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Aspiring Together

The Foundation's journey between 2016-19 has been one of immense learning and growth. As we discover our voice and identity, we find that we are essentially a confluence of our partner's identities. And when we work together, it's like a beautiful kaleidoscope.

'The Social Initiatives Report 2016-19 showcases the power of collaboration towards a common vision, captured through the metaphor of a "kaleidoscope", where the smallest change in perspective can transform a life or see significant social progress.

Just as a kaleidoscope brings together a whole spectrum of colours to create an intricate and beautiful visual spectacle, our partners are the coloured pieces of glass that bring unique and dynamic approaches to serve the needs of the communities they reach. Just one, or a few colours alone could not bring such diversity, it is the profusion of the colours that creates this beauty.

In many ways, the Foundation draws parallels to the kaleidoscope as an instrument that helps strengthen our partner's efforts. Our logo is an icon symbolising various elements of our ethos and work – the heart signifies good health, love and care; the apple symbolises nourishment to all; the book represents growth through education and the stars symbolise infinite possibilities

We have set out on an ambitious path of amplifying social impact in India, this can only be done through collaboration and partnership. While, this report spotlights a few of our unique partnerships, it is our belief that the collective dynamism of all our partners has been amalgamated to make this rich pattern at our Foundation.

If you want to go fast, go alone. If you want to go far, go together.

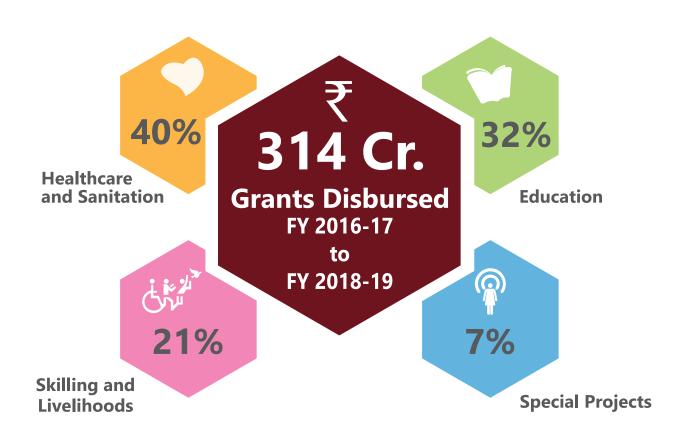
Our Influence

Housing Development Finance Corporation Limited (HDFC) is India's leading mortgage finance company that was started with the idea of fulfilling a social need. Driven by the philosophy of Shri H T Parekh (Founder), HDFC has been consciously undertaking voluntary philanthropic activities since 1988. In 2012 to commemorate the birth centenary of its Founder, the H T Parekh Foundation was set up to continue to drive philanthropic activities of HDFC.

Over the last 3 years, the Foundation has worked with over **180 organisations across 156 districts** in **21 states.**

The Foundation adopts a two-pronged approach towards selecting organisations and achieving its objectives. They are:

- 1. Identifying and partnering with organisations that are experts in their domain and are poised to scale.
- 2. Recognising the importance and effectiveness of smaller NGOs and unique pilot projects that have the potential to grow their capacity and expertise to become large sustainable organisations.



Key Highlights of our Partnership

of our partners have grassroots experience of over 20 years

We have scaled up our support by an

Average of 2.4X

for partners that have been supported for over 2 years

Supported projects across

24 Aspirational Districts of the country

Nearly

of our partners work within existing government systems to implement their programmes





Healthcare & Sanitation

Good health and wellbeing are one of the most valued goals for individuals and the society. It plays an important role in a country's economic growth and it's development. In the last decade, millions of Indians were alleviated from poverty and considerable progress was made across health indicators, health outcomes and healthcare delivery systems. However, despite this remarkable progress, health still remains a critical area of improvement for the vast population. The Foundation's work in healthcare is aimed at increasing health outcomes to the most vulnerable children and adults.

Over the past three years, the Foundation has supported **70 partners** with projects in **16 states** in the following focus areas:



Cancer



Nutrition



Eye Care



Transformative Surgeries



Drinking Water and Sanitation



Strengthening Infrastructure of Healthcare Institutions

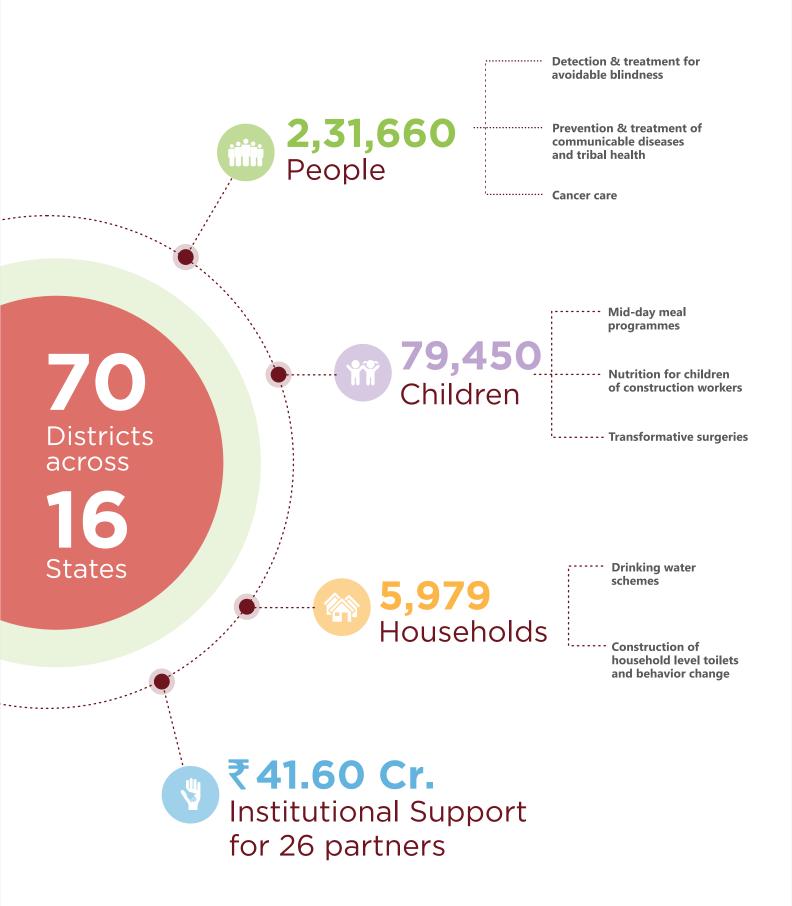


Healthcare for persons with Disabilities

We have also worked in other healthcare domains such as:

- Communicable diseases
- Tribal health specific interventions
- Capacity building of healthcare providers in public health systems

Our Reach





Cancer continues to be a leading cause of mortality in India. Many cancers can be prevented or treated by surgery, radiotherapy or chemotherapy. Our efforts in cancer care are concentrated on early detection, prevention and quality care and treatment, with a focus on underprivileged children and women. We have supported programmes focused on community outreach activities, infrastructure and home-based palliative care services for patients with life limiting conditions. We have collaborated with experienced partners with innovative solutions such as **Mammomobile** that have increased awareness and access for early detection of breast cancer in rural communities.

In Focus: St Jude India ChildCare Centres

A home with hope

Abandoning treatment is the biggest cause of mortality in cancer-affected children. Families with children affected by cancer from small towns or villages have to travel to large metros for treatment. As a majority of these families work in daily-wage professions; the loss of even one day's income is a huge setback. To save on costs, these families sometimes turn to camping on pavements near the hospital, eating street food and exposing their child undergoing treatment to unhygienic environments, inviting dangers of further infection and other complications. Such factors can lead to parents giving up on their child's treatment midway.

Enter St Jude India Childcare Centres (St Jude), a space for such cases. The St Jude residential facility is a vibrant environment radiating hope and positivity for children and their parents, providing hygienic residential facilities, transportation, ration supplies and cooking facilities, counselling and recreation. Located across 7 cities, St Jude provides hope and a healing environment for close to 500 families at any given point in time. Each centre looks identical and is run in a professional manner following strong standard operating procedures that strive to achieve efficiency, quality and uniformity in performance over the years. St Jude has created manuals and guidelines that cover each and every aspect of running and managing the centres with no compromise in quality.

Oncologists say, cancer among children is highly curable, making St Jude's role critical in ensuring treatment does not stop midway and children get the best possible chance to lead a healthy, happy and productive life.



St Jude India ChildCare Centres is an environment that contributes to the healing process; providing physical, emotional and community support in the fight against cancer.



H T Parekh Foundation's focus in eye care aims to transform the lives of people affected with vision loss to lead productive lives. We worked with a group of select partners that focus on early detection and treatment of avoidable blindness, including cataract, glaucoma, childhood blindness, retinal corneal blindness and diabetic retinopathy. Our partners provide high quality eye care services with advanced surgical techniques and procedures for vision correction, sight restoration and addressing emerging eye care needs in underserved geographies.

In Focus: Sankara Nethralaya

Improved Eye Care: A new paradigm of collaboration

Retinoblastoma is a type of life-threatening eye cancer that primarily affects children below the age of 5 years. If diagnosed early it can save the vision and life of a child. Survival rates of children with retinoblastoma have improved in the last decade due to increased cancer awareness, improved technologies and chemotherapy protocols.



The East and North-East of India comprise of 11 states that lack a dedicated centre for comprehensive treatment of Retinoblastoma. Patients have to travel to other parts of the country to avail specialised treatment; a major barrier being distance and affordability. Therefore, establishing a fully equipped ocular oncology centre in Kolkata was critical to address this gap in treatment for patients with Retinoblastoma in this region.

Our approach to addressing Retinoblastoma in this geography was guided by three factors:

- 1. The compelling need in the target geography
- 2. Strength of our partner organisations
- 3. Opportunity for comprehensive management of Retinoblastoma through a collaborative approach.

Partnering with Sankara Nethralaya was critical; as they have prior experience in treating Retinoblastoma in this region. To address further treatment and follow up of patients, the H T Parekh Ocular Oncology Centre was set up in Rajarhat, Kolkata; and as chemotherapy is an essential part of ocular oncology, we collaborated with Tata Medical Centre, located within a kilometer to provide relief for patients requiring chemotherapy.

The convergence of these three institutions playing their respective roles in treating eye cancer is proof that healthcare is about teamwork and collaboration.



Nutrition is acknowledged as one of the most effective entry points for human development, poverty reduction and economic development. We identified two priority areas in nutrition. Firstly, addressing nutrition for school going children through mid-day meals to improve enrolment, reduce dropout rate and absenteeism in government and aided schools. Secondly, nutrition for out-of-school and vulnerable children, particularly children suffering from cancer, HIV and children of construction workers who are outside the food and nutritional security delivery systems.

In Focus: Mobile Crèches

Constructing their childhood

Construction sites are generally painted as a dusty landscape full of rubble with men and women laboriously toiling away. These are generally seasonal workers who move to big cities in search of work and often migrate with their families. Due to the transient nature of work in the construction industry, children of migrant workers live a life where both health and education are compromised.

We worked with three partners in three cities that run safe spaces at construction sites for children of construction workers – Mobile Crèches Delhi, Tara Mobile Crèches in Pune and Mumbai Mobile Crèches. While, health and nutrition, remain at the forefront of their programmes, children are also taught about good hygiene practices that contribute to improving their health and in relevant cases start coping with malnutrition.

Most crèches have designated areas for babies, toddlers and older children. Activities are conducted with children based on their age, education requirements and nutrition levels. The onsite crèches also allow working mothers to drop by and breastfeed their babies—a critical component of the programme.

For toddlers and older children, meals are given on-site with a weekly menu planned by experts to provide children with their daily nutritional requirements, with special emphasis given to fruits, milk and eggs. All this is consciously planned and keeping in mind that this may be the only nutritious meal the children get the entire day.

Under the guidance of visiting doctors, the crèche in-charge keeps a regular status check on physical parameters and grade improvements in the nutritional status of undernourished children.

The programme is also being extended to cover the nutrition needs of pregnant and lactating mothers.



Mobile Crèches are working towards a future where every child living on a construction site is safe, healthy and educated, and is able to enjoy his/her childhood.



The World Bank estimates that **21 percent** of communicable diseases in India are linked to unsafe water and the lack of hygiene practices. Moreover, issues of accessing potable water from remote sources are arduous for women and impact their livelihoods. Our support towards drinking water was focused on creating and training stronger community-level water user associations for operations and maintenance of water schemes, technical support for identification of water sources and installation of water filtration systems.

Inadequate and lack of sanitation infrastructure have direct consequences on health, social and economic development. Our support in sanitation was focused on supporting individual households and community toilets in urban and rural spaces and behavioural change programmes.

In Focus: Shelter Associates and Gujarat Mahila Housing SEWA Trust

Is a home complete without a toilet?

Our focus on household level sanitation has led us to support the construction of Individual Household Latrines (IHHL) in urban slums. We have partnered with two implementing organisation in the cities of Kolhapur & Pimpri-Chinchwad in Maharashtra and in North-West Delhi-NCR. Key focus areas include community mobilisation, awareness and behavioural change workshops, waste management and maintenance of household toilets. Both projects took on a multi-stakeholder approach between the community, urban local bodies (ULBs), implementing agencies and the Foundation.

Shelter Associate's 'One Home One Toilet' aims to provide sustainable solutions to the urban poor living in slums. To overcome crammed spaces and limited availability of drainage networks, Shelter has a unique approach that uses data collection systems like Geographic Information Systems (GIS), Google Earth and Kobo Toolbox to map existing infrastructure and plan further interventions. Their data was shared with the Kolhapur Municipality Corporation (KMC), which was used to increase the sewage network for 19 slums in **Kolhapur.** The use of these robust data collection and mapping techniques have become a unique feature of this project, as it serves as a foundation for infrastructure mapping and aiding in real-time monitoring.

Gujarat Mahila Housing SEWA Trust (MHT) mobilises women to become the voice of action

and change in their communities. This project was implemented across **4 blocks** of **Savda-Ghevra** in the National Capital Region (NCR), a resettlement colony. Small groups of women in the community were brought together to improve their knowledge on sanitation, their rights and entitlements on privacy and safety in relation to sanitation.



Empowered with this information and knowledge, these women were able to collectively approach local government bodies with their demand for sanitation services such as toilet construction. Both models have used different approaches to address issues of sanitation and in our experience have proven to be sustainable and scalable.

These projects have provided individual toilets as an economically viable, socially acceptable and technically appropriate solution at the household level.

In Focus: International Centre for Clean Water

Powering research for clean drinking water

In our vision to bring 24/7 clean drinking water to households, we have supported the establishment of the International Centre for Clean Water (ICCW) at the Indian Institute of Technology, Madras (IITM) to research and create disruptive technologies for sustainable clean water. IITM is one of India's foremost institutes for higher technological education and research, and has been at the forefront of technology development that addresses India's challenges in housing, water, energy, healthcare and education.

The ICCW aims to conduct research on various technologies for the production of sustainable clean water and take many of the research findings to market through an integrated incubation/entrepreneurship ecosystem. The Centre is expected to address prevailing issues in providing clean drinking water to the society.

The ICCW's in-house capabilities, state-of-the-art technologies and infrastructure is designed to attract faculty, PhD students and industry experts.

Unique features of the ICCW include the following:

- **1.Water Incubation Hub:** A water-technology incubator with the capabilities to develop and translate low cost water technology solutions to the market.
- **2.Specialised labs:** To develop effective filtration technology, monitor water quality, optimise performance of different water types, field testing, evaluations and prototyping towards solving water challenges; such as nano-technology that can absorb existing and new age pollutants with high efficiency.
- **3.Research and Development:** To reduce wastage and freshwater withdrawals such as development of a working prototype for recycling grey water in households.



The **Water Incubation Hub** aims to impact the start-up ecosystem by supporting 10 innovations each year, and facilitate the creation of new job opportunities and attract start-up companies interested in product development for water treatment.

It is led by esteemed Professor T. Pradeep (Faculty in Charge, Department of Chemistry), who has been named amongst the **Top 100 scientists by Asian Scientist Magazine in 2019**, and is also a member of the National Technical Committee for Drinking Water and Sanitation under the Union Ministry of Jal Shakti.

The ICCW has established ties with institutions in countries like USA, Japan, Korea, Singapore, China, UK, Germany, South Africa and Botswana to create a global alliance to disseminate and share knowledge.

It is a Centre of excellence within IIT Madras that will contribute to developing solutions to systemic challenges, strengthen the water ecosystem and build strong network across academia and various industries state agencies, civil societies and other stakeholders in the water sector.



Transformational Surgeries

The early identification and intervention for children aged 0-18 years with health needs can have a transformative impact on their education and socio-economic development. We have supported critical health needs of children with physical impairments, congenital heart defects and other life threatening diseases. We have partnered with organisations and medical institutions having the best known surgeons, state-of-the-art medical facilities and a culture of high-quality patient care. These partnerships have resulted in life-saving medical treatment for many children, restoring dignity for them and their families.

In Focus: Inga Health Foundation

A man on a mission

The desire to treat the most complex skull and facial deformities amongst children in India began with one man's journey over 30 years ago. Driven by a personal experience of losing a patient who had abandoned treatment midway, Dr. Krishna Rao, started the Inga Health Foundation (IHF) to surgically treat children free of cost. In addition to meeting the surgery costs, IHF also provides free stay, food and transportation to all patients who would otherwise have given up all hope and a chance to a new life.

Dr. Rao is a visionary skilled craniofacial surgeon, whose passion lies in surgically treating children born with various forms of facial deformities. Although cleft lip and cleft palate are the most common deformities among children there are many other complex abnormalities that can affect the expansion of the brain and lead to complications of the nose, eyes and ears, sometimes posing serious threats to the survival of a child.

In a country where close to 40,000 children are born annually with such deformities, Dr. Rao has had to dispel myths and social stigma attributing deformities to a **curse from God** or **maternal wrongdoings**. Since these children are just ejected from the system, they become invisible and are not part of any discourse denying essential support and attention. While these myths and stigmas have reduced over the years, the misconceptions around surgery and shame still prevail. To overcome these misconceptions, Dr. Rao has trained himself and his team with the knowledge to counsel and help families overcome their trauma, not blame themselves and accept treatment.



He also wants to focus on ensuring constant and continuous training of surgeons so that a pool of talent is always available. This pool can be made available to hospitals that have adequate infrastructure to perform such surgeries across the country. While IHF is currently serving the needs of Karnataka, Maharashtra and Jammu & Kashmir; Dr. Rao plans to expand and deliver similar facilities in other underserved states such as Chhattisgarh and Jharkhand. With adequate funding, proper infrastructure and skilled medical professionals, his mission to put a child's smiling face forward can be achieved.

Taking forward the H T Parekh Foundation's objective of partnering with initiatives or in certain cases, visionaries having a strong passion for a pressing cause; we have been supporting maxillofacial and craniofacial surgeries at IHF's Bengaluru centre which caters to the communities that hail from remote areas in the region.

Apart from having improved the lives of more than 7,500 children, IHF has trained over 40 surgeons free of cost in India and overseas.

Key Healthcare Partners



Leprosy awareness, detection and patient care in 8 districts of Maharashtra



Provision of mid-day meals for primary and secondary school children in Palghar district, Maharashtra



Support for affordable hospital specialising in head & neck cancers in Mumbai



Congenital heart defect surgeries for children across affiliate hospitals in South & East India



Construction of individual household toilets in Pudukkottai district, Tamil Nadu



Construction of individual household toilets in the Savda Ghevra, Delhi



Cochlear implant surgeries for profoundly deaf children in Mumbai



Research & development of sustainable clean water through the International Centre for Clean Water



Surgery for children suffering from craniofacial abnormalities in Bengaluru



Establishment of a dedicated ocular oncology centre in Kolkata



Nutrition programme for children across construction sites in Mumbai



Nutrition programme for children of construction workers in Delhi & Bengaluru



Development of a Centre of Excellence on tribal health & research in Gadchiroli district, Maharashtra



Construction of individual household toilets in the slums of Kolhapur and Pimpri-Chinchwad, Pune



Holistic support to children receiving cancer treatment in Mumbai & Vellore



Refurbishment of 'Pay & Use' public toilets across Mumbai



Providing safe drinking water at the household level in Raigad, Maharashtra

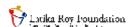


Nutrition programme for children across 14 construction sites in Pune



Refurbishment of kitchens and support of mid-day meals in Kalol, Gujarat and 4 districts in Rajasthan JIMMY S BILIMORIA

At-home palliative care services for patients in Mumbai



Early intervention and therapy support for children with special needs in Dehradun



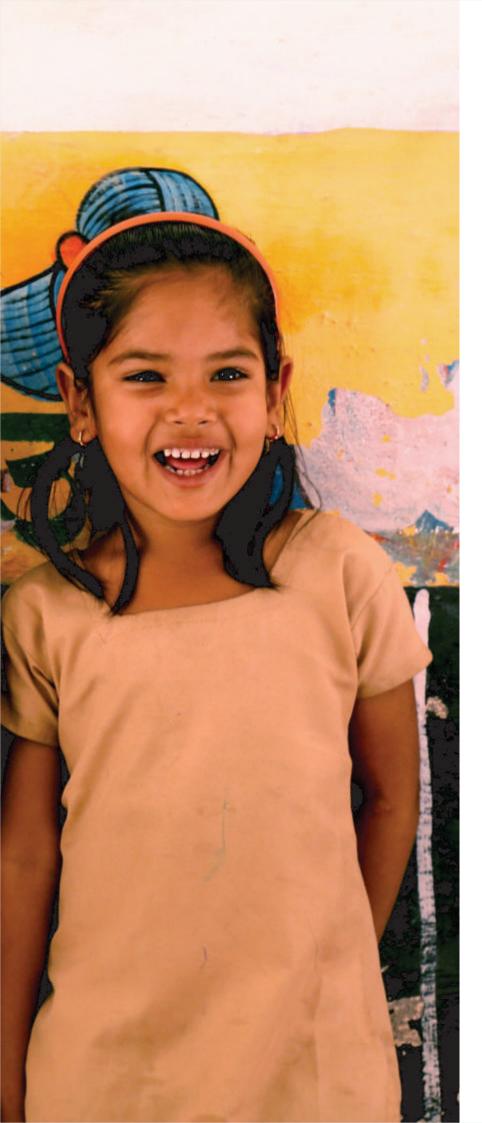
Training programmes for special educators, community health workers, doctors and therapists



VISION FOUNDATION OF INDIA

Support to Sugar & Sight, a national level diabetic retinopathy detection and treatment project





Education

Education can be a powerful tool for development and is an essential means for people to realise their capabilities. It can reduce income inequality and expand economic opportunity. It is directly linked to sustainable growth and prosperity.

At the Foundation, we partner with organisations that work to improve the quality of education, and collaborate with institutions, educators through innovative programmes. There is no 'one' single solution but a number of interventions at various levels that foster better outcomes.

Over the past three years, the Foundation has supported **72 partners** with projects in **17 states** in the following focuses areas:



Enrolment and Retention



Teacher Training



Institutional Support

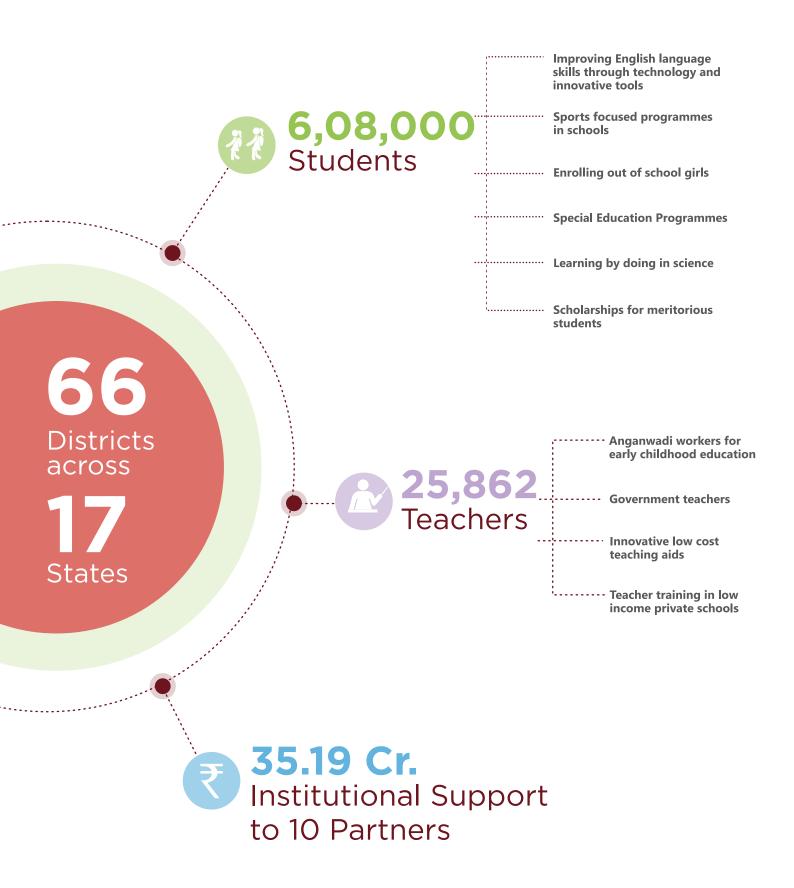


Special Education

Our support in Education also covered:

- Scholarship programmes for meritorious students from low income backgrounds
- Financial assistance to research organisations focussing on areas of policy, governance and housing

Our Reach





India has made significant progress in providing access to education through various government programmes such as **Beti Padhao**, **Beti Bachao**, to address the gender gap, and the **Mid-day Meal Scheme and Right to Education Act** that focuses on enrolment. However, staying in school continues to be a challenge. It is estimated that over one-third of children drop out before completing elementary education, a majority being from vulnerable and marginalised groups.

We have partnered with organisations working in government and low-income private schools to provide educational support to children from underprivileged backgrounds through improved pedagogy, remedial programmes and setting up model schools in underserved areas. Special attention has been given to programmes focusing on increasing the enrolment of girls in schools. We have also supported interventions that use innovative learning tools, such as e-learning and supplementary educational aids to encourage students to stay in school and connect their learning with future career opportunities.

In Focus: Foundation to Educate Girls Globally (Educate Girls)

Keeping girls in school



Educate Girls is a movement that works to increase enrolment and attendance for girls to improve their learning outcomes. In 2015, they launched the world's first education focussed

Development Impact Bond (DIB) worth USD

270,000 to enrol out-of school girls (between the ages of 6 and 14) and improve learning outcomes in literacy and numeracy. They aimed to impact the lives of over 7,300 children in 166 schools across 140 villages in Bhilwara Rajasthan.

Educate Girls has scaled from a **500-school pilot** project in 2007 to morethan **26,000 schools** across

16 educationally-aspirational districts of India (11 districts in Rajasthan & 5 in Madhya Pradesh). They were able to achieve **160% of the final learning target and 116% of the final enrolment target.**

In the final year, learning levels for students in programme schools grew 79% more than their peers in other schools – almost the difference of an entire additional year of instruction.

Educate Girls has a unique approach that uses technology and data collection to identify the greatest needs and strategies to yield a huge impact. Before entering a village, they recognise individual(s) known as Team Balika—advocates of the project, who are trained to educate parents, village leaders and elders about the importance and benefits of educating a girl.

Team Balikas are youth volunteers with high education achievement in their respective villages and act as catalysts for school reforms at village level.

As Educate Girls works in some of the most difficult geographies, the need for scale and replication have been the core focus of this programme. We have supported Educate Girls programme in Barwani and Khandwa districts in Madhya Pradesh, and by the end of FY 2018-19, they would have enrolled more than **5,760 out-of-school girls and reached over 34,000 beneficiaries.** The scalability of their programme is proof that they have been able to showcase a systemic reform model in the education sector and beyond.

Educate Girls aims to empower 1.6 million girls to enter the classroom by 2024.



An effective teacher is the most influencing factor in improving student achievement; hence investing in the development of teachers is a key factor in achieving educational excellence. We have supported organisations and projects that build teacher capacity through trainings, technology, infrastructure and providing the necessary tools for success. Our partners have built the capacity of school teachers at pre-school, primary and secondary levels, where they are encouraged to involve parents and engage in strengthening the school management and learning outcomes for their students.

In Focus: Quality Education Support Trust

Getting ready for school



A strong Early Childhood
Education (ages 3-6) is crucial for a child's development of literacy learning before they enter the formal schooling system.
Anganwadi centres are responsible for running the government's Integrated Child Development Services (ICDS) scheme that includes child care, health, nutrition and early childhood education. There is a critical need to train Anganwadi workers to deliver effective Early Childhood Education (ECE).

Quality Education Support Trust (QUEST) works to strengthen ECE across Anganwadi centres in Maharashtra. They focus on the tribal villages with lower human development indices and have developed a 6-stage training and capacity building programme for Anganwadi teachers and their supervisors.

Their three-year intervention titled Palavee brings together all stakeholders – the district administration, the Anganwadi teachers and support staff. Run in collaboration with the government, they select two to three Anganwadis in every beat to become model centres, with

QUEST bringing the technical expertise to train supervisors and workers of these selected Anganwadis. The trained team is then able to universalise the programme in their respective beats.

Through robust monitoring and evaluation, they have found children who have participated in the QUEST programme have continued to perform better than other students in primary grades. This has positively but unexpectedly resulted in parents moving their children from private kindergartens to QUEST trained Anganwadis.

Our support to Palavee is aimed at transforming 500 Anganwadis across 2 districts in Maharashtra into vibrant centres of ECE.



There are a number of institutions in India that are developing high quality education infrastructure that are both accessible and of global standards. Supporting these institutions to develop their capacities is key for long term benefits. The Foundation has supported upcoming universities, an integrated science campus and the establishment of schools in high need areas. Each of our partners have received support to enable them to expand, continuously evolve and maintain their standards at the highest levels.

In Focus: Agastya International Foundation

An exciting way to learn



Learning should be fun, exciting and invoke curiosity; however this is not the case for most children as Ramji Raghavan, Founder of Agastya International Foundation (Agastya) believes, inspiring him to start the Agastya experiment – a model that is attempting to use innovation and creative approaches to encourage curiosity and excite children in areas of science, maths and art. Using a 'Seeing is believing' approach; children are encouraged and equipped with tools that make practical real-world education possible. Experiences such as observing the night sky through telescopes, going on nature walks with

visiting scientists, performing counter-intuitive experiments and exploring nocturnal life through night walks, proactively encourage curiosity and experimentation. Ramji believes that such interactions with students will lead to better retention of these lessons and experiences.

Agastya is spread across of a **170 acre** campus in Kuppam, Andhra Pradesh and caters to approximately **1,00,000 students** annually from surrounding villages, towns and across India. It also runs a mobile-science education programme for rural government schools enabling access to hands-on experiential learning centres and open air ecology labs. This makes Agastya the world's largest mobile science education programme for children from economically disadvantaged backgrounds.

Another strong pillar of Agastya is the importance given to creating environments that impart knowledge amongst educators. Teachers are encouraged to express themselves and get excited about teaching in a classroom.

This is done by running programmes for teachers from government-run schools where they are retaught to teach, introspect to why they chose this profession, and re-learn in an environment where teaching becomes a form of play. The hands-on laboratories at Agastya's campus are as much a playing ground for teachers as it is for students. Today, Agastya has teachers from small schools and rural areas with visiting faculty from all over the world.

Ramji's vision for the future is a shift in the education system where children are not assessed on rote-exam performance but on a holistic framework that includes an assessment of how children ask questions. If Agastya can demonstrate that this is possible at scale, we believe that we will see a country full of creative innovators.

Agastya's approach and methods unleash the creative potential to experience aah! - curiosity; aha - creativity, and ha-ha - confidence.

In Focus: Aseema Bal Shaikshanik Kendra

Expanding their horizon



Nestled in the beautiful Sahyadri range, resides, the Aseema Bal Shaikshanik Kendra, a centre that provides educational opportunities for close to 400 children from Igatpuri and its surrounding tribal villages. This centre has become a hub for community development with teachers and school staff recruited from the local community. The school provides quality education to children who otherwise would not have had access to such an institution. Run on the 'Aseema approach to education' the centre focusses on academic and overall development of children. The school also plans to have a vocational training centre to train children with valuable skills from a young age to become job ready.

With over 20 years in the education sector, Aseema's teaching approach stems from the belief that children have an innate love for learning and will prosper if nurtured. They place emphasis on giving children the freedom to learn and grow at their own pace. The school has, therefore, been equipped with carefully designed Montessori material and other attractive teaching aids to allow freedom to explore and learn. The school is built on a **14 acre** campus – has sports facilities, a dining area, vocational training centre, a science lab, a library, an assembly hall, an atrium and a playground. Children are provided everything free of cost, inclusive of their tuition fees, uniforms, books along with two meals cooked in the school.

Aseema started working in Igatpuri by running a Balwadi on the land donated by a local tribal woman who believed that good education was key to a better future for the children in her village. The Balwadi set up on the Montessori model was at par with any urban early education centre. The need for quality education in the region drove Aseema to set up this education centre. However they faced many challenges. The topography and weather proved to be the first major challenge, with torrential rainfall in Igatpuri, construction could only be carried out in phases. Buy-in from

the community members was a major hurdle, which was overcome in time. Moreover, the incidence of malnutrition amongst these children, led to Aseema providing wholesome nutritious meals in the schools. As parents started seeing the change in their children, their trust in Aseema grew.

Young girls from nearby villages have been trained to become teachers, facilitators and administrators. Not only have Aseema's students displayed consistent academic performance, its management recounts incidents where they were forced to lock their gates as students would reach school before stipulated hours eager for the day to begin.

Aseema has been able to overcome many hurdles and showcase the importance of education to the community.



As per 2011 Census, 45% of persons with disabilities (PwDs) are not educated compared to 26% of all Indians. Children with special needs form the largest out-of-school group in India and exclusion from the education system is a precursor for PwDs not participating in the workforce. We have partnered with organisations that empower children with special needs through effectively designed curriculum, well-trained teachers and qualified therapists. We have also supported capital and operating expenditures as well as special programmes in these organisations.

In Focus: Jai Vakeel Foundation and Research Centre

Pushing the boundaries for inclusion

One out of 50 children in India suffers from Intellectual Disability (ID), an area that is under looked at the policy level, education institutions and even within families. Due to lack of an apex body for this sector, several organisations work in silos and limit the sharing of best practices, which in turn restricts the current support for children with special needs.

This mindset is being challenged by the Jai Vakeel Foundation and Research Centre (Jai Vakeel). They are the country's oldest non-profit working organisation in this space, and are changing the narrative from care to discovering PwD's full potential, aiming for social inclusion and acceptance.





Jai Vakeel has been successful in partnering with the Ministry of Social Justice & Empowerment to reach thousands of children with ID, most of who are from low income families.

For Jai Vakeel, scale does not mean increasing their reach but strengthening their core competencies further. At the Foundation, we recognise that impact is also about quality and reaching a long-term mission of social inclusion and acceptance. Jai Vakeel's strategy focuses on strengthening competencies in Education, Health, Support Services and Skill Development, and has worked towards cross linkages across each segment so that no vertical works in isolation.

To address the need for standardised curriculum for children with intellectual disability, Jai Vakeel has developed a code book and a curriculum for teachers to follow. The curriculum focused on developing cognitive, self-help and social skills among students. They have changed the way goal

setting and progress for each child is measured, and moved to a holistic approach that gathers inputs from parents, teachers and therapists. For example, a lead therapist now has access to a child's performance in class and hence is able to work with the teacher to address any areas of concern. Working with parents ensures that certain areas of improvement can be focused on at home.

Jai Vakeel has also incorporated art as a key element of this curriculum and the Foundation has supported the development of a specialised art programme for its school.

They have introduced computers in classrooms and are exploring new initiatives like animal therapy under their health vertical. Jai Vakeel aims to bring about standardisation in special education and create a centre of excellence, which will contribute significantly to its vision of inclusion for all.

For over 70 years, Jai Vakeel has reached out to thousands of intellectually disabled children, from the poorest families in the country.

Key Education Partners



Support to the Jai Vakeel School catering to over 350 children with intellectual disabilities



Support training of teachers and principals in affordable private schools in Hyderabad



Support towards Agastya's Kuppam Campus and the mobile science vans for schools in Assam



Capacity building of pre-primary teachers in 30 government schools of New Delhi.



Support of the Aseema Bal Shaikshanik Kendra for tribal children, in Igatpuri, Maharashtra



The Combay Community But a Claud

Various projects including scholarships, teacher training, language proficiency and interventions in government schools of Mumbai



Support of the Doosra Dashak Project to educate adolescents in rural Rajasthan



Enrolment of out of school girls in Barwani and Khandwa,



Education and skill development programme in government schools in rural areas of Telangana



Expansion of Ashoka University, a premier liberal arts university in Sonipat, Haryana



Support for 450 children at a residential school in Barkalikapur village, West Bengal



Supporting Anganwadi centres in Palghar and Parbhani, Maharashtra



Training teachers and introduction of low cost innovative teaching aids for Math and English in government primary schools in 5 districts of Jharkhand



Support for special educators of Sadhana School



Construction of a dining & multipurpose hall for a school in Noney district, Manipur

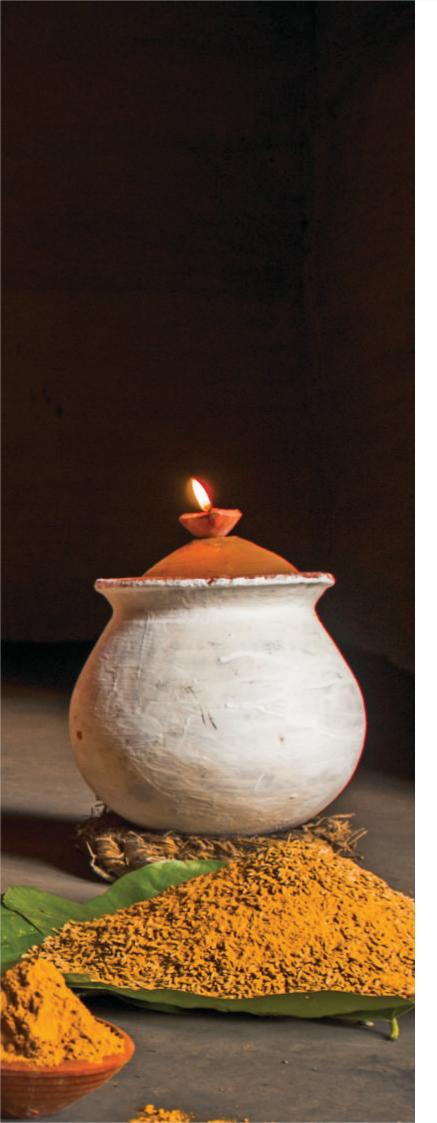
TEACHFORINDIA

Supporting Teach for India fellows in government schools in Chennai, Hyderabad and Bengaluru



Improving infrastructure in 30 schools in rural Kathwada, Ahmedabad





Skilling & Livelihoods

The demographic opportunity that India has with a growing population in the working age presents a formidable challenge as a majority of people may not possess the necessary market relevant employment skills. Alternatively, this is also a unique opportunity to develop a skilled workforce. Our investments in this sector are aimed at market-linked training for sectors that continue to be job creators, fostering and enabling entrepreneurs, strengthening rural economies and the inclusion of the differently-abled into the workforce.

Over the past three years, the Foundation has supported 35 partners with projects in **15 states** in the following focus areas:



Skilling for Construction Workers



Livelihoods for Women

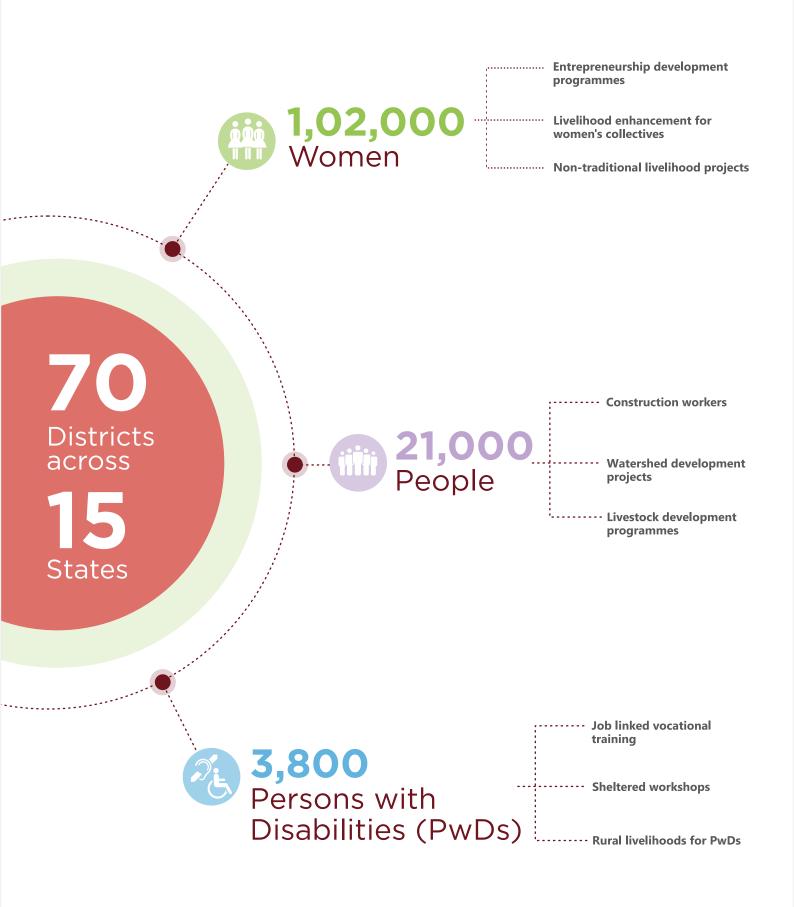


Skilling for Persons with

We have also worked in other livelihood and skilling areas such as:

- Water for rural livelihoods.
- Forest-based livelihood
- Agricultural livelihoods

Our Reach





The construction industry is estimated to be the largest employer in the informal sector and a large part of its workforce comprises of unskilled manual labour that migrate from rural areas into cities. Migration will continue to be an important livelihood strategy for rural economies as they struggle to offer youth favourable employment opportunities. **62% of India's poor live in seven low-income states**, and these states effectively become the primary source for migration. We have worked closely with partners across Rajasthan, Odisha, West Bengal and Jharkhand to skill construction workers. Our partners have expertise in working with the complexities and challenges of this workforce, providing the necessary training to rural youth on the cusp of migration and imparting them with skills based on market demand, and provide on-site job training to enhance their existing skills. The programmes have a clear objective to equip youth with industry relevant skills that will result in securing employment and enhance income.

In Focus: PanIIT Alumni Reach for India Foundation

Market driven solutions for a skilling conundrum



The PanIIT Alumni Reach for India Foundation (PARFI), an initiative of alumnus from the Indian Institute of Technology (IIT), are trying to address the skilling gap for youth on the cusp of migration in low income states through an innovative 'fit to-purpose' residential vocational training programme.

They currently operate **38 rural residential training schools** (Gurukuls), offering key trades such as construction, warehousing, driving, plant maintenance and tower erection. A large part of PARFI's work has been focussed on training youth for construction industry trades with leading names in the Indian construction industry as employment partners.

PARFI works in India's eastern states particularly the state of Jharkhand. We support two of PARFI's Gurukuls in that state, where they work with the state government to setup and operate its residential centres. They follow a pyramidal structure of village resource persons, district and block coordinators, self-help groups and grassroot level organisations to mobilise and select deserving candidates for the programme.

These 2-3 month residential training programmes are managed by retired Junior Commissioned Officers (JCO), from military backgrounds. Apart from the technical skills the Gurukuls also focus on imparting life skills such as discipline and time management. This project has seen a 100% job absorption rate as the employer gets identified prior to commencement of training thereby ensuring that the training is aligned to industry needs. PARFI also designs the course curriculum, and does an employer assessment of trained candidates before placements to ensure employer specific needs are met.

The assurance of placements by employers ensures that PARFI can build in a self-financing aspect into the programme. The trainees pay a subsidised tuition fee for their training that is financed through low-cost vocational training loans from NABFINS, a subsidiary of National Bank for Agriculture and Rural Development (NABARD), which is repaid over a six-month period post their placement. Contribution from the trainees ensures that they expect and demand quality training, and addresses the high attrition many skilling programmes face. PARFI has taken on the risk of loan exposure and has so far showcased a healthy repayment track record.

For a number of students post training, increase in family income is in the range of 50-150%.



Active participation of women in the workforce and in decision making has a multiplier effect on their family's income, health, nutrition, education and employment prospects. We have supported programmes that promote women's Self Help Groups (SHGs) in remote tribal pockets of Chhattisgarh and West Bengal, which have traditionally been patriarchal societies. These programmes have built the individual capacities of the women by making them aware of their rights and entitlements under major government programmes and have made them income earners.

We have also worked with partners that support rural women entrepreneurs in setting up and expanding micro enterprises. Programmes we supported include vocational training, financial literacy and education on developing and implementing business and marketing plans. Our portfolio also includes partners implementing non-traditional livelihoods for women including trades such as driving, optometry and livestock rearing.

In Focus: Akhand Jyoti Eye Hospital

Curing society's blindness

The Akhand Jyoti Eye Hospital (Akhand Jyoti), headquartered in Mastichak Village, Saran District, Bihar – operates a 350- bed, eye hospital with ancillary vision centres in Patna (Bihar) and Siwan (Uttar Pradesh). Akhand Jyoti is more than just an eye hospital; with a strong focus on women

empowerment and livelihood through a unique sports based programme that empowers girls a career option as qualified optometrists. These women eventually become agents of change. Priya Ojhalwas, is one such inspirational example.



riya Ojhalwas was abandoned by her father at the age of three along with her younger sister and mother. Shunned by her in-laws and even her own family, Priya's mother struggled to make ends meet and provide a good life for her daughters.





t was a chance encounter with a friend that helped Priya and her mother discover the unique 'Football to Eyeball ' programme. Brain child of Mritunjay Tiwari (a former football player), the programme is run by Akhand Jyoti, and uses football as a tool for gender equality.

riya started playing football for fun. Her association with the game positively changed her personality. As a part of the education programme, girls are provided with free boarding, education, vocational training, formal academic qualification as an Optometrist and employment. In February 2015, Priya enrolled for the three-year Diploma in Ophthalmic Techniques (DOT) programme.



ne day, an elderly lady walked up to her examination console accompanied by a middle-aged man. Priya recognised the man as her father and the elderly lady as her grandmother. Imbibing the core values of Akhanda Jyoti—compassion, respect and commitment — and keeping her personal emotions aside, Priya ensured that her grandmother received the right diagnosis for her cataract to be operated.



fter a successful operation, both her grandmother and father thanked and blessed Priya for helping them so much. Priya dreams of heading one of Akhand Jyoti vision centres one day.

Akhand Jyoti has found synergies between the seemingly unrelated worlds of eye care, football and empowerment of girls.



Persons with Disabilities (PwDs) form less than 1% of the workforce in India (Census 2011). They are often referred to as the invisible minority and face exclusion and discrimination in multiple aspects of life, especially in the workforce. We partnered with organisations focusing on skilling and placing youth with disabilities in jobs and work with employers to create inclusive work places. We also supported programmes that focus on vocational training and livelihood creation for people with intellectual disabilities. Our partners work with the inherent strengths of people with special needs and design multiple vocations that are therapeutic and provide gainful employment.

In Focus: Youth 4 Jobs Foundation (Y4J)

Empowering the enabled



Y4J adopts a residential training approach with the objective of mobilising PwDs (youth who have locomotor disability, speech or hearing impairment or low vision) from rural areas within the age group of 18- 27 years. Confidence building and self-esteem of beneficiaries is a key factor to the Success of this programme.

Traditionally, programmes for PwDs have focussed on welfare services rather than the need to promote self reliance and empowerment. Y4Js partnership with one of the largest retailer in the country, Big Bazaar, demonstrates how one small step can be the precursor for scaling.



TRAINING

Big Bazaar associates with Y4J to train and sensitise their existing staff in dealing with shoppers with disabilities.





TESTING

A pilot batch of PwDs was hired for one store, success of the pilot leads to Big Bazaar rolling out the hiring of PwDs across all its stores.

EXPANSION

50 percent of its stores now have at least 1 PwD as part of the workforce.





STRATEGIC PARTNERSHIPS

This association grows into a partnership that not only focuses on hiring PwDs for their retail outlets, but a multidimensional approach for inclusivity.

SENSITISATION WORKSHOPS

Regular sensitisation drives for all managers and team leaders, a robust training programme and internal champions have helped in the success of the partnership.





SCALE

Big Bazaar is now actively looking at incorporating inclusion as an integral part of its operations.

Y4J believes that for the programme to be sustainable, focus should be made to hire PwDs based on merit and skills only, at equitable pay scales. It sees the change in mindset of companies who have come to realise that hiring PwDs also makes business sense. There is more stability, lower attrition rates, and high productivity when skills sets are matched with job requirements to create greater value.

Y4J focuses on changing perceptions around disability, creating inclusive and equal opportunity in work places and making society accepting.

Skilling and Livelihood Partners



Skilling of migrant youth in construction trades in Udaipur and Ahmedabad



Livelihoods programme for women commercial drivers in the National Capital Region



Rural livelihood programmes for PwDs in 4 districts of Karnataka



A women focused livelihood enhancement project in Koraput, Odisha



A livelihood initiative for sheep wool value chain in Kutch



Training and capacity building women entrepreneurs in rural areas of Pune and Nashik Districts



Training of youth as plumbers and electricians in Bengaluru and New Delhi



Sheltered workshop for women with intellectual disabilities



Project for training across community driven watershed management in 75 Talukas of Maharashtra



Residential training centres (Gururkuls) in Gumla and Simdega, Jharkhand for construction trades



Strengthening Women's Collectives and Livelihood Enhancement in Chhattisgarh and West Bengal



Skilling and job placement of PwDs in Chennai



Training of unskilled drop out girls as Nurse Aides in Mumbai



Digital literacy for visually impaired youth



Skilling and job placement of PwDs in Guwahati, Pune and Coimbatore



Skilling programme called 'Football to Eyeball' for women to be trained as optometrists in rural Bihar



Goatry based livelihoods for women in Sinnar, Nashik





Special Projects

Kerala Flood 2018: Rebuilding Shelters for the Homeless

In August 2018, Kerala experienced the worst flood in nearly a century. The torrential monsoon rains triggered several landslides and forced the release of excess water from several dams across the state, exacerbating the impact of the flood. While the humanitarian response was swift, with the Kerala Government spearheading the rebuilding and rehabilitation process, there were many other stakeholders who contributed to the disaster relief efforts. HDFC, through its philanthropic initiative H T Parekh Foundation, undertook the rebuilding of homes lost during the floods. With the objective of supporting the most distressed families needing long term rehabilitation, we prioritised households with single women households, senior citizens and families having persons with disabilities.



The Foundation worked closely with the HDFC teams in Kochi and Trivandrum and initiated a post disaster housing rehabilitation project, with an on-ground assessment of the damage in two of the worst affected villages of Ernakulam and Alleppey District.

As a multi-stakeholder project, the Foundation along with the HDFC teams in Kochi and Trivandrum worked with two partner NGOs, Ernakulam Social Service Society and Changanacherry Social Service Society, technical experts, local Panchayat members and the District Administration for the selection of beneficiaries and implementation of the project.

Consultations were held with the affected communities, Panchayat members and technical experts to understand the requirements and design disaster resilient homes.

A six-member selection committee with representatives from local village Panchayats was formed, beneficiaries were vetted by the Panchayats and the list was shared with the District Administration to avoid any duplication of efforts of other stakeholders.

The socio-economic status and land ownership records were also verified before selection.

A total of 75 families were chosen – **25** families in Ernakulam and **50** families in Alleppey were identified to rebuild their lost homes. In order to ensure ownership, future maintenance and accountability of the housing asset, each beneficiary agreed to contribute 10% of the construction as well as in kind.

To ensure disaster resilience of these permanent shelters, various technical aspects were taken into consideration such as the soil and climatic condition, weight of the ceiling, foundation strength and elements of interior design. Each 420 square feet **pucca** house was designed with a toilet, concrete roofing, living room and two bedrooms. The project was completed in a year, enabling beneficiaries who were still living in temporary shelters, rented homes or with their relatives to move into their new homes before the next monsoon. Additionally in 2018, HDFC employees across India had also voluntarily contributed one day of their salary towards the Chief Minister's Distress Relief Fund to support the rebuilding efforts in Kerala.

HDFC's in-house technical expertise in housing and its Kerala presence gave us the comparative advantage that added value in design, planning and project monitoring. Through a seven member team (from HDFC's Ernakulam and Trivandrum branch), each member regularly monitored the progress of 10-12 homes and provided the necessary inputs to ensure timely completion of construction activities. The level of voluntary involvement of HDFC's Kerala staff is a remarkable example of their commitment to make a difference to the lives of people affected by the floods.

The resilience shown by the people of Kerala has been remarkable in the aftermath of this unfortunate disaster. Our response to the shelter needs of people affected by the flood is our attempt to provide a base for socio and economic rehabilitation of the 75 families and re-establish communities. We strongly believe that Kerala has emerged stronger, and has set the standards for disaster response needs.



Paani Foundation

Water is a theme that cuts across sectors such as livelihoods, gender equality, health, poverty reduction or improving farming outcomes, and is key to addressing multiple social issues. Paani Foundation (Paani) is the brainchild of Aamir Khan, a socially conscious actor who has spoken out on many pertinent social issues, and his wife Kiran Rao. Paani's unique approach to the water crisis in Maharashtra mobilised communities to recognise problems and find their own solutions. Paani provided holistic training for villagers across selected talukas in Maharashtra on watershed management and leadership skills.



Participating villages sent a team of at least 5 people, including two women, from their community for the training. The training culminated at the Satyamev Jayate Water Cup (Water Cup), a competition spread over 45 days, where participating villages compete to do the best work in watershed management. Villages were also expected to raise money for machines, test and treat soil, budget for water usage and employ water-saving technologies to score high in the competition. In the end, there were only winners; the village was able to setup management infrastructure and practices to solve their own water issues.

At the heart of the Water Cup is the call for Shramdaan (voluntary physical labour). Paani believes it is the best way to bring people together, collaborate and overcome existing divides of caste, religion, and financial status towards a common goal. Additionally, a Maha Shramdaan took place on the 1st of May, which is also Maharashtra Day.

It was not restricted to participating villages and invited people from across the state to join in the efforts of the villages to win the Water Cup. It is an extremely effective way for urban citizens that are relatively insulated from the effects of drought to be sensitised to the issue. Employees of HDFC Limited have been consistent participants in Paani's Maha Shramdaan.

Paani also leveraged the power of popular media to mainstream water scarcity issues and created mass awareness through social media and a weekly television show that was anchored by Aamir Khan, Kiran Rao and endorsed by many well known celebrities. Paani has built strong ties with the government, where the Chief Minister of Maharashtra has been a vocal advocate of the initiative during the course of the Water Cup and leveraged relevant schemes to mobilise funds for the participating villages.

Paani 's approach has been instrumental in helping achieve impact at scale. The programme has created water storage capacity of \sim 318 billion litres between 2016-18. A snapshot of Paani's journey so far:

	Water Cup 2017	Water Cup 2018	Water Cup 2019
Talukas Covered	30	75	76
Number of Participating Villages	1,321	2,951	4,706
Number of People Trained	6,000	20,000	25,000
No. of HDFC Employees Participating in Shramdaan	116	340	440
Employee Volunteer Hours	464	1,360	1,760



Waste Warriors

The Himalayan region in India is an extremely fragile ecosystem filled with rich bio-diversity and a variety of micro-systems within them. The mountains are dotted by cities and towns many of which are also popular tourist destinations during summer. While a thriving tourism industry is beneficial for the people of the region, its uncontrolled waste management has led to multiple issues burdening the already delicate environment.



Dharamsala, located in Himachal Pradesh, home to His Holiness the Dalai Lama, and picturesque landscapes sees tourists and trekkers from all over the country and the world. To support the inflow of tourists, locals have set up hotels, home-stays; eateries and many taxis ply on the narrow winding roads of the place. This boost in tourism has led to fairly unplanned development in the beautiful reserved forests of upper Dharamsala, where traditional Himachali communities still live. Additionally, the tourist influx has created a range of waste management issues to tackle, from littering on hiking trails to dumping in forests and waste burning on a large scale. In April 2009, Jodie Underhill, founder of Waste Warriors decided to hold a cleanliness drive, which eventually became a volunteer-dependant movement with locals and tourists volunteering to clean up designated areas.

Waste Warriors, over the years have organised their work in Dharamsala and have taken up entire wards for the management of solid waste. Tourist sites such as the Triund trekking trail and the Bhagsu Waterfall remain clean through weekly clean up campaigns and effective behaviour change activities have reduced dumping of waste at these sites. Taxi drivers were included to reach large number of travellers and manage recurring awareness drives for new tourists.

The Foundation's association with Waste Warriors began in 2016. We started with a small region within a ward and supported activities like door-to-door waste collections from households and commercial establishments, segregation of waste, spot transformations, raising awareness and community engagement initiatives and partnerships with various local authorities.

These were then expanded to the entire ward of Bhagsunag, where the project has raised the level of awareness amongst residents, businesses and tourists. By segregating their dry waste for collection, participating in local clean-ups and sponsoring public waste bins the community has shown a visible reduction in waste dumping and burning. Shopkeepers now make efforts to keep surroundings clean as it means better business from tourists, while Police and Forest Dept officials ensure tourists hiking to Triund observe rules.

The project has shown scalability and improvement every year and will be expanded to other wards of lower Dharamsala where similar challenges exist. Initiatives such as Self Help Groups will be formed for waste pickers to be trained to become waste entrepreneurs. The next step is form partnerships with government bodies to develop a model of solid waste management in tourist hotspots.







Olympic Gold Quest

The Olympic Games is a prestigious platform, where a country's top athletes represent their nation's expectations and hope. Qualifying for the Olympics requires years of hard work, discipline and determination, it also requires an entire support system including coaches, physiotherapists, dieticians and mental conditioning experts to support the athlete. This support system is critical for Indian athletes to have a chance at winning medals at the Olympics. In this regard, top sporting icons – Geet Sethi (Billiards), Prakash Padukone (Badminton) and Viswanathan Anand (Chess) founded a non-profit organisation, **Foundation for Promotion of Sports and Games**. Olympic Gold Quest (OGQ) is the flagship programme of this organisation.









OGQ offers rigorous coaching and training, world class equipment and sports science support to enable the athletes to excel in various domestic and international tournaments. OGQ scouts national level athletes across the country and identifies talent with the drive and potential to win at the Olympics. Currently, focussed on nine individual disciplines – archery, boxing, badminton, shooting, wrestling, weightlifting, swimming, athletics and table tennis, OGQ assumes all responsibility for providing selected athletes with the best support system.

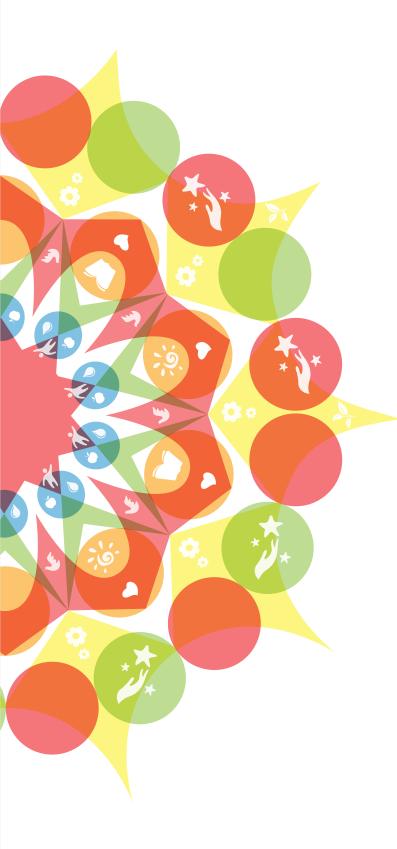
The Foundation has been one of the first and consistent supporters of OGQ towards senior and junior athletes in shooting, boxing, archery and athletics. India's performance at the Asian Games and Commonwealth Games has improved with the focused support athletes have received from OGQ.

Ms Apurvi Chandela, one of the athletes we support has done exceptionally well. She currently ranks No.1 in the world rankings in the 10m. Air Rifle, and is representing India at the Tokyo 2020 Olympics.

In 2017, OGQ started the Coaches Excellence Programme (CEP) to train and develop Indian coaches with the ability to produce more Olympic champions. CEP brings together top coaches and experts from sports science, technology, and soft skills training to empower the next generation of high performance Indian coaches. The Foundation also supports the CEP in running programmes for badminton and shooting.

Our support to OGQ is rooted in our belief in OGQ's simple motto, It takes just 6 grams of Gold to lift the worth of a nation.

Board of Directors





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