

A Call to Action for the Indian Diaspora: It's Time to Give Back to India

By **MANU SHAH**, Founder of MSI International

India, the world's most populous country, stands at a crucial juncture. With a population of 1.4 billion, it boasts an impressive legacy of culture, diversity, and potential. However, it also faces monumental challenges that require urgent attention. The nation grapples with poverty, limited healthcare, inadequate education, poor infrastructure, and alarming rates of unemployment. Millions live in slums, and the stark income disparity only widens the gap between those who have and those who do not.

For many of us living abroad—particularly the 5 million Indians in the U.S. and the 25 million scattered around the globe—our journeys started in India. We received our education in Indian schools, often subsidized or free, and then pursued opportunities abroad that helped us achieve success and financial stability. Many in the Indian diaspora enjoy a per capita income that rivals or exceeds global standards, while back home, India's per capita income remains at just \$3,000 annually. In the U.S., that number is a staggering \$75,000.

As members of the Indian diaspora, we are in a unique position of privilege. We have been fortunate to experience the best of both worlds—India's cultural wealth and the economic prosperity of our adopted countries. But now, more than ever, it is time to give back to the country that gave us so much.

India's Challenges Are Vast—But We Can Help

India's education system, particularly in rural areas, struggles to provide quality schooling to millions of children. Vocational training is equally underfunded, leaving large segments of the population unemployable. The healthcare system, overburdened and under-resourced, cannot meet the needs of millions who still lack access to basic medical care. Climate change, corruption, and political instability only compound these issues.

We, the Indian diaspora, can play a pivotal role in addressing these challenges. The 25 million of us living outside India enjoy a collective wealth that mirrors the GDP of entire nations. By supporting charitable initiatives, we can make an indelible impact on education, healthcare, and social welfare in India.

A Call to Give—And Give Generously

Now is the time to step up. The Indian diaspora must harness its resources, not just for individual success, but for the greater good of our motherland. Whether it is funding educational scholarships, vocational training programs, or healthcare facilities, every contribution can bring about real, tangible change.

Here are some ways we can give back:

Donate to Indian NGOs: Many organizations on the ground are working tirelessly to improve education, healthcare, and basic infrastructure in India. Supporting them financially allows them to expand their reach and impact.

Support U.S.-Based Charities Focused on India: Numerous charitable organizations in the U.S. focus on India's development. Contributing to these organizations ensures that your donations go directly to causes that improve lives in India.

Set Up Scholarships and Vocational Programs: By sponsoring scholarships or vocational training programs, we can empower young Indians with the education and skills they need to thrive.

Give to Healthcare Initiatives: Supporting healthcare infrastructure is critical in a country where millions still lack access to basic medical care. Your donations can help build hospitals, train medical staff, and provide essential healthcare services.

Invest in Sustainable Infrastructure: India's future depends on its ability to build sustainable infrastructure—from clean water and sanitation facilities to renewable energy sources. Our financial support can help fund these long-term, life-changing projects.

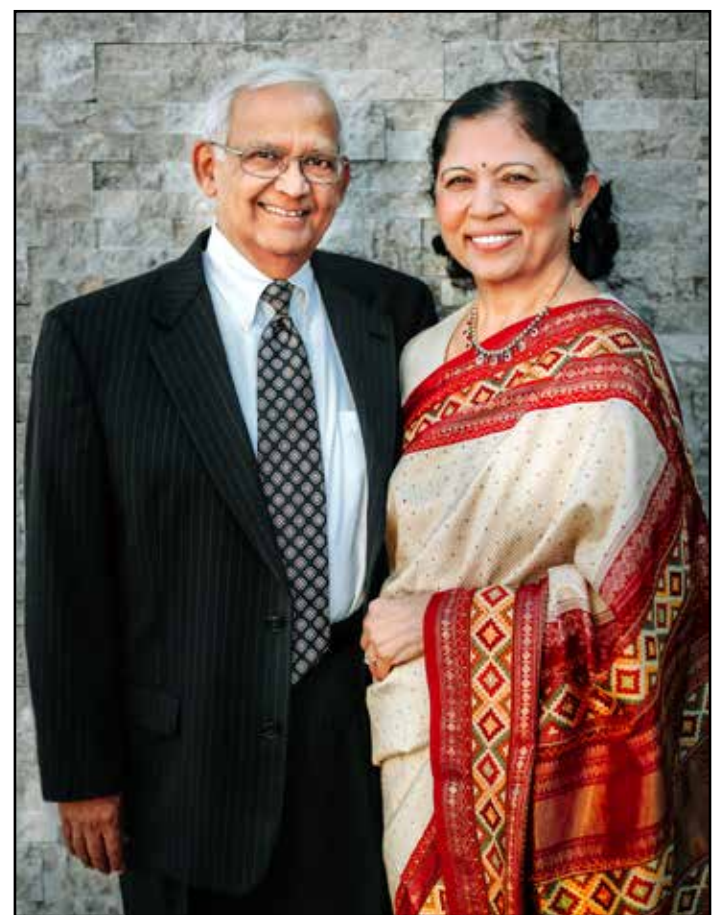
A Moral Obligation

We must recognize that we are where we are today because of the opportunities we were given in India. Now, it is time to give back. Let us not turn a blind eye to the struggles of those we left behind. Let us, instead, be agents of change, helping to lift millions out of poverty, providing them with the education and healthcare they so desperately need, and building a brighter, more equitable future for India.

The time to act is now. Let's give, and give generously. Because when we give back to India, we give back to ourselves.



Manu Shah.



Manu Shah and Rika Shah .



Manu Shah and Rika Shah receiving Champions Award.



Manu Shah and Rika Shah with family.



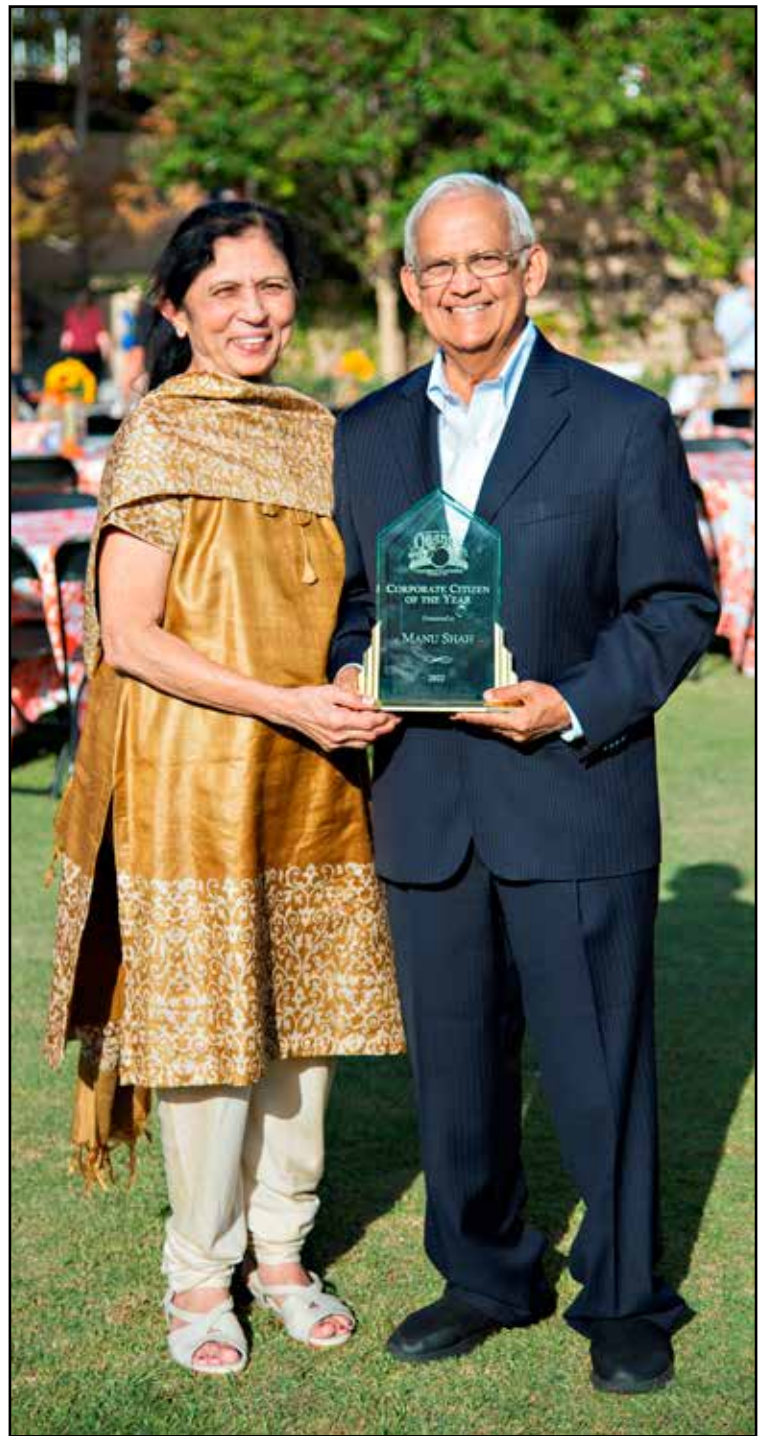
Manu Shah bagged "2022 Corporate Citizen of the Year Award" from the Orange County Chamber of Commerce.



Manu Shah and Rika Shah receiving Award from Shri Rakeshji Jhaveri of Dharampur.



Manu Shah and Rika Shah receiving Champions Award.



Manu Shah with his wife Rika Shah at the "2022 Corporate Citizen of the Year Award" from the Orange County Chamber of Commerce.



A Trillion Atoms, One Percent of Your Dollars, And Please Be Selfish

BY NAVNEET S. CHUGH

The future looks bright for the three million non-resident Indians in the U.S. If you have doubts, then look at the odds. Would you bet against a group that consists of 600,000 engineers; 50,000 doctors; 20,000 dentists; 6,000 lawyers; 5,000 pharmacists; 2,000 veterinarians; 2,000 professors; and 60,000 self employed business owners and entrepreneurs? And, remember that this group is living in a country that is the undisputed engine of the world economy and has captured 30% of the world GDP with only 5% of the world's population.

Yes, America is great, and an average American enjoys eight times more prosperity than an average person living outside of America. The financial story of this lucky Indian group is somewhat unique in comparison. The income of the 3 million Indians in the U.S. is more than the income of 300 million people in India who are breathing at the bottom of the pyramid.

Congratulations, we have arrived. And since researchers tell us that happiness is measured by two scales – actual wealth, and how much richer we are than others, we should be very happy. So what then is the purpose of life, from here on end?

The first 99% of purpose

The first purpose of life is simple and clear. Let's be selfish and enjoy the heck out of life. Nothing is wrong with this simple thinking. We are educated. We are smart. We are lucky. We worked, and worked very hard. We have earned it. We deserve it.

Life is a box of chocolates, says Forrest Gump. Let's leave no chocolate unturned. A vacation house, a 12-cylinder car, a vineyard. Let's have it all. You only live once, some people say.

Let's not feel an ounce of

guilt. Let's relish 99% of our income or wealth.

The last one percent

If there is commonality in all religions, then it is akin to the trio my Sikh faith believes in: Do good deeds, Remember God, and Share Your Wealth.

Most religions advocate giving of 10% or so of your income. Maybe the 10% works for non-Indians; but for sure, it does not work for Indians.

Why not? Well, if your country has been ruled by foreigners for 2,300 years, then expect your DNA to have a gene code that does not trust organizations and institutions. That is what makes us Indian.

My favorite aunt always says, "If the story is over a year old, I don't want to hear it." Since the 2,300 years foreign rule is now a story that turned 60 years old on August 15, 2007, can we move on?

Forget the non-Indian American rule of 10%, can we start the rehabilitation into human faith with at least one percent?

As my 12-year old son, Veeraj, says, "you came from India, you lived there, and now that you can help, you should do it."

If your gene code still screams at 1%, then ask the fella, what is the percentage of the 1% in which you have lack of trust and faith? Hope the answer is not more than 40%, because George Bush is offering you a tax break of 40% on your giving.

I can't, my kids need it

Of course they need it, just like you did! Remember your "I came with \$200 in my pocket" story.

The proudest thing in almost every affluent NRI's life is that we are all "self made". Yes, we beat all odds. Yet we are bent upon robbing that precious joy from the lives of our children. Why, we may ask?

Actually, why don't we go ahead and tell our kids the truth. "Dear Beta /Beti: Mom and Dad are leaving you all of our net assets and the million dollar life

insurance policy so that you will always have food on your table. We came with nothing, but we are smart, we made it. We love you, and we want you to make it, but really don't know if you will be able to make it on your own, so we are leaving you enough so that you will never have to worry about money in your life."

Imagine we are gone, and our kids have our wealth. What might they do with it, what are the options? Only five: spend it, lose it, live off it, give it to charity, or invest it.

The last option is enticing. They will have money to invest, and will become really wealthy! Somehow the world's richest - Bill Gates, Warren Buffet, and Lakshmi Mittal - didn't need their parents's money.

There are two other issues in leaving kids our wealth. By the time we die, our kids are going to be over 50!

The shocking part is that we feel that our kids will need the last one percent. Almost a full majority of our kids disagree with us. Ask them.

You will need it

Forget your kids. Be really truly selfish. You will need it.

We are all coming back in some form for sure. Yes, 100% for sure. An average human being stays alive for 650,000 hours. Then, one not so fine day, the trillion atoms that is you, will pull the plug on you and you will be cremated or buried. You will be dead, but your atoms will move on.

Hindus cremate their dead because they believe that the body is made up of five elements which are earth, water, air, fire, and ether and that cremation transports these five elements to their respective sources at death.

Every single atom will find a place in this universe. In a leaf, in a Lamborghini, in lead, in a laddoo, in a lion, or in a HIV positive orphaned six year old girl named Lavanya who has a limited life left in the dreadful

slums of Lucknow.

There are so many atoms in each one of us, that the odds are almost 100% that some of your lifeless atoms will end up again in a human body. 135 million babies were born in the world in 2006, out of which 26 million were born in India. There is 20% chance that the next human body, in which some of your atoms end up, will be in India.

Then, odds are 70% that you will be poor or very poor, and you will have to live on less money all your life, than what is spent on an average dog's life in America.

Forget charity with the last one percent, because that is doing something for someone else. Let's make an investment with that last one percent so that our own atoms can have a better future.

Where is this one percent?

There are many worthwhile charities in the U.S.A. that are focused on assisting India, like AIF and Pratham. We could outsource our charity needs to them.

The total amount given to all India-centric charities in the U.S. last year was U.S. \$35 million. The net income of the three million Indians in 2006 was U.S. \$120 billion, one percent of which is U.S. \$1.2 billion.

Shortfall: One billion, one hundred and sixty five million dollars. Even at one percent, we have a very long way to go.

Why do we hoard? Why don't we give? Why don't we share? Why don't we care about the millions in India who live not only in poverty, but absolute poverty? Why don't we give back to the Motherland that gave us so much even when she didn't have enough?

As I write this, my 9-year old daughter comes and sits with me and starts reading from the screen. I casually ask her, "Sabrina, should we give money to a charity to help Indians in India?" She replies, "Yes we should," I ask her another question, "Why?" She quips without hesitation, "Because, it is the right thing to do."



“ No one has ever become poor by giving.”

- Anne Frank

“ Every good act is charity. A man’s true wealth hereafter is the good that he does in this world to his fellows.”

- Moliere

“ Charity begins at home, but should not end there.”

- Scottish Proverb

“ No It’s not how much we give but how much love we put into giving.”

- Mother Teresa

“ Help others without any reason and give without the expectation of receiving anything in return.”

- Roy T. Bennett

“ When we give cheerfully and accept gratefully, everyone is blessed.”

- Maya Angelou.

“ We make a living by what we get, but we make a life by what we give.”

- Winston Churchill

“ Service to others is the rent you pay for your room here on earth.”

- Muhammad Ali

“ We can’t help everyone, but everyone can help someone.”

- Dr. Loretta Scott

“ Charity brings to life again those who are spiritually dead.”

- St. Thomas Aquinas

“ The simplest acts of kindness are by far more powerful than a thousand heads bowing in prayer.”

- Mahatma Gandhi

“ Great opportunities to help others seldom come, but small ones surround us every day.”

- Sally Koch

“ The best way to find yourself is to lose yourself in the service of others.”

- Mahatma Gandhi

“ You have not lived today until you have done something for someone who can never repay you.”

- John Bunyan

“ The unselfish effort to bring cheer to others will be the beginning of a happier life for ourselves.”

- Norman Vincent Peale