

THE DISCOURSE

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EDITORIAL

Deepanwita De

**Manager, Communication
Indiadonates**

The season of festivities have kick-started and Indiadonates wishes you all a very healthy and prosperous Diwali. We are almost at the end of a new start. With this quarter we would officially close the books for the calendar year 2020, but we are still far away from mitigating the problems that 2020 has brought to the fore.

The COVID-19 pandemic has pushed almost 37 million into extreme poverty and has the potential to reverse the progress made in the crucial sectors like health and education, according to the report of Bill and Melinda Gates Foundation. While this calls for a consolidated effort across the board, the recent amendment on the FCR Act has further deepened the problems of the NGO sector and its stakeholders. The Act has nine principle amendments which redefines the manner and form of operations of NGOs in India. You can read more about it in this edition. In the midst of these stagnation, in the last three months we commemorated awareness on Mental Health Day, International Literacy Day and International Youth Day.

The pandemic has created a visible lacuna in employment and imparting equitable education. To alleviate the problems in the informal sector, Indiadonates partnered with multiple grassroots level organisations. These organisations are creating vocational opportunities through training and creating market links with the beneficiaries by leveraging technology.

Understanding the Problems of Education and How We Can Respond To It

Sandeep Sharma
Founder, Indiadonates

With a shrinking GDP, (24% in the first quarter), border skirmishes, and a pandemic to battle with, imparting education of a global class might take a backseat. Although we are in the midst of a digital revolution, accessibility to a holistic education is still a future cry. International Literacy Day is celebrated on Sept 8th, and undoubtedly there has been some positive trajectory. India's literacy rate increased six times since Independence, however, the individual figures show how sluggish our education growth has been.

Illiteracy In India



India is home to the largest population of **287 million** illiterate adults in the world



47.78% out of school children in India are girls

Bihar, Jharkhand and Uttar Pradesh are amongst the bottom five states in terms of literacy of Dalits in India.



60 lakh children in India are still out-of-school.

92% of government schools are yet to fully implement the RTE Act.



India is ranked at **123** out of **135** countries in female literacy rate.

India ranks **fourth** in the **South Asian** region behind **Sri Lanka** with a **female-male** ratio of **0.97** and **Bangladesh** with a **female-male** ratio of **0.85**.

The percentage of women to the total number of school teachers has gone up from **29.3%** in **1991** to **47.16%** in **2013-14**.

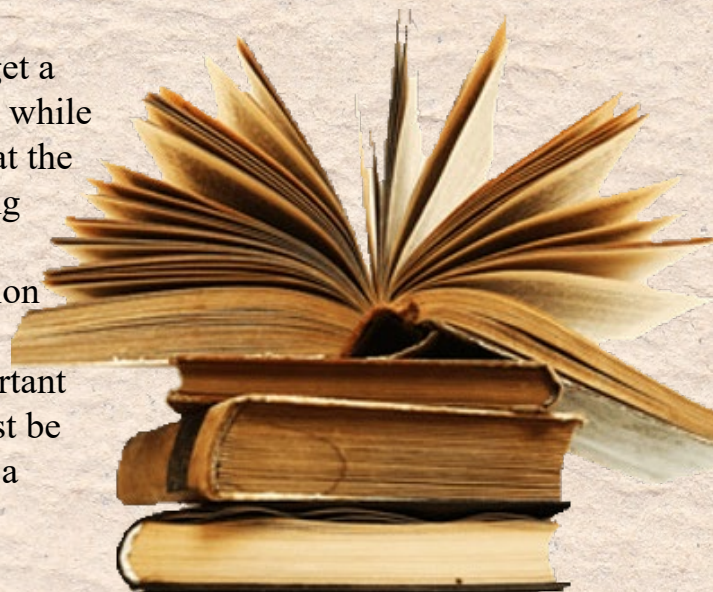
Source: <https://www.oxfamindia.org/featuredstories/10-facts-illiteracy-india-you-must-know>



These numbers give us a vivid picture of the apathetic situation of education in India. The problems associated with education are multi-layered embodying some of the critical social issues like caste and gender discrimination, urban-rural divide, economic disparity, teacher-student ratio, etc. While the government is needed to uphold the policies and look after the implementation, there is much-needed work at the local level to de-stigmatize education from societal shackles. NGOs play a huge role in demystifying education for education sakes.

During my stint working at the grass-root level on education, I had first-hand experienced many problems that are still prevalent in the far-flung areas of India, and I would roughly divide it into three broad categories.

Gendered Education- From the above table you can get a picture of how education is gendered. It empowers one while the other is still marginalised and oblivious. Although at the urban level we have repeatedly seen girls outperforming boys in ICSE and CBSE boards, one might be trapped into believing otherwise. However, gender discrimination is still widely prevalent. As policymakers come up with varied schemes to allure girls to school, it is important to consider the moot area of intervention should not just be getting more enrolments but how schools can be made a haven for all kids.

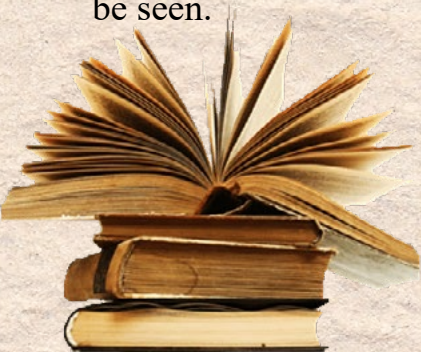


Lack of Infrastructure – The raging pandemic, has exposed multiple fractures in our economy, primarily the health infrastructure; but it also jeopardised our education system, which was showing some recovery. In urban areas, the private players were quick to jump to a readily available digital infrastructure. On the other hand, rural India is still struggling to create a synergy of the archaic system of imparting education with adapting the new channels. A recent reportage by BBC showed how villages are taking a more primitive approach to impart education during such tough times. Teachers are using the Barter system to teach students in return for vegetable goods. At a micro-level these might be viewed as a temporary regression, juxtaposed to the pandemic, however, it also exposes the volatile nature of our education system. Indians in their lexicon laud these make-do activities as ‘*Jugaad*’ and while we might pat our backs, it is important to remember that Education cannot be a *Jugaad*. There are multiple examples online, that reflect the spirit of make-do; these stories are inspiring, but as a society, it also reflects our broken structures and systems.

Building a digital infrastructure is a new phenomenon, and maybe in due course, our digital interventions will reach far and wide. But many parts of India, still do not have a functional brick and mortar. India spends 4.6 percent of its total GDP on education, and ranks 62nd in total public expenditure on education



per student, according to an IMD report. In comparison to OCED countries, India’s spending on public education is extremely low. One of the reasons, we still lack toilets, playgrounds, adequate access to schools. These infrastructural inadequacies are preying on widening the education gap in rural and urban areas and exposing the inequities. With the incoming National Education Policy (NEP), the government is expected to increase the expenditure on public education, but to what scale can it be achievable now that the priorities have again shifted due to COVID – 19, is yet to be seen.



Mind-set Shift – One of the key areas of intervention and largely overlooked is the mind-set shift within families. Children in India, are considered a big force of labour, be it a girl or a boy. From an early age, children are taught to learn specific skills that can generate income for the family. In the last 10 years, we have seen national campaigns and even private campaigns that propagate education as a stepping stone for all children.

However, when it comes to practicing the same, numerous villages still fail to adhere to it owing to their socio-economic background. While India has been able to incentivise joining schools, it has repeatedly failed to make this mind-set shift unconditionally, as it comes in direct conflict with income generation.

As NGOs, if we intend to make a scalable change, it cannot just be about imparting education. The question should be what is literacy, what kind of education do we intend to impart and whom should we target. A largely overlooked target of education is both parents and teachers. While they are the decision-makers in their nucleus, they are not thoroughly engaged both by the government and the NGOs. It is important to take into cognizance the fact that rural India shares a close-knit bond, and much of their systems work in community participation. Parents and teachers who play a decisive role in a child's future should be first capacitated and engaged meaningfully right from understanding the curriculum and what benefits education could reap for the child, family, and society. Creating community-based leadership can also motivate the guardians to propagate and preach.

Within these three categories, there are multiple other problems, that we need to address head-on, like the definition of Literacy. According to Census 2011, "A person aged seven and above who can both read and write with understanding in any language, is treated as literate. A person, who can only read but cannot write, is not literate." This definition narrows our understanding of holistic education. Another big concern is the RTE Act, which led to increased enrolment in schools, but it only considered children in the age group of 6-14. However, with the new National Education Policy, this age group bracket is intended to increase, encompassing children from 3-18 years. This is a welcome move, and we are likely to see more enrolments in the coming years. The NEP modelled after Dr. K Kasturirangan's committee report also has emphasized on vocational training and avoiding rote memory. In my understanding, while vocational training is a must and has already evolved, thanks to just interventions from NGOs, our understanding of learning, memorising, processing and examining, needs hand-holding support. Instead of establishing syllabi, NGOs and governments should focus on learning new education methodologies from around the world, that focus on quality rather than quantity.

In due course, we will emerge from the pandemic, with hopefully better scientific acumen, digital viability, understanding of anthropology. But meanwhile, we cannot let down our guards on issues pertaining to education, health, environment, economy. On this International Day of Literacy, - teachers, thinkers, leaders, parents, and most importantly youth should think about the future of education, and how we can reinvigorate our education system in our individual capacity, by looking beyond the legalities and natural rights to education.



What We Did ?

Creating Women's Farmer Co-operative for Sustainable Agriculture

While the lockdown has eased over the last three months, the fear of the pandemic and mobility issues have created a vacuum for jobs, specially in the rural areas due to reverse migration. In the rural areas the agrarian economy has also take a huge hit, with broken supply chains.

To combat the agrarian loss of Livelihood, Indiadonates partnered with Development Agency for Poor and Tribal Awakening (DAPTA). DAPTA aims to 'Promote Women Farmer Producer Company,' along with 200 women, who are part of several Self Help Groups. In order to increase their income, DAPTA has persuaded women farmers to engage in organic vegetable cultivation.



Currently, these women farmers are dependent on fertilisers and chemicals for which they are compelled to take loans from middlemen. In situations of lower yield or droughts, farmers are forced to pay the interest from their savings. To minimise the impact of farming and dependence of middle-men DAPTA plans to create a co-operative of these women farmers by providing them hand holding support on organic farming as well as set up a market place, which would give them a competitive advantage. These women belong to the Kalahandi and other south-west districts of Odisha, which are some of the most backward and underdeveloped regions in India. These areas are regularly plagued by famine, hunger, malnutrition and with the on-set of the COVID-19 pandemic, the situation has further amplified. Click [here](#) to read more

Let's Talk: Mental Health Awareness & Treatment

Mental Health is one the crucial issues of our time. In India as per reports, 75% of mentally ill patients live in rural areas. In the small town of Uttar Pradesh, Bijnor, the stigma attached with mental illnesses are still extremely high. Sometimes it leads to patients being ostracised, face domestic abuse and seek non-medical help from healers and priests, with little or no information on mental health issues.



Our partner SHARE has been working on raising awareness on mental disorders and severe mental disorders since 2014 in Bijnor. They have so far facilitated treatments to over 2100 patients. They realised that the need of the patients was mostly unrecognised due to lack of education and stigma. Ever since the lockdown, SHARE witnessed a number of rising cases of depression in Bijnor, as most of the people are daily wage earners.

Through the project, SHARE will conduct trainings for the field workers. This will help to raise awareness about the problems related to mental illnesses, counselling, identification, referrals, treatments, follow-ups and create paths of recovery through community involvement.

Click [here](#) to read more



Support Education to Prevent Child Labour & Early Marriage

According to our partner NGO CINI, Founder and Secretary **Dr. Samir Chaudhuri**, *“We are seeing a lot of collateral damages on the sidelines of COVID-19. Apart from the scarcity of food and shelter during the crisis, we have seen children becoming malnourished, sent out to work as child labourers and girls forced to early marriage or getting trafficked. Physical and sexual abuse, and cases of domestic violence against children are also on the rise. We need to take cognizance of the situation right now and treat it a social, cultural and mental emergency.”* To overcome this emergency in a sustained manner CINI is training women and youths in villages and slums of West Bengal.



These youth will in turn, keep a vigil on the families and provide education care and support to pregnant and lactating women, adolescents and children. Women members of local Self Help Groups will take the lead in these activities supported by the local government to develop Child-Friendly Communities (CFC) in the villages and slums.

These communities will provide for the following:

- Education to children & adolescents by direct teaching support
- Providing them with books/stationeries etc. to continue education
- Sensitizing the children on Life Skill Education / Sexual & Reproductive Health / Mental Health
- Tele-counselling the children having psychosocial / mental health issues through Teenline Services
- Micro-nutrient supplementation to the children through provision of IFA

Click [here](#) to read more

To learn more about other campaigns, click [here](#)

EVENTS HUB

We believe in community partnerships and building a strong network of relationships.

LET'S TALK

(An Indiadonates Conversation Series)



with
Ms. Piya Banerjee
 Psychologist,
 Grey Matters Wellness
 on

#WorldMentalHealthDay

Let's Talk : An Indiadonates Web Series

On the occasion of Mental Health Day commemorated on 10th Oct, Indiadonates for the first time launched a small web-talk series with a renowned psychologist Piya Banerjee. The talk revolved around the urban-rural divide in terms of accessibility of medical health and awareness. The rise of awareness within the rural populace and how mental health should be treated as a collective responsibility and with urgency from all institutions alike. Click [here](#) for the video

Development of Organisational Fundraising Strategy

With the aim to enhance the mechanism and understanding of our partner NGOs on fundraising, a virtual Workshop on 'Development of Organisational Fundraising Strategy' was organised on 29th October 2020. This is a part of the capacity building programme of INDIA donates. A total of 11 NGO partners participated in the workshop.

PARTNER WORKSHOP
**DEVELOPMENT OF
 ORGANISATIONAL
 FUNDRAISING
 STRATEGY**

Collaborations and Partnerships

We onboarded 10 NGO partners in the last quarter

Baikunthapur Taru Sangha



State: West Bengal

Areas of Intervention:

Disability, Disaster and Response, Education, Elderly Care, Environment, Health, Income Generation, Water & Sanitation

Website: www.bts-india.in

Association for Social and Health Advancement (ASHA)



State: Odisha

Areas of Intervention:

Disaster and Response, Elderly Care, Health, Income Generation, Water & Sanitation

Website: www.ashaindia.in

Janvi Charitable Trust (JCT)



State: Maharashtra

Areas of Intervention:

Education, Environment, Health & Income Generation

Website: www.janvitrust.org

Saphala Mahila Foundation (SMF)



Saphala Mahila Foundation
Empowered to Empower

State: Andhra Pradesh

Areas of Intervention:

Disaster & Response, Education, Elderly Care, Environment, Health, Income Generation, Water & Sanitation

Website: <https://saphalamahilaorg.yolasite.com/>

Shakti Social Cultural and Sporting Organisation (SSCSO)



State: Odisha

Areas of Intervention:

Education, Elderly Care & Income Generation

Website: www.shaktiorg.com

Institute for Self-Employment & Rural Development (ISERD)



State: Odisha

Areas of Intervention:

Disability, Disaster and Response, Health, Income Generation

Website: www.iserdindia.org

Kankura Masat Social Welfare Society



State: West Bengal

Areas of Intervention:

Disaster and Response, Education, Elderly Care, Environment, Health, Income Generation, Water & Sanitation

Website: www.kankuramasatsociety.net

NLR India Foundation



State: Delhi

Areas of Intervention:

Disability, Education, Health, Others

Website: www.nlrindia.co.in

Development Education Service (DEEDS)



State: Karnataka

Areas of Intervention:

Health, Women

Website: www.deedsmangaluru.in

Sanskriti Samvardhan Mandal (SSM)



State: Maharashtra

Areas of Intervention:

Education & Environment

Website: www.ssmandal.net

FCRA- From Regulation to Control, Moving Backwards on Growth

Dr Sanjay Patra & Sandeep Sharma
Co-Founders, IndiAdonates

The Foreign Contribution (Regulation) Amendment Act, 2020, was passed by the Parliament of India and has become effective from 29.09.2020. The Foreign Contribution (Regulation) Act regulates the acceptance and utilisation of foreign contribution received by certain 'persons' including but not limited to certain individuals, associations, section 8 company, Hindu Undivided Family etc. It may be noted that, FCRA 2010 regulates only certain 'persons' as defined in the Act. The primary recipient of foreign contribution in India are charitable and religious institutions and the FCR Amendment Act, 2020 is likely to create unprecedented churning of the Non-profit Organisation (NPO).

There has been nine key amendments to the earlier Act. While some of the them are procedural in nature, others virtually redefine the manner and form of how NPOs operate in India. In the erstwhile FCRA 2010, any FC registered organization could transfer Foreign Contribution Funds to another FCRA registered organization.

In the event of the recipient organization not being registered under FCRA, one could seek prior permission from the authorities. However, the amendment under Section 7 of FCRA 2010, now prohibits inter-charity donation or in other words onward granting of Foreign Funds. By virtue of this amendment, forming collaborations with small and mid-sized NPOs cocooned in remote corners of India would become impossible, even if both are FCRA registered organisations.



So far, NPOs have worked on the virtues of trusteeship, which allowed the grant-giving organisations to contribute FC (Foreign Contribution) funds to various small NPOs working on different thematic areas, touching the lives of millions. The participatory role enabled smaller NPOs to reach out to the most marginalized communities to provide shelter, food, clothing etc. which has proved extremely useful in disaster situations. The Supreme Court and other Courts of India have in the past ruled that working through another organisation is at par with implementing direct activities. This dictum will no longer apply to FC registered organizations. It will also disrupt the working of NPOs who are an off-shoot of International agencies in India and primarily function as a grant-making entity, ushering development work through FC registered local partner organizations.

It needs to be recognised that most NPOs working from remote corners do not have large scale connect & outreach to tie-up with foreign sources. With the prohibition, the work of smaller NPOs will also come to a screeching halt, unless they start doing large scale fundraising activities. While the government justifies the dictum citing problems in regulations in the chain of transfers, all FC registered organisations, both the grantee and sub-grantee, report to the Central Government on a quarterly and annual basis regarding the funds received and activities carried out.

Another important amendment is the reduction in the limit of Administrative Expenditure. The previous Act stated that the administrative expenditure in any year should not exceed 50% of the total FC fund received in that year. The new act limits this to 20% only. The FCR Rule 5 (Foreign Contribution Regulation Rules) defines what constitutes administrative expenditure including a list of items that comes under administrative expenditure. The principal differentiating factor being expenses incurred directly towards implementation of program as 'Program Expenses' and expenses incurred towards management of programs as 'Administrative Expenses'. This distinction is largely vague and is subject to interpretation.

Lowering the threshold to 20% will effectively reduce the cushion for program management costs. The problem arises when all expenditures pertaining to salaries, travel etc. are perceived as administrative expenditure. This amendment will increase litigations due to the lack of any acceptable standard or norms for determining what is an "administrative expense." NPOs have to recalibrate their cost structure to adapt to these reduced thresholds. The chart of account and the methodology of booking programme and admin expenses have to be revisited and redesigned by organisations.



Possibly unprecedented in the history of Independent India, the FCR Amendment Act, 2020 even defines where designated bank account in which all the foreign contributions are received, should be opened. This means that every FC registered organization irrespective of their own geographical location can only receive Foreign Funds in the specified branch of State Bank of India at New Delhi. However, through the Public Notice issued on 13th October 2020, transition time upto 31st March 2021 has been provided for opening of the said bank account. Till 31st March 2021 or date of opening of such account (whichever is earlier), NPOs can continue to receive foreign funds in their existing designated bank account. However, the rationale of asking all the NPOs from all over the country to open a bank account in a particular bank in New Delhi, remains unfathomable. It could be argued that the Central Government intends to create another layer or receipt of foreign contribution for monitoring purposes and greater use of artificial intelligence.

The FCRA 2010 had the provision for suspending the FCRA registration of an organization pending enquiry for maximum period up to 180 days. This suspension provision even before FCR Amendment Act, 2020 was quite draconian. In the Amendment Act, the time period of suspension can be further extended for a period of another 180 days. In other words, the period of suspension can be for a period of 360 days from the date of the issue of the order. It will create severe setback for organisations whose registration is restored after completion of the suspension proceedings because during suspension the bank accounts are frozen which in turn will terminate operations. There is a provision for getting approval for use of 25% of the available funds during the suspension period, but normally such approval does not come on time.

In yet another change, a new provision has been inserted in the FCRA amendment Act 2020. FCRA registered organizations would now have the option to voluntarily surrender their registration. It needs to be noted that the registration in itself is time bound for a period of 5 years. Therefore, by virtue of not applying for renewal, the registration automatically ceases to exist. Furthermore, such surrender can be done only after Ministry of Home Affairs is satisfied that there has been no contravention of the FCRA provisions by the said organization. It is very important to note here that, on surrendering the FCRA registration, assets created out of foreign contributions and management of the unutilized foreign contribution shall be vested with the authority prescribed by Government in this regard.



Another paralysing amendment in the FCRA Act is setting up of inquiry at the time of renewal of FCRA registration. Prior to the amendment, there was no provision in the law for conducting inquiry at the time of renewal application. By applying Section 12(4) for renewal application, the Act seeks to equate a fresh applicant with an already FC registered and compliant organization.

Furthermore, such inquiries can be conducted even if the FCRA department does not have reasons to believe that there has been any violation. In other words, an inquiry and verification of records can be conducted even on suspicion. Further, this provision is practically not feasible as it pre-supposes inquiry of, say, 20,000 organisation within a period of six months when the renewal becomes due. Therefore, this provision might be used to verify the records and activities of selected organisations which are under suspicion.

Another insertion within the bill is the mandatory submission of Aadhar number of all the board members (office bearers, directors and key functionaries) in their application for registration, prior-permission or renewal application. Also, the copy of passport or overseas citizen of India card (OCI) in case of foreigners, should be provided therein. This was not mandatory in FCRA 2010.

The FCRA 2010 prescribes category who are debarred from receiving foreign funds. This category has been now broadened and includes “public servants” under the debarred category. In other words, public servants as defined under section 21 of the Indian Penal Code, would also be barred from receiving foreign contribution. This provision does not directly have an impact on the NPOs, the person falling in the category of public servant cannot accept foreign contribution.

These are broadly the amendments that have been brought in. The last one being the power to impose specified restrictions on the basis of any information or report after holding a summary inquiry and the FCRA department has reasons to believe at a person who has been granted prior permission contravened any of the provisions of this Act. In other words, such restrictions can be imposed even if violations are suspected. It is not necessary that the contravention has been proved or attained finality to impose such restrictions.

Overall, there is a clear shift from regulation to control, ever since the evolution of FCRA in 1976. These control measures as established, not only puts the sector at the tail end of the development discourse, paralysing collaborations, but will also jeopardize the extraordinary work done to meet the Sustainable Development Goals 2030. COVID-19 has already disrupted the normality of the society, pushing vast population to the brink of poverty, and the amendments could further precipitate it.



Ideas of Change

Diversity and Inclusion- How it Builds A Brand of Social Accountability

Uttama Pandit

Head of Operations, Indiadonates



‘Diversity and Inclusion,’ is not synonymous. Diversity does not always necessarily lead to inclusion, in fact, it could also lead to exclusion if the ‘And’ is just viewed as mere conjunction and not as a bond to the two fundamental atoms.

To understand Diversity and Inclusion it is important to take into account the state of affairs - the social, cultural, and political structure. Recently, the world has been mired in a steady stream of racial protests which started in the United States of America. The #BlackLivesMatter movement has become the microcosm of all inequities that exist in and around us – however closeted. The gut-wrenching stories that continue to emerge from the #MeToo movement and even the Climate Change movement have exposed layers of systematic prejudices. Although unnerving, these issues encouraged uncomfortable discussions- discussions on Diversity and Inclusion.

At the heart of it Diversity and Inclusion address the elephant in the room, it recognises the privileges of one, unwrapping the biases of the other. No wonder we are scared to open this Pandora's box. But on the other side, D&I has a definite positive impact on companies big and small. Research shows that a diverse workplace leads to higher levels of employee engagement, better performance, and higher profit. However, to me, D&I goes beyond the sub-strata of business. It is more innate and defines the outlook of the organization. Based on the principles of D&I a company can not only drive the 'social accountability quotient,' but also stimulate change beyond the political discourse.

Like any other decision that an organization makes, there is no denying that only those decisions that have a calculable ROI (Return on Investment) are the ones that are eventually implemented. Therefore, in the past, even discussion of diversity and inclusion became non-existent in the grander scheme of things. Recent research done by McKinsey found a significant correlation between a diverse workplace and better financial performance. People from varied walks of life bring to the workplace a wide range of perspectives that can offer intellectual capital to the companies they work for. This intellectual capital can foster 'out-of-the-box' thinking, leading to higher creativity; thereby creating space for a better end-product and eventually more success in the company's field of work.

Research has also shown that consumers and other stakeholders want to take social good or what is commonly called Corporate Social Responsibility, from being just a marketing strategy to be a necessity, with the rise of social awareness. While we may look at our external stakeholders just as mere consumers, the onus of comprehending the impact of their 'consumption' in a world that often overlooks diversity and inclusivity is upon the company. It is this cognizance of the status-quo and the subsequent action on it, that makes for a powerful brand image. The mark of a successful brand is one that is built inside-out. Simply put, this means, inculcating a culture of social awareness within the company.

Fundamentally, both diversity and inclusion, as well as CSR, are about reaching out to the disenfranchised communities while bringing new market insights and establishing a collaborative solution to the problem. They both envision a community that strives for social inclusion that envisages economic benefits.

While talking about internal changes surrounding diversity and inclusion, the end resulting product and service often reflect your values, biases included. In the journey towards building an inclusive organization, establishing and comprehending the relationship that exists between internal processes and external image is vital. It is understanding the congruency between how the company as a whole and individual employees as a part operate, contribute, and eventually structure themselves in the world.



#RoshanKaroZindagiOnline

An Indiadonates Diwali Initiative



If you intend to share your Ideas of Change on The Discourse or on our Website
do write to us directly at communications@indiadonates.org

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