

# Looking Back

to look ahead

*A decade through stories: 2014-2024*



Celebrating  
**10**  
years



HT Parekh  
FOUNDATION



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# Leadership Foreword

## The Founder's Vision

In 2012-13, marking H T Parekh's birth centenary year, the Board of HDFC Limited (HDFC) unanimously approved the set-up of the H T Parekh Foundation (Foundation), meant to commemorate the Founder's rich legacy, philanthropic zeal and immeasurable contribution to the housing finance sector in India. Ever since the government liberalised the financial services sector (from 1991), HDFC built a leading institution in almost every financial sector it entered, leading to become one of India's most respected financial conglomerates. The decision to set up the Foundation, which happened to be the last entity set up in the HDFC Group, was meant to give a definitive structure & formalise HDFC's giving. Coincidentally, the Foundation's commencement of operations and enactment of the Corporate Social Responsibility (CSR) law, happened around the same time in 2014. Irrespective of a regulatory requirement, both H T Parekh and me as his successor had a grounded belief, that all successful companies owe a moral responsibility to give back to society.

Over the past 10 years, the Foundation has carried forward the mantle of this legacy, based on the simple tenets of **humility** in approach, **simplicity** in operations, **compassion & hard work** instilled in employees and the highest level of **integrity & transparency** in our

giving process. As the Chairman of the Foundation, I can proudly state today, that it has gradually built itself to become a progressive philanthropy, seamlessly imbibing HDFC's culture & values, that have been built upon brick by brick, much like its parent HDFC.

## Evolution of H T Parekh Foundation

In the initial years, the Foundation was sector agnostic, laying out the building bricks for a new philanthropy, which included relationship building with our NGO partners, knowledge management and set up of the initial core team members. Although operating as a pure philanthropy, we endeavored to align ourselves to developmental areas connected to the larger housing ecosystem ie, public and community sanitation, drinking water, welfare for migrant construction workers and their families, mobile creches and similar areas, which were also government priorities.

In later years, we became more strategic in our giving, focused on the Education & Healthcare sectors, building out a robust Monitoring & Evaluation framework for the same. Our approach to these sectors, kept in mind (i) going to areas of established need (ii) supporting vulnerable communities and (iii) keeping inclusion a theme across the board. We also forayed into two other areas viz,

*\*All references to HDFC above, relate to erstwhile HDFC Limited.*



Supporting Persons with Disability and Environmental projects focused on improving urban ecology.

The emergence of the pandemic between 2020 - 2022, resulted in an unexpected deviation from our focus areas. Like the rest of corporate India, HDFC's direct response to the pandemic was undertaken as a moral project, with an outlay of **over Rs 120 crore** during this period, which was largely managed by the Foundation.

### Looking ahead

It has been a hugely satisfying experience for both of us over the past 10 years, with a combined giving across social causes in **excess of Rs 1,500 crore**.

HDFC merged with HDFC Bank Limited on 30th June 2023. Post the merger, the Foundation now operates as an **independent domestic philanthropy**. After a decade of working as a corporate foundation to implement the CSR mandate of HDFC, the team is now aligning itself to different priorities, resulting from a new adaptative strategy. This has forced us to think deeper on '**problems of the future**' and to curate a new thematic area involving the challenges of urban climate change. Climate change is here for all to experience and is perhaps the one disruptor that touches every aspect of our daily lives, irrespective of

socio-economic strata.

With urbanisation in India increasing at a rapid pace over the past two decades and continuing to do so, there is increased pressure on the civic administration to manage and run cities efficiently under a changing, adverse climate environment. Not to mention the added effects of mobility & energy issues, heat stress, air pollution, waste management and reduced water availability. Our new thematic area will entail a focus on data, research and innovation, alongwith pilot interventions across Tier 2 & 3 cities in India. This approach will hopefully provide climate positive solutions to help the urban poor and other vulnerable communities in building resilience and adapting to climate change.

### Gratitude

We have embraced all our partners equally, striving to build long lasting relationships with them. Through this book, the Foundation team has attempted to showcase select **Stories of Change**, through the transformational work done by our partner organisations at an **individual, community & systemic level**. While we have covered some of the most compelling stories, we acknowledge all our partners equally, as we attribute their success and hard work on ground equally to those whose stories we have covered in this book.

*\*All references to HDFC above, relate to erstwhile HDFC Limited.*



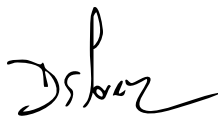
## Chairman's message to the team;

As we sign off on our 10 year journey, our **gratitude jar is overflowing** ! We take this opportunity to thank everyone who stood by us through the years, but would specifically like to call out the following:

- The directors of HDFC for their unstinting support to the growth & development of the Foundation
- All employees of HDFC, whose hard work and dedication kept our profits rolling for decades, thereby enabling a growing flow of CSR funds each year to the Foundation
- The present directors of the Foundation
- All non-profit partners of the Foundation, who have been our 'hands & feet' on ground for the past decade
- All employees (past and present) of the Foundation
- Other external stakeholders, consultants and service providers, who have played any role in shaping the Foundation as it stands today.

**For now... our cup runneth over !**

Our best wishes.



**Deepak S. Parekh**  
Chairman



**Ziaa Lalkaka**  
CEO

“ I recognise and appreciate that working in the social sector is difficult and involves a certain set of skill sets and grit to navigate through developmental challenges. From the start, you have worked as a small but dedicated team of professionals, who have done remarkable work over the past decade. This may be the best occasion for me to thank each of you, past and present, for your time, efforts and passion to work in this sector and at the Foundation. This includes the team that conceptualised and executed the beautiful H T Parekh Legacy Centre at Ramon House, a fitting tribute to the Founder of HDFC.

My message to Ziaa and her team, as they step into the next decade of work, is to carry forward H T Parekh's rich legacy, by following his basic tenets of simplicity, kindness and integrity....all of which went a long way in building HDFC into one of India's most respected and recognised brand ”

*\*All references to HDFC above, relate to erstwhile HDFC Limited.*

## theme note

In the midst of our daily task lists, it's easy to forget the moments that mould us, the trials that strengthen us, and the victories that define us. As the H T Parekh Foundation steps into a new phase, it's the perfect time to pause and reflect on the past years, and what better way to do this than by diving into the pages of "Looking Back to look ahead - A decade through stories," which is a testament to the power of reflection.

In a world that constantly propels us forward, "looking back" has encouraged us to pause and appreciate how far we've come. It has urged us to celebrate our successes, acknowledge our failures, and gain invaluable insights into our own journey.

Through the powerful medium of storytelling we have attempted to illustrate that the human spirit is resilient and that, even in the face of adversity, we have the ability to overcome. The stories also remind us of the friendly partnerships we have forged along the way, weaving together a unique narrative of shared humanity.

More than anything, the very act of reflecting on the past has filled our hearts with gratitude – for the people who supported us, for the opportunities that taught us and the successes that humbled us.

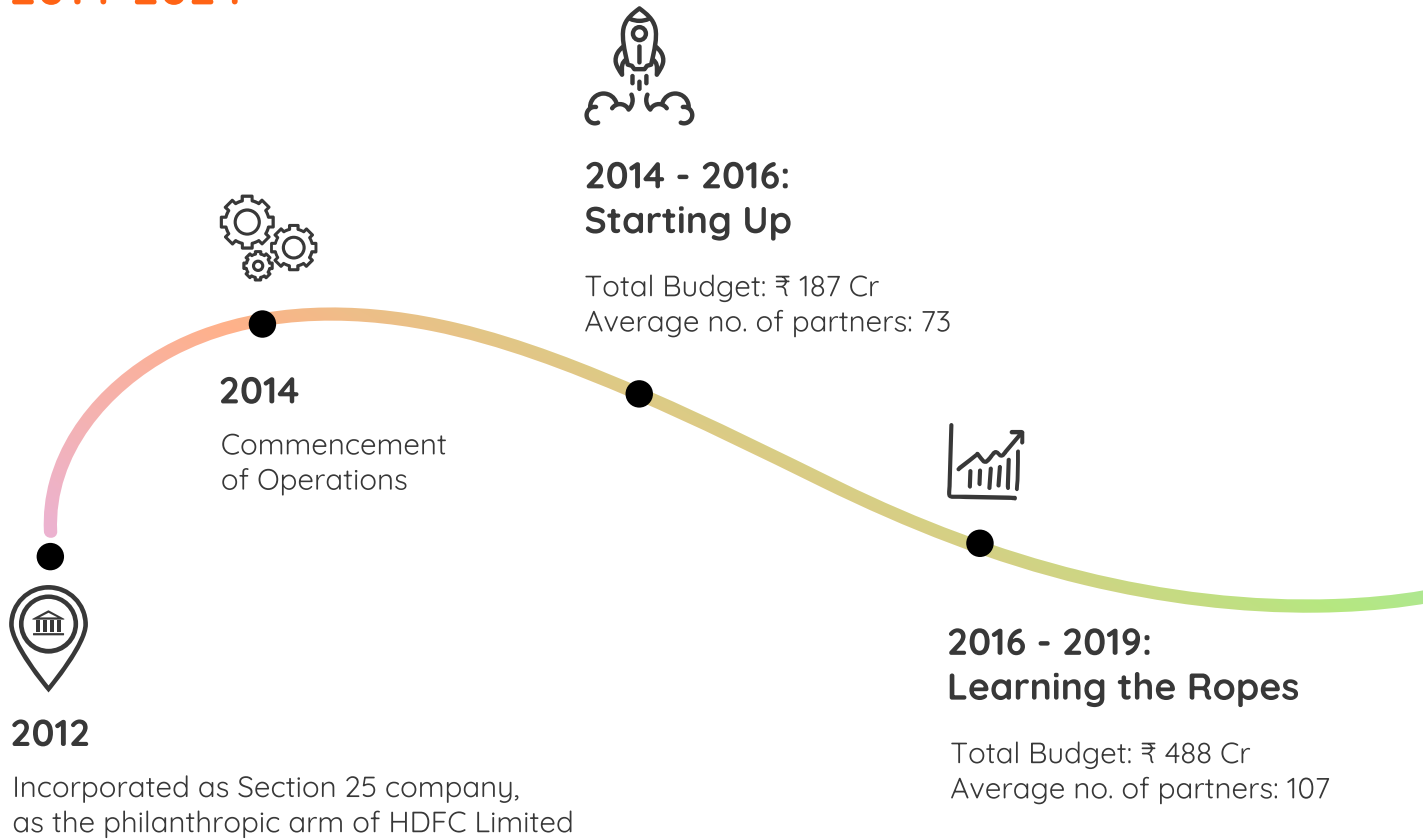
Our celebration of the past is after all an invitation to write the next chapter of our journey with renewed purpose and poise.





# Our Journey

2014-2024



## Key Highlights

### Cumulative Amount Managed

Till 31<sup>st</sup> March 2024

₹ 1510 Cr

\$ 181 Million\*

(83.37 USD - INR Ex rate: 28-Mar-2024 from RBI)



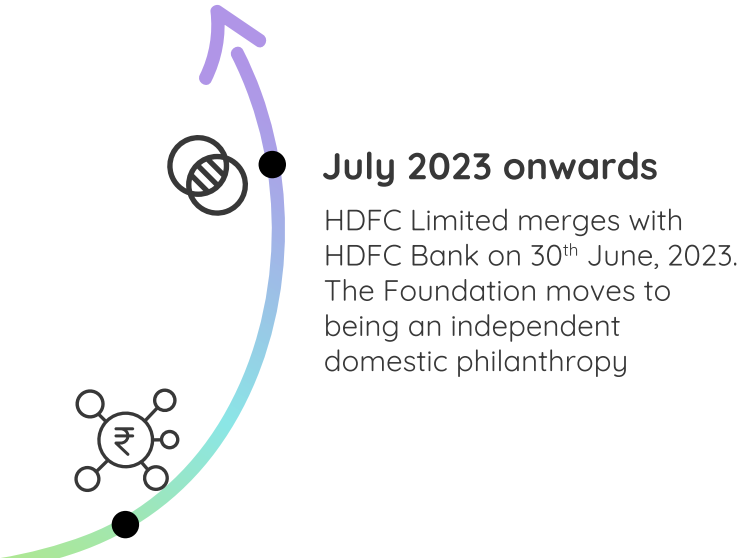
### Long Term Funder

- Top 50 partners supported for an average of 5 years
- Over 40 partners supported for more than 6 years



### Infra for Social Good

Over ₹449 Cr invested with primary focus on Health, Education, Sanitation and Solar Infrastructure



### July 2023 onwards

HDFC Limited merges with HDFC Bank on 30<sup>th</sup> June, 2023. The Foundation moves to being an independent domestic philanthropy

### 2019 - June 2023: Moving to Strategic Giving

Total Budget: ₹ 835 Cr  
Average no. of partners: 112  
(Excludes COVID-19 partners)

## Our Vision

The H T Parekh Foundation envisions an inclusive India where vulnerable communities have the access and opportunity to transform their lives and move from a state of surviving to thriving.

## Our Philanthropic Credo

Our philanthropic culture is based on the tenets of mutual trust and respect, integrity and a humility around giving. We stand in as a long term supporter to our partners, that are working to enable India's excluded children, women and youth overcome poverty, disability and gender-discrimination and live with purpose and dignity.

The H T Parekh Foundation's philanthropic activities are aimed at enhancing the quality of life of people from marginalised and vulnerable communities and creating a stronger and inclusive India. The Foundation's activities contributes to the realisation of the Sustainable Development Goals (SDGs), outlined in the United Nations 2030 Agenda for Sustainable Development.

We have a sustained focus on community development programmes that advance opportunities for all and promote equity and dignity across our commitments.



### External Evaluations

Independent evaluations undertaken for grants cumulating ₹466 Cr



### Contribution for National Disasters

Over ₹143 Cr contributed in response to national emergencies including floods and the COVID-19 pandemic





# Looking Back

to look ahead

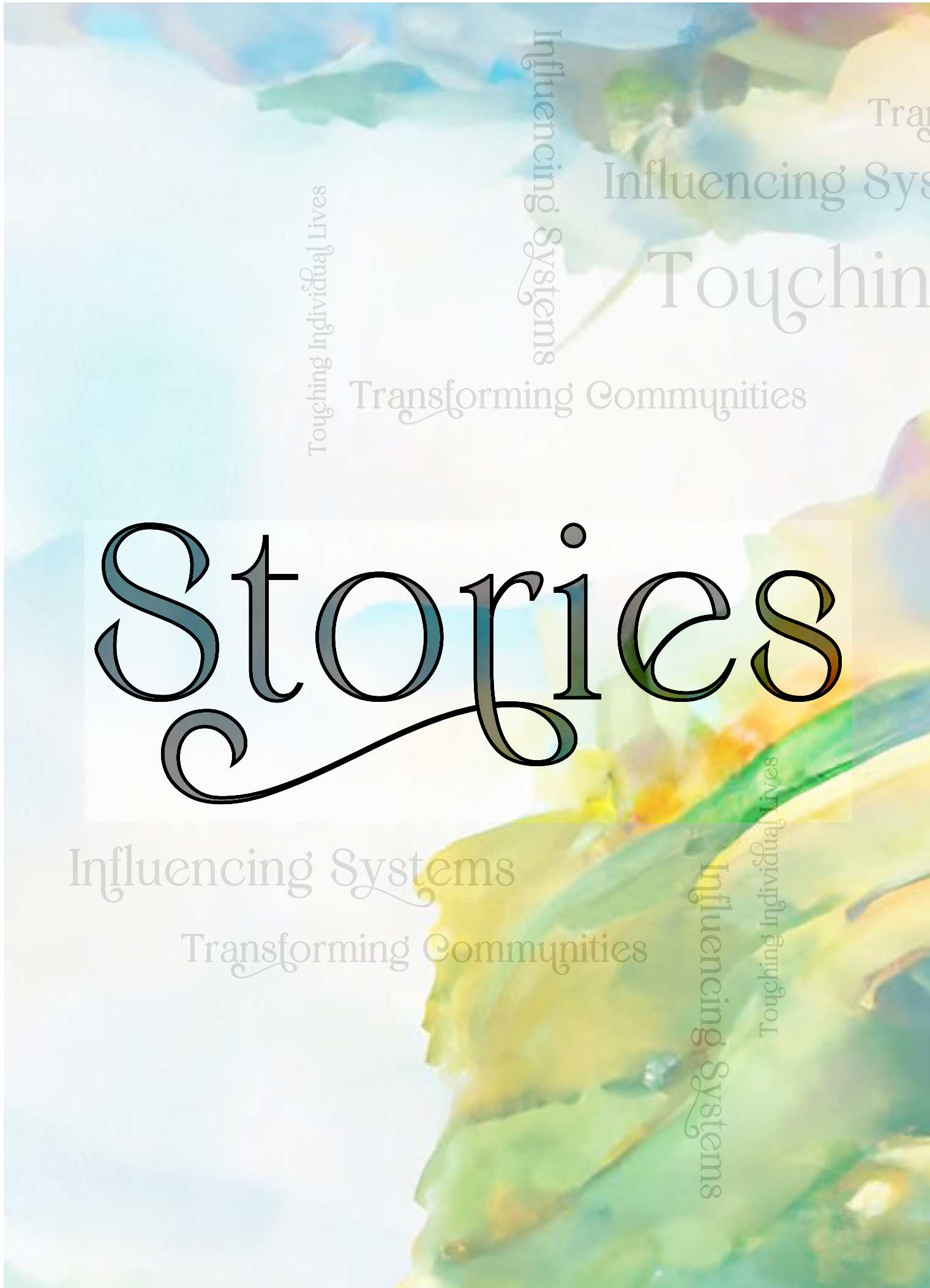
*A decade through stories: 2014-2024*











Touching Individual Lives

Influencing Systems

Touching Individual Lives  
Influencing Systems  
Transforming Communities

Transforming Communities

# Stories

Influencing Systems

Transforming Communities

Influencing Systems

Touching Individual Lives

Transforming Communities

Influencing Systems

Touching Individual Lives

Influencing Systems

Transforming Communities

# Touching Individual Lives

Influencing Systems

Influencing Systems

Transforming Communities

Touching Individual Lives



# Backing Dr. Kannan's Mission

## Equitable and accessible cancer care for the North-East

Hidden amidst the breathtaking tea plantations of Assam lies a grim reality – a region plagued by a high incidence of cancer, largely attributed to rampant tobacco use. For years, the people of Assam endured the tragedy of preventable and treatable cancers, unable to bridge the daunting 350-kilometre gap to Guwahati, the nearest healthcare hub offering basic diagnostics. Apart from this distance, affordability was another limitation. Among those suffering were daily wage labourers, agricultural workers, and tea plantation employees, who had resigned to their fate.

In 1996, a glimmer of hope emerged with the establishment of the Cachar Cancer Hospital and Research Centre (CCHRC) in Silchar, Assam's Barak Valley, bringing the prospect of treatment closer to those in dire need. However, CCHRC faced its share of hurdles, from financial constraints to infrastructural shortcomings and a shortage of trained medical professionals.

Dr. Ravi Kannan's life took an extraordinary turn during a medical consultation visit to the Barak Valley in 2006.

“When we saw the conditions there, I knew I had received my calling,” says the surgical oncologist, who, at the time, had been practicing in Chennai for over 15 years. Witnessing the plight of the people who were in desperate need of cancer care, he relocated with his family to Silchar in 2007, assuming the role of Director at CCHRC. Undaunted by tales of frequent floods and bomb blasts that had painted a perilous image of Assam, they embarked on this



*Image courtesy: Cachar Cancer Hospital and Research Centre*

humanitarian mission.

Since then, Dr. Kannan, fueled by his vision, dedication, and a devoted team, has orchestrated remarkable progress, transforming CCHRC from a rural cancer centre into a fully-fledged hospital with advanced research facility. Today, it enjoys the trust of patients not just in Assam but also in the neighbouring states of Manipur, Tripura, and Meghalaya. Under Dr. Kannan's leadership, CCHRC annually treats over 29,000 cancer patients, including more than 5,000 new cases. These patients primarily suffer from oral cancer, women-related cancers, and gastrointestinal cancers. The hospital's unwavering objective has always been to serve as a 'pro-poor' institution, offering high-quality cancer diagnosis and treatment services, either free of charge or at subsidised rates to over 75% of its patients.

Compassion and innovation form the driving forces behind Dr. Kannan's mission. He has introduced unusual approaches to ensure that families do not hesitate to seek assistance. These include provisions for food, accommodation, and even job opportunities for caregivers at the hospital. "We have trained doctors and nurses in-house, and we employ both conventional and non-conventional methods to raise awareness, facilitating prevention and early detection," he explains. Several admirers of Dr. Kannan's work have come forward to support other areas of need such as rehabilitation, home-based palliative care, grocery kits for

initial months post treatment and others. His selfless contribution to cancer care for the underprivileged in Assam and the North-East has earned him the Padma Shri, India's fourth-highest civilian award. Recently, he was further honoured with the prestigious Ramon Magsaysay Award in 2023.

Taking yet another compassionate stride, CCHRC has established four satellite clinics in Hailakandi, Karimganj, Baraigram and Labac in Assam. These satellite clinics address the most time-consuming and travel-intensive aspects of cancer care, encompassing evaluations, follow-up visits, palliative care, and chemotherapy. By doing so, they also alleviate the indirect costs associated with travel, accommodation, and boarding. The H T Parekh Foundation joined hands with Dr. Kannan and CCHRC extending its support for treatment expenses, for procuring state-of-the-art equipment like CT Scan and Mammography machines, and the establishment of a 10-bed satellite clinic in Baraigram, fully equipped to provide essential care.

*"When we saw the conditions there, I knew I had received my calling"*

*Dr. Ravi Kannan*



# Beneficiary to Benefactor

## Rallying slums for health and nutrition of mothers and children

In the heart of Asia's largest slum, Dharavi, Parveen Shaikh recounts her journey as a new mother; where she struggled with breastfeeding, enduring unbearable pain and soar nipples. "It's not unusual for a first-time mother to be lost. I too was."

Her story is consistent with several women from marginalised communities, who face the daunting challenges of limited education, early marriage, migration to their marital homes in Mumbai, scarce resources, and lack of support systems, all of which pose a significant threat to the health and nutrition of mothers and children. Therefore, accounts of stunting, wasting, anaemia and associated conditions are common to hear in the slum dwellings.

Parveen's life took a turn for the better when she encountered a community volunteer associated with SNEHA (Society for Nutrition, Education & Health Action), a non-profit dedicatedly working in

urban slum communities. Through timely guidance and invaluable information, Parveen learned breastfeeding techniques, gained insights into nutrition, and adopted crucial hygiene practices. The result? Both mother and child thrived.

Her transformative journey didn't stop there. As her child grew older, she decided to pay it forward by becoming a community volunteer herself. Joining SNEHA, she embarked on a mission to empower mothers with knowledge and reshape their behaviours regarding health and nutrition. Serving as a bridge between the community and the organisation, Parveen initiated various activities aimed at combating child malnutrition (age 0 to 5) and addressing maternal and child health gaps.

Regular training sessions organised by SNEHA further honed her knowledge, equipping her with the tools necessary for outreach.

Armed with newfound wisdom, she began knocking on doors, engaging mothers in conversations about antenatal care, breastfeeding,



Image courtesy: SNEHA



sanitation, malnutrition, immunization, and more. Her persistence knew no bounds, as she provided ongoing counseling, coaxing, and support tailored

to each mother's unique needs.

Speaking about her challenges, Parveen remarks, "Changing behaviours ingrained for generations isn't a quick process. It demands a continuous dialogue. But the heartening truth is that I've never met a mother who doesn't want her child to be healthy. That's my driving motivation."

Community volunteers like Parveen play a pivotal role in establishing friendly relationships, fostering trust, and maintaining consistent communication - the bedrock of behaviour-change interventions. Their efforts complement the government's initiatives through the Integrated Child Development Scheme, facilitating greater uptake of health and hygiene services.

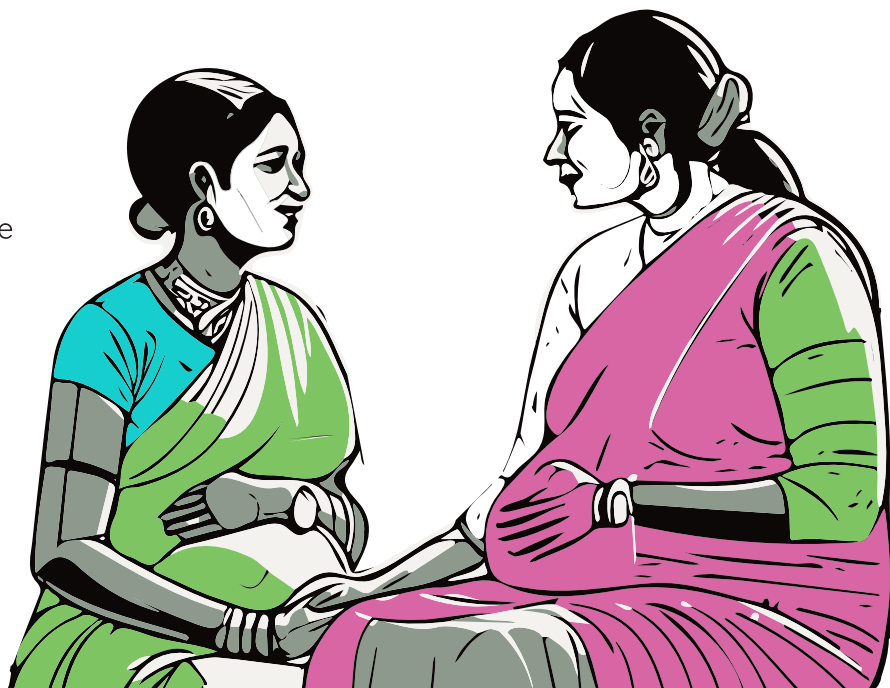
In collaboration with the H T Parekh Foundation, SNEHA has successfully recruited, engaged, and trained community volunteers while bolstering the capacities of frontline workers. This has resulted in increased awareness and effective behaviour-change communication programmes, leading to early identification and treatment of maternal and child illnesses. These efforts

have also made significant strides in reducing child stunting, wasting, underweight conditions, and anaemia among women, contributing to the overall improvement of healthcare in the community and the city.

Parveen Shaikh's journey from beneficiary to benefactor is empowering. It shows the positive impact that dedicated individuals can have in building healthier futures for mothers and children living in urban slums.

*"Changing behaviours ingrained for generations isn't a quick process. It demands a continuous dialogue. But the heartening truth is that I've never met a mother who doesn't want her child to be healthy. That's my driving motivation."*

*Parveen Shaikh*





# Education, Uninterrupted.

## A need-based scholarship for continuation of education

In the heart of Rampur, Uttar Pradesh, a college-going girl named Yashi Gupta found herself facing an unexpected crisis. The COVID-19 pandemic had mercilessly claimed her father's life, leaving behind a mountain of debt tied to their struggling grocery business. Despite this challenging backdrop, Yashi, fueled by her exceptional performance in an entrance examination, hesitated to approach her sister for yet another loan to pursue her dream of engineering.

At about the same time, in the remote village of Tapookara, Rajasthan, another young boy named Yash mourned the loss of his father, the sole breadwinner, to the same deadly virus. However, without any savings to fall back on, Yash's family had to explore alternative means of livelihood. But it wasn't sufficient to fund the exorbitant coaching fees for the JEE-Advanced examination, which could secure his admission into India's premier engineering institutes such as the IIT. This presented an insurmountable financial obstacle.

Amidst these shared trials and tribulations, Yashi and Yash exhibited extraordinary resilience and determination to realise their dreams. Faced with daunting financial constraints, they embarked on a quest for educational opportunities and stumbled upon Badhte Kadam—a scholarship programme developed by the H T Parekh Foundation and executed by Buddy4Study. This initiative aimed to provide a lifeline to students who had been severely impacted by the pandemic, be it through the loss of family members, critical illnesses, or the disintegration of livelihoods. This scholarship, meticulously designed, extended its support to students across various educational

stages - from grades 9 to 12, undergraduate courses, to those striving for success in competitive examinations, including students with disabilities. Its flexibility encompassed not only school and college fees but also extended to cover essential expenses like hostel rents, book purchases, electronic devices, and learning materials.

Yashi, the young dreamer from Rampur, received INR 1,00,000; a grant that paved her way to a B.Tech. course at the Noida Institute of Engineering

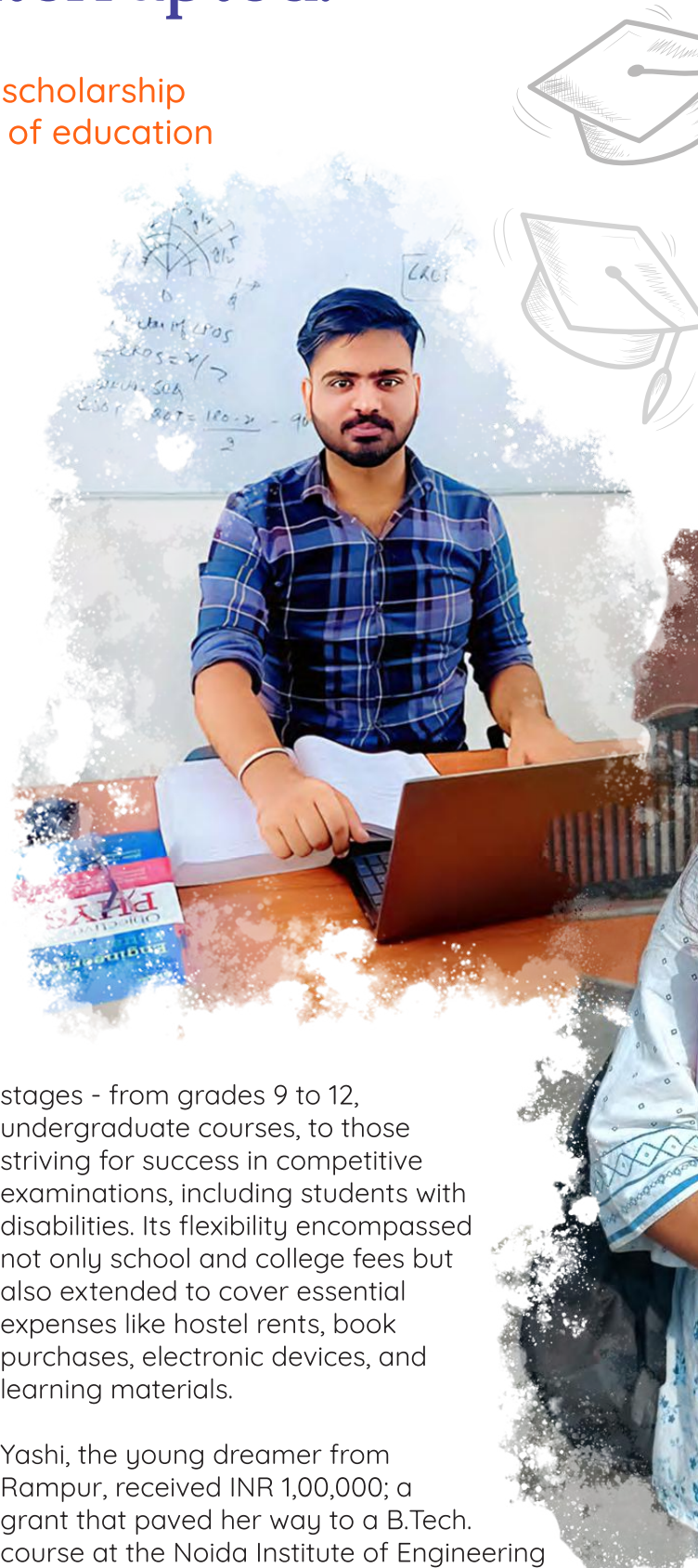


Image courtesy: Buddy4Study



and Technology. This sum not only covered her tuition but also eased her hostel expenses. Meanwhile, Yash, who had been awarded INR 72,000, found himself able to afford the essential fees required for JEE-Advanced coaching. Their stories, while unique, mirrored those of 2,606 other students who had the privilege of benefiting from this initiative. It was a



beacon of hope amidst the pandemic-induced chaos.

As the academic year rolled into 2022-23, the scholarship programme evolved, taking on a new form that merged both need and merit-based assistance. Awarded to over 7,000 students, it enabled them to continue and complete their education. Designed to reach the disadvantaged, it's noteworthy that 80% of these students hail from families with an annual income of less than INR 1 lakh, and nearly 1,500 of them have tragically lost one or both parents.

In the second year of the scholarship, several students, including Yashi, reapplied for the studentship. For her unwavering dedication and potential, Yashi was once again awarded INR 1,00,000. She expressed her gratitude, stating, "The scholarship has allowed me to focus solely on my studies and career. When I start earning, I am determined to return the gesture by supporting other students in need." This initiative has not only given a glimmer of hope to the students but also promises to kindle a cycle of empowerment, where the recipients of today become the benefactors of tomorrow.

"The scholarship has allowed me to focus solely on my studies and career. When I start earning, I am determined to return the gesture by supporting other students in need"

Yashi Gupta



# Seeing the Unseen

## Vibha and Ummeed making every child count

Experts are not born, they are made. They are shaped by their experiences and choices they make, and Dr. Vibha Krishnamurthy exemplifies this. Initially trained as a pediatrician, her journey took a pivotal turn when she moved to the US with her husband at the age of 26. Convinced that she will return to India, Vibha always thought of what she could learn during her time there that she could take back with her. This desire led her to pursue a fellowship in Developmental Pediatrics at Boston Children's Hospital.

"I got very intrigued by what I studied and would often think why I never came across a child with disability, not just as a doctor but also in my daily life, in India. It couldn't be because there weren't such children around, they were just not part of mainstream society", she recounts. For context, as of today, there are over 52 million children in India with various developmental disabilities, excluding those countless others who will never be professionally diagnosed.

Coming to India, Vibha was convinced that her work would need to reach the most needy and often

underserved as there are strong interlinkages between disability and poverty. She met a few likeminded individuals who shared her family centered approach towards disability. Thus, Ummeed was set up along with her husband Ashish Karamchandani in 2001 as a not for profit.

However, she never wanted a charity model for Ummeed because disability is always seen as a charity cause in the country. And so, it became a fee-for-service for those who could afford it and free service for those who couldn't.

Ummeed operates as a pioneering 'centre for excellence' and a model for replication focusing on the holistic care for children with developmental delays and disabilities and their families. Through extensive communication channels and regular reviews, Ummeed ensures a comprehensive approach to treatment while empowering families to actively participate in their children's care. Beyond direct services, Ummeed disseminates its expertise nationwide,

fostering a network of professional caregivers through training



*Image courtesy: Ummeed Child Development Center*

programs and outreach initiatives. The team at Ummeed was built to include pediatricians, therapists, educators, counselors, and support groups.

Today the Ummeed team is 120 people strong and as Ummeed evolved, Vibha prioritised sustainability by nurturing a pipeline of leaders aligned with the organisation's values. This strategic approach ensured continuity and growth.

The H T Parekh Foundation has partnered with Ummeed on multiple projects from community based care models, training programmes addressing the need for professionals in the space and awareness initiatives to focused on building a more inclusive society. Ummeed has been a thought partner for the Foundation's work in the disability space.

When asked about her biggest wins over the last 23 years, Vibha says its stories of change like that of Sanket, who came to Ummeed as a 6-year-old boy with muscular dystrophy and today he has returned to work at Ummeed as a trained therapist.

Vibha envisions a future where disability is integrated into mainstream discourse as a human rights issue. In her own words, "We are all going to be disabled at some point in life and when do you want people to give up on you? Simply put, it is a question of the right for everybody to participate in life and be present".



"I got very intrigued by what I studied and would often think why I never came across a child with disability, not just as a doctor but also in my daily life, in India. It couldn't be because there weren't such children around, they were just not part of mainstream society"

Dr. Vibha  
Krishnamurthy



# Sculptor of Financial Independence

Promoting female entrepreneurship  
among rural and peri-urban communities

In the heartland of Pune, Maharashtra, it's a sight to watch Suvarna Rasal at her workshop, mould idols with passion and precision. Here, a remarkable story of entrepreneurship unfolds as she has defied convention to become a skilled sculptor and the proud founder-owner of Swami Samarth Gift Article. Her journey serves as an inspiration to women from humble backgrounds seeking to carve their paths in the world of business.

Suvarna was originally trained as an auxiliary nurse but could not pursue the profession after marriage. Her life took an unexpected turn when her husband's thriving sculpting business folded up due to a feud between brothers. With limited resources at disposal, her husband bought an old van for transporting school students. Unfortunately, the van's maintenance costs outweighed the income it generated, leaving the family in a precarious financial situation. Suvarna found herself at a crossroads, compelled to find a steady income to support her family and meet her son's medical expenses, who suffered from epilepsy.

In a pivotal moment, Suvarna decided to revisit the world of sculpting. She persuaded her husband to teach her the art, and he reluctantly agreed. Through his guidance, she learned every facet of the craft, from sourcing raw materials to the intricate details of moulding, painting, and packaging. After months of training, she achieved her first sale - a Radha-Krishna idol. This initial success motivated her to continue, although sporadic orders were insufficient to sustain her business aspirations. "I knew I had to make

my business sustainable but I didn't know how," she recalls.

Suvarna's fortunes changed when she stumbled upon a financial literacy workshop hosted by the Mann Deshi Foundation, aimed at empowering women in small businesses. Here, she gained valuable insights into accounting, budgeting, pricing strategies, and personal finance management. She realised she was in the right company of women

determined to succeed in their entrepreneurial endeavours. Suvarna's commitment to her business led her to enrol in a year-long mentorship



Image courtesy: Mann Deshi Foundation

program called 'Desi MBA,' where she honed her skills in supply-chain management and embraced digital technology to expand her operations. With access to a revolving fund, she invested in raw materials and an air compressor for spray painting. Armed with digital marketing knowledge, she

promoted her products on Google, Facebook, and WhatsApp, swiftly garnering orders from cities like Mumbai, Nashik, Kolhapur,

Aurangabad, and Ahmednagar. She also received training in using the MeraBill application to maintain her accounts. "With a burgeoning customer base and increasing demand, my enterprise has grown to employ four other women who are also on the path to financial independence," rejoiced, Suvarna. Her husband's life has come a full circle as he has rejoined the sculpting business, assisting with deliveries of idols to customers. After covering all overhead expenses, Suvarna's enterprise now records a monthly profit of close to INR 35,000. Notably, Suvarna is an active member of the Women's Chamber of Commerce, allowing her to network with peers, share successful business practices, and access new markets.

This transformational journey was made possible through Suvarna's participation in various programmes offered by the Mann Deshi Foundation, focusing on financial inclusion, skill-building, and networking. The H T Parekh Foundation has played a pivotal role in supporting these initiatives for over six years, ultimately benefiting over 43,000 female microentrepreneurs across Nashik and Pune.

*"With a burgeoning customer base and increasing demand, my enterprise has grown to employ four other women who are also on the path to financial independence"*

*Suvarna Raṣal*





# Creche-Care @ Construction

## Day care facilities for children of migrant workers

Gangasagar Dumale and her husband embarked on a job-hunting journey from their humble abode in Nanded, Maharashtra, with their one-month-old child. Their dreams were uncertain and their destination unknown. As they traversed the winding roads, they sought advice from well-wishing relatives and friends, eventually travelling to Pune, a bustling city with a thriving construction industry. This was a market of opportunities for labourers and Gangasagar's husband swiftly found employment at a construction site. Their shelter? A makeshift hutment, their newfound home among other families of labourers. While Gangasagar didn't join the construction work, she yearned for a support system to nurture her precious baby. It was here that a kind-hearted contractor introduced her to Tara Mobile Creches—a daycare centre nestled in the vicinity.

The reality is that construction sites in metropolises are the largest employers of migrant workers, drawn by the relentless shackles of poverty, debt, or the lack of ownership of fertile lands. Families, bound by necessity, migrate as one, leaving

their young children in the abyss of vulnerability. Some little ones wander off, their tiny feet leading them astray, while those left behind in

makeshift homes are exposed to perils unimaginable, including the haunting spectre of sexual abuse. For those parents who take their children to these construction sites, it's a dangerous choice. Tara Mobile Creches is a beacon of hope in this darkness. The organisation partners with builders to identify emerging construction sites, where they set-up daycare centres or creches, tending to the needs of women and their children.

For Gangasagar, Tara Mobile Creches became a support system to which she clung desperately. Surrounded by other young mothers, she received practical advice and emotional backing. Knowledge on proper feeding practices, the importance of hygiene and nutrition, the value of vaccinations and developmental milestones was imparted to her. The centre didn't just offer free sustenance; it nurtured hope.

Health checkups by a visiting doctor became a lifeline in times of seasonal illness. Six months later, as Gangasagar secured employment at a nearby mall, she entrusted her baby girl to the creche. It became a safe haven for her family, a place of unwavering support during two subsequent deliveries. Gangasagar, guided by the wisdom and recommendation of doctors and caretakers, chose tubal ligation (family planning surgery) for a better future.

Today, all three children are at the creche through the day. Here, they receive not only food and care but a foundation for their future. Trained teachers shape their young minds, moulding them for school readiness through play-based teaching methods that include storytelling, puzzles and other games, colorful flashcards, singing, dancing and so



Image courtesy: Tara Mobile Creches



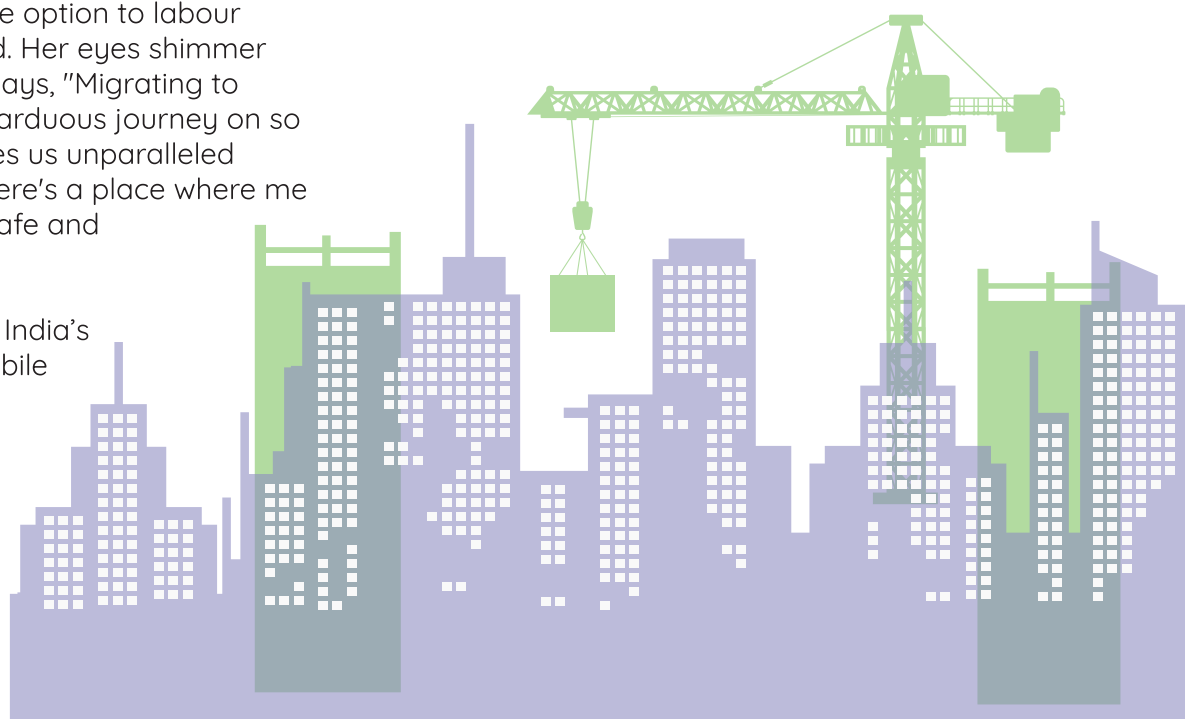
Creches in Pune, Mumbai Mobile Creches and Mobile Creches Delhi, all supported by the H T Parekh Foundation, exemplify a collective dream- that of nurturing the lives of the children of those who give their sweat and blood for this development to happen.

“Migrating to unknown places is an arduous journey on so many levels, but it gives us unparalleled peace to know that there's a place where me and my children feel safe and cherished.”

Gangasagar Dumale

on.  
For Gangasagar, the creche is a chance for personal growth. Responding to a vacancy, she opted to be an attendant and help, turning her back on the option to labour alongside her husband. Her eyes shimmer with gratitude as she says, “Migrating to unknown places is an arduous journey on so many levels, but it gives us unparalleled peace to know that there's a place where me and my children feel safe and cherished.”

In the vast tapestry of India's development, Tara Mobile





# Connected by Heart

## Life-saving surgeries for congenital heart defects in children

In the heartwarming chronicle of Siva and Vinitha, hailing from humble origins in towns of Tamil Nadu, their life journeys took an unforeseen turn due to a congenital heart disease. Young Siva, a 7-year-old son of a Tamil teacher in a small school in Neyveli, complained of breathlessness and chest discomfort. Whereas 15-year-old Vinitha, daughter of a farmer in Kallakuruchi, was distressed with breathing troubles, vomiting, and chronic fatigue. Both families, having exhausted all their savings, didn't care about the piling debt so long as their little ones were cured. However, when medical consultations and hospitalisations in their districts gave no relief and no answers, they headed to the capital city of Chennai in pursuit of a proper line of treatment.

The devastating diagnosis of Dilated Cardiomyopathy, a congenital heart ailment leading to heart chamber enlargement and diminished pumping capacity, cast a shadow of uncertainty over these young lives. For children, this condition typically leads to a bleak prognosis, with a dire ultimatum – cardiac transplantation or a life expectancy of a mere five years. Yet, the exorbitant costs of treatment posed an insurmountable challenge for these economically disadvantaged families.

In their darkest hour, a beacon of hope emerged in the form of Aishwarya Trust, a non-profit organisation dedicated to alleviating the financial burden of congenital heart disease treatments for children from economically disadvantaged backgrounds. Founded by Chitra Viswanathan, driven by personal tragedy of the loss of her baby girl to a congenital heart disease, the Trust's mission is clear – reducing mortality rates

through screening, early detection and financial support. For families grappling with the overwhelming expenses of surgery, the Trust not only collaborates with hospitals and surgeons to offer services at reduced costs but also raises funds to cover these costs.

When suitable organ donors materialised, Siva and Vinitha were granted a second lease on life. Under the expert care of Dr. K. R. Balakrishnan, they underwent heart transplant surgeries, followed by comprehensive post-operative care and rehabilitation. Today, Siva thrives as a healthy 7th grader with a passion for music, skillfully playing the keyboard. Vinitha, now a graduate, ardently prepares for various government competitive examinations. These young individuals have been granted the opportunity to not only live but also enrich their lives and uplift their families and the society.

Siva, Vinitha, and 165 other children have experienced a rebirth through heart transplant surgeries made possible by the unwavering support of Aishwarya Trust and its esteemed medical partners, of which 83 children have been supported by the H T Parekh Foundation. Speaking about their commendable efforts, Chitra Viswanathan acknowledges, "Raising funds for every transplantation, which run into a few lakhs, remains an immense challenge. We extend

*Image courtesy: Aishwarya Trust*





our heartfelt gratitude to our supporters, be they corporate entities, foundations, or compassionate individuals who contribute their resources, time, and expertise to this vital cause." Hundreds of other transplants have also been made possible with the support of HDFC Limited's Group Companies.

"Raising funds for every transplantation, which run into a few lakhs, remains an immense challenge. We extend our heartfelt gratitude to our supporters, be they corporate entities, foundations, or compassionate individuals who contribute their resources, time, and expertise to this vital cause."

Chitra Viswanathan



# When Education is Melody

## Nurturing first generation learners in urban public schools

In a transformative tale of holistic education's harmonious impact, Sneha Pawar's journey began a decade ago at Laxminagar Mumbai Public School, where her parents held humble hopes for their daughter's foundational learning. They would be content if she could learn basic reading and writing and not be illiterate like them. Raised amidst marginalised families in the fishing and labour communities of Khar Danda, her father worked as an office boy while her mother was required to be home like the other women in their joint household of fifteen members residing in a chawl. Higher education, careers, and jobs seemed elusive for the children of this sprawling family, but Sneha has defied those odds.

Her school, run by The Akanksha Foundation, operates on a unique public-private partnership model with the Municipal Corporation of Greater Mumbai, providing free education to its students. This institution stands out for its rounded approach to education, seamlessly blending academics with life skills, socio-emotional well-being, and active involvement from parents, volunteers, alumni, and the local community.

This nurturing environment is particularly crucial for learners like Sneha, hailing from underserved backgrounds, often being the first generation in their families to pursue education. The model's impact is indisputable, with over 90% of students excelling academically, maintaining regular attendance, and thriving even

as they transition into junior college and beyond. Exposure to diverse extracurricular activities empowers these children, fostering confidence, creativity, and agency.

Sneha herself has blossomed during her years at the school. Currently in the 10th grade, she is not only good at academics but also a virtuoso violinist. Yes, you read that right!



*Image courtesy: The Akanksha Foundation*

Her musical journey began six years ago when Mika Nishimura, a celebrated Japanese violin prodigy, volunteered her time at the school. Sneha recalls, "The melody of the violin was talking to me! With every passing session and Mika didi's encouraging words, I knew I wanted to master this instrument." Her unwavering determination propelled her to master the instrument.

"I am where I am today because I was given a chance to have an education. My school

has opened up a whole new world of possibilities, for me and my family," declares a proud, confident Sneha whose aspirations extend to making a name for herself in the world of music, both in India and globally. Sneha has been selected for a prestigious 8-day Firebird Summer Residential programme at "Academy for Impact through Music (AIM)" in Portugal. She stands as a source of inspiration for her siblings and peers in her community.

Sneha's journey, along with the journeys of countless other students, is a testament to the significant impact of H T Parekh Foundation's sustained support for specific schools under The Akanksha Foundation. These students have not only excelled academically but have also honed invaluable skills, paving the way for them to realise their full potential, build promising careers, and break the intergenerational cycle of illiteracy and poverty.



"I am where I am today because I was given a chance to have an education. My school has opened up a whole new world of possibilities, for me and my family"

Sneha Pawar



# Delivering Food, Serving Inclusion!

## Motorised wheelchairs to help disabled youth to earn a living

Nizamuddin's journey began with adversity as the poliovirus left him with a paralyzing lower-body disability, reshaping his childhood into a life of pain, dependence and exclusion. He often pondered why he couldn't enjoy the same freedom of movement as his seven siblings did. His family lacked the knowledge, access and resources for costly treatments or prosthetic legs, leaving Nizamuddin reliant on calipers from a tender age. But, the steep uphill terrain of his Ghatkopar, Mumbai, neighbourhood posed a constant challenge. Waiting for someone to assist him became a daily ordeal, compelling him to abandon his education after high school.

As an adult, he acquired an electric tricycle from a non-profit organisation, which he used for travel to the nearest railway station to sell perfumes. However, the same uphill journey back home remained an insurmountable obstacle, forcing him to relinquish this source of income and return to a life of complete dependence on others.

Enter NeoMotion, a startup incubated by IIT-Madras, specialising in crafting mobility solutions for individuals with locomotor disabilities. Their groundbreaking innovation, the NeoBolt—a motorised scooter attachment—transforms their NeoFly wheelchair into a versatile vehicle, granting independence and obviating the need for constant assistance. Yet, NeoMotion's vision extended beyond mobility; they aimed to tackle the unemployment crisis affecting people with disabilities.

Under the "Livelihood on Wheels" initiative, partnering with Zomato, NeoMotion has provided individuals like Nizamuddin with the opportunity to become food delivery agents using the NeoBolt.

As Nizamuddin proudly sports his Zomato t-shirt and steers through Mumbai's bustling streets with newfound confidence, his transformation is palpable. Interacting with customers, navigating unfamiliar terrain, and exploring new horizons have all contributed to his growing self-assuredness. "Birds have wings that helps them to fly where they want, when they want. I have the NeoBolt," he draws a powerful analogy.

Today, Nizamuddin works approximately five hours a day, completing seven to eight food deliveries which earn him up to INR 500 on some days. His monthly earnings can reach up to INR 16,000, thereby enabling him to support not only himself but also his siblings.

His encounters with clients have been heartening; they take the time to hear his story, to applaud his courage, even to snap selfies with him. These gestures of encouragement, though novel to him, provide the strength he needs to persevere, firmly believing that his vehicle is a steadfast partner in his journey. The Livelihood on Wheels initiative,

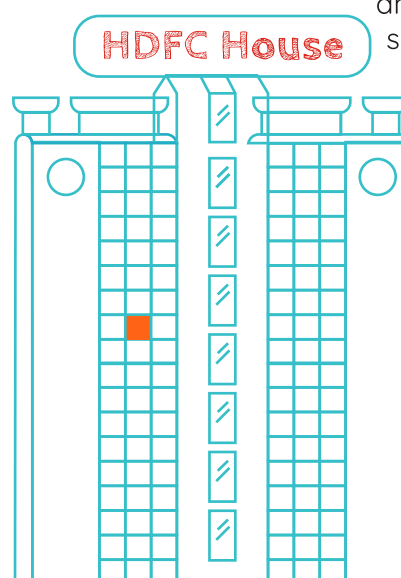


Image courtesy: Snehyot Foundation



supported by the H T Parekh Foundation, has extended its reach to

organisations that work with individuals with locomotor disabilities in Mumbai, Puducherry, Chennai, and Bengaluru. Nizamuddin is associated with one such organisation called the Snehjyot Foundation. By providing them with NeoBolt vehicles, it has granted them newfound freedom, financial independence, and control over their lives. Most significantly, it has ignited a broader conversation about inclusivity in the workplace, prompting corporations to explore innovative strategies for hiring and accommodating individuals with disabilities and offering them the support they deserve.

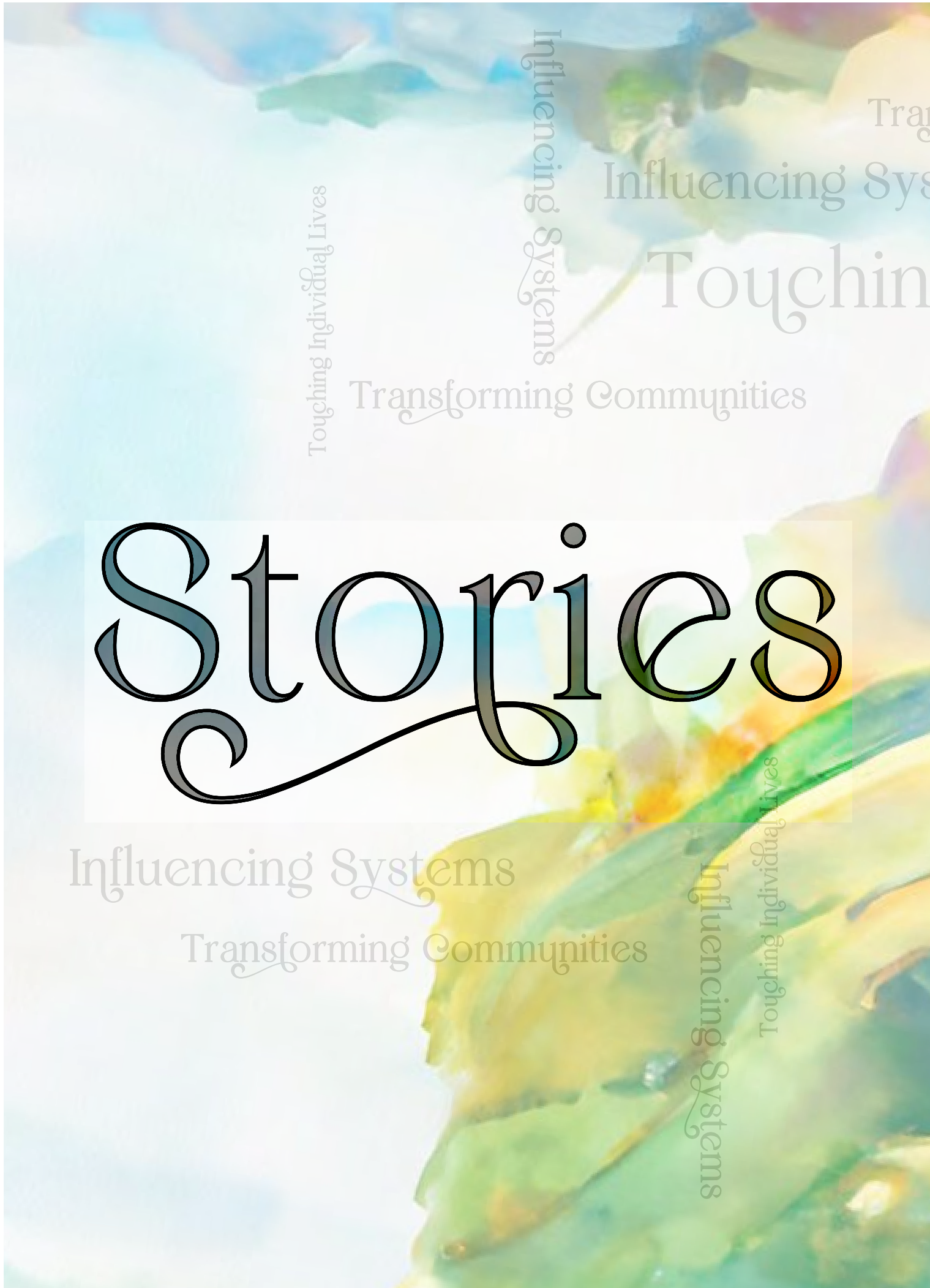
Nizamuddin's story, like many others empowered by NeoMotion's NeoBolt, exemplifies the transformational impact of technology on inclusivity. Through innovation, these individuals are no longer bound by their disabilities and are soaring toward a future filled with opportunity and hope.

"Birds have wings that helps them to fly where they want, when they want. I have the NeoBolt."

Nizamuddin







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# Stories

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Influencing Systems

Transforming Communities

# Transforming Communities

Influencing Systems

Influencing Systems

Transforming Communities

Touching Individual Lives



# For a Cuppa Water!

## Rejuvenating drought affected villages through watershed management

Pavan Jadhav, a young boy and a farmer's son hailing from the arid landscapes of Ambejogai taluka in Beed district, Maharashtra, rises at dawn with a striking purpose that is uncommon at his tender age. He gathers his friends, all motivated by a singular mission. While one might assume it to be a sports competition, it's something far more significant – the Satyamev Jayate Water Cup. Conceived by Paani Foundation, this 45-day event sees villages in his taluka vying to harvest the maximum rainwater by constructing watershed structures such as trenches, bunds, etc. Beyond the promise of abundant water, victorious villages stand a chance to claim substantial cash prizes. Pavan, driven by an unwavering determination, has marshaled his friends for 'Shramdaan,' (voluntary labour) to support his father and fellow villagers in their water conservation efforts.

What makes this Water Cup of paramount importance for a school-going boy like Pavan? "Because I don't want to face water scarcity when I grow up." His answer, though simple and innocent, carries profound depth. In the drought-stricken regions of Marathwada and Vidharbha in Maharashtra, migration is an unforgiving reality for most families. Prolonged droughts lead to dismal agricultural yields, crippling farmers' finances. Faced with these hardships, farmers are left with two stark choices - succumb to despair or seek livelihoods elsewhere. While deficient rainfall is a factor, it's not the sole

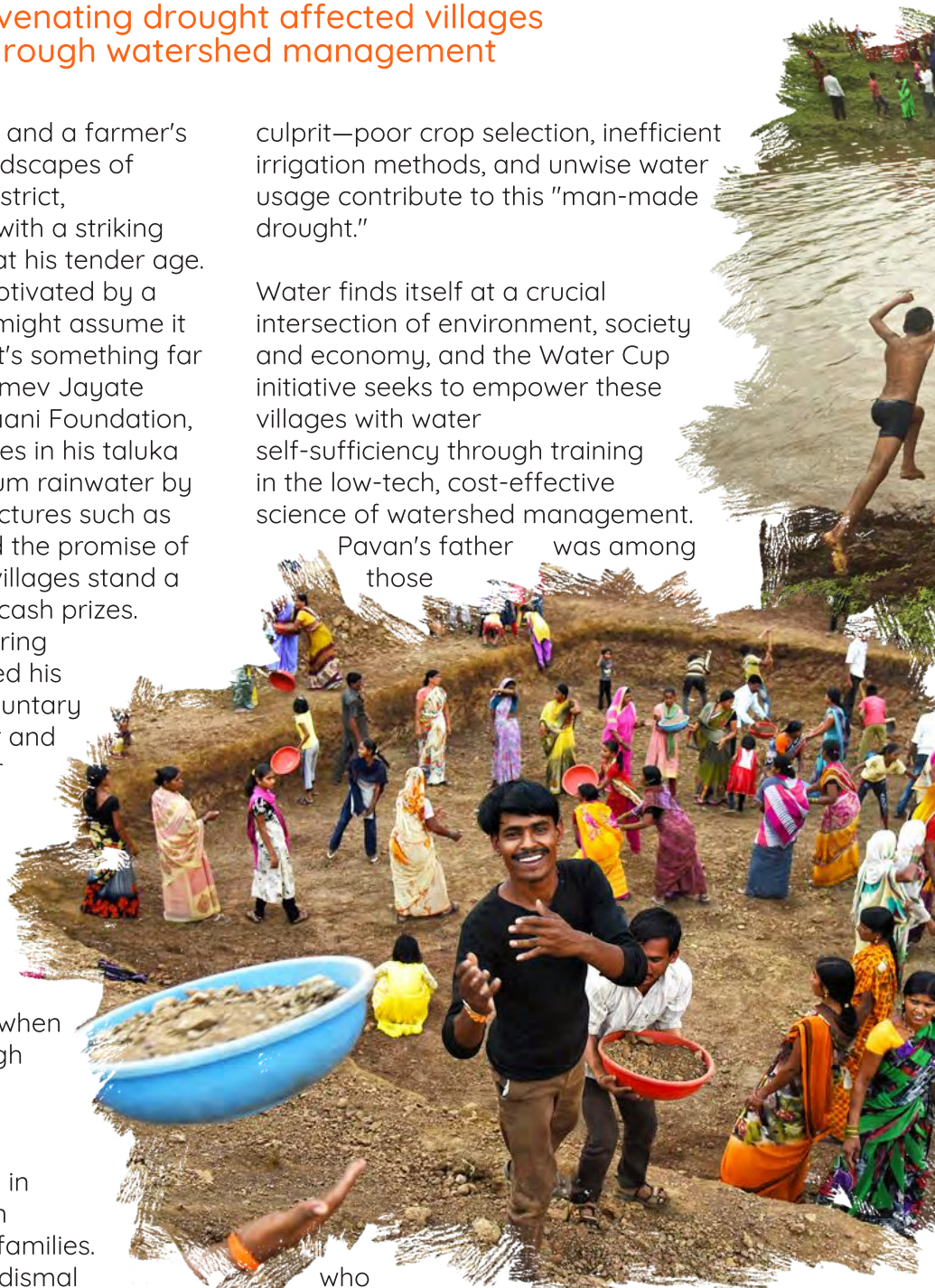
culprit—poor crop selection, inefficient irrigation methods, and unwise water usage contribute to this "man-made drought."

Water finds itself at a crucial intersection of environment, society and economy, and the Water Cup initiative seeks to empower these villages with water self-sufficiency through training in the low-tech, cost-effective science of watershed management.

Pavan's father was among those

who

attended an immersive residential training programme meticulously crafted after extensive research and testing. It aimed to instill an emotional understanding of the crisis and motivate participants to take







ensure its sustainability, and employ efficient storage, treatment, and reuse techniques. Even six years on, the village remains water-sufficient, thriving with agriculture, flora and fauna.

The Water Cup initiative has found unwavering support from the H T Parekh Foundation in numerous villages across the Marathwada and Vidharbha regions. Additionally, hundreds of dedicated employees of HDFC Limited have enthusiastically taken part in Shramdaan, the voluntary labour that drives this transformative endeavour.

action. Complementing this training were instructional videos and books on watershed management, which Pavan, alongside his parents, keenly consumed.

Throughout the competition, Pavan witnessed a collective spirit, a unity of purpose that he had never encountered before. Women defied patriarchal norms, stepping out of their homes to help their husbands in constructing watershed structures. People of all ages, backgrounds, and social strata joined hands, erasing political, gender, and caste divisions. Social issues like alcoholism and gambling were eclipsed as people rallied for a greater cause.

That year, when the rain finally fell, the village's thirst of many years was quenched. "I wanted to provide my village with water and win the prize money, but I received so much more," exclaims the young boy. Since then, Pavan's village has harnessed this knowledge and skill to conserve water,

"I wanted to provide my village with water and win the prize money, but I received so much more."

Pavan Jadhav



# G.O.A.T. (Greatest Of All Trade)

## Alternate livelihoods for rain shadow regions

Nestled in Ahmednagar district of Maharashtra Korhale village stands out with an unusually abundant goat population, humorously said to rival its human count. Wandering through this community, one is enveloped by the tales that shroud Shantabai Shivaji Chaudhary's life. She emerges as a true source of inspiration for villagers due to her role in steering them toward self-sufficiency through goat farming. Ahmednagar's farming community faces challenges because it lies in the rain shadow of the Sahyadris. They are pushed to migrate as labourers due to intermittent and very low rainfall. Shantabai herself was once a part of this cycle labouring on sugarcane fields or at brick kilns. But she has transformed her fate through goaterly which has granted her stability, higher income and the luxury of staying home.

Shantabai's modest investment in a single nanny-goat, which later birthed two, set the stage for an expanding herd. However, a lack of buyers for the surplus milk and escalating upkeep costs turned the goats into a financial weight. This pivotal juncture is where Yuva Mitra's impact emerges.

The organisation enables commercial practice of goat rearing by imparting training, establishing essential infrastructure and providing market linkages

for sales. Shantabai fondly recalls, "When I came in touch with Yuva Mitra, they quickly solved my most pressing problem and connected me to a market that valued not just milk but also meat, manure and hides. This translated into an immediate boost in my earnings." Seizing upon a lucrative business prospect, she sought deeper insight.

Given that this occupation was an uncharted terrain for her predecessors, Yuva Mitra endowed Shantabai with precise, scientific acumen for goat-rearing. "The realisation that certain fodder quality dictated the health of goats was an epiphany. Such wisdom was imparted by the 'Pashu Sakhi' cadre,"  
Shantabai



Image courtesy: Yuva Mitra





elucidates. This group of para-veterinary women, equipped with knowledge of medical intervention, health evaluations and counsel on vaccination, nutrition and breeding, emerged as pivotal mentors. Through Yuva Mitra, she also acquired exposure to cost-effective technology and modern techniques aimed at enhancing productivity. She was further accorded access to suitable fodder, was trained in marketing, accounting and record-keeping and was seamlessly integrated into a sales ecosystem. Chief among her learnings was the knowledge of 'livestock insurance' which for her was a pivotal discovery that mitigated financial risks tied to goat mortality.

The profits stemming from goat rearing enabled Shantabai to save INR 3 lakhs in the first 6 years, a corpus she used for excavating an irrigation well. This investment augmented her agricultural prowess and the yield of her arid land. Presently, an assemblage of 25 healthy goats graces the shed she built with an investment of INR 1 lakh. Yuva Mitra, in partnership with the H T Parekh Foundation has catalysed transformative empowerment, propelling 4,000 women in rain shadow enclaves of Nashik and Ahmednagar toward the pursuit of

goat rearing as a stable income source. This has been made possible by empowering them with the right knowledge, resources, technology and a multi-faceted engagement that encompasses markets, marketing and micro-finance. Their collective endeavours have elevated their bargaining power in local markets prompting more favourable valuation of goat-derived commodities such as meat, milk and by-products such as hide and manure.

"When I came in touch with Yuva Mitra, they quickly solved my most pressing problem and connected me to a market that valued not just milk but also meat, manure and hides. This translated into an immediate boost in my earnings."

Shantabai  
Chaudhary





# 'Missing' can't miss Reading!

## A children's library for the indigenous community

In the verdant expanse of Majuli, an island in Assam nestled amidst the meandering embrace of the Brahmaputra river, resides a hard-working, indigenous community of the Mising people, also known as the Miri tribe, most of them being farmers. In this idyllic setting, young Ranima noticed a disconcerting trend - while the elders of the village cherished the value of education for their children, their support seemed confined to formal schooling. This observation stirred a determination within her to demonstrate that children could be catalysts for change. Alongside her friends, they established a children's club—a harbinger of ideas and initiatives aimed at enhancing their village, particularly for the younger generation.

Then, a wonderful thing happened! Ayang Trust breathed life into the village by starting a community library. Collaborating with the villagers, the children stepped into this haven, they were transported into a world brimming with vibrant stories, characters, and illustrations. As Ranima eloquently puts it, "It was like entering a whole new wonderland, filled with vibrant stories, characters and illustrations. We were day-dreaming!"

Since its set-up, Ayang Trust has generously stocked the library

with over 500 thoughtfully selected storybooks in Assamese, Hindi, English, and the native Mising language. These books cater to various age groups and



*Image courtesy: Ayang Trust*

encompass a multitude of subjects.

Moreover, Ayang Trust nurtured and mentored a library facilitator, affectionately known as the “Xopun Sarothi” or “dream charioteer” chosen from the community. The aim is to cultivate a sense of ownership, build capacities, and ultimately empower the community to assume control of the library’s operations.

In the tranquil embrace of their library, Ranima and her friends find solace after school and during holidays. The library facilitator, through frequent read-aloud sessions, seamlessly melds storytelling with activities like drawing, dramatic enactments and role-playing, thus fostering boundless imagination and creativity. It also serves as a safe space for the children to express their thoughts and emotions, as reading sessions culminate in spirited group discussions.

“Our library is truly a fun place where we learn something new every day. The children’s club we’ve initiated is now ardently dedicated to spreading the joy of reading and learning to more children in our village and neighboring hamlets,” Ranima reflects. The children recently organised a cultural extravaganza to showcase their burgeoning talents and skills. The performances, inspired by the books they’ve read and stories they’ve heard, encompassed dances, songs, skits and more. Moreover, the event featured book reviews, posters, quizzes and an array of artistic endeavours. Every villager, especially parents and elders, were invited to partake in this significant occasion. It was a day marked

by trepidation and excitement, where they gave their all on the stage and cherished every moment. The response has been nothing short of inspiring, catapulting Ranima and other children into a realm of newfound confidence and conviction.

Fueling this transformation is “Doorbeen,” an initiative by the H T Parekh Foundation. It is dedicated to establishing dynamic library spaces and enriching the world of children’s literature. To achieve this, it has forged partnerships with organisations spanning diverse geographies. Among its multifaceted programmes, Doorbeen’s multi-pronged approach includes its efforts to translate and contextualise popular titles into regional languages, with a particular emphasis on indigenous languages.

“It was like entering a whole new wonderland, filled with vibrant stories and characters and illustrations. We were day-dreaming! Our library is truly a fun place where we learn something new every day.”

Ranima



# Facing the Floods

## Rebuilding shelters for the homeless after the devastating Kerala deluge

This is 16<sup>th</sup> August 2018. While Indians the world over tuned into television to see glimpses of India's Independence Day celebrations from the previous day, the grim reality of Kerala's deluge took centre stage in news. After days of relentless downpours, the southern regions of Kerala were now grappling with an unprecedented disaster. Day after day, over the fortnight, the entire

voices of the helpless and the homeless, "We lost our house and all our belongings."

As the floodwaters receded, the focus shifted from relief operations to the daunting task of rehabilitation. It was time for humanity to unite and rebuild what was known as 'God's Own Country.' Help poured in from every direction - governments, international aid agencies, corporate entities, civil society organisations and the generous donations of resident and non-resident Indians.

HDFC Limited, through the H T Parekh Foundation, took on the noble mission of rebuilding the shattered homes. The primary focus was on the most vulnerable among the vulnerable, which is, households with single women, senior citizens and persons with disabilities.

The Foundation collaborated closely with HDFC teams in Kochi and Trivandrum and initiated an on-ground assessment of the damage in two of the worst affected districts of Ernakulam and Alleppey. This was a multi-stakeholder effort, involving two partner NGOs, namely, Ernakulam Social Service Society and Changanacherry Social Service Society, technical experts and the village and district administration. Together, they selected beneficiaries and oversaw the project implementation.

A total of 75 families were shortlisted, with 25 in Ernakulam and 50 in Alleppey. Their new, pucca (solid, permanent) shelters were designed for disaster resilience, considering factors like soil and climatic conditions,

state was flooded with an unheard-of ferocity.

Mobile videos captured the horrors unfolding before eyes—hills crumbling into debris, people swept away by surging torrents, dams overflowing and towns and villages submerged in despair. This was Kerala's worst flood in nearly a century, a heart-wrenching tragedy that claimed hundreds of lives, displaced thousands of families and brought immeasurable loss of property. "We lost everything," cried the



*Image courtesy: Ernakulam Social Service Society*

structural strength and elements of interior design. Each of these 420-square-foot house featured a toilet, concrete roofing, a living room and two bedrooms. "Remarkably, the project was completed within a year, allowing our families, who had been in temporary shelters, rented homes or at a relative's place, to move into new homes before the next monsoon," rejoiced a beneficiary named Joy Pavana.

HDFC's in-house technical expertise in housing, coupled with their strong presence in Kerala, gave them a unique advantage. They added immense value through innovative design, meticulous planning and vigilant project monitoring. What's truly commendable is the commitment and the level of voluntary involvement of HDFC's Kerala staff, who went beyond their jobs to make a difference in the lives of those affected by the calamity.

Above all, the resilience demonstrated by the people of Kerala in the face of this tragedy,

is nothing short of remarkable. They have shown the world what it means to stand strong and rebuild when the darkest of storms has passed.

"Remarkably, the project was completed within a year, allowing our families, who had been in temporary shelters, rented homes or at a relative's place, to move into new homes before the next monsoon."

Joy Pavana





# Joining the Bangs

## Bringing healthcare to tribal communities

One rainy evening, a young mother held her weak, infant son in her hands and ended up at Dr. Abhay's doorstep for help. The baby was placed on a bed for examination – he was severely malnourished; his skin was wrinkled and all bones. He had pneumonia and diarrhoea. Before Dr. Bang could do anything, the child passed away on that very bed. The impact of this tragic incident spurred the couple Dr. Abhay and Dr. Rani Bang into a life-altering mission. Their commitment to delivering healthcare to the underserved tribal communities of Maharashtra became the catalyst for a remarkable journey.

With prestigious degrees in Public Health from Johns Hopkins University in the United States, the Bangs could have chosen any other place on the globe, but they opted to make Gadchiroli, a remote forest-covered, tribal district infamous for its acute poverty and Naxal insurgency, as their battlefield. Together, they established SEARCH (Society for Education, Action & Research in Community Health) in 1986, marking the beginning of an extraordinary journey.

The Bangs' groundbreaking research in the region uncovered a startling revelation for the very first time- that pneumonia was the leading cause of death among children under five years in Gadchiroli. They further identified that deaths of neonates (children up to the age of 28 days) was a significant contributor to child mortality.

Of course, identifying the problem was merely the initial step in addressing the alarming infant mortality rate in the district, which was among the highest in the country. Faced with a severe shortage of doctors and

distant government hospitals, the Bangs devised an innovative community-based model for providing healthcare in the villages. "We thought if we could train semi-literate male and female members in each village to examine, diagnose, give oral antibiotics for diseases such as pneumonia as well as for mother and newborn care, then we could bring timely treatment at the family's door-stop." This approach was further expanded to include comprehensive primary care for mothers, newborns and children for multiple conditions such as birth asphyxia, preterm and low birth weight babies, hypothermia, neonatal sepsis, breast feeding problems etc, and was called as 'Home Based Mother, Newborn & Child Care' (HBMNCC).

These community health workers, known as Arogyadoots or "ambassadors of health,"



Image courtesy: SEARCH

have revolutionised healthcare in Gadchiroli through HBMNCC. The infant mortality rate plummeted from a staggering 121 per 1000 births (in 1988) to a remarkable 30 as of in 2001, leaving the medical community astounded. This programme resonated globally and was subsequently adopted by the World Health Organization in 70 countries. As of 2022, the infant mortality rate in Gadchiroli, where SEARCH works, stands at 20 per 1000 births.



The Bang couple has also tackled reproductive health issues, sexually transmitted diseases, tobacco and alcohol substance abuse, cancers, tuberculosis, dental problems,

and non-communicable ailments like hypertension, diabetes, and musculoskeletal issues. Additionally, they addressed mental health challenges faced by tribal communities. Furthering their vision of "Arogya Swaraj," meaning "health in people's hands," they established a tribal-friendly hospital in 1993. Named by the people after their supreme deity, Maa Danteshwari Dawakhana embodies local culture, simplicity and values, ensuring healthcare is accessible and

non-intimidating. Co-constructed by the community in a hut-like structure, the hospital has become a beacon of quality and affordable healthcare, enveloped in a thick layer of compassion and ethics. Every year, thousands of tribal patients from Gadchiroli and adjoining regions benefit from treatments, surgeries, and addiction counseling at this remarkable institution.

Furthermore, the Bangs and their colleagues at SEARCH have dedicated themselves to the well-being of adolescents. They introduced comprehensive programmes addressing physical, socio-emotional, and mental health. Their youth leadership initiative, called NIRMAN, empowers young people across India to find purpose in life and contribute to social change. The unwavering support of H T Parekh Foundation has supported the doctor couple in furthering access to comprehensive healthcare services for tribal communities along with the establishment of the Centre for Excellence in Tribal Health and Research. The Bangs' tireless dedication has put Gadchiroli on the world map and given it a new, positive identity of being the birthplace of pioneering studies and interventions for tribal healthcare.

"We thought if we could train a fairly educated male and female member in each village ... then we could bring timely treatment at the family's door-stop."

**Drs. Rani & Abhay  
Bangs**



# Waste to Wisdom

Promoting effective waste management in urban communities

Chandramohan Nair and Dr. Divakar Reddy, both residents of Raghunath Vihar Society in Kharghar, Navi Mumbai, share more than just a neighbourhood; they share a vision for effective management of waste. Concerned about the inefficient treatment of solid waste generated by over 500 families in their society, these educated and responsible citizens decided to take action.

We live in a world where every household contributes kilos of waste each month, ranging from kitchen scraps to plastic, glass, paper, electronics, and even items like diapers and sanitary napkins. “We all know that when we put all types of wastes in a common trash bin, it all ends up in landfills. By segregating what’s biodegradable and recyclable from what isn’t, we can reuse most of our waste,” urges Nair.

Their society had previously attempted waste management initiatives, but issues such as a lack of guidance, inadequate infrastructure, and low resident participation had thwarted their efforts. Undeterred, Nair and Dr. Reddy teamed up with RUR Greenlife and Ekonnnect Knowledge Foundation to lead a new charge. The first hurdle was changing residents’ mindset—convincing them that managing waste was everyone’s responsibility, not just the Municipal Corporation’s.

To achieve this shift in perspective, they organised sustained events over several weeks, fostering a dialogue within the community. Once buy-in was achieved, residents were trained to segregate waste at the source, right in their homes. This marked a significant victory, setting the stage for the

installation of 37 state-of-the-art RUR GreenGold Aerobic Bio composters in a designated area of the society premises. Additionally, the housekeeping staff received training and upskilling to operate these composters effectively. Nair and Dr. Reddy became integral members of the project



management committee.

Today, these composters collectively transform a staggering 90,000 kilos of annual kitchen waste into

*Image courtesy: RuR Greenlife*



nutrient-rich manure. Certified by reputable laboratories, the compost boasts a balanced macro and micro nutrient profile. The lush vegetable garden within the society and smaller kitchen and terrace gardens in individual homes stand as living proof of these lab reports. Dr. Reddy encapsulates their journey succinctly, "This has been a

profound learning experience for all of us.

We've successfully demonstrated the connection between waste reduction and food cultivation, becoming a model for other housing societies."

Taking a unique approach, the managing committee hosts 'Coffee with Compost' gatherings, inviting neighbouring societies to their compost station to discuss

decentralised waste management, sustainability, food security, biodiversity, green spaces, and more. Their innovative initiative has even earned them a prestigious award.

With the support of H T Parekh Foundation, sustainable models for decentralised solid waste management have been implemented in 16 diverse institutions across Mumbai, encompassing schools, colleges, non-profits, hospitals, and residential spaces. This collective effort has processed a staggering 500,000+ kilos of wet waste, yielding over 5,000 kilos of nutrient-rich compost over two years, and significantly reducing greenhouse gas emissions. Going above and beyond, the Foundation has also championed 'Wastentrepreneurs' - a programme aimed at encouraging innovative product designs and solutions in the realm of solid waste management.

"This has been a profound learning experience for all of us. We've successfully demonstrated the connection between waste reduction and food cultivation, becoming a model for other housing societies"

Dr. Divakar Reddy





# In 'QUEST' of Quality Preschooling

Transforming anganwadis with interactive and engaging teaching methods

Picture a small village in Parbhani district, Maharashtra. As soon as Ashamati steps into the Anganwadi under her care, a joyful parade of toddlers rush to greet her. Their affection for Ashamati is unmistakable, reciprocated by her nurturing warmth. Fifteen minutes later, Ashamati gathers the little ones for a story-telling session that soon captivates the young minds with her animated actions and sounds. They engage in an imaginative animal play, making their own dialogues. As the session concludes, a simple puzzle activity emerges to identify various animals and birds. It's a place brimming with fun, frolic and learning, exactly like the way a preschool should be, even though it officially isn't one.

Anganwadi Centres, established under the government's Integrated Child Development Services (ICDS) initiative, have long been instrumental in delivering vital services such as nutrition, immunisation and primary healthcare to children under 6 years of age and their mothers, in rural, tribal and underserved communities. Delivering school-readiness programmes is also one of the services. Ashamati, like countless other dedicated Anganwadi workers, was initially overwhelmed by the pressing healthcare demands of her impoverished community, leaving little room to address the educational needs of preschoolers. "Even if I had the time, I lacked the skills and knowledge. After all, I too have never been to a nursery myself," she explains. So, what led to a transformative shift in her approach?

'Palavee', the early childhood education (ECE) programme developed by a team of experts at the Quality Education Support Trust (QUEST), offers a unique approach to complement Maharashtra State's ECE curriculum called 'Aakar.' Palavee's methodology is centered around making learning an engaging, interactive and experiential journey. For this, QUEST has designed a comprehensive six-stage training module aimed at building the capacities of ICDS functionaries in general and Anganwadi workers in particular.

A few years ago, when Ashamati was selected as a "model worker" to form the core resource group and train others, she embraced this opportunity wholeheartedly and immersed herself in learning the pedagogies. Each module was followed by live demonstrations in classrooms, allowing for valuable insights into how Anganwadi workers could effectively implement these techniques.



Image courtesy: QUEST



efforts. Children in Ashamati's Anganwadi have been able to develop

age-appropriate

Recalling her first teaching session Ashamati narrates, "I conducted an action-song followed by storytelling. But it was such a disappointment as the children were clearly very disinterested." Undaunted, Ashamati heeded her trainer's advice, working diligently to establish a friendly rapport with the children. By entering into their world and participating in their activities, she gradually won their trust. Soon they began to comply with her and their learning journey continued seamlessly. "The good part was they remained unaware that the fun they were having was part of a structured educational programme," she signs off.

literacy and numeracy skills, equipping them for a smooth transition to grade 1. This has encouraged many parents to withdraw their children from private schools, entrusting them under Ashamati's wings. The H T Parekh Foundation has supported Palavee programme in over 520 Anganwadi centres across Parbhani and Palghar districts, illuminating the path toward quality early childhood education in marginalised communities.

Furthermore, Ashamati actively involved parents and guardians, inviting them to witness their child's progress and learn the techniques being employed. During the COVID-19 pandemic, Palavee was taken to homes by sharing short video tutorials with parents via WhatsApp. Ashamati was on the forefront, spreading awareness about this initiative.

Palavee's teaching methodology has boosted enrollment, retention and learning outcomes. Baseline and endline studies conducted attest to the significant impact of the programme and Anganwadi workers'

"The good part was they remained unaware that the fun they were having was part of a structured educational programme"

Ashamati



# A Helpline, A Lifeline

A comprehensive resource centre for families affected by developmental disabilities

In Singrauli district of Madhya Pradesh, a father named Alex faces an extraordinary challenge. His son has been diagnosed with moderate-to-severe autism, compounded by hyperactivity, communication difficulties, sensory disorder, and crippling anxiety. The daily routines of academics and simple tasks are herculean feats for the boy. In the pre-pandemic era, Alex's son attended a rudimentary rehabilitation programme staffed by inexperienced professionals, offering occupational, speech, and behavioral therapies. Despite its limitations, it was the best available option in their remote locale, or so they thought.

The onset of the pandemic in 2020 ushered in an era of uncertainty and disruption for families like Alex's. The closure of clinics led therapists to scatter, either returning to their hometowns or relocating to larger cities, leaving families that needed them in dire straits. Alex recounts those traumatic times with a heavy heart, "My son regressed daily, enduring prolonged meltdowns, disrupted eating and sleeping patterns, aimless wanderings, and the onset of self-injurious behaviours." Alex felt helpless, but he was far from alone in his plight. Families grappling with developmental disabilities such as autism, attention deficit hyperactivity disorder, and Down syndrome found their support systems shattered, forcing parents into the roles of full-time educators, caregivers, coaches, and therapists.

Amid this turmoil, Nayi Disha Resource Centre emerged as a glimmer of hope. This organisation, dedicated to providing

knowledge and peer support to families affected by intellectual and developmental disabilities, began receiving desperate pleas for help through a pilot chat-based application. Recognising the challenges of connectivity in remote areas, they seized the opportunity to establish a multi-channel helpline. Drawing upon their rich repository of information and resources, Nayi Disha swiftly reorganised their assets into a comprehensive resource, a ready-reckoner for tending to queries.



The helpline, accessible at 844-844-8996, was inaugurated in December 2020, followed by its debut on WhatsApp in March 2021. Simultaneously, Nayi Disha ensured the availability of support via Facebook Messenger, a website helpdesk, and email. In

Image courtesy: Nayi Disha Resource Centre

operation, the helpline received calls from over 200 different cities, some of which were unheard of.

For individuals like Alex, the helpline became a lifeline. He is profoundly grateful for the fateful call he made. The team at Nayi Disha guided him through these tumultuous times by connecting him with a network of therapists and educators. “The professionals offered invaluable guidance on home-based interventions that significantly improved my son’s inappropriate behaviours and anxiety during the lockdown,” he says.

The H T Parekh Foundation has supported Nayi Disha’s journey, allowing it to develop, test, and sustain the helpline while assembling a team of dedicated counselors and social workers. Over the past four years, the helpline has answered more than 10,000 queries, with an impressive 91% resolution rate. Manned by an experienced cadre of social workers, special educators, and counselors proficient in regional languages, the helpline ensures holistic support for the families it serves. This dedicated team dispenses comprehensive information, drawing from verified knowledge resources and a meticulously curated directory of

services.

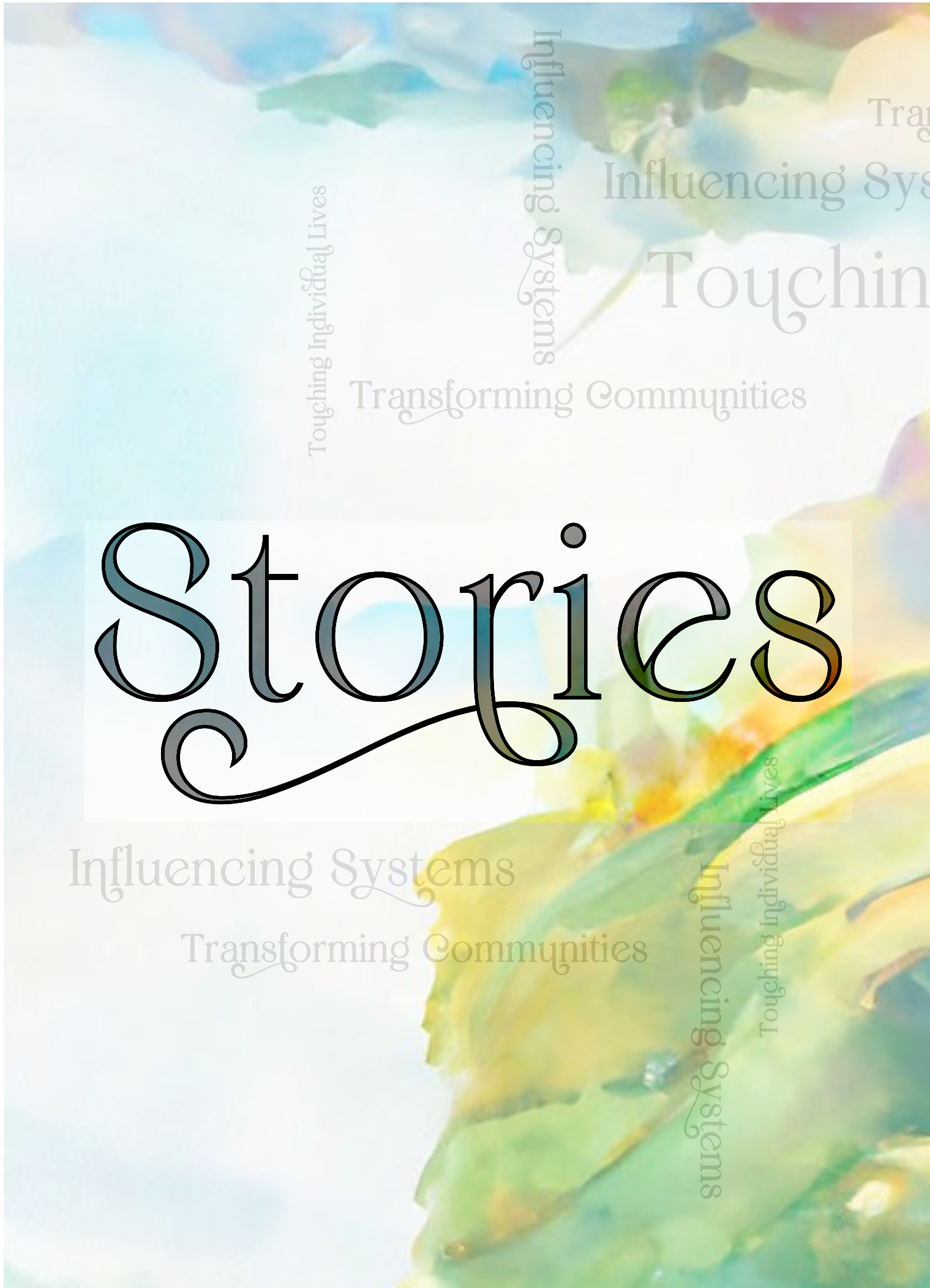
Furthermore, the helpline fosters connections to a vast network of subject matter experts, addressing queries that cannot be resolved in-house. It also facilitates access to support communities for knowledge sharing. In the arduous journey faced by families affected by developmental disabilities, Nayi Disha’s helpline alleviates a substantial mental burden, rendering the hardships just a tad more manageable.



“The professionals offered invaluable guidance on home-based interventions that significantly improved my son’s inappropriate behaviors and anxiety during the lockdown”

Alex





# Stories

Touching Individual Lives

Influencing Systems

Transforming Communities  
Influencing Systems  
Touching Individual Lives

Transforming Communities

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Transforming Communities

Influencing Systems

Touching Individual Lives

Transforming Communities

Systems

Touching Individual Lives

Influencing Systems

# Influencing Systems

Transforming Communities

Influencing Systems

Influencing Systems

Transforming Communities

Touching Individual Lives



# Sufficiency for Efficiency

## Revolutionising public healthcare using solar energy

Manipur, characterised by rugged terrains with hilly, forested and remote regions, is Dr. Meena Seram's janmabhoomi (birthplace) as well as her karmabhoomi (workplace). She is the State Nodal Officer for Maternal Health, National Health Mission and as such, very committed to the cause she has been entrusted with. For too long, a lack of reliable power supply had deterred health-seeking behaviour amongst communities in Manipur, preventing people from accessing the healthcare they need.

Through her career, Dr. Meena has first-hand witnessed how an interruption or absence of electricity in remote primary healthcare facilities compromises public health, exacerbating challenges such as maternal and child health, immunization and infectious disease control. Despite the public health facilities being equipped with infrastructure such as deep freezers, operation theatres and laboratories, an intermittent or unreliable power source puts lives at risk.

Fully aware that quality healthcare requires a dependable source of electricity, SELCO Foundation's holistic, ecosystem solution to the problem sits at the intersection of solar, health and technology. By simply harnessing clean energy from the sun, the health centres can be made self-sufficient and more efficient. By collaborating with the H T Parekh Foundation, the organisation has equipped 40 health centres across Manipur with sustainable power solutions by installing solar panels.

The solar electrification of public health facilities has had significant systemic impact. At the end-user level, it has improved healthcare access for over 1.2 million people by ensuring uninterrupted energy supply to healthcare facilities, even in remote areas. This enables the delivery of essential health services and state-mandated schemes like

telemedicine and chronic disease management.

**“It's heartening to know that women will not have to give birth in by the oil lamp and that newborns will not be susceptible to disease because vaccines and medicines cannot be refrigerated.**

**Dr. Meena Seram**  
State Nodal Officer for Maternal Health

At the health facility level, significant energy cost savings have been achieved, ranging from INR 1,100 to INR 40,000 per month, as solar energy replaces the need for diesel and related expenses. In terms of climate resilience, the initiative will help in reducing carbon emissions by 3,636 tonnes over a decade and enhancing the healthcare system's ability to withstand climate-related challenges like heavy rainfall and natural disasters.

Furthermore, the programme's success has led to the development of a new initiative to solar power 50 Primary Health Centres and 50 Health and Wellness Centres in Manipur, leveraging funds from the State National Health Mission. This demonstrates the potential for scaling up similar programmes to benefit more communities across multiple states. The solarisation and efficient appliance templates from this project are now being integrated for use by national agencies working on infrastructure-for-health facilities. The partnership has yielded a remarkable result by catalysing the launch of an ambitious programme aimed at solarising 25,000 public health facilities across 12 states of India by 2026, with a focus on primary healthcare and last mile communities. The H T Parekh Foundation has backed the expansion of the programme in Manipur and supported similar projects in Karnataka.





*Image courtesy: SELCO Foundation*



# Life of Poop

## A case for sanitation value chain management

In Kolhapur city's urban slum named Salokhe Park, a partially blind woman, her husband and their children faced the daily challenge of not having a toilet in their home, relying on community facilities or sometimes resorting to open defecation. For the woman, this predicament brought additional perils, from safety concerns to hygiene issues, a lack of privacy and the fear of harassment when venturing out alone. She even chose to limit her food and drink intake after dark to avoid using the public toilets.

A ray of hope emerged in the form of Shelter Associates, a Pune-based non-profit organisation with a vision for innovative sanitation solutions. Recognising Kolhapur as an ideal tier 2 city for their efforts, they partnered with the H T Parekh Foundation and the Kolhapur Municipal Corporation (KMC), paving the way for the construction of individual household toilets across 29 slums. In a unique partnership model, the organisation provided the construction materials and technical assistance, while the families took on the labour costs.

However, this was just one piece of the puzzle. The critical questions of how frequently septic tanks should be cleaned and how to manage the resulting faecal sludge needed answers. The Foundation then joined forces with the Center for Water & Sanitation (CWAS) at the CRDF, CEPT University, an action research organization specialising in urban planning and innovative operational initiatives .

They conducted a city-wide sanitation assessment, focusing on areas relying on septic tanks, and crafted a thorough waste management plan in consultation with the KMC. In a pilot zone of 10,000 households connected to septic tanks, they implemented scheduled desludging and ensured proper septage treatment. To support this initiative's scalability and sustainability, CWAS collaborated with the local government for

human resource and desludging operations.

A significant challenge revolved around financing the scheduled desludging. CWAS worked closely with the KMC to ensure that these expenses were covered through existing sewerage or property taxes, thus relieving households from the burden of user charges during desludging. This ingenious approach incentivised toilet usage without the fear of additional costs. To raise awareness and engagement, a landscaped resource centre was established at the existing sewage treatment plant, attracting students and local stakeholders alike.

Over the course of five years, the H T Parekh Foundation, in collaboration with these dedicated organisations, has facilitated sanitation access for over 15,500 individuals. They've instilled positive and healthy sanitation practices and crafted a citywide sludge and sewage management plan with the KMC.

Expanding their mission to the Satara Municipal Council, CWAS introduced a faecal

**“ This transformative effort has elevated Kolhapur's status from Open Defecation Free (ODF) to ODF+, signifying the safe treatment of septage and sewage, with no dumping or discharging into drains, water bodies, or open areas.**

**Aasim Mansuri**

**Sr Programme Lead, CWAS, CEPT Univ.**

sludge management plan for the neighbouring city. Timely scheduled desludging of septic tanks and safe waste treatment were at the core of this initiative, complemented by innovative technologies, including sludge drying beds, a solar green house dryer, and a mechanical dewatering





unit. The operation and maintenance of these facilities were entrusted to sanitation workers known as 'Kachra Vechak Sangh.' This project set a benchmark for other cities in Maharashtra by showcasing various technologies and by engaging sanitation workers. Moreover, it incorporated renewable energy with an ongrid 30Kw solar system and urban forest development,

boasting 4000 trees - promoting carbon sequestration and sustainable wastewater and sludge reuse.

These successful public-private partnership models for sanitation solutions provide a blueprint for replication in other smaller cities and towns, promising a healthier, cleaner and greener future for all.

*Image courtesy: CEPT Research and Development Foundation (CRDF)*



# The Ashoka(ns) Story

Disrupting the norm  
to shape tomorrow

The year was 2007. A set of friends came together with an idea that was going to revolutionize higher education in India. Their brainchild, Ashoka University, a Liberal Arts and Sciences University, is built on the foundation of collective philanthropy and committed to delivering equitable access to education. Fast forward to 2024, and Ashoka is walking towards what it set out to achieve – putting a homegrown Indian interdisciplinary university on the world map.

Why Liberal Arts and Sciences and not Engineering, Technology or Medicine? Ashoka sought to cultivate and nurture a cohort of intellectually curious, public-service minded individuals who can critically analyse, question and interpret as well as craft compelling arguments to find solutions to pressing social problems.

“I view the Liberal Arts as the opening up of the mind, but it is also an important component of leadership development. As the students grow and lead in whatever organization they are a part of, this will play some role because they are a well-rounded person

**Ashish Dhawan,**  
Founding Chairperson, Board of  
Trustees, Ashoka University

Collective philanthropy made this vision a reality. The idea that a group of individuals irrespective of the quantum of their donation will engage in an open, transparent and democratic decision-making process was novel. Today, over 250 donors – individuals and foundations alike – play a major role in the University's growth.

The success of any educational institution depends on two pillars – a stellar faculty and

exceptionally bright students. Ashoka's high caliber professors were drawn to the University's uncompromising hiring standards, which in turn attracted the best young minds in the country. To ensure merit was the overarching criteria for admissions, Ashoka introduced need-based scholarships. The University today has one of the largest scholarship programmes in higher education, with a cumulative financial aid of INR 511 crores being given since its inception, which has touched the lives of 4,500 students including 1,700 students who have received a tuition-free education. With faculty accolades such as the prestigious Guggenheim Fellowship and a commendable 100% placement rate for those opting for the University's placement services, Ashoka's impact reverberates globally.

Continuing its quest for excellence, Ashoka aspires to become India's premier science destination, offering undergraduate programs and robust PhD offerings in fields like Physics and Computer Science. Its dedication to interdisciplinary learning is perfectly aligned with changes introduced through India's National Education Policy (NEP). In AY 2022-23, the University became the first of a handful of universities to adopt the four-year UG programme under the NEP.

“In Indian universities, teaching is emphasised. Very few universities do research. Ashoka is a research university, specialising in both the Arts and the Sciences

**Somak Raychaudhury,**  
Vice-Chancellor, Ashoka University

The H T Parekh Foundation has partnered with Ashoka from 2015-16 starting with scholarships. It then played a significant role in the construction and functioning of a





30,000 square feet Library and the-first-of-its-kind Ashoka Archives of Contemporary India.

Born from the desire to give back, Ashoka's journey has now come a full circle. University alumni such as Jairaj Bhattacharya (Co-Founder -CEO, Convegenius) and Mahesh Jakhotia

(Founder, bijak), have joined Ashoka's growing list of founders.

Ashoka University is still young, still evolving. Yet, it is undeniably leading change in the higher education sector. Ashoka's story is one of vision, audacity and the power of ideas to transform society.

*Image courtesy: Ashoka University - Location: HDFC Library building*



# Environment, Economics and Equity

## Ushering an inclusive ecosystem governance

In the vast tapestry of India's biodiversity, the government's push to safeguard its forest cover might seem like an essential need, garnering nods of agreement from the common citizens. However, for a group of experts encompassing economists, psychologists and development specialists, a deeper narrative unfolds - one characterised by disparities, misaligned incentives, and a policy framework that needs to be better informed.

For the past two decades, the Finance Commission has acknowledged the expenses associated with preserving and expanding India's forest cover through the distribution of a forest and ecology grant, allocated based on the area under green cover within each state. While this forest-centric approach sounds desirable, it inadvertently neglects the conservation of other vital ecosystems, such as deserts and grasslands. Moreover, it often compels a forced 'greening' of regions that are not naturally so. This discrepancy becomes evident in states like Gujarat and Rajasthan, richly endowed with both forest and non-forest ecosystems, which receive inadequate rewards for their ecosystem preservation efforts. Grasslands too remain excluded from the current grant, further underscoring the need to incentivise states to protect their diverse natural habitats.

Delving deeper, this approach also affects the communities residing in close proximity to these ecosystems. These communities often find themselves sacrificing their own development for the sake of environmental conservation. For instance, consider the village of Vele, a mere 35 kilometers from Maharashtra's Satara city, situated on the outskirts of the Sahyadri Tiger Reserve. Paradoxically, despite being in a relatively prosperous district within India's wealthiest state, this village lacks basic amenities like electricity and a permanent road connecting

it to the outside world. This glaring disparity in wealth distribution is reflective of income inequalities at both the village and household levels, highlighting the urgent need for revenue allocation to such communities, which number nearly 300 million people. Such allocation can rectify the systematic inequality they face.

To bridge the gap between the preservation of these ecosystems and the well-being of their inhabitants, it becomes imperative to include these diverse ecosystems in the forest and ecology grant, which is budgeted at a substantial INR 85,000 crore for 2021-26, with expectations of further increases in the next five-year plan. Enter the "Fiscal Principles: An Impetus for Natural Capital" project, initiated by the Wildlife Conservation Trust (WCT). This visionary project harmoniously combines economic frameworks with psychology, sociology, and ecology, providing a unique perspective on achieving equitable utilisation of these grants.

To address this, the team behind the project harnessed existing government datasets and proposed an enhanced metric that accounts for multiple ecosystems. Through three consultative sessions with ecologists from across the country, and under the guidance of an expert who has collaborated with previous Finance Commissions, they devised a transformative computation. Supported by the H T Parekh Foundation, the

“ The outcome has been the development of a special index that can help with the fair distribution of funds based on a 'multiple-ecosystem' criteria

Pooja Dewoolkar  
Economist, WCT





Fiscal Principles project has embarked on a monumental journey, involving the surveying of over 20,000 households, with a focus on marginalised communities, particularly the scheduled tribes. This ambitious endeavour serves as a catalyst for a much-needed conversation about the need for a more inclusive ecosystem governance in India. The ecological

wellbeing of the nation hinges on a harmonious balance between meeting the developmental needs of communities without jeopardising the ecosystems they call home. If executed successfully, it could potentially serve as a blueprint for nations across the global south, ushering in a new era of sustainability and equality.

*Image courtesy: Wildlife Conservation Trust*



# In the Right Disha

## A common, uniform curriculum for Persons with Intellectual and Developmental Disabilities (PwIDD)

The State of Maharashtra boasts one of the highest concentrations of schools exclusively catering to PwIDDs. Bhausahb Narwade, an educator in a rural residential school located in Ahmednagar city, with over 40 students, faced a significant challenge. These schools operated outside the purview of the Education Ministry, thereby lacking a uniform Educational Board, such as the SSC and the CBSE, to follow. Each school did what they thought was best, leaving Narwade grappling with a fundamental question - "Every child in my classroom is different and learns at their own pace. How do I tailor my teaching methods to the unique needs of each child when there is no standard IDD curriculum?" he asked.

This predicament presented an opportunity for Jai Vakeel Foundation (JVF), India's oldest, largest non-profit organisation working in the space of intellectual disabilities. They seized the chance to initiate a much-required systemic change. Backed by the H T Parekh Foundation, Disha Abhiyan was launched with the ambitious goal of creating and disseminating an assessment checklist for 'Individual Education Plan' (IEP) and a uniform curriculum in special schools for IDD. Additionally, the project aimed to equip educators with the necessary training for effective implementation.

The team at JVF poured in all their knowledge, experience and love into creating a specialised curriculum for ages 3-18 years along with assessment and training tools. The curriculum was certified by National Institute for the Empowerment of Persons with Intellectual Disability (NIEPID). Disha Abhiyan's curriculum framework breaks down learning into micro-concepts with smaller, manageable targets. It uniquely employs multi-sensory methods seamlessly integrating functional skills into academics which gradually develops cognition, self-help

and social skills. But most importantly, it gives the child and the parents a sense of confidence.

In collaboration with the Department of Social Justice & Special Assistance - Commissionerate of PwD, Govt. of Maharashtra, JVF has extended Disha Abhiyan to all special schools across the state. By leveraging technology, they have created a web portal that not only enables educators to conduct online assessments and monitor the progress of each student but also provides real-time data at school, district and right up to the state levels. For teachers like Narwade, this data is empowering.

**“ Earlier, I only knew how to work with special needs children. Today I can respond to each child's needs individually and tailor my approach, mapping their progress to the framework provided. What's even better is that the PwIDD space now shares a common language and is aligned to common goals. This helps tremendously when we have to share knowledge with other educators.**

**Bhausahb Narwade**  
Special educator

Currently, Disha Abhiyan is being implemented across all 36 districts of Maharashtra, covering 475 special schools and involving 2,688 teachers. Over 20,000 children and their families continue to benefit from this transformative initiative. As the project continues to gain momentum and attract the attention of the ecosystem stakeholders, the spotlight for JVF has shifted to improving the quality of its usage.





Image courtesy: Jai Vakeel Foundation



# Of Trash and Tranquility

A participatory model to preserve the Indian Himalayan environment

In the heart of the Himalayas, where nature's splendour meets spiritual serenity, Dharamshala faced an unsettling problem. While this picturesque city was a magnet for tourists seeking solace and beauty, it bore the brunt of waste related challenges. With an increasing population and booming tourism, waste woes snowballed into unmanageable proportions. Unmonitored dumping and burning of waste led to pollution of land and water, one that threatened its natural harmony, caused conflicts with wildlife and degraded the environment. The city found itself buried under a colossal pile of approximately 50,000 metric tonnes of legacy waste.

Waste Warriors, in collaboration with the H T Parekh Foundation, launched the Model Ward Program (MWP) with a goal to establish end-to-end waste management systems. The initial focus was on Ward 7, Secretariat, and Ward 8, Khel Parisar, but the ultimate objective was to create a robust model that other regions could replicate.

To strengthen Dharamshala's municipality, Waste Warriors conducted capacity building workshops, fortified waste collection infrastructure, introduced waste monitoring systems, and embraced technology-driven solutions. Close collaboration with municipal staff ensured a seamless integration of efforts, resulting in a well-coordinated waste management ecosystem. The outcome was a cleaner, healthier and more sustainable environment that served as a beacon of hope for other regions grappling with similar waste management dilemmas.

The key to the MWP's success lay in community engagement and behavioural change. The organisation embarked on an extensive strategy that involved door-to-door awareness campaigns,

workshops, and regular mohalla meetings. Their message was clear—source segregation and home composting were essential. The efforts extended to the younger generation through Young Warriors clubs, teaching kids the importance of reducing, reusing, and recycling. Even religious leaders joined the movement, incorporating sustainable practices into their teachings, fostering environmental consciousness.

Businesses and government offices weren't left behind. The Clean Business Program encouraged waste segregation and dry waste collection. A Material Recovery Facility played a pivotal role in sorting and processing waste effectively. By building productive relationships with stakeholders, a steady supply of dry waste was maintained, creating a cleaner environment and nurturing a sense of responsibility.

The impact of the MWP wasn't confined to waste management alone. Tourists, significant contributors to waste generation, were brought into the fold. The Bhagsu-McLeodGanj highway became an innovative canvas for pro-environment messages. Iconic Dalai Lama murals, art installations made from waste materials, and creatively designed dustbins and signboards served as both educational tools and cultural preservation icons.

“ Ten years ago, trekkers used to leave trash scattered along the trekking routes, but thanks to this new model of waste management, that has now changed and restored the beauty of the place.

**Shri Onkar Singh Nehria**  
Mayor of Dharamshala





Quantitatively, the impact has been astounding. The team collected and processed an average of 600 kg of dry waste per day, diverting it from landfills and reducing methane emissions. Their leaf composting initiative enriched the soil, reducing air pollution and promoting environmentally-friendly practices. The MWP also elevated Dharamshala's Swachh

Survekshan 2021 ranking from 637 to 129, a testament to the city's transformation.

The success of this participatory, inclusive, and sustainable model for solid waste management serves as an inspiration for Dharamshala Municipal Corporation and beyond.

*Image courtesy: Waste Warriors*



# An Inclusive Infrastructure

## Advocating for disability-friendly spaces

One-third of a staggering 25 million people with disabilities in India live in its bustling urban cities. You might wonder why you don't see more of them in public spaces like parks, airports, bus and railways stations, at malls or simply on the streets. The answer lies in the fact that our cities have been designed without their unique needs in mind. "Where is the infrastructure?" they ask. It's important to remember that they too have every right to access and utilise the city, just like any other citizen.

Vidhi Centre for Legal Policy (Vidhi), an independent think-tank doing legal research to make better laws and improve governance for the public good, has been committed to enhancing the inclusivity of urban spaces for persons with disabilities in India. Their mission unfolds in stages, each aimed at making a positive impact through awareness, stakeholder engagement and practical on-ground solutions.

The journey for Vidhi begins with publishing a white paper titled 'Beyond Reasonable Accommodation: Making Karnataka's Cities Accessible by Design to Persons with Disabilities.' This paper highlights the significance of urban spaces for the social inclusion of those with disabilities and assesses urban planning and policy frameworks, particularly in Karnataka, from a disability perspective.

The team then moved forward by conducting sensitisation workshops in Bengaluru, collaborating with the Karnataka Urban Infrastructure Development Finance Corporation. These workshops targeted approximately 200 urban local body officers, including municipal commissioners, junior engineers, health inspectors and environment engineers. Their aim? To enhance the understanding of urban disability barriers among those who

implement policies, promoting a more inclusive mindset.

Building on the insights from the 'Beyond Reasonable Accommodation' report, Vidhi launched the 'Inclusive Urbanism' project, which focuses on improving access to cities for individuals with psychosocial, intellectual, and developmental disabilities. This project involves collaboration with a variety of stakeholders and has garnered a network of supporters throughout India, particularly in New Delhi, Karnataka, and Maharashtra.

The impact of Vidhi's research goes beyond the papers and workshops. Their work has reached various government offices and officials, informing policy decisions and contributing to the development of legal frameworks that promote inclusivity in urban spaces for persons with disabilities. This aligns with the broader goal of creating an inclusive society for all.

“These policy advocacy initiatives of Vidhi have been wholeheartedly supported by the H T Parekh Foundation, fostering an environment where accessibility is not an afterthought but an integral part of our urban landscape.

**Alok Prasanna Kumar,**  
Co-founder  
Vidhi Centre for Legal Policy

It doesn't stop there. Vidhi has also released the 'Making the Digital Ecosystem Disabled Friendly' report, which focuses on improving the accessibility of digital platforms for the disabled. This report offers an evidence-based evaluation of the accessibility of ten widely used apps in India.



In a significant development, the Government of India recently amended Rule 15 of the Rights of Persons with Disabilities Rules, 2017, to establish robust accessibility standards for information and communication technology. This mandate

applies to all establishments, both government and private, and was supported by the Bureau of Indian Standards. Vidhi's recommendations during the public comments phase played a crucial role in shaping this amendment.

*Representational image credit: Citizen Matters Chennai/Satish Kumar*



# Mi(GREAT) Collaborative

## Social protection services for construction workers

Tarabai Gahir, along with her husband and mother-in-law, left their hometown in Chhattisgarh to work at brick kilns in other districts. However, when the COVID-19 lockdown hit, they had to return home without earning much, and Tarabai, who was then pregnant, suffered due to inadequate nutrition and healthcare. The main issue was their lack of awareness about government schemes that could have helped them during this difficult time. The story of Tarabai and her family sheds light on the challenges faced by millions of migrant construction workers in India when it comes to accessing social protection services.

Around 139 million migrant workers in India, who contribute significantly to the country's urban development and economy, often struggle to access basic government benefits. Their challenges stem from a lack of proper documentation, informal employment, minimal accountability from employers, and their historical disadvantage as marginalised communities. Consequently, migrant workers remain largely unrecognised, particularly by destination states, and lack social security. This vulnerability exposes them to debt, poverty, and exploitation – a situation that was exacerbated by the pandemic's impact, forcing them to choose between safety and survival.

In response to this crisis, Jan Sahas, a prominent non-profit organisation that has been working with financially and socially marginalised populations, a huge chunk of which comprises migrant labourers, launched the Migrants Resilience Collaborative (MRC) in 2020. This grassroots-led initiative brings together government departments, non-profits, philanthropic entities, and private sector actors to focus on providing social security and worker protection for vulnerable migrant families across India. Due to the significant social and geographical

diversity, accessing the government's social security schemes can be incredibly challenging for financially marginalised individuals. Through its strong collaborations with the government, Jan Sahas plays a crucial role in bridging the gap between these individuals and the established welfare structures, facilitating the last mile delivery of services to those in need. The MRC aims to support 10 million workers and their families in 100 districts and cities over a period of 5 years.

A significant part of the MRC's efforts involves facilitating the documentation and registration of migrant workers for various government schemes, such as E-shram and BOCW (Building and Other Construction Worker) cards. These documents grant access to critical services in healthcare, nutrition, child welfare, education, employment, and justice. For Tarabai's family, the MRC helped them register for an Ayushman card, which later covered the cost of her delivery and her newborn's treatment, offering significant respite.

**“It's a huge relief, monetarily and mentally, to know that there is a system to help us access schemes that have been specially designed for us.**

**Tarabai**  
Migrant construction worker

Furthermore, the MRC has organised training programs on safe migration for a substantial number of workers. It actively engages with local law enforcement, legal service authorities, labour departments, and other stakeholders to address worker protection issues and create an ecosystem that safeguards their rights. Additionally, Jan Sahas has established a 24/7 helpline to assist distressed migrant workers and provide them with essential information.





The MRC is a groundbreaking collaborative effort, the largest of its kind in India, towards ensuring the well-being of India's migrant workforce. Notably, it has successfully implemented programmes in two major destination centres for migrant workers—the state of Maharashtra and the city of Bengaluru, with support from the H T Parekh Foundation.

*Image courtesy: Jan Sahas*





# HT Parekh Legacy Centre



# Inauguration Ceremony

Ramon House, Mumbai, Maharashtra

The H T Parekh Legacy Centre commemorates the life and accomplishments of Shri Hasmukhlal Thakordas Parekh (H.T. Parekh), who is widely regarded as the architect of the housing finance industry in India. A visionary leader, he was not only the Founder of HDFC Limited but also a key figure behind various other organisations, such as ICICI Limited, GRUH Finance, Hindustan Oil Exploration Corporation Limited, and several non-profit entities.

The Legacy Centre serves as a visual testament to H.T. Parekh's journey, chronicling his educational background, his years in stockbroking, his role in establishing ICICI as a development bank, and the realisation of his lifelong dream in the form of HDFC in 1977. This captivating narrative is brought to life through archival documents, photographs, audio-visual

presentations, and personal artifacts. Undertaken outside of its scope of philanthropic work, this was a "passion project" of the H T Parekh Foundation. The team conceptualised and managed the project, including its content curation. Valuable archival materials were sourced not only from HDFC's official records but also from the Parekh's family and friends.



## H T Parekh Legacy Centre

On the 27th of June 2023, the Legacy Centre was officially inaugurated by

Mr. Jamshyd N. Godrej,

Chairman and Managing Director of Godrej & Boyce Mfg. Co. Ltd. It is housed on the fourth floor of Ramon House, the very building where the HDFC journey began. It aims to educate the visitors with important values and principles that H.T. Parekh upheld all his life, prioritising development and nation building above business profits.







*Kindly visit our website for more pictures and a walk-through video of the H T Parekh Legacy Centre*









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The background is a soft watercolor illustration. It features a large, vibrant yellow and green flower in the upper right corner, and a pink and blue flower in the lower left. The sky is a pale, hazy blue with white clouds. Two white stars are positioned in the upper right, and a small cluster of three colored dots (purple, teal, and blue) is in the lower right.

Part  
Acknowledgments



Partner  
Engagement





# Acknowledgements

## EDUCATION



## HEALTHCARE



# Acknowledgements

## ENVIRONMENT



## PERSONS WITH DISABILITIES




## LIVELIHOOD



## OTHERS







The information in this report is based on the data available with the Foundation, and best efforts have been made to provide accurate information. Photographs appearing in the report are either owned by the Foundation or shared with us by our nonprofit partners with consent.



## **H T Parekh Foundation**

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Celebrating  
**10**  
years



*H T Parekh*  
FOUNDATION

A watercolor illustration of a mountain range. The mountains are rendered in soft, blended colors of light blue, green, and yellow. The foreground features large, stylized leaves or foliage in shades of green and yellow, with some darker green and brown accents. The overall style is soft and artistic, with a focus on natural elements.

[www.htparekhfoundation.com](http://www.htparekhfoundation.com)



