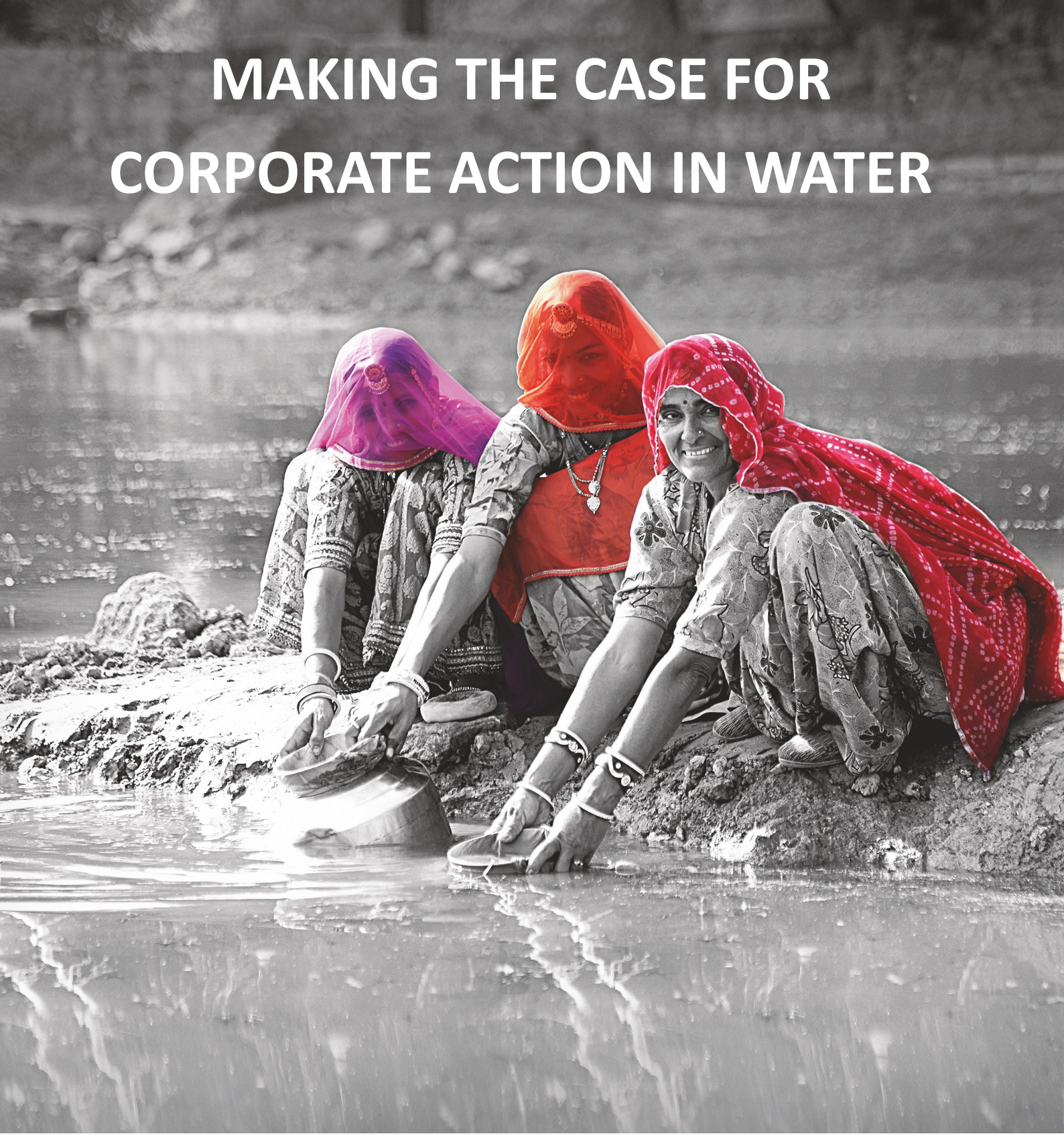
MAKING THE CASE FOR CORPORATE ACTION IN WATER



Investing in Water: For Today & The Future

Samhita
BETTER CSR. TOGETHER.

Ambuja Cement FOUNDATION

Acknowledgements

We are deeply grateful for the support from Ambuja Cement Foundation in creating this report. This report emerges out of Ambuja Cement Foundation and Samhita's shared vision and commitment towards water conservation and management. The report's narrative was shaped by the experiences and insights of key personnel from companies, social organisations and other entities. We would like to thank them for their time and guidance.

We hope to collaborate with them in the future to share experiences and work together to build a robust ecosystem in water.

Samhita also wishes to acknowledge the team from Collective Good Foundation, our implementation partner, for their contributions to the report.

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Executive Summary

Why this Report?

This report aims to understand the rationale of corporate interventions in water, highlight the catalytic role that water can play in development, identify the barriers to collaboration and make the case for corporate action in water through investment, collaboration and collective impact.

While corporate interventions are made through four approaches (CSR, business, sustainability and shared value), this study examines the role of the corporate sector from the three perspectives that have the strongest relationship between business and societal good - CSR, sustainability and shared value.

According to the Composite Water Management Index report released by Niti Aayog in 2018, the water crisis shaves off approximately 6 percent of the country's Gross Domestic Product (GDP) by 2050. The severity of the water crisis can be summed up in a few dire figures - 54 percent of the country's ground water wells are depleting and 21 major Indian cities are estimated to run out of groundwater as soon as 2020. While poor resource management is a prime factor for this crisis, a burgeoning population, the vagaries of climate change and natural weather patterns are also to blame.

The water crisis presents an opportunity for the corporate sector to adopt the principles of *responsible citizenship*. Responsible citizenship necessitates a corporate vision that understands the complexities of their role and the interconnectedness of their work and impact, guiding them to create shared value for themselves and society. Responsible citizenship spans CSR, sustainability and shared value activities. These three avenues, *while non-exclusive,* represent a *continuum of responsible actions* around which companies can develop initiatives based on their motivations and expertise and to that extent, this continuum has been used to gather corporate and sectoral insights.

Impact Multiplier

While water is in a crisis situation, it can also be an impact multiplier. India loses 2,00,000 lives each year[1] because of lack of access to safe water. 150 million *women days* a year are spent on water collection, approximately, a cost of

> *"Pani Chaeja (want water)," says Rehana Khan of Bani Ki Basti, the last Indian village on the border with Pakistan, about 145 km west of Rajasthan's Barmer town. Her family's two cows recently died of thirst. They pay INR 4,000 for 10,000 litres of water supplied by a tanker that comes to the village once a week[1].*

[1] http://ncw.nic.in/pdfReports/WomenandWater.pdf

INR 10 billion of labour a year to the exchequer[2]. Environmentally, lack of sufficient water of good quality has impacted biodiversity with over 41 percent of mammals coming under threat[3]. As water becomes more scarce, it has emerged as a source of conflict with several interstate water disputes in the nation.

Samhita conducted a study of NIFTY 50 companies to gauge the potential economic impact of the water risk for the corporate sector. Our research revealed that 31 out of 50 companies are in water intensive industries and 65 percent of these water intensive companies have operations in highly water stressed regions of India. While the proportion of presence in water stressed regions may add a strategic lens to conservation efforts, water management should be high on the priority list for action given the pan India nature of the crisis.

Water, with its bearing on various social and environmental challenges, holds the potential of being an impact multiplier for companies and foundations that are looking to build robust and effective interventions.

Responsible Citizenship Continuum

Companies can respond in three ways to demonstrate responsible citizenship:

- **CSR:** The rationale to invest in water can be driven either by an intent to comply with the CSR rules in the Companies Act, 2013, or from a corporate philanthropic approach. Highlighted in the fact box are key findings of our analysis of CSR interventions in water of NIFTY 50 companies during 2017-18. In addition, according to our research:

  a) The rationale for corporate investment in water was that companies view water as an *impact multiplier* - important as a standalone investment but also crucial for making investments in other cause areas more effective, such as boosting agricultural livelihoods, aiding biodiversity conservation and addressing health challenges.
  b) The **water value chain** is a framework that identifies the various ways that companies can engage with water as a cause area from a lifecycle perspective,

According to our analysis of CSR interventions in water of NIFTY 50 companies during 2017-18:

Total CSR spend: INR 731.6 crore
Median spend per company: INR 6.7 crore
Percentage spend on water projects: 12%

% distribution on type of water intervention*

Clean drinking water	79%
Water Management	69%
Waste water treatment, knowledge, data and advocacy	10%

***Some companies have invested in more than one intervention type.**

[2] http://ncw.nic.in/pdfReports/WomenandWater.pdf
[3] Kumar, A.S. 'Setting Biodiversity Conservation Priorities for India'

given its continuous necessity. Our analysis mapped CSR interventions across the water value chain for companies on the NIFTY 50 and revealed that 84 percent had water programs and in terms of the water value chain, clean drinking water was the most preferred intervention followed by water management and recharge programs.

c) Samhita's geographical analysis of CSR interventions revealed that states that are highly water stressed have a low or medium corporate presence with the exception of Maharashtra; it has the highest number of water interventions in the country.

- **Sustainability**: Interventions in water are a focus area for companies looking to actively manage their sustainability footprint and their use of common natural resources responsibly. As per our research:
  a) The corporate motivation driving action in water sustainability was either due to regulatory requirement or in alignment with industry standards and best practices.
  b) As in the case of CSR, a high proportion of companies researched had sustainability initiatives in water management. 42 out of the 50 companies researched in the study reported their sustainability efforts for water conservation, minimizing water wastage and promoting water recycling.
  c) Our research revealed that there was high corporate presence in water stressed regions like Maharashtra and Gujarat while other regions like West Bengal that saw significant water intensive corporate activity, were deemed as medium to low water stressed regions. While a geographic mapping of sustainability interventions was not a focus of this report, a geographical analysis of corporate presence vis-a-vis the water stress level of states is an indicator of the need for corporate action in sustainability.

- **Shared Value:** Water cuts across multiple social and environmental issues - an apt area for companies to intervene in to create business value and deliver social impact simultaneously.
  a) Companies adopt a shared value approach to make an impact from social, environmental and financial bottom line perspectives (for example, the waste water treatment business in India is estimated to be INR 20,000 crore or USD 5 billion yet at the same time it addresses a crucial need of water purification and treatment).
  b) As the CSR law has been quiet on shared value products and services, there has been little activity in this area as compared to CSR and sustainability. That

said, our research revealed a few companies like YES BANK and HSBC that were pursuing a shared value approach to their investments in water.

c) While not a focus of this report, there is evidence to suggest that some companies used CSR interventions as pilots to understand market demographics before implementing shared value solutions. To that effect, it can be said, that geographically, companies started small before venturing to pan India shared value products and services.

Enablers and Barriers

Our research revealed there are several barriers that inhibit collaboration among the various actors in the ecosystem. While the outlook may appear challenging, our research also puts forth various ways in which these actors can overcome these challenges to develop programs that achieve impact. Below is a snapshot:

Companies





Companies are developing platforms to share knowledge and data on water interventions. Eg. India Water tool developed by 13 companies such as ITC, BASF and ACF	Lack of knowledge repositories that guide decision-making in water across all aspects of the water value chain. Eg. Pan-India repository on water technologies
Companies could create impact at scale by leveraging their technical expertise to develop products and solutions.	However, many corporate interventions in water interventions are localised programs and this could limit the scale of impact.

Implementation Partners





Implementation partners foster partnerships between other implementation partners and local, grassroots organisations for sustainable impact. These partnerships complement each other's strengths to carry out programs.	However, implementation agencies do not have the requisite capabilities to secure buy-in from local communities and establish community ownership.

Government

Government and aligned organisations are establishing platforms that actively engage corporates like the Maharashtra Sahabhag initiative. This allows companies to align and navigate the government hierarchy.	However, these platforms are state-specific and bureaucratic barriers still remain.

Need of the Hour for the Water Ecosystem
Develop platforms that build impactful partnerships and encourage collaboration across the water value chain.
Leveraging existing tools like the Niti Aayog Composite Water Management Index for more effective water interventions.
A national level marketplace of projects that helps facilitate connections and resolves information needs.
Invest in capacity building of social sector organisations. e.g Impact assessments, reporting and documentation
Investment in innovation and research.

With the passage of the CSR rules in the Companies Act, 2013, there has been greater corporate participation in water. With institutions like foundations invested in building an enabling ecosystem and companies leveraging their expertise to develop impactful solutions, the time is opportune for collaborative action across the water value chain.

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1. The Water Crisis: Globally and in India

Water, one of the most crucial natural resources on the planet, is also one of the resources that is becoming increasingly scarce. The United Nations World Water Development report for 2018 warns that by 2050, almost 6 billion people are likely to live in areas that suffer water shortages for at least one month each year.

By 2030, India's water demand is projected to be twice the available supply, implying severe water scarcity for hundreds of millions of people and an eventual six percent loss in the country's GDP[4]. The country's per capita water availability declined threefold over the past six decades (from over 5,000 m3 in 1951 to 1,600 m3 in 2011).



Source - Niti Aayog Composite Water Management Index Report[5]

2. Why is there a Water Crisis?

In India, many factors are responsible for aggravating water scarcity, affecting its quality and decreasing its availability:

2.1. Population Growth

While it has access to just four percent of the world's water resources, India is home to 17.74 percent of the world's population. Given the disproportionate ratio between the population of the country and the water it has at its disposal, there is an increased competition for domestic, agricultural, industrial, and municipal usage of water. At 688 billion cubic metres, India's water withdrawals for agriculture is the highest in the world.[6]

2.2. Industrial Use and Pollution

In India, industry is the second highest consumer of water and demand has been increasing with the pace of industrial development. The growth in water intensive industries has been

[4] Source: McKinsey & WRG, 'Charting our water future', 2009; World Bank; Times of India
[5] http://www.niti.gov.in/writereaddata/files/document_publication/2018-05-18-Water-index-Report_vS6B.pdf
[6] https://www.downtoearth.org.in/news/water/688-billion-cubic-metres-india-s-water-withdrawals-for-agriculture-is-the-highest-in-the-world-60967

quite significant. For example, annual growth in the chemical and construction industries have been around nine percent since the 1990s and five percent in paper and paper products industry.

Industries also adversely affect water quality. Untreated wastewater discharge is a major cause of water pollution, which reduces the accessibility of clean water. An estimated 38,354 million litres per day (MLD) sewage is generated in major cities of India, but the sewage treatment capacity is only 11,786 MLD[7]. Similarly, only 60 percent of industrial waste water is treated[7]. Untreated water accumulates in surface water bodies and eventually filters into underground water aquifers. According to a study by the Centre for Science and Environment (2004), every litre of released wastewater further pollutes 5–8 litres of water.

Increasing water efficiency requires a trade-off between short-term costs and long-term savings[8]. Since industries in India are yet to strike this balance completely, there is an increasing stress on the limited quantity of water available.

2.3. Poor Resource Management

Groundwater plays an important part in India's economy. It caters to about 85 percent of rural demand, 50 percent urban requirements and more than 60 percent of irrigation needs[9]. Unregulated groundwater extraction has led to overuse in many parts of the country, causing the groundwater table to plummet, leading to the drying of springs and aquifers. Additionally, inadequate measures are taken to improve efficiency of use, reduce leakages, adopt appropriate water tariff, and rehabilitate and recharge local water bodies.

Water governance is also fragmented leading to inconsistent water policies between the Union Government and states[10]. These issues are compounded by lack of accurate data, which has a bearing on policy formulation, infrastructure maintenance, and research and innovation, and also promotes sub-optimal user behaviour. Detailed data is not available for several sectors such as domestic and industrial use; the data is only available at the aggregate level. Data also exists in silos, with very little inter-state or centre-state sharing, thereby increasing inefficiencies[3].

[7] http://www.ais.unwater.org/ais/pluginfile.php/356/mod_page/content/93/CountryReport_India.pdf
[8] The United Nations world water development report 2014
[9] http://www.indiawaterportal.org/articles/how-can-growing-groundwater-crisis-be-dealt
[10] https://www.downtoearth.org.in/blog/water/challenges-in-the-management-of-water-in-india-58275

2.4. Climate Change

Higher temperatures and more extreme, less predictable weather conditions are projected to affect availability and distribution of rainfall, snowmelt, river flows and groundwater[11]. The repercussions could be worse in countries that are already facing a water crisis, such as India. For example, there could be an increase in the occurrence of droughts that would lead to water shortages and affect agricultural output and food security[12]. India, where monsoon rain is the major source of ground water recharge and contributes to about 67 percent of the total annual replenishable resource, faces a serious blow because of changing patterns of rainfall owing to global warming[13].

2.5. Natural Reasons

While the country is home to various kinds of water aquifers, there are certain natural reasons which make them inaccessible for usage due to demographic factors and weather conditions. For instance, in the coastal areas, there is a risk of saline water intrusion rendering water aquifers unusable without treatment. In the hilly areas, quick water run off makes storage an issue.

3. What are the Implications of this Crisis?

The stress on water has serious ramifications on human, social, economic, and environmental capital.

3.1 Human Capital

Right to water is recognized by the United Nations as a human right, which entitles everyone to have access to sufficient, safe, acceptable, physically accessible and affordable water for personal and domestic use[13]. There are direct consequences of water stress on various aspects of the human life.

- **Health**

Due to a lack of access to safe water in India, 2,00,000 lives are lost each year[5], and the country registered 69.14 million cases of water borne diseases between 2012 and 2017[14]. The

[11] http://www.unwater.org/water-facts/climate-change/
[12] https://www.scientificamerican.com/article/world-has-not-woken-up-to-water-crisis-caused-by-climate-change/
[13] http://www.unwater.org/water-facts/human-rights/
[14] https://www.business-standard.com/article/current-affairs/diarrhoea-took-more-lives-in-last-5-yrs-than-all-other-water-borne-diseases-118050100104_1.html

quantity and diversity of pollutants reaching freshwater systems have increased since the 1970s, and depending on the type of contaminant and degree of exposure, it could have acute or chronic health consequences[15].

- **Gender**

Women and girls face dire consequences owing to the water crisis, since they usually bear the responsibility for collecting water, and have more specific water needs during menstruation, pregnancy and child rearing[16]. In 45 developing countries including India, in seven out of ten households, women and girls are responsible for water collection. In India, this means 150 million women days a year are spent on water collection, approximately, a cost of INR 10 billion rupees of labour a year to the exchequer[17]. Without access to safe water and toilets to protect their health, safety and dignity, young girls often stop attending school or are forced to do so when they reach puberty, due to menstrual periods.

- **Livelihood**

In India, almost 50 percent of the population is dependent on agriculture, which consumes 87 percent of water resources available in the country[18] (the source being rainfall and groundwater). In a water crisis situation, the consequences could be as diverse as migration to urban areas and switching jobs or as adverse as deaths. Between 1995 and 2006, official records indicate that 1,66,304 farmers committed suicide (16,000 per year)[19], the most extreme manifestation of insecure livelihoods.

- **Education**

Lack of access to safe water and sanitation facilities affects the health of students and as a result, their education. Each year, children lose 443 million school days globally because of water related illnesses, of which 272 million are lost due to diarrhoea alone, and more than 40 percent of diarrhoea cases in school children result from transmission in schools rather than

[15] https://www.who.int/heli/risks/water/water/en/
[16] http://www.unwater.org/water-facts/gender/
[17] http://ncw.nic.in/pdfReports/WomenandWater.pdf
[18] https://www.kpmg.de/docs/Water_sector_in_India.pdf
[19] https://www.sciencedirect.com/science/article/pii/S2210600615300277

homes[20]. Studies have also shown the correlation between gender segregated toilets in school and enrolment, attendance and learning outcomes (to a smaller extent)[21].

3.2 Social Capital

Water-related risks could contribute to political instability, violent conflict, human displacement and migration, and acute food insecurity, which in turn undermines national, regional, and even global security.

- **Conflict**

Potential conflicts are brewing between nations and between states with nations that share transboundary freshwater reserves. More than 50 countries on five continents might soon be caught up in water disputes unless they move quickly to establish agreements on sharing reservoirs, rivers, and underground water aquifers[22]. Various inter-state disputes over water resources in India are pending such as conflicts over the sharing of the waters of Cauvery, Krishna, Narmada, Godavari, Ravi and Beas rivers.

- **Migration**

Between 25 million and 1 billion people could be displaced by climate change over the next 40 years globally[23]. Lack of water security has long been identified as one of the push factors of migration as it undermines the lives and livelihoods of people. Yet, it has been a taxing effort to establish an explicit link between migration and water insecurity, as water can rarely be separated from the other social, political, economic and demographic drivers of migration[24]. In India, water scarcity and the related livelihood failure has forced people to migrate to areas with better accessibility to water, which puts stress on the destination's economy and infrastructure and compromises the social, cultural and economic stability of the areas of origin.

- **Social Injustice**

Increasing globalization has contributed to the widening of the income gap between various economic groups and this has affected access to critical resources such as water. Reports

[20] UNDP. (2006). Human Development Report; Beyond Scarcity: Power, poverty and the global water crisis.
[21] https://scholar.harvard.edu/files/adukia/files/adukia_sanitation_and_education.pdf
[22] https://www.globalpolicy.org/the-dark-side-of-natural-resources-st/water-in-conflict.html
[23] 2015 study by Institute for Environment and Human Security of the United Nations University.
[24] https://environmentalmigration.iom.int/sites/default/files/Paper_in%20print.pdf

show that people in the slums of developing countries typically pay five to ten times more per unit of water than people with access to piped water[25].

3.3 Environmental Capital

The availability of adequate quantities of water of sufficient quality, depends on healthy ecosystems. The maintenance of environmental flows enables this and other ecosystem services that are fundamental to sustainable economic growth and human well-being. Ecosystem services are being compromised worldwide, and energy production is one of the drivers of this process[26].

While biodiversity is a necessity to maintain most ecosystem functions, it is also a co-beneficiary of improved ecosystem conditions. Even as it houses seven to eight percent of recorded species of the world and a harbour of four biodiversity hotspots out of the 34 in the world[27], India's biodiversity is under threat. In fact, 41 percent of mammals, seven percent of birds, 46 percent of reptiles, 57 percent of amphibians and 70 percent of freshwater fish are currently threatened[28].

3.4 Economic Capital

Water is tied to the economic capital of the country and by not addressing its stress in strategies and policies, decision makers can put the growth and sustainability of the economy at risk.

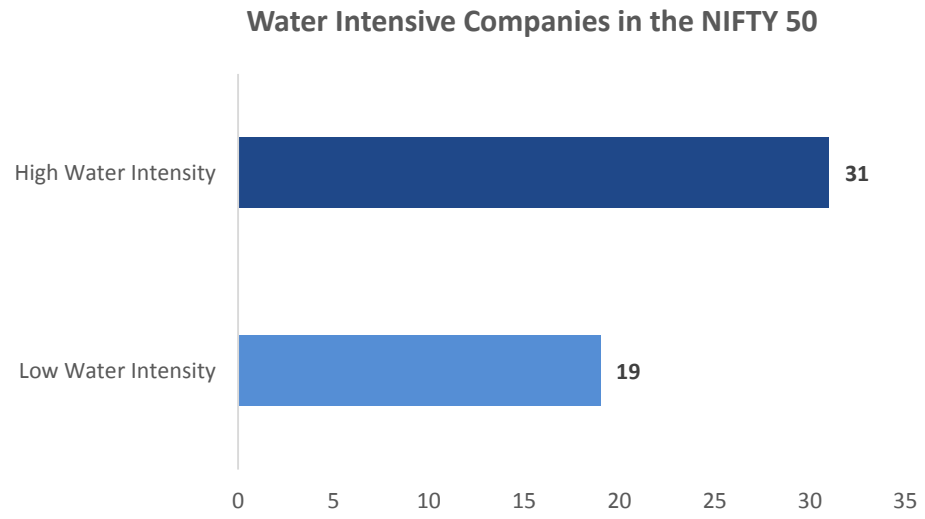
As per a recent Niti Aayog report, there will be a six percent loss in the country's Gross Domestic Product (GDP) by 2050, if the current state of water crisis continues. According to their research, close to 54 percent of India's groundwater wells are depleting and 21 major Indian cities are projected to run out of groundwater as soon as 2020. This will impact close to 100 million people.

The 2013 Natural Capital at Risk report estimated the cost of the top 100 environmental externalities for the global economy at $4.7 trillion per year in social costs, ecosystem services and pollution.

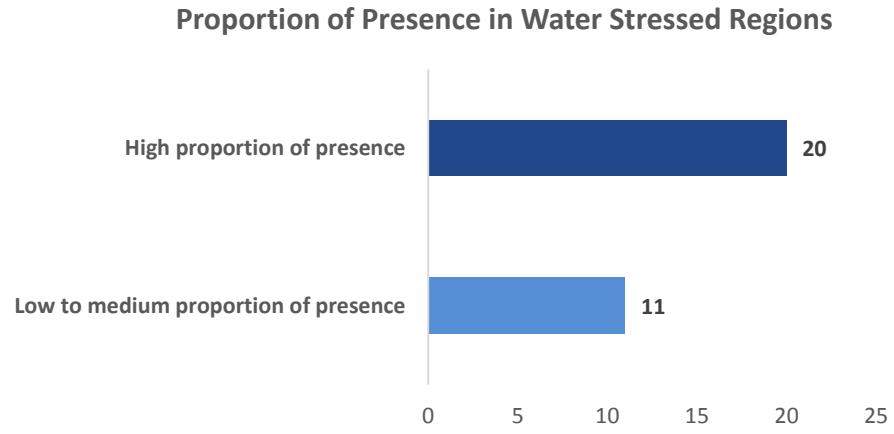
According to the Water Risks for Indian Industries report released in 2012 by the Federation of Indian Chambers of Commerce and Industry (FICCI) and the Columbia Water Centre, about 60 percent of the survey respondents stated that lack of water availability was affecting their business and 87 percent of them believed that it would affect their business in the future.

[25] UNDP 2006
[26] The United Nations world water development report 2014
[27] http://www.biodiversityofindia.org/index.php?title=Biodiversity_hotspots_in_India
[28] Kumar, A.S. 'Setting Biodiversity Conservation Priorities for India'

We analysed the NIFTY 50 companies to understand the extent of water risk exposure. This would illustrate how exposed the Indian economy is to water risks. Out of the fifty stocks that comprise the index, 31 companies are in sectors that are water intensive.



In addition, close to 65% of these water intensive companies have operations in highly water stressed regions of India (eg. Gujarat, Rajasthan).



The snapshot of the NIFTY 50 companies' water exposure provides insights into how dependent the Indian economy is on this natural resource and how imperative it is for decision makers to address water stress in India by developing and incorporating natural resource management and sustainability strategies.

4. What is Being Done to Remedy the Issue?

4.1. International Interventions

i. Sustainability Development Goal 6

The United Nations has incorporated Clean water and Sanitation as Sustainable Development Goal 6, highlighting how between 1990 and 2015, the proportion of the global population using an improved drinking water source increased from 76 percent to 91 percent[29].

ii. UN Global Compact - CEO Water Mandate

The CEO Water Mandate is an initiative of the UN Global Compact implemented in partnership with the Pacific Institute, and is a special program of the UN Secretary-General. It is endorsed by 148 companies worldwide, and addresses six core elements:

- Direct Operations
- Supply Chain and Watershed Management
- Collective Action
- Public Policy
- Community Engagement
- Transparency

The CEO Water Mandate assists businesses in developing, implementing and disclosing their water sustainability policies and practices. It enables companies to share best and emerging practices and to forge multi-stakeholder partnerships to address water challenges found in river basins around the world.

4.2. National Interventions: Government Schemes and Policies

There are multiple legislations and schemes to address the water crisis:

Legislations:

- **National Water Policy, 2012:** Developed by the Ministry of Water Resources to help govern the planning of the water resources in India for optimum utilisation
- **The Water Act, 1974:** Enacted to prevent and control pollution and maintain water quality

[29] http://in.one.un.org/page/sustainable-development-goals/sdg-6/

- **Model Bill for Conservation, Protection, Regulation and Management of Groundwater:** The bill aims to guide states to enact their own laws to ensure groundwater security
- **National Water Framework Bill:** Currently in its final draft, the bill aims to provide a national legal framework for water resource governance in India
- **Inter State River Water Disputes Act, 1956:** Introduced a procedure for the settlement of interstate water disputes, unresolved through negotiation, before a tribunal

Schemes:

- **National Rural Drinking Water Programme:** A scheme sponsored by the Central Government to ensure that every person in rural India has access to safe water for drinking, cooking and other domestic needs
- **National Water Mission:** Objectives are the conservation of water, minimizing wastage, and ensuring equitable distribution between states from an integrated water resources management approach[30]
- **Namami Gange:** The integrated conservation mission is aimed at the abatement of pollution and rejuvenation of the river Ganga.
- **Swajal:** Launched in 115 aspirational districts, to provide clean drinking water in rural India
- **Centrally Sponsored Command Area Development Programme (CADP):** To improve the utilization of irrigation and optimize agricultural production from irrigated land

While these are a snapshot of laws and schemes at a national level, according to the Constitution of India, states have the power to legislate in this area.

4.3. Private Sector: Collective Impact Interventions

While the private sector has seen some collaboration in terms of monitoring and learning more about sustainably using water resources, the collective initiative is seen mostly in light of knowledge production and sharing.

i. **Catchment-focused Framework on Water: The International Water Stewardship**

[30] http://nwm.gov.in/?q=schemes

Managed by the members of the Alliance for Water Stewardship and informed by a technical advisory group, the AWS International Water Stewardship Standard (AWS Standard) is an international, ISEAL-compliant, standard. It defines a set of water stewardship criteria and indicators for how water should be stewarded at a site and catchment level, in a way that is environmentally, socially, and economically beneficial. Implementing the AWS Standard helps companies to:

- Mitigate water risks
- Address shared water challenges in the catchment, and
- Ensure that responsible water stewardship actions are in place to minimise negative effects and maximise positive impact for everyone.

ii. Collaborative Action and Knowledge Sharing: Business Alliance for Water and Climate

Companies that are part of the Business Alliance for Water and Climate (BAFWAC) commit to:

- Analysing and sharing water-related risks to implement collaborative response strategies
- Measuring and reporting water use data
- Reducing effects on water in operations and throughout the value chain

The founding partners include CEO Water Mandate, Carbon Disclosure Project, World Business Council for Sustainable Development, and SUEZ.

iii. Collective Impact Action in Water

The CEO Mandate for Water in India is working with Gap Inc., Levi Strauss & Co, and PVH Corp., among other companies, on a collective action project around water stewardship in a river basin where the companies operate and source water from. Launched in 2018, the initiative's activities are currently centred around a subset of the Cauvery River Basin, the Noyyal and Bhavani sub-basins and will pilot test the context-based water targets methodology.

iv. Understand and Mitigating Risks: India Water Tool

Developed from a joint effort of the India Water Tool Working Group 2.1, which consists of 13 companies including as ITC, BASF, Ambuja Cement and Mahindra,, the IWT is an easy-to-use, online tool for companies and other users to understand their water-related risks and prioritize action toward sustainable water management. It combines data from Indian government agencies and water stress indicators from the World Resources Institute and

Columbia Water Centre. It brings together 14 datasets and risk indicators to help users understand their Water risks in India. IWT could be used to understand the extent to which an area is water stressed, and to plan interventions accordingly. For CSR, this tool could prove to be useful when companies are identifying geographies to work in.

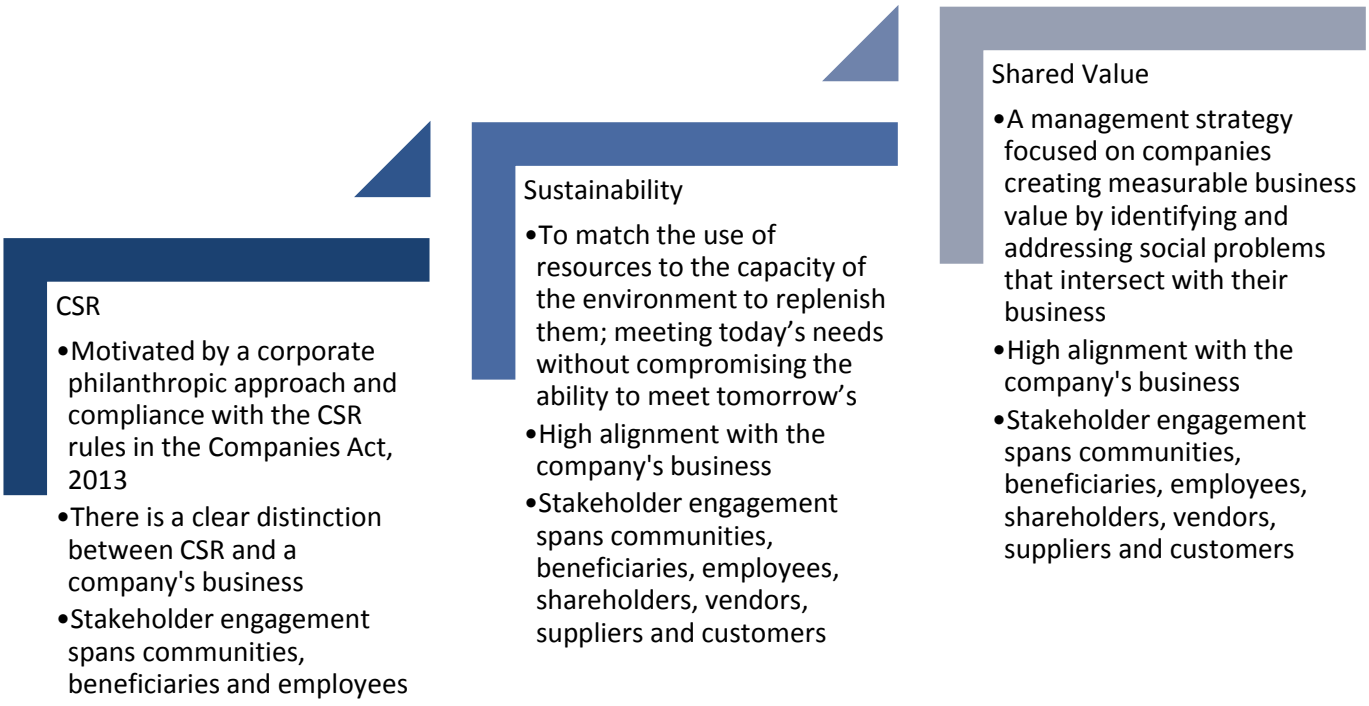
5. What Role Can Indian Companies Play?

5.1. Continuum of Responsible Citizenship

For companies to effectively navigate the water crisis, they will have to develop holistic strategies that address all aspects of their involvement with water. In other words, companies will have to adopt the principles of **responsible citizenship,** where they understand the complexities of their role and the interconnectedness of impact in the water sector, and work towards creating shared value for themselves and society.

Responsible citizenship implies responsibility, transparency and accountability over a *common* natural resource to the other stakeholders in the society.

There are three avenues for a company in India to demonstrate responsible citizenship:



These three avenues represent a continuum of responsible actions by companies. These categories are not mutually exclusive courses of action - a company could have initiatives in

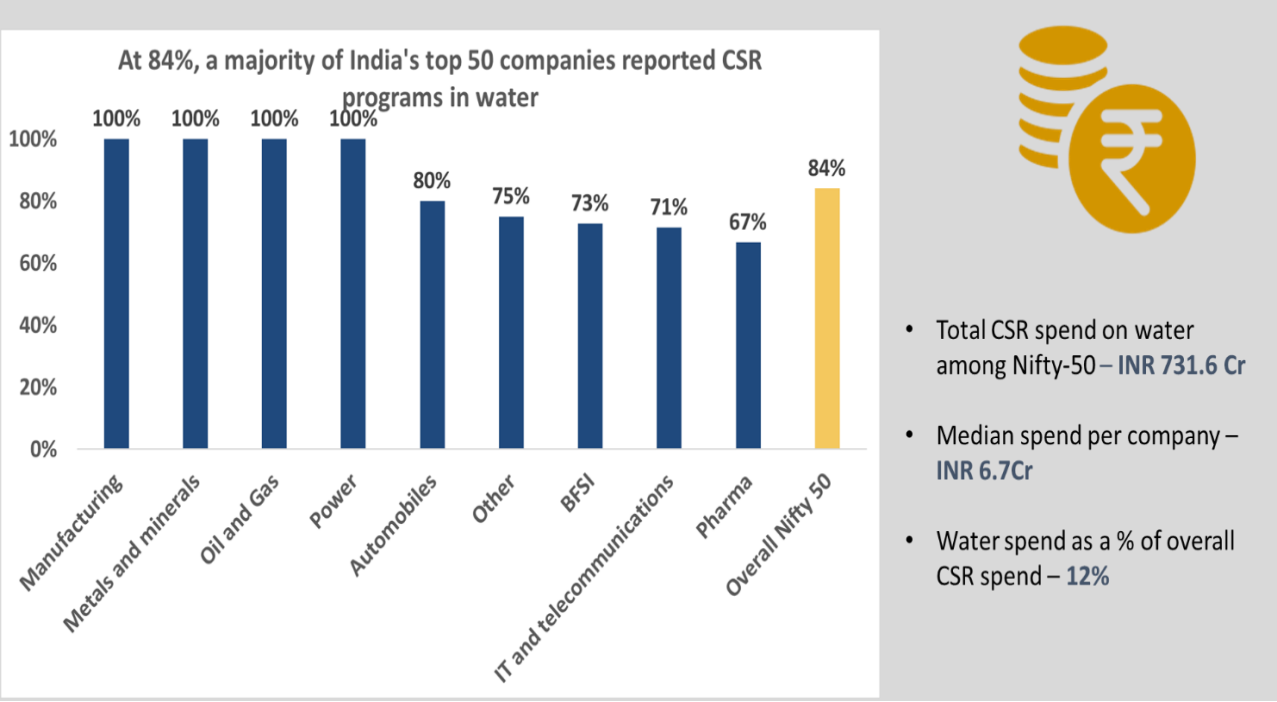
one or all categories and also move from CSR to shared value or from sustainability to CSR and so on.

5.1.1. Corporate Social Responsibility

Through CSR interventions, companies build stronger relationships with the communities they operate in, align themselves to the nation building agenda and fulfil compliance requirements.

Overall CSR support and spend on water

An analysis of NIFTY 50 companies' annual reports show that a majority of the companies had CSR programmes in water in 2017-2018. The median CSR spend per company on water was around INR 6.7 crore, with water spends accounting for an average of 12 percent of total CSR spend[31].



The higher likelihood of manufacturing, oil and gas, metals and minerals companies to support CSR programmes in water can be explained through their large regional footprint - plants and factories with communities as critical stakeholders. Having access to in-house engineering resources provides confidence in undertaking projects that require infrastructure inputs such as building check dams, anicuts etc. It is also encouraging to see significant contribution from the banking, financial services and insurance (BFSI) industry, where many companies reported using CSR in water as a means to not only create social impact, but also use it as a

[31] Wherever disaggregated spend by cause has not been reported by companies in their annexures on CSR in annual reports, a pro-rata proportion has been ascribed to water programs. CSR spend on pure sanitation projects, focused on building toilets, has been excluded from the estimate.

research and intelligence gathering exercise to understand the market from a business investment perspective.

Most companies see water as an *impact multiplier* - important in itself as a standalone investment but also for its role in making investments in other cause areas more effective, such as agricultural livelihoods, biodiversity conservation and health challenges.

Water as an impact multiplier

Ambuja Cement Foundation – addressing water salinity

The problem:

Despite having access to reasonably extensive aquifers, the coastal regions of India face a risk of saline water intrusion, rendering their water unusable without treatment. In the 1990s, Ambuja Cement Foundation (ACF) observed that the salinity had seeped inland in the Gujarat coastline to up to 15 kilometres and the Total Dissolved Solids (TDS) was found to be as high as 4000 mg/litre for certain sea coast villages. The situation worsened owing to the intensive agricultural patterns in the area and the over exploitation of ground water. As a result, the local community in Kodinar had no potable water available and agricultural yield was adversely hit, impacting the major source of community livelihood.

Despite salinity ingression having far-reaching consequences from a social, financial and ecological aspect, very few corporates address this issue. ACF realized that this was integral for the overall socio-economic development of the regions that they operated in and despite few players in this space; they decided to take action.

ACF began its interventions with a needs assessment exercise through a participatory process involving community members and identified water for drinking and irrigation purposes as the two priorities.

The solution: addressing salinity in a cost effective way:

A major challenge is the dearth of knowledge about appropriate technologies for the mitigation of salinity ingress and the ways in which solutions can be contextualized to the region in focus. Moreover, desalination technologies are expensive and require great deal of technical expertise. However, ACF's response to the issue centred around traditional practices prevalent in the community, coupling the same with technology and that has been able to deliver impactful results.

Since this issue of coastal salinity was a natural phenomenon, ACF approached the problem with a solution derived from the traditional knowledge acquired by the community over years, through the following initiatives:

- Surface water harvesting structure: Construction of check dams, revival of traditional water bodies, farm ponds, pond deepening and interlinking canals.
- Groundwater recharge: Construction of nala bunds, farm ponds, percolation well, tube well recharge.

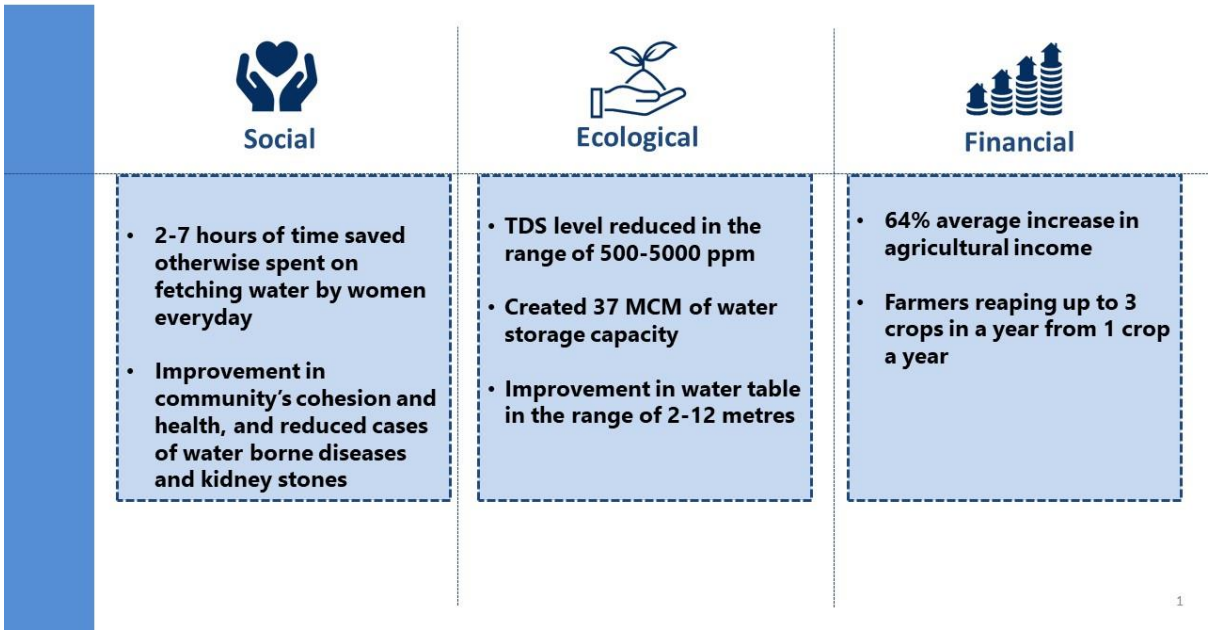
- In-situ moisture conservation: Drainage line treatment, nala plugs, etc.
- Creating water reservoirs from mined out pits: ACF initiated the conservation of mined out pits into water reservoir as a major sustainability initiative to address salinity. These pits were a low cost solution for storage of rainwater



The impact

In terms of outputs and outreach, 16575 wells from 151 villages were benefitted. The project also converted mined out pits to reservoirs creating 300 MCFT+ of water storage capacity and a 66 km diversion canal network for interlinking rivers and reservoirs was built.

In an independent study conducted, the programme was reported to deliver 13 times social return on investment. Given that salinity ingression affects social and financial well-being of the community and the ecology of the region, the interventions thus had a holistic impact on all three aspects.



Collaboration for scale and sustainability

In addition to co-opting the community, ACF realised that it required to engage other stakeholders to achieve scale and sustainability.

In the initial days of the programme, ACF partnered with the Tata Trusts and pooled in their resources for funding, technical expertise and innovation to impact more villages in a robust, sustainable manner. In six years, they were able to demonstrate a robust model and impact. The government was convinced and agreed to fund close to 60-80% of all future initiatives of this nature.

Following the success of the project, ACF now works closely with the government, NGOs, corporates and development agencies with an aim to facilitate pooling in resources and technical knowledge. One such collaborative initiative is the 'Coastal Salinity Prevention Cell', with ACF as its founding member along with Aga Khan Rural Support Program India and TATA trusts. Established in 2008, the cell acts as the advisory body to address salinity in the coastal regions of Gujarat. The organization has also joined hands with the state government to explore and evolve other development interventions in the region.

"Problems in rural areas are complex which need huge resources, different set of skills and knowledge. Therefore, collaboration helps to achieve economies of scale and bring together different skills and innovations and resources. It also builds capacity of participating organisations by learning from each other" - Brajesh Singh Tomar, Deputy General Manager, Ambuja Cement Foundation

L&T - integrated community development through watershed management

In 2015, L&T initiated a long-term approach to its CSR as it decided to further its mission of building India's social infrastructure by strengthening livelihoods in rural communities affected by drought. It decided to focus on water scarce areas of Rajsmand district in Rajasthan, Ahmednagar district in Maharashtra and Coimbatore district in Tamil Nadu.

The Issue

In 2015, the project areas had experienced a protracted drought like situation for three years. The surface water structures had dried up and ground water table was low and dipping rapidly, leading to farmers quitting agriculture owing to its unproductivity and unprofitability and taking up daily labour for a few days of the month or migrating to nearby cities. The women were spending inordinate amount of time and effort just fetching water, with median time spent on fetching water sometimes exceeding 100 minutes per day in the project areas.

The approach

To tackle this problem, L&T adopted the underlying principles of 'systems thinking'. In order to understand the context, perspectives (each actor has their own unique perception of the situation) and boundaries (scope, scale and what might constitute an improvement) of this problem, they spent significant time traveling to these areas, interacting with the communities, commissioning detailed project reports and constructing a 'causal loop' of the various issues in these areas. They realized that water (availability, access, adequacy) was central to their solution to improve rural livelihoods.

In the words of Mr R Shankar Raman (Whole-time Director & Chief Financial Officer of L&T), "*We provide communities with need-based services that are delivered with care and respect, and our NGO partners help us build a trustworthy relationship with them.*"

The Response

The blueprint that evolved spanned a period of 4 years. The program design in each area was customized to meet its needs, but contained some common best practices such as constituting Village Development Committees (VDCs) for community participation and management and sustenance of water conservation structures. The journey is summarized below.

YEAR I & II

- Focus was on repairing and creating watershed structures in villages (anicuts, countour trenches, bunds etc.)
- L&T's engineers oversaw the design and construction, applying the same rigor and quality as in their business projects.
- VDCs were formed.

YEAR II to IV

- Training was initiated on farming methods.
- Seeds banks were established.
- Farm equipment was donated for communities to rent it at subsidized rates.
- Pasturelands were created to enable fodder for animals in dry season.
- Horticulture was undertaken to enable higher value crops.
- Kitchen garden were promoted to enable growing of vegetables.
- SHGs were established to promote women's participation in agri-based livelihoods

The collaborations

L&T identified four like-minded partners in these areas – Seva Mandir and Arpan Seva Sansthan in Rajasthan, Watershed Organisation Trust (WOTR) in Maharashtra and National Agro Foundation in Tamil Nadu. NGO partners for every location were selected through a rigorous process of due diligence and dialogue, based on their technical expertise, engagement with community and success of past projects.



Emphasis was laid on efficiency of implementation, total participation, ownership and involvement of local communities, meticulous review of deliverables and measuring progress towards final outcomes. Over the past three years, the expertise of NGOs has been supplemented by the technical and financial resources provided by L&T through a continuous process that includes:

- Sessions with NGO's on process documentation, reporting, IT systems, accounting etc. along with deputing resources to handhold them through these
- Deputing subject matter experts, collaborating with academic institutions

- Enforcement of safety practices on civil sites
- Periodic stakeholder engagement to ensure clarity of expectations and cross functional learning

The Impact

L&T commissioned two types of evaluations – one to measure technical outcomes (groundwater table levels, soil moisture and crop productivity) and another to assess socio-economic outcomes of the integrated approach (impact on quality of life, reducing drudgery, monitoring indicators of women empowerment etc.). The movement in key indicators in just two and a half years was impressive:

- Ground water table levels rose more than 1 metre across the project area for all project locations
- Proportion of population engaged in farming rose to at least 50% in 3 clusters
- Between 40% to 60% farmers reported that their crop production had increased
- Family incomes rose by 33% and 50% in 2 out of 5 clusters
- Women reporting higher and stronger participation in various household decisions increased by an average of 50%.

The way forward

L&T recently realized that while it had addressed the skills and inputs for the farmers, the missing market linkages were dampening the potential impact. They therefore have recently partnered with an UN agency to provide expert technical assistance to their local NGO partners to further strengthen the SHGs, link them to banks and loans and help facilitate the creation of Farmer Producer Organizations.

Waterlife - Maruti Suzuki: Supporting sustainable models via CSR

The problem

When Maruti Suzuki commissioned a needs assessment in villages around its plant in Haryana, provision of clean and safe drinking water was highlighted as a major gap by the communities. These regions were under high water stress, which was compounded by poor sanitation levels, inefficient waste management and pollution control mechanisms. The pH and TDS level of the water in these villages were found to be higher than the permissible limits and the main water reservoir was also found to be in unsanitary condition. Affluent families with RO purifiers were selling water locally at high prices.

The partnerships

While providing a solution for safe water was of priority for the company, it was even more imperative to ensure a long term and sustainable solution. This made Maruti Suzuki choose Waterlife as its CSR partner.



Waterlife India is a private limited, social enterprise that aims to address the critical need of providing access to safe water to underserved communities, with a Bottom of the Pyramid business model. It is conscious of designing and implementing models and systems that are

self-sustainable and economically viable. This model immediately resonated with Maruti Suzuki, and they decided to collaborate with Waterlife, thus showing progressiveness in appreciating and supporting its business concept. Maruti Suzuki and Waterlife were a good 'fit' for each other in their shared vision of sustainability and impact.

The solution involved community drinking water plants, commonly known as Water ATMs, with 10-stage filtration and treatment process that ensured water met WHO and ISO 10500 standards, at 35 paisa/litre, while retaining essential minerals. Water-efficient technology and reject water management practices ensured minimal wastage compared to conventional technologies. These ATMs worked on smart, automated swipe card based dispensing mechanisms, which made usage and accessibility easy for the village community.

Both Maruti Suzuki and Waterlife were aligned in their objective that the water solution should be owned by the local villages, therefore encouraging a collaborative and participatory approach. The model was based on a tripartite partnership between the local community, Maruti Suzuki and Waterlife.

The community represented by the Gram Panchayat provided:

- A suitable location in the village for the installation of Water ATM facility
- A reliable water source
- The power connection for capacity required by the plant

Maruti Suzuki provided:

- Initial funding for the capital expenditure of the project which covers the building, plant and machinery, storage, installation and commissioning, initial survey, pre-launch community mobilisation and other activities

Waterlife acted as the technology partners and project manager, taking responsibility for:

- Selection of a suitable location
- Installation of the water centre and training of village members to operate the plant from a day to day basis
- Efficient maintenance and operation of the water ATM for at least 10 years
- Creating support and awareness of the importance of clean drinking water and driving registrations

By using local resources, the project was perceived as community initiative in the minds of the beneficiaries. As part of the model, Maruti Suzuki and Waterlife set up a community welfare

corpus from the plant's revenue stream, which can fund other community developmental activities, furthering the community's interest in sustaining this initiative.

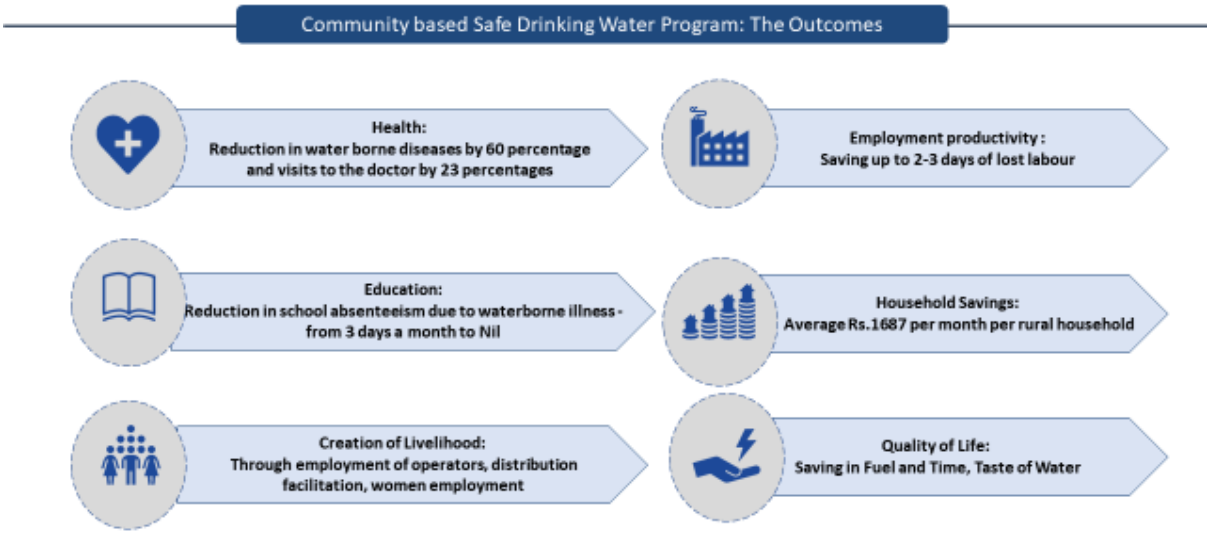
The potential for the sustainability of interventions is enhanced by incorporating these beneficiary specific nuances in the design and the implementation of the programme.

The Impact

From a pilot project of four community drinking water plants in Haryana in 2016, the partnership between Maruti Suzuki and Waterlife has now expanded to 30+ plants spread across three states Haryana, Gujarat and Karnataka.

Maruti Suzuki has also been the recipients of prestigious awards and recognition in CSR; a few examples are the CII-ITC Sustainability Award, the ET-KPMG CSR Gold Standard award and many others.

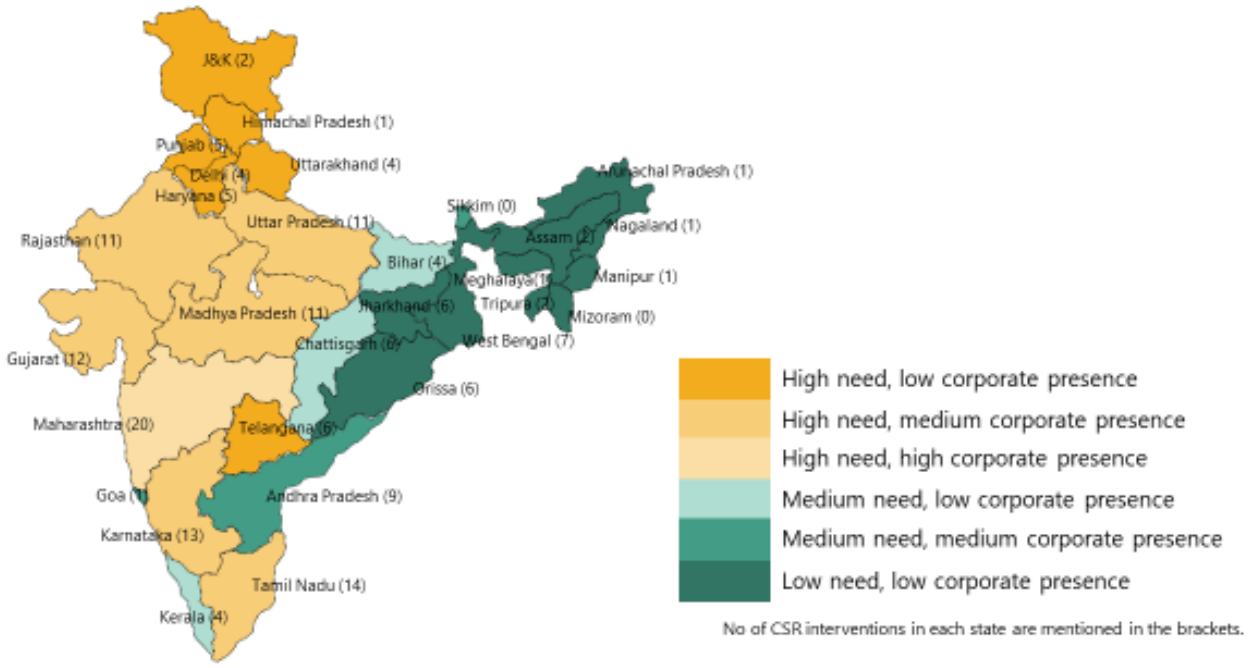
An independent impact assessment study conducted by IRMA on Waterlife plants yielded the following results.



In the words of Ms. Lekshmi Krishnan, Head CSR Business, Waterlife India, *"With its in-built sustainability, the Waterlife community drinking water program is often cited by our corporate clients as their most sustainable CSR intervention. Our programs also become important catalysts for change in the community - social, environmental, economic. The World Bank President Mr. Jim Kim recently blogged about the impact of Waterlife's work on poverty alleviation. Green technologies and water conservation practices strengthen the program's environmental sustainability. Our women plant operators have inspired numerous women and*

girls in conservative rural communities to aspire to higher education, employment and a better life. The stories of change kindled by our program are manifold..."

Geographic distribution of CSR in water



The aim of the above map is to juxtapose the geographical presence of the CSR interventions in various states and their water stress levels. For the analysis, the geographical presence of CSR interventions was derived from the annual reports of NIFTY 50 companies, and the stress levels of the states have been procured from the India Water Tool (IWT) Baseline Water Stress Indicator. The states highlighted as high need are water stressed according to IWT, and the ones highlighted as low need are not.

The map depicts that most states which are highly water stressed and need more interventions in terms of CSR activities either have a low or a moderate CSR presence, except Maharashtra, which has the maximum number of water interventions.

- ***Water Value Chain***[32]

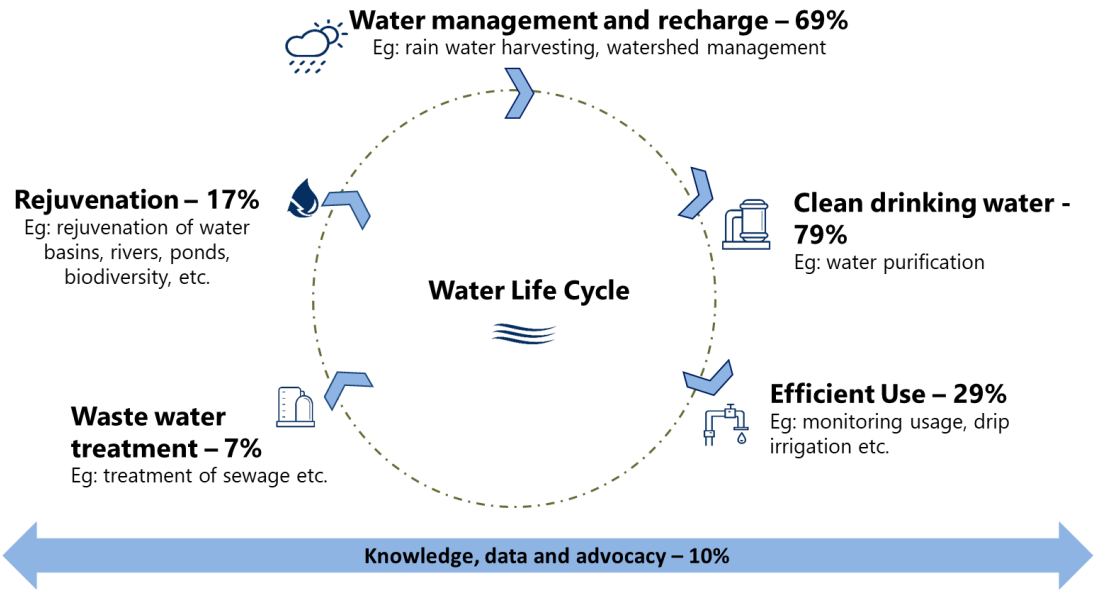
Water value chain is a framework that proposes the various ways in which companies can engage with the natural resource. Since water is a continuous necessity, the interventions in the cause area need to acknowledge its circular lifecycle.

[32] While the study has tried to disaggregate CSR programs into components, it was not always possible to do so in cases where details were not published. This was especially true for watershed and rainwater harvesting programs, which could include a plethora of activities, including irrigation and clean drinking water. The study has allocated such projects based on their primary objective and focus.

Data mapping for the top 50 companies indicates that provision of clean drinking water was the most popular of all components of the value chain, followed by water management, which included watershed development, rain water harvesting etc. In case of drinking water, programmes usually involved facilitating service delivery to the last mile, rural or underserved communities and schools. Water management programmes were undertaken primarily in rural areas, aimed at increasing resilience of water stressed communities and encouraging agricultural and farm-based livelihoods. They often included components of training in farming practices, promotion of self-help groups etc.

On the other hand, interventions in wastewater treatment and knowledge, data and advocacy were uncommon, due to indirect nature of impact, difficulty in articulating outcomes from such interventions and in case of wastewater treatment, delineating role of CSR and public service provision by government. Many wastewater treatment interventions were categorised under a company's sustainability agenda and not under the two percent CSR calculations, though it does demonstrate a commitment to water under the responsible citizenship continuum.

NIFTY50 CSR Interventions Across the Water Value Chain



Livinguard - Scaling innovation in clean drinking water for rural India

The promoter

Ashok Kurien has worn many hats in his life- media and marketing guru, angel investor and philanthropist. His journey as an innovator in the Indian water landscape had its genesis in three years spent in hinterlands of Andhra Pradesh in his youth, where he experienced the water woes of rural India first hand. And the situation has not changed much since then.

As of 2017, only 16.75% of rural households (about 30 million) have piped water supply[33]. If India is to achieve its goal of supplying water to 90% of rural households by 2022, then scaling water interventions is paramount.

However, the dominant technologies currently in use may not be fully adequate to provide holistic water solutions in rural areas. The prime concern is around wastage of water in some technologies that make them unviable in water scarce areas. Many products also filter out essential minerals from water, along with the contaminants. Some purification plants require constant electricity supply, which is intermittent at best in rural areas.

How does one address the challenge of providing clean and safe drinking water to rural India at scale in context of poor electricity supply, water sustainability and limited incomes of the rural communities?

This is where Ashok Kurien's past experience of being an unconventional thinker and passion for social impact come into play.

The Technology

The Livinguard technology is developed and patented by Mr. Sanjeev Swamy. At the heart of technology is a reusable fabric that acts as a disinfectant, killing harmful bacteria and viruses via a mechanical kill action as opposed to conventional chemical killing methods, making microbial resistance nearly impossible.

Livinguard has many commercial applications, from sportswear to anti-bacterial wipes to AC filters to sanitary napkins. But what piqued Ashok's interest was its use to purify water in a manner that utilizes zero electricity and chemicals and results in very little water wastage and

[33] https://www.downtoearth.org.in/coverage/water/why-is-rural-drinking-water-scheme-getting-derailed--58948

retains the naturally occurring minerals, which could provide a 'magic bullet' to solve the clean drinking water crisis in villages.

The strategy is to place purification units in public places, such as markets, schools, railway stations, hospitals, so as to maximize their usage. Each plant comes with a five-year maintenance contract, wherein a Livinguard engineer visits the plant every 3 months. In certain locations, community members such as sarpanch, headmaster etc. are also trained to handle common trouble shooting issues. In terms of affordability, the Livinguard model operates free of cost for the communities for a period of three to five years, which is the critical habit-forming phase, after which it gradually transitions to a minimal user fee model to achieve sustainability and make the users value water.

The partnerships

Livinguard has successfully leveraged CSR for scaling its operations to 1,300 community water filter plants.

One of the largest partnerships has been with YES BANK wherein they collaborated to provide free drinking water at 1,000 'D' and 'E' category railway stations by 2019. Livinguard reached out to YES BANK when they started operations in India as part of their outreach strategy for corporates. The partnership process included requisite due diligence on YES BANK's part, site visits to understand the technology better and a pilot program before any decision for scale up was taken. While Livinguard provides the technological infrastructure and operational assistance for the program, YES BANK has backed the capital costs for project infrastructure and operations. YES BANK has also collaborated with Livinguard and the Delhi Jal Board to provide Water ATMs in and around the Jhuggi Jhopri (JJ) clusters of Delhi. The partnership has successfully provided access to safe and clean drinking water to more than 13 million Indians.

Another model of partnership that has emerged is via collaborations through NGOs that are embedded in local community, so as to factor in the 'softer' aspects such as community mobilization, behaviour change and sustainability. Livinguard's partnership with SBI Mutual Fund (SBI MF) started when Ashok Kurien compared the model to the traditional Indian practice of offering clean drinking water as a community service to any passerby in villages. Livinguard partnered with Watershed Organisation Trust (WOTR) to provide clean drinking water for community members in 14 locations in Maharashtra. Livinguard leveraged its technical expertise, the community mobilization competencies of WOTR and the financial support of SBI MF in a win-win situation for all, as indicated by the feedback collected by Samhita from communities in these villages.

Quote 1: "....Earlier, although we used to advise our children to be cautious in schools when they drank tap water, we couldn't ensure they always had access to safe drinking water. They would fall sick often. Now, as the equipment has been installed in their school, they get safe and pure water whenever they want..."
- Women resident, Kuttevadi hamlet, Dhawalpuri

Quote 2: "...As a small restaurant owner, I always had to maintain proper hygiene and quality in the food we were making. Round the clock access and usage of clean potable water in my restaurant has increased credibility and has been instrumental in improving my business..."
- Small restaurant owner, Dhawalpuri

Quote 3: "...Our youth SHG has invested our resources in maintaining and improving access to safe drinking water, as we see good merit in the project WOTR and Livinguard Technologies have been delivering in our villages. We are confident to take collective responsibility of the unit, and we would do what is possible in our capacity to maximise the reach of this initiative..."
- An Engineering graduate, Ranmala hamlet, Dhawalpuri (Member of a youth SHG)

HSBC: Addressing the water value chain - demonstrator to catalyser

The HSBC Water programme is a global, eight year, USD 150 million initiative that aims to address the various aspects of the water crisis in partnership with Earthwatch, WaterAid, WWF and more than 50 local project partners. It cuts across the value chain of water – access to water, quality of water, conservation, management, thus carving out a holistic vision for the sector. Launched in 2012 and originally a five-year, USD 100 million programme, it was extended in 2017 following its success. The extended programme will continue to deliver global impact, with a renewed focus on the Sustainable Development Goals at its core.

Through the Water programme, HSBC has played two roles:

Demonstrator

HSBC has identified and supported NGOs in specific domains such as clean drinking water, watershed management, wetland conservation etc. to provide direct solutions to underserved communities. It has 'demonstrated' models that have been successful and evidence backed and in one case recognized as a best practice by United Nations Water Best Practice Award.

Examples of this approach include:

Working with WOTR in Ahmednagar to address the crucial issue of water security (for domestic and irrigation) through an integrated Watershed Management approach

- Helping to create an innovative solution in the slums of Kolkata to collect rainwater by special harvesting systems, a solar-powered biogas treatment plant to make it safe to drink and an ATM to dispense it 24/7
- Working with BAIF in Madhugiri to build tanks which filter the rainwater and store it for later use to deal with fluoride contamination in ground water

A common strand across all these projects is the ability to partner with credible and expert organizations that have a proven track record of delivering successful projects in their domains, so as to be assured of quality and social impact. All these organizations have robust monitoring, reporting and evaluation systems and processes. Another commonality is the emphasis on empowering and educating communities to take ownership of these initiatives and minimizing any dependency on the NGOs.

Catalyser

HSBC realized that demonstrating excellence is a necessary but not a sufficient condition to catalyze change in the water sector. In order to move the needle, it had to invest in and strengthen the entire ecosystem by supporting its knowledge capital through relevant research and data, capacity building and engaging with citizens so that water became everyone's problem and everyone was galvanized for action.



- It partnered with WaterAid in Uttar Pradesh to provide menstrual hygiene management training for 3,000 government health staff in partnership with the State Health Mission.
- The HSBC as part of its water program partnered with Earthwatch Institute India to enable engage employees and their wider local communities on freshwater issues. The mandate of this program was incorporated in training programs that already existed at HSBC such as Fresh Water Watch initiative, Eco-Finance and Sustainability Training. Over a six-year period, over 1650 employees engaged with 52 water bodies in 6 cities, assisting scientists in collecting scientific data that would support water resource management by creating a robust citizen science database.

The Way Forward

Through their recently extended partnership with their implementation partners by three more years, HSBC is now shifting its lens of looking at water from education and environment, to future life skills and sustainability and network. Going forward, the company aims at identifying water related issues in various sectors and designing sustainable solutions to these problems. From a strategic perspective, HSBC aims to leverage the insights of a decade's worth of large scale work in the water sector to develop solutions and services in sustainable finance, creating shared value for the community as well as for the company.

Wipro's CSR for knowledge, data and advocacy

Wipro's CSR programme in Participatory Ground Water Management has attempted to explore the issues of ground water around its corporate head-quarters in Bengaluru – an area that is completely dependent on ground water for its needs, which is largely unregulated. This is representative of many rapidly developing urban and peri-urban cities in India; in Bengaluru itself around 40% of its water needs is met by ground water.

Wipro used a science based approach to understand the hydrogeology of the area and engage communities through various platforms (citizen science, advocacy, facilitation of interventions). The programme involved extensive borewell monitoring, and detailed studies in selected clusters. The idea was to evolve a decentralized model of ground water management.

Phase 1 of the three year participative ground water management programme in the Sarjapur-Bellandur area has been completed. Acting on insights from the detailed aquifer map of the area, Wipro has facilitated pilots in selected residential layouts that focus on a strategic shift from deep aquifer extraction to tapping shallow aquifers in combination with a sustainable cycle of rainwater harvesting. As part of citizen advocacy, it has developed a set of around 20+ guides, case studies and primers related to urban water management. A web portal http://bengaluru.urbanwaters.in/ has evolved into a comprehensive repository and ready reference for matters related to urban water in Bengaluru.

Value Add for Each Stakeholder

For each category on the responsible citizenship continuum, we mapped the value add of investing in water from a stakeholder perspective. Since water is a shared resource, healthy relationships with stakeholders create intangible value and non-financial benefits for the company and these will vary depending upon the category of intervention.

Stakeholder	Value Add
Government	CSR helps a company align to the nation building agenda and programmes can be developed to complement government schemes
Communities	CSR can help address last mile challenges in water availability, accessibility and quality through programmes for underserved communities

NGOs	Companies can bring in their technical expertise, professionalism and innovative mindset to help create catalytic interventions in water
Employees	For companies with employee engagement programmes, seeing the myriad ways in which water can have an impact on beneficiaries can infuse employees with a sense of urgency and purpose and make them more conscious of their own water footprint

5.1.2 Sustainability

Water is an important part of a company's sustainability footprint. Its necessity cuts across all industries - resource intensive industries like mining and extractives, to IT where water is used for server cooling requirements.

Any disruption in water availability can increase production costs or even stop production entirely. By incorporating water into their sustainability strategies, companies are actively managing environmental and social risks that have financial implications.

42 out of the 50 companies covered in this study reported on their sustainability efforts to harvest and conserve water, minimise its wastage and treat and recycle it, undertaken within the company's plant or premise. Some of these interventions were in response to regulatory requirements, others aligned to industry standards and best practices such as Zero Liquid Discharge.

For example, in order to align their facilities with environmental, hazard and safety policies, Cipla has taken a comprehensive approach to address water management. With all of its API manufacturing sites as 'zero liquid discharge sites', they have been able to recycle 6,00,000+ Kilolitres of water to reduce pressure on fresh water resources.

Value Add for Each Stakeholder

Stakeholder	Value Add
Government	Focus on sustainability helps companies comply with regulations and align to national and international mandates for water conservation
Communities	Water stewardship programs allow for more water availability and hence, more equitable sharing between companies and communities, impacting relationships positively
NGOs/Social Enterprises	The interest for companies to invest in water technologies can help spur innovation in this domain (in terms of technology, distribution channels

	etc.) with implication for both NGOs and social enterprises working in this area
Company	Actively managing the water footprint of the company enables savings in utility cost, reduced production cost and an increase in goodwill with both the community and the government. It also helps to reduce the risk of stranded assets, an asset which loses economic value well ahead of its anticipated useful life, as a result of changes such as environmental shocks' (Generation Foundation 2013, p. 21).

5.1.3 Shared Value

From a shared value perspective, companies use their management expertise to develop solutions that have a positive environmental and social impact as well as contribute to the financial bottom-line.

This requires an understanding that a company is an active participant of the ecosystem with appropriate duties and responsibilities. To give an indication of the total water market size in India, the water treatment market in India is estimated to be close to USD 5 billion or INR 20,000 crore[34] and focus areas include water infrastructure, water loans, wastewater treatment systems and technologies. Based on research conducted in 2015 by EA Water, the water sector in India is poised to witness an investment of USD 13 billion by overseas players[35] in the following years. The CSR law has been silent on the compliance factor for shared value products and services. As a result, there has been little movement in this area as compared to CSR and sustainability.

Stakeholder	Value Add
Government	Given the increasing worldwide phenomenon of water scarcity, a responsive corporate sector that is at the forefront of cutting edge water technologies helps in national competitiveness
Investors	An increase in product portfolios and an addition of new revenue streams increases profits and returns
Company	By proactively responding to an imminent water crisis and by developing innovative solutions for the same, companies can secure first mover advantage and sustain relevance in the corporate landscape
Communities	When companies invest in water technologies and solutions, communities benefit from better quality and a variety of solutions

[34] http://www.indiawaterportal.org/news/water-treatment-business-india-healthy-demand-setting-desalination-plants

[35] https://www.ndtv.com/india-news/india-set-to-become-water-scarce-country-by-2025-report-765727

YES BANK – Moving along the continuum of responsible citizenship

From CSR…

Over the last four years, YES BANK has championed the cause of water security through its flagship CSR intervention, 'Livelihood and Water Security'.

Part of this initiative is YES BANK's joint commitment with Indian Railways, to provide safe and clean drinking water at 1,000 'D' and 'E' category railway stations, across India by 2019, in partnership with Livinguard, an innovative social enterprise that uses patented membrane-based water purification technology which uses zero electricity, zero chemicals for water purification and results in zero water wastage.



Speaking about the intervention Ms. Namita Vikas, Group President & Global Head, Climate Strategy & Responsible Banking, YES BANK Ltd, said, *"YES BANK recognizes that access to safe and clean drinking water is a vital unmet need in certain regions in our country. YES BANK is committed to touching 100 million lives by providing access to safe and clean drinking water by 2020 and contributing to global Sustainable Development Goals."*

In addition to installing water purification systems at railway stations, YES BANK has also installed 150 community water purification systems at key locations in Maharashtra. The Bank has also partnered with the Delhi Jal Board for installing water ATMs in and around the Jhuggi Jhopri (JJ) clusters of Delhi, to provide safe and purified drinking water to underserved communities. Over the last four years, the BANK has provided access to safe and clean drinking water to more than 90 million beneficiaries.

The Bank carried out extensive research and scoping exercises on water issues, interventions, technologies, grant-based and commercial financing, organizations etc. to identify the most efficient and effective CSR opportunities. It experimented with many models, from a fully free, no–fee approach to charging a small, affordable price and learnt many valuable lessons.

The journey does not stop here.

To business…

YES BANK has used its CSR experience and research in water as a starting point to understand the ecosystem more deeply and thereby derived the intelligence and confidence to go beyond CSR to look at the business opportunity in investing in water infrastructure.

The need and opportunity for investment in water infrastructure

According to the UN Panel on Water Infrastructure and Investment, so far, water-related investment has failed to translate into a compelling financial case, due to myriad barriers such as poor record of cost recovery for water investments, capital intensive and long-lived nature of investment with high sunk costs and inability to monetize the social and environmental benefits of such projects. It recommends that, in order to achieve SDG 6 goals, countries should promote viable, investment-ready, and high impact projects by mobilizing domestic finance, blending public and commercial finance[36].

Juxtapose this urgent need for private sector investment in water infrastructure against the market opportunity in India - due to the central and state governments' call to action on elimination of pollution in India's rivers, the wastewater treatment sector is expected to grow at a CAGR of 15.3% to reach $6.78 billion in 2020, up from $3.3 billion in 2015[37]. This presents a perfect opportunity for the private sector in India.

YES BANK's pioneering investment

YES BANK, with its long established track record and expertise in climate finance, seized one such opportunity in climate-smart water infrastructure - the 'Namami Gange' project, announced by Government of India for abatement of pollution, conservation and rejuvenation of the river Ganga, with a budget outlay of INR 20,000Cr.

Under a tripartite, YES BANK in October 2017, became the sole banker and committed INR 156 Crore to fund the first (out of 63) sewage treatment plant of 50 MLD to be constructed on

[36] https://sustainabledevelopment.un.org/content/documents/hlpwater/08-WaterInfrastInvest.pdf

[37] www.globalwaterintel.com/india-water-markets

the banks of Ganges (Varanasi) under a Hybrid Annuity PPP Model, the first of its kind for a Sewage Treatment Plant.

Under this model, National Mission for Clean Ganga (NMCG) – an implementation arm of National Ganga River Basin Authority (NGRBA), awarded creation and maintenance of sewage treatment plants to the private sector. One such STP is being financed by YES BANK and executed by Essel Infraproject. The Hybrid Annuity model, which combines the principles of EPC (engineering, procurement and construction) and BOT (build, operate, transfer) models, offers more security and lowers the risk, thereby encouraging higher participation form the private sector in large water-infrastructure projects.

The way forward for the Bank is to actively consider other mechanisms in blended finance models to keep up its water investments.

6. Enablers and Barriers to Collaboration in Water

Given the scale, complexity and intensity of issues plaguing water in India, it is clear beyond doubt that a collaborative approach is required. Based on the research conducted for this study, a few barriers and enablers to collaboration are highlighted here.

Barriers

Understanding collaboration in the water sector involves analysing the factors that inhibit collaboration for each partner category as each type comes with its own set of challenges.

Companies

- **Lack of long-term commitment:** Investment in most water-related issues requires a long-term vision and approach**.** Water programmes also need a behaviour change component for them to be sustainable whether it is helping individuals and communities to switch to more judicious use of the natural resource or convincing communities to pay for water or guiding farmers to grow appropriate crops. Behaviour change is a slow process and requires consistent effort and engagement to ensure that there is no slippage back to water intensive practices. Collaboration with companies is often inhibited as most companies are often looking at CSR from a short-term perspective, though the study did come across examples where companies had entered a three to five-year commitment.
- **Lack of support in understanding technologies:** Whether in purification methods or watershed management, many companies struggle to access user friendly knowledge that can guide them on relevant and appropriate technologies for their projects, thereby delaying decision making.

- **Strong preference for certain geographies:** The business ecosystem tends to favour investment in the catchment communities or villages surrounding the areas of operation, which sometimes are either saturated with CSR or are too small a location to implement meaningful water projects at optimum costs. This practice also becomes an impediment when seen in terms of imbalance of funds going into states.

- **Working with multiple agencies:** Many companies reported that they had to work with multiple implementation agencies as partners that had the required technical and engineering capabilities but were not always equipped for building community ownership or vice versa. Companies found themselves ill-equipped or short staffed to undertake the effort involved in coordinating, monitoring and building consensus between all partners.

- **Competing priorities in CSR budgets:** Schedule VII of the Companies Act, 2013, offers companies a variety of causes to support. Our previous research has shown that companies on average support 3-4 causes, which may or may not include water. However, given the interconnectedness of water to other cause areas and ability to amplify impact in several domains, this barrier can be easily addressed.

- **Board engagement:** CSR committees in many companies adopt a safe and sometimes limiting perspective on collaborations, especially with government and other companies, based on past experiences or their perceptions of these stakeholders or to limit their exposure to risks.

- **Branding and attribution:** Any partnership involving more than one company would need to outline the strategic value add and a separate identity for each partner and develop a branding and attribution strategy that addresses the same. This can become a challenge in multi-stakeholder models.

Implementation Partners

- **Inability to have a meaningful dialogue:** Many implementation partners were unable to play the role of a knowledge or an expert partner to companies and have conversations that would need companies to tailor their expectations, course correct or change their strategies. While many of them had the track record and experience, they sometimes lacked proper documentation of learning, monitoring and evaluation processes, evidence, data etc. that could help make a strong case for their models.

Sarvajal: real time monitoring systems aid CSR partnerships

As part of its CSR initiative, APM Terminals Pipavav partnered with Sarvajal to install water ATMs in 13 villages around the port in coastal district of Amreli in Gujarat. When identifying a suitable partner, APMT was impressed by Piramal Sarvajal's data-driven approach to water efficiency, making sure every drop counts. In addition, its patented remote monitoring device ensured transparency and accountability. This device was fitted in all its water purification machines, relaying real time data on user-level transaction, volume and quality of water filtered, amount of effluent created in the process and number of families served. This tech-enabled system allowed APMT to access the relevant dashboards with ease and report on the same to its stakeholders. By using technology to address the need for information on impact, Sarvajal has been able to reach 5,60,000 consumers across 16 states.

- ***Inability to mobilize communities*:** Many implementation partners reported challenges in engaging the local communities effectively, thus failing to build a sense of community ownership and responsibility. In some cases, the implementation partner had technical expertise but not the soft skill to establish trust and rapport, or negotiate the caste barriers; in others, the NGO could not figure out an exit strategy as the community had become dependent on it. In some drought prone areas, the NGOs reported that communities had despaired and become risk averse and therefore difficult to engage. Some partners also highlighted the difficulties in convincing their CSR donors of the importance of investing in building the community's capacity.

Government

- ***Complicated governance*:** Both companies and implementation partners found it challenging to navigate the confusing bureaucratic divisions involved in water projects, from land use to sewage systems. However, there were some best practices in the field such as Government of Maharashtra's Sahabhag initiative that systematically and proactively reaches out to companies and NGOs to formally partner with it by signing an MoU with relevant departments and offices.

- ***Changing terms and transfers:*** Collaborating with the government was often perceived as challenging because the long-term nature of water projects conflicted with the frequent term changes and transfers of key government officials, state or central.

- ***The L1 Vendor requirement*:** The government is required to award contracts to contractor that puts forth the least cost for the project. While this is a check against any misuse of public

funds, the process, over time, has led to an unintended drop in quality and other such inefficiencies.

Common issues

- ***Assessing outcomes and impact*:** Insights from the research revealed that the emphasis was on tracking and monitoring outputs from the investment rather than on outcomes. There appeared to be a general consensus that developing outcomes for water projects where impact (direct and indirect) were more difficult given the ambiguity of what to attribute as an outcome and how to measure it. This was especially true for projects in clean drinking water since it was difficult to track or establish the impact on diarrheal diseases as the data was difficult to collect at local level. Very often, outcomes were narrowly defined in terms of ground water levels, soil moisture and crop yield, but other important indicators such as reduction in drudgery for women or higher secondary school enrolment for girls were missed.

- ***Lack of models that capture local knowledge*:** India has a rich system of local and traditional knowledge and practices in water conservation and management. These models are typically low-cost, culturally appropriate and environmental friendly. Examples include Jarukattu method of water harvesting and neeruganti for water management in Karnataka to Naulas and Dharas and rainwater harvesting methods like Chal and Khal in Uttarakhand. Many such local and traditional practices and insights that have helped communities to manage water scarce situations are not being harnessed by CSR programmes.

ReNew Power: using traditional knowledge to conserve rainwater

ReNew Power is implementing a water conservation project in Jaisalmer, Rajasthan, through its NGO partner Gramin Vikas Vigyan Samiti (GRAVIS). Through participatory rural appraisal exercise, the company and the NGO realized that the water needs of the community could be met by reviving traditional indigenous knowledge to conserve rainwater, such as building taankas and desilting the existing Naadis (community ponds) and this was supported by ReNew and GRAVIS. One major barrier faced during the implementation was identification of community members who were well versed in these techniques due to lack of documentation of traditional knowledge. This was overcome by long term engagements with elders in the community.

Enablers

Based on the insights provided by what key players outlined as barriers to collaboration, here are a few initiatives that address these barriers and create a more enabling ecosystem.

- **Enabling platforms:** In many cases, platforms facilitated by industry associations such as FICCI or voluntary organizations or sector intermediaries have provided neutral ground and backbone support to foster partnerships. Such platforms reduce the transaction costs to a company by identifying credible partners and/or offering monitoring support and sometimes even co-investing in programs.

Examples of enabling platforms

An enabling ecosystem is necessary for any intervention in the development sector to be successful. ‘Soft’ features of an enabling ecosystem that promote sustainable impact include investment in behavior change awareness, soft skills training, knowledge and dissemination. However, it has been observed that companies like to invest in the more visible, ‘tangible’ aspects of a program such as hardware interventions, program and service delivery.

Two organizations have created innovative models to invest in an enabling ecosystem that can foster more meaningful partnerships and balance soft and hardware aspects.

S M Sehgal Foundation

S M Sehgal Foundation's approach to ensuring maximum impact and sustainability of interventions is to develop a hybrid co-funding model wherein patient capital to build the ecosystem is provided by Sehgal Foundation, USA and the funds for programmatic aspects are procured through CSR.

S M Sehgal Foundation, with its team of experts in the field of agriculture, engineering and community mobilization, approaches water conservation from an innovative perspective. In order to avoid any compromise on quality, SMSF invests in building a talent pool within the organization with an emphasis on requisite experience and technical skills. Recruiting and managing talent is an expensive investment, an example of the 'software' aspect of the ecosystem.



Other aspects that SMSF invests in to make programmatic interventions more robust include latest technology for assessments, community mobilization, behavior change etc. While they make programs more effective, these investments are not program specific and hence, often fall outside the scope of corporate investment interest. SMSF works around this bottleneck by using CSR funds for the programmatic aspects of the intervention and Sehgal Foundation, USA finances the softer aspects. The distribution ratio between CSR and SMSF is 80:20.

"At S M Sehgal foundation, we believe that we all are partners in the rural development process. SMSF designs and promote rural development interventions that create opportunities, build resilience and provide solutions to some of the most pressing challenges in India's poorest communities," - Anjali Godyal, Director, Projects and Fundraising, S M Sehgal Foundation.

Collaborating with companies to develop a hybrid co-funding model gives the flexibility for SMSF to deploy the kind of resources it requires to ensure quality and effectiveness of outcomes. The organization has impacted 313 villages, constructed 53 check dams, 171 recharge wells among other indicators as part of this hybrid model. With a structure of financing that enables them to deliver sustainable impact, SMSF plans to scale its activities in rainwater harvesting and the judicious use of water in agriculture particularly as well as increase their geographical presence in water scarce states in India.

Caring Friends

Caring Friends (CF) Mumbai, is an informal group of passionate friends, founded by Mr. Ramesh Kacholia and spearheaded by Mr. Nimesh Sumati in early 2000s. This informal association works without a bank account or traditional models of hierarchy, acts as a bridge between outstanding but sometimes invisible NGOs and donors. It undertakes extensive and intensive due diligence through field visits to assess and assist the NGOs to improve their efficiency and outcomes, thereby ensuring that every rupee spent by the donor is used optimally.

The core team of CF makes the initial and substantial donation to the NGO and monitor its progress before introducing them to other donors. All administrative costs are borne by Caring Friends, implying zero overhead cost to the donor. Caring Friends has facilitated partnerships between their portfolio NGOs and several companies such as Axis Bank, Syngenta, L&T Finance etc.

A resounding testimony of this successful endeavour to create an enabling, collaborative ecosystem in water came in the form of two Government Resolutions (dated May 6, 2017, and December 6, 2017) by the Rural Development and Water Conservation Department, Government of Maharashtra (GoM). Under the “Gaalmukt Dharan, Gaalyukt Shivar Yojana” the Maharashtra government has given permission to desilt water reservoirs with less than 250 hectares of command area to deal with water scarcity and build drought resilience.

This change was brought about by the power of collaboration between NGOs such as Sanskriti Samvardhan Mandal, Anulom and Manavlok and Mr. Sumati, who piloted the initiative of desilting dams in the Jalna district. Mr. Amit Chandra (Managing Director of Bain Capital, Trustee of Tata Trusts) supported the scaling-up of this cost-effective intervention systematically by generating knowledge and data on its impact and viability, championing it in various networks and enabling policy level action through government circles, led by Mr. Praveen Pardeshi (Principal Secretary to the Maharashtra Chief Minister), Mr. Anand Bang

(Honorary Health Advisor to Chief Minister Maharashtra), Mr. Iqbal Chahal (Secretary Water Resources Department, Govt. of Maharashtra), and Mr. Eknath Dawale (Principal Secretary Water Resources Department, Govt. of Maharashtra).

- ***Knowledge and databases:*** As mentioned earlier, data on water in India is scattered, outdated, at a macro level, and inaccurate, thus hampering any evidence-based effort. Development and sharing of tools and knowledge repositories that address all parts of the ecosystem is an enabler. Knowledge initiatives that are focused on implementation partner competencies and expertise, analysis of water technologies (both current and traditional) and outcome based measurement standards are areas that can generate traction in collaboration.

- ***Leveraging existing tools***: Niti Aayog's Composite Water Management Index is a data driven benchmark that explains how states have performed over time (high performers and under performers) in water management and provides areas for deeper engagement and investment on the part of the states. Companies can map out their locations on the Index:
    - Presence of operation in high performing states: Develop their programs, be it CSR, sustainability or business, in collaboration with the government, complementing efforts and leveraging the government's strength i.e scale, permissions and expertise
    - Presence of operations in low performing states: Identify based on the index, the areas of investment and deeper engagement required, and then develop initiatives accordingly to have greater impact.

- ***A marketplace of projects*:** The Business Action for Water and Climate maintains a global inventory of projects in water categorized as collective action, value chain engagement, operations, strategy and assessment. Companies can filter based on country, project status (prepare, assess, commit, act, scale and exit), implementing organisations type as well as topics within water. A similar marketplace for CSR projects in India that is updated regularly can help fulfil information needs of organisations looking to invest in water on all project parameters and help facilitate connections. The marketplace can be online or can be facilitated offline through a specific forum.

- ***Building the capacity of the social sector*:** Building the capacity of the social sector in terms of documentation, reporting, competency in impact assessment among other

project management requirements will drive further collaboration between businesses and the social sector. That said, businesses need to understand the complexity and depth of water as a cause area and move towards a long-term, multi stakeholder engagement strategy.

- ***Investment in innovation and research*:** Collaboration will further increase if there is investment in innovation and research across multiple aspects of the ecosystem. For example, innovation in water purification technologies that reduce water wastage will drive interest in water and consequently, collaboration. Similarly, innovation in outcomes research will build the case for water investment.

7. Addressing Water Together

The water crisis represents an opportunity for all stakeholders to come together and take immediate action. The interconnected nature of water is such that progress on all social and economic indicators is at risk if water is not addressed. India is at a crucial point in its development trajectory. On one hand, it is the fastest growing economy in the world and on the other hand, it is one of the most unequal countries in terms of income inequality[38]. While livelihoods, education and health are important socio economic indicators of a country's prosperity, water is a basic need - the very foundation of development barring which none of the other indicators can reach full potential.

As laid out in the report, the water challenge cannot be addressed through one off, isolated interventions. It demands a multi stakeholder approach. For companies, addressing water is no longer an option available to them for CSR compliance; it is a risk to business sustainability. Post five years of Section 135, companies are now realizing the interconnectedness of social sector issues and the value of a participatory, collaborative approach to ensure the sustainability and impact of their social sector interventions.

Water offers the opportunity for companies to engage with society beyond a producer of goods and services. Responsible citizenship ensures that companies engage with socio-economic issues from a shared value perspective and nudges companies to use CSR as a stepping stone for developing a more participatory, collaborative and inclusive societal engagement strategy. Embedded in this strategy is the notion of the collective: working with all the other

[38] https://www.businesstoday.in/current/economy-politics/oxfam-india-wealth-report-income-inequality-richests-poor/story/268541.html

stakeholders to develop solutions that address all the needs and aspirations of all the impacted groups and paving the way towards a more responsible, sustainable future for all.

The time is now for the collective to emerge in water. As 2020 draws near with its dire water projections for India, there has never been a more urgent signpost for collective action.

APPENDIX

CSR Spend (INR Crore) of NIFTY 50 companies surveyed in the report (FY 2017-18).

NIFTY 50 Companies	Total spend (INR Crore)
Adani Ports and Special Economic Zone Limited	57.18
Asian Paints	46.51
Axis Bank	133.77
Bajaj Auto	100.51
Bajaj Finance	39.56
Bajaj Finserv	1.85
Bharat Petroleum	166.02
Bharti Airtel	24.537
Bharti Infratel	21.24
Cipla	32.2
Coal India	24.3147
Dr. Reddy's	32.81
Eicher Motors	30.85
GAIL	91.65
Grasim	29.84
HCL Technologies	91.37
HDFC	175.97
HDFC Bank	374
Hero MotoCorp	84.34
Hindalco	31.0945
Hindustan Petroleum Corporation	126.38
Hindustan Unilever	116.09
ICICI Bank	170.38
Indiabulls Housing Finance	47.68
IndusInd Bank	20.47
Infosys	312.6
Indian Oil Corporation	316.33
ITC	290.98
JSW Steek	53
Kotak Bank	26.4
Larsen & Toubro	100.92
Mahindra & Mahindra	81.97
Maruti Suzuki	125.08

NTPC	241.54
Oil and Natural Gas Corporation	503.4
Power Grid Corporation of India	157.9891
Reliance Industries	771
State Bank of India	112.96
Sun Pharma	2.62
Tata Motors	21.44
Tata Steel	232
Tata Consultancy Services	400
Tech Mahindra	55.25
Titan Company	23.44
Ultratech Cement	60.71
United Phosphorus Limited	20.36
Vedanta	275
Wipro	18.66
YES Bank	45.21
Zee Entertainment Limited	6.89

Companies, foundations and social organisations interviewed

- Ambuja Cement Foundation
- APM Terminals Pipavav HSBC
- Caring Friends
- Larsen & Toubro
- Livinguard
- Maruti Suzuki
- Sarvajal
- Sehgal Foundation
- Waterlife
- YES BANK

CONTACT

About Samhita

Samhita is a CSR consulting firm that collaborates with companies to develop impactful corporate social responsibility (CSR) initiatives. We shape strategies, design programmes, facilitate implementation, and assess the impact of sector projects. Since its establishment, Samhita has created impact in multiple causes including healthcare, water and sanitation, education, energy access, community empowerment, vocational skills training, rural livelihoods and financial literacy.

Some of our clients include L&T, DHFL, JetPrivilege, Reckitt Benckiser, Viacom18 and so on. We also collaborate with international partners and foundations, including Bill & Melinda Gates Foundation, Rockefeller Foundation, International Finance Corporation, U.S. Department of State, Global India Fund, Villgro and GIZ.

About Ambuja Cement Foundation

For over 25 years, Ambuja Cement Foundation (ACF) has been building sustainable, prosperous, rural communities. With the mission to 'energize, involve and enable' communities to realize their potential, ACF focuses on strengthening people's livelihoods through the following thrust areas: Water Resource Management, Agricultural Livelihoods, Skill Development, Women Empowerment, Health and Education.

Till date, with the close involvement of communities, ACF has successfully empowered around 2.4 million individuals across 11 states. In fact, by successfully partnering with communities, governments, corporates and like-minded Foundations, ACF has expanded its reach from a mere 15 villages in 1993 to a whopping 1,473 villages in 2018. These figures continue to grow steadily owing to a strategic focus on issues and their solutions and grass root level expertise.

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