

OUR LIVES
MY STORY



Corporate Social Responsibility is about providing an opportunity to those who are at the base of the pyramid to become self sufficient and self reliant individuals. It is about the life changing experience that some of our beneficiaries have had. Our beneficiaries are the real heroes. Through this book, we aim to bring these heroes to the forefront, give voice to their thoughts, and present to you their stories, which are motivating hundreds of others to follow their dreams. We offer them a hand, and they mould lives, communities and villages from that ray of hope.

Presenting to you, 20 stories of women and men, who have risen against all odds to fulfill their dreams.

FOREWORD

Head - Group Secretarial & Group CSR and Sustainability



There is ample evidence that a persistent & a focused commitment to corporate social responsibility (CSR) can have a positive effect on a company's ability to create sustainable value for its stakeholders. Empowering the marginalized and creating opportunities for sustainable livelihoods, lies at the heart of our corporate culture. We help bring about positive change by providing an environment conducive to their growth by imparting right training, digitisation & knowledge sharing practices.

I'm happy to report we've made tremendous progress towards this and as a testimony to this we present — 'My Story, Our Lives'. It will give you a first-hand account of some strong women and men from India's heartlands, who have ventured out of their homes, and are leading the waves of change in their villages and towns.

These are no ordinary people; they are contributors to a new and sustainable India, striving to uplift their families, communities and villages, and helping them wake up to a new dawn. There's just one word for them: superheroes.

The undying spirit of these influencers keeps us motivated to invest, reinvest and scale up our interventions in other geographies. In alignment with the United Nations SDG (Sustainable Development Goals), and with our commitment to gender equality and combating climate change, we continue to ensure that the communities sustain and progress with us.

I assure you these stories are just the tip of the iceberg of all the positivity that can be brought about by our programmes that create modern ecosystems, while preserving the knowledge and culture built over hundreds of years.

I urge you to read these stories to understand how the beneficiaries of our various initiatives are laying new pathways to a brighter future.

Apurva Rathod

Head - Group Secretarial & Group CSR and Sustainability

CSR DESK



At LTFS, we firmly believe that we can only build dreams on foundations that are strong and can withstand the weathering of the changing world. Hence, we have devised our programs around creating sustainable communities that are enriched, developing and inspiring enough to lead the way. Our initiatives are built with the aim of imparting trainings, developing capacities and providing information that can, in turn, build better livelihoods. As they say, give a man a fish and you feed him for a day; teach him to fish and you feed him for a lifetime.

Our flagship program - Digital Sakhi has created socio-economic empowerment for rural women who're able to step out of their confined homes, and confidently impart digital finance training and spread knowledge on government entitlement schemes to their fellow villagers. The 'Digital Sakhi' programme has another leg as a part of which women entrepreneurs practicing goat rearing, poultry, dairy and tailoring are chosen and up-skilled in their respective trades to yield better produce. Our other program Jalvaibhav has brought new hope to the farmers who have been struggling for years due to inconsistent rains and climate. With a spate of climate disasters in our country over the last 3 years, we have doubled our work on disaster relief and rehabilitation. Our urban program on Road Safety creates awareness amongst citizens and children on safety rules while on roads.

We are happy to present to you these spirited men and women, enriched by these initiatives, who have stepped up to improve their own lives as well as those of their families.

Richa Pant

Head - Group CSR & Sustainability

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DIGITAL SAKHI

The Digital Sakhi programme trains women to train others in the areas of banking, digital payments, access to credit through formal financial institutions and government schemes. The programme touches the lives of thousands, providing them with opportunities to lead better lives.



JALVAIBHAV

Our vision is not just to bring water to drought-prone villages, but also to create awareness on responsible and efficient water usage amongst the farmers, and educate on climate resilient agricultural techniques.



DISASTER RELIEF

Climate Change is leading to increasing incidents of natural disasters in India. We support disaster recovery efforts through a number of practical methods. These include prompt area assessments and provision for immediate relief kits.



ROAD SAFETY

LTFS has partnered with Mumbai Traffic Police by facilitating livelihood of youth traffic wardens, strengthening the existing road traffic management, and helping in seamless traffic control. Also, students from BMC schools are trained on road safety practices.



DIGITAL SAKHI

“If you educate a man, you educate an individual.
But if you educate a woman, you educate a family.
When girls are educated, their countries become
stronger and more prosperous.”


How true this old African quote rings, as we see more and more women holding the reins to happiness in their households and communities. The homemakers are gradually stepping out of the restrictive threshold, learning new skills and taking on more responsibilities in order to give themselves a new identity. They are not just riding the wave of change, but also leading it. At LTFS, our endeavour has been to bring together women from various walks of life and create sustainable livelihoods for them, whilst fulfilling our ultimate objective to be part of the government's Digital India programme.



The Digital Sakhi programme, the flagship CSR initiative of LTFS, trains rural women who, in turn, coach others in areas of banking, digital payments, access to credit through formal financial institutions and government schemes. The programme touches the lives of thousands of people, providing them with opportunities to lead better lives. This book outlines the stories of such strong women, who have not just helped themselves, but also those around them; they are the true flag-bearers of change.

DIGITAL SAKHI




5,95,000+
Total
Community
Outreach


5 States
Maharashtra
Madhya Pradesh
Tamil Nadu
Odisha
West Bengal


660+
Digital
Sakhis


280+
Villages


5,500+
Women
Entrepreneurs


ବିଭିନ୍ନ ଅର୍ଥନୀତିକ ସ୍ତରରେ ଚାର୍ଯ୍ୟତ୍ୱ


ବିଭିନ୍ନ ଅର୍ଥନୀତିକ ସ୍ତରରେ ଚାର୍ଯ୍ୟତ୍ୱ



I'M A
PROUD
OWNER OF
30 GOATS

I AM LAKSHMI

LAKSHMI BUILDS UP A GOAT ENTERPRISE!

I'm a single woman, taking care of my old mother and tending to my goats all by myself. I come from the Daund village of Maharashtra. When my husband abandoned me a few years ago, I felt quite helpless and my world shattered into pieces. I owned 4 goats but I had no understanding or proper training on rearing them, feeding them or even creating the right environment for them until I joined the Digital Sakhi programme.

Digital Sakhi Programme has helped hundreds of women like me by training them in animal rearing, applying for business loans and providing with information and help for availing government schemes. This programme gave me the confidence to learn the ropes of banking and handling digital payments as well. Today I'm a proud owner of 30 goats and hope to have 100 more, while setting an example of perseverance and resilience for others in my village.

Often, people think that women should only look after their families and children, and that they cannot do anything on their own. I'm happy I stood up for myself—against everyone who discouraged me—and proved that women are as capable than men.

It was a tough journey with several ups and downs, but the Digital Sakhi programme recognised my entrepreneurial skills and helped me stay strong. The shift from traditional household chores to learning digital transactions was the toughest part. But I enjoyed this challenge and I'm happy that such programmes are available for the betterment and empowerment of women. This programme has changed my thought process and made me mature and knowledgeable. I am ready to take on any challenge in the future.

NOW, I AM ENTREPRENEUR LAKSHMI!



WOMEN ARE
CAPABLE OF
DOING
ANYTHING
THEY DREAM!

I AM RATAN

THIS 'RATAN' IS A GEM INDEED!

Until two years ago, I was just a housewife with one household cow. I always wanted to contribute to my family's income and give them all the happiness in the world, but didn't know how to until I enrolled for the Digital Sakhi programme. My family was sceptical about me joining the programme. They were of the opinion that an independent woman would interfere in family matters and rebel against the elders. It was a huge task to convince them that I could build my own identity as an independent woman. I went ahead and got myself enrolled. I did not have enough education, yet I learnt everything in no time. It was a tough journey but it did pay off.

The programme mentors taught me about procuring the best quality of ingredients for fodder, how to use cow dung for manure through composting, and also vaccinations to be given to the cattle. Today I'm a proud woman entrepreneur with a dairy supply business and a permanent shelter for the cows. Some day, I hope to have my own dairy. From my savings I was able to set up a restaurant for my son. I have been able to set an example for everyone in my village that women are capable of doing anything they dream! The other women in my village look up to me with respect and also ask for advice. They are now more confident about themselves and have faith that they too can make something better of themselves. This initiative of transforming communities for sustainable livelihoods is a step towards building a new empowered nation.

And my family is so proud of me!

I AM A DAIRY ENTREPRENEUR!



I AM RESHMA

I WANT
WOMEN
IN MY VILLAGE
TO BE SELF-
DEPENDENT

TEACHING THE TEACHER

I've been a teacher by profession for the past 10 years. Being one of the few educated women in the village, I was always quite well respected and approached for help by people of the village. One thing I noticed was that people were apprehensive about using digital modes of payment even when they needed to withdraw or transfer funds urgently. Once a fellow villager wanted to send money to his son in the city, but could not do it because it was a weekend. That's when I took it upon myself to change this self-limiting mindset of people and work for the benefit of these villagers so that they could use electronic methods of payment. However, I was quite an amateur in this area until my skills were honed properly through the Digital Sakhi programme.

My ability to convince people and solve their problems was recognised and appreciated by the on-ground implementation partners of the programme. Being a part of this programme gave me the opportunity to be a Cluster Manager for Solapur district. I want women in my village to be self-dependent, be capable of conducting digital transactions and have financial freedom. I also want to be more and more involved in the cause of gender equality and development, and my dream is to become the sarpanch of my village.

That way I can equip my village with not only day-to-day support, but also introduce digital financial inclusion practices. I strongly believe that women are as capable as men.

I AM A SARPANCH-TO-BE!



I RECOGNIZED
THAT PRIDE OF
ACCOMPLISHMENT
WITHIN
MYSELF!

I AM SANGEETA

FROM NO PAY TO E-PAY

I have been a school teacher for the past 15 years in Kumari village of Solapur. Despite being a teacher, I hadn't stepped out of my village without my husband. It was only when my husband passed away a few years ago that I realised there were responsibilities I had to adopt in order to survive and provide for my son. I was always dependent on my husband and used to hand over my finances to him. After he was gone, I was at a loss. Shortly after that, another blow struck me when my son was not allowed to sit for his final exams because we couldn't pay his school fees. His entire year was wasted.


While looking at alternatives to bring myself out of this predicament, I came to know about the Digital Sakhi programme from my friend and decided to visit their camp.

I learnt about digital transactions and how to use a smartphone to do banking transactions all by myself. This programme brought stability in my life and now I'm much more independent than I ever was. My in-laws supported me, and so did other women in the village. I feel a sense of pride on having accomplished it myself!

The honorarium that I get as Digital Sakhi has motivated me further to achieve my target of training the rural community on Digital Finance. I now have the confidence to fund my son's engineering course he wishes to enrol in the future. The women in my village are trained enough to fearlessly speak up and put forth their views without hesitation. Nothing can stop me now.

I AM A FEARLESS SAKHI!





I HAVE HELPED WOMEN TO AVAIL BENEFITS OF UPTO RS. 2 LAKHS THROUGH ATAL PENSION YOJNA

I AM VAISHALI

VAISHALI MOVES FROM DISHES TO DEPOSITS

I was just a 20-year-old girl married in Bembli Village, Osmanabad, Maharashtra. I was shy and reserved and never left the house without my husband. My days were filled with household chores, just like those of the other women in the village. But I did have my little dreams. I wanted to go out and explore the outside world, but never got any chance. Instead, I was saddled with a lot of household responsibilities at a very young age, and I was scared to even step out of the house on my own even if I wished to.

When I heard about Digital Sakhi, I was initially very hesitant to join it. But I did, and now I can say confidently that it completely changed my world! Thanks to the leadership and communication training provided by industry experts, I gained self-confidence and I can now talk to the villagers without hesitation. I have helped to bring about a new wave of change in my village by passing on my knowledge and creating awareness regarding various government schemes and digital modes of payments. I was never known to anyone in the village, but this programme created a new identity for me. Nowadays, I'm so busy that I don't even realise how my days pass by. My family is proud of me and helps me manage the household work.

I have helped some women avail benefits of up to Rs 2 lakhs which have been deposited in their account through Atal Pension Yojna, assisted a farmer in appointing a counsellor to avail the benefits of the Gopinath Munde Apghat Bima Yojana, and helped some students in accessing training under the Deen Dayal Upadhyaya Grameen Kaushalya Yojana. I have gained self-respect and the freedom to work.

I AM INDEPENDENT!



I AM AARTI

I HAVE EARNED
THE RESPECT OF
THE WHOLE
COMMUNITY

AARTI BECOMES A ROLE MODEL

In some sections of our society, women still accept domestic violence as their fate. I was that woman once. I believed my husband and my home to be my world, but I was unhappy and had no one to support me or tend to my bruises. I did not know how to get out of this dilemma and was completely dependent on my husband. I was also afraid for the mental state of my children as they were witness to my plight everyday, and were scared of their own father. My parents refused to help me out, saying it was not their place to interfere, and such violence is common in every house. How wrong their words turned out to be!

The Digital Sakhi programme brought me hope and opened the doors to a new world, where there was no abuse, only respect. My work involved working with many villagers and spreading awareness about various government schemes. People started looking up to me and respecting me. Looking at this, my husband too turned a new leaf and quit alcohol! He actually started encouraging me and respecting my work and contribution to society. His joy knew no bounds when I gifted him a smartphone worth Rs 5,000 from my own savings! My family life has become so much better and happier. I have earned the respect of not only the neighbours, but also my in-laws and the whole community. I am able to earn enough to supplement my family income, buy gifts for my children, and also pay my younger brother's school fees.

Now, I operate my own bank account and have enrolled for the food coupon scheme. Digital Sakhi has not only helped me gain income, but also self-respect and a happy family life.

I AM RESPECTED!



I WILL KEEP
MOVING
FORWARD

I AM ROOPWANTI

FROM AN INTROVERT TO AN ADVISOR

I was a teacher and I was hoping to find a different job. I had not stepped out of my village and was apprehensive about venturing out alone. I used to avoid stepping out of the house as much as possible which ultimately led to me being dependent on others for my work, like going to the bank or the panchayat. My whole world revolved around my children, their studies and my household work. I was in a comfort zone. I used to get news from other people and keep myself updated.

I must say, Digital Sakhi has offered me much more than just a job. Being part of Digital Sakhi Programme has changed my life. With the money that I earn now, I am able to buy my children's books and gifts and also invest in a better way for my children's future. The journey until now wasn't easy at all as my husband wasn't sure of me doing such a job and therefore, he didn't support me. But given that the programme was offering a good salary as well as respect and dignity, he changed his mind and that was the biggest takeaway from the programme for me. The programme taught me how to do digital transactions, which I can now also share with others and make their lives simpler.

Other than digital transactions, people also come to me for information regarding various government schemes, banking and other local issues such as access to piped water and clearing of drains. They ask for my opinion and other advice as they have faith in me. I'm now sure that there is no turning back and I will keep moving forward.

I AM STRONG!



I AM NIRMALA

I BELIEVE
THAT FINANCIAL
INDEPENDENCE IS
IMPORTANT TO
GROW
INDIVIDUALLY

A WOMAN WHO BECAME A TECH SAKHI

When they say two women cannot live peacefully in the same house, I thought they meant my own household! Staying in a conservative joint family of 10 in Barwani district of Madhya Pradesh, I was ridiculed by my mother-in-law for wanting to go out and even for looking out of the door at the crowd. I was not considered a part of the family when it came to decision-making. I always wished to go out and do something more productive. But the restrictions in my orthodox house were stifling my desires to explore new opportunities.

Though Barwani is a good-sized town, the only accessibility is via road. Perhaps that is why, waves of change come very late here, and the people in my village are still used to their traditional ways of life. Just like its name "Barwani", which means "a garden of banyans", these beliefs are deep-rooted in the society.

I joined Digital Sakhi, which gave me the right opportunity to prove my abilities. I received training in digital finance and I now encourage people in my village to transact electronically. I helped them open bank accounts, and informed them about various insurance schemes. Empowering women and encouraging them to save money by opening their own bank accounts is my passion. I believe that financial independence is important to grow individually. Slowly, the mindset of people is changing, and they are opening up to new ways of living.

Through this programme, I was able to change the mindset of my family members and they have a new found respect for me. I also taught my husband how to use Google Pay and Bhim applications. In turn, he helps me with household chores, and even cooking. And all women in the household now live peacefully!

I AM EVERY WOMAN'S SAKHI!



I AM KAVITA

THE WATER
WOES OF OJHAR
WILL
SOON BE A
THING OF
THE PAST

BAND OF SISTERS BRING WATER RELIEF

I belong to the Ojhar Village in Barwani district of Madhya Pradesh. The maximum temperature of Barwani in April and May can go as high as 48°C, making it one of the hottest places in Central India.

I am one of the women from “The Band of Sisters”— a part of the Digital Sakhis. Since there are no pipelines in our village, all women have to walk long distances to fetch drinking water for our household chores. Often, they faint carrying the heavy water pots in the summer heat, or fall sick due to heat strokes or tiring walks.

The women in our village share a very close bond of sisterhood and we realised that water shortage is a grave problem that needs to be resolved. It was affecting the entire village, especially women. A few of us decided to first create awareness about the issues amongst the rest of the women in the village. We urged everyone to attend the Gram Panchayat meeting so that together, we could make a strong appeal to the Sarpanch.

When that appeal did not show results, we registered a complaint on the Chief Minister's Helpline and soon received a response. The officials visited the village to verify the situation and on their recommendation, the Sarpanch organised for water tanks to reach homes on alternate days. He also requested for the complaint to be withdrawn! But we “Sakhis” refused and have demanded for a tap and a water connection to each and every house in the village.

How strange it is, that we have to fight for the most basic necessity of life - water! Today, pipelines are being laid and the water woes of the Ojhar will soon be a thing of the past.

I AM A WATER SAKHI!



HOW EASY AND SIMPLE IT IS TO USE **DIGITAL METHODS OF PAYMENT**

I AM SENGENIAMMAL

OLDEST STUDENT IN THE CLASS

I come from a poor family in Villupuram District of Tamil Nadu which is one of the most backward districts in the country. We used to struggle each day to make ends meet. I always wished to contribute to my family's income but I hadn't completed my education, and working outside became an impossible task.

I once attended a workshop conducted by Digital Sakhi, and then I instantly decided to enrol myself for the programme. But I was not eligible because of the minimum educational qualification criteria. This was a wake-up call for me and at the age of 42, I joined a school!

At first, it was awkward and difficult as I was much older than the other students in my class, but I kept going on because I wanted to achieve my goal. What a proud moment it was when I received the certificate from school!

Later, I enrolled myself in the Digital Sakhi programme and learnt everything about digital transactions. My work involves sharing my knowledge with everyone and helping them understand how easy and safe digital transactions are. Since I started doing this work, it has become the biggest achievement of my life! I help people use online platforms to pay their bills, book tickets and transfer money on the go. They cannot believe how easy and simple it is to use a digital method of payment.

I AM A LEARNER AND LEARNED!



I HAVE EMERGED AS A NEW PERSON WITH KNOWLEDGE ABOUT **CURRENT TECHNOLOGIES**

I AM JAJNYASENI

FIGHTING THE INNER FEARS, EMERGING FEARLESS

Everyday, the 6 am alarm would go off, and I would commence my household duties. Cooking, cleaning, washing, sending off the husband to work and children to their school. By 11 am, I would be free, but bored and restless. My husband is a rickshaw driver, and the household was surviving on his income alone.

I got to know about the Digital Sakhi programme through an SHG meeting. My job at the SHG was to write account books. I am a matriculate, so this job was perfect and comfortable for me. I noticed the enthusiasm amongst the SHG women about joining the programme. They even suggested that I had the skills that are required for the programme and that I should join.

I was hesitant to venture out on my own like this, but my husband encouraged me to go ahead. After more than 30 years of a closed-home life, I took the plunge. This was bigger than my accounts-writing job. I had to learn proper usage of smartphones, so I could use it in my line of work. The job involved travelling, meeting and talking to people, encouraging others to take up new initiatives. It was a roller-coaster ride, as I fought with my own fear of working outside the house, and communicating with so many people on my own.

Today, I have emerged a new person with knowledge about current technologies and who can undertake initiatives with the community. I'm proud of myself, and my journey as a Digital Sakhi has just begun!

I AM A COMMUNITY MAKER!

JALVAIBHAV

Water is the elixir of life. One cannot imagine life without water — whether in humans, plants, animals or the tiniest of organisms. And yet, there are thousands of villages in India which face the wrath of Mother Nature in the form of droughts and famine. When faced with dire situations like these, and debts lingering on their heads, poor farmers have known to be led to suicides. There could be nothing worse than this.

LTFS's vision is not just to bring water to these villages, but to create awareness on responsible and efficient water usage amongst the farmers and ensure sustainable water supply. Hence, the programme includes training and demonstrations on building water bodies, their maintenance and repair, and also climate-resilient agriculture, soil enrichment and water-efficient farming techniques.

After all, if there is water, there will be life!



जलवैभव प्रकल्प



JALVAIBHAV



7 Districts of Maharashtra
Aurangabad, Beed,
Buldhana, Jalna,
Latur, Solapur
and Osmanabad



28,000+
Community
Beneficiaries



60,000+
Farmers



122
Villages



I EXPERIENCED
THE MIRACULOUS
TURN OF EVENTS
ON MY PLOT WITHOUT
USAGE OF CHEMICAL
FERTILIZERS

I AM CHANDRAKANT

NO MORE CHEMICALS ON THIS FARM

I am a farmer and I own four acres of agricultural land. I usually grow cotton and green gram in the kharif season and used to spend most of my finances on fertilisers. Yet I was not getting the required results and crops. There was a lot of discussion in the village about the Jalvaibhav Project by LTFS and awareness camps were being held. When I saw the fantastic results on the demo plot, I was intrigued, and approached the project team as a participant at the farmers' field school demo in the kharif season of 2019.

As per the suggestions from my mentor at the camp, I cultivated intercropping like cotton and green gram (moong) crop (1:1) in one acre. I adopted the new methods of cropping pattern, sowing, fertiliser applications, spraying of insecticide and cyclic plantation of trap crops like black gram, chilli, marigold, tur etc. After harvesting the green gram crop, I used the residual as mulching for the cotton crop, and it helped to retain moisture in the longer dry spells and reduced weed growth. I learned various such techniques that could be practised organically and without much hassle. I even learnt how to make organic pesticides and fungicides like Jivamrut, Nimboli ark, Dashpharni ark, etc, which not only kept the pests away, but also aided in faster and richer crop growth.

I experienced the miraculous turn of events on my plot without usage of chemical fertilisers. I was educated about the quality of my soil through the soil health card provided to me in the programme. This helps me to plan and accordingly improve soil health by using Jivamrut and green compost.

I have been selected as a demo farmer and the programme regularly enriches me with information for better farming techniques.

I AM ENRICHED!



I REALIZED
SILT IMPROVES
THE SOIL
CONDITION
AND INCREASES AIR
CIRCULATION IN
THE SOIL

I AM PRADIP

SOW THE GOOD RETURNS

In the interiors of Maharashtra is a small village called Bodhegain in Beed district. We experience hot and dry climate throughout the year, with summers lasting for as long as five months. Rainfall is scarce, and the three months from mid-June to mid-September are the only months of relief.

I own two acres of land, where I put in a lot of effort to cultivate, expecting good returns. But I always had to face disappointment. I was helpless as I was in severe loss and debts. I was not able to provide enough for my family. My kids were upset with me as I couldn't fulfil their small demands. It broke my heart to deny them the basic necessities and joys of life.

In 2018, I heard about the dam desilting activity that was to be undertaken in our village under the Jalvaibhav project. When I visited the site to know more about the initiative, I decided to gain as much knowledge as possible and make the most of it. I realised silt improves the soil condition and increases air circulation in the soil. The silted soil is also rich in various nutrients. I decided to cart the fertile silt from the desilting site to my farm. I silted my whole farm and started cultivating tomatoes and cauliflower. Within four months I could see the results! I earned more than Rs 2 lakhs in a short time span.

I started slowly recovering my losses, and proceeded to cultivate different crops. I have some experience in horticulture, therefore, I decided to use this experience on my farm. I am sure these techniques will help in earning additional income and change my lifestyle. Now my children are happy and content.

I AM A HAPPY FATHER!



I AM JAYRAJ

I WAS
ABLE TO GROW
COTTON CROP
IN ABUNDANCE
WHICH BROUGHT
GOOD
PROFITS

DESILTING THE WATER WOES

I am a farmer from Aurangabad with 2 acres of land. Typically, the soil in my village is medium to deep black and contains large quantities of calcium and magnesium. The soil is quite fertile and particularly suitable for cultivation of wheat, jowar, cotton, tobacco, chillies and dry land fruits. However, it is deficient in nitrogen and phosphorus and cracks heavily in summer.

One half of my land had become infertile due to lack of nutrition and continuous cultivations. I tried to infuse fertilisers in the soil to get a good crop, but my efforts were futile. Too much clay can make soil too stiff for plants to thrive.

Under the Jalvaibhav initiative, many water structures like Continuous Contour Trenches (CCT's), Gabions and Loose Boulder Structures (LBS) were built near the upper ridge of my village. An earthen nala bund built by the government many years ago was filled with silt and could not hold much water in it. Under this initiative, the nala bund was desilted to increase the life of the water body. The desilting activity increased the holding capacity of the bund which has reduced water shortage issues in the village.

This silt could be used to improve the soil condition and air circulation in my land, as silt is very rich in nutrients and beneficial for crop growth.

I was able to grow cotton crops in abundance which brought good profits. Cotton is a cash crop and can be cultivated both under irrigated and rain-fed conditions.

I AM A LEARNER MAKING PROFITS!



I HAVE
CREATED A
DEMONSTRATION
LAB FOR MY
FELLOW FARMER
FRIENDS

I AM NARAYAN

KRUSHIDOOT: A HARBINGER OF GOOD CROPS

I am a farmer from the drought-prone Latur district in Maharashtra. My family is dependent on our little plot of agricultural land for our livelihood. Climate changes and uncertainty of the rainfall had affected the crops production in the past few years. Agriculture had become a costly affair with the use of costly fertilisers, pesticides and commercial seeds. These commercial seeds have poor resistance against disease and require ample amount of water and fertilisers.

I underwent training as a Krushidoot under the Jalvaibhav Project, and learnt about climate-resilient agricultural practices and watershed development. The objective of this programme is to enhance the resilience of Indian agriculture covering crops, livestock and fisheries to climatic variability. This is done through application of improved production and risk-management practices; demonstrating site-specific practices on farmers' fields for adapting to current climate risks. It helps us in selection of promising crop genotypes with greater tolerance to climatic stress.

The programme also deals with distribution and optimal use of water for irrigation, as well as mechanisms to manage with limited water, especially where drought is a regular phenomenon.

We were imparted information about maintaining soil health, pest management and I applied this knowledge while cultivating the gram crop during the Kharif season.

I have created a demonstration lab for my fellow farmer friends to understand the preparation of organic plant growth tonic Jivamrut, organic pest repellent Daspharni ark, organic fungicide Nimboli ark, organic green manure preparation such as waste decomposer, vermiwash etc. Now, they too understand how to enhance production with climate-resilient agricultural practices.

I AM A DEMONSTRATOR!



I AM MAHALING

JALVAIBHAV SHOWS DIRECTION

Till 2016, I was doing odd jobs at various places in Goa and Karnataka. I did not have a goal or stability in life.

I was introduced to Jalvaibhav where I was encouraged to undergo training as a Krishidoot, and my life changed thereafter. The programme involves creating demonstration farms for organic farming, rain water harvesting, water conservation, and many other topics such as usage of organic pesticides, fungicides, growth tonics etc. Being close to the soil gives me immense satisfaction of being responsible to preserve the goodness of the earth, and I have given myself to this cause whole-heartedly.

I saw a huge growth in myself personally and professionally. I am more confident and envision myself contributing to the community throughout my life.

Through the programme, I have created awareness amongst the villagers about sustainability, enhancement of soil fertility and biological diversity, preserving the ecology while maximising the crop returns through rotational agriculture.

I've gained respect in the community, and I have found a new purpose in life - that of helping others in my village Ambejogai and in Mandhwa. I have finally found my calling!

I AM GOAL ORIENTED!



DISASTER RELIEF

Global warming and its effects are playing havoc with human lives. While efforts are on to curb these, floods, droughts, tsunamis are leaving destruction, death and heavy loss of life and property in their wake. More and more NGOs and corporate houses are joining hands with government agencies to provide quick responsive action, immediate relief, and hope for resettlement to the lakhs of people who are left stranded in such disasters.

At LTFS, we have included Disaster Relief as one of our core corporate social responsibility. We engage with NGOs and on-ground volunteering organisations to implement these initiatives at an SOS level.

71,000+
PEOPLE BENEFITTED
FROM RELIEF
INITIATIVES



DISASTER RELIEF




71,000+
Total
Beneficiaries

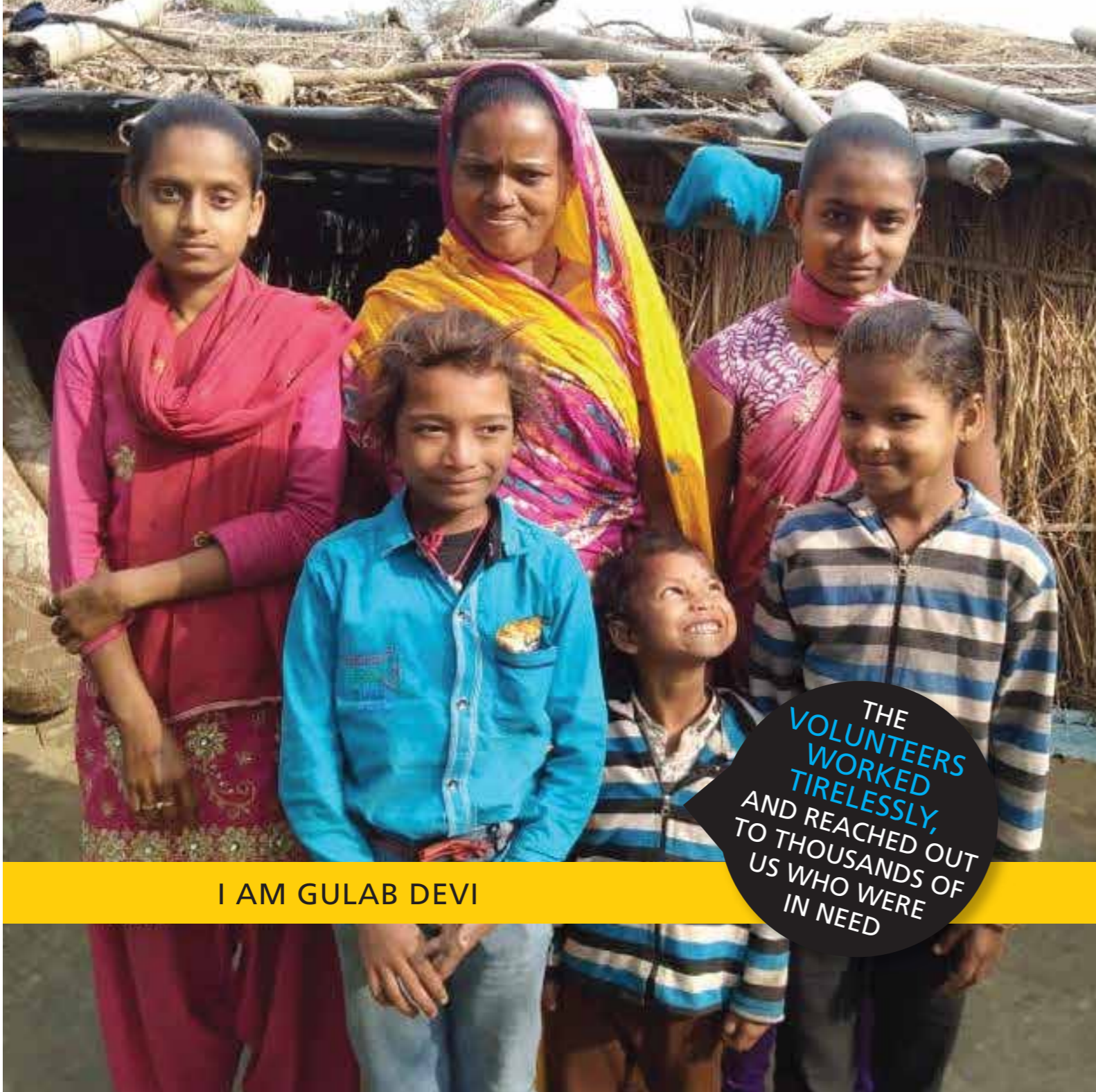
5 Flood affected states

Assam, Bihar, Maharashtra, Karnataka and Kerala


1,000+
Employees involved in relief kits distribution


Odisha affected by Fani Cyclone


80,000+
Employee volunteering hours



I AM GULAB DEVI

THE
VOLUNTEERS
WORKED
TIRELESSLY,
AND REACHED OUT
TO THOUSANDS OF
US WHO WERE
IN NEED

LIVING THE WRATH OF THE GODS

We are a family of four living in Bihar. We were a happy family until the floods washed away all our hopes and shattered our lives. Ganga and other rivers swelled up due to heavy rains in the state, causing water-logging in low-lying areas. About 1,400 villages were washed away in the floods and we were left with nothing. No food, no clothes, no shelter. Our cattle were washed away too.

We weren't ready for something as disastrous as this. We couldn't look around at the damage, it was heart wrenching. Houses wrecked, people and cattle dead, children and families left with nowhere to go. We had to shift to NH57 with my family for safety. It was more than a week that we were staying on the roads, hungry and cold and desperately praying for a miracle to happen to us. It was dirty and one by one everyone started falling severely sick.

Like a godsend, we saw LTFS volunteers approaching us with torches and relief kits that kept us going for a few days until the situation was under control. The volunteers worked tirelessly, and reached out to thousands of us who were in need.

I AM THANKFUL!



I HELPED IN
ORGANIZING AND
DISTRIBUTING
THE RELIEF KITS,
ENSURING THAT EVERY
FAMILY GETS THEIR
ASSIGNED RELIEF
MATERIAL.

I AM REBIKA

FLOODED WITH LOVE

Almost every monsoon, we have to face the wrath of Mother Nature in Assam, as the Brahmaputra swells up and causes damage to thousands of houses, farms and livestock around the valley. This year, my family lost everything from crops to livestock in the floods.

The major challenges we faced after the floods were availability of food, electricity, drinking water, while struggling with water-logging, hygiene and diseases. As roads, bridges, culverts had also taken a hit, getting necessities like medicines had become very difficult.

LTFS relief kits were sent to us even though the floods had not receded. The kits contained essentials like dry and instant food packets, medicines, soaps, combs, sanitary napkins, water purifiers, solar lanterns, mosquito repellents, etc.

There were many volunteers who were working tirelessly in that area, without sufficient lights or electricity in their tents. They were communicating with the flood victims, trying to help as much as possible in spite of language barriers. I realised they required local help, and I joined them as a volunteer. Compared to the number of volunteers, the needy were far more, and people from neighbouring villages were pouring in with their stories of despair and destruction.

I helped in organising and distributing the relief kits, ensuring that every family gets their assigned relief material. I reached out to the womenfolk and ensured that their basic needs were addressed. The experience has made me a kinder person, and it's true when they say that joy is in giving.

I AM A VOLUNTEER!

ROAD SAFETY

As we grow from being a third-world country to one of the largest developing nations in the world, our woes of infrastructure and road safety are also increasing. More than 2 million cars are being sold each year, and all of them are adding to the already burdened roadways. With the exception of a few metros, there is a need to have more focussed initiatives to ensure adoption of better road safety practices amongst the citizens.

3,800+
STUDENTS
MADE AWARE OF
ROAD SAFETY
PRACTICES

As a responsible organisation, LTFS has partnered with the Mumbai Traffic Police to recruit, train and employ youth traffic wardens to support and strengthen the existing road traffic management and facilitate seamless traffic control. In an attempt to have a generation that is more aware and follows road safety diligently, we along with our implementing partners are spreading awareness on road safety amongst school children and community members.

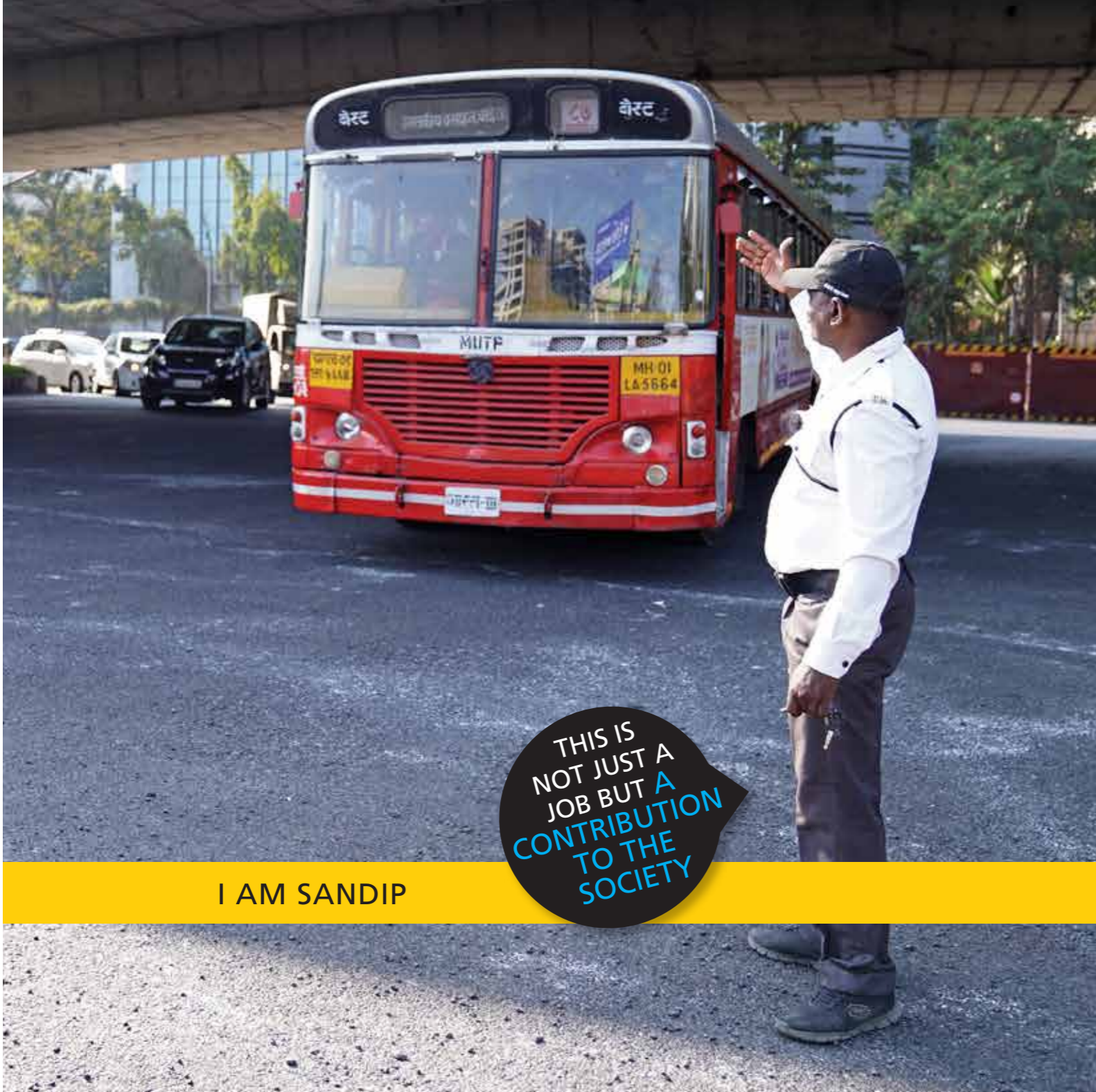
ROAD SAFETY



3,800+
Students
Impacted



Livelihood
Support to
20 Traffic
Wardens



THIS IS
NOT JUST A
JOB BUT A
CONTRIBUTION
TO THE
SOCIETY

I AM SANDIP

HORN NOT OK STOP

I live in Dharavi, a large slum area in Mumbai. I was a daily wage worker from Dharavi and lost my job at the age of 40. I was helpless and worried about running the household without a proper income. For 2 months, I took up small jobs like working as an office administration staff, a delivery boy, a peon etc. But these were low paying and unsatisfactory, compared to my earlier job.

One day, I came to know about a Traffic Warden vacancy through the Sainik Security Agency in association with LTFS. I applied for the job and completed the mandatory documentation process.

My role was to control and regulate the traffic while assisting the Mumbai Traffic Police, for which I was imparted adequate training. After completing the training, I was stationed at the MTNL junction at Bandra Kurla Complex to serve as a traffic warden. I was allotted a proper uniform and safety materials to perform my duties efficiently. Initially, I found it difficult to manage the traffic because of harsh working conditions. Once, I suffered a severe throat infection due to the dense air pollution. I gradually habituated myself with the situation and regularly started using the cap and mask provided by LTFS and the agency. The officers of the Mumbai Traffic Police were convinced that my abilities in this field were commendable, and I was appreciated for the work.

I believe this is not just a job but a contribution to society. I also try to contribute by raising awareness about road safety as much as possible. I feel responsible for this job and also love doing it!

I AM A TRAFFIC WARDEN!



THE
PROGRAMME
VARIOUS ART AND
CRAFT MATERIALS
TO CONDUCT
ROAD SAFETY
SESSIONS

TEACHERS FOR ROAD SAFETY

I'm a school teacher working at the Oshiwara Urdu School in Jogeshwari, Mumbai. This is a very congested area, with constant traffic jams and very narrow or no pavements at all. Our school consists of 480 students studying in grades 1st to 7th. Most of the students come from the nearby slum area and have to cross at least two large road junctions on the way to school. Often accidents take place on this road, and parents and teachers alike are concerned about the safety of the children. As a teacher, I believe that creating awareness about road safety amongst the children is very important.

In 2018- 2019 CHIP (Ballygunj Society for Children In Pain) and LTFS collaboratively proposed the Road Safety Awareness programme idea to our school. In the programme, awareness was created using various activities like a puppet show and audio-visual presentations. The programme organisers used various art and craft materials to conduct these sessions based on road safety. This was a very new and effective way of teaching the children. I too have learned these unique methods and told the children of my own school about them.

Students learned about the basic traffic rules, hand signals, traffic signs and symbols, and above all, what precautions they must take while walking on the roads, or while crossing at large junctions.

With the help of these sessions, children are now well aware of traffic rules and regulations and they motivate their peers and family members to follow the same.

I AM SHEHNAAZ

I AM A TRAFFIC VIGILANTE!

AWARDS FOR SOCIAL RESPONSIBILITY



**BUSINESS STANDARD
SOCIALLY AWARE
CORPORATE OF THE
YEAR AWARD**



**FICCI CSR AWARDS
WINNER UNDER CATEGORY:
WOMEN EMPOWERMENT**



**GOLDEN PEACOCK AWARDS
WINNER: CORPORATE
SOCIAL RESPONSIBILITY**



**INDIA DIGITAL AWARDS BY
INTERNET AND MOBILE
ASSOCIATION OF INDIA
(IAMAI) FOR BEST USE OF
TECHNOLOGY TO DRIVE
CSR INITIATIVE**

OUR PARTNERS





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