

CREATING
SUSTAINABLE
COMMUNITIES IN
**MADHYA
PRADESH**

As of June 2021



Parivartan In Madhya Pradesh

OVER 54.75+ LAKH LIVES IMPACTED

DISTRICTS	NO. OF VILLAGES
Shahdol	30
Betul, Ratlam, Dhar	14
Hoshangabad	19
Satna	5
Katni, Datia	8
Khargone	36
Mandla, Chhindwara	15
Sagar	20
Barwani, Khandwa, Vidisha	36
Ujjain, Burhanpur	30
Rajgarh, Jhabua, Guna	40

RURAL DEVELOPMENT



50+

CHECK DAM REPAIRED /
CONSTRUCTED



100+

COMMUNITY POND
CONSTRUCTED



245+

FARM POND REPAIRED /
CONSTRUCTED



6,340+

SOLAR LIGHTS
INSTALLED



370+

WELLS CONSTRUCTED

PROMOTION OF EDUCATION



1.99+ lakh*

TEACHERS BENEFITTED



27,380+*

SCHOOLS REACHED



22.17+ lakh*

STUDENTS IMPACTED

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT



14,460+

INDIVIDUALS TRAINED



13,430+

WOMEN ENTREPRENEURS
TRAINED

HEALTHCARE AND HYGIENE



880+

SCHOOL SANITATION
UNITS INSTALLED



9,840+

INDIVIDUALS TREATED

FINANCIAL LITERACY AND INCLUSION



1.07+ lakh

FINANCIAL LITERACY
CAMPS CONDUCTED



6.92+ lakh

PEOPLE REACHED

*Inclusive of immediate & extended beneficiaries





RURAL DEVELOPMENT

Promoting holistic development of rural communities

KEY INTERVENTIONS

With nearly half of its population belonging to socially marginalised communities, one of Madhya Pradesh's main issues is the lack of suitable land for cultivation since most of their land holdings are either barren, sloped or forested. Hence, our **Holistic Rural Development Programme (HRDP)** focuses on treating land by building:

- Farm bunds
- Gully plugs
- Gabion structures
- Check dams

Bringing about changes in cropping patterns & transforming the arability of barren lands, these interventions have sustainably enhanced the livelihoods of targeted communities - impacting **253 villages across 20 districts** in Madhya Pradesh & reaching **over 63,620 households**.

WATER CONSERVATION WITH RIDGE-TO-VALLEY AREA TREATMENT

Villages in Chhindwara suffered due to issues ranging from decreasing water levels to increased soil erosion - the combined impact of which weighed heavily on its farmers during non-monsoon seasons.

Parivartan's sustainable **Ridge-to-Valley model** prevents soil erosion & ensures water conservation by starting at the top & letting the water evenly percolate, hence improving soil moisture.

As a result of the increased productivity, **employment opportunities were generated & seasonal migrations were reduced by 40%**. Not only has it allowed farmers to opt for double cropping, but it has also **restored the once-degraded forest land**.

IMPACT IN MADHYA PRADESH



50+

CHECK DAM REPAIRED /
CONSTRUCTED



100+

COMMUNITY POND
CONSTRUCTED



245+

FARM POND REPAIRED /
CONSTRUCTED



6,340+

SOLAR LIGHTS
INSTALLED



370+

WELLS CONSTRUCTED



PROMOTION OF EDUCATION

Creating a conducive learning environment in communities

KEY INTERVENTIONS

PROJECT DISHA

Project Disha aims to educate the children from government schools with the help of innovative & holistic interventions. In Madhya Pradesh, it specifically targets adolescent students as well as their teachers in order to reduce school dropouts by **making learning interesting & effective**. It has introduced customised learning modules encompassing result-oriented activities to improve:

- Regularity
- Learning scores
- Community-level leadership skills

Reaching out to **4,320 students across 37 villages**, it has also introduced concepts such as **Bal Sabhas & Youth Collectives** to further improve youth inclusivity in the process of decision making at the community-level.

ZERO INVESTMENT INNOVATIONS FOR EDUCATION INITIATIVES

One of the largest-ever programmes to facilitate wide-scale, systematic implementation of grassroots innovations to improve existing systems & processes at minimal cost, the ZIEI has **oriented 1,99,165 teachers** in Madhya Pradesh, while **26,876 schools** have implemented its innovative ideas.



IMPACT IN MADHYA PRADESH



1.99+ lakh*
 TEACHERS BENEFITTED



27,380+*
 SCHOOLS REACHED



22.17+ lakh*
 STUDENTS IMPACTED

*Inclusive of immediate & extended beneficiaries

SKILL TRAINING AND LIVELIHOOD ENHANCEMENT

Upskilling people in their occupations & training them for placement

KEY INTERVENTIONS

SUSTAINABLE LIVELIHOOD INITIATIVE

As part of the **Sustainable Livelihood Initiative (SLI)**, Parivartan has imparted skill training to thousands of women across Madhya Pradesh - hence transforming their lives by providing them with socio-economic mobility.



IMPACT IN MADHYA PRADESH



14,460+

INDIVIDUALS TRAINED



13,430+

WOMEN ENTREPRENEURS
TRAINED

HEALTHCARE & HYGIENE

Focused on improving sanitation facilities & promoting good & safe hygiene practices across several communities

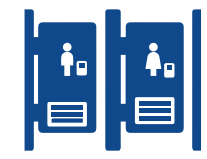
KEY INTERVENTIONS

SANITATION FOR ALL

Parivartan has worked tirelessly to bring about a behavioural change towards sanitation in our nation's rural belt. Over **134 continuous sanitation awareness drives** were conducted across several districts in Madhya Pradesh. In addition, the initiative also equipped **over 750 households** in the state with sanitation units.



IMPACT IN MADHYA PRADESH



880+

SCHOOL SANITATION
 UNITS INSTALLED



9,840+

INDIVIDUALS TREATED

FINANCIAL LITERACY AND INCLUSION

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

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



IMPACT IN MADHYA PRADESH



1.07+ lakh
 FINANCIAL LITERACY
 CAMPS CONDUCTED



6.92+ lakh
 PEOPLE REACHED

STORIES OF PARIVARTAN

INFRASTRUCTURE DEVELOPMENT FOR BETTER SANITATION AND LIVELIHOOD ENHANCEMENT

LOCATION: SOHAGPUR, SHAHDOL DISTRICT
BENEFICIARIES: 700 RURAL RESIDENTS

THE CHALLENGE:

The local farmers of Sohagpur are predominantly small scale, dependent on rains for farming in absence of irrigation facilities & face extensive poverty & illiteracy, in addition to the lower sanitation & hygiene standards. Not only do they miss important work days due to frequent illnesses but the entire area is ranked abysmally low on all important human development indicators such as the infant mortality rate, maternal mortality rate, literacy & sanitation. The locals thus resort to seasonal migration to cities or often seek temporary local employment to make up for their irregular income from agriculture.

OUR INTERVENTION:

HDFC Bank Parivartan extended its support to Action for Social Advancement (ASA) to spread awareness regarding sanitation & promoted the installation of household toilet-cum-bathrooms for rural families. The best-suited toilet technology was used & regular water supply was also ensured.

THE RESULT:

So far, 243 toilet cum bathroom units have been constructed, impacting the lives of more than 700 members of 243 families. It has resulted in reduced medical costs & more time for farm-work, thus boosting productivity. This, in turn, has led to increased social security & improved hygienic living standards among these families: who now feel more safe, secure & are less prone to diseases.



STORIES OF PARIVARTAN

INFRASTRUCTURAL DEVELOPMENT FOR BETTER IRRIGATION

LOCATION: PACHDI VILLAGE, SOHAGPUR
BENEFICIARIES: 1,500 HOUSEHOLDS

THE CHALLENGE:

The small landless farmers of Sohagpur lacked good living standards & dependable sources of income. Though agriculture is the main source of livelihood, it was highly underdeveloped with poor civic infrastructure. The area ranked low in all-important human development indicators such as the infant mortality rate, maternal mortality rate, literacy & sanitation.

OUR INTERVENTION:

HDFC Bank Parivartan extended its support to Action for Social Advancement (ASA) for the construction of 3 new stop dams with the capacity to irrigate 50-60 acres of land & the renovation of 13 existing structures, thus covering at least 150 acres of the catchment area. These dams have a holding capacity of approximately 6 crore litres of water over 2 years & were constructed with the help of community participation.

THE RESULT:

More than 400 farming households are getting better irrigation facilities in a 750-acre area while more than 1,500 farmers have benefited through the recharge of downstream structures. Due to the stop dam construction, the cultivable area of the region has increased as well. As a result, farmers have started sowing Rabi crops, leading to an increase in income & food security along with a decrease in seasonal migration. Today, the families have not just regained their respect in society, but also look forward to a more prosperous future before them.



COVID HIGHLIGHTS

Vaccination awareness

Parivartan, with an aim to reduce Covid cases, designed a vaccination drive in Burhanpur. Since, 1513 individuals have been successfully vaccinated.



Spreading Awareness, Not Viruses

Parivartan, previously working in the tribal Nimar region towards fighting poverty, realised the importance of an awareness-based intervention once the pandemic hit. With AKRSP (I), the Bank undertook activities such as:

- Distributing masks & soap
- Checking up on migrants
- Disseminating awareness through the Prachar Rath
- Distributing ration kits to the marginalised households



Supporting A True Warrior

Rajkumar, a progressive farmer from the village of Raheliya, has been busy in preventing the pandemic's spread in his village. With the help of Parivartan & the local Panchayat, he undertook measures to ensure social distancing by painting white circles on the ground at a majority of public spaces in the village, apart from distributing 127 masks to those in need.



Making Masks

Self Help Groups (SHGs) & Vasundhara Sevikas played a huge role in fighting the pandemic in villages such as Chhindwara & Mandla. The latter were responsible for stitching masks that were later provided to similarly marginalised communities in their vicinity. The SHGs in Damoh have even purchased sewing machines to mass-produce such masks at no profit.



PARIVARTAN

A step toward progress

86+ 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



2,090+

VILLAGES COVERED
 UNDER HRDP ACROSS
 21 STATES



8,960+

WATER CONSERVATION
 STRUCTURES
 CONSTRUCTED



43,190+

KITCHEN GARDENS
 PROMOTED



11,290+

BIOMASS STOVES
 DEPLOYED



32,500+

SOLAR LIGHTS
 INSTALLED



6.27+ lakh

HOUSEHOLDS
 IMPACTED



17.69+ 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 19.66+ lakh teachers
- Has submitted nearly 11.97+ lakh ideas



* Inclusive of immediate & extended beneficiaries

OVERALL IMPACT



600+
 COMMUNITY LIBRARIES
 BUILT



2.67+ lakh*
 SCHOOLS IMPACTED



19.67+ lakh*
 TEACHERS TRAINED



2.07+ 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



7.81+ lakh
 WOMEN ENTREPRENEURS
 CREATED



1.85+ lakh
 INDIVIDUALS TRAINED



7,920+
 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



23,550+

HOUSEHOLD TOILETS
CONSTRUCTED



18.58+ lakh

UNITS OF BLOOD DONATED



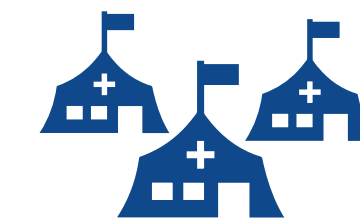
1,810+

SANITATION DRIVES
CONDUCTED



1.18+ lakh

PEOPLE BENEFITTED THROUGH
HEALTH CAMPS



4,910+

HEALTH CAMPS
ORGANISED

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



19.07+ lakh
 FINANCIAL LITERACY CAMPS CONDUCTED



1.44+ 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:

- Society For The Upliftment Of Villagers & Development Of Himalayan Areas (Suvidha)
- Aga Khan Rural Support Programme India (AKRSP I)
- Action For Social Advancement (ASA)
- Indo Global Social Service Society (IGSSS)
- Haritika
- Baif Development Research Foundation
- Abhyuday Sansthan
- Vrutti
- Watershed Organisation Trust
- Arpan Seva Sansthan
- CARE India solutions for sustainable development
- Baif Institute for Sustainable Livelihoods and Development (BISLD)

Promotion of Education:

- Magic Bus
- Sri Aurobindo Society

