiated by the Ministry of Rural Development, RSETIs are run by leading public or private sector banks with the active support of state governments. Having adopted the centres following its merger with Bank of Rajasthan, ICICI Bank has entrusted the responsibility of managing and growing the centres to ICICI Foundation.

Chanda Kochhar, the Managing Director and Chief Executive Officer

of ICICI Bank, inaugurated the Udaipur RSETI on March 24, 2011. "We are working to introduce new courses including courses on development of soft skills that will help people make a better living. This is a very important initiative and is close to our hearts," she said in her keynote speech. "I am sure that together with like minded people and organisations, we can make a considerable impact on the development in our country and shape our future."

ICICI Foundation is working to expand and refine the course offerings, which currently include beauty parlour training, mobile repairing, computer skills, and tailoring.

The guest of honour was Union Minister, Road transport and highways, Dr. C.P. Joshi. Shri Raghuvver Singh Meena, a State Minister of the Government of Rajasthan, representatives from ICICI Foundation, Mohan Lal

Sukhadia University and Maharana Pratap University of Agriculture & Technology were also present at the event.

At the active Udaipur centre, ICICI Foundation is working to expand and refine the course offerings, which currently include beauty parlour training, mobile repairing, computer skills, and tailoring. ICICI Foundation is aiming to ensure that the courses not only provide marketable technical skills, but also skill sets like identifying viable supply chains, workplace readiness and accounting. The facilities at the Jodhpur centre are currently being developed.

After establishing a model for success with its first two RSETIs, ICICI Foundation anticipates expanding its sustainable livelihood initiatives where there is a significant demand and capacity for such interventions.

Congratulations to the 2011-2012 batch of ICICI Fellows

We are pleased to announce that we have selected the next batch of ICICI Fellows to take part in our experiential learning programme. ICICI Foundation created the programme to build socially responsible leaders for India through management training and exposure to grassroots development projects. Thank you to all who applied. To learn more, visit icicifoundation.org/icicifellows.

Baseline study on maternal and child health for Healthy Lokshakti



ICICI Foundation and its resource partners have completed a baseline study for Healthy Lokshakti, an initiative funded by ICICI Lombard to improve the health of women and newborns in two tribal blocks of Maharashtra. The study was conducted by Aurangabad College of Social Work through a randomised controlled field trial in the two project blocks, Trimbakeshwar and Peinth, and two controlled blocks, Surgana and Igatpuri, covering 12,906 households and 898 infants.

The goals of the study were to assess existing health indicators like the rate of institutional deliveries, newborn care, and infant mortality, and to identify resource gaps in the existing public health services. Our implementing partners have identified that the major barriers for rural women seeking institutional deliveries are their lack of decision-making power and their minimal access to government incentives, transportation and properly functioning medical facilities. Healthy Lokshakti, through Vachan, a local NGO, has created a 24-hour helpline to provide rural women with information about pregnancy and delivery and connect them with transport facilities for institutional births.



ICICI Bank employees conduct life skills training for unemployed youth

Every Friday, a group of employees from ICICI Bank's phone centre in Thane have the opportunity to improve the livelihood options of unemployed youth. These volunteers have begun leading a series of life skills classes at Kherwadi Social Welfare Association's Yuva Parivartan centres, which provide vocational training to unemployed or underemployed youth. The life skills sessions have covered topics like interview skills, looking for job advertisements in the newspaper, and workplace preparedness.



ICICI Foundation for Inclusive Growth

Head Office

ICICI Foundation for Inclusive Growth, ICICI Bank Towers
Bandra Kurla Complex, Mumbai 400 051

Registered Office

1 Cenotaph Road, Teynampet, Chennai 600 018

Email: info@icicifoundation.org

Website: www.icicifoundation.org

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