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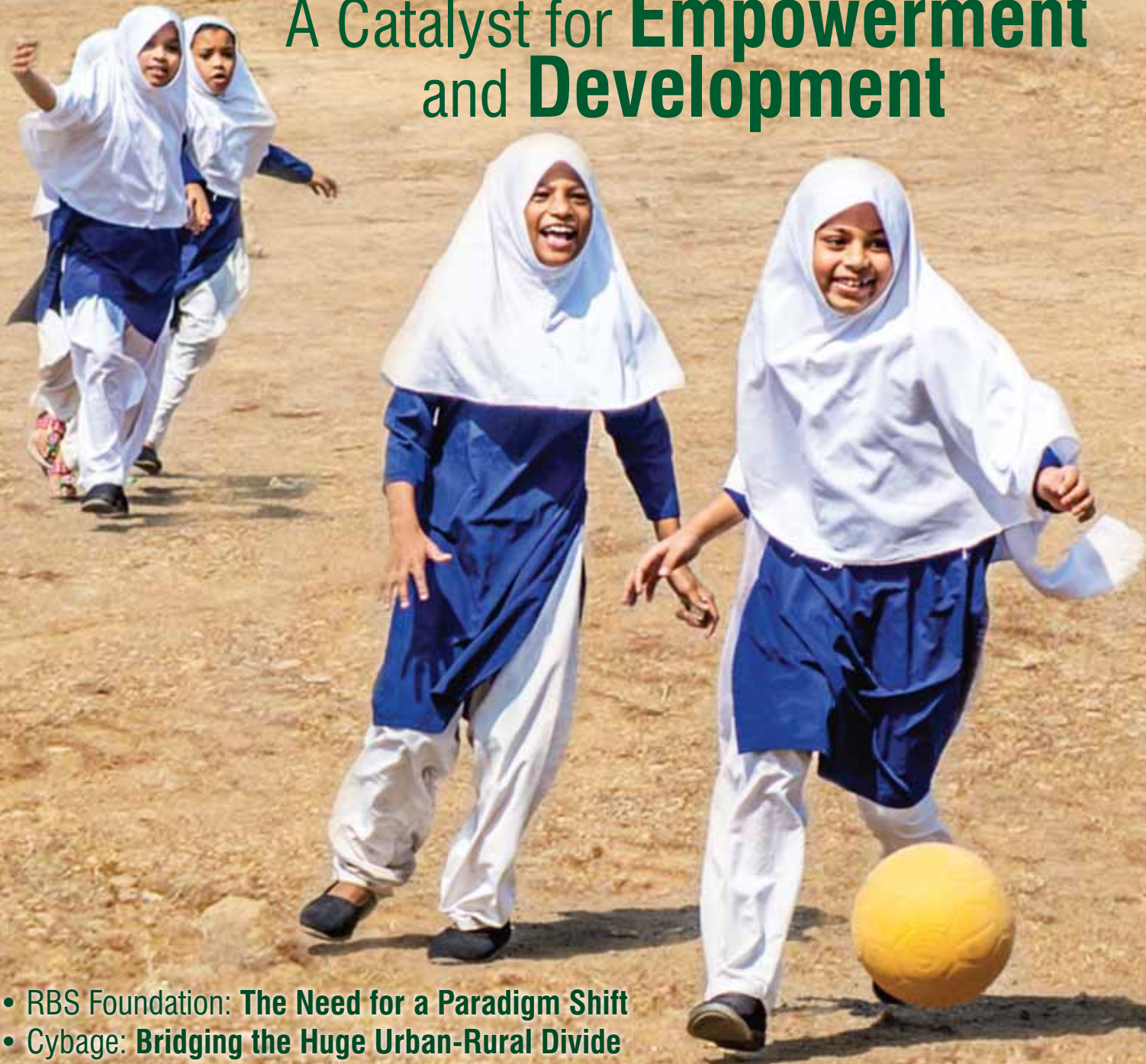


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Enabling Sustainability

SPORTS

A Catalyst for **Empowerment**
and **Development**



- RBS Foundation: **The Need for a Paradigm Shift**
- Cybage: **Bridging the Huge Urban-Rural Divide**

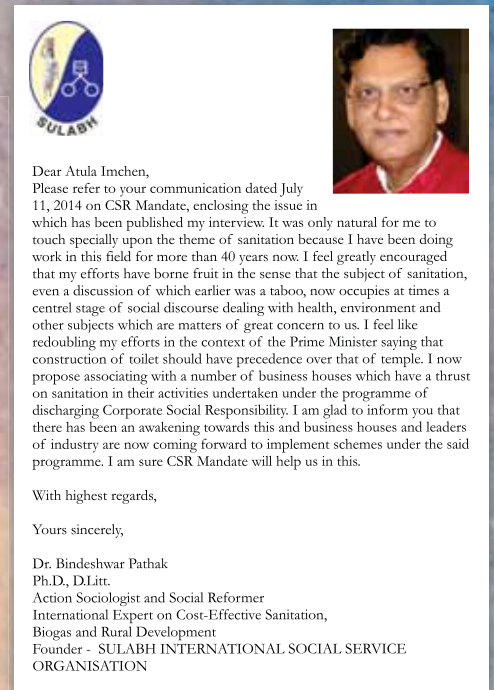
Recognition

The role and contributions of CSR Mandate in bringing to the fore the initiatives of Corporate India and NGOs has resulted in the magazine being awarded the

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Dear Readers,

One of India's most crying needs is to bring people within the ambit of decent living and arresting migration so that development is seen all around. With such a diverse country, the thought process is as equally diverse. There is therefore no single rule to tackle or implement a particular programme. The task is challenging.

However, things have been looking up in the last decade. The young people of India, laced with higher education and wanting to do their bit for their community and villages, are coming up with innovative ideas. Business establishments are employing more young people to look after their Corporate Social Responsibility programmes as they can build good rapport with other young people in the vicinity, share ideas and spur them into action.

Some of the local administration officers also get into action and help implement programmes. Hence, training in skill enhancement, farming, animal husbandry, cloth dying and printing, soap making, water conservation, sanitation, water harvesting, etc. are implemented not just to keep the environment clean and conserve environment and resources, but also generate employment.

It is interesting to see senior members of society taking interest in helping the younger generation run small enterprises such as tailoring, animal rearing, opening up crèches or daycare centres to take care of the little ones while their parents are busy running their own enterprises, or away at work. There are many more who are returning to their villages to open their own small schools or teaming up with the Government to teach in schools and colleges. Middle-aged people are happy to start their own enterprises and witness their income doubling in a few years. Women in villages are also taking a keen interest in farming. They drive heavy vehicles like tractors and even go to the local market to sell their produce. Tamil Nadu and Andhra Pradesh are among such States.

Sports academies and training centres are also producing a great deal of talent. With government and private funding now coming in, rural India is producing national level sportsmen and women.

There are villages that have actually cut the cycle of poverty through innovation and hard work. Of course, these are few and far between, but we believe that many more will follow this path to prosperity. We also notice that migration to urban India has come down drastically, indicating that livelihood programmes are working at the rural level.

Best Wishes,

A handwritten signature in black ink, appearing to read 'Kamaljit Swaroop', with a long horizontal stroke extending to the right.

Kamaljit Swaroop
Vice Chairperson



Dear Readers,

It has been the Government of India's effort to create opportunities for people to be gainfully employed so they earn their living within the ambit of their villages and towns; barring a few who leave their home to earn their living, and most, to fulfill their dream of a better lifestyle.

The Central Government has been emphasising on this for a long time, introducing programmes for semi-urban and rural areas. Digital learning and mobile phones in every village is also a part of this programme. Up until a few years ago, these just remained on paper as things were not taken up in an organised manner at the local government level or by Corporate entities. Corporate houses whose factories were around these rural areas could only utilise these readily available labour work at the most. The result was lopsided development in which a vast majority was left out of participation. This led to unrest and frequent disturbance in the production process.

However, things are changing rapidly with local governments, business owners with their mills, factories and manufacturing units, and rural youths who are serious about improving their lot, are working together towards planning, developing and implementing some programmes through Self-Help Groups (SHGs) for soap making, phenol, agarbattis, garment making, co-operative farming, animal husbandry and fisheries. Even finance and loan management are some of the activities that are showing positive results in uplifting the rural poor and arresting migration. Some companies are offering skill training relevant to their business and later absorbing them in the workforce.

Promoting sports and other such activities are yet other methods to generate sustainable livelihood programmes. In fact, recent selections in some of the National Games showcase the fact that sports and games academies have contributed in promoting and developing sustainable livelihood. Many national level players and sports professionals have come together to offer training activities in villages in remote corners of India, helping in nurturing and developing latent talents and sports.

All the above programmes by themselves are not a panacea, but the fact that they place strong emphasis on opening the minds of the people to try out something new are worth mentioning and encouraging. They empower people to participate in the institutional processes and linking communities to a wider range of government programmes and social and economic opportunities. The youth are now setting up institutions for computer learning and coaching centres which in turn help other young people to learn new things and compete with the rest of the world.

Although much is yet to be achieved, it is heartening to see that things are changing rapidly towards all round development of the nation through proper implementation of sustainable livelihood programmes.

Warm Regards,

A handwritten signature in black ink, which appears to read 'Archana Sinha'. The signature is written in a cursive, flowing style.

Archana Sinha
Editor

Corporate Giving and Sustainable Social Change

In the aftermath of the extended World War (1914 through 1945) and the defeat of Fascism, about one third of humanity had opted for some form of Communism. *The Communist Manifesto* had become the second most printed book in the world after *The Bible*. These were worrying times for the global capitalist system. Hunger, poverty and inequality were increasingly pushing people away from capitalism. Collectivisation and five-year planning to boost industrial growth and the promise to provide basic amenities to all were making the communist model reasonably attractive to many. It was then that W.W. Rostow wrote - *The Process of Economic Growth* (1953) arguing that industrialisation and modernisation followed fixed steps. He expanded this view in *The Stages of Economic Growth* in 1960, with the following five steps to prosperity: From Traditional Society - to Preconditions for Change - to Take-off - to Drive to Maturity - to the stage of Mass Consumption.

All countries with traits of traditional societies just needed an external stimulus (help from the US). Following these steps, each country could eventually become prosperous without having to embrace

dictatorship under Communism, Rostow announced.

The Stages of Economic Growth became the third most printed book of all times, with *A Non-Communist Manifesto*¹ as its subtitle. And, we



Dr. Arun Kumar

should also mention, the CIA had generously sponsored Rostow's scholarship. As a staff member in President John F. Kennedy's administration, Rostow in fact promoted his development model as

¹W. W. Rostow, *The Stages of Economic Growth: A Non-Communist Manifesto*. Cambridge: Cambridge University Press, 1960

part of US foreign policy.

History has demonstrated, time and again, that the stage-theory of economic growth has not worked; it has many flaws, including not accounting for historical advantages cornered by American and European forces through colonialism, slavery, and imperialism. The post-colonial nation-states were reduced largely as suppliers of raw materials and consumers of goods manufactured in the First World. The traction that Communism had in its early years was also gradually eroding, as people resisted having to continuously exchange freedom of thoughts and expressions with a promise of basic amenities and social security - not to mention the fact that it was unable to sustain itself as an economic bloc. The newly emergent nation-states of the Third World were trying to pave a path that could serve its people better. Often, this involved negotiating the Cold War between the First World and the Second World, the two blocs represented by the US and the Soviet Union.

Come the 1990s, and the wave of neo-liberalisation seemed to have engulfed the globe. It brought unprecedented growth, and inequality, to a number of countries. 'In India...we [have] had a whopping 2216 percent jump in GDP...with just 0.7 reduction in unemployment rate and extreme poverty remaining unchanged'². Over 36 crore people, out of the 1.3 billion total population, survive on Rs 32, in rural India and, Rs 47, in urban India, a day³. A recent Oxfam report indicated that the 26 richest people on earth in 2018 had the same net worth as the poorest half

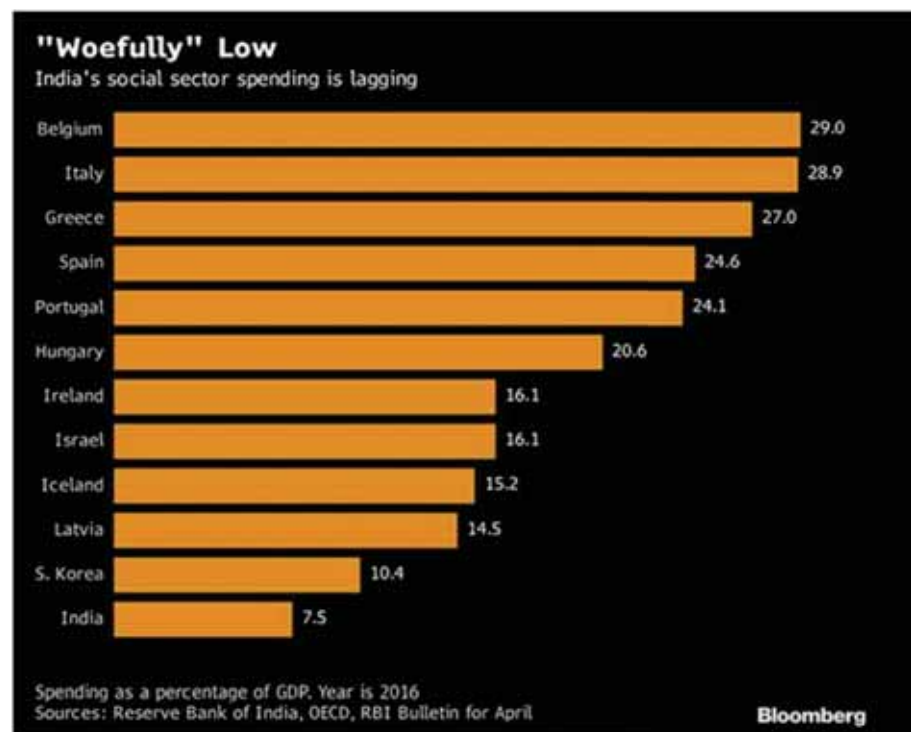
of the world's population, i.e., 3.8 billion people. It appears equally depressing in the Indian context with India's top one percent bagging 73 percent of the country's wealth. It was 58 percent in 2017, the year before. In fact, in 2018, one billionaire was created every two days. On the other hand, the Non-performing Assets of all listed banks jumped to Rs 10.25 trillion in the March quarter, from Rs 8.86 trillion in the December 2017 quarter⁴.

To complete the contextualisation, it is imperative to remember that the government's continuous withdrawal from the public welfare space has been a hallmark of liberalisation in India. The RBI 'described the government's spending on the health and education sectors in its federal budget as "woefully" below peers'⁵.

The fundamental takeaway here is that

economic growth does not automatically bring upon economic development. Just to explicate: '[e]conomic growth means an increase in output (of services and goods) and is usually measured by the Gross Domestic Product (GDP). On the other hand, economic development refers to the standard of living and economic health of a region, including factors such as human capital, level of education, infrastructure, social inclusion and the quality of healthcare among others. It is usually measured by the Human Development Index (HDI). Economic development is, therefore, a wider concept than economic growth, which is why Amartya Sen argues that "economic growth is one aspect of the process of economic development."⁶

Our discussion on Corporate contribution in sustainable social



² Tom Thomas, Shireen Kurian, 'Reclaiming CSR: Putting Core Business First' in *Status of Corporate Responsibility in India*, 2017, Praxis, p.6

³ Jitendra, 'New Poverty Line', *Down to Earth*, 17 August 2015; <https://bit.ly/2Cr3sho>

⁴ Anup Roy, *Business Standard*, December 25, 201 https://www.business-standard.com/article/economy-policy/year-ender-2018-npas-of-indian-banks-surged-past-rs-10-trillion-118122500654_1.html

⁵ Anirban Nag, *The Economics Times*, Apr 11, 2018, <https://economictimes.indiatimes.com/news/economy/policy/just-not-good-enough-rbis-view-on-social-sector-spending/articleshow/63713117.cms?from=mdr>

⁶ Daylan Cassar, 'Problematising 'Economic Growth': Growth without Development', <https://iapss.org/2016/01/25/demystifying-the-economic-growth-elixir-growth-without-development/>

“

There is a tremendous amount of sustained growth accompanied by ever rising inequality in the society. Given the information age that we live in, there is an increasing awareness about deprivations and denials, and access to platforms to express one's opinion, especially, anger and discontent

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change is set in this context. There is a tremendous amount of sustained growth accompanied by ever rising inequality in the society. Given the information age that we live in, there is an increasing awareness about deprivations and denials, and access to platforms to express one's opinion, especially, anger and discontent. This is not the 1950s and '60s when propaganda rested squarely on the print. There are questions and expectations about the role the rich can play in the democratic process. This is the era when the relationship between political democratic process and its economic benefits is under scrutiny, perhaps more than ever before.

The view that for-profit sector has a significant role to play in addressing societal concerns in India has, therefore, gained momentum of late. It has coincided, of course, with the passing of the Indian Company's Act in 2013, which mandates that: "...at

least 2 percent of the average net profits of the company made during the three immediately preceding financial years" [must be spent] on "Corporate Social Responsibility" (CSR) activities. If the company fails to spend this amount on CSR, the board must disclose why in its annual report. The requirement will apply to any company that is incorporated in India, whether it is domestic or a subsidiary of a foreign company, and which has (1) net worth of Rs 5 billion or more (\$83 million), (2) turnover of Rs 10 billion or more (\$160 million), or (3) net profit of Rs 50 million or more (\$830,000) during any of the previous three financial years. This means that about 8,000 companies will spend a combined total of up to Rs 150 billion (\$2 billion) annually on CSR activities."⁷

However, 'spending on CSR stood at Rs 7,536.30 crore (around \$1 billion) in the financial year that ended in March 2018, according to a survey by KPMG India.'⁸ 'If we look at the overall CSR ecosystem in India, the total CSR fund investment by companies in India would cross Rs 50,000 crores by March 31, 2019 since the applicability of the mandatory CSR [2013].'⁹ Looked

in isolation, it may appear as a big amount poured in the development bucket. However, in relation to achieving any of the Sustainable Development Goals, this amount is barely a tiny fraction of the required sum.

If we move to individual philanthropy, whatever meagre data that exists on the subject, it shows that there is almost no link between the growing wealth in our country and the amount people give via philanthropy. And, left to itself, domestic Indian philanthropy - whether retail or high-value - is unlikely to grow in the manner in which we would hope it to. We know that the philanthropy space has been idiosyncratic in the sense that it depends on the predilection of individual contributors. Smarinita Shetty has produced a highly useful account of the individual philanthropic space'.¹⁰

'India has no shortage of billionaires. We added 17 new ones in 2017 alone, taking the count up to 101. During the same year, the wealth of this elite group increased by Rs 20,91,300 crore - an amount equal to total budget of Central Government in 2017-18.



⁷ Chhavi Ghuliani, <https://www.bsr.org/en/our-insights/blog-view/india-companies-act-2013-five-key-points-about-indias-csr-mandate>

⁸ Suneera Tandon, December 27, 2018, <https://qz.com/india/1508321/how-indian-companies-spend-on-csr/>

⁹ Kasmin Fernandes, <https://thecsrjournal.in/top-csr-trends-and-projections-2019/>

¹⁰ Smarinita Shetty, 'Philanthropy in India is growing: Fact or fiction?', IDR Online, February 28, 2019, <https://idronline.org/philanthropy-in-india-is-growing-fact-or-fiction/>, emphasis mine.

There is another list that tracks how the rich have fared in India year after year - the Hurun India Rich List which looks at people with a wealth of over Rs 1,000 crore. In 2018, 831 individuals made it to this list - a 35 percent increase from last year and a jump of 100 percent since 2016. The average wealth on the 2018 list was around Rs 5,900 crores. When it came to philanthropy though, only 38 men and one woman made it to their annual Hurun Indian Philanthropy List 2018 which looks at Indians who have donated Rs 10 crore or more in a 12-month period. Mukesh Ambani who topped the India Rich List with a net worth of Rs 3,71,000 crore was ranked number one on the Philanthropy List as well, having donated Rs 437 crore towards education, healthcare, and rural development; the amount donated equals 0.1 percent of his wealth. This is also the first year Mr. Ambani has made it to the top of the Philanthropy List despite having topped the Rich List for the seventh year running. While the number of Indians giving more than Rs 10 crore during the year rose from 27 in 2016 to 39 in 2018, the average donation size actually reduced from Rs. 86 crore to Rs 40 crore.'

'India's super wealthy households, or those with a net worth of over \$50 million in India, are expected to double in both volume and wealth from 160,600 households with a total net worth of Rs 1.53 trillion in 2017, to 330,400 households with a combined net worth of Rs 3.52 trillion in 2022. But a vast majority of them inherit their wealth and prefer to leave their money to family'.¹¹

The concern with the volume of the contribution, however, may be a small one with regard to Corporate giving; there is apparently a belief that this will gradually improve. According to a study by CSRBOX and NGOBOX, the

Corporate spend is expected to touch about 98 percent of the estimated contribution by the end of 2019-20 (Fernandes, cited above). But, surprisingly, this is all what that often gets discussed, both in the Corporate and the not-for-profit sectors.

There are two rather major concerns, which are often missing from the discussions on the CSR.

The first relates to the *social* part of the CSR. The most obvious question here is what exactly are the social responsibilities of a Corporate? How do they even up to this magical figure of the legislated two percent? This question has a far deeper ethical-political meaning than what we often acknowledge. Peter Drucker, perhaps more than any other influential thought leader on management wrote expansively on what he termed "The Age of Social Transformation" which identified the growing potential and creativity of both non-profit and for-profit private sector organisations.

Drucker differentiated between two types of Corporate social responsibility: those having to do with social impacts or what business does to

society and those having to do with social problems or what business can do *for* society¹². The *operational responsibilities* (how a Corporate does its business: what sensitivities are shown towards labour and environmental laws, affirmative actions with regard to gender, disability, and social backwardness or human rights in general, for instance) cannot be discounted of no matter how significantly the *social responsibilities* (things that companies can do for communities and individuals in need) are cast. The overall Corporate responsibility is far greater than just its *social* responsibility, which, then, is reduced to sharing two percent of its profit. So, for instance, should one juxtapose the total CSR contribution to the social development, i.e., Rs 50,000 crores in the last four years, with, say, the total declared Non-Performing Assets? As of March 31, 2018, according to an estimate, the total volume of gross NPAs in the Indian economy stands at Rs 10.35 lakh crore. About 85 percent of these NPAs are from loans and advances of public sector banks¹³. Many would probably argue that most NPAs are unavoidable



¹¹ Kalpana Pathak, <https://bit.ly/2K1eSNf>

¹² Peter Karoff, 'The First Rule of Corporate Social Responsibility Is Not What You Think', *Stanford Social Innovation Review*, December 10, 2012

¹³ Ahita Paul, <https://www.prsindia.org/content/examining-rise-non-performing-assets-india>, September 13, 2018



One of the leading concerns about their decision to support a social cause is that the corporates in general do not prefer complex and long interventions. This manifests itself in Corporates expressing a special preference for non-profit organisations with single-threaded, mono-thematic focus. A holistic intervention, which is more likely to result in sustainable change often falls short in winning their trust and support



business misfortunes, and not a deliberate attempt to syphon off money from public banks, unlike the popular perception. Be that as it may; most of these entities, however, would have generous suggestions for the NGOs about why and how they must run their interventions for change effectively.

The second concern is about Corporates' understanding of, and commitment to, social change per se. Typically, social change is a complex inter-generational process. It invariably includes changes at: personal (behaviour and practice), social (values and social relations) and systemic (policy) levels. It engages with four elements of everyday life: the individual and her family, the community, the government, and the

market¹⁴. How many Corporate engagements do we know of where all these elements are touched upon? Probably very few. In fact, one of the leading concerns about their decision to support a social cause is that the Corporates in general do not prefer complex and long interventions. This manifests itself in Corporates expressing a special preference for non-profit organisations with single-threaded, mono-thematic focus. A holistic intervention, which is more likely to result in sustainable change often falls short in winning their trust and support. For instance, organisations just focussing on Severely Acute Malnutrition are more likely to attract Corporate support than say, those working on Malnutrition. Those seeking to improve overall community health are even far behind in the Corporate pecking order.

We, however, know that social change is a complex beast, and cannot really be realised unless we are willing to engage with the complexities associated with it. It's not linear like the realities in the Corporate world:

Manufacturing-branding - advertising - sales - profit/loss. Repeat.

It is their lack of comfort with complexity that pushes them to embrace simple solutions. The simple, often tech-based, solutions are important contributions, as often they enrich a process of social change, but on their own, they must just be the tip of the iceberg of social change.

This informs the length and depth of a Corporate's investment in a social change process. They stay invested in a simple intervention with a tangible outcome. There seems to have emerged a pattern among Corporates to support a non-profit endeavour for two to three years and not any longer. Actors in the social development space often wonder if it is possible to achieve social change in a two/three-year-

project cycle. Then, the support is often about a part of the overall intervention-pre-determined by the Corporates understanding and predilections. There seems to be a reluctance to look at and engage with the larger picture that would have allowed for structural corrections, which in turn would have resulted in sustainable change. One reason why many Corporates tend to focus on the palliative, symptoms, rather than the root causes would be that it has the potential to become political, and therefore controversial.

This prompts us to raise a fundamental question: do the Corporates see social change as their mandate? The non-profit sector engages with 'social change', 'development' and, 'charity for immediate relief' – these are three distinct ways of organising one's work in the social development space. To illustrate:

The civil society campaign that resulted in passing of the Right to Education Act is an example of social change. The successful implementation of skilling programmes, resulting in jobs for many young people is an example of development. The distribution of relief material in the wake of a disaster is an example of a charity for immediate relief (*ibid*).

A study to examine how many Corporates choose to support which of these interventions – change, development, or relief – is worth undertaking.

How do we make a deeper, socio-philosophical sense of the choices Corporates tend to make? There seems to be two possibilities. First, we learn that the Corporates' world-view is still located in the age-old *daan parampara*, where the givers' energy is focused on themselves. Gifting remains unequivocally about the giver. There is perhaps little consideration of agency or rights of the deprived and marginalised. Secondly, their

¹⁴ Arun Kumar, 'Social Change and Scale', IDR Online, April 11, 2019

penchant for relief and service-provision is inextricably tied with their view on the tangibility of a result, which is fashioned by their insistence on evidence on the one hand and instant gratification on the other. Many non-profits, especially those with social entitlements framework, struggle with this dilemma of Relief and Rights. Relief is not always a bad thing though. In any moment of severe crisis or calamity, the relief is also a right. However, in the Corporate circle of givers, rights-based work or efforts at realising social justice in general are considered political and therefore controversial. This pretty much writes off most of the human rights related non-profits.

Partly the perception of our freedom movement, a huge social justice movement in itself, too is to be blamed for this. There is little information, especially in the public sphere, about how, for instance, the Congress-led Non-Cooperation Movement, Civil Disobedience Movement and the Quit India Movement were financed. The

private papers available in Nehru Memorial Museum and Library now tell us the role played by supportive Corporates like Birla, Dalmia, Bajaj, among others. In the public imagery, this great social justice movement was carried out by near-naked fakirs and mahatmas, selfless leaders and their poor, devoted, followers. Little wonder then, that till date, the expectation is that the NGOs, especially those with the rights lens, often labelled as 'the activists type asking for human rights and social justice', will somehow carry on with their commitment, that money does mean much to them.¹⁵ Of course, this is for those Corporates who think it is alright to support individuals and organisations devoted to social justice and human rights.

The other reason why, in the ecosystem, we find willing capital for charity (delivering a service) but severe reluctance towards supporting empowerment, is also linked with not just the political culture and history, but also the entire business

environment. Why economic growth is not translating into economic development, for example, will remain a taboo question in such a milieu. Peter Karoff sums it up succinctly: 'The value added for Corporate philanthropy-defined in the broadest terms-is not frosting on the cake of goodness; it's meeting squarely those aspects that are most troubling.' And globally the wind is blowing favourably.

At the 2007 World Economic Forum in Davos, Richard Parsons, then chair and CEO of Time Warner, said this: "It isn't a question of corporations acting in a socially responsible manner. The reality is that we - multinational companies - have no choice but to own the situation. Nation states cannot do it alone."¹⁶

So, how does the landscape look today? Will Rostow have a rebirth?

Well, to begin with, Corporate donations of Rs 10 crore and above have declined by four percent in India since 2014.¹⁷ This is when the number of UHNWI households, those with a



¹⁵See, Caroline Hartnell (Oct. 2017), *Philanthropy in India*, *Philanthropy for Social Justice and Peace* in association with Alliance, WINGS and the Centre for Social Impact and Philanthropy, Ashoka University, for a description of typologies of philanthropies. Also, Tulika Srivastava (January 2018), 'Resourcing social justice: understanding philanthropy in India,' *Alliance*.

¹⁶Peter Karoff 2012, cited above

¹⁷This is excluding Azim Premji, who recently gave away 34% of his shares in Wipro Ltd valued at about \$7.5 billion, to social development related work. With this contribution the total value of funds committed by the Azim Premji Foundation's Philanthropic Initiatives is \$21 billion. Kalpana Pathak, 13 Mar 2019, <https://bit.ly/2K1eSNf>



net worth of over \$50 million, has grown by 12 percent during the same period. If we look at India's commitment to Sustainable Development Goals (SDGs), Bain and Co.'s India Philanthropy Report 2019 estimates suggest that India needs about Rs 26 trillion in annual funding to fulfil even five of the SDGs by 2030 (zero hunger, good health, quality education, gender equality, and clean water and sanitation). "Even in the most optimistic scenario - in which India sustains its current economic growth rate and its current funding growth rate, all philanthropic capital is channelled towards the SDGs, there is no leakage in deployment, and the funding required to meet the SDGs doesn't increase—the nation will still face an annual funding gap of around Rs 4.2 trillion" (ibid). The question to ponder over, therefore, is: is it possible without the pro-active support of the government? Nation-states may not be able to do it alone, but, can the Corporates fill in the gap left by the withdrawal of the State? If the landscape has to change quickly, who will show the way?

And that's where one can see a glimmer of hope. Today, there is a much greater awareness that things do

not improve on their own, that there is no way to ensure that the prosperity of the few will automatically, gradually, permeate to all. If anything, there is more robust evidence that with growth in the GDP, without conscious efforts at development of all, only inequality grows. Certain Corporates and individual philanthropists have begun to push the envelope of engagement with social issues for others to feel inspired, and follow. Azim Premji Philanthropic Initiatives Pvt. Ltd leads the way. It accounts for more than 80 percent of total contributions made by individual philanthropists contributing over Rs 10 crore a year. Apart from the volume of contribution, which is huge, it is its nature and direction that is commendable. There seems to be a concerted effort to take 'philanthropy for impact' to a new level. What is equally reassuring is that some Corporate individuals and houses have begun to see the significance of the development sector work in a more strategic way, leading them to invest in capacitating the sector itself.¹⁸ Both, together, hint at a departure from the traditional framework of random giving where the energy was derived from religion and the agency solely

rested with the Giver.

There is a growing realisation to engage all the stakeholders – under-served people, non-profits, Corporates, and the government – for an effective and sustainable solution to social problems. Given the giant scale of problems India has, sure enough, the beginning looks quite modest. What is heartening is, there is a beginning. ■

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Drawing from the best of many worlds, having grown up in rural Bihar and being educated in Delhi and New York, Arun supports evidence-based advocacy with the government for a citizen-driven process of social change. He has authored three books and several articles on history and sociology in national and international journals.

The thoughts and opinions expressed in the text here belong solely to the author, and not necessarily to his employer or organisation.

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¹⁸ Along with Azim Premji Philanthropic Initiatives, A.T.E Chandra Foundation, Shiv Nadar Foundation, several initiatives of Rohini and Nandan Nilekani, Ashish Dhawan, to name just a few, have given a fresh direction to corporate giving. That the number of corporates, individuals and groups, committed to empowerment, rights, and good governance is growing is a good start.

Enlarging Indian Diaspora Influence Towards National Socio-Economic Development

The Indian overseas community, has, over the last three decades, grown into an energetic and confident diaspora. The Indian Diaspora estimated to be the second largest in the world, has a diversified global presence with footprints all over the world. They comprise approximately 31 million people; of which, 17 million are PIOs and 13 million are NRIs, spreading across 146 countries. The US, UK, Saudi Arabia, the United Arab Emirates, Malaysia, Myanmar, the UK, Sri Lanka, South Africa and Canada host an Indian diasporic population of at least one million each.

The Indian Diaspora provides the requisite strategic impulse which needs to be unlocked. With US \$79 billion of financial contribution through remittances, overseas Indians play an important role in India's foreign exchange management. The Diaspora equally serves as soft powers in foreign policy and is an *inevitable link* between the home and host lands. Prime Minister Modi recently expressed that, "Every Indian abroad is a diplomat" who help dispel some apprehensions about India and amplify Indian power abroad.

Over the years, the Indian Diaspora has contributed significantly to the socio-economic development of India through remittances, investments through Foreign Direct Investment (FDI) and transnational entrepreneurship, including support for entrepreneurs, start-ups and small businesses, knowledge transfer, philanthropy, advocacy and increasing demand of Indian goods abroad. The goods range from food, fashion to Indian entertainment industry. This



Pooran Chandra Pandey

has increased Indian export especially of handloom and handicraft sector. When they visit India, they spend significantly more than the average tourist or locals.

Today, we witness the Diaspora bringing technical and domain expertise to domestic start-ups and even acting as angel investors. The government needs to find ways to entice the Diaspora to step up participation in India's development. There have been talks about exploring a rotation programme wherein top NRI scientists, engineers, doctors, managers and professionals serve the Indian public sector

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Diaspora philanthropy has a huge potential to impact issues of critical importance towards improving quality of lives of millions of Indians. Traditionally, they have established hospitals, schools and colleges around the country; however, support to education alone will not solve most development challenges as they are cross-cutting

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organisations for a brief period, lending their expertise. This kind of lateral induction of senior staff can do wonders to both host and contributing personnel as was evidenced by the tenure of Dr. Raghuram Rajan at the country's central bank (Reserve Bank of India).

Diaspora philanthropy has a huge potential to impact issues of critical importance towards improving quality of lives of millions of Indians. Traditionally, they have established hospitals, schools and colleges around the country; however, support to education alone will not solve most development challenges as they are cross-cutting. Students need jobs which are scarce as local economies are poor with limited jobs. The need is to fund efforts, to develop small and medium enterprises or entrepreneurship in general, for climate-change related issues, to work in rural areas, among other things.

The Indian Diaspora can also make an invaluable contribution towards capacity building and professionalism of the Indian non-profits, which can increase their impact on ground manifold by using their skills, expertise, networks and funding.



Scaling and replications of solutions require trained staff, robust organisational structure, extensive use of information technology, research & development etc., which are all vital ingredients for a dynamic sector. While Indians are renowned for their flair in technology, integration and application is still in its nascent stage in the development space, therefore needing investment.

Indian Diaspora's giving is becoming strategic, but there are some major stumbling blocks responsible for giving gaps, which is the difference between the potential to give and actual giving. The need of the day is to educate, influence and convene the Diaspora through strategies tailored to local circles. There need to be a sustained narrative about the various

social issues and their implications, how the civil society in India has diversified, is growing and moving the needle on a wide spectrum of issues, case studies/stories of impact at the community level, beneficiary transformations, research on impact trends and effective approaches to address issues, donor participation and satisfaction. Efforts are required to nurture giving “champions” within the local diaspora communities to role model effective practices and encourage giving circles, thus leading to growth of diaspora-focused giving vehicles.

A flourishing, successful and politically influential diaspora is an asset to India for it acts as a vibrant bridge between two countries, adding sustenance to their bilateral relations.



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Governments, NGOs and private sector including tax reforms potentially acting as incentives for donors for long term investment of financial resources in country of their origin

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However, it is not a one-way interaction; both India and the Diaspora gain from this association, in actual as well as intangible terms. In the various nations to which they have moved, Indians have forged networks of affiliation and a visible diasporic presence. The flexibility of diasporic affiliation and continuing loyalties to the homeland are considered an asset by countries like India.

The Indian Diaspora is like a mass of variegated strands with differing forms and textures, each with its own needs and expectations. The geographical diversity of the Indian Diaspora has been shaped against the backdrop of the historical forces of colonialism, nationalism and neoliberal globalisation. In each of these global moments, the demand for Indian workers has created the multiple global pathways of the Indian Diaspora. This in turn has created a multiplicity of diasporic understanding way of life and practice.

Maintaining the bond between India and the people of Indian origin is also an emotional and cultural need for overseas Indians; it has economic advantages for India and helps in good bilateral relations between India and the country where the overseas Indian are domiciled. India and its Diaspora can supplement each other in a spirit of



mutual interest. The Indian Government and industry's reconnection with the Indian Diaspora needs to be seen from an instrumental perspective as well.

Contemporary flows from India are of two kinds: The first is the emigration of highly skilled professionals, workers and students with tertiary and higher educational qualifications migrating to developed countries, particularly to the USA, UK, Canada, Australia and New Zealand. This flow started after Indian independence and gathered momentum with the emigration of IT professionals in the 1990s. The second is the flow of unskilled and semi-skilled workers going mostly to the Gulf countries and Malaysia, following the oil boom in the Gulf countries, mainly from Kerala and other South Indian States. Of late, however, northern States in India like Uttar Pradesh and Bihar have also emerged as the leading states of origin for such migration.

Put together, these migratory flows have resulted in diverse communities of people of Indian origin in various parts of the world: East Asia, the Middle-East Asia, South and Eastern Africa, Europe, North America, Australia, the northern part of South America and the Caribbean Islands. These distinct communities of people of Indian origin as well as Indian

nationals living abroad constitute the vast Indian Diaspora.

The larger aim and goal of India's diaspora (strategic asset) spread around the world is to set a dialogue in motion about a range of issues that frame the identity of the Indians living internationally besides institutionalising networks at the social, economic and cultural levels. This is sure to build a substantive bridge between the local and the global issues while developing a construct that acts as hub of symbiotic and sustainable relationships between India and key constituencies where India has its presence felt through its diaspora.

There seems to be a need for measures directed at policy reforms to create an ecosystem open and conducive to support by the Indian Diaspora for a variety of domestic needs often carried by a number of stakeholders including the government, NGOs and private sector, including tax reforms potentially acting as incentives for donors for long term investment of financial resources in country of their origin. ■

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Diversity and Inclusion The First Step Towards Fighting Discrimination

The Constitution of India resolves to secure to all its citizens
JUSTICE, social, economic and political
LIBERTY of thought, expression, belief, faith and worship
EQUALITY of status and of opportunity; and to promote among them all
FRATERNITY assuring the dignity of the individual and the unity and integrity
 of the Nation
 The Preamble to the Constitution of India



Karon Shaiva

The Constitution of India is the longest and one of the most acclaimed in the world for its depth and width on governance issues. The Preamble is an introduction to the Constitution, but it is not a simple foreword. The Preamble was upheld by the Supreme Court as a guidepost and integral to the implementation of the Constitution in letter and spirit. It speaks of the four tenets in the context of which all aspects of the Constitution should be understood - Justice, Liberty, Equality and Fraternity. Most significantly, it emphasises that all four are equally important and one cannot exist without the other three. Dr. B. R. Ambedkar, the chief architect of the Constitution, said about the preamble: "Without equality, liberty would produce the supremacy of the few over the many. Equality

without liberty would kill individual initiative. Without fraternity, liberty and equality could not become a natural course of things."

While the Constitution is legally binding, these four tenets are also the foundation for harmonious living which every human being would want for themselves. Therefore, by extension, one should be willing to give the same to others as well. Unfortunately, that is not how society works, and there has been centuries of discrimination and exclusion faced by different sections of society across the world. There is an acute need to consciously reverse the effects of deprivation and neglect.

Affirmative action as a practice has been around for a long time and has resulted in much good but also an equal

amount of controversy especially around reservation by government. The Companies Act, 2013 had a titanic shift in the Corporate mindset regarding gender, both for the workplace as well as their associated communities. The Act made two separate compliances mandatory. One was to spend on Corporate Social Responsibility (CSR) programmes, and second, was to appoint a woman director on their Company Board (though not linked in any way). These requirements brought the spotlight on gender issues directly in the case of the workplace, and perhaps, indirectly with regard to communities as we will see further on.

But how does diversity and inclusion play out currently, be it in industry or communities. Since it is Corporates

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A study by the McKinsey Global Institute (MGI) that surveyed 366 public companies from different countries in the western world finds employee diversity is associated with better business results

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who are driving programmes in communities through their CSR, we will start with industry and their commitment to D&I. This translates into practices within their own environment (the workplace) and then by extension to the communities they work in.

Diversity and Inclusion in Industry

Diversity and Inclusion has been in the consciousness of large Corporates since the past few years, and unconscious bias training programmes have become an integral part of T&D for employees. Research on diversity too has shown the benefits of diversity and inclusion. A study by the McKinsey Global Institute (MGI) that surveyed 366 public companies from different countries in the western world finds employee diversity is associated with better business results. Gender-diverse companies are more likely to perform 15 percent better as per the study. Another research by Mercer that focussed on APAC countries says that multiple generations (43 percent), multicultural (34 percent) and gender compositions (34 percent) were the driving trends in their organisations. It also found the belief that “The way we hire and recruit for talent (62 percent) and career paths (54 percent) would change the demographics in the company. Corporates therefore quote statistics to

highlight their progressiveness. X number of women or Y number of people with disability etc. This is of course a result of recruitment quotas and on the surface seems to meet the necessary compliance or feel good factor.

Diversity, as we know it, is about bringing together people with diverse backgrounds - the common ones being gender, religion and age. The other less spoken and focussed of attributes are disability, sexual orientation and other physical aspects like colour, height, weight etc. There are some industries that seem to have attained a degree of diversity such as the IT and BFSI sectors, while others are still struggling to get the basics right as is the case with manufacturing, and to some degree, FMCG. Even among the attributes, it is more about gender than any other combined. Some companies do this because of their parent companies in the West while others follow the directives of the Chairperson.

Many leading companies in India have set a target for the inclusion of women in their workforce. Some have gone one step further in breaking this target down based on the operating levels. This helps them ensure that they have women in decision-making positions and so have a say in important matters that affect the organisation. This was reinforced by The Securities and Exchange Board of India (SEBI) guidelines that also required all listed companies to have at least one woman on their boards before April 1, 2015. This was again highlighted in 2017 due to low compliance. There are now many programmes that mentor women to be directors and encourage boards to look beyond family and friends for Independent Directors.

If things are difficult at the top, then it is much better at the entry level. With a higher percentage of women graduates across most streams, there is a greater intake of women even in previously male-dominated industries, such as engineering, space, military and more. This has been made more easy with

gender-friendly policies such as travel for women - be it as part of a salesforce that ventures into rural areas or late night shifts. Special arrangements go a long way in not just the safety of its staff but the peace of mind that comes with it.

A common challenge that most organisations face is the dropout rate during the natural progression of personal milestones. Many a time, women are forced to choose between career and children. Women also do an estimated 75 percent of unpaid work in the world. The percentage is nearer 90 percent in India! Some companies with progressive policies offered six months maternity leave long before it was mandated by law. A paternity leave is yet another attempt to encourage men to be part of their families' lives at critical junctures and assist in the typical *female care-giver time*. There are some that provide crèche facilities for its employees on its premises. These policies go a long way in helping women achieve work-life balance.

Financial literacy and money management is a serious issue with women. A study in the Philippines shows that only 21 percent of Filipino women have savings, and only four percent have life insurance. This time, the percentage is probably lower in India though the Government Self Help Group (SHGs) schemes and micro finance has done much to change



the numbers in certain areas like Maharashtra, Telangana, Andhra Pradesh and others. There are some NBFCs that offer loans on special rates for women to support their financial independence. Banks too have special loans and credit cards for women, but the awareness and uptake is as yet limited.

Even when policies are in place, we see that change on the ground is still far from satisfactory, leave alone perfect. What would it take to change this? Recruitment is a good starting point, but perhaps what is required is going beyond; creating a culture and environment where they can perform to the best of their abilities.

We had recently conducted a programme for a global technology company on Unconscious Bias to understand the barriers to better acceptance of family-friendly policies. It was discovered, that while there were policies established, such as paternity leave, very few men actually took leave, and worse, in some cases, it was seen as a holiday as the wife may be away at her parents' place. It was also disconcerting to see the resistance of senior management (mostly men and also some women) in promoting policies that were specifically for women. There was a fear that they would be seen as giving women special privileges. The language and mindset

change is key to making this happen, yet most senior managers felt that it would be an invasion of privacy to discuss such matters with their teams. They felt that policies were in place and taking the benefit of them, as in the case of paternity leave, was their decision and they would not like to enforce it. Yet, when we spoke to men employees, there was a general fear that they would be seen as taking "unnecessary leave since their wife was there to take care of the child". Women on the other hand were under great pressure on returning to work as they invariably faced the question, "Who is looking after your child?" This is precisely the reason why sensitisation programmes and policies that use a gender lens rather than just *women lens* are necessary to encourage men as a part of the equation.

While diversity has been steadily increasing in the workplace, inclusion still remains elusive. Inclusion is about actually getting them involved in activities. An oft cited analogy is of selecting them for a team but not letting them play. Another is of inviting people to a party, but relegating them to a corner and not inviting them to join the fun. Essentially it means that while they are part of something, they are not necessarily part of the action. Inclusion means involvement which requires contribution and decision making. This

too has been addressed by spending a whole lot of money on training programmes. This again is required, but what is going to push the needle on this?

Encouraging diversity and inclusion in the workplace has significant ramifications at a societal level, shaping family dynamics and influencing our next generation.

Diversity and Inclusion in Communities

Since CSR was made mandatory in 2013, studies have found women to be pivotal to most programmes, be it health or livelihood, agriculture or waste. Given the above, it would be a worthwhile exercise to explore how we could jumpstart development in communities by focussing on gender roles rather than the narrower focus on women empowerment. Indeed, there is a critical need to do so. Development programmes have been working on social and environmental programmes for decades and yet, the task is daunting as envisaged in the 2030 Agenda of the United Nations. Achieving the Sustainable Development Goals by 2030 is not going to be easy without *diversity* of thought and practice of *inclusion*. The more we work with a bottom-up participatory approach that brings multiple stakeholders together to co-create solutions, the more sustainable will be the progress we make.

Pearl Tiwari, CEO - Ambuja Cement Foundation says that they have found that the best women empowerment programmes are those that reinforce the capability of women as contributing to the community. Examples of their programmes include women as Sakhis to provide primary healthcare, and Para Veterinarians that look at vaccination and artificial insemination activities in the dairy run by the community. Their livelihood programmes encourage women to enrol in traditional male-dominated professions, such as electricians, plumbers, welding etc. They now have



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As Corporates work out their CSR strategy and priorities, they have realised the need to go beyond the obvious problems around health, water, sanitation, education and livelihoods and understanding the real issues of inequalities of awareness, access, affordability in communities

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43percent women across all these programmes. These changes have resulted in more and more women being involved in the village functioning - both socially and politically. In fact, Pearl proudly adds that there is an increasing trend of women standing for elections and winning due to their contribution to the community.

Using a gender lens while designing programmes certainly changed the dynamics of the implementing process for ACF. Similarly, projects parameters can change if you look at who should be

the real benefactors or as we would prefer saying: “what is the relevance of the programme for groups that are at the periphery of communities – be it due to caste, creed, age or disability.”

The Tata Affirmative Action Programme (TAAP) is a group level initiative that binds together all the Affirmative Action (AA) programmes of individual companies. It was started by the legendary J.J.Irani, as a response to the call for action on reservation for SC/ST in the private sector. The programme is based on the Tata Business Excellence Model (TBM) and focuses on the 4 Es – Education, Employability, Employment and Entrepreneurship. Education focuses on remedial programme for students and teacher training in schools; Employability looks at the skilling of youth and adults across vocations, while Employment and Entrepreneurship works across the supply chain for jobs or as vendors. Tata Group companies are free to add more “Es” as deemed appropriate for their operations and geographies such as 'Ethnicity' at the Tribal Institute by Tata Steel and 'Essential Services' that addresses housing, water, power etc. Companies create and deploy their own programmes sometimes assisted at the group level by the team at the Tata Sustainability Group. Leaders from across different Tata companies are trained as assessors who evaluate

the programmes on a point system and then provide feedback to senior management. The Managing Director of the company regularly sit in on these reviews; a clear indication of the seriousness with which they are undertaken. Radha Sule, Head – Corporate Sustainability at Tata Capital, has been an assessor for a number of years for TAAP. She talks of her experiences and says, “There is immense learning from sharing of ideas and knowledge, and also a sense of belonging on this journey of doing what is right for historically-marginalised communities.”

As Corporates work out their CSR strategy and priorities, they have realised the need to go beyond the obvious problems around health, water, sanitation, education and livelihoods and understanding the real issues of inequalities of awareness, access, affordability in communities. These factors invariably create conflicting situations for a Corporate – one to demonstrate impact, but two, to show numbers as performance criteria! How do you achieve both is the ultimate case for innovation – resolving contradictory requirements! As stated above, the answer lies in challenging our assumptions and perceptions to re-engineer processes to achieve the desired results. Again to repeat ad nauseam, this calls for diversity of thought, best brought about by involving inputs from diverse backgrounds and experiences.

As seen above, the gender issues related to the urban workplace are very different from those faced in rural communities. Innovative design and strategic partnerships are perhaps the key to taking inclusion to a deeper level. More on this in my next ... stay tuned!

Karon Shaiva is the Founder of Idobro, Managing Trustee of the RISE Infinity Foundation and Convenor of the RISE Summit that seeks to break barriers and build bridges on women, social and green issues through Citizenship, Entrepreneurship and Partnerships. She can be reached at karon.shaiva@idobro.com





Corporate Firms and Their Responsibility Towards Sustainable Livelihood

The term livelihood can be defined as means of making a living which largely involves activities, the assets and the access that jointly determine the living gained by an individual or household. Hence, it is extremely dynamic in nature as individuals/ households constantly develop and implement strategies to ensure their survival. The term inherently gained popularity in the 1980s when many development practitioners realised that despite significant national-level surpluses, many households were unable to purchase adequate amounts of food due to lack of money. As a result, in the 1990s, researchers began to widen their perspective from food security to livelihood security. There has been a dramatic shift from a material perspective on food production to a social perspective that focuses on the enhancement of peoples' capacities to secure their own livelihoods. Much of this thinking is derived from the participatory approaches and the issues of sustainability have largely been raised, and therefore the term 'sustainable livelihood' emerged in the 1990s.



Dr. Swarup Dutta

The concept of sustainable livelihood emerged as an approach to provide an integrated application for poverty reduction, strongly backed by the rationale of economic, social and environmental equity principles in access to and consumption of

resources. Though some of the early writings on sustainable livelihoods were beginning to appear in the farming systems literature, but it was Chambers and Conway (1991)¹, who, for the first time, used the term 'sustainable livelihood'. According to

their definition, a livelihood is sustainable when it can cope with and recover from stress and shocks and maintain or enhance its capabilities and assets both now and in the future; while not undermining the natural resource base. A version of this

¹Robert Chambers and Gordon R. Conway, "Sustainable rural livelihoods: Practical concepts for the 21st century," IDS Discussion Paper 296 (1991).

framework has been adopted by the Department of International Development (DFID) UK, and Food and Agriculture Organization (FAO), and since then, the term 'sustainable livelihood' has become extremely popular among researchers, policymakers and development practitioners.

The basic notion of sustainable livelihood is related to assets – both tangible and non-tangible assets. As per the framework, different households have different access to livelihood assets. Firstly, the livelihood assets, which individuals/households must often make are trade-offs and choices. It comprise of human, social, natural, physical and financial capitals. Secondly, livelihoods are formed within social, economic and political contexts. Institutions, processes and policies, such as markets, social norms, and land ownership policies affect our ability to access and use assets for a favourable outcome. As these contexts change, they create new livelihood obstacles or opportunities. Thirdly, the livelihood strategies which help to understand how people access and use livelihood assets within the social,

economic, political and environmental contexts. Fourthly, livelihood vulnerability, which entails individuals/households, are subjected to shocks, like natural disasters, wars, economic downturns; posing a potential threat to livelihood assets. These changes impact the availability of assets, and under such conditions, people must adapt existing strategies or develop new strategies in order to survive.

Despite various frameworks and models, developing countries are far behind than their developed counterparts in generating sustainable livelihood. In a country like India, a significant percentage of the working population is disproportionately affected by economic forces. Posing a serious threat to sustainable livelihood, these forces drive the population towards unemployment and vulnerable employment. According to a report published by the Centre for Monitoring Indian Economy (CMIE) Private Ltd., the unemployment rate in February 2019 was 7.2 percent (the worst in 28 months); higher than the 7.1 percent unemployment rate in January 2019 and much higher than the 5.9 percent



²Vyas, Mahesh (2019) Employment rate falls in February 2019, Centre for Monitoring Indian Economy (CMIE), available in <https://www.cmie.com/kommon/bin/sr.php?kall=warticle&dt=2019-03-05%2009:32:41&msec=496> (last accessed on 6 May

“73 percent of the wealth generated in 2017 went to the richest one percent, while 67 crore Indians, who comprise the poorest half of the population, witnessed only one percent increase in their wealth. These income inequalities are further exacerbated due to expenditures forced by degraded environments and an unequal access to resources

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unemployment rate in February 2018 or the five percent in February 2017.² Meanwhile, the labour force participation has also gone down by 25.7 million since September 2016, and the number of employed persons has declined by 18.3 million in the same period. Hence, the state of employment and employability in India is in an extreme vulnerable condition, which is a massive blow to India's commitment to the 2030 Agenda.

At this juncture, achieving sustainable livelihood for all will be a daunting task for the new government. Various scholars have argued that India should work more on Sustainable Development Goals (SDGs) with special focus on reducing poverty and inequality. As per the OXFAM Report 2018, 73 percent of the wealth generated in 2017 went to the richest one percent, while 67 crore Indians, who comprise the poorest half of the



development, which are areas identified by the CSR Act funding as common⁴.

It has been observed that CSR funds for overall development of the society is very limited and strictly guided by specific timeline with quick outcome-oriented impact. This may not work for sustainable livelihood in the long term. Companies need to understand that for building the capacity of the people, it takes time. Looking for short-term commitments by most of the corporate donors is a major hurdle for a significant and long-term impact on the communities. First, Corporates should promote livelihood options keeping holistic perspectives in mind. They need to understand several determining factors of livelihood like caste, gender, rule of inherited/family occupation, education, migration, socio-economic and ecological situation, etc. Second, corporate firms need to work proactively with the government for strategising and implementing SDGs at the grassroot level through their NGO partners. Third, corporate firms should invest more funds on labour-intensive sectors by developing the capacity of the communities on a long-term basis. Fourth, a special funding should be allocated for women entrepreneurship development. It has been observed that many corporate firms consider women as beneficiaries rather than stakeholders. Hence, looking at the present scenario, it would not be wrong to say that sustainable livelihood has emerged as one of the important sectors for future corporate intervention. The responsibilities of the companies are not only to focus on the skill development initiatives, but also to make them employable for securing their livelihood. ■

Dr. Swarup Dutta

Assistant Professor, Department of

population, witnessed only one percent increase in their wealth³. These income inequalities are further exacerbated due to expenditures forced by degraded environments and an unequal access to resources. A major hindrance in achieving sustainable livelihood is the prevalence of persistent inequality and inequity in every front – social, economic, gender, political or environmental. This poses a serious threat to the livelihood security of the most marginalised and vulnerable sections of the society like Scheduled Castes (SCs) and Scheduled Tribes (STs).

Due to rising unemployment and declining labour force participation rate, there is a requirement of 103 million new jobs and 127 million skill training by 2022, and therefore, there is an increasing demand to focus more on entrepreneurship development and innovation. In this regard, the Government of India launched the National Skill Development Mission 2015 with a target to train 400 million people by 2022. At present, various skill development sectors in India are facing several challenges. The main

problem is related to both lack of skilled labour in specialised sectors and high level of unemployment among educated youth. Various other reasons could be attributed to inadequate training and infrastructure facilities, lack of skill development-related courses in the formal education system, dwindling situation in vocational training industry and so on.

To tackle this menace, the government should proactively consider long-term engagement with various stakeholders in which corporate firms could play a substantial role through their CSR activities. However, many corporate firms across India have been investing in livelihood promotion even before the amendment of the Companies Act 2013. According to NGOBOX (2018), 206 companies out of the top 500 companies invested US\$ 15 million in 403 rural development and livelihood projects. However, the report mentioned that it is difficult to compute the expenditure on livelihoods promotion activities since the understanding of what comprises livelihoods, varies and overlaps with other themes such as women empowerment or rural

³Oxfam India (2018), *15 shocking facts about inequality in India*. <https://www.oxfamindia.org/blog/15-shocking-facts-about-inequality-india> (last accessed on 6 May 6, 2019)

⁴NGOBOX and CSRBOX, "CSR in India The Numbers do Add Up," CSR Box, July 2018 https://csrbox.org/India_CSR_report_CSR-in-India-Numbers-Do-Add-up--July-2018-Report_45 (accessed August 8, 2018).



The New Normal Binding Relief Support in CSR Agenda

While life is limping back to normal in Odisha, the State Government recently pegged the losses at Rs 11,942 cr. Cyclone Fani affected 1.6 crore people in 18,388 villages and 51 towns in 14 districts of Odisha; leaving millions of people homeless, distraught, and struggling for basic survival. Against the backdrop, the Indian Army has been sending troops to help rescue people from disaster-tormented areas, and NGOs have teamed up with Corporations to send necessities such as food, clothing and medical supplies; giving the reconciliation movement a strong push.

With the recent inundation of natural disasters hitting India, Kerala floods followed by Cyclone Fani in Odisha, States have also called upon organisations to help those who are suffering, even including their employees who are based out of the affected areas. While considerable contribution is witnessed in the form of community involvement and political efforts, auxiliary assurance is

essential from Corporate organisations and businesses. During such situations, even the smallest of contributions can make a meaningful difference in helping restore lives.

Although India is the first nation to make social contributions mandatory by corporate bodies in the form of Corporate Social Responsibility (CSR) through the Companies Bill 2014, disaster relief contributions are



Sahil Arora

considerably different from generic CSR programmes as they are not linked to business or mercantile audiences. But CSR can be understood to go beyond the business sector's

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With the onset of increased public awareness and perception, more and more companies are now willing to extend support and raise contribution from employees for such catastrophes, but the problem of identifying the right NGO or the issue of money reaching the right beneficiary still remains a matter of concern

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regular operation of providing strategic help to beneficiaries. Purpose is when an organisation is not only concerned about its relationship with its clients, suppliers and employees, but with other groups, and with the dire social and economic needs of the society in which it operates. Moreover, consumers today are not making decisions solely based on products or price; they are evaluating how a company acts, and how it represents its values.

Whilst we think of CSR as a new trend, there are organisations who have been doing it for a very long time. For organisations like the Tata Group, Mahindra Group, Infosys, HCL and Johnson and Johnson, etc., the roots of CSR as a concept is more than three decades old.

To offset the impact of the recent catastrophe in Odisha, the State Bank of India (SBI) has provided more than 11,000 loans for rehabilitation and resumption of livelihood activities of people in districts affected by Cyclone Fani. Adani Group has announced a Rs 25 crore contribution to the Chief



Minister's Relief Fund while ICICI contributed Rs 10 crores in addition to announcing SOPs for its customers in cyclone-devastated regions.

Tata Power-DDL sent a team of 25 engineers and technicians from its regular operations to assist the Odisha Government in resurrecting the damaged power network post Cyclone Fani. Tata Power's team was assisted by Tata Steel – Kalinganagar for the restoration of electrical lines. Air Vistara also extended its full air travel and freight support for the team.

Tata Trusts and Tata Projects Community Development Trust helped the cause by providing drinking water supply to the affected areas. Anand Mahindra, decided to

gift an all-new Mahindra Marazzo to a fisherman in Kerala who helped many victims climb a rescue boat by getting himself on all fours while being mostly submerged in water during the Kerala floods. It is a real example of how large scale corporate organisations can assist State governments in strenuous times. In my opinion, quite a few other organisations have also showcased strong commitment and intent towards the community during tough times, but lamentably, the contribution only caters to a miniscule section of the catastrophe given the severity of these disasters.

With the onset of increased public awareness and perception, more and more companies are now willing to extend support and raise contribution from employees for such catastrophes, but the problem of identifying the right NGO or the issue of money reaching the right beneficiary still remains a matter of concern. Today, administrative and managerial costs reach up to 20-25 percent of the contributions; choking a large chunk of corporate assistance and philanthropic donations.

Globally, robust organisations have been set up to calculate and measure



“

There is a dire need for the government to set up technology-based social enterprises who can help transform this vision into reality by consulting and providing gateways to several corporate bodies to invest responsibly and extend a hand towards the affected population

”

Social Return on Investment (SROI), a mechanism which helps corporate entities to calculate values that are not traditionally reflected in books, including social, economic and environmental aspects. It ascertains how effectively a company uses its resources and capital to create value for the community. While cost-benefit analysis is used to measure the ROI for business investments, SROI is used to gauge returns on social investments.



One finds dearth of robust platforms in India which can link corporate donors to NGOs providing full-time monitoring support and ensuring maximum SROI.

There is a dire need for the government to set up technology-based social enterprises who can help transform this vision into reality by consulting and providing gateways to several corporate bodies to invest responsibly and extend a hand towards the affected population. Such enterprises can develop a mechanism to monitor, rate and showcase NGOs across India who work at the grassroots level to provide humanitarian assistance for building a stronger disaster-response system

that is better equipped to face unforeseen future catastrophes.

Additionally, having such enterprises may also cut down the administrative and managerial costs to two to three percent. Real-time Cloud Monitoring and impact-based mechanisms can reaffirm continuous authenticity, sustenance and constructive engagement from private sector towards the people, government and affected communities during disaster management.

While company policies, interest and strategic priorities differ from each other, it is worthwhile to explore possible ways of ensuring continuous and long-term commitment from the private sector going beyond the narrative of CSR.

Sahil Arora is Associate Vice President – Indeed, the brand-led CSR Advisory and Consultancy arm of Dentsu Aegis Network. It strives to develop effective solutions for corporates to invest responsibly in innovative CSR programmes that resonate with their brand values.

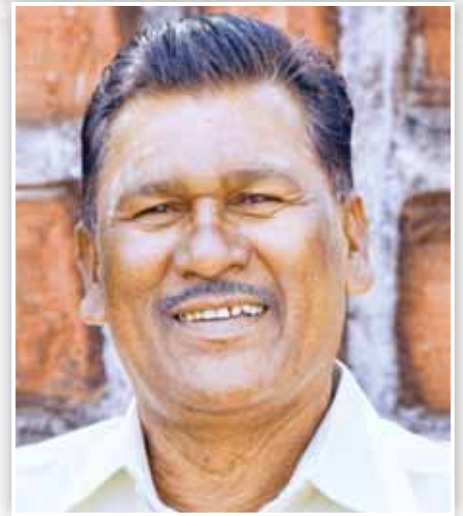
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Empowerment, Purpose and Hope

Slum Soccer Promotes Social Development and Life Skills Through Football

“One rainy day, as I was seeking shelter under the shade of a tree, I saw a few children from a nearby slum playing football with a broken plastic bucket. They were very happy and involved in that game. It touched the core of my being seeing how happy they were, despite being devoid of an actual football. This motivated me to start something productive for the children. I started coaching and engaging with them regularly. They liked having a purpose, and were only too happy to find someone who could guide them. It was then that I realised that football could be the means to transform these children living in the slums,” says Vijay Barse, a retired sports teacher from Nagpur, Maharashtra. Vijay observed that these children would gather every weekend just for the love of football. The incident influenced him in starting Slum Soccer, or Zopadpatti Football, as it was initially known, in 2001.



Dr. Vijay Barse

Homeless and slum communities host a variety of complex issues on a daily basis. Prominence of sexual and domestic abuse, unemployment, alcoholism, drug usage, malnutrition and mental health issues, and a cycle of disengagement from the education sector almost condemn these communities to a continuing struggle;

preventing them from being successfully involved in an already disparate society.

Having been credited as a FIFA charitable organisation, we at Slum Soccer use football as the tool to bring about a change in the lives of underprivileged children and youth

from difficult backgrounds such as drug abuse, anti-social activities, poverty, social alienation, and personal struggles. Through specially-designed curriculum and activities, we engage with and mobilise our participants towards learning and fitness. Our specific game topics include, but are not limited to, saving, nutrition,



Providing them with a chance to play football not only enhance their fitness, but also skills like team building, self esteem, friendship, togetherness with the society, self-confidence and creativity

Dr Vijay Barse
Founder - Slum Soccer

HIV/AIDS, hygiene and child rights. Our existence is to help marginalised populations of India. The game of football is our means to that end - connecting individuals, teaching life skills, and working towards improving overall quality of life as a tool for social improvement and empowerment.

All we ask them to do is kick a ball. That simple act is therapeutic in itself. The first step we do is to give our participating players hope and purpose. Our centres act as safe places - free of discrimination, providing positive role models, and a place to develop and enjoy oneself.

We believe that sport and football

inherently offer a transferrable set of skills for social development through team building, acceptance and discipline.

We believe in the concept of promotion from within, and past members of the Indian Team are hired as coaches. A few of them have been trained and certified by Adidas and Coerver Coaching, passing on their expertise to other coaches in the camps organised by us. However, we also actively identify, train and encourage youth leaders in every community we work with to start, manage and run coaching camps. All the expertise our coaches and staff have managed to accrue over the years is passed on to them.

Today, Slum Soccer has several programmes impacting more than 80,000 children across six States in the country through various programmes such as:

Edu-kick: This is a programme for young participants (Std III & IV) using football-based games to improve academic skills (specifically Math and English), apart from inculcating sports as a way of healthy life and imparting other life skills

Shakti Girls: Football is used as a means to bring girls together and help them develop their identity and self-confidence. The platform is utilised to impart knowledge on various topics viz. women's rights,

♥ Stories to Warm Your Heart ♥



Kindness Wins - Sachin Chandurkar

Coach Anikesh conducts training sessions at Ramabai Madhyamik School in Nagpur. This Municipal School has quite a number of physically-challenged children. Anikesh shares his experience about one such boy – nine year old Sachin Chandurkar, who studies in Std IV, and who is unable to walk properly. “He usually limps, but is always eager and very helpful during the training sessions,” shares Anikesh. However, the teachers would not allow him to participate in any of the physical activities that were held due to his condition. One day, a teacher asked Anikesh if he can involve Sachin during one of his sessions. Anikesh was happy to hear that, and ever since, he makes it a point to include the boy. Some children unfortunately raised objections as they say Sachin slows down the pace of the game. Coach Anikesh sat them down and made them understand the importance of including their schoolmate though he is not as capable and sure-footed as they are. The children understood the importance of showing kindness and consideration to their friend, thanks to the guidance from Coach Anikesh. Meanwhile, the special boy thrived on having been included in a game he loves though he knows he cannot take part in any competition alongside his schoolmates.



nutrition, women's health and so on.

An exclusively designed curriculum - *Voice for Choice* - specifically targets girls and provides them with life skills and education on gender equality, women's rights and menstruation hygiene management. The project enables the creation of safe spaces and a friendly environment for girls to play within their own communities/school, empowering them in a way

that's engaging and effective enough to help them overcome difficult circumstances.

Game Changers: This model comprises of three modules designed by our team. During the three-month training, participants are exposed to various aspects of a professional career.

Community Sports Programme: It works to integrate youth from slums

through football.

Tournaments: This is a platform for participants from the intervention communities take part in local, district, state and national level tournaments to showcase their talents.

Our children also participate in Homeless World Cup which is organised by the Homeless World Cup Foundation.

♥ Stories to Warm Your Heart ♥

Transformed by Edu-kick - Sahili and Kunal Mankar

Ten year old Sahili, who is studying in Std V at Suradevi Uchcha Prathamik School, Suradevi, Koradi, is speech and hearing impaired, as a result of which, she is very quiet. She would sit in one specific corner every day and observe what the others are doing. As shared by her Class Teacher, Ms. Asha Zilpe, "Earlier, Sahili would sit quietly and never participate in any activity." However, since Edu-kick was initiated in the school, everyone has noticed the change it has brought to Sahili's life. "One can see the happiness in her eyes," shares Ms. Zilpe. Reportedly, not only has Sahili started participating in the games, but she also smiles a lot more, and loves running around with other children.

Another student, ten year old Kunal Mankar, studying in Std IV at Pension Nagar Uchcha Prathamik School, Bargaon, is mentally-challenged and cannot recognise numbers or alphabets. It poses a serious challenge for the teachers to make him understand, but with Edu-kick and the dedication of Coach Bhupesh Dahake, who interacts and gives him his undivided attention by engaging him on and off the field along with other students, Kunal is showing remarkable improvement. "Kunal can now recognise numbers. He still cannot understand mathematical concepts, but is always present in the field when the sessions are on. He now likes to participate in every activity along with his classmates," shares his Class Teacher.



Sahili

Our Outreach in 2018-19

Programme	Reach
Edu-Kick	6200
Shakti Girls & MHM	3200
Game Changers	90
Homeless World Cup	126
Community Sports Programme	3050

Slum Soccer had always included girls in its activities, but female participation was never equal to that of the boys. Slum Soccer Co-Founder and CEO - Abhijeet Barse, realised in 2009 that there is an urgent need to have a separate programme for girls; one they can call their own. Thus, after careful planning, Shakti Girls was created in 2014 to increase female participation and open pathways to leadership for girls within Slum Soccer.

The programme encountered a lot of resistance from local families and communities when it was launched; leading to low participation. We had to overhaul the programme and officially re-launch it in 2015. We introduced it through schools, rather than directly organising on community pitches.

The flexibility to change the programme based on identified



challenges is common across the Slum Soccer organisation which prioritises community buy-in and creating the most comfortable and safe environments possible for female participants.

Shakti Girls teaches life skills and football to girls between the ages of 8 and 14 years, and is currently in four schools in the Nagpur area, with 3200 girls having registered. The programme's impact has grown to impressive proportions in two years.

Shakti Girls' female focus is not exclusive to the participants, but extends to the staff as well, as a lack of female coaches is a potential barrier to

We are immensely proud to cooperate with Slum Soccer who shares the passion and vision of empowering the youth of India.

This partnership has been an incredible opportunity which not only recognises talent, but also contributes towards nurturing India's true potential. Our constant endeavour is to create equal opportunities for every individual in the country

Rajkumar Bidawatka
CSR Head, SPN India

♥ Stories to Warm Your Heart ♥



Dream Come True - Mayvish

Every since the football training session started, 13 year old Mayvish would sit at her doorstep and watch Coach Pankaj Mahajan train the girls at Adarsh High School in Patansawangi, Savner District, Nagpur, Maharashtra. By the third session, she felt a very strong connection with the group, just by watching them play. She wanted to join them, but her conservative upbringing was a hindrance. But a big surprise awaited her. Her parents noticed her desire to be a part of the football training. It did not take much convincing from her part when she approached them for permission. It might be a breeze for other girls her age, but growing up as a Muslim girl in a very strict household meant a lot for Mayvish when they agreed to her request. An ecstatic Mayvish gives her best every time she trains. It has been three months since she joined, and as Coach Pankaj points out, she is one of the most promising players; a leader who not only gives her best on the field, but is also the most supportive and helpful person off the field. She would help him pick and tidy up the equipment after each training session and neatly stack them at the locker room.



participation of girls. Currently, we have two female coaches, who were former participants in the Slum Soccer's Young Leaders programme. We plan to increase the number of female staff and coaches at Slum Soccer over the coming years. We will not deny that there is a challenge in finding and recruiting experienced women coaches. For this reason, we have decided to prioritise developing the capacities and opportunities for young women within Slum Soccer to become new leaders and managers, especially of this programme.

Slum Soccer not only focus on building up the girls' footballing skills as well as create space for them to grow and develop as individuals, but we

prioritise quality training for coaches so that they can help the girls build their skills even better.

We also believe that girls playing football can be role models for their peers. The Shakti Girls Programme Manager explained that simply seeing girls on the local football grounds can have a big impact because it encourages other girls to play and show their families the benefits of participating. These benefits are two-fold: life skills/personal development, and skills and confidence as football players. The Programme Manager, who is also the Shakti Girls' Head Coach, explained that girls from other schools have come forward with their parents

requesting if they can join the Shakti Girls programme. The Coach sees this as a significant change in the community's attitude towards girls.

Over the years, we at Slum Soccer have functioned focusing on our original objective of reaching out to and developing football in the grassroots. Simple sessions which started in the community have accelerated the growth of the organisation which has then brought in full-fledged football coaching camps, life skills sessions coupled with social themes, endless opportunities on football for the underprivileged, educational and healthcare workshops and societal development programmes that brought in a positive influence to the

♥ Stories to Warm Your Heart ♥

Passion and Confidence Pays Off - Rakshanda

Nineteen year old Rakshanda is from Panjra, a small village in Koradi Tehsil, Nagpur. Some of her family members were very upset with her when she started playing football. They forced her to stop as they said it was not something a girl should be doing. They discouraged her parents from allowing her to continue the sport. However, Rakshanda boldly and confidently overcame the challenge posed by them, and convinced her parents to support her passion for the sport. She knew that, like her, they will not regret their decision to allow her to continue playing. Her parents' support made her more determined to give her best. Her hard work paid off when she was selected for her school's Divisional Team.

The first part of her mission was realised with the selection. She then focused on getting into the State Team. She was eventually selected to represent Kolhapur. Her exceptional defense prowess and the team's incredible performance help powered them to victory, thus emerging as State Champions. During the State Tournament, Rakshanda was selected to participate in the National Football Tournament which was held in Orissa. She represented Maharashtra in the National Championship. Her home team is very proud of her as she is the first girl from her team and community to reach this position.

Rakshanda aspires to play football professionally and make a career out of it. She wants to prove to her family members and community that girls can shine and also have a future in the field of sports.





lives of nearly 80,000 men, women and children in over 63 districts all around the country. While there is a sense of satisfaction at what we have achieved so far, we feel that our work has just begun, and that we have a long way to go. In addition to the large community of stakeholders that Slum Soccer has been associated - like participants, teachers, parents, school authorities, local leaders, etc., we believe that it will achieve greater heights with the



support of all its partner organisations, civic bodies, individuals, and the community at large.

All said and done, the biggest factor that enables us to use football as a tool to connect and bring about social development is quite stunningly simple. Football is fun! We believe we are able to bring about increased learning and engagement through this sport.

We are marching confidently towards the field for a 'New Kick Off' with a mission to change lives through football. ■

Dr. Vijay Barse is the Founder of Slum Soccer, a Nagpur-based organisation dedicated towards the upliftment of underprivileged children through football. Today, over 15 States are connected to his Slum Soccer, which sends a team representing India every year for the Homeless Soccer World Cup.

♥ Stories to Warm Your Heart ♥



Diamond in the Rough – Rajesh Kharwade

Rajesh Kharwade and his family shifted to Bhokara Village, Nagpur, when he was very young. Being very poor, it was extremely difficult for his parents to provide him and his siblings a proper meal. They were perpetually hungry. In order to numb his hunger, Rajesh, who was about eight years old then, would chew on tobacco. This addiction took him to try other types of addictives, and by the time he was 12, he was sniffing glue.

One day, as he was idly wandering into the football field, he saw a football match going on. Knowing that some of his friends are part of the team, he lazed around to watch them play. As fate would have it, the goalkeeper was unavailable that day. Seeing Rajesh, the football coach, Shubham Patil, asked him to stand in as goalkeeper. Little did Rajesh know that it was the turning point in his life. Coach Shubham and the Slum Soccer Ambassadors took notice of his innate talent for football and started encouraging him to join the team. Coach Shubham realised that more than anything, Rajesh craved for personal contact; for people to communicate with, for someone to understand him. He joined the team, and would train regularly. Rajesh blossomed as an adept goalkeeper. He took part in the National Inclusion Cup in February 2018. It was there that he was selected to represent India at the Homeless World Cup 2019 in Cardiff, Wales this July 2019.



Hope Through Basketball Sports - A Vehicle for Social Change

Sadham is at his table studying and completing his assignments. He feels excited that in a little while, he will head to the basketball court warming up for a round of practice as another tournament is approaching. As much as he loves basketball, which has been his lifesaver, he is determined to continue to excel in his studies. Both are vital to him. Sadham is one of the many young lives who have taken a turnaround, thanks to Hi5 Foundation. The Foundation runs a free, multi-year, multi-level basketball excellence programme for tribal/slum children called 'Hope Thru Hoops'. Founded by R. Sundar who successfully co-founded Mastek (an IT multinational, and Sankara Eye Foundation), along with his wife Usha Sundar, his colleague P Ramaswamy, and 25 other team members with extensive experience in the development as well as commercial sector, this group of changemakers wanted to provide underprivileged children with life-changing opportunities through basketball. The Foundation also pursues a trickle down development from the court to the classrooms, thereby ensuring cohorts of first generation college students - leading a quantum jump in economic terms for their families and communities. Hope Thru Hoops is the largest year-round grassroots basketball development programme run by a single NGO in India. We spoke to **Usha Sundar**, Co-founder, Hi5 Foundation, to know more about what drives this Foundation to take this route.

How did the Foundation come to know about the tribal communities and their plight?

The Foundation initially started its work with marginalised communities as it was working with BMC school children. Our goal is to further reach out to more such underprivileged sections, and through a common network that we slowly started to explore schools, especially government run or sponsored schools, which were catering to similar communities. We came across the first such school in Vajreshwari, on the outskirts of Mumbai, which was working with tribal children. Children here did not have exposure to any kind of sports. The only toys they know were made out of rag cloth. Since free education was provided to them, the children would drop out after the Xth Standard, and return to their communities to engage in the same kind of manual labour that their families have been engaged in. And as is the general trend in rural areas, girls end up in early marriage. We realised the cycle that these children and their families are caught in - generations after generations, and wanted to offer an alternative route of success to these children. After running sessions with the children and meeting the trustees of

the residential Ashram school, we started our first tribal sports programme.

What was the initial reaction of the communities to the Foundation's approach to help them?

Initially, when we started reaching out to these communities, they were extremely surprised about the programme, not because it was sports, but more because it was being offered to them in a structured, outcome-oriented manner, and for free. The children were the most excited as they never had the opportunity to play any sports with proper equipment, let alone be professionally trained in the same. Thereafter, with the help of the Ashram School Trust, we started the programme in a full-fledged manner. We built our first international standard high-quality basketball court at the Ashram School in January 2017.

When did the project start? Take us on a journey from its genesis to the present day

As a family, my husband, R. Sundar, myself and my children, have spent over 15 years in the US. My husband set up an IT company there. We were very successful in our venture. We then

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We currently coach over 2100 children, half of them girls, at 19 centres (ten municipal schools, two Zilla Parishad schools, two centres for slum children and five residential tribal/orphanage school) - making Hope Thru Hoops - one of the largest year-round grassroots basketball development programme run by a single NGO

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I am a tribal woman stuck in this village doing daily labour, but I want my daughter to get into a college and continue her education to live a better life so that she doesn't have to struggle with life as I am.



came back to India in 2015 to start a Foundation in education or sports. We drew inspiration from our son, who wanted to give back to the community by volunteering his time coaching young children in basketball in the US. We saw significant behavioural changes as well as improved communication in the children because of the game, eventually positively affecting their education choices and personal careers. The way he was able to motivate and impact the lives of these children was something which their regular teachers were unable to do. This inspired us to build a similar model back in India for the underprivileged, which led to the beginning of Hi5 Youth Foundation's work in 2015.

The core vision behind what we do every day is to ensure that children learn to play and win at basketball during the years of our contact

programme, and also able to use the learnings and skills from it to make better choices and decisions in their lives, thereby acting as agents of change in their own communities. Our strategy is to partner with schools/institutions so that we are able to run stable and intensive programmes with the students and ensure long term impact on their lives.

In 2016, we started with a junior and a senior batch of 150 students at the Ashram School. We saw a lot of enthusiasm in the children as this school did not have any sports facility or programme prior our entry. The basketball court that we constructed was their first ever exposure to a professional sports facility. 50 percent of the recruited students were girls. Initially, they were shy and would be uncomfortable practicing on the court. However, over time, when they saw the boys playing the game well, they also started attending the practice sessions regularly. We started our senior batch from the eighth grade. Between then and 2018, the children have participated in many district tournaments in Pune, National Trials at Satara, and gained exposure to various city tournaments and private schools across Maharashtra. The School also received some recognition among the city's academic community after the children represented them and won various competitions.

In 2018, our first group of 17 children became the first generation high school goers from their families and communities. They joined a college in Panvel. They were able to secure admission seats in the junior college because of their involvement and



Kevin Francis
Senior Coach

"Basketball is my first love.

I always wished to do something for the game. Hi5 came as a dream job where I can fulfill my passion and work with so many underprivileged kids by changing their approach to life through basketball. Hi5 truly motivates me every day; and that is what we teach our kids by making them learn basketball and life skills.

It has been an eventful four years now with Hi5. We started with kids who had never heard about basketball to making them win tournaments, participating against the best in the State as well as National Championships. We keep reminding them that they can do anything in life if they give their best in anything they do.

I truly believe in this quote by this great basketball player - Derrick Rose: "All the days you wake up, you got one job, and that's to get better every single day."





Zoheb Khan
Senior Coach

The opportunity to be a coach is a tremendous honour and responsibility; no matter the age, skill or seriousness of the team/athlete. Players are placing their trust in our ability to help them achieve success - whether it is for personal or collective gain. Furthermore, players look up to a coach to be a role model; so coaching requires tremendous character at all times.

exemplary results in basketball. They are now representing the college in many zonal and district basketball tournaments. They have become independent, having ventured out of their homes to hostels for the first time ever, managing their own finances through government scholarships, and taking charge back at home and in their communities for further positive changes in their lives. Future job prospects in the police force are opening up for them through sports quota. This is an especially good opportunity for our girl children, since more than 17,000 sports quota seats go vacant every year.

What are the improvements seen in the attitude of the children



after being introduced to basketball?

Not only have we seen increased retention and participation in schools following our programme, we have seen many positive changes in the attitude of the children – right from a decline in anti-social behaviour and improved gender sensitivity among boys and girls, to them aspiring for higher education and a better and different future from what they have grown up in. Our girls, who were earlier hesitant to join the programme to play alongside boys, have shown immense improvement and confidence in themselves.

Do you provide education as part of the programme?

We use sports as a tool to promote education and run basketball excellence programme for free to provide children from disadvantaged communities an alternate pathway to succeed in life. We are not directly involved in educating these children on core subjects, but through sports, we have been able to inculcate the instinct to do better in lives. We work with these children on life skills after each session to promote useful habits and English reading skills.

Share with us the different

tournaments they have participated in, and laurels won.

Our children have participated in more than 20 tournaments each year, in different levels such as DSO, Districts, State Championships, MSSA etc., under different categories. The children have made remarkable wins in the academic year 2018-19.

Total Tournaments Played:	21
1st Place:	21
2nd Place:	17
3rd Place:	8
Semi-Finals:	25
Grand Total:	71
Total Matches Played:	371+

What are the other programmes undertaken by the Foundation?

Besides basketball training, our core values lie in delivering structured life skills curriculum on the field to the children. We believe in taking life skills to another level by intensifying their aspirations, self-esteem and confidence. With sports, we have observed that this becomes a doable task.

When we started four years back, most of our children were in Grade IV or V.



These same children are now aspiring to go to college and play at the university level. Hence, we are creating pathways, career counselling and an opportunity to succeed in life through basketball. Besides this, whenever required, we support them with English tutoring.

Right now, we are expanding to other States in India with gusto. We have adopted a similar tribal school in West Bengal, which is close to the city. The programme has already started, and court construction is almost complete. In Telangana, we have adopted two Zilla Parishad schools, one children's home, and one tribal school. Recruitment and court construction are in the pipeline.

How are you managing to keep the programmes afloat? Are you receiving any support from the government/ corporate entities?

For the first two years, Sundar and I

funded the programme ourselves. We began with 150 children in April 2015. It then surged to 1000 children in the same year. We had some Corporate support and a few well-wishers after we completed the initial years. The support that we get from the Municipal and Tribal Schools is that they allow us to run the programme, year after year. Witnessing its success, many institutions are requesting us to start similar ones at their schools. Since last year, we have been reaching out to companies who may be able to help us with CSR funding. Since we are continuously expanding, we need support though CSR in a big way.

What are the attitudinal transformations that can be seen in these children after Hi5 intervention?

Oh, we are excited to see the radical transformation in the mindset and attitude of the children and the

communities. The exposure to other schools and students has made the children aspire for higher studies as well. We went to these tribal hamlets personally, counselled the parents and children for their studies and opportunities after high school so that they are aware of government schemes and college options available.

After our senior batch from Vajreshwari cleared their SSC Examination, we, along with some social workers, did a counselling outreach programme and went to all the villages in the Palghar region to work with their families. We also helped the students in filling up forms for junior colleges and other documentation formalities and also reached out to colleges in and around Mumbai having residential facilities for tribal children.

One of our social workers came to know about a college in Panvel that provides tribal children with free

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We are excited to see the radical transformation in the mindset and attitude of the children and the communities. The exposure to other schools and students has made the children aspire for higher studies as well

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We have also set up a connect with the Maharashtra Government to place these children in police services as constables, especially for girls, because many positions do not get filled in. These positions require women athletes, and with our basketball programme, we should be able to get employment in many sectors

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education under a government scheme. After speaking with the management, our 17 children (eight boys and nine girls) received admission and also availed of a tribal hostel facility nearby. Their tuition fees were waived off and they received a stipend for food and other academic expenses.

These children are now representing their college in basketball, and the school management is proud of their achievements in the divisional and district tournaments.

It is basketball that initiated the instinct within these children to pursue higher studies and come all the way from their tribal region (100km away) to Panvel as the first-generation college goers from that region. These children are now considered as role models in their community. These children are not only independently managing their life and education, but also stand a far greater opportunity in engaging in job opportunities once they complete their 12th Standard. They are now more aware of opportunities and various reservation quotas under athletics and sports category to avail to. We have also set up a connect with the Maharashtra Government to place these children in police services as



constables, especially for girls, because many positions do not get filled in. These positions require women athletes, and with our basketball programme, we should be able to get employment in many sectors. Even if these children do not get into police services or a job of their choice, we will absorb them as coaches in our own programmes.

Can you share some life changing and inspiring stories with us?

We are indeed overwhelmed by what we are witnessing in the lives of these children. Take for example, Sadham

and Sneha. They sure inspire us as well to keep doing what we are doing:

Sadham, a Motilal Nagar (Goregaon) resident would sit outside a mechanic shop, chew tobacco and play pranks on children who are going to school. In September 2015, when we started our basketball programme in Motilal Nagar BMC School, we recruited a few students at the beginner level batch. Sadham would come, throw a bad attitude, question the coach about the game, make some negative comments and then leave. He did this for a couple of days. One day, he was a little quiet as he saw some children enjoying their basketball practice. He left without



Sadham

making any comment. The next day, he showed up, and in a soft tone asked the coach if he could join them. The coach firmly told him that he has to attend school in order to join the programme. He promptly rejoined school the next day. Today, after three and a half years in the programme, Sadham is the best player in Hi5. He has become very disciplined and takes his academics with utmost seriousness. His teachers are very impressed with his remarkable turnaround.

Today, he coaches younger groups when the coach is away on meetings. He takes great pride in his academic achievement and shows amazing leadership skills when playing the game. He has played in district level matches for Mumbai Central District in U13 and U16 categories at the Maharashtra State Championships.

Basketball has changed Sadham's future completely.

Sneha, an 11 year old young girl from Unnat Nagar BMC School in Goregaon (W), a fantastic rebounder and the best among the girls in Hi5, suddenly turned down the opportunity to be part of the Hi5 summer residential camp in 2016. Her parents felt that this game did not culturally fit in with their conservative upbringing, where girls, apart from attending a school in their immediate vicinity, are not allowed to step out anywhere on their own. We invited her parents to share their hesitancy in allowing their daughter to continue with the sport. As with most families from conservative backgrounds, her mother had no say in the situation. Her father was initially adamant in his decision to allow his



daughter to continue, but when he realised that, as a once decorated wrestler, he has had his share of triumphs. He remembers how he felt after every victory – all the sacrifices and pain worthwhile. And as he listens to the folks from Hi5 talking about his daughter's achievements, and being the best in her field, just as he was, then, he realised that he could not let her talent go to waste. He agreed to allow her to attend the summer camp. An ecstatic Sneha promised her parents that she will make them proud of her. She trained well in the camp, and in the following months, she qualified to represent her district at the Maharashtra State Championships, with just one year experience under her belt.

In 2018, she was selected to go to New Delhi as part of the Jr. NBA Mumbai All Stars Team competing against other city teams in Delhi. She proudly showed off her first ever flight ticket to her friends.

The opportunity offered by Hi5 has opened many doors for Sneha. Her sister, Deepa, is following her footsteps to Hi5. Sneha is being scouted by other organisers and basketball committees all the time. A bright future awaits her.

Inspiring Stories from Ashram School

As we have mentioned about our initiative at the Ashram School, the

girls from the school joined the Hi5 programme in July 2016. We were not able to complete constructing the basketball court on time due to heavy monsoons that year; so all the students practiced indoors and eagerly waited for the construction to wrap up soon. We were finally able to complete it in January 2017. The first Intra Hi5 Tournament was to be held four weeks thence. We brought our girls and boys to the city – a first ever experience for them. Both the boys and girls emerged victorious against their city peers who were better trained than them. They were overcome with emotion and carried their trophy home with pride. They said, "Hi5 has lit a fire in us, and there is no turning back." The girls were especially very emotional as they always felt that, being born as girls in their community, they were worthless and looked upon as liabilities. They said that Hi5 has showed them that they can achieve in life.

Three months after their first city win, the girls played at the district level at the Maharashtra State Championship in Pune, and then Satara. One of them was selected for the tryouts for the national level in Kolhapur.

As per tradition, a couple of girls were initiated and had marriages already arranged for them right from their childhood. One of the girls, Poonam, who is pursuing her education at a junior college, went home for her



vacation, refused to marry till she completes her education and has a job in hand. Her parents were taken aback by her decision, but they were convinced after she explained to them that she wants a better future for herself. Poonam now sends money home that she saves from the government stipend accorded to her.

Prakash, one of our basketball students, is from Khardipada, a tribal hamlet in Jawahar village which is about four hours from Mumbai. There are no proper roads leading to these hamlets after a certain point. People have to walk five to ten km just to reach their homes. Prakash was a student of the Ashram tribal school. He has now completed Standard X, and is pursuing his junior college in Panvel. His parents are very poor farmers (who came running from the field to greet us in worn-out clothes. They quickly made themselves presentable) who live on a very meager sum for their subsistence. The family – the parents, Prakash, his sisters and their family, share a tiny, living space along with their livestock. Their only food for survival (humans as well as livestock) is from the agricultural land they own. When they run out of money, the men in the family would go to a

neighbouring village to work in a construction site, earning Rs 2000-3000 to buy clothes and other essential things they can use for the rest of the year. Prakash's parents are very excited that he is now in college. They want him to do well in his studies, get a good job and earn money. When asked how much, prompt came the simple but basic response (and longing of so many like them) that as long as he earns enough to fix the roof so that they do not suffer during the monsoon. It struck us how simple their life and wants are, and how educating just one member of a family can bring so much respite from the arduous life they are leading.

Let me also share another heartwarming story from **Govandi**. Deonar Colony in Govandi Ward is one of the poorest wards in BMC. Usually referred to as the dumping ground of Mumbai, the people here live below the poverty line. Hi5 runs a basketball programme for a school where both boys and girls participate in equal numbers. It has been over three years since then, and the children are doing amazingly well in all tournaments. Being from a minority background, it was a totally new experience for the girls to be wearing

sports jerseys and shorts. The mothers also wanted something better for their girls since they did not have such opportunities in their day. The girls played, practiced hard, had natural talent and won many trophies for their school. They have been representing the South East district of Mumbai in the Under13 Maharashtra State Championships that was held in Pune, Satara and other districts, and winning every single tournament in the city as well. Today, they have progressed by leaps and bounds, encouraged by their teachers and parents every step of the way. They are the pride of their school and community. Today, everyone in their community respects them for who they are and what they have accomplished.

Hi5 basketball has changed this community in a big way, and Deonar colony girls are our pride! The youngest girl from the team was selected for the State Trials and she is headed to Satara to compete with girls older than her.

What does the future hold for these children?

As these children are recruited in the programme at a very young age, they tend to do well in sports after a continuous training period that takes a couple of years. This process results in getting them exposed to tournaments, meeting privately-educated school children, and experiencing winning moments. With the help of certificates won at tournaments, their possibility of getting into a good college increases, and eventually, jobs. We insist that they complete their higher secondary education, and until then, we will hand hold them for any kind of support and advice. We will also absorb some of these children as coaches, provided they complete their mandatory school education. This initiative is the first of its kind in our four year journey. The future doth shine bright for them all because of Hi5's interventions and the children's motivation. ■



The Need for a Paradigm Shift

RBS Foundation India Achieves Environment Sustainability Through Sustainable Livelihoods

As we watch the sun go down, evening after evening, through the smog across the poisoned waters of our native earth, we must ask ourselves seriously whether we really wish some future universal historian on another planet to say about us: "With all their genius and with all their skill, they ran out of foresight and air and food and water and ideas" - **U. Thant, Secretary General - United Nations**, in 1971.

The Earth and its ecosystems provide us with life and sustenance. In order to achieve a balance among the economic development, social equity, and environmental needs of present and future generations, it is necessary to remember what Mahatma Gandhi observed – "Earth provides enough to satisfy every man's needs, but not every man's greed."

The consumerist modern life has caused significant resource depletion and climate change. There is a need to recognise the dominating development issues such as inequitable growth, lack of financial inclusion, gender inequity, climate vulnerability, and stress on natural resources. There is a dire need for

environmentally sustainable solutions in all areas of technology and trade. Sustainable development takes into account environmental protection and economic growth. Market-led solutions that create a win-win situation for both people and planet should be encouraged through advocacy and policies, and incentives for businesses.

The RBS Approach

As a responsible business, we at RBS have demonstrated a commitment to sustainability to support communities and customers. We have signed up for Taskforce on Climate-related Financial Disclosures (TCFD).

Initiatives under our Foundation - RBS



Sunil Kumar Nandamudi

Foundation India (RBS FI) - focus on building the social capital of the most vulnerable communities residing in ecologically-critical landscapes in India with the objective of creating sustained benefits for community and biodiversity. Our projects provide sustainable livelihoods to tribal and other vulnerable households through household enterprise, and they

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Our *Supporting Enterprise* programme provides sustainable sources of livelihood to those communities that live in and around critical ecosystems. These sustainable sources of income reduce the community's dependency on the forest, help facilitate financial deepening and promote financial inclusion and economic development

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strengthen the governance of the relationship between the communities and the forest/wetland ecosystems. Our approach originates in recognition of the fact that poverty is deepest amongst communities that are directly dependent on resources from forests and other natural ecosystems for their survival.

Our *Supporting Enterprise* programme provides sustainable sources of livelihood to those communities that live in and around critical ecosystems. These sustainable sources of income reduce the community's dependency on the forest, help facilitate financial deepening and promote financial inclusion and economic development. The programme, therefore, targets forest/wetland and other such ecosystem resources dependent communities to enhance their land productivity and to enhance household income.

Sustainable Livelihoods in Ecologically Vital Landscapes

Ecotourism Enterprise in



Mangalajodi, Odisha

Mangalajodi near Chilika Lake, Odisha was known as a poacher's village. It was reported that migratory birds were being poached on a large scale for self-consumption and trade. In 2000, a census exercise recorded a mere 2,000 birds and called for immediate conservation action. Few community members led this action from the front but faced numerous challenges. To support and sustain these conservation efforts, a community-owned ecotourism enterprise leading to conservation-linked incentives was created in 2011. We have been involved in the formation of the ecotourism enterprise right from the beginning and provided 100 percent funding to the project. Apart from funding, we also provided strategic support, dialogue with the government, and advocacy. Setting up of the Trust was further supported by activities like building capacities for hospitality and accommodation, and business development. Our employees volunteered to create a marketing strategy for the enterprise. Today, the Trust runs a tourist facility with beds, dining and interpretation area, providing guided boat trips for bird-watching for visitors. In transforming the earlier poacher population into the protectors of the wetland and its biodiversity, this project has allowed viable and sustainable livelihoods to its members.

Presently, the Trust, managed independently by community members, is operationally self-sufficient and has a substantial corpus for exigencies. More importantly, the bird population has soared to over 150,000.

Bird's Eye View Similipal Biosphere Reserve

Similipal Biosphere Reserve (SBR), is a national park and a Tiger Reserve situated in the northern part of Odisha's Mayurbhanj district. The tiger reserve is spread over 2750 sq km and has some beautiful waterfalls like Joranda and Barehipani. It is one of the seven biosphere reserves in India identified under UNESCO's Biosphere Program. It harbours an assemblage of great biodiversity and supports a substantial human population – 73 percent of which is indigenous, sharing an intricate link with SBR. Local livelihood is primarily dependent on subsistence rain-fed paddy, timber, and non-timber forest produce, and migration for wage labour. Diminishing land productivity and erratic rainfall conditions have led to over extraction of forest resources, used as a coping mechanism by the local community.

Our focus on the intersection between poverty and critical ecosystems brought us to the project area in SBR in 2009. We partnered with NGO Indian Grameen Services (IGS) for the

Kuni Tudu
Asanabani Village
Mayurbhanj, Odisha



"I never dreamed of running a livelihood enterprise. Being located in a remote village in Similipal Tiger Reserve with low accessibility to the market is the main detriment to doing something sustainable. RBS Foundation came into the picture, and with their support, the IGS team taught and trained me how to become an entrepreneur and to set up a small scale poultry enterprise. Finally, with the financial and moral support of the Foundation, I started the activity. I faced many challenges, like not making any profit at all at the initial stages, but I pressed on and succeeded. I have now completed seven to eight to eight cycles, and gaining confidence by the day, with set up linkages for fodder, chickens, and selling my birds in the market. I can now say with confidence that I can manage my own enterprise

implementation of the project and worked with the Odisha Forest Department and the local community for the fruition of the project. The project aims to reduce the ever-increasing forest dependency of the

inhabitants by creating alternate livelihoods opportunities in 36 forest fringe villages of SBR. Interventions for improving farm yields, building household level non-farm enterprises and land development work through the convergence of ongoing government schemes were undertaken.

One such initiative taken under the project was the creation of small scale commercial poultry enterprise. The initiative was based on a cost-sharing model and thus required monetary contributions from the farmers. The sharing ratio was decided to be 20:80, with 20 coming from the poultry farmer and 80 from the support funds provided by us. The poultry farmer was required to pay back the support funds in installments of Rs 3,000 per month to the Village Development Committee (VDC), an institution created within the village for governance, which will also ensure that these support funds will be rotated to the others interested in undertaking poultry farming. The total investment amounted to ~Rs50,000, which

included the capital cost incurred to set up a shed, and the cost to cover a cycle of 35 days with 200 chicks.

Experts were engaged to train the community on small scale commercial poultry. Both classroom training and on-the-field training were provided on aspects like building a vision around poultry, forming business strategies, vaccination etc. The households now earn a revenue of ~Rs 35,000 and a profit of ~Rs 6,000-8,000 per cycle. The most gratifying impact of poultry intervention is the increased entrepreneurial skills displayed by the farmers. They continue to reap the benefits from the intervention, and at the same time, keep learning from past mistakes and challenges. This is an indicator of the sustainability of the intervention which has not only increased income, but also the social status of the farmers in their villages.

'Devbhumi' – A Rural Enterprise by the Women of Pauri, Uttarakhand

The farmers in and around Devalkhet village, situated on the banks of river

Beena Devi, Spice Cultivation



Beena Devi had been growing spices for a long time. Initially, she did this for personal use, but after becoming a member of the EKTA Self Help Group (They developed a Spice Seed Zone at Kumaldi Village of Rikhnikhil Block), she was given inputs to increase the production for commercial gain. She underwent capacity building trainings on organic cultivation of spices, technical and management of organic production. She was supported with her 125 kg seeds of ginger, turmeric, garlic and chili. The total production came to six quintals which she marketed through the Farmer Producer Organisation at Devbhumi, earning her Rs 22,000. Beena Devi is now one of the illustrative producers who encourage women producers through her efforts and empowerment.



Bhagat Singh
Spice Cultivation, Pauri

Bhagat Singh, from Simali village, Nanidanda, Pauri Garhwal, Uttarakhand, is one of the spices producers under our project. He is one of the members of the spice seed zone formed in his village, Simali. Bhagat Singh showed keen interest in spice cultivation and a total of 0.8 hectare of his land was selected for spice cultivation.

Singh and his wife both work together in the spice farm and earn Rs 38,000 per year. They cultivate turmeric, ginger, chili, and garlic. They plan to upscale their production to enhance their annual income. Singh shares, "Spice cultivation brings cash income back home. We are also exploring other sources for cash income to meet household needs."

They produce spices for sale and also for seeds, so that they do not have to buy seeds, thereby help in reducing the input cost in production. Bhagat Singh is simultaneously learning business skills to enhance his knowledge. He now motivates other members of his Producers Group to adopt spice cultivation as an enterprise.

Pain near the Corbett Tiger Reserve in Uttarakhand, suffered heavy losses due to crop raids by wild herbivores. Crop losses made agriculture economically unviable, and gradually the farmers stopped cultivation. They had to migrate to cities in search of livelihoods. The issues arising out of the raids are widely known. Our research concluded that the major issues were the migration of the men to towns and cities in search of livelihood, leaving the womenfolk to look after the homes and farms; depredation by wild herbivores on crops; a decline in soil and water productivity on account of tree-felling and vegetation patterns. We initiated the project - Devbhumi in 2011. We

partnered with Appropriate Technology India (ATI) to seek their expertise in tackling these specific problems. The first challenge was to respond with practical and cost-effective protection of crops. Several innovative methods including bio-fences, bio-repellents were considered. It took much effort and confidence-building initiatives to get the villages to abandon cereals that attracted elephants, wild boars, deer, and go for crops like ginger, turmeric and garlic which were introduced by the project.

Today, over 12,000 families in the project area cultivate varieties of organic spices. More than 125 acres of farmland was brought under cultivation of spices. A total of 5,000 quintals of turmeric, ginger, garlic, and chilli have been produced since the intervention. 187 kgs of cardamom have also been produced. The total income of producers through spice cultivation has been over Rs 83, 00,000. The farmers were formed into producers groups to facilitate input supply, collection, storage, processing, packaging, value addition, market promotion and distribution and were linked to a producer-owned company - Devbhumi Natural Products Producers Company Ltd. (DNPPCL). The Company facilitates sales of produce, procured directly from the farmers. Over 3,700 families have been

covered under livelihoods initiatives such as dairy, apiculture, sericulture, and spice cultivation. Self Help Groups (SHGs) have proved to be the cornerstone of the project. Through their membership in these groups, women have learned to participate in democratic processes, developed their ability to engage in livelihood activities that are best suited to their resources, skills, and interests, and increased their awareness on preserving and regenerating their local natural resources.

Eco Homestays in Leh - Ladakh

The Leh landscape is characterised by high altitude, harsh climate, and a very short agricultural season. The impact of climate change is most visible in Ladakh, where receding glaciers have led to water scarcity adversely impacting agriculture and local livelihoods and has also intensified man-animal conflicts.

RBSFI's landscape strategy of working in the intersection of poverty and critical ecosystems led to our introduction to this region. The area displayed specific high altitude ecosystem issues like depleting habitats of wild fauna due to competition between livestock and wild fauna for the scarce grazing grounds, livestock killing by carnivores, especially snow leopards





and wolves. Given the intersectional focus on high altitude regions as the source of water security and habitat of unique mountain fauna and its biodiversity, we partnered with Nature Conservation Foundation (NCF) and Leh Nutrition Project (LNP) who specialise in technical expertise with working in Ladakh habitats.

The project's aim is to enhance local incomes through tourism-allied activities which include establishing homestays, eco-cafes and souvenir making value chains for the community living in the region. Under the project, 28 homestays in six villages viz. Liktsey, Tukla, Himya, Khadpu, Kesar and Chumathang have been established by motivating the households and supporting them with

basic materials required for hosting tourists and providing them training on hospitality. New trekking routes around the villages have been developed to attract tourists and it has been complemented by linking these homestays to travel agents and local resource partners. Other facilities created are two eco cafes which provide refreshments to tourists and a handicraft enterprise involving 50 women who produce souvenirs which are bought by the tourists thereby creating a local value chain for income enhancement for the local community.

The Rong area was found to have a healthy population of snow leopards, as indicated by the results of our camera trapping study. There were also reports of high livestock

Thinley Angmo
Headwoman
Himya, Leh



"The concept of homestay is great. It is helping us in generating additional income. The conservation awareness programme that goes with the homestay programme has been a real eye-opener as we have learnt a lot about local wildlife. Earlier, we were very hostile towards the snow leopard as this elusive animal would attack and kill our flock. We are now able to address this man-animal conflict with the Foundation's help. We have now realised that we need to make sure that the snow leopard be protected as it is slowly disappearing. It also helps boost tourism as many wildlife enthusiasts from all over the world come to our region with the hope of catching a glimpse of this rare species."

depredation rate and revenge killing of snow leopards by the local people. Therefore, given that homestays have promoted a positive attitude of local people towards snow leopards in other parts of Ladakh, the Himalayan Homestay Program was expanded to the Rong area. Currently, the homestays in the area are operational only in the summer months. The average annual turnover of all the homestays in the Rong valley since its inception has been Rs 1,70,000. However, some villages like Himya, Kesar and Tukla have been getting more footfalls compared to others. Following the establishment of the



Skalzang Wangtak
All Rong President



"Homestays as well as the other livelihood improvement programmes initiated by RBS Foundation are very useful for the people of Rong area, which is one of the most neglected areas in Ladakh. People, especially women, have been generating a steady income through the homestays. Handicraft is another important project that is helping us move towards economic independence. We are very grateful to all the organisations that are investing their time and resources to develop Rong. We look forward to receiving further assistance so we can boost up the livelihood of our people further."

homestays, the benefits to the community in terms of various training has been immense. For instance, people are very happy with the sanitation programme started to complement the homestays. Several women have reported learning about hygiene and punctuality from the tourists. The other value addition has been the information dissemination among the people about the local flora and fauna. More than 12 nature guide trainings have been organised. Each training includes a field visit to an eco-sensitive area. Today, many youths who have received these trainings are working as professional nature guides, making a decent living.

A Strategic Impact

We have accelerated the transition to a low carbon economy by supporting our customers and integrating climate change into core business decision making. Our community initiatives directly link with seven of the 17 UN SDGs. Through RBS FI, we have reached out to 1,25,000 excluded families and have developed 1,30,000 hectares of degraded lands. This has improved the functionality of India's ecosystems and improved their ability to support communities through environmental upgradation. Our project interventions support over 1,00,000 small and marginal farmers to

improve their farm productivity by adopting climate-resilient practices and support 20,000 women on developing farm-non farm enterprises.

We have formal partnerships with government agencies - National Bank of Agriculture and Rural Development, Ministry of Environment, Forests and Climate Change and also with multilateral agencies - United Nations Framework Convention on Climate Change (UNFCCC). We are the first business supported entity to have formally partnered with UN Climate Adaptation Fund.

Skill training of women, youth, and farmers on new agricultural practices, and sustainable livelihood interventions has helped in creating a substantive economic and environmental impact as witnessed in the increased earning capabilities of the local communities and their awareness of preserving biodiversity.

Sustainability is not Optional

The Governor of the Bank of England and his French counterpart warned that the global financial system faces an existential threat from climate change. Writing in The Guardian, they have told companies: "Fail to adjust...fail to exist." The message is clear - "This is an emergency".

RBS, through RBS FI, has been undertaking community development work even before CSR became mandatory in India. We hope to build on the design of the "Supporting Enterprise" programme that promotes financial inclusion and economic integration for those sections of society that are extremely poor and unsustainably dependent on natural resources. There are over 300 million people at this intersection, and systemically, we hope to integrate the majority of them into mainstream economy. ■

Sunil Kumar Nandamudi is Head, Sustainability, Royal Bank of Scotland, Asia Region and CEO at RBS Foundation India.

Bridging the Huge Urban-Rural Divide

Cybage Committed to Holistic Development of Marginalised Sections of Society

With a goal to create and deliver value dependable delivery, Cybage Software, a leader in the technology and product engineering space, having its presence in eight countries, is very much aware of its moral responsibility to repay its social debt by setting objectives that are congruent with the noble aim of social development. It undertakes and executes meaningful educational and socio-economic drives through its two CSR wings- CybageAsha and CybageKhushboo. CSR Mandate spoke to **Ritu Nathani**, Head - Cybage CSR and Director - Cybage, to find out more about what they do to bring about a positive change to the lives of the underprivileged.

Tell us about the vision behind the Cybage Asha and Cybage Khushboo initiatives.

There is a huge urban-rural divide that plagues our country, affecting those in rural areas so extensively that a major portion of this population does not have access to even basic needs like health and sanitation. The severe lack of basic socio-economic facilities shackles the potential of a large section of these people, especially in rural areas, where talents go unnoticed, and

highly capable individuals lose out on the chance to realise their dreams while struggling for necessities.

At Cybage, we believe that by providing education and the right opportunities, we can help facilitate and empower people from underserved sections of society for the long run, both in terms of their basic needs and future livelihoods. Our two dedicated CSR divisions, Cybage Asha and Cybage Khushboo, founded in 2003 and 2009 respectively, are primarily focussed on rural upliftment,

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At Cybage, we believe that by providing education and the right opportunities, we can help to facilitate and empower people from underserved sections of society for the long run, both in terms of their basic needs and future livelihoods

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CybageKhushboo was set up with the aim to provide financial aid to promising students who lack the means to fulfil their educational goals. We engage in large scale educational projects to prepare these students for, and steer them towards a professional career for a stable future

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community development, social welfare, higher education for deserving and underprivileged students through scholarship programmes, academic counselling, soft skill trainings, and support to educational institutes and schools. A number of carefully planned initiatives led by expert members from our CSR team are undertaken frequently to empower underserved areas. We also partner with a number of NGOs and social service organisations in order to broaden the reach and scope of these drives to make large-scale meaningful impact.

What has CybageAsha been engaged with in terms of their rural development efforts?

In order to lead a healthy life, proper sanitation facilities are a fundamental requirement. Under the rural development programme, most recently, CybageAsha identified the need and initiated sanitation activities in a number of villages across Maharashtra. The project involved the construction of toilets and drainage systems in 18 villages spanning the districts of Pune, Satara and Ahmednagar.



Through the project, we have been able to help over 412 families across these villages to get access to toilets and have a proper drainage system in place. Though the Government is also engaged in equipping villages with such facilities, we are using our initiatives to supplement these efforts and do our bit to help those in need. In addition to sanitary requirements, we also have programmes focussing on de-addiction, social welfare and our Go-Green programme. These are the first steps towards setting up a foundation for the development of Indian villages to help them thrive in the near future.

CybageKhushboo focuses on educating deserving students from underserved backgrounds. Which activities are part of this initiative, and what has the programme achieved so far?

CybageKhushboo (Khushboo Charitable Trust) was set up with the aim to provide financial aid to promising students who lack the means to fulfil their educational goals. Under CybageKhushboo, we engage in large scale educational projects to prepare these students for, and steer



Pritam Deodikar

Sr Engineer - LG Electronics Pvt. Ltd.

I completed my Mechanical Engineering in 2017 from Pune University. CybageKhushboo has helped me a lot during my engineering course. The scholarship was heaven-sent and it motivated me to complete my course with first class distinction. The sessions related to skill enhancements, especially on how to face interviews, were very useful. I am very thankful to the CybageKhushboo team for providing scholarship to students, and for their dedication and support in helping students achieve their goals.



Supriya Pawar

Software Engineer - Sumasoft Pvt. Ltd.

I have been a CybageKhushboo Scholarship beneficiary since 2012, i.e. from my first year of engineering. I received financial support as well as various useful sessions during my four years of engineering. These have enabled and benefited me to get a good percentage as well as secure a good job. The scholarship and guidance played a very important role in my life to achieve my career goal. I am very thankful to CybageKhushboo for the help I received to build my career and achieve my dreams.

them towards a professional career for a stable future.

Cybage's senior management is actively involved in CybageKhushboo and is working towards broadening

the scope of the programme. The key focus of the Trust is to grant scholarships to students who wish to enrol in professional courses such as Engineering (B.E. and Diploma), Medicine, and medicine-related courses such as Pharmacy, Dentistry, Homeopathy, and Physiotherapy. The first round of scholarship was given out in 2010-2011 to 55 students. In 2018-19, this total number of beneficiaries touched close to 1200.

The Trust collaborates with a number of educational institutes including Manghanmal Udham College of Commerce (MUCC), Vishwakarma Institute of Technology (VIT) and Vishwakarma Institute of Information Technology (VIIT), Smt. Bakul Tambat Institute of Nursing Education, Karve Institute of Social Service, College of Engineering Pune, Meera Nursing School, Saswad, and BJ Medical College. Every year, 15 students are given scholarships by the Trust to study at these institutes. Additionally, CybageKhushboo has partnered with schools in and around Pune by providing them financial support.

CybageKhushboo also has a Digital Literacy Programme that is geared towards educating students with digital literacy skills such as registering their Aadhar cards, ration cards, PAN cards, as well as emails, social media and cashless transactions

via apps. 1350 people have benefitted from this initiative so far. The Trust also has regular soft skills training sessions in communication, interview skills, aptitude and professional behaviour to contribute to the holistic development of the students.

Can you tell us more about CybageAsha initiatives for Sustainable Livelihood Programmes for Rural and Semi-Urban People?

CybageAsha has adopted 11 villages in Maharashtra under the jurisdiction of two talukas in Pune – Bhore (six villages) and Velhe (five villages) cluster. For the development of these villages, we have joined hands with BAIF Development Research Foundation as an execution partner. Together, we aim to inculcate modern agriculture practices and income generation activities, providing opportunities to farmers to earn a sustainable income.

Through this initiative, CybageAsha is helping with market linkages for the communities as well. This concentrates on local taluka-level markets along with Pune markets and is targeting companies to ensure better rates for the farm produce. These steps are aimed at reducing and eventually putting an end to rural-to-urban migration.



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Under the Agricultural Development programmes, 306 plots have been developed for paddy cultivation with average production increasing by 25 percent. For vegetable cultivation such as cucumber, lady's finger, chillies and gourd, we have helped them develop 179 plots with an average income of Rs 15,000 per plot

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What are the key focus areas of these initiatives and how have they impacted the livelihoods of farmers in these areas?

The project is under a three-year MOU signed between CybageAsha and BAIF Institute for sustainable livelihoods and development.

We have taken up some initiatives under the Sustainable Livelihood Programme.

Paddy Cultivation: Farmers in these villages were engaged in traditional farming practices. In order to help them reap and produce crops that are more at par with their farming efforts, our team of agricultural experts taught

these farmers how to implement a number of modern agricultural techniques. Initially, these farmers were growing only the Indrayani variety of rice, but since 2018, we introduced them to Phule-Samrudhhi and Black Rice varieties which ensures better production and income during the paddy season from June to December.

Vegetable Cultivation: There are very few farmers who are open to the idea of growing a second crop after the paddy season is over. There has been a long standing trend of seasonal migration towards cities after the paddy season, where these people migrate and work as daily labourers on construction sites, driving auto-rickshaws etc. To

arrest migration and bring better income sources to their native areas, we introduced vegetable cultivation in an area of 5-10 Guntha(R) (One R is equivalent to around 1000 sq.ft.), which ensures a sustainable livelihood for that season of three to four months from January to April.

Farming Techniques: Considering that the Bhor and Velhe clusters are drought-prone areas and have severe water scarcity in the summer, we have given farmers in this area drip irrigation kits. We have also introduced them to methods such as mulching. We are working towards providing solar lift irrigation to help them implement modern, sustainable practices.





“Wadi development focuses on using barren land to generate sustainable livelihood. In one acre of land, farmers can grow fruits like mangoes, jamun, bamboo and sag-like trees which are helpful for fencing and commercial purposes”

Wadi (Horticulture Plantation)

Development: Wadi development focuses on using barren land to generate sustainable livelihood. In one acre of land, farmers can grow fruits like mangoes, jamun, bamboo and sag-like trees which are helpful for fencing and commercial purposes. Wadi activity ensures income for the farmers at the end of the summer season and saves them from the hassle of borrowing money with high interest rates to purchase seeds and fertilisers.

Livestock Development: We have

appointed a full-time veterinary technician to provide door-to-door service for artificial insemination of cows and buffaloes. The aim is to increase the milk-giving capacity of cows and buffaloes, which, over time, will lead to a potential dairy business.

What has been the outcome of this programme so far?

We have already seen a number of improvements across these areas. Under the Agricultural Development programmes in particular, 306 plots

have been developed for paddy cultivation with average production increasing by 25 percent. For vegetable cultivation such as cucumber, lady's finger, chillies and gourd, we have helped them develop 179 plots with an average income of Rs 15,000 per plot. Wadi development has, so far, seen the conversion of 118 plots covering 99 acres of land growing mango and jamun. Under the livestock development programme, 256 artificial insemination processes have been carried out. Results will be

Nitin Kinhale - A Sweet End to Urban Migration

Nitin Kinhale, a farmer from Sonde Mathna village of Velhe Taluka shifted to Pune city in search of a job to supplement his income, as the income from paddy cultivation (between the months of October to December) was not enough to support his family. He began working as an autorickshaw driver in Pune.

With CybageAsha's help, he shifted back to his village last year. He began cultivating cucumber in an area of 10 *Guntha* (10,000 square feet), and within 3.5 months, he generated Rs 50,000 as revenue (excluding input cost and others). Under the CybageAsha – BAIF project, we provided him the technique, resources and tools such as seeds, fertilisers and a drip irrigation kit for water management.

Additionally, Nitin has now started collecting milk from nearby villages to sell in Pune city. As a result of his initiative, villagers are now getting a better price for their milk produce. A visibly happy Nitin Kinhale remarked, “The programme has helped me decide to return to my village. I am thankful to CybageAsha and BAIF for the technique, push, motivation and inspiration, because of which, I can now have a livelihood and take care of my family by staying back in my own village.”





Harshada Zanje - Increased Income

Harshada Zanje, a resident of Vadgaon Zanje Village of Velhe Taluka, was growing only one variety of paddy (rice) in a plot area of 15 *Guntha* (15,000 square feet). The plot yielded a limited produce of 280 kgs of rice per season.

Through the Agricultural Development programme, we introduced her to another variety of rice i.e. Phule Samrudhi, and helped her to cultivate it with modern agricultural techniques for better produce. The yield of paddy from the plot increased from 280 kgs in 2017 to 600 kgs in 2018. This has also helped her income rise from Rs 9,800 to Rs 27,000 in a year. Harshada has this to say, "This initiative has helped me sustain my family expenses and improved my overall livelihood. I truly appreciate the efforts taken by CybageAsha in increasing my income manifold."



seen in two years' time.

We have seen many farmer suicides increasing to alarming numbers over the years, especially in the Vidarbha, North Maharashtra and Marathwada divisions. Not disputing the work carried on by CybageAsha in the Pune Division (which has more than sufficient amount of water), but the regions mentioned do need a lot of help to improve agriculturally, and to bring down the suicide rate. Is CybageAsha planning to take up agricultural projects in some areas in these regions, replicating the success they have had in Pune region?

Around four years ago, we started

working in the Marathwada region, keeping in mind the drought-prone situation and the suicide rate amongst farmers. We had to evaluate the nub of the problem. We found out that silt had accumulated in water bodies, and over time, water could not percolate underground, leading to water shortage. We helped villagers with desilting streams and rivers so that rain water can percolate underground, and nearby wells and bore-wells get recharged. Due to this initiative, villagers are now having water for drinking, daily needs, and agriculture purposes. We executed this project with the contribution of villagers either monetarily (30-50 percent cost of project) or through Shramadhan activity where Cybagians actively volunteered.

We have also constructed low cost Cement Nala Bandhara (CNB) at Pimparkhed Village in Ghansawangi

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We have also constructed low cost Cement Nala Bandhara (CNB) at Pimparkhed Village in Ghansawangi Taluka of Jalna District. This has a capacity of two crore litres of water. The villagers are reaping the benefits by growing cash crops

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Taluka of Jalna District. This has a storage capacity of two crore litres of water. The villagers are reaping the benefits by growing cash crops. The geographical spread of our water conservation project covers five



Desilting Project by CybageAsha in Marathwada and Vidarbha Region

Sr. No	Village	Taluka/Block	District	Region	Project	Desilted Area	No. of Households	Population
1	Makodi	Malkapur	Buldhana	Vidarbha	Desilting	1 km	600	2632
2	Narla and Bhavadi	Fulambri	Aurangabad	Marathwada	Desilting	4 km	226	1093
3	Wadikalya	Ambad	Jalna	Marathwada	Desilting	1 km	397	1944
4	Waghalkheda	Ambad	Jalna	Marathwada	Desilting	3 km	168	884
5	Hippar Soga	Ausa	Latur	Marathwada	Desilting	2 km	334	1647
6	Rena	Renapur	Latur	Marathwada	Desilting	2 km	3088	14953
7	Samrala	Dharmabad	Nanded	Marathwada	Desilting	3 km	209	1067
8	Pimparkhed	Ghansawangi	Jalna	Marathwada	Desilting and construction of low cost Cement Nala Bandhara	1 km	1200	6000
9	JamsamathTanda	Ghansawangi	Jalna	Marathwada	Desilting	1 km	300	1500
10	Chandai	Bhokardan	Jalna	Marathwada	Desilting	1 km	300	3000
11	Paundul	Shirur	Beed	Marathwada	Desilting	1 km	337	1685
12	Dinnapur	Paithan	Aurangabad	Marathwada	Desilting	2 km	200	2250
13	Pimpalgaon Thote	Bhokardhan	Jalna	Marathwada	Desilting	2 km	219	1038
14	Masegaon	Ghansawangi	Jalna	Marathwada	Desilting	1km	650	3000
							8,228	42,693

districts of Marathwada Region – Latur, Aurangabad, Beed, Nanded, Jalna, and Buldhana - a district in the Vidarbha Region. This water conservation project has benefitted 42,693 people of 8228 households in 14 villages of six districts.

After seeing the real benefits from our desilting and watershed development projects, we plan to completely

overcome the water shortage problem, post which we will take up agricultural projects in this area for sustainable livelihood of villagers.

What is the way forward for these projects? Are there expansion plans for other Regions/States?

Our aim is to uplift rural communities

using sustainable interventions and effective methodologies. Based on the results of our pilot project in Bhore and Velhe, we have seen real benefits in agriculture, livestock and watershed development. We are motivated to replicate the same projects in other regions of Maharashtra targeting other clusters of different talukas with our implementation partner, BAIF. ■



Shashi Bhushan Singh The Unsung Hero Obsessed With Cleanliness

It is a refreshing sight to behold as one reaches Dumari Kalan, a village in Sitamarhi District in Bihar. There is absence of garbage being dumped in vacant spots. People are conscious of keeping their surroundings neat and clean. Upon inquiring about this collective determination by the people of this village in trying to keep it as clean as possible, the name being uttered by everyone is that of Shashi Bhushan Singh. Yes, this man has made it his life's mission to make a difference by relentlessly running a Swachh village mission on his own. His journey started in 2011, way before cleanliness received its due through the Prime Minister's Swachh Bharat campaign.

A man with a lean frame, Shashi Bhushan wanted to change his fellow villagers' mindset about cleanliness. He realised the only way to do so is to take up the initiative himself. He purchased baskets and brooms with the very little money he had and started cleaning the surrounding areas around the village. When people started

noticing his mission, he appealed to them to join this great cause of a clean, healthy and hygienic India by stopping open defecation and constructing toilets at home.

His selfless work did not win him many laurels, but earned him the title *Pagla Jharuwalla* or *The Mental Sweeper*. He was often ridiculed for doing what he did.



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I want to increase awareness about cleanliness in public spaces. People clean their houses but give no second thought to littering and throwing waste in public places or even the immediate surroundings. My mission is to improve the cleanliness in and around my house, my village, my district, as well as my State. Akhira Sarkar kya kya karegi, Kuch to hamara bhi dayitva hai

Shashi Bhushan Singh

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People in the surrounding areas began to believe that he was jobless, irresponsible towards his family, etc. It was only after the Prime Minister's Swachh Bharat appeal that Shashi Bhushan's work and his philosophy became the talk of the town and motivated many people to follow his earnestness. Today, he wishes to meet with the Prime Minister to share his learnings.

Completely oblivious of what people think about him, Shashi Bhushan is continuing his cleanliness mission. He

पर्यावरण को दूषित करने के लिए पौधा रोपण जरूरी



स्वच्छता के लिए बेच दी पत्नी के गहने, बना रोल मॉडल



अपने घर पर चला रहे हैं स्वच्छता अभियान



has not only worked in the village but has marched till Patna with a broom by his side, to raise awareness about cleanliness, and the need for all citizens to follow hygienic practices religiously.

His journey towards a cleaner India has seen him cleaned many public places - mainly hospitals, schools and administrative offices. His sincere dedication to his mission is such that he has not been able to take on a full

time job to support himself financially, thus leaving him in dire straits.

Many local newspapers and TV channels have covered his story, bringing some recognition to the cause he passionately subscribes, but unfortunately, no one has come forward to advice him on how to eke out a living from his passion.

The residents of Dumari Kalan have supported him in whatever way they can. But a regular income has eluded him. These residents are now appealing to everyone, including individuals, the Government, Policy Makers, Politicians, Corporates, CSR Divisions, Swachh Bharat Mission, etc., to come forward and guide and help Shashi Bhushan in any way they can. They want the world to know that Shashi Bhushan is an inspiration, a hope for the future and a worthy example that deserves unconditional support.

Recognitions:

1. Lohiya Swachh - Certificate of Recognition
2. Sitamarhi District 47th Foundation Day - Certificate of Recognition
3. Certificate of Recognition by Collector on Gandhi Jayanti
4. Certificate of Excellence by Block Development Officer for controlling open defecation at block level





Ravi Shankar Singh
Resident, Dumari Kalan

Shashi Bhushan has created Swachh Bharat awareness in our village, and in a short span of time, the campaign expanded to nearby remote villages, blocks and districts. His efforts about hygiene awareness are being recognised and spoken about - from corner streets

to tribal areas; areas where even Modi's voice has not reached. I wish him the very best.



Shankar Singh
Retd. Teacher, Dumari Kalan

Shashi Bhushan is the front leader of hygiene and cleanliness awareness in our village. The social worker community of the village are working hand in hand with him to achieve his vision and goals. He is very committed to his mission. His daily activity of cleaning the streets

and encouraging people to focus on daily hygiene is such a welcome sight. He can be seen carrying his broom with him all day long. Thanks to him that people are maintaining cleanliness around their houses and surrounding areas. His efforts are praiseworthy.



Nirmal Singh,
Sr. Journalist, Dainik Hindustan,
Majorganj

Shashi's passion and dedication has reached a level where people started calling him mad (Pagla Jhaaduwalla) after he sold his wife's jewellery to continue his mission of Swachh Bharat. Today, Shashi

Bhushan is well-known even among the influential people of the district. With the support and motivation from then District Magistrate - Dr. Ranjit Kumar Singh, Shashi continued his efforts uninterrupted. A man from a humble background with very little education has devoted all his efforts to become the torch bearer for cleanliness. I strongly feel that he should be rewarded at the State and National level for his efforts.



Birendra Singh
Farmer, Dumari Kalan

Pollution is the main reason for different diseases which causes health problems. We are so self-centered that we only clean our own premises and throw garbage openly on the streets. No one is concerned about maintaining cleanliness in public places. Shashi

has started his mission to reduce pollution by sacrificing his own time and energy for the cause of humanity. He started small, but his mission is now being recognised even at the State level. I believe that pollution will be completely done away with if there are more people like him. The time has come for all of us to work together towards reducing pollution. I extend my sincere thanks to Shashi. I salute his dedication and pray to God that his family stays healthy and blessed. Keep doing the great work. Thank you, Jai Bihar, Jai Swachhta.



Rajeev Ranjan
Head Teacher, Primary School,
Kharma, Sitamarhi District

Shashi, with faith and belief, you make the citizens believe that God abodes where there is cleanliness. I am very happy that you are driving a mission which is the need of the hour. I wish you the very best, and I want you to know that I am

available to help you anytime you need me. I also appeal to all the citizens to support Shashi Bhushan's mission.



Sunil Singh
Teacher, Middle School,
Dumari Kalan

Shashi Bhushan is now being recognised and appreciated for his cleanliness drives and dedication towards a clean India. He is not only involved in the cleanliness campaigns, but has contributed a lot to the Swachh Bharat campaign.

It is great to see his commitment and creating awareness within the society. ■

Dreams Do Come True

Miracle Foundation Provides New Lease of Life for Orphaned and Vulnerable Children

Mother's Day, 2000 AD, was a special and life-changing day for orphans in India. A tiny seed of love and compassion was sown in the heart of an American tourist who visited India and who witnessed the plight of innocent young children bereft of their parents. This seed was nurtured and grew to become Miracle Foundation - an NGO that takes a stand for orphaned children. Countless lives have been transformed because she hearkened to the stir in her heart. CSR Mandate met up with the Founder of Miracle Foundation - **Caroline Boudreaux**, to find out more about the journey thus far.



It has almost been two decades since Miracle Foundation was established. What are the major highlights of these past nineteen years?

Yes, time has flown by so swiftly since I started Miracle Foundation. Our journey over the years has been hard, but incredibly rewarding and satisfying. We have helped countless children realise their rights, get educated, nurtured and loved. We have an incredible team, and have partnered with over one hundred child care centres in India and introduced processes and procedures that improve standards of care. None of this happens without an incredible team of experts.

I am proud of our team who take such a specific interest in the children.

I guess the biggest highlight is seeing the children go from hungry and sad, to happy and thriving. Their childhood start off so hard and tragic. I feel bad that anyone has to suffer the loss of their parents; but for little children, it is not only sad, it is terrifying. Who is supposed to look out for them? Who is supposed to help them? The people we partner with learn the techniques and skills to make sure every single child is known, cared for and taken care of as an individual. It is not an easy thing to do, but it works.

In fact, hundreds of these children are

now going to college and studying in universities throughout India. A brother and sister called me on WhatsApp just the other day to thank me and tell me that they are going to take my place and care for kids like them who need help. It was so great to hear that they not only got what they needed to thrive, they got the 'give back' gene that the world so desperately needs now.

Throughout all of this success, our vision has remained the same: to provide life-changing support to orphaned and vulnerable children so that they have a chance to realise their full potential. It is this steadfast vision,

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We have a robust monitoring and evaluation framework which helps us track our impact across programmes and interventions. We are currently supporting 10,527 children, and are on track to support over 12,000 children this year

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a talented team, and the partnership of readers like yours that are the secrets to our success.

Is your primary goal to reunite the children with their families? How many children has Miracle Foundation been able to do so? Guide us through the process that the Foundation undertakes. Does each one have a happy ending? If not, how do you deal with the situation – logistically and emotionally?

The goal is to take care of children in real time. That means that if they are living in a Child Care Institution (CCI), the standards are high and kids are getting what they need. If a child has a family that can care for them, we help those families get their kids back and empower them to stay together. We stand for vulnerable children in India, all of them. We believe in a future where there is no longer a need for long-term child care institutions and where every child has a chance to live in a family.

We work to redefine the role of child care institutions, resettling children who have relatives that can care for them and providing paired funding, training, and capacity building to child care institutions which are home to

children who currently have nowhere else to go. These children will be loved, educated, healthy, and safe until they transition to a permanent family.

Which are the regions where you are working in India? As vast and as diverse as India is, what have you learned from your journey as you interact with people from these different regions? What are their dreams and aspirations – as caregivers, and those receiving care?

We work with 106 children's homes



in India and collaborate with many like-minded organisations. We have offices in Jharkhand, Bihar, Maharashtra, Gujarat, Tamil Nadu, and Delhi. We support children all across India and are proud to do it. We continue to take care of more and more children every year. No matter where we work, the vast majority of people we encounter are unified in their desire to do what is best for children.

How many lives have been impacted by the Foundation since 2000? Do you do a follow-up on each one of them?

We have a robust monitoring and evaluation framework which helps us track our impact across programmes and interventions. We are currently supporting 10,527 children, and are on track to support over 12,000 children this year. Additionally, we have been able to train 320 children in computer literacy and facilitated 351 children in pursuing their higher education. We have also trained 504 staff members at children's homes to care for them with skills in child development, positive discipline, and in recognising the fundamental rights of the child. Moreover, our counselors and group therapists have helped thousands of children with support for their mental



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Our model is replicable and scalable, so, through partnerships with State Governments across India and other NGOs, we are bringing life-changing care to vulnerable children, wherever they are. We are encouraged by the political will we are seeing to help these kids

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health and well-being. And, yes, we continue to follow up with each child/family that we place over time.

Do share some testimonials about how Miracle Foundation has impacted the lives of these precious ones.

This is from Kalpana, a child under the Higher Education Programme by Miracle Foundation India: “My first memory as a child was losing my mother. My father also left eventually. It was very painful and scary. I was taken to a child care institution in Odisha. The reason I was there was because I had no immediate family left and my relatives were not able to support me financially. I realised that the child care institution was the only place I could get food, security and a good education. It became a place where I could share my happiness, my hopes and dreams, and my sorrows.

It was there that I met the founder of Miracle Foundation, Caroline Boudreaux. I always called her Caroline Auntie. Although I was close to everyone at the Institute, a part of me always wished to be living with a family of my own. She was always very loving and kind to me whenever

she visited the CCI. We had an immediate bond, and she said she could tell that I was a leader and that I could do anything if I put my mind to it.

After my schooling, I was struggling with what career to pursue. Miracle Foundation India set up a meeting for



me with a career counselor. They helped me get a scholarship and pursue my dream of becoming a nurse. Today, Miracle Foundation is my family. Whatever I accomplish is all because of Miracle Foundation. No matter where my life will take me, one thing I know is that the Foundation will always be a part of my life. Through their support, I have been given the gift of quality education, strength, support, and love... everything a child needs to thrive!”

As a non-native setting up an NGO in India, share with us the various hurdles you went through to bring your vision and dream to fruition? Would you consider the journey a challenging one? Did you feel like giving up at any point in time?

You have a wonderful proverb in India that says, “The mountain, from afar, always looks smooth”. Any entrepreneur will tell you that it is hard to start a company. Although we are successful and have a model that works well, it was a tough road with obstacles of corruption, bureaucracy and apathy; just to name a few. It has been a roller-coaster ride. It was the children that always kept me going. I never ever thought of quitting on

them. *Not once.* I figured a lot of people had quit on them, and I was not going to add to that group. I will say, the India team, headed by Nivedita DasGupta, and our board, helped so much with guidance, encouragement and the know-how to move the needle. It takes a team and that is what we have got at Miracle - a team of committed individuals who are greater than the sum of our parts.

What has been the response from Government agencies as well as the Corporate world to the initiative you have been undertaking? Elucidate.

The Government has been great. Because the laws are based on the rights of the child, and that is what we measure and activate; so we are on exactly the same page as the Government. In fact, we are great partners. Together, we train leaders and people on the ground to improve standards of care for children. Our model is replicable and scalable, so, through partnerships with State Governments across India and other NGOs, we are bringing life-changing care to vulnerable children, wherever they are. We are encouraged by the political will we are seeing to help these kids. They are not only ensuring that policies that protect children are in place, but they are also working with families and CCIs to affect systemic change.

Similarly, we are getting fantastic support from individuals and Corporates alike, but, of course, we could use more. The employees of our Corporate partners feel proud of the impact their company is making for the children.

UNICEF reports that there are 31 million orphaned children in India. But a major chunk from this is also due to children who have been abandoned by their parents. Delving further into this, according to the Times of India, nine in ten of the 11 million abandoned children in India are girls. It is a disturbing



statistic. How can we, as a country, change this narrative?

Sy Wise said, "Nothing is heavy if everyone lifts". If we are going to change the narrative, we need to each take responsibility for helping those less fortunate than ourselves. The Government, UNICEF, Miracle and our donors, work hard every single day to help the needy. If everyone reading this article would support us in our work, we could change this,

forever. Do visit our website and sign up for monthly giving. You will be glad you did!

Let's talk about funding. Does a major bulk of your sponsors come from within the country or from your country of origin, the USA? What about contributors from India? Do you approach them, or are you totally foreign-funded?

We have great support in India. I am shocked at how many individuals sign





up to help these children. Miracle Foundation has over 500 people who donate monthly to our cause. This is a very powerful way to invest in our work because it helps us to budget and to know exactly how much money we have to support the children. We have some major donors who like our work because it is so measurable and easy to see results. Interestingly, most of our monthly donors are under 30. We love that generation!

Our donors inspire me. They really want to make a difference... and they do make a difference!

We have a well-qualified team that is focused on raising the much-needed funds for children locally. That being said, I would like to draw some light on the most significant challenge with the Corporate sector. Many of them want to help people close to their offices or places of business. Unfortunately, the poor are often inconveniently located in the rural areas and many Corporates do not help people there. We know that there is great suffering in the villages, but unless a Corporate has a plant there, it is tough to find one that will help children that they can't get too easily. This is a big problem. The children are

invisible and that is often easy to ignore.

The other major challenge is that a lot of people expect governments or corporations to make an impact for children instead of doing it themselves. Governments and Corporates cannot do it all. If each one of us did our part and gave a small percentage of our income every month to an NGO that was vetted, it would make a difference. Getting individual support is key. If everyone did a little,



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Most companies want to get involved with non-profits within their required proximity. And since most of our work is based out of rural areas, it sometimes becomes difficult. We invite all supporters to join us in helping vulnerable children no matter where they are!

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it would change a lot!

Has the FCRA been a roadblock to your activities, or has it been smooth sailing for your organisation? Also, what do you think will ease it for other people from outside India?

FCRA is an act constituted by the Government of India to ensure that all overseas funds are legitimate, accounted for and used for appropriate causes, as approved by the Government. Getting FCRA is certainly not easy and the Government



is strict in granting it and monitors it regularly.

We as an organisation did have our initial hurdles as it took three years for us to register under FCRA. While there are no hurdles as such now, it sometimes restricts the work to an extent, and the funds (that we receive from overseas) could be given to the organisation who have valid FCRA registration. We have been fortunate that all our partners do have FCRA registration.

What is the drawback of the current methodology adopted by Indian Corporates? How can they expand their activities to reach a larger slice of the underprivileged?

Like I mentioned earlier, most companies want to get involved with non-profits within their required proximity. And since most of our work is based out of rural areas, it sometimes becomes difficult.

We invite all supporters to join us in

helping vulnerable children no matter where they are! Your support will change the lives of orphaned children and the communities in which these children live, and we bet it will change your life, too.

As a major influencer, what is your message to those working in this field? How do you encourage yourself when days are dark and dreary?

If you look at long term trends, you will see that things are truly getting better. Life spans are up, literacy is up, and trade is up, maternal mortality is down, kids getting education is up. Things are actually getting better if you look at things with a long term view. If you really want to make an impact, you have to make a commitment. It is going to take some time and effort, but it can be done.

Is this a long-term project? What is your goal or what do you plan to achieve in the next five or ten years??

At Miracle Foundation, we are working towards the goal of a loving family for every child. Whenever possible, we resettle children living in these child care institutions and support them to live with their extended family. And if a child does not have an extended family who can provide quality care, we ensure the care that a child receives in a child care institution is the best possible while awaiting a more permanent placement. It is a long road, but it is not impossible to get to the destination. We plan to achieve this one child at a time. This is the only way to do it.

Eight million children are living in institutions, and every one of them deserves a family. We are scaling our efforts through partnerships with governments and other NGOs — all committed to ending the orphan crisis. This is a global movement that is so much bigger than just us, and we will continue to do everything within our power to help in its success across the world. ■



Tetra Pak Establishes a Sustainable Ecosystem for Carton Recycling

Everything we do at Tetra Pak is defined by our brand promise of Protects What's Good. Since our entry into India over 30 years ago, this promise has been at the heart of all our actions. As a company committed to doing good, sustainability is one of our biggest values. Over the past year, we have seen a dramatic shift in the sustainability landscape, not just in India, but across the world. We started building a recycling ecosystem in India over 15 years ago, working closely with stakeholder across the value chain, including waste pickers, collection partners, recyclers, NGOs, local government bodies, civil society organisations, brand owners and consumers. In 2018 too, we strengthened our waste management and recycling initiatives in India, soliciting support from various stakeholders, all committed to taking bold steps with us to make a meaningful impact.

Tetra Pak cartons are mainly made of paper, i.e. on average close to 75 percent of the carton comes from paperboard, and they are fully recyclable. However, despite numerous legislations in place, retrieving used Tetra Pak cartons from municipal solid waste has been a challenge in India as waste is not segregated at source. It is left to informal waste collectors who are largely unorganised; organising informal waste collectors has its own set of challenges. Organising them for collections depends a lot on volumes available for collection and an attractive price. There is a lack of awareness in general about the recycling of used cartons among consumers. Overall, a complete and

robust ecosystem for used cartons recycling has been missing.

The Initiative

1. Partner with recyclers that see the benefit of recycling post-consumer cartons
2. Establish collection networks by engaging waste pickers
3. Invest in educating consumers and others in the waste chain about the recyclability of Tetra Pak cartons and proper waste management practices

This combination of short term (interventions to establish collections and recycling) and long term approach (education) form the basis of an

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We partner with NGOs, waste management companies etc. to set up collections in cities where carton sales are higher. A typical collection centre would have a compacting machine to compress the collected cartons for dispatch to recyclers, and trucks to collect cartons in the city

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economic model where the buyer (the recycler) pays an attractive price to the seller (the waste collector) and the model feeds itself, save for some interventions from Tetra Pak in terms of communication, promotion and equipment support.

The Good Practice

a) Establishing a Network of Recyclers

Key constituents of Tetra Pak cartons - wood fibres, plastic, and aluminium - can all be recycled, making a Tetra Pak carton fully recyclable. Our recycling partners produce sheets from full cartons (Eco Link Boards) that find good applications in pallets, furniture etc. They also re-pulp used Tetra Pak cartons and use the paper for making various items like bags, notebooks and more.

b) Engaging Waste Pickers... Establishing Collection Networks

We partner with NGOs, waste management companies etc. to set up collections in cities where carton sales

are higher. A typical collection centre would have a compacting machine to compress the collected cartons for dispatch to recyclers, and trucks to collect cartons in the city. Through workshops, street plays, health camps, Paryavaran Mitra clubs for waste pickers, we also help the waste trade distinguish a Tetra Pak carton and help them understand its value.

Waste pickers are highly vulnerable to health problems and organising health camps for them and their families not just helps on health grounds, but also helps foster engagement for carton collections. We also run vocational training centres and non-formal education centres for the children of waste-pickers, which brings additional value to them and their families.

c) Educating Society on Waste Management

Over the years, we have run many consumer awareness initiatives reaching millions of consumers through on-ground events, social

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Currently, it is estimated that at least one in every three cartons sold in India is being recycled. What is unique about the Tetra Pak carton collection model is that it addresses not just an environmental concern but also a social one. We have been able to involve thousands of waste collectors generate extra income

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media campaigns, awareness workshops (at schools, RWAs, retail stores), press articles, advertising, and in-store activations. Many of these programmes have been in partnership with institutions like TERI, or environment-focused organisations like RUR Greenlife, GiZ, Centre for

Sustainable Development etc. One such initiative which is currently live in Mumbai – Go Green with Tetra Pak – has collected over 28 lakh cartons since 2010 and donated 260 desks made of recycled cartons to schools for the lesser privileged.

The Impact

Currently, it is estimated that at least one in every three cartons sold in India is being recycled. What is unique about the Tetra Pak carton collection model is that it addresses not just an environmental concern but also a social one. We have been able to involve thousands of waste collectors generate extra income. The Paryavaran Mitra clubs and health camps are a step forward towards increasing social affiliation for waste collectors. Recycling operations generate additional livelihoods.

Learnings

We have learnt that while we continue to do our bit, in order to bring a transformational change in their recycling rates, collaboration is the key. The government has a larger role to play in enforcing legislation on source segregation, and consumers' active participation is integral.

Alag Karo - Har Din Teen Bin - Segregate Your Waste - 3 Bins Every Day

Managing solid waste, which is already a mammoth task in India, is becoming more complex with changing lifestyles and increasing consumerism. Financial constraints, institutional weaknesses, improper choice of technology and public apathy towards municipal solid waste have made this situation worse.

The first step in any waste management system is segregation at source. Because of lack of source segregation, a large amount of recyclable packaging waste is not picked up, because it is soiled or is buried under other wastes.



The Gurugram Initiative

Alag Karo is a unique multi-stakeholder initiative, involving government, private sector and civil society. The objective is to establish and sustain segregation at source and develop the capacities of the waste collectors (formal and informal) to ensure high recycling rates in Gurugram. The programme aims at reaching out to 9,000 households in Gurugram, 50 commercial establishments, 50 schools and 500 waste-pickers in order to spread awareness about a three-way source segregation — dry waste, wet waste and reject waste.

The Project's policy umbrella is the Solid Waste Management Rules, 2016.

This is a multi-stakeholder project being supported by Tetra Pak India, Coca Cola India Pvt. Ltd and Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH (Implementing agency on behalf of German Govt.), and is implemented by Saahas, a not-for-profit organisation working in close coordination with the Municipal Corporation of Gurugram, under the latter's 'Open Waste Free' initiative.

Currently, Alag Karo is working with more than 11,000 households, shops and offices. The project is implementing waste segregation for more than 10





tonnes of waste generated per day. A core approach is to reach out to residents (in gated communities as well as plotted properties) via in situ training programmes related to segregation. The Saahas website says it has reached 25,000 citizens, diverted 15,000 tonnes of waste from landfills, avoided 19,000 tonnes of greenhouse gas emissions and created 200 livelihoods.

All waste management begins in office, in a mall or at home. The waste is source-segregated into biodegradable waste, non-biodegradable waste and domestic hazardous waste (sanitary waste and inerts). Once the waste is collected, biodegradable waste is sent to in situ composting site, if available.

Non-biodegradable waste is collected by waste pickers, who further segregate the waste into different streams and sell it to the waste aggregators for recycling. Non-recyclables are sent to landfills. Sanitary waste and inerts are collected by waste pickers separately and sent to a disposal site.

There are two systems of collection: one for high-rise condominiums, and for plotted properties. For the former,

segregated waste is collected from households in collection trolleys having three bins, or two bins and a bag. Segregated waste is then stored in the garbage rooms. Waste pickers collect the waste and take it to a secondary sorting site; where dry waste is sent for recycling. Domestic hazardous waste is sent to a dumping site.

For plotted properties, waste is collected directly by waste pickers from households. The waste picker takes the segregated waste to a secondary sorting site, where dry waste is sent for recycling and domestic hazardous waste is sent to the dumping site.

In both cases, biodegradable waste is sent to the composting site.

Roadblock

The biggest roadblock is wet waste disposal.

While most gated communities, even individual plotted properties, are ready to segregate at source, residents are most concerned about wet waste. Since land is at a premium, people do not want to allocate space for on-site wet waste processing (composting). Some gated communities have in situ

composting. But they are too few. And there are not many community composting sites where plotted properties exist.

In such a scenario, the waste picker collects wet waste separately and sends it to the dumping site. In this way, biodegradable waste that is easily compostable actually lands up in a landfill. This has been an issue with the project.

Nevertheless, what matters more is

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There is a need to ensure safe and effective recycling systems which enable consumers to take control of their waste and put it back into the recycling value chain

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that the initiative, once taken, should not falter. It is a fledgling project, and old projects take time to transform. What the project is attempting is salutary: turning waste to wealth.

Go Green With Tetra Pak The Challenge

Over the past decade, consumerism, convenience and food safety concerns have resulted in a surge in adoption of packaged liquids foods. While packaged food comes with inherent benefits of food safety and access, the post-consumer management or disposal of these packaging materials can become a major challenge. There is a need to ensure safe and effective recycling systems which enable consumers to take control of their waste and put it back into the recycling value chain.

Mumbai, one of India's most populous cities, generates 10,000 metric tonnes of waste every day. While only a tiny fraction of this is paper-based cartons, we believe it is our collective responsibility to ensure they get recycled.

The Initiative

'Go Green with Tetra Pak' is a unique collaborative initiative led by Tetra Pak, designed and implemented by RUR Greenlife (a social environment enterprise) and supported by Reliance



Retail (Sahakari Bhandar and Reliance Fresh) in Mumbai.

The programme follows a simple hub-spoke model to bring back post-consumer cartons from the point of consumption (homes, schools, restaurants, offices etc) to a recycling facility, where these cartons can be converted into composite sheets. These can then be transformed into different items of utility such as garden benches, school desks, pen stands, exam pads, roofing sheets and more.

The programme sensitises and educates consumers to practice easy steps to recycle a Tetra Pak carton and deposit the cleaned, and flattened beverage carton at the nearest deposit centre.

So far, we have established well over 200 such deposit centres mostly across Mumbai.

Bringing it Alive

With the 'Go Green with Tetra Pak' programme helping set up the necessary infrastructure to support collection of used cartons, the next step is to increase awareness about the initiative among consumers and sensitise them about the impact of this programme on the community.

In 2018, we kicked off the second leg of our multi-media campaign called "Cartons Le Aao, Classroom Banao" to encourage people to deposit used cartons at the nearest deposit centre, which will then be recycled into desks for schools for lesser privileged children.

In addition to consumers, Tetra Pak also engaged with local municipal bodies and other government representatives to sensitise them about the recycling ecosystem, and even sought their help in identifying the right beneficiary schools.



Collaboration With The Indian Army

Keeping our sensitive ecosystem and biodiversity at the forefront, the Indian Army units together with Tetra Pak have undertaken the initiative of collection of used cartons for recycling.

Indian Army is one of the largest consumers of products like milk in Tetra Pak cartons in India. Given the remote and difficult-to-access locations the army operates in, access to good quality and nutritional food can be a challenge. Tetra Pak's aseptic packaging and processing technology allows milk in carton packages to be transported safely to these remote locations without the fear of spoilage, and without the need for a cold chain or preservatives.

Once the milk has been consumed, the

used cartons are ready to be recycled. In order to enable this, Army units across various locations in North and North East India have set up compacting plants specifically for used beverage cartons. The empty cartons are collected by the Army, compressed in the compacting plant into bales and transported easily to a recycling plant. In many cases, the compacting plants are located in places within easy access of/open to municipalities and the public.

We have so far supported the setting up of compacting plants at 13 locations (Rajauri, Baramulla, Kargil, Leh and Batote (J&K), Rampur (Himachal Pradesh), Gangtok (Sikkim), Dinjan, Tenga, Rangiya and Silchar in Assam, Itanagar (Arunachal Pradesh), and Imphal (Manipur); with three of them in 2018.

Action Alliance For Recycling Beverage Cartons (AARC)

To take recycling of beverage cartons in India to the next level, together with our customers, we have established the Action Alliance for Recycling Beverage Cartons (AARC) - a first of its kind initiative to further strengthen the end-to-end waste management ecosystem.

The Alliance, represented by fourteen industry leaders from the juices, dairy, pharma, liquor and packaging sectors, was launched on March 16, 2018 with an ambition to double the recycling of used cartons by 2025. In addition to helping increase recycling rates across India, AARC also represents the voice of the industry and collaborates with State and Central Governments and other stakeholders to contribute to policymaking.

The beverage carton industry has been doing voluntary Extended Producer Responsibility (EPR) to collect and recycle used cartons since 2003; thanks in part to these direct interventions, the used cartons recycling rate today is > 40 percent. Several member companies have been closely consulted by governments globally on developing frameworks and rules; in India too, we have a close and regular engagement with relevant Ministries, Central/ State Environment Departments and PCBs. Our member companies have leading brands across packaging formats; consequently, strong alignment with the PET industry (through PACE Members) and the MLP Industry (through WeCare Members). We draw from our extensive ground-up experience of working with the informal sector, NGOs, paper waste traders and recyclers, and of having created a waste management value chain and recycling.

Source: Tetra Pak

DBS Bank India Partners with Social Alpha to Incubate and Accelerate Social Enterprises

DBS Bank India Limited and Social Alpha announced a strategic partnership, aimed at bolstering the growth of social enterprises and supporting innovators through business mentoring and seed capital. The DBS-Social Alpha programme will strengthen the ecosystem for enterprises focusing on the areas of Inclusion, Healthcare and Environment, through a total programme grant of Rs 10 million.

The DBS-Social Alpha Social Entrepreneurship programme will provide holistic support to entrepreneurs, equip them with resources for creating successful go-to market strategies, develop sustainable business models and accelerate their product development efforts.

Shortlisted enterprises are from the current Social Alpha cohort as well as from the pipeline of social ventures supported by DBS over the years. The three ventures that will be a part of the programme over the next year and a half are:

Even Cargo - This enterprise identifies and trains women from marginalised communities to work towards bridging low female labour force participation rate in India. It has trained and employed women as delivery personnel for major e-commerce companies in India including Amazon, Flipkart, etc.

Trust Circle - A mental healthcare start-up that utilises mobile and AI technology to improve emotional resiliency and well-being for all. It empowers individuals to assess, track,

and learn about their emotional well-being, gain access to on-demand online counselling, and community support anytime, anywhere – anonymously.

Incredible Devices - A medical device start-up with a mission to make healthcare safe and affordable by developing solutions which reduce treatment cost. It intends to develop, patent, and produce medical devices related to underserved markets. The company expects to benefit 36 lakh patients by 2020.

Speaking about the partnership, Surojit Shome - CEO, DBS Bank India said, "As a purpose-driven bank, we have an important role to play in the sustainable development of our markets by managing our business in a balanced and responsible way. We have been actively supporting social enterprises that address environmental and social issues through innovative and financially sustainable solutions. Our endeavour is to help these Businesses for Good to grow their impact in the long term through increasing their enterprise viability. Through the partnership, we will be able to leverage Social Alpha's expertise in incubating social enterprises, as well as their diverse network. We hope that this helps innovators to maximise their positive impact, while achieving commercial viability."

Elaborating on the partnership, Manoj Kumar, Co-founder & CEO, Social Alpha said, "At Social Alpha, we believe that science and

technology-based entrepreneurship has the potential to solve complex social, economic and environmental challenges. We nurture the most promising mission-driven teams through our business and technology incubation ecosystem and invite investors (CSR, Philanthropies, Foundations) to support these social enterprises. We often hear start-ups talk about the lack of risk capital, and parallelly, mainstream capital too has reservations on the sustainability of social enterprises. Our partnership with DBS Bank India is bridging this gap."

Entrepreneurship is a part of the organisational DNA, and DBS India had earlier partnered with a leading social sciences academic institution from 2012-2017 to provide crucial monetary and non-monetary support to over 40 budding social entrepreneurs. Last year, as part of DBS Group's 50-year celebrations, over 50 high-potential social entrepreneurs were selected from across core DBS markets for a signature, one-year mentorship programme with DBS top management. The new partnership with Social Alpha will allow DBS to take their commitment to social entrepreneurship forward.

The DBS Foundation was launched in 2014 with a focus on championing social enterprises. The Foundation has nurtured over 300 social enterprises since 2014 who are on the path to scale up and make our world more inclusive, clean and safe. ■



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