

CREATING
SUSTAINABLE
COMMUNITIES IN

GUJARAT

As of September 2022





Parivartan In Gujarat

42.08+ LAKH LIVES IMPACTED

RURAL DEVELOPMENT



7,190+
 FARMERS
 TRAINED



180+
 BIOMASS STOVES
 PROVIDED



690+
 SOLAR LIGHTS
 INSTALLED



1,760+
 KITCHEN GARDENS
 CREATED



45+
 WATER CONSERVATION
 STRUCTURES
 CONSTRUCTED

PROMOTION OF EDUCATION



27,090+*
 STUDENTS
 IMPACTED



195+*
 SCHOOLS
 REACHED

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



44,350+
 WOMEN ENTREPRENEURS
 TRAINED



2,510+
 YOUTH
 TRAINED

DISTRICTS	NO. OF VILLAGES
Valsad, Navsari, Tapi	18
Mahisagar	8
Narmada	12
Sabarkantha	15
Kheda	25
Gir Somnath	10
Anand, Bhavnagar, Gandhinagar, Panchmahal	48
Amreli	15

HEALTHCARE AND HYGIENE



1,760+
 TOILETS
 CONSTRUCTED



14,520+
 STUDENTS
 REACHED

FINANCIAL LITERACY AND INCLUSION



86,322+
 FINANCIAL LITERACY
 CAMPS CONDUCTED



5.96+ Lakh
 PEOPLE
 REACHED

*Inclusive of immediate & extended beneficiaries
 *Impact numbers as of June 2022

RURAL DEVELOPMENT

Promoting holistic development of rural communities

KEY INTERVENTIONS

Agriculture in the hot & semi-arid Gujarat is largely dependent on erratic monsoon and to top it all only 35% of its cultivated area is under irrigation. Hence, the Bank - under its **Holistic Rural Development Programme (HRDP)** - mainly works towards improving:

- Agricultural practices
- Horticulture
- Orchard farming
- Soil & water conservation measures
- Natural resource management

The intervention has **enhanced livelihoods in over 151 villages across 13 districts** in Gujarat - thus reaching over **1,05,623 households**.

CLEAN WATER FOR ALL | DISTRICT - SABARKANTHA

In order to provide farmers an efficient water supply, Parivartan introduced the **Micro Irrigation System (MIS)** in 10 villages of Gujarat, resulting not only in the improvement of yield but also produce. It has allowed farmers to reduce their water requirement per unit area & has **improved irrigation efficiency by 50%**.

Currently covering about 20 acres, the Bank plans to replicate the project in other villages by organising exposure visits. Parivartan has additionally facilitated the creation of Water Conservation committees to collectivise the decision making process.

IMPACT IN GUJARAT



7,190+
 FARMERS
 TRAINED



180+
 BIOMASS STOVES
 PROVIDED



690+
 SOLAR LIGHTS
 INSTALLED



1,760+
 KITCHEN GARDENS
 CREATED



45+
 WATER CONSERVATION
 STRUCTURES
 CONSTRUCTED



SAVING DISAPPEARING LIVELIHOODS ON A RIVER'S BANK | DISTRICT - KHEDA

Central Gujarat's expanding deep & narrow ravines are prone to mass erosion during monsoons - threatening the livelihoods of those living near them. To stop this phenomenon, Parivartan constructed gabions to restrict flow & speed. Gabion structures are used for soil and water conservation. It is a welded wire cage or box filled with materials such as stone to stop runoff. About 55 gabion structures have been planned and 36 have been constructed. Due to these structures and other efforts like land levelling & tree plantation by Parivartan, today all beneficiaries experience reduced soil erosion & decreased spread of ravine toward the mainland.

DEVELOPMENT OF WATER RESOURCE STRUCTURES | DISTRICT - SABARKANTHA

To prevent water source depletion, it has to be used judiciously & allowed to seep into the ground. The Bank has been working on developing water resource structures to help farmers have access to it during summers & improve the region's ecology by **constructing over 4 check dams**. They've had a multi-fold impact on the lives of the villagers, besides aiding irrigation & improving groundwater levels. The development has also resulted in:

- Conservation of surface water
- Recharge of wells & ponds
- Availability of drinking water
- Growth of agri-allied activities
- Increase in vegetative cover



SEEKING AGRONOMIC SOLUTIONS TO POVERTY | DISTRICT - GIR SOMNATH

Despite the significant strides made by Gujarat in terms of rural development, inequities still persist: 16% of its population is socio-economically marginal, more than a quarter are bogged down with debts, while nearly 2 out of 5 of the state's residents are illiterate. In addition, some of the biggest challenges faced by Gujarat's farmers include low productivity, limited market linkages & erratic water sources. To address these problems, the Bank - in partnership with TechnoServe - has taken it upon itself to carry out a livelihood enhancement programme in 10 villages in the district of Gir Somnath. Focusing on mango farmers in the region, the programme intends to:

- Strengthen farmer institutions
- Improve mango yield & quality
- Develop market systems for the farmers
- Build capacity for sustainable water usage
- Increase production

Besides training sessions, the Bank also helped in identifying various pests & insects in the beneficiaries' orchards thus further aiding in boosting production.



PROMOTING SUSTAINABLE AGRICULTURE THROUGH COLLECTIVISATION | DISTRICT - GIR SOMNATH

Despite making significant strides in bringing about rural development, Gujarat still faces many problems in its agricultural sector - particularly in places like Gir Somnath. According to an assessment of the region, the problems faced by its farmers were identified as:

- Low productivity
- Limited market participation
- Erratic water availability

Parivartan - in partnership with TechnoServe - hence decided upon collectivising the farmers under Farmer Producer Companies (FPCs). The model brings together farming households who have limited information, access to inputs & bargaining power at the individual-level. Through FPCs, these farming households now benefit from a range of services, including among many others:

- Input supply
- Collective marketing of produce
- Market price discovery
- Post-harvest management
- Storage solutions to cater to institutional buyers

Given the continual success, Parivartan & TechnoServe have established an FPC to aid farmers cultivating mangoes with forward and backward market linkages.





PROTECTING AGRICULTURE THROUGH MILLET FARMING | DISTRICT - KHEDA

The banks of the Mahi river have long been suffering from soil erosion & degradation arising from the formation of deep ravines. The spread of the latter, in addition to moderate levels of local rainfall & lack of available fodder for animal husbandry, has seriously jeopardised the livelihoods of farmers in the region who largely depend on cash-crop cultivation. Over 27,000 hectares of common land - which encompasses the livelihoods over 74,000 households in the region - has been affected as a result of its spread.

The issue was hence taken up by Parivartan & the committees of 10 nearby villages, who eventually decided upon high quality millet seeds as the solution to the issue due to their durability. After raising Rs. 8 lakh from 1,093 farmers in order to buy them, these seeds are now helping the beneficiaries of the initiative to increase their productivity sufficiently, thus raising the overall standard of living along the Mahi's banks.

SUPPORTING MANGO FARMERS | DISTRICT - GIR SOMNATH

Parivartan along with TechnoServe designed a programme in the Gir Somnath region that aims to help around 1,000 farmers cultivating mangoes realise their full potential by:

- Training them on improved growing techniques
- Working to strengthen farmer institutions
- Capacity building to sustainably manage critical water resources

Parivartan developed a four-part training module and recruited farmers from 10 communities to join the programme. The team carried out individual and group training sessions with farmers, using picture-based presentations and practical demonstrations to help farmers understand the techniques. These 1,000+ farmers now apply these lessons on their own mango orchards to increase their yield and reap considerable benefits.



ENHANCING LIVES WITH SOLAR ENERGY | DISTRICT - NARMADA

Parivartan along with Aga Khan Rural Support Programme, implemented activities related to rural development in 12 villages in Narmada district of Gujarat. The group comprises 9 acres of land with a total of 7 farmers. A project meeting was conducted with the committee members and the farmers involved in a solar-based group well scheme to create a group of farmer beneficiaries. This was followed by installation of solar panels, pumping machinery and removal of 3 meters of mud from old wells. Some of the crops cultivated post intervention were pigeon pea, beans, cotton, sorghum and has helped farmers gain a sizable produce and income.



SUPPORTING ANIMAL HUSBANDRY | DISTRICT - KHEDA

Jashoben Parmar comes from Hathipura village and has a family of 7 members who are dependent on agriculture and animal husbandry. During monsoons, her animals were affected by diseases caused due to a lack of good flooring which made them sick and affected the milk production adversely. Parivartan aided her by providing financial support of Rs.3000 for the construction of a strong flooring. Today, her animals don't have to sit in the mud and don't get sick, thus providing her good milk production and a steady source of income.



BEATING BRUCELLOSIS THROUGH VACCINATION | DISTRICT - CHHOTA UDEPUR

Brucellosis is a bacterial disease caused by various Brucella species, which infect cattle, swine, goats, sheep and dogs. This was a serious concern for cattle owners in Gujarat. Parivartan along with the Department of Animal Husbandry launched a vaccination programme and conducted awareness camps for prevention of these contagious diseases in animals. This also aided in generating awareness amongst livestock owners about this disease. A total of 2000 doses for the whole Chhota Udepur district have been supplied.



SOLAR BASED IRRIGATION FOR DEVELOPMENT | DISTRICT - KHEDA

In Dhundi village of Gujarat, 31 farmers have been positively impacted due to implementation of solar based irrigation. Today, 24 acres of farmland is sustainably cultivable. Inspired by this, 12 farmers have decided against having new borewells on their farmland, thus saving groundwater exploitation caused due to excessive drilling of borewells.





EMPOWERING COMMUNITIES WITH CUSTOM HIRING CENTERS | DISTRICT - CHHOTA UDEPUR

In Chhota Udepur, majority of the farmers come under small and marginal category and this makes purchase and use of hi-tech farm machineries in the area unaffordable. But mechanisation of farm activities is essential to increase production. Though subsidies are being provided for farm machinery, not all farmers have the means to afford them. To resolve this Parivartan along with CARE India established Custom Hiring Centers (CHCs) under a project called "Empowering Smallholder Farmers through Strengthening Agri & Allied Clusters". In 2021-22, 2 units of CHCs were established in 2 clusters, one in Nani Khandi Village and another in Puniyawant Village.

The objectives of Custom Hiring Centre were as follows:

- Set up an SHG within the village to provide machinery on rental basis
- Provide marginal farmers access to farm machinery
- Reduce the cost of cultivation.
- Ensure timely availability of agricultural machinery

Established SHGs in both clusters provided rotavator, cultivator, karab and puddler with rings to farmers on a rental basis. Various training sessions on financial literacy, leadership, entrepreneurship, marketing and promotion, maintaining books of record, income and expenditure were conducted. As a result, the members became more aware and interested in improving their standard of living. Today, the farmers have access to required equipment and the SHG has a monthly saving of Rs.20,245.

PROMOTING NUTRITIONAL SECURITY WITH KITCHEN GARDENS | DISTRICT - CHHOTA UDEPUR

Chhota Udepur is a district in the eastern part of Gujarat with 80% tribal population. Most of the population is dependent on agriculture for their sustenance. But due to rainfed agriculture, changing climate and lack of market linkages smallholder farmers struggle to make ends meet. This has also made migration a rampant phenomenon in the area. To resolve this, Parivartan with CARE India, did an extensive survey in the 25 clusters of the project area to understand the needs and problems faced by people. The feedback received was studied by the project team and ten of the most common vegetables as well as tools used in the area were identified. 700 farmers from 28 clusters were provided with a gardening kit containing the identified seeds and tools. Additionally, the farmers were trained and advised not to use chemical fertilisers and insecticides. Today, 70% of the farmers have been able to reduce their vegetable expenses and 38% farmers have improved health conditions by producing healthy chemical-free vegetables.





INCOME GENERATION VIA RICE MILL | DISTRICT - CHHOTA UDEPUR

The marginalised rural population of Village Moti Rasli in Pavi Jetpur Block, Chhota Udepur, Gujarat had the inefficiently run Yogi Sakhi Mandal SHG that lacked proper knowledge of SHG processes. HDFC Bank Parivartan, in association with CARE India, also identified a need for a rice mill in the village. To solve the twin issues, an intervention was launched under the HRDP programme, to train the SHG members in running an income-generating mini rice mill based on the service model. The rice mill was funded through the intervention and a safe storage shed was also constructed for the mill. Today, villagers get their paddy polished into rice for free in their own village without having to travel to neighbouring villages. The remaining husk is collected by the SHG and sold in the market. The profit is shared among the SHG members.



UPLIFTMENT OF TRIBAL COMMUNITIES THROUGH BETTER LIVESTOCK MANAGEMENT

DISTRICT - CHHOTA UDEPUR

The rural population in the tribal Chhota Udepur District of Gujarat are mostly small landholders, largely dependent on agriculture and livestock rearing for their livelihood. Their lack of scientific knowledge of animal rearing results in the animals facing issues like smaller lifespans, higher incidence of diseases and lower milk production. The villagers needed training on new age scientific practices of livestock management. HDFC Bank Parivartan in association with CARE India launched an intervention across 45 villages to train livestock rearers, providing them with resources like mustard seed pellets, mineral mixtures, rumen bypass fat powder, cattle feeders, milk cans and soaps. They were also trained on aspects like food and water requirements, milking practices, vaccinations, deworming and shed maintenance. As a result, the average milk production has increased from 5 litres a day to 9 litres a day. The fat content in milk has increased by 1 fat unit per litre. Average daily income has increased by Rs.150. A higher incidence in animal pregnancies is being observed. The animals are now fetching a higher price in the market.



ENHANCING INCOME OF MANGO FARMERS | DISTRICT - GIR-SOMNATH

The aim of this programme is to increase the income of mango producing farmers. The challenges faced by the farmers include low productivity, limited participation and unreliable irrigation sources. HDFC Bank Parivartan and TNS India Foundation have mitigated these issues by enabling the Kesar mango farmers to sell their produce with a wide pool of traders like Mother Dairy, Big Basket, Reliance Fresh etc, which would help increase their income. For this purpose a Farmer Producer Company (FPO) has also been incorporated which would encourage mobilisation activities. The intervention helped the farmers in the reduction of cost of inputs for fertilisers and pesticides and an increase in income due to fixed mango prices. It also created availability of markets to sell mangoes which led to the increase in farmers' reach to 8 states and 24 cities of India.



PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

KEY INTERVENTIONS

CURATED TRAINING FOR TEACHERS | DISTRICT - SABARKANTHA

Parivartan built a training programme for 15 Science teachers of 12 upper primary schools in Khedbrahma block of Sabarkantha District. The training mainly focused on hands-on teaching approach where teachers conduct various activities using available material and ready-made material which can be easily used in a classroom with students. The importance of a separate science lab was also emphasized in the training and once the schools reopened, they were provided with curated science lab material. The TLM (teaching learning material) was designed in such a way that children enjoy creating something and also learn different concepts of science with ease.



IMPACT IN GUJARAT



27,090+*
STUDENTS
IMPACTED



195+*
SCHOOLS
REACHED

*Inclusive of immediate & extended beneficiaries



A SCIENTIFIC EDUCATION FOR A BETTER FUTURE | DISTRICT - KHEDA, SABARKANTHA

Parivartan considers quality, scientific education to be key to the sustainable progress of any society. To that end, it has launched a number of initiatives to ensure its improvement in Gujarat. Many of its project schools have been provided with science lab material & many scientific activities have been conducted for 6th to 8th grade students. A project school in Choliya was recently provided with both a science lab & a math lab consisting of all syllabi-relevant material for both subjects.

However, these initiatives don't just stop with the students. The teachers themselves were also provided learning material & even training in order to help realise Parivartan's vision of quality education.



SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling people in their occupations & training them for placement

KEY INTERVENTIONS

PROMOTING A SCIENTIFICALLY MANAGED LIVELIHOOD | DISTRICT - SABARKANTHA

Given their adaptability to harsh conditions, goat rearing is very popular in Gujarat & is one of its most prominent activities. This is especially true for those living in hillier regions, as traditional agriculture is simply not an option for them.

Parivartan's **Breed Improvement programme** has helped many procure goats of a better breed or work with rearers to improve the breed qualities of their existing goats. It has also helped build genetic potential of the goats to increase their body weight & ability to produce more than one kid, besides creating awareness on their scientific management.

The intervention has had a compounded effect on the farmers' income, with **over 45 beneficiaries** directly benefiting from the programme across the villages of Navamota, Choliya & Chhochar.



IMPACT IN GUJARAT



44,357+

WOMEN ENTREPRENEURS
TRAINED



2,514+

YOUTH TRAINED

EMPOWERING WOMEN THROUGH SHGs | DISTRICT - SABARKANTHA

Dantiya is a remote village in Sabarkantha District, where the villagers are economically marginalised and mainly dependent on money lenders for their needs by mortgaging the land and paying high interest. Parivartan aided 11 women in the Surta self-help group and helped get a loan of Rs. 30,000 at an interest rate of 1%. The minimal interest aids these women to run the SHG and grow. Many members took loans from the group to buy buffaloes and cows to earn additional income by selling dairy and vermicompost used in farmlands. Some have also established their own petty shops for tractor equipment. This year, Surta SHG has received the Rs. 16,500 interest amount and they have decided to distribute the amount to all members.



JOURNEY TO SELF-SUFFICIENCY | DISTRICT - NARMADA

Parivartan along with the Village Development Committee held a meeting for youth interested in starting micro-enterprises. The details and strategy of the same were discussed with the beneficiaries. Amongst the beneficiaries of the training was Nirmalaben Ajaybhai Vasava. She was interested in starting a beauty parlour to increase her income levels and support her family. Parivartan aided her do the same by assisting in acquiring beauty parlour equipment. In the short span of 5 months, she has an income of Rs.24,320. Today, Nirmalaben has a steady income and is a self reliant woman.



HEALTHCARE AND HYGIENE

Focused on improving sanitation facilities & promoting safe hygiene practices

KEY INTERVENTIONS

SCHOOL SANITATION PROJECT | DISTRICT - SABARKANTHA

The lack of equipped sanitation facilities in schools not only puts the children at risk of illnesses but also affects their education - making it a significant reason for school dropouts, particularly among girls.

Parivartan stresses on constructing **fully equipped sanitation units** in schools for the underprivileged, thus directly impacting the children's health. In Valsad, the Bank constructed sanitation units in 5 state-run schools which were selected after a detailed survey & also considered the suggestions of Village Development Committees, School Management Committees & Gram Panchayats. To ensure their maintenance, the schools were briefed & thoroughly checked before being entrusted with the responsibility.

These gender-separate toilets eventually **improved the attendance of the students** by eliminating their chances of falling ill, while their availability **made girls feel safer** & helped them manage their menstrual life better. In addition, they were also made environment-friendly.

INSTALLATION OF IABP AT SRHRC, DHARAMPUR | DISTRICT - VALSAD

HDFC Bank, in collaboration with Shrimad Rajchandra Hospital and Research Centre (SRHRC), Dharampur in Gujarat, is boosting The Department of Cardiology of the hospital to have world class sophisticated equipment and competent staff, led by a full-time interventional cardiologist to provide round-the-clock cardiac care. To strengthen this, the department is also installing an intra-aortic balloon pump (IABP). This will benefit especially the marginalised section in the society.



IMPACT IN GUJARAT



1,760+
TOILETS
CONSTRUCTED



14,520+
STUDENTS
REACHED



FINANCIAL LITERACY AND INCLUSION

Enabling communities to break the vicious cycle of poverty & enter the banking fold

Financial literacy workshops conducted across various projects in Gujarat teach subjects ranging from savings to investments. They also inform rural communities on ways to access organised sources of finance.



IMPACT IN GUJARAT



86,322+

FINANCIAL LITERACY
CAMPS CONDUCTED



5.96+ Lakh

PEOPLE
REACHED

STORIES OF PARIVARTAN

INCREASING PROFITABILITY THROUGH ORGANIC FARMING

LOCATION: KANKANA VILLAGE, MANGROL DISTRICT
BENEFICIARY: KARSHANBHAI ARJANBHAI MAJETHIYA

THE CHALLENGE

Kankana-resident Karshanbhai Majethiya is the owner of 6 acres of land through which he manages to support his family of 9. His previously-preferred method of chemical farming, however, was proving to be quite expensive, with the fertilisers and pesticides alone costing him anywhere between Rs.50,000 to 60,000 annually. Additionally, he was starting to notice a drop in fertility in his land as well as an increase in diseases among his family members.

OUR INTERVENTION

HDFC Bank, in partnership with the Ambuja Cement Foundation, had launched the Climate Smart Agricultural Project in order to promote more sustainable and organic methods of farming. After being invited for training, Karshanbhai and many of his neighbouring farmers were taught about the dangers of chemical farming as well as the benefits of using Jivamrut - a traditional biopesticide and organic manure created through a mixture of cow dung, cow urine and water.

THE RESULT

Post-training, Karshanbhai decided to quit chemical farming for good and shifted towards using Jivamrut. The results of this shift were soon noticeable in an increase in greenery in his mung production as well as a significant increase in yield. Karshanbhai is currently an inspiration to other farmers in the area, many of whom are now shifting away from the usage of chemical fertilisers and pesticides themselves.



STORIES OF PARIVARTAN

CREATING SUSTAINABILITY THROUGH AGRICULTURAL TECHNOLOGY

LOCATION: KOTDA VILLAGE
BENEFICIARY: SANGITABEN

THE CHALLENGE

A resident of the village of Kotda, Sangitaben used to ensure year-round food security of her family of 6 through cultivation of vegetables on her 3 acres of land. However, the traditional agricultural practices she utilised in order to carry out the cultivation brought several disadvantages with it: ranging from the loss of soil moisture to an increased prevalence of weeds.

OUR INTERVENTION

Given the sheer importance of vegetable cultivation in the project area, Parivartan has worked towards training farmers like Sangitaben in new techniques such as micro-irrigation and mulching. She was also taught how to raise higher-quality seeds through the creation of a nursery and was exposed to mulching as practised by other farmers in the project area.

THE RESULT

After finding out that mulching would result in a reduction in costs whilst boosting production, Sangitaben decided upon adopting the technique herself with a drip system during the Rabi season. Used over 0.25 acres to cultivate chilis and tomatoes, the benefits of the technique manifested in the conservation of soil moisture as well as a reduction in weeds. In addition, she reported that her standing crops had fruited 10 days earlier than the others. In all, Sangitaben has earned more than Rs.57,000 from the sale of tomatoes and chilis over just one season.



SPREADING AWARENESS & PROVIDING CRUCIAL SHORT-TERM SUPPORT TO THOSE IN NEED

SPREADING AWARENESS

The spreading of the COVID-19 virus is actually avoidable when the right kinds of precautions are taken: but unfortunately, due to a lack of literacy in our country's marginalised sectors, a lot of this crucial information is often inaccessible to them. Parivartan - in partnership with CINI & Tata Trusts - has hence produced awareness videos to disseminate this information to communities across Gujarat.



DISTRIBUTION OF CARE KITS

During the pandemic, frontline workers like healthcare professionals and police forces have been amongst the worst affected. This is primarily due to stretched out working hours, inadequate remuneration and reduction in time spent with family. Parivartan with an aim to aid, provided nutrition, hygiene and dry ration kits to them. This initiative has positively impacted 20,000 frontline workers in Gujarat.



ENGAGING LABOUR

Nearly 10-15% of Sabarkantha's population seasonally migrate to the cities to find work. However, the current lockdown has made even that impossible, leaving them without any income. Given that the government has recently restarted projects related to the MGNREGA, Parivartan has worked with the local Panchayats to engage many erstwhile labourers in work ranging from pond desilting to check dam building, hence ensuring them gainful employment in their own villages.



PARIVARTAN

A step toward progress

98+ MILLION lives impacted Pan India

HDFC Bank's Parivartan aims at mainstreaming economically & socially-challenged groups across the country by ushering growth, development and empowerment. Committed to developing sustainable ecosystems through various partnerships, we identify & support programmes that seek to develop & advance communities.

Our 5 Key Focus Areas:

- Rural Development
- Promotion Of Education
- Skill Training And Livelihood Enhancement
- Healthcare And Hygiene
- Financial Literacy And Inclusion



RURAL DEVELOPMENT

Our **Holistic Rural Development Programme (HRDP)** is driven by the belief that development is only possible when our villages can be a part of the nation's economic prosperity. It identifies & addresses the critical needs of each village through interventions designed carefully after consulting village communities & other stakeholders.

KEY INTERVENTIONS

- Improving school infrastructure & promoting quality education
- Constructing household sanitation units
- Improving health through camps & awareness sessions
- Training in sustainable agricultural practices
- Introducing alternate livelihood sources like: livestock management, embroidery training, masala-making, toy manufacturing etc.
- Increasing awareness of & implementing measures towards soil and water conservation
- Improving access to drinking & irrigation water
- Providing job-oriented training
- Conducting financial literacy sessions



OVERALL IMPACT



3,335+

VILLAGES COVERED
 UNDER HRDP ACROSS
 23 STATES



10,500+

WATER CONSERVATION
 STRUCTURES
 CONSTRUCTED



48,490+

KITCHEN GARDENS
 CREATED



11,670+

BIOMASS STOVES
 DEPLOYED



41,810+

SOLAR LIGHTS
 INSTALLED



9.88+ Lakh

HOUSEHOLDS
 IMPACTED



25.06+ Lakh

TREES PLANTED

PROMOTION OF EDUCATION

Spread across a wide geography, our education programmes aid in the creation of conducive & effective learning environments.

KEY INTERVENTIONS

- Infrastructure improvement including refurbishment, installing libraries, setting up science labs, providing sports materials etc.
- Training teachers in alternative pedagogy & soft skills
- Identifying & promoting innovative practices
- Ensuring quality education through remedial classes, learning camps & relevant teacher training material
- Special financial support through the Educational Crisis Scholarship



ZERO-INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES (ZIIEI)

Started in 2016, the ZIIEI is one of our largest programmes that encourages innovation in education across state-run schools. The project currently:

- Covers 26 states & 5 union territories
- Has reached more than 19.72+ lakh teachers
- Has submitted nearly 11.97+ lakh ideas



*Inclusive of immediate & extended beneficiaries

OVERALL IMPACT



790+

COMMUNITY LIBRARIES
BUILT



2.82+ Lakh*
SCHOOLS IMPACTED



19.97+ Lakh*
TEACHERS TRAINED



2.09+ Crore*
STUDENTS REACHED

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Parivartan supports multiple projects focussed on:

- Competency-based training & placements
- Capacity building
- Promoting entrepreneurial activities
- Upskilling for agricultural & allied practices

Our Sustainable Livelihood Initiative (SLI) has transformed the lives of lakhs of women by providing sustainable long-term solutions through Self Help Groups (SHGs) and Joint Liability Groups (JLGs).

KEY INTERVENTIONS

- Placement-linked skill training
- Promoting livelihoods & entrepreneurship among women through embroidery training, candle & toy production, masala making etc.
- Providing support & training for capacity building, financial literacy & market linkages



OVERALL IMPACT



8.08+ Lakh
 WOMEN ENTREPRENEURS
 TRAINED



2.60+ Lakh
 INDIVIDUALS TRAINED



8,640+
 SHGs REVIVED/FORMED
 /TRAINED

HEALTHCARE AND HYGIENE

Our sanitation projects have actively championed the Swachh Bharat cause, focusing not only on providing related infrastructure but also on fostering behavioural changes towards better health & hygiene standards.

KEY INTERVENTIONS

- Promoting awareness to effect behavioural change
- Constructing bio-toilets
- Conducting health camps
- Spreading awareness about nutrition
- Providing clean drinking water
- A Guinness Book of World Records-recognised annual blood donation drive



OVERALL IMPACT



23,900+

HOUSEHOLD TOILETS
CONSTRUCTED



18.58+ Lakh

UNITS OF BLOOD
DONATED



1,810+

SANITATION DRIVES
CONDUCTED



1.18+ Lakh

PEOPLE BENEFITTED THROUGH
HEALTH CAMPS



6,400+

HEALTH CAMPS
CONDUCTED

FINANCIAL LITERACY AND INCLUSION

Parivatan aims at educating communities to make informed financial decisions & help bring them into the banking fold by conducting **financial literacy workshops** across the country. This is done by:

- Disseminating information on general banking
- Credit counselling
- Promoting digital banking among students, women, pensioners & senior citizens

KEY INTERVENTIONS

- Spreading financial literacy through special camps
- Promoting capacity-building through Self Help Groups (SHGs)



OVERALL IMPACT



23+ Lakh

FINANCIAL
 LITERACY CAMPS
 CONDUCTED



1.71+ Crore

INDIVIDUALS
 IMPACTED



PARIVARTAN ON ITS PATH TO ACHIEVE GLOBAL GOALS

The planet has not been the same since we first came here. But the biggest opportunity we have today is to make it better. At HDFC Bank, we aim to create integrated solutions that help us to contribute to the Sustainable Development Goals by the United Nations. Parivartan, the bank's social initiative is working towards bringing a transformation through these integrated solutions that uplifts communities and restores nature. We have aligned our vision with the Global Goals as a responsible bank and a member of the international community.

Parivartan's five pillars, namely Rural Development, Promotion of Education, Healthcare and Hygiene, Skill Development & Livelihood Enhancement and Financial Literacy & Inclusion contributes to 9 SDGs out of the 17 laid down by the UN. We are committed to comprehensively and sustainably design our programmes in a way where we are able to realise our shared goal of a better and peaceful world in 2030.

PARIVARTAN AND THE SUSTAINABLE DEVELOPMENT GOALS

Rural Development

Under Parivartan, the bank has been working in 17+ states in India to bring in holistic development in the rural landscape. It has launched the Holistic Rural Development Programme to address key challenges in rural areas.

SDG 2 ~ Zero Hunger

1. Promoting sustainable agriculture through better water management systems by construction of check dams, farm ponds, community ponds and irrigation systems.
2. Empowering farmers through capacity building. Creating Seed Bank, Grain Bank, Village Nursery and supporting field research to achieve food security.

SDG 6 ~ Clean Water and Sanitation

1. Ensuring availability of clean drinking water and promoting sustainable management of water through construction of Rainwater Harvesting Structures, Community Tanks, Hand Pumps and Wells.

SDG7 ~ Affordable and Clean Energy

1. Adopting renewable energy to provide affordable, reliable, sustainable and accessible modern energy through installation of Solar street lights, Biomass Stoves, Community Biogas Plants and Distribution of Solar Home Lights.

Skill Development and Livelihood Enhancement

Administering and enhancing skills is an essential component in increasing employment, ensuring fair share of work and creating sustainable livelihood opportunities. In addition, the bank also focusses on developing livelihood opportunities for women.

SDG 2 ~ Zero Hunger

1. HDFC Bank Parivartan has created non-farm based employee opportunities to double farmers' incomes. Using productive resources, farmers are trained on livestock management, thus, benefitting indigenous people, women and villagers.
2. The bank introduced kitchen gardens in villages in several states to promote sustainable agriculture and ensured improved nutrition to the families while successfully ending hunger. It has facilitated creation of over 40,000 kitchen gardens.

SDG4 ~ Quality Education

1. Under Parivartan, the bank is working to provide access to affordable, technical and vocational education. The bank has trained over 1.60 lakh individuals under its Skill Development programme keeping with principles of equity and inclusivity.

SDG5 ~ Gender Equality

1. Parivartan has formed/revived over 7,500 SHGs with an aim to empower women in rural India. The initiative has strengthened the cause of achieving gender equality by enabling the women to achieve better livelihood opportunities.

SDG8 ~ Decent Work and Economic Growth

1. The bank has trained over 1.04 lakh farmers through exposure visits and diverse agricultural training programmes for their sustained economic growth. Through varied capacity building initiatives, the farmers are able to seek full and productive employment.
2. Parivartan has empowered farmers through entrepreneurial programmes through financial as well as skill-based support. The bank has facilitated development of dairy cooperatives, poultry farms, integrated poultry-goat rearing-fishery units and other small business to ensure sustained and inclusive growth of the people as well as the region.



SDG12 ~ Responsible Consumption and Production

1. Through natural farming, formation of seed banks and FPOs, Parivartan has been able to help farmers in innovating their logistics and supply chain, thus enabling sustainable consumption and production patterns.

Promotion of Education

This is one of the most important pillars of Parivartan that promotes equal education to all from early childhood to secondary education. The initiative also advocates usage of technology through digitisation of schools and introducing science labs to encourage the scientific temper of children.

SDG 4 ~ Quality Education

1. To further improve the access to inclusive and equitable quality education, the bank has undertaken several initiatives including remedial classes, learning camps, training the teachers and by offering scholarships. The bank has also created requisite infrastructure for students from underprivileged background to access education in a safe and lively environment.

SDG3 ~ Good Health and Well-Being for People

1. Parivartan has included sports as one of the fundamentals of education to ensure healthy lives of children while promoting their well-being. The bank has facilitated training of hockey, football and other sports while also ensuring access to the requisite sports equipment.

Healthcare and Hygiene

Our bank has actively worked towards providing better healthcare and sanitation facilities to the vulnerable communities. With its special focus in eradicating Non Communicable Diseases in certain states to building accessible sanitation facilities despite challenging terrains, the bank has set an example in the space.

SDG3 ~ Good Health and Well-Being for People

1. Under Parivartan, the bank has helped villagers create Kitchen Gardens to improve access to nutritious food and ensure healthy lives.

2. By organising health camps and health infrastructures the bank has adopted precautionary approach while helping vulnerable communities prevent themselves from communicable and non-communicable diseases. The bank has also set a Guinness World Record in organising largest blood donation drive.

SDG6 ~ Clean Water and Sanitation

1. With creation of over 28,800 sanitation units across India, the bank has been steadfast in giving access to clean sanitation facilities for all despite terrain related changes. By making adequate and equitable sanitation accessible, the bank has helped end Open Defecation and offered women their dignified access to sanitation.

SDG13 ~ Climate Action

1. The bank has initiated a mass plantation drive and by far planted over 10 lakh trees as one of its urgent actions to combat climate change. The drive has also contributed in increasing the ground water levels and improved agriculture.

Financial Literacy and Inclusion

Financial literacy is the first step towards real financial inclusion. Our Bank conducts financial literacy workshops for communities to enable them to make smart financial decisions and sustain themselves.

SDG8 ~ Decent Work and Economic Growth

1. Being financially literate opens up several avenues for an individual. Financial inclusion is a right. To ensure, further access to employment opportunities and sustainable economic growth of an individual, providing financial literacy is fundamental.



IMPLEMENTATION PARTNERS

Rural Development:

- Foundation For Ecological Security
- Aga Khan Rural Support Programme India
- Collectives For Integrated Livelihood Initiatives
- Acil Navasarjan Rural Development Foundation
- Gramin Vikas Trust
- Techno Serve India Foundation

Promotion of Education:

- Teach To Lead

Skill Training and Livelihood Enhancement:

- Dr Reddy's Foundation



HDFC BANK

PARIVARTAN

A step towards sustainable progress