

CSR TIMES

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INDIA'S NO. 1 CORPORATE SOCIAL RESPONSIBILITY MAGAZINE

India's PSUs: NATION BUILDERS BEYOND BUSINESS



**PUBLIC VS PRIVATE
CSR: WHO LEADS THE
WAY IN IMPACT AND
INNOVATION?**



**GREEN TECH FOR
GOOD: HOW PSUS ARE
USING INNOVATION
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PRASHANT DAS
EDITOR

Over time, these enterprises have also become symbols of care. When disasters hit, PSUs are often the first to respond. When villages needed electricity or children needed schools, they stepped up. Their CSR work—whether building toilets, funding girls' education, or electrifying tribal areas—has touched lives in ways that numbers can't fully show.

Imagine a train trying to reach every corner of the country—crossing deserts, climbing mountains, and rolling through forests. Now imagine, that train is powered not by steam, but by vision, service, and commitment. That train is India's Public Sector Undertakings (PSUs), and for decades, they have been carrying the dreams of a young nation.

As we celebrate PSU Day this April, we at CSR TIMES pause to reflect on these remarkable institutions. PSUs were not born out of profit—but out of purpose. When India gained independence, the private sector was too small and weak to build roads, run railways, or power cities. So, the government stepped in and created PSUs to get the job done. Like strong pillars holding up a new home, PSUs laid the foundation of modern India.

They brought steel plants to empty lands. They found oil in remote fields. They built towns where nothing existed. In places where no one else would go—PSUs went. And they didn't stop there.

Over time, these enterprises have also become symbols of care. When disasters hit, PSUs are often the first to respond. When villages needed electricity or children needed schools, they stepped up. Their CSR work—whether building toilets, funding girls' education, or electrifying tribal areas—has touched lives in ways that numbers can't fully show.

NTPC's "Lighting Lives" is just one shining example. From solar lanterns in Jharkhand to school electrification in Madhya Pradesh, the glow of their work reaches far and wide.

Yes, today's PSUs face new challenges—competition, digital change, even privatization. But their soul remains the same: nation first, people always.

Let's not see PSUs as old machinery needing repair. They are like seasoned engines—still powerful, still dependable. With the right oil of innovation and the fuel of community spirit, they can carry us far into the future.

To commemorate the PSU Day this year, this month, let's salute not just the steel and oil, but the service and heart. Because some trains don't just carry goods—they carry the hopes of a nation.

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PERSPECTIVE



Public Sector Undertakings (PSUs) in India have a significant role to play that extends beyond just being commercial enterprises to being strong pillars of socio-economic transformation. PSUs were established as key players in boosting industrial growth, providing employment and developing key sectors of the economy. Today they have become a symbol of national pride.

Independence for India came with the gigantic task of nation building. With the challenges of a nascent private sector, scarce capital and nearly non-existent infrastructure, the deep void was filled by the emergence of PSUs, not only to plug the critical economic gaps but instill a spirit of self-reliance. The groundwork for India's industrial base was laid by PSU giants - Bharat Heavy Electricals Limited (BHEL), Steel Authority of India (SAIL), and Oil and Natural Gas Corporation (ONGC.) The country witnessed a revolution through the creation of jobs, building of cities and the support given to numerous small businesses through robust supply chains.

With the developmental mandates high on the agenda, PSUs equipped remote villages with electricity, contributed to the upliftment of infrastructure by building roads in tough terrains, enhancing transportation to ensure that essential goods could reach distant corners of the country. With institutions like the Indian Railways, reckoned as one of the largest employers globally, the PSU ethos of national service over bottom line considerations reiterates that PSUs did not have profit making in their list of priorities.

In modern times too, in a liberalized economy, PSUs continue to play a strategic role. They have been liberal with their huge support during times of crisis – be it economic slowdowns, natural disasters, or the recent COVID-19 pandemic. During economic market turbulence, Life Insurance Corporation (LIC) remained a stable financial force. Oil PSUs have countered challenging geopolitical conditions, by maintaining fuel supplies and cushioning the country from external shocks.

The PSUs today stand tall with a rich legacy that extends far beyond balance sheets.

With India forging ahead on its dynamic path of becoming a \$5 trillion economy, the role of PSUs remains critical. Evolving from state owned companies into mission driven entities they are instrumental in contributing beyond business to etching their strong presence as nation builders!

Dr Shabnam Asthana
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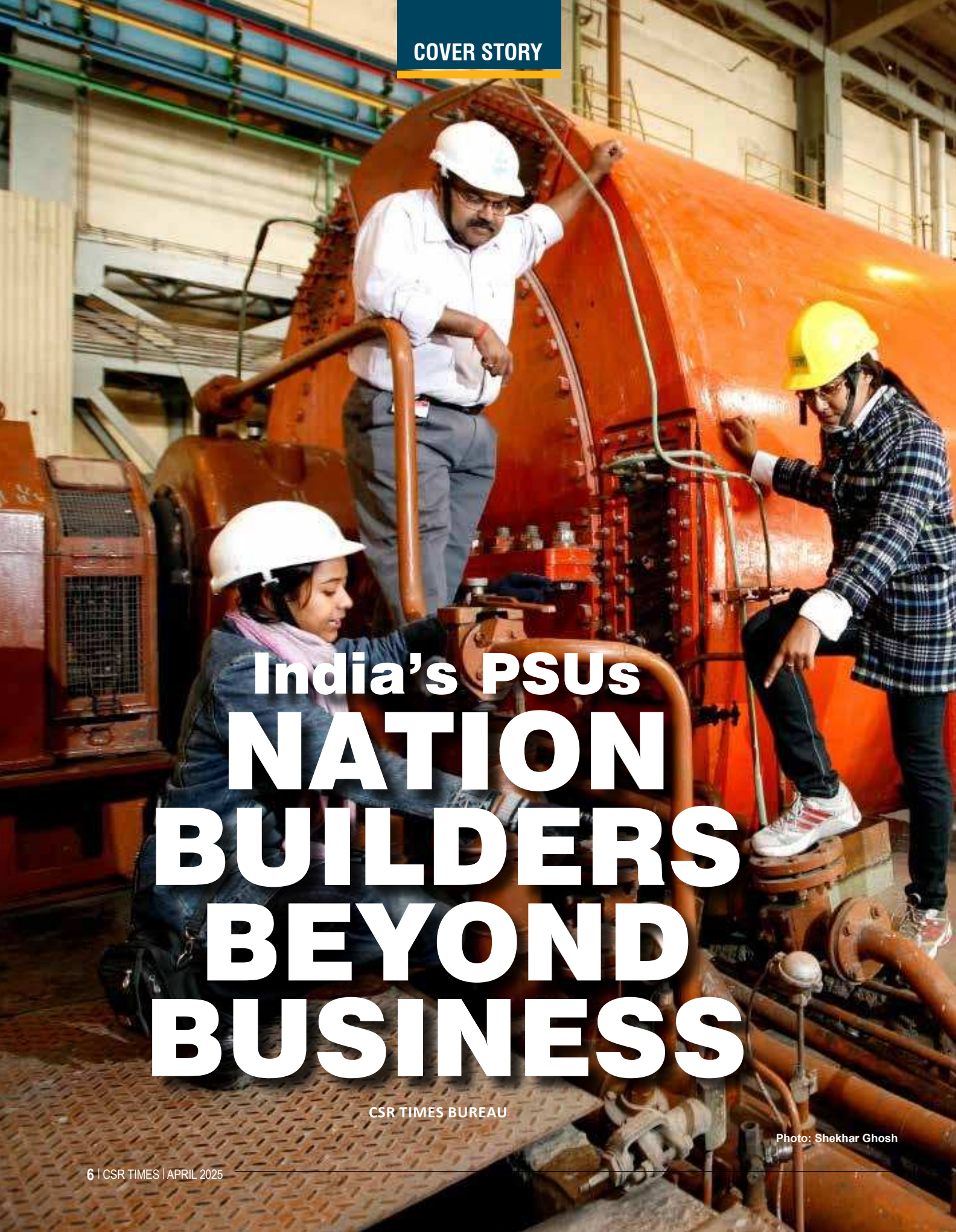
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India's PSUs NATION BUILDERS BEYOND BUSINESS

CSR TIMES BUREAU

Photo: Shekhar Ghosh

Public Sector Undertakings, or PSUs, are not just government-owned enterprises—they are pillars of national development. They are the unsung heroes of India's development story—*nation builders beyond business*. For decades, PSUs have played a central role in transforming a newly independent India into a self-reliant and industrially progressive nation.

From building steel plants to laying railway lines, from supplying oil and gas to expanding financial inclusion, India's PSUs have shouldered responsibilities that went far beyond commercial interests. They have helped shape the economic, social, and even emotional fabric of the country.

As we celebrate **PSU Day on April 10**, it is the perfect time to revisit the purpose, contributions, and ongoing relevance of these vital institutions.

PSU Day – Celebrating a National Legacy

The date commemorates the formation of the Bureau of Public Enterprises in 1965, which eventually developed into the Department of Public Enterprises under the Ministry of Finance.

PSU Day is a tribute to the **immense contributions made by PSU employees**, many of whom work in challenging terrains—from deserts and mountains to tribal belts and deep sea oil rigs.

The day is observed through:

- Award ceremonies recognizing achievements.
- Special CSR drives and blood donation camps.
- Cultural and knowledge-sharing events.
- Strategy meetings focused on improving public service delivery.

It's a day to celebrate public spirit, resilience, and the idea that profit and public welfare can go hand in hand.

The Birth of India's PSUs: Laying the Foundation of Progress

When India gained independence in 1947, the country



Photo: Shekhar Ghosh

faced severe challenges: poverty, unemployment, and a weak industrial base. The private sector was still in its infancy and lacked the capacity and willingness to take on large-scale development projects. The government took the initiative and established public sector enterprises to build key industries and infrastructure.

The vision was led by India's first Prime Minister, Pandit Jawaharlal Nehru, who called PSUs the "*temples of modern India*." His idea was to create self-sufficiency in critical areas like steel, energy, heavy engineering, and mining.

The early PSUs such as Steel Authority of India Ltd. (SAIL), Oil and Natural Gas Corporation (ONGC), Bharat Heavy Electricals Ltd. (BHEL), and Hindustan Aeronautics Ltd. (HAL) played a key role in kickstarting India's industrial transformation.

Today, India has over 400 active PSUs, including both Central and State Public Enterprises. These entities employ over 10 lakh people directly and contribute to several sectors—manufacturing, energy, services, defence, infrastructure, and more.

Not Just Profits, But Purpose

What makes PSUs unique is their dual objective—to generate economic value and serve the nation. Unlike private companies, PSUs often operate in remote areas, take up loss-making operations, or invest in long-gestation projects because the public good outweighs commercial gain.



Photo: Shekhar Ghosh

Take for example:

- Oil India Ltd., which brought exploration and employment to the North East.
- NHPC, which developed hydro-power projects in the Himalayan region, delivering electricity to remote and underserved areas.
- BSNL, which connected the unconnected, often at a loss, just to ensure telecom access in villages and border areas.

PSUs are also vital to India's *Atmanirbhar Bharat* initiative. Be it producing fighter jets, developing indigenous energy resources, or building smart cities—PSUs are leading from the front.

The CSR Spirit: Giving Back to Society

One of the most visible contributions



of PSUs is their work under CSR. According to government guidelines, profit-making PSUs are required to allocate a minimum of 2% of their average net profits from the past three financial years towards CSR initiatives.

In the financial year 2022-23, Central PSUs collectively spent over ₹4,500 crore on CSR. Their activities covered:

- Building schools, libraries, and hostels for underprivileged children.
- Setting up health camps, mobile clinics, and hospitals.
- Constructing toilets and drinking water facilities in villages.
- Promoting skill training for youth and women empowerment.
- Supporting environmental conservation and renewable energy.

Some noteworthy examples:

- **Coal India Ltd.** supports nearly 20,000 students in rural India through scholarships and school infrastructure.
- **NTPC** runs girl empowerment missions in over 30 districts.
- **GAIL India Ltd.** has funded over 120 skill development centers across the country.

In many regions, the presence of a PSU is the reason for better roads, schools, and healthcare facilities.

Navigating Modern Challenges

While PSUs have played a pivotal role in India's growth, they are now operating in a far more competitive and globalized world. There is increasing pressure to:

- Modernize systems and adopt digital technologies.
- Reduce inefficiencies and improve productivity.
- Compete with nimble private players in sectors like telecom, logistics, and energy.

The government has also initiated strategic disinvestment in select PSUs to enhance their value and introduce greater market discipline. Notable examples include the privatization of Air India and the partial stake sales in LIC and BPCL.

However, experts agree that PSUs still have a key role to play, especially in sectors where public interest is vital—energy, defence, banking, and infrastructure. With the right reforms, autonomy, and leadership, PSUs can continue to thrive and contribute.



Photo: Shekhar Ghosh

PSUs in Times of Crisis: Always There

PSUs have played a vital role in supporting the nation during emergencies. During the COVID-19 pandemic:

- **Railway PSUs** ran special trains for migrant workers.
- Many PSUs provided food kits and PPEs to frontline workers.
- Even during natural disasters—like floods, cyclones, or earthquakes—PSUs are often the **first responders**, offering relief and rehabilitation.

The early PSUs such as Steel Authority of India Ltd. (SAIL), Oil and Natural Gas Corporation (ONGC), Bharat Heavy Electricals Ltd. (BHEL), and Hindustan Aeronautics Ltd. (HAL) played a key role in kickstarting India's industrial transformation.

- **BHEL and SAIL** converted their facilities into COVID care centers.
- **ONGC and Indian Oil** funded

ventilators and oxygen plants.

India's PSUs are not just companies; they are institutions of national trust. For decades, they have taken bold steps in unknown territories, invested in people, and created infrastructure where none existed.

Their success cannot just be measured in balance sheets, but in the millions of lives uplifted, the villages connected, the skills built, and the dreams enabled.

As India charts its path to becoming a \$5 trillion economy, the role of PSUs will be more relevant than ever—driving inclusive growth, sustainability, and self-reliance.

This April, let's not just celebrate PSU Day, but salute these organizations and their people for being true Nation Builders—beyond business.

Lighting Lives

RURAL ELECTRIFICATION AND NTPC'S CSR IMPACT

NTPC's CSR initiatives are guided by a deep belief that access to electricity is not just a utility, but a fundamental right—one that can transform education, healthcare, livelihoods, and safety.

PRADEEP KUMAR PANDEY

In the vast tapestry of India's development journey, Public Sector Undertakings (PSUs) have been more than economic engines—they have been pillars of social transformation. Among these, NTPC Limited, India's largest integrated energy company, stands out for its unwavering commitment to lighting not just homes but also hopes. Through its multifaceted Corporate Social Responsibility (CSR) initiatives, NTPC has played a pivotal role in advancing rural electrification and fostering inclusive growth in the remotest corners of the country.

A Legacy of Powering Progress

Established in 1975, NTPC (National Thermal Power Corporation) began with a mandate to generate reliable and affordable power for the nation. Today, with an installed capacity of over 73 GW, NTPC powers more than a quarter of India's electricity needs. However, beyond generation and distribution, the PSU's vision has expanded to include nation-building through community engagement.

NTPC's CSR initiatives are guided by a deep belief that access to electric-



ity is not just a utility, but a fundamental right—one that can transform education, healthcare, livelihoods, and safety.

The Ground Realities of Rural India

According to the Ministry of Power, over 18,000 villages were without access to electricity until as recently as 2015. While the Government of India launched the Deendayal Upadhyaya Gram Jyoti Yojana (DDUGJY) and later the Saubhagya Scheme, the role of PSUs like NTPC in supplementing and accelerating these missions has been instrumental.

In partnership with central schemes and state authorities, NTPC's CSR wing has electrified thousands of remote habitations, including those in tribal belts, hilly terrains, and forested zones where infrastructure development is both expensive and logistically complex.





Lighting Lives—Literally and Figuratively

One of NTPC's flagship CSR initiatives, "Lighting Lives", has brought clean and sustainable energy to over 2 lakh households across states such as Jharkhand, Odisha, Chhattisgarh, Madhya Pradesh, and Assam. The approach isn't limited to grid extension; NTPC has actively promoted decentralized renewable solutions including:

- Solar Mini-Grids in off-grid villages
- Solar Lantern Distribution to school-going children
- Solar Street Lighting Systems for public safety and convenience
- Biogas Plants and Improved Cookstoves to reduce indoor air pollution

In a notable case, the tribal village of Banjikhola in Odisha, located in a dense forest and inaccessible by

road, was brought under the glow of solar-powered mini-grids under NTPC's CSR program. The community, once dependent on kerosene and firewood, now enjoys improved living conditions, children study longer hours, and women feel safer stepping out after dusk.

Education Empowered Through Electrification

Electrification of Anganwadis, government schools, and hostels has been another critical focus area. In Madhya Pradesh's Singrauli district, NTPC facilitated the solar electrification of over 50 rural schools, enabling the use of digital learning tools and evening study sessions. Similar efforts in Jharkhand's Hazaribagh have directly impacted girl students staying in government-run tribal hostels, improving their academic performance and overall confidence.

Healthcare and Clean Energy

Rural health centers often face a dual crisis—shortage of power and cold chain failures for vaccines. NTPC's electrification of Primary Health Centers (PHCs) and sub-centers using solar energy has enhanced immunization coverage and enabled

uninterrupted services. In remote parts of Chhattisgarh, solar refrigerators installed by NTPC under its CSR wing have preserved vaccines effectively, reducing wastage and boosting immunization rates.

Facts & Figures: NTPC's CSR in Electrification (2019–2024)

| Initiative | Impact |
|---|--------------|
| Villages Electrified | 6,500+ |
| Solar Lanterns Distributed | 3,20,000+ |
| Solar Street Lights Installed | 48,000+ |
| Schools Electrified | 1,200+ |
| Health Centers Powered | 250+ |
| CSR Budget for Energy Access (Last 5 Years) | ₹150+ Crores |

(Source: NTPC CSR Annual Reports and MoUs with State Nodal Agencies)

Community Participation and Sustainability

One hallmark of NTPC's success has been its emphasis on community ownership. In most rural electrification projects, Village Energy Committees are formed and trained to manage the installed systems. This participatory model not only ensures





maintenance but also fosters a sense of pride and responsibility among beneficiaries.

Moreover, NTPC's partnerships with NGOs and local self-help groups have empowered women by training them as solar technicians and micro-entrepreneurs. In Bihar's Aurangabad district, for instance, a group of women now run a solar repair kiosk, providing services to neighboring villages and earning a livelihood in the process.

Supporting National Goals and Global Commitments

NTPC's electrification initiatives are directly aligned with the Sustainable Development Goals (SDGs), particularly:

- SDG 7: Affordable and Clean Energy
- SDG 3: Good Health and Well-being
- SDG 4: Quality Education
- SDG 5: Gender Equality

These CSR programs also complement India's National Solar Mission, with a conscious push towards reducing carbon footprints and replacing

fossil fuel-based lighting with renewables in rural households.

Looking Ahead: Innovation & Expansion

NTPC is now exploring IoT-based smart solar systems for villages that can monitor energy consumption and notify users about optimal usage. Furthermore, drone-assisted surveys and AI-led village mapping are being piloted to identify underserved regions faster and more efficiently.

The PSU has also announced its commitment to spend at least 2% of its average net profits on CSR, with a large portion earmarked for rural infrastructure and electrification, especially in aspirational districts identified by NITI Aayog.

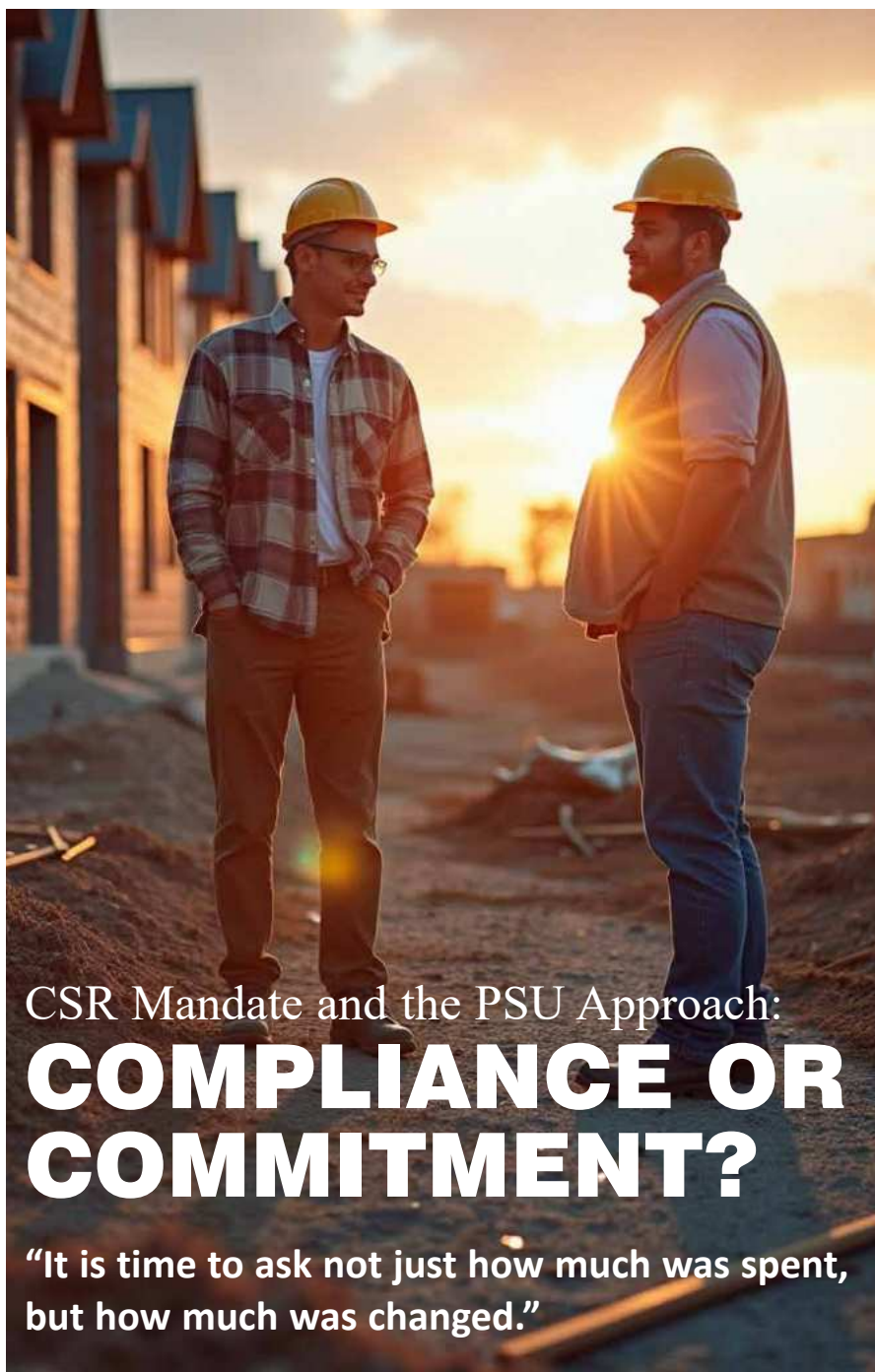


Conclusion: Powering the Nation, Empowering the People

In a country where electricity is the lifeline of development, NTPC's role transcends that of a utility provider. It has emerged as a development partner, igniting progress one village at a time. Through its robust and responsive CSR programs, NTPC has illuminated more than homes—it has illuminated dreams, opportunities, and the very future of rural India.

As India continues its journey toward becoming a \$5 trillion economy and achieving energy justice, the contribution of PSUs like NTPC remains vital. Their interventions go far beyond power generation—they are about nation-building at the grassroots, and empowering the last citizen at the last mile.

Let's we applaud the unwavering commitment of NTPC and encourage other PSUs to follow this shining example of how corporate resources can be channeled to create meaningful, measurable, and lasting social impact.



CSR Mandate and the PSU Approach:

COMPLIANCE OR COMMITMENT?

“It is time to ask not just how much was spent, but how much was changed.”

SUBRAMANYA SHASTRI

India made history in 2013 by becoming the first country in the world to legally mandate Corporate Social Responsibility (CSR) through Section 135 of the Companies Act. Since then, Public

Sector Undertakings (PSUs) have been among the largest contributors to India's CSR landscape, often hailed as the backbone of social investment.

But as the law enters its second decade, one question looms large: Are

PSUs truly committed to nation-building through CSR, or merely fulfilling a statutory obligation?

What the CSR Law Demands

As per the Act:

Companies having a net worth of ₹500 crore or above, or a turnover of ₹1,000 crore or more, or a net profit of ₹5 crore or more, are required to allocate at least 2% of their average net profits from the preceding three financial years towards CSR activities, in accordance with Schedule VII of the Companies Act.

This includes education, poverty alleviation, healthcare, gender equality, environmental sustainability, and more.

India Inc. CSR Spend (FY 2014–2022): ₹1.36 lakh crore+

Share of PSUs: ~35% of total spend

PSUs: Consistent Contributors, But to What Effect?

According to the National CSR Portal, in FY 2021–22 alone:

| Top PSU | CSR Spend (₹ crore) |
|-----------------------------|---------------------|
| ONGC Ltd. | 514 |
| NTPC Ltd. | 418 |
| Indian Oil Corporation Ltd. | 395 |
| Power Grid Corporation | 245 |
| Coal India Ltd. | 197 |

Compliance vs Commitment: A Sector-Wide Tug-of-War

The Compliance Mindset:

Many PSU CSR teams still treat CSR as a financial obligation rather than a

transformational mission. Indicators of this mindset include:

- Last-quarter budget push
- One-time infrastructure projects
- Minimal community engagement

Encouraging Signs of Commitment

However, many PSUs are now rethinking their approach and investing in deeper, longer-term CSR missions:

Notable Examples:

- **NTPC's GEM Initiative:**
Empowering underprivileged girls through education and life skills — active in over 15 states.
- **IOCL's Sustainability Drive:**
Afforestation, water conservation, and waste management projects across refineries and plants.
- **ONGC's Tribal Health Outreach:**
Cancer screening, mobile health vans, and rural health awareness in remote areas.

These initiatives reflect a transition from project-based philanthropy to purpose-driven partnerships.

Governance: The Need for Professional CSR Boards

Although DPE guidelines outline



CSR policy for PSUs, governance gaps remain, such as:

- Limited presence of CSR domain experts on committees
- Few partnerships with grassroots NGOs
- Scarce use of third-party social audits

Challenges and the Way Forward : Key Issues in PSU CSR Delivery

Geographical Imbalance

Most CSR funds are concentrated near

Recommendations for Strengthening PSU CSR

Adopt Integrated Social Impact Strategies

Move from disjointed annual projects to multi-year thematic programs (e.g., climate resilience, skilling, gender empowerment).

Stakeholder Participation

Co-create programs with panchayats, NGOs, SHGs, and beneficiaries for greater ownership.

Enhance Monitoring

Mandate third-party impact assessment and real-time dashboard monitoring.

Collaborate for Scale

Work with state governments, academia, and NITI Aayog for alignment with SDGs and national development goals.

company HQs or plants, leaving aspirational districts under-supported.

Community Disconnect

Many projects are designed with minimal stakeholder input, leading to mismatched priorities.

Measurement Gaps

Lack of structured impact evaluation frameworks hinders scaling or replication.

A Moment of Reckoning

PSUs have the resources, reach, and regulatory backing to become true changemakers in India's development journey. The next chapter of CSR must reflect intentionality, innovation, and integrity.



ONGC

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HEALTHY BEGINNINGS, HOPEFUL FUTURES

YOUTH-LED MOMENTUM
FOR MATERNAL AND
NEWBORN HEALTH IN BIHAR



The prevalence of anemia among women has worsened, now affecting over 63 percent of women of reproductive age which too has increased from 60.3 percent in NFHS-4.

Maternal and newborn health in Bihar is a critical area of concern that directly influences the future of the state's human development. While notable progress has been made over recent years—with improvements in institutional deliveries, antenatal care coverage, and a marginal decline in infant mortality—deep-rooted challenges remain. Early marriage continues to be a widespread issue, with over 40 percent of women aged 20–24 married before the legal age of 18 (*Source: National Family Health Survey- 2019-21). This often leads to early pregnancies, increasing the risks of maternal complications, premature birth and low birth weight.

The prevalence of anemia among women has worsened, according to the same data, now affecting over 63 percent of women of reproductive age which too has increased from 60.3 percent in NFHS-4. This is closely linked to poor nutrition among adolescent girls, which, if unaddressed, sets the stage for intergenerational cycles of malnutrition, stunting and child morbidity. Although health services have expanded during the past decade, only about a third of pregnant women complete the recommended four antenatal checkups, and postnatal care remains weak, particularly in underserved regions. The first 1,000 days of life—from conception to a child's second



Bal Raksha Bharat's interventions in Bihar state, offers an example of how grassroots strategies can amplify the impact of national programs.

birthday—are crucial for long-term health, and gaps in maternal nutrition, health education, and hygiene continue to undermine this critical window.

Addressing these issues requires a multi-pronged approach that begins in adolescence and extends through the full reproductive lifecycle. Promoting education and delaying marriage for girls is foundational to improving maternal health outcomes. Nutrition and anemia prevention efforts must be intensified, including regular Iron Folic Acid (IFA) supplementation, deworming, and promotion of local, diverse diets. Equipping adolescents

with sexual and reproductive health education, life skills and access to health services strengthens their ability to make informed decisions and contribute positively to community health. Simultaneously, strengthening primary health infrastructure through regular Village Health, Sanitation and Nutrition Days (VHSNDs), improved referral systems and enhanced post-natal care can significantly reduce preventable maternal and neonatal deaths. These community-level efforts are vital complements to national programs such as POSHAN Abhiyaan, Rashtriya Kishor Swasthya

Karyakram, Janani Suraksha Yojana, and the Pradhan Mantri Surakshit Matritva Abhiyan, which together form a strong policy backbone for maternal and child health in India.

Bal Raksha Bharat's interventions in Bihar state, offers an example of how grassroot strategies can amplify the impact of national programs. Through youth-led awareness campaigns like 'Ek Mauka', over 20,000 adolescents have been engaged to challenge harmful gender norms, promote girls' education and delay early marriage. Community interventions have included life skills training, reproductive health awareness and nutritional guidance using locally available foods.

Intensive collaborations with Primary Health Centers have ensured quarterly adolescent health check-up camps, while efforts to mobilize communities during VHSNDs have improved service uptake among mothers. Most importantly, youth have emerged as a capable force, guiding mothers on supplement intake,



hygiene practices, and birth preparedness with confidence and compassion.

Such initiatives have catalyzed a culture of accountability and awareness, where youth serve as watchdogs against harmful practices like child marriage and as champions of maternal well-being. Parents, too, are becoming more receptive to messages around girls' education and delayed marriage, often inspired by success stories within their own communities. With continuous investment, these efforts can evolve into scalable, replicable models for other underserved regions, thus being an enabler in achieving Sustainable Development

Goals (SDGs) related to health and gender equality.

The sustained improvement of maternal and newborn health is not solely a government responsibility—it is a shared societal obligation. When youth, communities, health workers and civil society come together, backed by effective public policy and supported by strategic Corporate Social Responsibility (CSR) partnerships, the result is transformative. CSR investments play a vital role in sustaining and scaling such efforts, whether through youth leadership development, nutrition campaigns, or strengthening post-natal care systems. What emerges is not just improved health indicators, but a cultural shift—where girls are educated, mothers are empowered, and every child has the chance to begin life healthy and strong. Investing in maternal and newborn health is investing in the future of Bihar, and indeed, the future of the nation.

As we look to the future, the message is clear: invest in youth, invest in mothers for a healthy future.

Pradeep Kr. Mishra, Head, Programme Implementation, Bal Raksha Bharat
Brajeshwar Prasad Mishra, Bal Raksha Bharat





Shri. Rajmohan Unnithan, MP, Kasaragod inaugurating the Muthoot Soundscape Project at Marthoma School for the Deaf, Kasaragod on 7 January 2025.

Healing at the Grassroots: MUTHOOT FINANCE'S CSR BLUEPRINT FOR A **HEALTHIER INDIA**

One of the key CSR activities of Muthoot Finance in the healthcare segment is the 'Muthoot Snehasraya' initiative.

In a vast and diverse nation like India, quality healthcare remains an uphill battle for many, particularly in rural and marginalised segments of society. This is an action area where the corporates can step up with responsibility to fill in the gaps. On the sideline of World Health Day, it is necessary to appreciate the brands that have realised this need and are work-

ing towards meeting this need on the ground.

Making Preventive Healthcare Accessible to All

One of the key CSR activities of Muthoot Finance in the healthcare segment is the 'Muthoot Snehasraya' initiative. The initiative aims at providing free prevention and early detection

of lifestyle diseases to underprivileged communities. It has shown outstanding progress as of FY25 and has impacted over 1 lakh individuals including Kerala and other four major cities — Chennai, Bangalore, Hyderabad, and Mumbai.

Non-communicable diseases such as hypertension, diabetes, and cardiovascular diseases are on the rise in



File photo of Anbin Nizhal camp held in Tiruvallur District

India, and early diagnosis is the key to prevention. To address this we set up a network of medical camps and mobile clinics to provide comprehensive health check-ups to the underserved populations. Our efforts in FY25 shows among the ones tested in these medical camps, over 25% were diagnosed in vulnerable categories and needed urgent medical intervention. What makes our project particularly significant is our holistic approach — not only were medical check-ups conducted, but those requiring follow-up treatment or financial aid were supported, ensuring no one was left behind due to economic constraints. We have set up a dedicated tell caller service to reach out to the vulnerable category patients and persuade them to consult a doctor.

Strengthening Public Healthcare Infrastructure

Along with preventive health care programs, we have also invested in

capacity building of several public health institutions. One such example is St. John's Hospital of Bangalore. St. John's National Academy established a unique geriatric centre in the hospital that provides accessible, and affordable healthcare to aging patients. We, at Muthoot Finance, are supporting them with setting up the infrastructure and by supplying equipment essential for their operations. Many of

the patients treated here suffer from mobility challenges and chronic conditions requiring continuous medical attention. We also support multiple block-level health centres in Kerala and Tamil Nadu, and are associated with CV Raman Government Hospital and Urban Health Center Bejai in Mangalore, in different capacities aimed to increase hospital readiness. We have also supported the installa-



Baby Feeding Center installed at Sir CV Raman General Hospital at Indiranagar, Bangalore.



Snehasraya Van

tion of Baby Feeding centres in these hospitals, which will provide the much-needed space and time for the holistic development of a mother and child.

Muthoot Soundscape

Health extends beyond just physical wellness. Muthoot Soundscape: Enabling Young Ears initiative was launched in FY25 to provide high-quality hearing aids to children who are born deaf. Over 150 kids in Kerala benefited from this initiative in the initial year, thereby allowing them to hear, learn, and enjoy the world around them. The initiative goes beyond just distributing hearing aids. It also includes audiological screenings, family counselling, and follow-up care to ensure every child can thrive – be it in school or in social life.

Nutrition and Mobility Support for the Vulnerable

Our CSR activities also aim to address some often-overlooked social determinants of health — nutrition and mobility. Through a tie-up with NAMS Snehasadan in Bangalore, we provide specially designed nutrition kits to undernourished children. There is another similar programme in Krishna District of Andhra Pradesh, for tuberculosis patients, particularly coming from financially disadvantaged families.

Promoting Health and Hygiene in Schools

Access to clean drinking water is foundational to human beings. Recognising the need, Muthoot Finance installed state-of-the-art RO plants in multiple government schools across Andhra Pradesh, benefiting thousands of students directly. This initiative, part of the company's larger CSR commitment

to community health and education, directly benefits thousands of students by ensuring a reliable supply of safe drinking water on campus. In areas where children often rely on untreated sources, these plants are helping to prevent waterborne diseases, and create a more conducive environment for learning.

Over the last year, our CSR initiatives have touched over 7 lakh lives. While the numbers are impressive, what truly sets Muthoot Finance's CSR initiatives apart is the focus on sustained, meaningful impact. By addressing healthcare holistically through preventive care, infrastructure support, nutrition management, emergency medical services, and disability assistance, we aim to set a benchmark for responsible corporate participation in nation building. After all, change begins at the grass-roots.

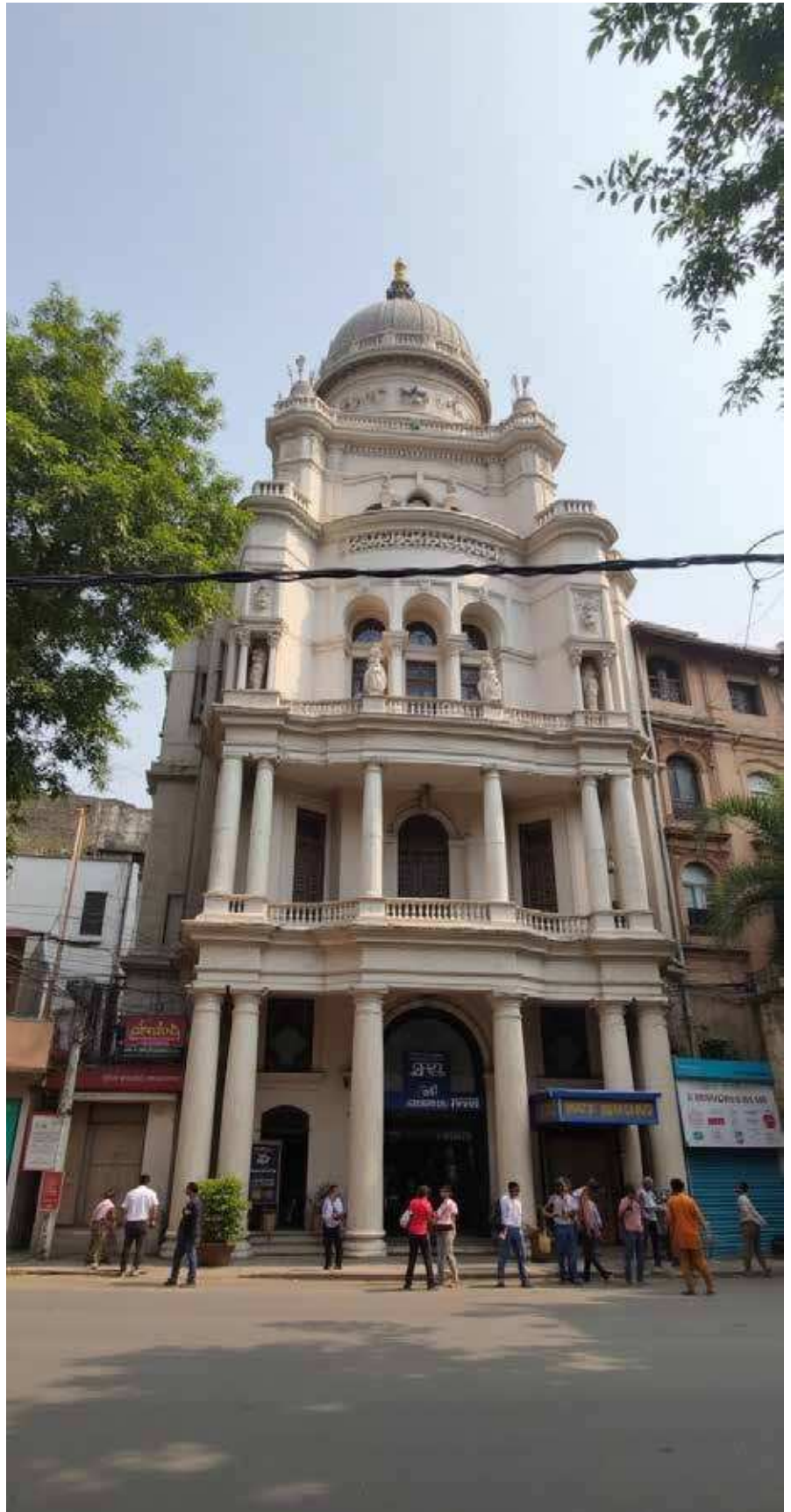
PUBLIC VS PRIVATE CSR: WHO LEADS THE WAY IN IMPACT AND INNOVATION?

Both Public Sector Units (PSUs) and Private Companies have embraced the mandate, but questions remain: Who is leading the charge in terms of impact, innovation, and sustainability?

AN ANALYSIS BY THE CSR TIMES BUREAU

The Evolution of CSR in India

In 2013, India became the first country in the world to legally mandate Corporate Social Responsibility (CSR) through the Companies Act, making it compulsory for certain companies to contribute 2% of their average net profits towards social development. More than a decade since its enforcement, CSR has become an integral



part of India's developmental landscape.

Both Public Sector Units (PSUs) and Private Companies have embraced the mandate, but questions remain: Who is leading the charge in terms of impact, innovation, and sustainability? Do PSUs bring more value to national development goals due to their alignment with state priorities, or is the private sector's agility and access to technology placing them ahead?

CSR Spend and Focus Areas

According to the Ministry of Corporate Affairs (MCA), the total CSR expenditure from FY 2014-15 to FY 2021-22 crossed ₹1.25 lakh crore, with PSUs accounting for over 30% of the total spend.

- In FY 2021-22, CSR spending stood at ₹26,210 crore, with PSUs contributing approximately ₹6,860 crore.
- Leading PSU contributors include ONGC, NTPC, IOCL, Coal India, and Power Grid Corporation, each investing between ₹100 crore to ₹500 crore annually.
- In contrast, large private entities such as Reliance Industries, Tata Group, Infosys, and Wipro have showcased similar, and sometimes more diversified, investments—ranging from education and skill development to climate action and innovation incubators.

Focus Areas:

PSUs typically align their CSR with government schemes — Swachh Bharat, Skill India, PM CARES, rural

infrastructure, healthcare, and education in underserved regions.

- Private firms are increasingly exploring emerging areas such as green energy, digital literacy, AI for social good, and startup incubation.
- A case in point: Tata Trusts' Digital Nerve Centre for cancer care has introduced a transformative model in public health, while

Leading PSU contributors include ONGC, NTPC, IOCL, Coal India, and Power Grid Corporation, each investing between ₹100 crore to ₹500 crore annually.

NTPC's Girl Empowerment Mission (GEM) has reached over 12,000 girls across 22 states.

Impact, Innovation, and the Road Ahead

Impact Assessment:

A 2022 report by the High-Level Committee on CSR revealed that while private companies tend to spend on targeted, high-visibility projects, PSUs focus on community-based, long-term engagement. PSUs are often embedded in the rural landscape, giving them deeper access to

marginalized populations.

Yet, impact measurement remains a common challenge. Only 33% of companies conduct third-party impact assessments. This is gradually changing with SEBI's new Business Responsibility and Sustainability Reporting (BRSR) requirements.

Innovation Quotient:

Innovation is largely driven by the private sector. Wipro's Mission10x or Infosys Foundation's Aarohan Social Innovation Awards demonstrate how corporates are incentivizing tech-based solutions to social issues. In contrast, PSU innovation has often been policy-driven, but with significant scale—like Indian Railways' green initiatives, or IOCL's solar energy pilots in remote villages.

Finally, a complementary partnership

Rather than viewing it as a competition, public and private CSR efforts should be seen as complementary. PSUs bring scale, trust, and grassroots integration. Private entities contribute innovation, tech enablement, and nimbleness.

As India aims to meet its Sustainable Development Goals (SDGs) and Net Zero commitments by 2070, both sectors must collaborate more deliberately. Joint CSR ventures, blended finance models, and cross-sector alliances could help amplify impact.

The future of CSR in India lies not just in how much is spent, but in how creatively, inclusively, and sustainably those resources are deployed.

Carbon Emission Amendment: INDIA PERSPECTIVE

India's emission profile is largely shaped by its dependence on coal for energy, industrial activities such as steel and cement production, expanding transportation needs, and agricultural practices that contribute to methane and nitrous oxide release.

As the global community grapples with the growing urgency of climate change, countries like India find themselves at a pivotal crossroads. The challenge lies in sustaining economic development while simultaneously taking decisive action to mitigate greenhouse gas emissions. Being the third-largest carbon emitter in absolute terms, yet maintaining one of the lowest per capita emissions globally, India's role in the global climate narrative is both unique and significant. The concept of carbon emission amendment—referring to the ongoing revision and strengthening of laws, technologies, and policies to manage and reduce emissions—has become central to India's climate policy evolution.

India's emission profile is largely shaped by its dependence on coal for energy, industrial activities such as steel and cement production, expanding transportation needs, and agricultural practices that contribute to methane and nitrous oxide release. Despite the scale of these emissions, India has made bold international commitments under the Paris Agreement, including reducing the emissions intensity of its GDP by 45 percent from 2005 levels by 2030,



achieving 50 percent cumulative electric power capacity from non-fossil fuel sources, and reaching net-zero emissions by 2070. Translating these goals into measurable outcomes, however, requires navigating a range of complex and deeply rooted challenges.

One of the foremost challenges is India's continued dependence on coal for electricity generation. Coal accounts for over 70 percent of the country's electricity supply, providing employment and energy security but also contributing significantly to carbon emissions. Transitioning to renewable sources like solar and wind, while technically fea-

sible, presents logistical, financial, and socio-political hurdles, especially when it comes to ensuring energy affordability and grid stability in a country with rapidly rising demand.

Another significant obstacle lies in regulatory fragmentation. Climate-related responsibilities are spread across various ministries and departments, which often results in delayed action, inconsistent enforcement, and overlapping mandates. Environmental Impact Assessments (EIAs), although well-intentioned, sometimes get diluted under political or industrial pressures, weakening their effectiveness in con-

trolling emissions.

The industrial sector poses additional complexities. Heavy industries such as cement, iron, and steel remain some of the hardest to decarbonize due to high energy intensity and limited availability of viable low-carbon alternatives. Although these sectors have shown interest in transitioning, the lack of affordable green technologies and high upfront investment requirements act as barriers to systemic change.

Urban transport continues to be another persistent challenge. India's rapidly growing urban centers are witnessing a surge in private vehicle ownership, while public transport systems often remain underdeveloped or poorly maintained. The slow rollout of electric vehicle infrastructure and delays in fuel-efficiency norm implementation have further contributed to rising urban emissions and poor air quality.

In the context of these challenges, India has responded with several policy amendments and initiatives. The Energy Conservation (Amendment) Act of 2022 was a milestone, introducing a national carbon credit trading framework and mandating minimum energy performance standards across sectors. This was followed by the National Green Hydrogen Mission, which aims to make India a global hub for green hydrogen production, particularly for use in hard-to-abate industries. Other interventions such as the FAME (Faster Adoption and Manufacturing of Electric Vehicles) scheme, the PAT (Perform, Achieve and Trade) program under the Bureau of Energy Efficiency, and the revised State Action Plans on Climate Change have



collectively laid a strong policy foundation for emission reduction.

However, policy alone is not sufficient. A range of solutions must be pursued simultaneously to accelerate progress. Renewable energy deployment must not only meet but exceed India's 2030 targets. The development of large-scale solar parks, offshore wind energy, and battery storage systems must be prioritized to ensure grid reliability and clean energy access. A functioning carbon market—linked to global trading systems—could bring economic incentives to industries adopting low-carbon technologies.

Industries need to embrace innovation, especially in carbon capture, utilization, and storage (CCUS), and circular economy models. These approaches offer scalable options to cut emissions without sacrificing productivity. Financial innovation is equally crucial. Expanding access to green bonds, ESG-linked loans, and venture capital for climate solutions can empower micro, small, and medium enterprises (MSMEs) to adopt sustainable practices.

Transforming India's urban mobility ecosystem will also be key. This includes scaling metro rail systems, improving bus rapid transit, encouraging non-motorized transport, and building infrastructure to support electric vehicles. Meanwhile, long-term behavioural change can only come through sustained public engagement and awareness-building. National campaigns on carbon literacy and responsible consumption will be vital in shifting societal norms toward sustainability.

Despite the hurdles, India's commitment to a low-carbon future is undeniable. What is needed now is deeper coordination between the government, industry, civil society, and citizens. By building on the momentum of its current policies and forging new pathways through innovation, capacity building, and international cooperation, India can become a global leader in carbon governance. More importantly, it can ensure that the transition to a green economy is both just and inclusive, leaving no community behind.

In conclusion, carbon emission amendments are not just technical adjustments but a part of a broader systemic transformation. For India, this transformation represents not only an environmental imperative but also a profound opportunity—to drive sustainable growth, protect public health, and elevate its leadership on the world stage.



Dr. Somnath Singh
Deputy Director
at UN Global
Compact Network
India

EMBRACING UNIQUENESS:

A MOTHER'S PERSPECTIVE ON AUTISM AND SPECIAL NEED

Raising a child with autism or any other disability like Down Syndrome, Cerebral Palsy, Mental Retardation, or Multiple Disabilities is not an easy journey.

BY NARINDER KAUR
FOUNDER, SURTAAJ SPECIAL CHILDREN FOUNDATION



Every child is unique, yet some children walk a different path that requires more patience, strength, and understanding—not only from society but most importantly from their own families. As the founder of **SURTAAJ** Special Children Foundation and a mother of a child with special needs, I have witnessed the emotional rollercoaster that par-

ents of children with disabilities ride each day. Among these conditions, **Autism Spectrum Disorder (ASD)** stands out—not because it is more or less severe, but because it challenges the very fabric of communication, connection, and conventional parenting.

Autism is not a disease—it is a condition that affects how a person perceives the world and interacts

with others. The signs often emerge in early childhood, sometimes even before a diagnosis is made. Parents suddenly find themselves navigating a world of therapies, speech sessions, occupational training, and IEPs (Individualized Education Programs). But the most significant transformation is the one that happens inside—the shift from grief and confusion to resilience and fierce advocacy.

The Silent Battles of Parents

Raising a child with autism or any other disability like Down Syndrome, Cerebral Palsy, Mental Retardation, or Multiple Disabilities is not an easy journey. It's a path filled with societal ignorance, lack of inclusive education systems, financial strain, and emotional burnout. I've seen parents, especially mothers, cry silently at night but wake up the next day to take



their child to therapy with a smile. They learn to celebrate the smallest of milestones—a word spoken after years, eye contact held for a few seconds, a hug, or a smile that says, “I trust you.”

These parents become researchers, therapists, counselors, and warriors. They deal with unsolicited advice, stigma, and judgment from their own circles. And yet, they rise every day to become the biggest cheerleaders for their children. Their resilience is unmatched.

What I’ve Learned from These Children and Parents

At SURTAAJ Special Children Foundation, I have had the privilege of meeting hundreds of parents and children who are living with disabilities. And if there’s one lesson that keeps echoing—it is that disabilities do not define a child, and challenges do not limit a parent’s love. Autism may affect communication, but it doesn’t affect the ability to love or to feel joy. Cerebral Palsy may hinder physical movement, but it doesn’t

stop laughter or dreams. These children teach us to slow down, to listen beyond words, and to value presence over perfection.

Parents, on the other hand, have shown me what true strength looks like. I have seen mothers run from hospital to hospital, fighting for their child’s right to be heard. Fathers who may not express their emotions but silently build a support system for their family. Grandparents who become second caregivers. This collective resilience is what inspired the creation of SURTAAJ—a platform where every *child truly matters* and

every parent is supported, seen, and uplifted.

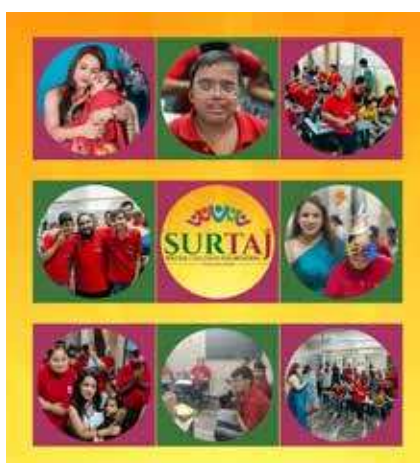
Building a Kinder World, Together

The world still has a long way to go in terms of inclusion and understanding. But through counseling sessions, awareness programs, therapeutic interventions, and community-building activities, SURTAAJ is slowly bridging the gap. We work not just for the child, but for the parent too—because we believe that empowered parents raise empowered children.

Let us all remember: every child, regardless of their ability, deserves love, dignity, and a chance to thrive. And every parent walking this challenging path deserves compassion, support, and recognition.

In the journey of raising a child with special needs, we are not just nurturing a life, we are shaping a more inclusive and empathetic society.

To every parent out there walking this journey: You are seen. You are strong. And at SURTAAJ, you are never alone.



Public Sector Undertakings: PILLARS OF INCLUSIVE AND SUSTAINABLE NATION-BUILDING

PSUs have emerged as quiet heroes of inclusive development, extending their reach to the most remote and underserved corners of India. Their CSR stories are not just case studies—they are chapters of transformation.

India—once known as *Bharat*, the *Sone Ki Chiriya*, the Golden Bird—was not just a land of wealth and wisdom but a flourishing centre of culture, commerce, and civilization. In the early 18th century, our nation accounted for nearly **34% of the world's trade**, a testament to our prosperity and resilience. Yet, this glorious past was steadily eroded under colonial rule. By the time we gained independence in 1947, India's global trade share had plummeted to **just 1.4%**. What remained was a wounded economy, fractured industry, and a society struggling under the weight of poverty—nearly **80% of the population** pushed into

destitution. In this post-colonial void, emerged a powerful idea: the **state as a steward of equitable growth**. And at its vanguard stood India's **Public Sector Undertakings (PSUs)**—not just institutions of industry, but pillars of **nation-building**.

PSUs: Foundations of a New India

At the dawn of independence, India's challenges were immense—a **fragile industrial base, crippling poverty, stark regional imbalances**, and a **dire need for infrastructure**. It was in this backdrop that the **visionary leadership of**

post-independence India championed the creation of PSUs. These enterprises were not driven merely by profit motives; they carried the **hopes of a nation**—to spark industrialization, generate employment, and bridge regional divides. From building railways to heavy industries, from defence to atomic energy, PSUs became the **backbone of strategic control**, ensuring national security while reducing dependence on imports. The **Industrial Policy Resolution of 1956** further institutionalized this role, reserving key sectors for public enterprises and cementing their importance in India's economic landscape.





A Culture of Caring, Sharing, and Belonging

Beyond infrastructure and industry, PSUs fostered something even more precious—a **culture of caring, sharing, and belonging**. Rooted in India's ancient ethos of 'Sarve Bhavantu Sukhinah' (May all be happy), PSUs internalized the idea that **economic growth must walk hand in hand with social justice**. Long before CSR became a regulatory requirement, PSUs were already nurturing local communities, supporting education, improving health outcomes, and advancing livelihoods. These efforts reflected an

unwritten social contract—a commitment to nation-building that transcended compliance.

From Voluntary Guidelines to a New Ethos

The CSR journey in India took a structured turn in **2009**, when the **Ministry of Corporate Affairs (MCA)** launched the *Voluntary Guidelines on CSR*, nudging businesses to align their social commitments with organizational strategy. This was a **turning point**—the birth of *strategic CSR*. In 2010, India created history. The **Department of Public Enterprises** issued the world's first

formal CSR Guidelines for PSUs, ensuring every PSU—from the mighty *Maharatnas* to the agile *Miniratnas*—had CSR embedded at the heart of operations. The evolution of CSR in PSUs took a transformative turn with the introduction of mandatory CSR spending. A tiered model linked profitability to social investment: PSUs with profits under ₹100 crore: 3–5% allocation; Profits between ₹100–500 crore: 2–3% and Profits above ₹500 crore: 0.5–3%. A transformative chapter began with the **mandatory CSR budget framework**, where PSU contributions were proportionally linked to profitability.

This wasn't just compliance—it was **compassion with structure, kindness with accountability**. CSR evolved into a strategic instrument, not just to uplift but to **empower**.

In the following years, a series of pioneering initiatives—the **National Voluntary Guidelines (2011)**, **SEBI's Business Responsibility Reports**, and ultimately the **Companies Act 2013**—set the stage for what the world now sees as **India's bold CSR mandate**.

Touching Lives, Transforming Futures

PSUs have emerged as **quiet heroes of inclusive development**, extending their reach to the most remote and underserved corners of India. Their CSR stories are not just case studies—they are **chapters of transformation**.

- **Coal India Limited** is rewriting rural healthcare through mobile clinics and cancer screenings.
- **BPCL** stood tall during the COVID-19 crisis, supporting front-line efforts and communities in distress.
- **NTPC** is bridging the digital divide with smart classrooms and support for ITIs.
- **ONGC** is opening doors through scholarships for underprivileged students.
- **SAIL** is greening the future with afforestation drives, while **IOCL** is betting on clean energy pilots.
- **HAL** is sowing seeds of change through water conservation and agri-livelihood initiatives.

Each PSU project—big or small—is a **silent revolution**, touching lives, transforming futures.

My Journey with PSUs: Bearing Witness to Change

As the **Head of Aditya Birla-FICCI CSR Centre of Excellence**, and someone who has had the privilege to conduct **impact assessments** across diverse PSU-led interventions, I have seen this transformation up close. And let me say—*numbers may narrate progress, but the real story lies in the eyes of the beneficiary*. The gratitude, the dignity restored, the aspirations ignited—these are beyond any metric. I salute the **unsung CSR warriors within PSUs**—the officers who go beyond job descriptions, the field teams who walk the extra mile, the leaders who believe in “**impact first**.” Their commitment reaffirms that PSUs are not just economic engines, but **guardians of social equity**.

The Road Ahead: Beyond Compliance, Toward Co-Creation

Today, as India stands at a crucial inflection point—having lifted **25 crore citizens out of multidimensional poverty** between 2013-14 and 2022-23 (NITI Aayog)—we must recognize that **PSUs have been indispensable co-travellers in this journey**. Their vast reach, resources, and public mandate give them a unique positioning to address the very core of India's development challenges. But the journey is far from over. To stay relevant and impactful, PSUs must now **redefine CSR as a co-creative force**. As India steps into *Amrit Kaal*, the next 25 years of nation-building, PSUs must continue to evolve and adapt. The future of CSR lies in:

- **Technological innovation:** Digital learning platforms, AI-powered

telemedicine, climate-smart agriculture.

- **Deeper local partnerships:** Collaborating with panchayats, grassroots NGOs, and community-based enterprises for context-driven solutions.
- **Global alignment:** Mapping CSR efforts to Sustainable Development Goals (SDGs) to track, measure, and amplify impact.

This is CSR not as charity, but as **nation-building with empathy and intelligence**. It is CSR as a **movement**—fuelled by vision, values, and verve. Let us move beyond the checkbox approach. Let us build a **living CSR architecture**—one that is responsive, inclusive, and deeply embedded in the fabric of community life.

Let the Change Continue

Public Sector Undertakings have been more than economic entities—they've been **guardians of India's moral compass**, reminding us that business can, and must, serve society. As torchbearers of inclusive growth, they've shown that *the true wealth of a nation lies not in its treasury, but in the wellbeing of its people*. Let us honour this legacy, strengthen these institutions, and amplify their impact. For in the heart of every PSU beats the pulse of *Bharat*—resilient, compassionate, and ever forward-looking.



DR. K.K. UPADHYAY
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TATA STEEL

#WeAlsoMakeTomorrow

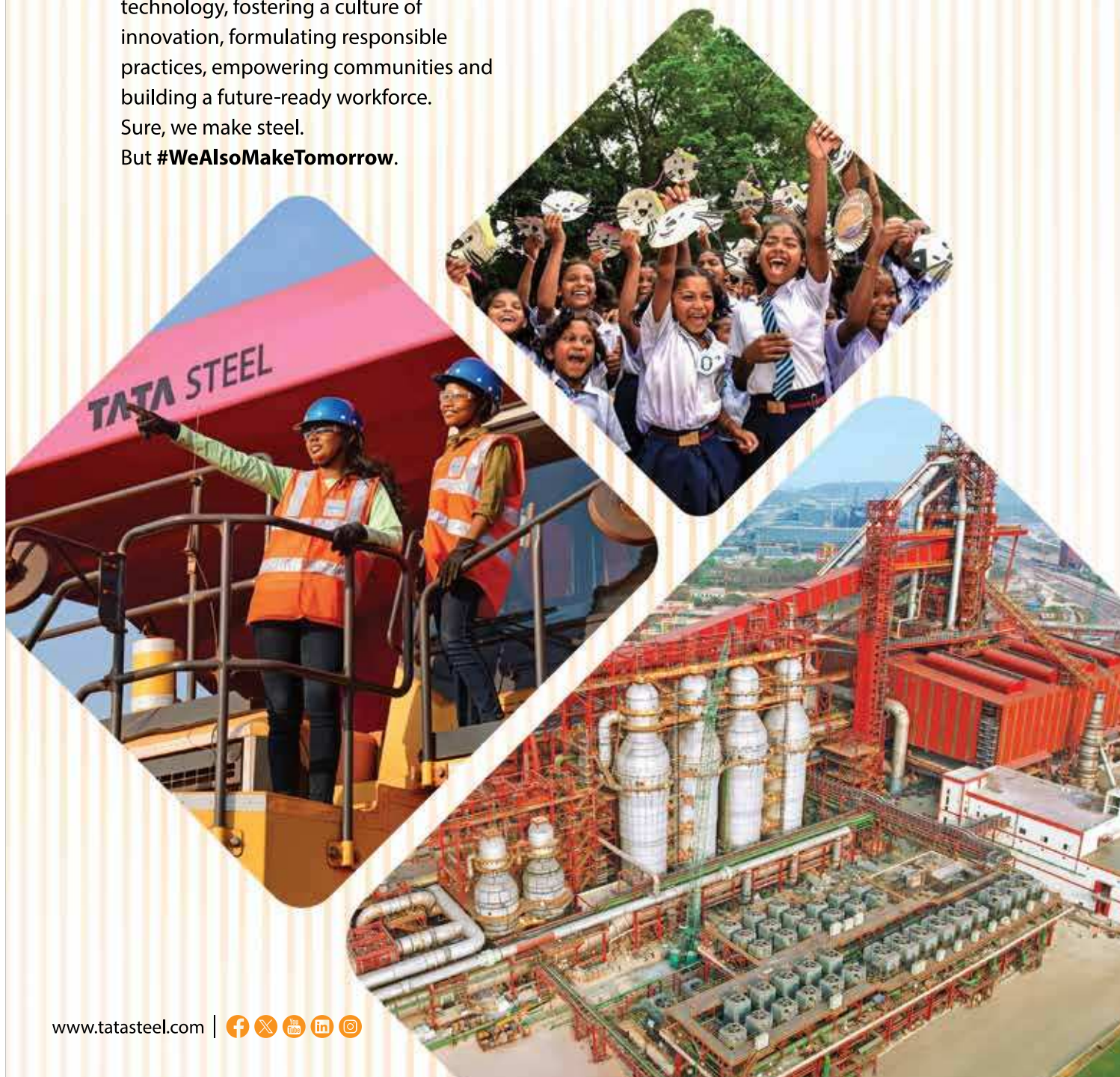


TRANSFORMING FOR TOMORROW

Tata Steel is leading transformation for tomorrow by adopting new-age technology, fostering a culture of innovation, formulating responsible practices, empowering communities and building a future-ready workforce.

Sure, we make steel.

But **#WeAlsoMakeTomorrow.**



CSR Jargon

Let's update ourselves with some jargon often used in the CSR domain.

Triple Bottom Line (TBL)

A framework that considers three dimensions of performance: **People, Planet, and Profit**.

Example: Tata Group

Tata's CSR strategy reflects *People* (community development), *Planet* (sustainability projects like water conservation and clean energy), and *Profit* (business growth with ethics). Their Tata Sustainability Group ensures that business performance includes social and environmental accountability.

ESG (Environmental, Social, and Governance)

A set of criteria used to evaluate a company's sustainability and ethical impact.

Example: Infosys

Infosys ranks high in ESG ratings due to its solar-powered campuses, education-focused CSR programs, and strong corporate governance. In FY22, Infosys achieved carbon neutrality ahead of schedule, showcasing its E pillar.

Stakeholder Engagement

The process of involving all relevant parties—employees, communities, investors—in CSR planning and decisions.

Example: ITC Ltd.

ITC engages farmers, artisans, and local communities through its e-Choupal initiative and Social Forestry Programme, making them key stakeholders in its value chain while enhancing rural livelihoods.

Impact Assessment

Measuring the actual change or benefit resulting from a CSR initiative.

Example: NTPC's Girl Empowerment Mission (GEM)

NTPC conducts third-party assessments to measure the change

in confidence, school attendance, and learning levels in girls who participate in its GEM camps, making its CSR more data-driven and transparent.

Sustainable Development Goals (SDGs)

The 17 global goals adopted by the UN to address poverty, inequality, climate change, and more by 2030.

Example: Hindustan Unilever (HUL)

HUL aligns its CSR with multiple SDGs, such as clean water and sanitation (SDG 6) through 'Swachh Aadat, Swachh Bharat', and zero hunger (SDG 2) via its nutrition improvement programs.

Shared Value

A concept where companies create economic value in a way that also creates value for society.

Example: Nestlé India

Through 'Nestlé Healthy Kids Programme', the company educates schoolchildren on nutrition while promoting its products. This approach creates societal value (education) and business value (brand loyalty).

Philanthrocapitalism

The practice of applying business thinking and strategies to philanthropic efforts.

Example: Azim Premji Foundation

Premji, founder of Wipro, committed over ₹2 lakh crore to education and development initiatives through a foundation that uses rigorous planning, metrics, and strategic funding to bring business-style efficiency to philanthropy.

Greenwashing

A deceptive practice where a company gives a false impression of environmental responsibility.

Example: Fast fashion brands (global)

Several global apparel brands claim to use “eco-friendly” materials but are often accused of greenwashing due to lack of transparency in supply chains and minimal real environmental impact.

Corporate Citizenship

A company’s responsibilities toward society, going beyond profits and legal compliance.

Example: Mahindra Group

With programs like Project Nanhi Kali for girl child education and Mahindra Hariyali for tree plantation, the group positions itself as

a responsible corporate citizen invested in long-term social change.

Inclusive Growth

Growth that benefits all sections of society, especially marginalized and underprivileged groups.

Example: Reliance Foundation

Reliance’s CSR initiatives in rural transformation, women empowerment, and digital inclusion aim to ensure that economic progress reaches the most disadvantaged sections, embodying the idea of inclusive growth.

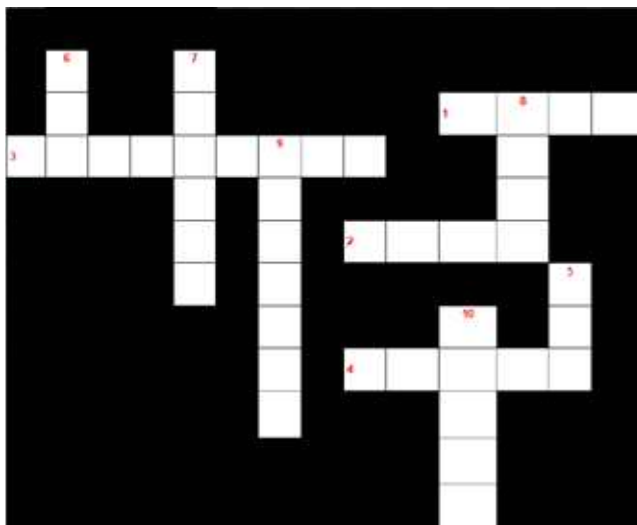
CSR Crossword

Across:

1. India’s largest oil & gas PSU (4)
2. PSU known for Girl Empowerment Mission (4)
3. Act that mandates CSR in India (9)
4. CSR focus area: ___ development (5)

Down:

5. PSU coal giant (4)
6. CSR mandate: ___% of average net profit (3)
7. CSR focus area: Swachh ___ Abhiyan (5)
8. PSU in power generation (4)
9. Private company known for social innovation awards (6)
10. PSU under Ministry of Railways (5)



Crossword solution somewhere in this issue.

This year's World Earth Day theme, "Our Power, Our Planet," is a call to action, reminding us that the choices we make every day, from the energy we use to the products we consume, directly impact the health of our planet. The theme emphasizes unity and empowerment, urging individuals, communities, and nations to harness their collective strength to drive lasting environmental change.

It's EARTH ACTION DAY, calling for everyone to unite around renewable energy so we can triple clean electricity by 2030. CSR Times brings you insights from sustainability and climate leaders who are driving a cleaner and greener future for our mother earth.

"April reminds us that true well-being embraces both people and the planet. At Tata Power, we are proud to be among the first power utilities in India to pioneer Pay Attention and E-Sanidhya: neurodiversity support network and platform designed to extend open access home-care aids, mentoring, and immersive inclusivity experiences for all, in association with Govt and thought leaders in this space. At our workplace, through the Fuller Life holistic welfare initiative, we are nurturing mental, physical, and financial well-being across the year with curated programs and benefits. As World Health Day, Autism Awareness Month, and Earth Day coincide, we are also urging schools and communities to join hands in climate action through our Club Enerji and Eco Crew initiatives. For us, inclusion and sustainability are not separate goals—they are twin pillars of a healthier, more resilient future."



—Mr. Himal Tewari

CHRO, Chief Sustainability & CSR, Tata Power



"Earth Day is a powerful reminder of our responsibility to protect and cherish the Earth. It's an opportunity to educate ourselves and others about the importance of preserving our natural resources and protecting ecosystems that are vital for our survival. As we face challenges such as climate change, pollution, and biodiversity loss, it is imperative for individuals, communities, and governments to take collective action. At Jindal Foundation, we place 'people', 'planet' and 'nation' at the centre of our interventions spanning sustainability, health, education, and livelihoods. Over the years, we've enabled clean drinking water access for over 12 million people through RO plants, water ATMs, and mobile vans. Through afforestation, waste management, and renewable energy initiatives, we continue to nurture resilient, thriving ecosystems for future generations."

—Mr. Prashant Hota

President and Group Head (CSR and Education), Jindal Steel & Power

“Hyundai Motor India Foundation is committed to driving transformative change at the grassroots across Bharat, tackling critical challenges in climate action, sustainability, and healthcare. Beyond creating tangible impact, it is fostering a more resilient and inclusive future. Over the past few years, HMIF’s environmental initiatives have led to the reduction of 21,811 tons of CO₂, planting of over 21,000 trees, and recycling of 7,52,250 kg waste. Through HMIF’s Sparsh Sanjeevani program, healthcare access has expanded to some of India’s most challenging terrains via 52 Telemedicine Centres and 10 Mobile Medical Units, benefiting over 1.5 million people in the past year.”



—Mr. Puneet Anand

AVP & Vertical Head - Corporate Affairs, Corporate Communication & Social, Hyundai Motor India Limited



“For us at Pilgrim, Earth Day is a powerful reminder that meaningful change often starts with mindful decisions. Over the past year, we’ve focused on rethinking the way we package, move, and measure our products. By redesigning our packaging, we’ve been able to save over 300 metric tonnes of paper and plastic. We’ve cut down air freight from 50% to just 8% by setting up warehouses closer to our customers; a move that’s expected to reduce CO₂ emissions by over 6.7L kilos. We also track plastic use per crore of sales, helping us drive real action, not just intent. Most importantly, we are proud to be a plastic-positive brand, recycling more plastic than we produce. Sustainability is a continuous journey and we’re proud to be doing our part, one step at a time.”

—Mr. Gagandeep Makker

Co-Founder, Pilgrim

“Allied Blenders and Distillers, we are driven by a vision of sustainable progress. By reducing specific water consumption by 25 per cent at our Rangapur distillery and advancing cleaner technologies, we continue our commitment to responsible growth. We are optimising operations and minimising environmental impact through initiatives like adopting biomass fuel systems, transitioning to PET bottling, and ensuring that all glass bottles secured by us are manufactured using natural gas. In FY24, we reduced paper consumption by 3,559 metric tons, resulting in a GHG emissions cut of 3,380 metric tons, an environmental benefit equivalent to saving nearly one lakh trees. As we mark Earth Day, we renew our dedication to progress that supports both people and the planet, creating a future that is not just sustainable but thriving for generations to come.”



—Mr. Alok Gupta

Managing Director of ABD

SAIL's Model Steel Towns and Integrated Development Projects

The idea of model steel towns took root in post-independence India during a time when the newly-formed government was working hard to build a self-reliant industrial economy.



FORGING SUSTAINABLE COMMUNITIES FOR INDIA'S FUTURE

The Steel Authority of India Limited (SAIL), one of the largest state-owned steel-making companies in the country, has long been at the forefront of India's industrial growth. Since its inception, SAIL has not only contributed significantly to building India's infrastructure but has also played a pioneering role in shaping urban landscapes and uplift-

ing communities. Its legacy is not limited to the production of steel—it also lies in its Model Steel Towns and Integrated Development Projects, which stand as shining examples of inclusive and sustainable development.

VISION BEHIND MODEL STEEL TOWNS

The idea of model steel towns took root in post-independence India during a time when the newly-formed govern-

ment was working hard to build a self-reliant industrial economy. The establishment of steel plants in remote and underdeveloped regions was viewed as critical to this ambition. However, setting up large-scale manufacturing units in such areas also demanded the creation of modern infrastructure to support the workforce and their families. This led to the birth of SAIL's model towns—well-planned urban settlements built around inte-

grated steel plants in places like Bhilai (Chhattisgarh), Rourkela (Odisha), Durgapur (West Bengal), Bokaro (Jharkhand), and Burnpur (West Bengal). These towns were more than just residential quarters; they were holistic ecosystems designed to nurture human potential alongside industrial output.

Each model steel town developed by SAIL was designed with a strong emphasis on quality of life. The company ensured that its employees and their families had access to decent housing with modern amenities, including electricity, water supply, and sanitation. The architectural planning emphasized order, greenery, and accessibility, with sectors laid out logically to accommodate schools, markets, parks, and cultural spaces. From the very beginning, education was considered a priority. SAIL invested in setting up schools affiliated with national boards. Teachers were recruited from across the country, creating a diverse and enriching academic environment for children and in some places, it supported higher education institutions that also served the local population.

COVERING DIVERSE FIELDS

Healthcare formed another pillar of these townships. SAIL established hospitals and clinics with qualified doctors, diagnostic labs, and treatment facilities. These hospitals were not just limited to serving plant employees but were also accessible to the surrounding rural communities, many of whom lacked access to quality healthcare. This dual-purpose design of services



highlighted SAIL's broader commitment to social equity and inclusion.

Over the years, these towns evolved into vibrant urban centers, fostering not only economic growth but also social harmony. Community halls, libraries, sports stadiums, music

Each model steel town developed by SAIL was designed with a strong emphasis on quality of life.

and dance academies, and cultural programs brought together people from varied backgrounds and cultures. These engagements fostered a sense of belonging and unity, essential for the overall well-being of communities. Many of the second and third-generation residents of these towns have gone on to excel in diverse fields—from academics and sports to public service—making these towns hubs of human capital development.

INTEGRATED DEVELOPMENT PROJECTS

SAIL's vision of development extended far beyond the boundaries of its townships. Through its Integrated Development Projects—many of them undertaken as part of its Corporate Social Responsibility (CSR) mandate—SAIL has reached out to thousands of people living in the remote and underdeveloped areas around its operational zones. These initiatives are focused on health, education, livelihood creation, women's empowerment, environmental sustainability, and infrastructure development.

CSR AND SAIL

In the field of healthcare, SAIL has organized mobile medical units, eye camps, immunization drives, and awareness programs on hygiene and nutrition. It has partnered with government schemes and non-governmental organizations to ensure that medical support reaches the most underserved populations. In several cases, SAIL has provided free or subsidized medical treatment to economically weaker sections in its hospitals.



Education continues to be a cornerstone of SAIL's outreach. The company supports and operates schools near its plants and mines, particularly in tribal and marginalized regions. Special scholarship schemes and coaching classes for competitive exams have helped bright students from disadvantaged backgrounds pursue higher education. In addition, SAIL's digital literacy and adult education programs have empowered many rural youth and women.

Another important dimension of the integrated projects is skill development and livelihood promotion. Through dedicated training centers, SAIL offers courses in welding, carpentry, tailoring, computer operations, and other employable skills. These programs help local youth become financially independent and improve the economic condition of their families. SAIL also supports self-help groups (SHGs) and micro-enterprises, especially for women, thereby contributing to gender equality and rural entrepreneurship.

Infrastructure development has also been a critical focus. SAIL has helped build and renovate roads, community halls, drinking water facilities, drainage systems, and even solar-powered street lighting in nearby villages. These improvements have not only enhanced the quality of life for the residents but have also encouraged greater mobility, connectivity, and participation in economic activities.

IMPACT AND GROWTH

The impact of these model towns and integrated development efforts is visible across the regions where SAIL operates. Cities like Bhilai and Bokaro, which were once considered remote and underdeveloped, have transformed into bustling towns with modern amenities, attracting talent and investments. These towns now stand as testimony to what planned industrialization, backed by a strong social vision, can achieve.

SAIL's legacy of building model towns and supporting integrated development exemplifies how a public



sector enterprise can serve as an engine for inclusive growth. In today's era, when discussions around sustainable development, ESG (Environmental, Social, and Governance) frameworks, and community-centric business practices are gaining momentum, SAIL's initiatives stand out as a powerful precedent. It shows that the growth of an industry and the development of communities are not opposing goals but can, and should, go hand in hand.

As India marches forward with its ambition to become a \$5 trillion economy, institutions like SAIL demonstrate the enduring importance of industrial enterprises that are not just profit-making bodies, but nation-building partners.

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From Mines to Minds

NALCO'S TRIBAL UPLIFTMENT PROGRAMS IN ODISHA



National Aluminium Company Limited (NALCO), a Navratna CPSE, has emerged as a catalyst of inclusive development in Odisha, particularly in the tribal regions of Koraput and Angul. At Nalco, “Let all be happy” is the guiding spirit, which is embedded in the company’s CSR logo. NALCO goes beyond its industrial mission to uplift communities, restore livelihoods, and safeguard cultural heritage, through

a wide range of Corporate Social Responsibility (CSR) initiatives. The company has significantly improved the quality of life in its operational areas, ensuring fair rehabilitation for displaced families, creating employment opportunities, and championing a cleaner, greener environment.

Iconic City Puri Development

In collaboration with the Government of Odisha, NALCO has contributed

significantly to developing Puri as an iconic city. Key projects include the illumination of the Jagannath Temple, eco-friendly battery-operated vehicle services for pilgrims, beautification of public spaces and roads, installation of video information screens, multi-level car parking at Yatrika, and the development of the heritage corridor. These efforts aim to enhance infrastructure, preserve heritage, and improve the experience of pilgrims and tourists alike.



Swachha Bharat Mission

NALCO is an active participant in the Swachh Bharat and Swachh Vidyalaya Abhiyan, undertaking several activities at the company's corporate office, operating units and residential townships. It has constructed over 470 toilets in 227 schools across Odisha and Andhra Pradesh, with a significant focus on Koraput district. In Damanjodi and Angul, NALCO has made 11 peripheral villages open defecation-free by providing toilets with water supply to 1,774 households. It continues to promote hygiene awareness and toilet usage in these areas.

Green Energy Initiatives

In its commitment to sustainability, NALCO has invested heavily in green energy. Solar-powered lighting has been introduced in several peripheral villages, and rooftop solar projects are operational in its Bhubaneswar offices.

In Puri, the deployment of 25 battery-operated vehicles has reduced pollution on the Grand Road. A Rs. 9-crore project has been launched to electrify 163 villages in Damanjodi using solar systems, with 30 solar streetlights already installed as a pilot.

Integrated Health Management System

NALCO is implementing a robust health management system across its areas of operation. Under this program,

approximately 39 peripheral villages in Angul and 162 villages and hamlets in Damanjodi will benefit from the establishment of professionally managed Well-Being Clinics. These clinics will offer essential medical services, including diagnostic tests, ambulance services for critically ill patients, support through various health schemes offered by the Government of Odisha. A dedicated call centre will coordinate these efforts.

The company, in association



Photo : Shekhar Ghosh



with LV Prasad Eye Institute, is also establishing a modern eye hospital at Angul with an initial investment of ₹15 crore. Besides its own hospital, NALCO operates four mobile health units in Damanjodi through its foundation in partnership with Wockhardt Foundation, offering free daily health-care services to 163 villages.

Residential School Education

NALCO has sponsored 812 children from remotest, Maoist-infested and tribal populated areas of Koraput district for residential education in KISS (Kalinga Institute of Social Science), Adarsh Vidyalaya, Kakiriguma and Bikash Vidyalaya, Koraput. NALCO covers all expenses including travel, uniforms, books, and hostel fees. Academic progress is regularly monitored, and feedback from students and parents is used for continuous improvement.

Skill Development and Employment

To enhance employability, NALCO conducts vocational training in tailoring, motor winding, pump maintenance, beautician services, nutrition, among others. A skill development incubation centre is being developed at Utkal University. In terms of employment, NALCO has provided

jobs to 600 land-displaced persons in Damanjodi, and efforts are ongoing to place 235 more individuals who have lost 1/3rd or more land for the project of Nalco in this sector.

Livelihood Enhancement and Agriculture

NALCO actively promotes modern agricultural practices among tribal



Photo: Shekhar Ghosh



communities. It provides training, fertilizers, pesticides, and fruit-bearing saplings like mango, guava, lemon, and jackfruit. The company also distributes vegetable seeds and supports afforestation programs under its social forestry scheme. Regular "Krishi Melas" (agriculture fairs) are organized to encourage progressive farming techniques and rural entrepreneurship.

Protection of National Heritage and Culture and Handicraft

To preserve and promote Odisha's rich culture, NALCO sponsors major cultural festivals like the Kalinga Mahotsava, Rajarani Music Festival, and the tribal celebration 'Parab' in association with the Tourism Department, Government of Odisha. It contributes annually to the Odisha Culture Fund and has supported the development of the Odissi Research Center and Rural Art Museum at Chilika. Efforts also include the

It contributes ₹10 lakh annually to support Parab and has made a significant contribution of ₹25 lakh to the Odisha Culture Fund to aid in the promotion and development of Odia heritage.

renovation of heritage sites such as Samaleswari Temple Complex and the promotion of traditional tribal dance and music through festivals like Panchapatamali Natya Utsav.

It contributes ₹10 lakh annually to support Parab and has made a significant contribution of ₹25 lakh to the

Odisha Culture Fund to aid in the promotion and development of Odia heritage. To further strengthen cultural preservation, NALCO has funded the construction of the Odissi Research Center in Bhubaneswar with ₹15 lakh and extended financial assistance to the Rural Art Museum at Chilika. The company is also actively involved in the renovation and development of the Samaleswari Temple Complex in Sambalpur, enhancing both religious and heritage value.



Through its far-reaching initiatives in education, healthcare, green energy, skill development, and heritage conservation, NALCO continues to illuminate the dark corners of Odisha.

Green Tech for Good: How PSUs Are Using Innovation for Sustainable CSR

From solar-powered street lights in remote villages to smart irrigation systems for farmers, these government-backed companies are showing how technology can be a powerful tool for social good.

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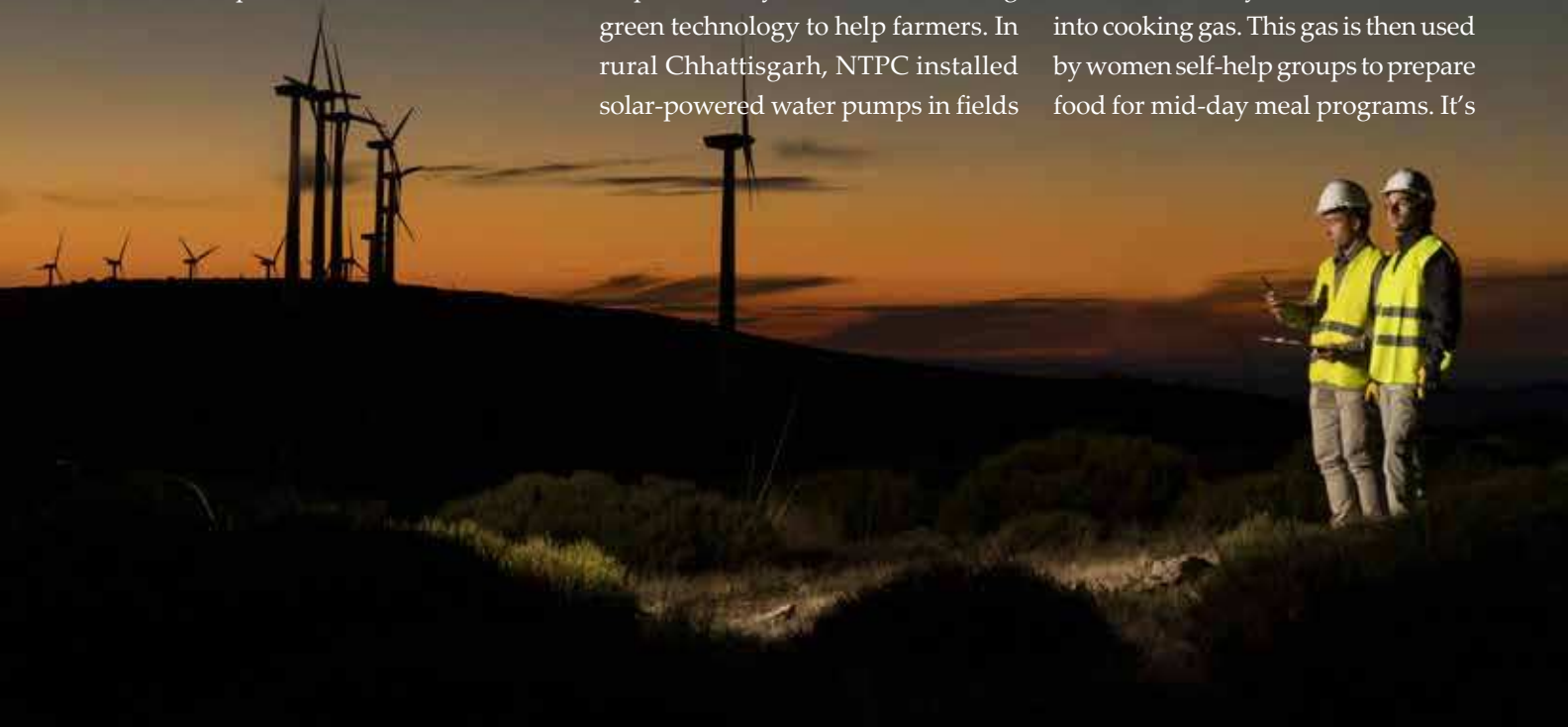
Public Sector Undertakings (PSUs) in India are going green—and in a big way. From solar-powered street lights in remote villages to smart irrigation systems for farmers, these government-backed companies are showing how technology can be a powerful tool for social good. The best part? They're doing it not just as a form of Corporate Social Responsibility (CSR), but with a genuine desire to make life better for people and the planet.

Let's take the example of Indian Oil Corporation (IOC). In a small village near Varanasi, IOC has set up solar-powered study lamps for schoolchildren who had no access to electricity. "Earlier, we had to study under a dim kerosene lamp. Now our house has solar light. I can study late at night," says Priya, a class 8 student. This simple initiative has transformed education in her village.

Then there's NTPC, India's largest power utility, which has been using green technology to help farmers. In rural Chhattisgarh, NTPC installed solar-powered water pumps in fields

where electricity supply was unreliable. "We used to wait for hours for the power to come. Now we water our crops on time," says Ramcharan, a farmer from the area. NTPC's initiative not only improved crop yield but also reduced the use of diesel-powered pumps, cutting pollution.

ONGC, another major PSU, is investing in waste-to-energy projects. At one of their CSR-supported community centres in Gujarat, kitchen waste from nearby homes is converted into cooking gas. This gas is then used by women self-help groups to prepare food for mid-day meal programs. It's



a perfect cycle—clean, cost-effective, and community-driven.

One of the most innovative examples comes from BHEL, which has taken steps to make school buildings in remote areas more eco-friendly. In Ladakh, where temperatures drop below -20°C in winter, BHEL supported the construction of solar-heated classrooms. “Our children used to miss school during harsh winters. But now, these sun-warmed rooms make learning possible all year round,” says Tsering Dorje, a local parent.

Another inspiring story is from GAIL (India) Limited, which has funded e-rickshaws in small towns of Uttar Pradesh. These e-rickshaws, mostly driven by women, provide a livelihood opportunity while keeping the air clean. Shabana, one of the drivers, shares, “I earn my own income now and my children are proud of me. All thanks to this e-rickshaw project.”

What’s remarkable about these stories is that they are not one-off projects. Many PSUs are now working closely with NGOs and local communities to scale up these green tech initiatives. They’re also using mobile apps to monitor progress, ensure transparency, and involve beneficiaries directly.

In Tamil Nadu, Bharat Petroleum has introduced bio-toilets with self-cleaning technology in government schools. These toilets use bacteria-based treatment to decompose waste and save water. The children feel more comfortable using them, and school attendance, especially among girls, has gone up.

Meanwhile, SAIL (Steel Authority



“Our children used to miss school during harsh winters. But now, these sun-warmed rooms make learning possible all year round,” says Tsering Dorje, a local parent.

of India Limited) has turned barren land near one of its plants into a lush green zone by using treated waste-

water for afforestation. The area now serves as a mini forest and provides a cool breathing space for nearby residents.

In a time when climate change is becoming more real every day, such efforts show that sustainable development isn’t just a buzzword. For India’s PSUs, it’s a hands-on, grassroots reality. They are proving that with the right intention and the right technology, we can light up lives—quite literally—while protecting the environment.

Through these real stories and efforts, PSUs are redefining CSR: not just as charity, but as change. Green tech for good is no longer a dream—it’s already at work in every corner of the country.

ORGANIC FARMING FOR A BETTER TOMORROW: VANRAI AND KVP LEAD A RURAL REVOLUTION

Rooted in Vidarbha, a region plagued by agrarian distress and farmer suicides, the initiative focuses on practical training, mental health support, and sustainable farming models.



Dr.Mohan Dharia Rashtrianirman Puraskar being bestowed upon Union Minister for Transport and Highways Shri.Nitin Gadkari by renowned Scientist Dr.Raghunath Mashelkar, in presence of former Governor, Dr.Shriniwas Patil, Dr.Vedprakash Mishra , Dr.Girish Gandhi, Nilesh Khandekar and Vanarai Foundation Members.

In the heartland of Maharashtra, a quiet but powerful green revolution is reshaping the lives of thousands of farmers. At the forefront of this movement is Krushi Vikas Pratisthan (KVP), backed by the Vanrai Foundation and guided by the visionary leadership of Dr. Girish Gandhi. Their mission: to empower farmers through sustainable, organic farming that nurtures the soil, strengthens communities, and revives rural livelihoods.

A key driving force behind this ini-

tiative is Union Minister Shri Nitin Gadkari, whose long-standing support for grassroots agricultural development has given the movement both credibility and momentum. The Shri Nitin Gadkari Krushi & Kaushalya Vikas Kendra in Thadipawani, Nagpur, serves as a hub for farmer training, innovation, and community outreach. Shri Gadkari's personal commitment to organic and hydroponic farming technologies has played a major role in shaping KVP's direction.

"Farming must become a profession of pride again. Through organic practices, water conservation, and skill training, we can make agriculture profitable and attractive for the next generation," said Shri Nitin Gadkari during a workshop in Nagpur.

Rooted in Vidarbha, a region plagued by agrarian distress and farmer suicides, the initiative focuses on practical training, mental health support, and sustainable farming models. Over 20,000 farmers across 10 districts



Dr. Girish Gandhi

have already been impacted through workshops, SHG meetings, field demonstrations, and exposure visits. Emphasis is placed on using organic inputs like cow dung, compost, and neem-based pest control to replace chemical fertilizers, restoring soil health and reducing costs.

“Earlier, I couldn’t afford fertilizers or pesticides. Now I use homemade inputs and earn more with less expense,” shares Sunita, a smallholder farmer and SHG member. The program also trains women in bamboo farming, dairy management, and citrus cultivation, offering them not just skills but economic independence.

Water scarcity is tackled with inno-

vative, low-cost techniques like Vanrai Bandhares (weirs), drip irrigation, and rainwater harvesting. These efforts have led to improved groundwater levels and more consistent yields. In the year 2005 nearly 1,30,000 and in the year 2006 nearly more than this Vanarai weirs were erected throughout Maharashtra.

This novel technique was applauded by Shri. Sharad Pawar when he was the Chief Minister of Maharashtra and is included in the Water Conservation

but to grow confidence in the hearts of our farmers,” said Dr. Girish Gandhi, Founder of Vanrai Foundation. “Organic farming is more than a method—it’s a movement that respects nature and values the hands that feed us.”

Shri Gadkari’s influence is evident in the initiative’s holistic approach, combining agriculture, water conservation, women empowerment, and technology. His earlier push for a Hydroponic and Organic Farming Workshop through MSME-DI Nagpur in 2019 has blos-



Dr. Mohan Dharia and Dr. Girish Gandhi at Tree Plantation Drive.

Guidelines of the State. Also it has been applauded as the efficient and low cost technique at the Forest Research Institute Dehradun.

“Our aim is not just to grow crops,

somed into a wide-reaching program today.

Beyond Maharashtra, the model is set to expand into Madhya Pradesh and Chhattisgarh, thanks to growing interest and replicable success. With over 1 lakh trees planted, 100+ water projects, and regular farmer training, this initiative is more than a farming project—it’s a movement.

As India looks to the future of food and farming, the partnership between KVP, Vanrai Foundation, and Shri Nitin Gadkari offers a powerful example of how policy, passion, and people can come together to sow lasting change.



Former Chief Minister of Maharashtra Shri. Sharadchandraji Pawar visiting first Vanarai Bandhara at Manegaon, Tal Saoner, Dist Nagpur

"CSR Compliance may tick a box; commitment transforms lives."

"CSR Compliance is the baseline. Commitment is the benchmark"

"CSR Compliance may tick a box; commitment transforms lives."

"The next decade of PSU CSR must be about outcomes, not outlays."

"It is time to ask not just how much was spent, but how much was changed."

"Every CSR model must reflect India's urgent priorities — climate, education, health, and livelihood."

"The model of CSR must evolve from year-end disbursements to long-term impact investment."

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Education as a Supply Chain:

REACH TO TEACH'S VISION FOR TRANSFORMATIVE LEARNING

Education lies at the heart of a nation's development, it shapes future generations, reduces inequality, and expands workforce/livelihood opportunities contributing to the economy. Yet, ensuring quality education for all, particularly within India's vast and varied Government school system, remains a challenge.

A portrait of Ms. Ratna Viswanathan, CEO of Reach to Teach. She is a woman with dark hair, wearing a red and black patterned sari over a blue and white patterned top. She is smiling slightly and looking towards the camera. Her arms are crossed, and she is wearing a black watch on her left wrist and a gold bangle on her right wrist.

In this exclusive interview with Ms. Ratna Viswanathan, CEO of Reach to Teach, we explore the journey of a former civil servant who transitioned from the corridors of governance to the grassroots of the development sector, and how the transition shaped the mission of Reach to Teach in strengthening learning outcomes in Government school systems. The interview explores how local culture, context-sensitive solutions and community knowledge are interwoven into curriculum design, the measurable outcomes, and the organisation's evolving role in education as a holistic supply chain. It also highlights the importance of meaningful teacher training, the nuances of working across diverse geographies, and how the private sector can play a more grounded role in enhancing public education.

What inspired you to shift from the civil service to the development sector, and how has your experience in governance and strategic leadership shaped your work and impact at Reach to Teach?

One of the key reasons I decided to transition from the civil services to the development sector was that I had already spent two decades of working in the services and learned extensively about governance – its structures, processes, people management, and the strategic advantage of having a ringside view of how Government at large operates across the country. Audit, in particular, covers every Department of the Government, offering unique access and understanding to systems of every kind – be it commercial engagements, defence, telecom, railways – since we audited every rupee spent from the Consolidated Fund of India. After spending 21 years, one acquires a certain set of skills, and you realise these skills can be meaningfully applied beyond where they were learned. Besides, the development sector also gives you an opportunity to engage with people more closely than Government work

leads you to or typically allows, except in exceptional circumstances like that of a District Collector — opportunities that are once in a lifetime. Mostly it is about policy being removed and I thought this would give me an opportunity to work and contribute more closely with people at a ground level and have a view of development from a much more engaged level.

From its early days in 2007 to its present-day of working with State Education Departments, how has the organisation grown and adapted to meet the needs of the Government school system ?

From 2007 to 2019, we spent a large amount of time engaged in the field at community and district level, schools, blocks, villages, panchayats, parents and School Management Committees. Engagement at this level gave us deep learning and insights into what the ground situation was with respect to Government schools. While India's geographies are distinctly different and all the learning acquired may not have translated into other geographies, the fundamental knowledge is agnostic and extends itself well to other geographies.

By 2019, after over 12 years of working extensively in the field, we had acquired significant learning with a bottom-up perspective of how Government schools function, the challenges they face, and the critical role teachers play in shaping outcomes. With this foundation, we felt it was time to take this understanding to the next level and use it to look at teaching and learning from a top-down lens, since the bottom-up had already happened. One of the best ways to do this was to engage with the State Education Departments because it is important to

understand the State's priorities regarding education. It was through this strategic pivot, we started embedding ourselves with the State Education Departments which helped us look at education as a supply chain. The understanding we



acquired over the years showed us that education isn't bits and pieces and had to be built brick by brick, stone by stone from foundational learning all the way to board examinations. It also taught us that beyond education, children in these schools need other forms of support as most children came from vulnerable, low-income households, many of whom transition directly from school to work. This learning helped us design the future where we engaged with the Governments and viewed education as a supply chain. We realised each level needed strengthening, but there was also an understanding that while these levels together can form a Comprehensive Learning Transformation Programme, they can also be taken apart, since we did end-to-end solutioning to ensure each level was self-sustaining. As a result, we created the Comprehensive Learning Transformation Programme in a manner which is agile and adaptive. Most importantly, we have situated it within the cultural context of a particular State to ensure relatability for children, parents and teachers is much higher than using a cookie cutter product pushed onto everybody.

There is a strong emphasis placed on contextualising learning, how have you tapped into local culture to improve learning particularly in diverse and under-resourced settings?

One of the most important insights we had was that children learn best when they are able to relate to what they are being taught. To truly engage them, one should present them with familiar examples, local heroes and elements from their immediate environment. That is why we took local flora, fauna, stories and cultural references because that is what they have grown up seeing, hearing, touching and feeling. Children are naturally curious and our aim was to leverage that curiosity to enhance learning.

When we see low-resource settings, we say it is a relative statement because you make that in the context of schools equipped with all kinds of digital equipment, toys, things to play with and tactical things to learn with. However, if one uses one's imagination, anything locally available can be used to lead to the same outcomes. We use local leaves, flowers, and household objects to demonstrate different principles of learning as for children, the focus is on what they are learning, not the medium. We leveraged the curiosity that children have by building our approach around what was already available within the geographies we were working in and rooted our content, design, training, frameworks and collaterals in the local culture and context of the concerned State for children to relate better.

Could you share some highlights of the reach and impact that Reach to Teach

has achieved? Also, what are the key learnings that emerged from working in diverse regions like Gujarat, Haryana, Arunachal Pradesh, and Meghalaya?

Of the 124 million children enrolled in Government schools, our work currently spans four States, reaching 7.19 million children across 58,000 schools and supporting 319,000 teachers. We started off with Arunachal Pradesh as a new State, by implementing the full design of our programme as envisioned. Over time, we saw that the design actually worked, considering in a space of two years, the improvement of children's performance in Board Exams improved significantly by 10% for Grade 10 and 12% in Grade 12. The ASER report showed that literacy and numeracy were up in the State, and in NITI Aayog's SDG Index, the State moved from 'Aspirant' to 'Performer' status under SDG 4: Quality Education. These outcomes indicate that our design, our engagement model, and the way we worked with the system were effective.

At the heart of everything we do is intense consultation with stakeholders across the ecosystem from the top to the bottom, to ensure that everybody owns what we create, as it is co-created. Besides, what we have learned is that no two States are the same. Depending on the ask of the State - what the State Government aspires to in terms of where it sees education going, and what is available on ground in terms of teacher capability, teacher availability, teaching and learning material, we customise our solutions by assessing what is available on the ground, what the State Government envisions, and how best it can be brought together.

Teacher training and leadership development for head teachers are crucial components of your work. What strategies have you found most effective in ensuring long-term improvements in teaching quality?

One of our primary focus areas has been conducting teacher needs assessments, which involves consulting teachers extensively about what they think and requires giving them a sense of agency and making them feel a part of the system. We have approached this in two ways, in Gujarat for instance we conduct regular training sessions, where we consult teachers to understand what they feel they need to be trained in and then design the training modules accordingly. While, in Arunachal Pradesh, we have trained teachers to work on the transformative programme, which includes key elements driven entirely by the teacher. In that context, the teacher is fully responsible for implementation. So the model depends on the State and its specific needs. Although the NEP 2020 mandates 50 hours of teacher training, it needs to be meaningful, aligned with what teachers need, related to their work, and designed to ensure they derive real value from it.

From learning gaps to equity issues, what according to you are the critical roadblocks limiting access to quality education in Government schools—and how can they be effectively addressed?

There is dissonance in how schools approach learning outcomes. Although there is an overarching framework, without supervision, implementation varies from school to school, depending on the individual perspectives of Head

Teachers and local teachers. This lack of uniformity makes achieving learning outcomes a challenge. One effective way to address this is by bringing everyone onto the same page and in consultation, co-create a design owned by the system that ensures a certain amount of standardisation in terms of approach, content, and how teachers are trained to roll out that content. Once that happens, because you have standardized the larger mass, the scale creates momentum and the heft leads to learning outcomes being achieved, because there is a mass that stands behind it.

How can the private sector better support Government school education in a meaningful and scalable way?

The private sector should come together and directly engage with schools, teachers and not just the Government to understand real needs. They can help in many ways, not just through funding. It can support equipment, training, and creating facilities. Facilities doesn't necessarily mean infrastructure considering if one is creating infrastructure, there is a need to build sustainability into the system so that it is maintained by the community and not something the private sector has to continuously manage. Similarly, it is also important to engage with players in the field who are driving learning and strengthening outcomes, and not just the established ones. Often, there are players doing exceptional work who may not have the visibility or market what they do. Scanning the ecosystem is something the corporate sector would find more helpful in driving greater value from the money they invest.

ROLE OF CULTURAL HERITAGE IN MAKING A VIKSIT BHARAT BY 2047

The Ministry of Culture aims to make India's cultural sector a key pillar of the Viksit Bharat vision—an India that is economically advanced, socially cohesive, and globally respected for its cultural leadership, by leveraging its rich heritage, promoting inclusive participation, and driving innovation.

The vision is built on a 5-pillar strategy to ensure that arts are integrated into India's larger developmental agenda. This comprehensive approach will contribute significantly to the creation of a prosperous, inclusive, and culturally empowered society, thus making India a proud and globally influential nation by 2047. The strategic five pillars are as under:

Preservation of Bharat's 10,000+ Years of Cultural Heritage: This pillar is dedicated to safeguarding and conserving India's vast and diverse cultural legacy. By preserving historical sites, indigenous arts, and traditional practices, the Ministry aims to ensure that future generations can engage with and learn from the country's past. This focus on preservation will serve as the foundation for the development of India's cultural industries.

- **Democratize Access and Participation:** One of the primary goals is to overcome barriers to access and participation in the cultural sector. The Ministry is committed to making arts and cultural

Preservation of Bharat's 10,000+ Years of Cultural Heritage: This pillar is dedicated to safeguarding and conserving India's vast and diverse cultural legacy.

activities more inclusive, ensuring that all citizens, irrespective of their social and economic backgrounds, can engage with and contribute to cultural development. This will encourage "Jan Bhagidhari" or people's participation, which is crucial for the vibrant cultural landscape

envisioned in the Viksit Bharat 2047 framework.

- **Leverage Technology in Arts and Culture:** Innovation and technology will play a significant role in both the preservation and promotion of India's cultural heritage. Through digital platforms, virtual exhibitions, and interactive technologies, the Ministry aims to enhance access to Bharat's cultural content globally, driving innovation in the ways heritage is experienced and shared. The integration of technology will also streamline the preservation process and offer new tools for creative expression in the arts.
- **Promote Culture & Creative Economy:** The vision emphasizes the need to establish India as a global leader in the cultural and creative economy. By leveraging India's diverse & rich cultural wealth, Ministry of Culture seeks to expand the creative economy around built heritage and the cultural and creative industries—such as performing arts, visual arts, architecture and design, fairs and festivals, crafts, fashion and culinary heritage, into major drivers of economic growth.

This will not only create jobs and boost local economies but also establish arts and culture as significant contributors to India's soft power on the global stage.

- **Position Bharat as a Global Cultural Power (Vishwabandhu):**

India's arts and culture will be pivotal in strengthening its position as a "Vishwabandhu," or global friend. The Ministry aims to use culture as a diplomatic tool for building global partnerships and enhancing India's soft power. Focused efforts will be made to project India's cultural narrative worldwide, fostering greater international recognition and influence. By doing so, India will maximize its impact on global cultural discourse and emerge as a leading cultural force.

The vision is supported by an activity roadmap, a responsibility matrix and an action plan. These frameworks provide detailed timelines, specific targets, and clear divisions of responsibility for each action point. By aligning the efforts of the Ministry of Culture's various organizations with this unified vision, India's cultural sector will be better positioned to contribute to the economic and social development goals set for 2047.

As part of the Viksit Bharat Vision 2047, the strategy adopted by Ministry of Culture to integrate technology and digital platforms to enhance global outreach of India's cultural and heritage sites, includes, leveraging technology in preservation and restoration of cultural assets, developing a digital repository for Bharat's tangible and intangible heritage, transforming visitor engagement at cultural institutions, integrating tech-

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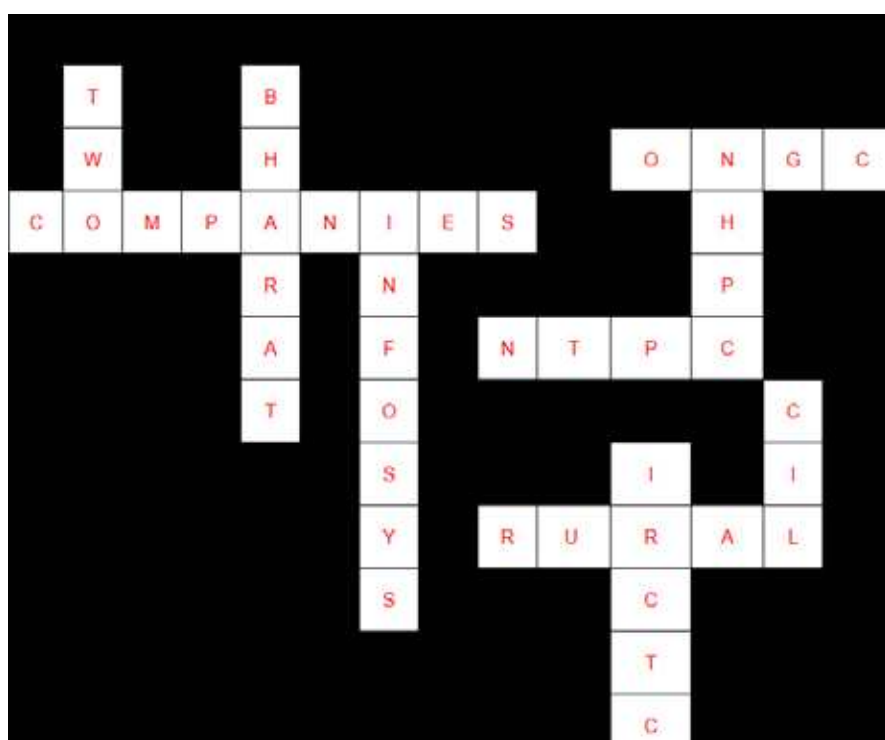
nology to enhance operational efficiency across Ministry of Culture organizations and addressing regulatory challenges to make Bharat a pioneer in tech-laws.

The Ministry of Culture is con-

sistently taking innovative steps and aligning the existing schemes towards the achievement of Viksit Bharat 2047 Vision. The latest such initiative is the establishment of 20 Kalagams across the country to replicate the success of Kalagram established by the Ministry of Culture at Prayagraj during the Mahakumbh Mela- 2025. These Kalagams will serve as vibrant cultural spaces, creating opportunities for artists, craftsmen, performing artists, fostering cultural exchange and promoting age old traditions of Kala, Sanskriti and Parampara while acting as hubs of Creative Economy.

This information was given by Union Minister for Culture and Tourism Shri Gajendra Singh Shekhawat in a written reply in Rajya Sabha today.

News Credit: Press Information Bureau (PIB)





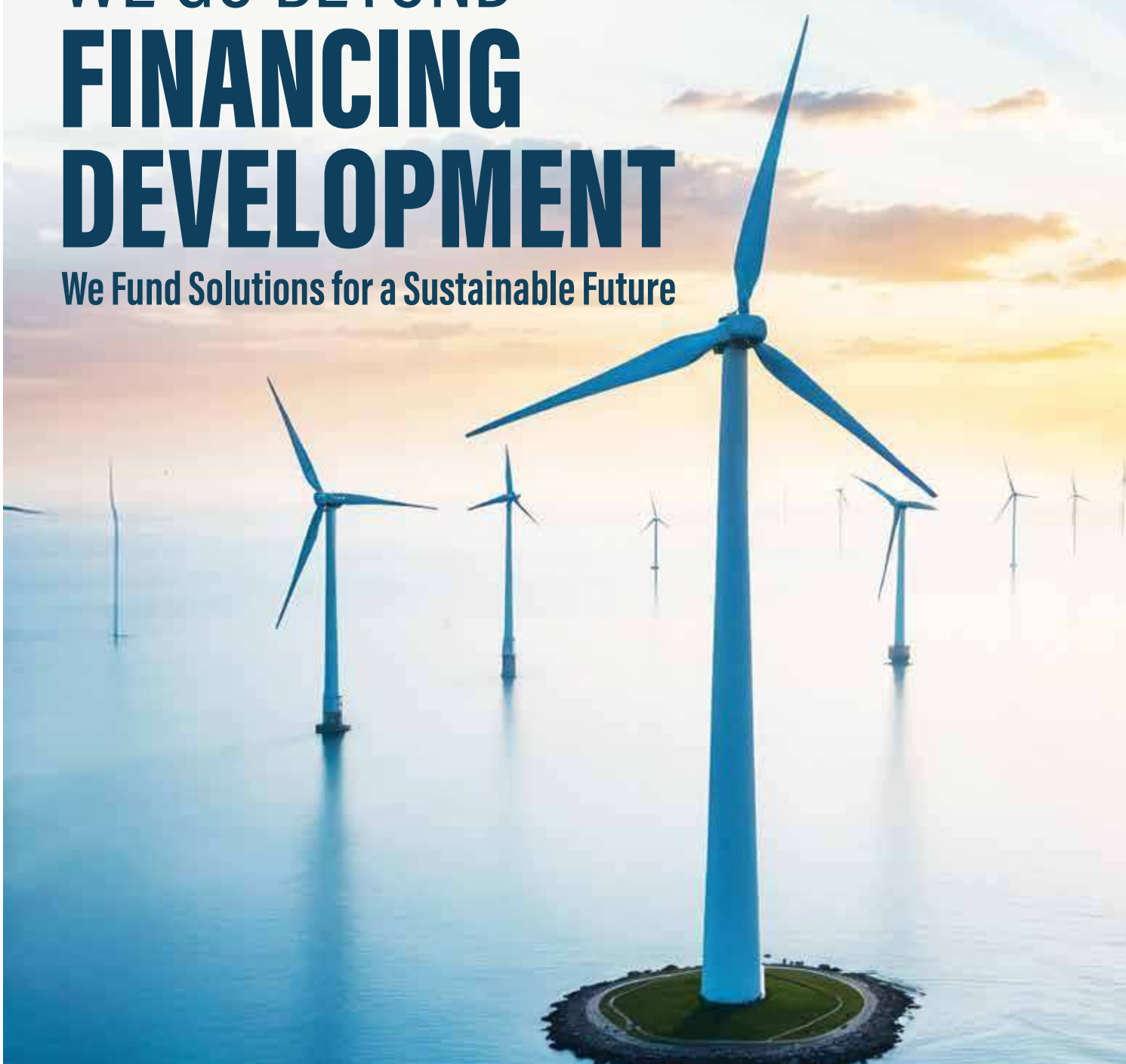
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