

Civil Society



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TVS joins the dots in villages



‘MFI LENDING GROWTH HAS SHOT UP’

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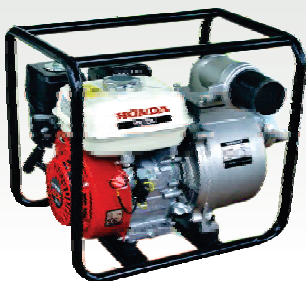


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CONNECT, EMPOWER, WITHDRAW

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Civil Society

READ US. WE READ YOU.

Figuring out CSR

WE in this magazine have never been comfortable with the government making corporate social responsibility (CSR) mandatory. It is not the same thing as having companies whose managements are socially responsible and believe in a culture of investing in society and giving back.

We are sorry to say that the law has only made many companies thrash around in search of causes that look good. Invariably they are forced to hire consultants to help them out. There is nothing organic about their social initiatives. There is no real philosophical content.

On the other hand, there are companies that have continued to do the good work they were always doing. Because of the values their leadership espouses, they seek to be ethical in all that they do. They put money and skills back in society. Their commitment runs deep and much beyond the stipulations of any law.

We chose to do a cover story on the TVS Motor Company because we have watched the company over the years and admire it quite a bit. There is much to learn from TVS' strategies through its social arm, the Srinivasan Services Trust (SST). The impact on rural communities, especially by empowering women, has been significant. SST has also, very sensibly, not tried to replace government. Instead, it has played the role of a catalyst for making government programmes more effective. Only the government can deliver development on a scale that India needs. Companies can at best join the dots and close the gaps and help improve processes.

It is well worth noting that TVS does not use its social initiatives at the bottom of the pyramid to build its businesses. There is no brand promotion and marketing going on in the name of helping the poor. Its CSR is far removed from immediate business goals and even done in areas where the company has no presence. The idea is to give back by helping weaker communities come up wherever they may be. At the same time, what TVS does is not charity.

It is important to understand companies like TVS better so that we can raise the bar for the corporate sector as a whole. The message must go out that it is possible to profit from business and yet be socially relevant and respected. The road to genuine and effective CSR is a long one and perhaps that is the way it should be.

Our opening interview is with Alok Prasad, who moves on this month after spending five years as CEO of the Microfinance Institutions Network (MFIN). Microfinance has been bouncing back unnoticed. Regulation and an end to humbug in the industry have worked wonders. MFIs are now formally a part of a larger framework for delivering financial inclusion, interest rates have been capped and regulatory uncertainties are over.

Since we are all worrying about what is in Maggi, perhaps we should also spare a thought for jaggery. It is full of chemicals. But the good news is that a Jaggery Park in Karnataka will promote the manufacture of organic jaggery. It is the way to go.

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SWACHH BHARAT ABHIYAN THE TOILET REVOLUTION

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NEED FOR ESTABLISHING SANITATION FACILITIES:

- ★ Only 31% of our country's population has access to proper sanitation facilities
 - ★ 80% of children's solid excretion is left in the open or thrown into the garbage
 - ★ Over 75% of our country's population has access to mobile phones but basic Sanitation is a remote dream
 - ★ India is the country with the highest number of people practicing open defecation most of it occurs in rural areas where the prevalence is estimated at 65 percent of the population
- ★ Women having to defecate in the open, at odd hours, not only threaten their dignity, but their safety as well
 - ★ Children fall ill due to the germs spread from open defecation and cannot attend school
 - ★ Many girls drop out of school due to absence of sanitation facilities which hinder their education process

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IN THE LIGHT

SAMITA RATHOR



Compromise and contribution are the key areas to be discussed. As an age-old science, Ayurveda, with its traditions in various parts of India, should be standardised and its unique concepts should be formalised. Ayurveda can address the contemporary health needs of the world especially lifestyle illnesses and veterinary science. Its role in emergency medicine should also be discussed.

I hope this article will pave the way for immediate intervention by the Central Government. I really appreciate the story and I would like to convey my appreciation to Darshan Shankar.

Dr M.P. Eswara Sarma, Principal, VPSV Ayurveda College, Kottakkal

Better talent

Rajiv Kumar's article, 'Government needs better talent', was a very thought-provoking one. But I am a sceptic. Will anyone of significance even implement or think deeply of these matters? In the ministries, I don't think anyone would. They don't want to listen to any negative perceptions about the working of their departments.

Dr Anjana Saxena

Over the years the Government of India has been bringing in talent from different sectors. There was Sam Pitroda for telecom, Nandan Nilekani for the Aadhar project and many others. One major problem is that the 'system', as you point out, makes it tough for such talent to thrive. There is red tape, stupid politics and the corrupt in the system ganging together.

Srinath Vishwanathan

Letters should be sent to response@civilsocietyonline.com

LETTERS



Kuttiator mangoes

Your cover story, 'Kerala's mighty mango tree', was very interesting. If growers come together, Kuttiator's mangoes will find ready buyers. After all, the output of mangoes is high, the fruit is organically as well as naturally ripened. Most fruits you get in markets today are artificially ripened and rot quickly. If an interface is created with consumers, growers will get their rightful price.

M.S. Rao

Thanks, Shree, for this article. Production, marketing, processing and consumption must be linked together. Here, agro-processing industries, exports and marketing go hand-in-hand in giving farmers a proper return for their products. Institutions and NGOs must take up this issue.

M.I. Zuberi

Never waste the precious mango. Planting materials and processed mango products should be marketed throughout Kerala. For instance, one can produce mango bars and ready-to-serve frozen mango from Kuttiator's mangoes.

Jissy George

Excellent article by Shree Padre. It is necessary to document more of our fruits and vegetables to preserve their identity. The details of the growth chamber for ripening mangoes and other fruits was very useful information.

Ramesh V. Bhat

Highlighting the indigenous fruits of Kerala will encourage re-establishment of good eating patterns. Kerala has to practise mindful eating with

local produce to overcome lifestyle diseases that are spreading fast, leading to the mushrooming of super-speciality hospitals. Let's treat ourselves with super foods instead.

Chef Jose Varkey

The potential of providing a geographical indicator to Kuttiator for its mangoes must be explored. I sincerely hope the Krishi Vijnana Kendra in Kannur will organise the farmers so that they benefit from this.

R.M. Prasad

Ayurveda now

It was interesting to read the points highlighted in the article, 'Ayurveda's time is now: Four big moves India must make', by Darshan Shankar in your May issue.

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Alok Prasad: 'There is a higher degree of enlightened self-interest operating now'

'Growth in MFI lending has been fantastic'

Civil Society News
New Delhi

IN 2010 India's flourishing microfinance sector suddenly hit rock bottom. Suicides by poor rural folk in Andhra Pradesh were linked to pressure by microfinance lenders to pay up loans.

The Andhra Pradesh government responded with a kneejerk law that made it difficult for microfinance institutions (MFIs) to recover loans and continue their business.

Field agents were arrested and MFIs were accused of charging too much interest from innocent rural borrowers. Since microfinance had thrived in Andhra Pradesh and most big MFIs had considerable exposure there, the industry was badly hit.

But in the five years since then, MFIs have been staging a recovery. There has been introspection on previous excesses and a new central law has given the microfinance business clear regulation.

Alok Prasad, who demits office after completing

five years as CEO of the Microfinance Institutions Network (MFIN), talks about how microfinance is not just making a comeback, but touching new highs.

Is the MFI industry doing better after all the legislation and regulation?

Let me give you the big picture. We have reached an absolute high after the low point we reached in 2011-2012. You might recall that in 2010, before the crisis escalated, the industry had at peak a gross loan portfolio of about ₹23-24,000 crore.

This year, the industry has touched the ₹43,000 crore mark and between last year and this year, the growth — in terms of aggregated loan portfolios — has been 61 per cent.

This year, bank lending grew by about nine per cent and lending by Non Banking Finance Companies (NBFCs) grew by about 5-6 per cent. But MFI lending grew by 61 per cent. It's been an absolutely fantastic run.

INTERVIEW

Alok Prasad

Does this have to do with better regulation and policy?

I think we can look at it from the macro perspective — the supportive policy stance of the RBI and government creating a fairly positive operating environment conducive to growth. Separately you also have to consider that the core demand for micro-credit was robust and remains so.

Or is there a feeling that the kind of situation that prevailed in Andhra will not happen again?

The answer is yes. The political risk, the regulatory risk, has got largely mitigated. As a consequence you have the funders — both the banks and the equity investors — once again looking at the industry with a kindly eye.

Has this also happened because of the political realisation that kneejerk regulation was wrong?

I think even in 2010 there was an understanding that the Andhra government had overreacted and in the medium term it would only hurt the interests of low-income households. But a lot of political capital had been invested in that step and then there was all the media hype around it. So it was not easy to back off.

The RBI and the government sort of took charge of the microfinance sector. There was greater articulation of the fact that the microfinance industry is a critical component of the financial architecture, and that the industry is important for the financial inclusion agenda.

There was also a sense at that time that somehow the microfinance industry had lost its way, that there was greed. Was there some matching soul-searching within the industry as well?

I dare say greed is human nature and that is not going away, irrespective of what may or may not happen. It is all about how greed is modulated by other extant factors, even by enlightened self-interest. There is a higher degree of enlightened self-interest operating now. The regulatory framework is much tighter and the lending disciplines are more strongly in place. So, all in all, it is nothing like the position existing in 2010. There is also a tight industry code of conduct. The MFIN acts as a self-regulatory body and so on. Therefore many correctives have got applied but that having been said, greed is greed.

Some MFIs did not go under. Bandhan is becoming a bank. What were they doing right?

Frankly, I think broadly at that point of time everybody was walking the same path. But the negative way in which the industry got projected was not the reality. Some things had gone wrong with a few players and that had more to do with failures on the ground rather than policy. It had to do with process failures, again a function of very rapid growth at that point of time.

So I would not say that some led very differently

that's why they were able to emerge unscathed. Those who got badly hurt were the folks who had very large Andhra exposure.

Interest rates have been an issue. Perhaps people do not understand the costs of doing microfinance. In the process of maturing in terms of regulation do you sense a better understanding of the cost of microfinance?

By regulation the RBI has specified that MFIs are entitled to a 10 per cent gross margin and a 12 per cent gross margin if your balance sheet is less than Rs 100 crore. I think that is the biggest possible statement. Here is the apex regulator, which after setting up a very high-powered committee went into the entire operations of the industry and concluded that a 10 or 12 per cent gross margin is required for ensuring that you are able to offer delivery of those products to clients and to raise small ticket loans.

How is this different from the earlier gross margin?
Earlier, there was no cap at all.

That's true but what were the gross margins people were working at?

Well, earlier, since there were no caps around it, the gross margins people were working with could have been as high as 25 per cent.

So, in a sense, they were not entirely justified.

On that note, no question. I did make the point candidly that greed is part of human nature, more particularly in regard to financial institutions. You've seen how things have happened in India and globally again and again. I think in the US, for example, the regulators have slapped fines on highly respected extremely large institutions running into billions of dollars. So we just have to recognise the fact that any business is in the business of making money. The issue fundamentally is, how do you ensure that the returns on a business are moderated given the nature of the clientele you are dealing with and I think that the current framework of regulation has done that very well.

In this new surge, what are the new trends?

Are there new players entering the sector? The answer is yes. Are the old players growing very rapidly? Again, the answer is yes. You have had the top 10-12 players growing their balance sheets anywhere from 62-100 per cent plus.

And obviously you are generating more jobs?

Oh, yes. If you look at employment, the growth is 20 per cent between last year and this year. I am comparing the previous fiscal ending March 2014 to March 2015.

We have the Jan Dhan Yojana trying to make banks more efficient. What are the changes the microfinance sector is witnessing?

Over the past three years the industry has achieved recognition. It is accepted as an integral element of the overall financial architecture for delivery of financial services to the bottom of the pyramid segments. That has happened: RBI creating the category, the fact that government has time and again stated these are institutions we want to leverage for delivery of financial services, not only for micro-credit but for providing third party products like micro-pension, micro-insurance and so on. So the industry is being

seen positively and has got itself much more integrated with the financial architecture.

The second piece of the action you will see, hopefully in August, is when the RBI announces the winners of the small finance bank contest. Eighteen of the NBFC/MFIs have put in applications. They constitute the single largest chunk of institutions which have applied for the contest.

My personal belief is that of the 18 applicants, maybe five, six or seven might make the cut. So, with that happening, maybe, I hope, five, six or seven of the NBFC/MFIs will also get the small bank licence. And this to me is only the start of a trend because, what is part of the policy framework, looking ahead, small finance banking licences will be put on tap. This time, if five or six do get the licence and many more institutions begin to apply, over the medium term you will see the larger more significant and successful MFIs graduating to becoming small finance banks.

'Microfinance has achieved recognition. It is accepted as an integral element of the overall financial architecture for delivery of financial services to the bottom of the pyramid segments.'

It is still not a substitute for strengthening the established banking system, is it? You have people opening bank accounts but they don't come with the services...

No, no, I think that is a false notion. When a person opens a bank account he or she gets formally connected to the banking system. The account is like plumbing. You are connecting the pipe to the client. I know where you are coming from — that in the past there were no-frills accounts and large percentages of those accounts turned out to be non-operative. That's a fact. We recognise it. What has changed this time is that it is part of a grander plan. It is a component of a bigger scheme of things — how do you actually pump money through the plumbing you have put in place through direct benefit transfers and so on.

A whole new financial architecture is emerging for promoting financial inclusion. It has various new elements like small finance banks, payment banks, post office banks... The business correspondents (BCs) are becoming mature in some ways and will be able to deepen their presence. The banks will be treating the BCs with more respect. As the connect between the bank as the principal and the BC as the agent becomes deeper and with the microfinance industry growing at a certain pace, you will have much more push towards other basic products like micro-insurance, micro-pension and so on.

You also have a new interesting institution, which is the MUDRA Bank. Now MUDRA as an NBFC has already been established as a subsidiary of SIDBI. However, once a bill goes through Parliament and it becomes the MUDRA Bank it will have development and refinance functions that will ensure that funds flow to the unfunded categories of

borrowers. Micro entrepreneurs, small businesses and so on will have more access to funds. Alongside I expect many more primary lenders on the ground getting connected to the MUDRA framework.

So you are saying this time it is different because we actually have a financial architecture which is emerging?

Correct. We have a grand design and it is playing itself out.

Has the nature of lending changed? Is it still directed mainly towards the Self-Help Groups (SHGs)?

Under the government programme, mainly public sector banks have been lending to the SHGs. Separately, there are the joint liability groups (JLGs) to whom the microfinance industry has been lending. The JLG model, where the loan is given to an individual but the liability is held jointly across the

group, has been a successful model. Around 80-85 per cent of total lending by the MFIs is through the JLG framework.

But the fact is that individual lending — direct lending to individuals outside the JLG framework — is growing significantly. As loan sizes go up, the JLG framework does not work so well. Then, the individual direct lending model is what works better. That is a trend we are starting to see already.

What is the trend in the ticket size?

Well, as we speak right now, the trend in the ticket size, aggregated, rural plus urban, is about ₹17,000. For urban areas, the ticket size is around ₹20,000. It is steadily moving upwards.

Two, as the customer segments for the industry expand, and that will happen as part of the MUDRA initiative, and they also begin to lend to micro entrepreneurs and small businesses, that again will translate into larger loans.

What are people borrowing for? Has that changed?

By regulation, loans have to be for a productive purpose. But it's not as if the entire lending is for productive purposes. Some of the money could be going for what is loosely described as consumption purposes. Or for home improvement, preparing the house, school fees of a certain kind to be paid up-front or medical expenses.

It can happen that some percentage of the loan, which on paper has been given for productive purposes, gets spent elsewhere, on a non-productive activity like home improvement. Even the Swachh Bharat campaign, building toilets would come under home improvement, technically a non-productive expense. ■

Young RTI warriors from the hills

Rakesh Agrawal
Dehradun

REKHA loves playing football, cricket and volleyball. She studies in Class 3 in a government school in Dhungatoli village in Pithoragarh district of Uttarakhand. But her school didn't have any sports equipment. So it made an application to the education department. Rekha waited and waited but nothing arrived. Finally, in September 2010, a dejected Rekha filed an RTI (Right to Information) query. Within a month, the sports goods arrived. And Rekha is now all smiles.

Since October 2008, the Mountain Children's Foundation (MCF), an NGO in Dehradun, has been helping children file RTI applications related to education, health and village infrastructure.

"Empowered and aware children will become responsible, socially conscious, voting adults tomorrow. We are preparing an army of soldiers to fight for their rights," says Aditi Kaur of MCF.

MCF began by partnering Arpan, another NGO. Today, around 30 organisations have joined hands with MCF to teach children in Uttarakhand how to use the RTI law.

These little warriors have achieved a remarkable degree of success. The road to Belvakhn village in Nainital district, built about 13 years ago, was in bad shape. No government department paid attention to it. "In our village, around 20 households were facing a real problem because of the road. I filed an RTI in February 2011 and soon after the road was repaired," says 16-year-old Karan Kumar.

"Children are agents of change," remarks Renu Thakur of Arpan.

Another village in Dehradun district faced the problem of low voltage. The villagers pleaded with the electricity department for two months but to no avail.

"Finally, we, the children of our village, decided to ask the Uttarakhand Power Corporation Limited (UPCL) why this issue was not being addressed. We filed an RTI enquiry in October 2011 and they immediately improved the voltage," says Deepika Panwar, member of Bal Panchayat Horrawala.

In Askote village, close to the Askot Musk Deer Wildlife Sanctuary in Pithoragarh, the children solved their village's severe water shortage in June 2014. "We want other children to make better use of the RTI so that they too can be part of village development," says Vimla Baseda, a Class 12 student and member of the Rani Laxmi Bai Bal Panchayat of



A group discussion on RTI among schoolchildren



Children at the inauguration of the RTI programme

Askote village.

It was R.S. Tolia, Chief Information Commissioner in 2008, who backed the efforts of NGOs to help children file RTI applications. "He was very sensitive to this issue because of his long interaction with NGOs and exposure to people's problems in the hills," says Aditi.

Tolia ensured that the infrastructure to handle RTI applications was put in place in Uttarakhand. Three State Information Commissioners (SICs) worked under him and at district level there was the Public Information Officer (PIO). "The PIO is a very important link as he or she provides information to the applicants," says Aditi.

MCF began by creating awareness about the RTI Act, especially among women and children. Tolia enthusiastically took part in MCF's workshops. "He was at our state-level workshop in 2008. We also held capacity building workshops and village-level workshops which trained the children," says Vinod Viswanath of MCF.

MCF has, over the years, reached out to over 13,000 children in hill villages. The NGO has formed some 700 village-level groups. Children from different villages have been connected through MCF so that they can interact with each

other and lobby collectively for the rights of their communities.

"We train children as they are not bogged down by fear or greed. They are very enthusiastic and keen to resolve issues that the community faces, unlike adults who prefer to file applications to address their own problems," says Aditi.

The impact of this strategy is visible at the grassroots. Fourteen-year-old Ravindra Kumar, a Class 9 student who lives in Bhumiyadhar village in Nainital district, says his school did not have enough teachers. "The Sanskrit teacher had to

teach us commerce. Our studies were suffering. Motivated by Cheshta, our village NGO, I filed an RTI in November 2010. We soon got a commerce teacher," he says.

Children have also filed RTI applications to address a few individual complaints. In Bageshwar, Tara Dutt found his name had been dropped from the BPL (Below Poverty Line) list. Subsequently, his children participated in a workshop on the RTI law held in the village in February 2011. Dutt's 17-year-old daughter, Pooja, filed an RTI at the Block office with the help of Simar, the local NGO, asking why her father's name had been omitted. She got an incomplete answer. "I didn't give up. I filed a first appeal and within two months not only was my father's name reinstated in the BPL category, I got ₹12,000 under the Kanya Dhan Yojana which I had not been getting," says Pooja.

Similarly, Diwanu Doshal, a senior citizen and a freedom fighter, found his pension suddenly stopped. He had no documents to prove his case. He just has a copper plate awarded to him. Hinsar, a local NGO, trained him on how to file an RTI. "He filed his application in July 2010 with self-attested documents. His pension payment was subsequently reinstated," says 16-year-old Meenakshi Semwal, of Kotiyal village in Uttarkashi district.

Access in the hills needs different standards

Basharat Hussain Shah
Jammu

TO make public spaces more accessible for the physically disabled, the Ministry of Social Justice and Empowerment is creating a portal where anyone can upload pictures and other details of the accessibility status of buildings and public spaces via an app. The Centre's ambitious Accessible India Campaign (Sugamya Bharat Abhiyan) will start from seven states this year — Delhi, Tamil Nadu, Gujarat, Assam, Rajasthan, Maharashtra and Haryana. It is envisaged as a national awareness campaign to create universal accessibility for all citizens.

Twenty-three-year-old Naseem Akhter, a polio patient, welcomes the initiative but questions the definition of 'accessibility'. Faced with the tough geography of Poonch, 250 km from Jammu city, for her nothing outside her house is accessible. "I was two-and-a-half when polio struck me. Since then I have become completely dependent on my family. All I can do is walk a few steps inside my house, that too with the help of a stick," she says. Naseem falls outside the radar of both the central and state governments.

A resident of Arai village, approximately 30 km from Poonch town in Mandi tehsil, Naseem shares her suffering with 72 other polio patients. Divided into three panchayats — Malka, Haveli and Peera, Arai is far beyond the reach of development. No basic facilities whether water, electricity, education or healthcare are available.

Shahnaz Akhter, 26, a polio patient who later suffered a paralytic stroke, has spent her life in bed. "At the age of five she was diagnosed with polio but, with sheer determination, she managed to go to school. Soon after appearing for the Class 3 exams, she lost her voice to a paralytic attack that gripped her entire body," said Mohammad Farooque, her brother. Shahnaz stays indoors unless someone carries her outside.

What is special about the physically disabled people in Arai is their willingness to work for themselves. "It is only our body that doesn't support us. We have enough brains to understand work but our physical limitation doesn't allow us to work efficiently," they say.

"In Malka panchayat, there are 26 disabled persons. Some of them managed to complete schooling and are helping their parents in family occupations despite their limitation," says Mohammad Hussain, a local resident.

The government has been pretending to help, according to Riyaz Malik, a social activist from Arai. "The population is over 5,000, there are no hospi-

tals, active healthcare centres or roads — things which play a very crucial role for the physically disabled in tough geographical areas. They want to study but, in the absence of disabled-friendly infrastructure, they are forced to abandon their dreams," rues Riyaz. Ironically, Arai was recognised as a 'Model Village' in 2014.

Mohammad Ishaq, another polio patient, shares his story: "After my father's death, the responsibility for my family fell on my shoulders. It was a tough task to go to school every day on this serpentine track but I managed to complete Class 10. As there is no higher secondary school in my village, the only option was to go to Mandi. I couldn't as it is not only expensive but the lack of transportation makes it unfeasible for people with disabilities."

Under the ministry's Assistance to Disabled Persons Scheme (ADIP) for purchase or fitting of aids/appliances launched in 2005, motorised tricycles costing more than ₹6,000 may be procured and provided in exceptional cases. These polio patients have applied for the benefit but to no avail.

The government pension for the physically disabled is Rs 400 per month. "To go to the hospital in the town, we have to hire a labourer for ₹400 to carry us on a cot. The pension that never reaches us on time makes no big difference in our lives," says Abdul Baki, who is 90 per cent disabled.

For him, the transfer of pension directly to bank accounts is another hurdle. "Earlier, the money would come via post. But now we have to go to the bank to get it. If I could go to the bank 10 km downhill, I could also go and beg in the bazaar," comments Abdul.

Government officials show little sensitivity towards the physically disabled in Poonch. To get a form for one of the disabled girls from Arai village, I went to the Tehsil Social Welfare Office (Alapeer). The concerned officer refused to give me the form, insisting that the girl must come herself. After several requests, he said the form could be collected from the district branch. When the form was finally procured, the list of documents required was more than the compensation being offered. Clearly, there is a need to make the process easier.

"The policymakers need to keep in mind the requirements of people residing in remote and difficult geographic locations. In our village, we cannot connect a phone call without trying 20-25 times, how we will be able to use that portal only God knows. All I need is a wheelchair without having to submit proof of my disability again and again," says Naseem, who still dreams of working and earning. ■

(Basharat Hussain Shah is a local activist working in Poonch for the last three years)
Charkha Features



Teenagers learn how to write an RTI application

MCF has used bal panchayats (children's clubs) to train and motivate children to file RTIs. In Malla Belvakhn village in Nainital district, people suddenly found access to their village blocked when a builder constructed a hotel on the route they used. They had to use a circuitous route to get home. "Our elders talked to the builder and to officials. But they turned a deaf ear. We then filed an RTI application and finally got the right to use our old route," says 14-year-old Arun Kumar.

Children in bal panchayats have umpteen success stories of electricity being restored to villages, roads and bridges being built, school construction completed, computers delivered to schools, teachers showing up to teach, water issues being resolved and so on, thanks to their use of the RTI.

But these successes have not been easy to achieve. Children often felt intimidated. Sometimes, the information asked for was not provided in the format requested. Money was demanded. Children were made to go from one department to the next. Sometimes, it wasn't clear who the PIO was. There were government departments who knew nothing about the RTI law.

"But we and our partner organisations worked patiently, always supporting the children and trying to work with the Information Commission. We did not want to be perceived as being anti-government," says Aditi.

Of the RTIs filed, about 15 per cent were related to education. The rest enquired about playgrounds, electricity, water, roads, health, ration cards, sanitation, panchayats, BPL cards, pensions, forest, gender issues, irrigation, anganwadis and child rights.

MCF also helps children file first and second appeals when they get an incomplete reply or no reply at all after filing an RTI. The NGO sometimes files the appeal on behalf of the children. Here, the role of the CIC and three SICs is crucial as they hear second appeals and complaints in the commission.

In April 2014, the district magistrate of Dehradun ordered the Block Development Officers to hold camps to issue birth certificates. But the camps were not held. "When the children filed an RTI in May, they got no clear reply after a month. So we filed the first appeal and then a second appeal in September 2014 with the Commission. Only then did I get a satisfactory reply," says Sudhir Bhatt, member, MCF.

Using this law, the village children of Uttarakhand have sent the nation a message that they too have a role to play in changing rusted systems. An appeal from a child has a far bigger impact because it tugs at the heartstrings. ■



Naseem Akhter suffers from polio

Anganwadi protest grips J&K



BILAL BAHADUR

Anganwadi workers and helpers protesting in Srinagar

Jehangir Rashid
Srinagar

THOUSANDS of *anganwadi* workers and helpers have been holding agitations across Jammu and Kashmir (J&K). They have a long list of woes. The government doesn't pay them for several months, they aren't promoted for years and they want their jobs regularised.

Anganwadi workers and helpers play a critical role in combating malnutrition among children under five years of age. They implement the Integrated Child Development Services (ICDS). These include immunisation, nutrition and health education, pre-school education, and referral services.

But even in a troubled state like J&K the government appears unconcerned. "For seven months the *anganwadi* workers and helpers are without salary. There is nobody to listen to us. We are carrying out a missionary service without any benefit whatsoever. The people at the top have failed us," said Mymoona Nazki, President, Anganwadi Workers and Helpers Association.

The organisation is affiliated with the All India Trade Union Congress and the All India Anganwadi Workers and Helpers Federation.

"Both the state and central governments have failed to allocate their share for the honorarium paid to *anganwadi* workers and helpers. We are being tossed from one side to the other with no relief in sight. How can you expect an *anganwadi* worker or helper to do her best when she has not received a single rupee as payment for so many months?" asked Nazki.

She says 30,000 *anganwadi* workers and an equal number of helpers are surviving without pay in J&K.

An *anganwadi* worker gets ₹3,638 as monthly honorarium while a helper is given ₹1,840. The state's monthly share of the *anganwadi* worker's salary is ₹638. The remainder is paid by the central government. Helpers receive ₹340 from the state

and ₹1,500 from the Centre.

"Our grudge is more against the state government than the Centre. Time and again we have to beg for our honorarium. It seems as if we are demanding the moon from the government," said Nazki.

Apart from implementing the ICDS, *anganwadi* workers are also utilised by the government for carrying out various flagship programmes and schemes of the government from time to time.

'There is nobody to listen to us. We are carrying out a missionary service without any benefit whatsoever. The people at the top have failed us,' said Mymoona Nazki.

They are used to carry out election surveys in villages. In the recent past, they carried out door-to-door surveys for preparation of Aadhar cards.

The job of the helper in the *anganwadi* centre is to motivate children and bring them to school. She has to prepare food for the children and distribute it. She also has to ensure the *anganwadi* centre is kept clean. The helper provides space for the *anganwadi* centre for which she is paid ₹200 as monthly rent in a village and ₹750 in a town.

"Paying ₹200 as rent in a village and ₹750 in a town is nothing but an insult. The monthly honorarium is also meagre. The prices of essential commodities have touched the sky. The irony is that governments are not in a position to pay even this meagre amount and this is a shame," said Yasmeena Akhtar, an *anganwadi* worker.

Nazki said that Child Development Project Officers

(CDPOs) are 'forcing' them to purchase the items needed for meals served to children at the *anganwadis* although they don't have any money. She said *anganwadi* workers are being unnecessarily harassed by various agencies for buying expired items of food.

"The *anganwadi* worker or helper has no role to play in supply of such items. Quality is compromised in the supply of such items by some higher officials of the concerned department," said Nazki.

The *anganwadi* workers and helpers also want their jobs to be regularised as Class III or IV employees of the state government.

"Puducherry has regularised the services of *anganwadi* workers and helpers. The workers are paid ₹13,140 as monthly honorarium while helpers are paid ₹10,387. What stops the J&K government from similarly regularising our posts? Even in Maharashtra and Punjab, the workers and helpers are being paid ₹10,000 and ₹5,000, respectively," said Nazki.

Nazki became an *anganwadi* worker in 1997. She was promoted as supervisor in 2010 after a recommendation was made in 2008. She is currently working in Wagoora in North Kashmir's Baramulla district.

The *anganwadi* workers and helpers are also angry that the Department of Social Welfare has no promotion policy. It was only after the issuance of SRO 16 that 273 *anganwadi* workers were promoted as supervisors in 2005. In 2008, workers and helpers agitated over the promotion issue and 227 workers were promoted as supervisors but only in 2010.

Nazki is upset that the government has ordered the dismissal of around 2,000 *anganwadi* workers and helpers in Jammu division. She said that action needs to be taken against those officers who took hefty amounts and appointed these women as *anganwadi* workers and helpers.

"The Social Welfare Minister of J&K, Bali Ram Bhagat, recently announced that 3,365 new *anganwadi* centres would be established in the state. The creation of new centres is good, provided the government first comes to the rescue of the existing workers and helpers," commented Nazki.

Since the Social Welfare Department takes a long time over promotions, there is a dearth of supervisors. Currently, one supervisor has to look after around 33 *anganwadi* centres. Too many responsibilities have been pushed on to the *anganwadi* worker for very little money.

Nazki also points out that the pay of the supervisor (₹4,000-6,000) is very low, compared to other states. "There is a difference of ₹15,000 between the grades here and in other parts of India," she said.

Further, a paltry ₹500 is paid to workers and helpers as yearly Dearness Allowance (DA). Most of the time, it remains unpaid.

"Widows and divorcees are *anganwadi* workers and they suffer the most. Their wards are struck off the rolls in schools since they can't pay the fees," said Mahjabeen Bano, an *anganwadi* worker.

"The Prime Minister has embarked upon a mission to save the girl child in the country. But in J&K there is no relief for the daughters of the land since they have to work for meagre wages and that too is not paid on time. Slogans like 'Beti Bachao Beti Padhao' mean little to us," said Nazki. ■

A young team revives Kutra

Bharat Dogra
Bundelkhand

WHEN Abhishek Mishra, a social activist from Mahoba district of Uttar Pradesh (UP), chose Kutra village in Jaitpur to begin his work, seasoned agricultural experts gently rebuked him. Why did he select such a difficult village, they asked.

Kutra had very low farm productivity. Most of its fields suffered from soil erosion and dune-like conditions. Jaitpur is in the Bundelkhand region.

But Mishra and his team of young activists from Arunodya Sansthan, a voluntary organisation started by him, were undeterred. "This was precisely the challenge we were looking for," says Mishra. "We wanted to develop villages which had remained neglected because the difficulties they faced looked daunting."

The young team hunkered down to work in Kutra. First, they provided grain and seeds to distressed farmers with the help of Action Aid. The team was then approached by Sir Dorabji Tata Trust to implement a project on 'Enhancement of Livelihoods of Marginalised Communities Through Integrated Natural Resource Management'.

This brought Arunodya face-to-face with Kutra's problems. To tackle soil erosion, Arunodya suggested smaller bunding that would divide a farmer's fields into plots for better soil and water conservation.

But the farmers opposed this. They were fixated on large bunding methods. Devendra, a senior member of the team, says, "We persisted and took farmers to see farms that had flourished due to the methods suggested by us. Some of them were convinced. When the results turned out to be good, others followed." Farmers said that yields had been rising from 25 per cent to 100 per cent.

The experience was also a new one for Arunodya's young activists as they learnt the finer details of contour farming and how sloping land could be modified to conserve soil and water and improve productivity.

Mishra and his team are now keen to create a low-cost, self-reliant and ecologically friendly model for farmers. Preparing compost and organic pest repellents from local resources has been emphasised.

Digging small ponds on farms has been a major reason for their success.

"Farm ponds have played an important role in conserving water and moisture, and helping farmers to overcome conditions of water stress," says Pushpendra, a social worker with expertise in this area.

The success of Kutra has spread to other villages like Ramupura, Thatewra and Kraradand. In some places, farm ponds proved very useful. In other villages, intensified rice and wheat technologies boosted agricultural productivity. Some farmers benefitted by cultivating *tulsi*, a medicinal herb, as suggested by Arunodya.

This year, the Bundelkhand region has been adversely affected by unseasonal rain and hailstorms. But, in normal weather patterns, the productivity of farmers has risen significantly.

The work has been helped along by the close ties Arunodya established with all sections of villagers, including women and the youth. Support from the Andheri-Hilfe Bonn organisation enabled Arunodya to expand its Self-Help Groups (SHGs) of women and set up separate forums for adolescent girls, youths and children. As conversations with SHG members in Pachara village revealed, their savings of ₹50 per month enabled them to reduce their dependence on exploitative private moneylenders.

In addition, these savings have financed several small-scale entrepreneurial ventures run by the women related to farming such as selling vegetables.

The most promising aspect of the SHGs is that the women now get together to resolve several village-level problems and do not hesitate to contact other villagers to assert their rights.

Shipra, an enthusiastic activist of Arunodya, recalls several such instances. When loose high-tension wires became a big safety hazard and even led to the death of a child, it was the determined action of the SHGs which put pressure on officials to take remedial action. These women have also campaigned to solve the acute water shortage several villages faced.

They got together and improved the attendance of children at schools and the facilities of the Integrated Child Development Services (ICDS).

Kishori (adolescent girl) groups have not only made girls more conscious of health and gender issues, but also helped to prepare them for future situations.

Arunodya has made an important contribution to improving and strengthening panchayati raj. During panchayat elections, the team carried out a campaign emphasising free and fair elections, the qualities of a good pradhan and the need for honest candidates to contest elections. Less educated candidates, including Dalits and women, got special attention to help them prepare their election papers.

Arunodya helps elected members who genuinely try to help people and work honestly. It came to the rescue of several Dalit panchayat leaders who were being harassed by powerful persons when they tried to function independently. ■



Ponds, bunding and better technology have helped farmers

SAMITA'S WORLD

by SAMITA RATHOR



Care for aged goes beyond science

Dr Dam's Kosish is a unique experiment

Subir Roy
Kolkata

A group of 10 elderly people came together for three weeks in a novel exercise. It was to find out if the quality of their lives can be improved by an open (people joining of their own free will), institutionalised system of care based on traditional Indian concepts and practices of living. The project has been initiated by the Indian Institute of Technology's (IIT) department of humanities and social sciences in Kharagpur, under their platform SANDHI or Scientific Approach to Networking and Designing of Heritage Interfaces.

SANDHI is based on an inter-institutional and inter-disciplinary approach and the exercise has been conducted and supervised by Kosish — The Hospice. The elderly people who participated in this project can all move about freely and are not terminally ill (though they have their histories of illnesses). They can take part in various activities on offer. These include a *puja* at the in-house *mandir*, an interactive religious discourse in the evenings and a range of social activities that have their roots in traditional Indian ways of living. Research workers have interviewed the participants during the project and will do so again now that it is over and the findings will go to SANDHI.

The link between SANDHI and Kosish, which organises and helps out with palliative care, is Dr Abhijit Dam, 48, who founded it in 2006. An anaesthesiologist with the Steel Authority of India's (SAIL) Bokaro plant in Jharkhand, he was instrumental in setting up its critical care unit.

Dr Dam believes in running two careers in a 24-hour day. He works till past midday at the operation theatre of the steel plant's hospital and thereafter comes his work of passion — promoting care for the aged and the terminally ill, that is, those beyond further treatment. His idea of weekend relaxation is to make a visit to Kolkata (a five-hour journey) where about a year ago the Kolkata chapter of Kosish has come up, and help out with palliative home care in the city.

What kind of influence he has on people who come into contact with him is illustrated by Dhira Bose, who heads the Kolkata Kosish chapter and is part of the IIT exercise group. She and her husband own a small refractory workshop. When she was able to recover from breast cancer about a decade



Dr Abhijit Dam: 'The rich die in the loneliness of the ICU'

ago she joined an NGO to offer survivors counselling and company. She has been working with Kosish intensively for two years, undertaking home visits, carrying some basic medicines.

Dr Dam's academic journey has taken him through Kolkata's R.G. Kar Medical College (MBBS), the All India Institute of Medical Sciences (MD in anaesthesiology) and Cardiff University (MS in palliative medicine). He is a Fellow of the Royal College of Anaesthetists, UK, and a national faculty member of the Indian Association of Palliative Care. That is the conventional part. The unconventional part is

It soon became clear that for palliative care to be effective you needed not one but four tools — medical, psychological, social and spiritual. Medicines will do only part of the job.

that he has also taken an advanced course in Vedanta from the Chinmaya Mission and a course in contemplative end-of-life care, based on Buddhist practices, from Naropa University in the US.

Dr Dam did not set out with a spiritual bent of mind. As a medical doctor he was a rationalist for whom the scientific approach and spirit were central and he was obsessed with setting up protocols for processes. He is still all this and more. Early interest in critical care took him in the direction of anaesthesiology because it is the anaesthetist who has to keep you alive, with an eye on all your vital signs while regulating dosage, so that you are able to go through a surgical procedure.

From critical care for all to critical care for the aged was a short journey. It brought him face-to-face with the aged who were beyond curative treatment and needed palliative care to make the last



As a hospice, Kosish will be a place where the aged can stay as

phase in their lives bearable and dignified, be it at home or in a hospice, the genre of care centres which look after the terminally ill, focusing on their quality of life and comfort rather than cure.

It soon became clear that for such care to be effective you needed not one but four tools — medical, psychological, social and spiritual. Medicines will do only part of the job. What is also needed is a mindset to combat your physical condition, for which you need psychological counselling. Part of the pain for those who are in a critical end-of-life condition comes from social rejection. Not just

your relatives and friends but even your own children are unable to cope with changing your linen after you have soiled it or dressing your abscess which may be oozing foul-smelling secretions. Society, as a whole, needs counselling so that it can take care of its terminally ill and call itself civilised.

Then comes the final encounter with your inner self. Many who are in a state of progressive illness think they must have sinned for why else would they be so afflicted? You need the spiritual equipment to counter this and come to terms with the fact that death is inevitable and must be faced with peace of mind, in fact, embraced. So spiritual counselling is a must to have a smile on your face in your last days.

Dr Dam has undertaken at least two physical journeys in search of spiritual insights. Early in their careers, he and his wife, a classmate from his undergraduate days, spent a year as doctors at the

PICTURES BY PRASANTA BISWAS



long as they want

Haidakhan Ashram near Ranikhet. His wife, Nivedita Datta, a gynaecologist, has been a constant support. The second instance was a visit to Rishikesh to interview a number of *rishis* or sages to gain an insight into the whole idea of reincarnation and the wisdom behind the idea of *vanaprastha* which helps a person to disengage from life's responsibilities and prepare for the end of life with grace and dignity.

The reception at the centre where the IIT project was held has a statue of the Reclining Buddha and images on the walls depicting Hindu and Christian spiritual concepts, to emphasise that there are many paths to spirituality and the peace and strength it gives. When I ask Dr Dam why there is no depiction of the Islamic way, he explains that visualising Islam is a problem and he makes absolutely no distinction on the basis of religion, having cared for any number of Muslims in critical condition.

Science and the spiritual quest, which explain what drives Dr Dam, meet in two innovations which he has helped create. One is called the Kosish Cocktail. It has been created to tackle the serious problem faced by even licensed medical practitioners in getting morphine, the default substance for giving relief from chronic pain. Not only is its sale restricted to prevent abuse, even doctors are reluctant to prescribe it because of their uncertainty in being able to carefully regulate its dosage. Too little and it will have no effect, too much and it can result in fatality. The Koshis Cocktail, which can be called a combination, is made from easily available analgesics and Dr Dam has published the details of his clinical study of this entity in a medical journal.

The second innovation is a portable cabin in which an old couple can live comfortably. There is enough space for a foldable double bed and there is also a single one for an additional person to sleep. There is a kitchenette and a toilet. The walls have been lined

with Thermocol and thick plywood to create effective insulation. The floor is fitted with anti-skid tiles. There are three windows. The internal dimensions have been determined keeping in mind that old people can fall easily and there should always be something to grab, a rail or a wall, to prevent a fall. You can't have this if a room is too spacious.

Most importantly, the cabin can be put on a road trailer and taken anywhere. With a water and power connection and another to drain away dirty water, the cabin can be parked anywhere for extended living. The cabin costs ₹4.5 lakh, whereas equivalent cabins cost 10 times as much in the US. IIT Kharagpur has taken an interest in this innovation. When I ask Dr Dam why he is not filing patent applications for these two innovations, he replies: "Where is the money and the time?"

All the money that Dr Dam and his friends have raised has gone into acquiring a 2.2-acre plot around 30 km from Bokaro city where a 4,000-sq-ft construction has been built to house the hospice. It is an idyllic setting, next to a little stream and on green, gently undulating terrain. Perhaps the most original part of the property is an old, abandoned, thick red brick structure with classical arches and top ends of walls indicating they bore at one time a gabled roof. It may be 100 years old and probably used to hold aloft tanks for waterworks that extracted water from the stream. There are now two abandoned well-like structures in the middle of the stream which locals use to bathe and wash their motorcycles. "As soon as I saw this place, I fell in love with it," says Dr Dam. An elder remarks that they can see the sun rise through their bedroom windows and see it set, sitting on the front porch.

The hospice is located around 20 km from Purulia railway station in adjoining West Bengal and is therefore very accessible for people in three states — Jharkhand, Bihar and West Bengal. Kosish wants to soon start a 10-bed palliative care centre where people can stay for as long as they can. Right now, it runs a weekly OPD and acts as a hub for home visits to nearby villages to promote home palliative care with two doctor friends, Subrata Dey and Chandranil Bandyopadhyay, helping out for free. It has already had its first in-patient, a boy with terminal cancer whose father had brought him all the way from Ranchi 200 km away because he was in acute pain. He was administered the Kosish Cocktail and other necessary palliative care and felt fit enough to go home after half a day!

So what is keeping the hospice from starting? Around ₹50,000 a month in running expenses, mainly staff salaries, replies Dr Dam. Considering it is in a rural area and ordinary people can be trained to become palliative caregivers, staff costs can be kept low. The market in Chas town nearby

sells incredibly fresh and cheap seasonal vegetables.

Even though Dr Dam is starting a hospice, he is clear that the best sign of proper terminal caregiving in an area is "empty beds in a hospice". Palliative end-of-life care is provided best at home by relatives the patient knows and caregiving does not need all that much training. "The poor are more fortunate than the rich," he says. Then, revealing remarkable insight, he says, "They die at home with relatives holding their hands. The rich die in the loneliness of ICUs and sometimes having to bear the pain of intravenous fixes and a ventilator."

A part of the regimen for the IIT project was music therapy and there is a music therapist, Soumya Bose, in attendance. With a little persuasion, he brings out his synthesiser and sings and accompanies himself through three Tagore songs suffused with spiritualism. Two of them, "*Dhay jeno mor*" and "*Tomaro ashime*", speak of man's many pursuits which end when he is able to lose himself in the infinity of the creator. And then comes the immortal "*Jibna jakhana shukae jaai* (When life runs dry, comes the compassionate stream)".

At the beginning of the songs the expression on the faces of the old people are mostly stoic, resigned, almost gloomy. Then, as the music goes on, the expressions lift, limp hands begin to keep time and some lips move. The peace that these songs give you, is so overwhelming, no matter how temporary, that you savour the strains of the music long after it is over. Nobody speaks. There is no need to. A cool breeze from the rain the day before supplements the inadequate efforts of the single ceiling fan. Who can ask for more at the end of life, I wonder. ■

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AJIT KRISHNA



Piyush Tiwari: 'The new guidelines are a huge step forward in helping Good Samaritans'

Easier now to help accident victims

Ayushman Kumar
New Delhi

NEW guidelines have been issued by the Ministry of Road Transport and Highways (MoRTH) to make it easier for passersby to save lives by rushing accident victims to hospitals.

A Good Samaritan can now take the accident victim to hospital and leave immediately. He needs to furnish his address only. No questions will be asked of him. The disclosure of personal information such as name and contact details in the Medico Legal Case Form at hospitals has been made entirely voluntary.

A bystander who acts in good faith will also not be exposed to any criminal or civil liability. It is also not necessary any longer to reveal one's name or personal details while making a phone call to the police or emergency services to say that an injured person is lying on the road.

State governments have been urged to encourage bystanders to come forward and save lives by bestowing awards on them. State governments have also been told to punish officials who ignore the new guidelines and persist with harassing well-intentioned citizens.

A bystander who agrees to be a witness can only be questioned once by the police. State governments have been asked to come up within 30 days with a standard operating procedure so that there is no ambiguity about how a Good Samaritan is to be treated.

These guidelines have come after some persistent campaigning by SaveLIFE Foundation's CEO, Piyush Tiwari. Excerpts from an interview:

What led you to think of a strong law for those who help accident victims?

In the past 10 years we have lost 1.2 million people in road accidents. I got exposed to this issue after I lost a young cousin in a road accident and all because he couldn't get medical care in time. The uncomfortable part of the tragedy was that people standing around wanted to help. But they didn't because they feared the hassles they would have to face.

I was deeply affected by this issue. I decided to set up SaveLIFE Foundation. My focus was on the fact that injured people don't get help.

Meanwhile, I came across a Law Commission report in 2007 which stated that more than 50 per cent of casualties in road accidents could be saved if they received medical care in time.

What are the hassles that people who help face?

There were primarily three kinds of hassles. First, the police question you. It is intimidating. They don't talk respectfully and make you feel like the guilty party. Second, there are problems those who help face inside hospitals. Sometimes, doctors demand money. They often detain you till the police arrives. Third, if the accident victim dies and a case is filed, you are enlisted as a witness and that goes on for years.

So you filed a petition in the Supreme Court.

Yes. In other countries, to encourage people to help accident victims, they have introduced a Good Samaritan law. So we filed a petition in the Supreme Court, saying that India does not have a Good Samaritan law, there is no provision to protect these

people, and we need certain guidelines which the police and hospitals can follow so that Good Samaritans are not hassled.

The new guidelines are a huge step for Good Samaritans but it does not end here. We want the guidelines to become a Good Samaritan Act and we have approached the government.

How will you create awareness of the guidelines?

It is very important for people to know about this. Once they are aware of their rights, they will exercise them. Therefore, we have requested the media to publicise these guidelines.

Second, we are establishing a mechanism, whereby if a person is still harassed by the police or the hospital on this issue we will initiate legal action. We will move the court and say this action is contempt of your order and action should be taken against these people.

However, this is not easy. We need to have a feedback mechanism where people can complain if they are harassed. If people know that there is an organisation that can help them, they will come forward and help accident victims.

Responsibility to implement the guidelines also lies with the state government. We will be following their actions.

How far will the guidelines ensure road safety?

We want to prevent road accidents and for that we are advocating a comprehensive Road Safety law. We do have the Motor Vehicles Act but it looks only at the motorised vehicle. Those who are most vulnerable to road accidents, like pedestrians, cyclists, rickshawpullers, are ignored.

We need an overarching framework that will bring different parties responsible for road safety together. Preventing road accidents requires a lot of affirmative action — from awareness to engineering of roads to trauma care and so on.

How has the government reacted to your demand for a comprehensive Road Safety law?

After the demise of former Union minister Gopinath Munde in a road accident, the government agreed to bring about a comprehensive Road Safety law. On 13 September 2014 the Ministry of Road Transport and Highways released the draft Road Transport and Safety Bill. It is fairly comprehensive. But since then, we find, it has been significantly diluted.

Various lobbies are opposing this Bill — road contractors, truck owners' associations, automobile manufacturers. Nobody wants increased safety standards and more accountability. So if we want to prevent accidents we need to have this law in place. It's in the pipeline and it will take another two to three years for the Bill to become law. We are working with the government on this.

People drive badly. Shouldn't grant of driving licences be made more stringent?

In most countries, there is a filtration system that differentiates between who can and who can't drive. In our country, driving is just another thing. The mechanism of getting a licence is similar to that of getting a pizza delivered. Clearly, we lack a competent system so how can we blame the drivers? Moreover, under the Motor Vehicles Act the drivers' training is not mandatory.

We need a framework where licencing and training of drivers can be addressed. ■

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CONNECT ✓ EMPOWER ✓ WITHDRAW ✓

TVS joins the dots in villages

Civil Society News
Chennai

VIJAYA sits with accounts ledgers and minute books on the ground in front of her. Placed proudly on display is also a plaque — a peacock in silver affixed to a wooden stand. It is an award given by the government of Tamil Nadu to the best self-help group (SHG) in the district of Tiruvannamalai.

The Pachiamman SHG has been around since 2003. There are nine other SHGs in the village of Kesavapuram, which is one of 27 villages under the Padavedu panchayat. The SHGs were created to help the women save and invest in small enterprises.

We are in Kesavapuram to hear the stories of the women who turn up in variously coloured saris. Each SHG wears its own uniform. Pachiamman's members, for instance, wear peach-coloured saris, though Vijaya herself is in orange on this day. There are others in red saris with golden motifs and sea green saris with a yellow pattern.

It is a colourful sight and the women are clearly asserting themselves, sending out a message of empowerment and identity. There was a time when these women were timid rural housewives, but now they are micro entrepreneurs who bring money home. It has changed the way they are regarded by their families and, more importantly, how they think of themselves.

It has been a slow and steady transformation over 12 years. Yet, when the women talk about how family incomes have gone up and children have been educated, it seems like it all happened just yesterday. A strong current of excitement is evident and the women end up speaking together about their achievements. In the din there is an undercurrent of happy aggression. These are women who have upturned social equations and cut loose in ways they may have earlier found unimaginable.

Vijaya says that in 2003, when they got the Pachiamman SHG going, there were the same 12 members that are there today. Then they could each save just about ₹10 a month. Now they put away ₹200 each a month. The SHG has about ₹1.5 lakh in savings on its books. It has given out several lakhs of rupees over the years by way of loans to its members.

It was the TVS Motor Company through its social arm, the Srinivasan Services Trust (SST), that first told the women about the advantages of coming together as an SHG. It took time and effort to persuade the women and win over their husbands.

“It was very difficult in the beginning. Our men didn't want us to form the SHG. They didn't want us to go out of the house,” says Vijaya. “We had to muster the courage and go ahead despite their opposition. It is only after money began coming in and we began educating our children well that our men recognised the benefits of an SHG.

“Of the 12 of us in the Pachiamman SHG, just four were literate at the time we set up the SHG. We didn't know anything about opening a bank account, updating passbooks, filing applications for loans, depositing and withdrawing cash and so on. Now all 12 of us are literate and take responsibility for these tasks in turn.”

The 12 of them each have different income-generating activities and different



Vijaya and the award won by the Pachiamman SHG

graphs for their personal achievements.

Vijaya keeps milch animals, has a rice shop and sells cattle feed. She has bought a car, which plies as a taxi in Chennai. Her family income is around ₹50,000 a month, she says.

It is with a lot of pride that Vijaya talks of having educated her son. He has a qualification as a technician from the local Industrial Training Institute (ITI) and is employed in a private sector company.

It is also significant that the family's assets have grown. With their savings they have bought four cents of land (100 cents equal an acre) in the village. This is in addition to the two acres the family already owned.

Kasturi, another member, has similarly taken her family to a new level of economic security. She buys flowers, strings them into garlands and sells them.



Valarmathi explains how the women of the Panchayat Level Federation audit the accounts of SHGs

TVS works in 3,000 villages across five states. In 700 villages it has put programmes in place and reduced its role by getting communities to take over.

There is also an income from milch animals and, of course, there are the crops from the family's small land-holding. Thanks to the financial support she has got from the SHG, Kasturi is able to invest in her small businesses and earns about ₹25,000 a month.

The Sri Balamurugan SHG has its own story to tell. It has 16 members, who now save ₹80 each a month. There was a time when they could just about squirrel together ₹20.

Jayalakshmi says her son has an engineering degree from a private college and is in Mexico. A daughter is a qualified teacher and another daughter is training to be a nurse. Jayalakshmi's children now see opportunities for themselves all over the world. The family has achieved levels of prosperity it would not have imagined possible in earlier generations.

It is much the same for Anjala's family. Her son drives a taxi. His wife works too and together they earn ₹30,000. The family's income would be over ₹40,000 a month. The village remains their base but they think and plan much beyond it.

The Muneeswaran SHG's savings add up to ₹2 lakh. Like the other SHGs, it has many successes to report. Dhanalakshmi, for instance, has gone from being a coolie to the owner of a small silk weaving unit. Her son is an assistant manager in HDFC, having done his MBA. Her daughter is studying for an MSc degree.

SHGs help women save and invest in small businesses to increase household incomes. Over time, because they earn, they have a bigger say over their own lives. Their position in their families and in the village generally improves. They learn to exercise their preferences and their rights as women.

THE ROLE OF FACILITATOR

K.S. Krishnan is SST's field director at Padavedu, which is centrally located in Tiruvannamalai district and is an important hub of SST's operations. He

recounts how the women got the local administration to remove a liquor vend at Kesavapuram because they had had enough of their men wasting money on drink and ruining their health.

"It is seen as their major achievement," says Krishnan. "A petition was given to the Collector. I helped them get an appointment with him. Finally, the liquor vend was shifted."

SST plays the role of facilitator in multiple situations. It makes the connections that help people along. When the SHGs were first set up, SST's field staff showed the women how to do basic paperwork and approach banks. SST also connected the women to the block development officer (BDO) who provided formal training in the maintenance of records.

Over time the SHGs have learned to maintain their own accounts, keep minutes of their monthly meetings and deal with the paperwork that banks require. It is empowerment in the real sense.

For TVS, helping communities is all about joining the dots. The company puts money into programmes. But it is more interested in empowering people by helping them connect with government and access the benefits already available to them. SST works closely with people and local administrations to sort out the problems of last-mile connectivity.

The idea is to help people improve lives through social values and higher standards of living. It could be by building small enterprises, putting schools in shape, cleaning up garbage in villages, overcoming water shortages, improving healthcare or accessing sources of finance.

NOT BRANDS OR MARKETING

Self-reliance of the community is the clear objective and so it is that SST consciously works towards its own redundancy over time. In all that it does it seeks to connect, empower and withdraw. It is involved in some 3,000 villages in five states. In 700 of these villages it has put programmes in place and reduced its involvement drastically by getting communities to take over.

As a company TVS has for long spent on CSR more than the two per cent of profits that is currently mandated. It has been the philosophy in the company that laudable causes shouldn't suffer for want of financial support. But money in

itself is not a solution. Initiatives need to find local ownership and be sustainable over the long term.

Interestingly, TVS works among the very poor but doesn't have a bottom of the pyramid approach. It doesn't link business objectives to social endeavours. CSR is not tied to marketing and building its brands. The company also doesn't restrict its social initiatives to areas around its factories. It doesn't promise jobs to win the support of local people.

TVS' approach to CSR has evolved over time. In the beginning, the company, and the Srinivasan family personally, did charity through SST. Temples, churches and mosques were restored in Tamil Nadu, but this did not have a big enough impact on the social and economic lives of people. It was then that TVS realised significant and enduring change could only come by facilitating the implementation of the government's programmes. As an enabler it could bring exponential and lasting change in the lives of people and ensure better utilisation of public funds.

FIVE FOCUS AREAS AND A SIXTH

"We believe in holistic development," says Ashoke Joshi, Chairman of SST. "We learnt a long time ago that if you work in a focussed manner on only one aspect of a community's life then you tend to leave out a large number of people from the community.

"If you want the ownership of the project to go to the community you have to aspire to touch every individual's life. We have five focus areas of environment, health, education, infrastructure and economic development. They are all inter-related. They are all equally important."

When SST moves into a village, economic development and child welfare are given priority because they help establish trust. But, as acceptance and trust are established, the other focus areas are taken up.

"We now have a sixth focus area — what we call developing social leaders. It would not be possible for SST to reach out to so many villages if we were to do all the work ourselves," explains Joshi.

"Today there are 700 villages that are self-sufficient and fully empowered to meet their needs. We go to these villages just once in a month. We want the community to take over," he says.

Local ownership is exercised in many ways.

Take, for instance, the Panchayat Level Federation (PLF). It consists of women of the village and is an example of the kind of local capacity building that TVS promotes along with the government.

The PLF plays a crucial role in helping SHGs apply for loans, providing bridge and emergency finance and auditing the books of the SHGs.

Valarmathi is the president of the PLF. She explains that there are SHGs and then the Hamlet Level Forums (HLFs), which consist of SHGs in each hamlet, and finally the PLF where two members of each HLF are members.

"Sometimes an SHG applies to the bank for a loan, but it takes time for the paperwork to be done. We have ₹23 lakh from which we can help an SHG with a loan within 24 hours. There are other occasions on which an SHG sells some products but the payment takes time. We step in," Valarmathi explains.

PLF also plays the significant role of an auditor. "An SHG would have to pay an auditor. But we have been trained by the government to issue certificates after auditing an SHG's accounts."

Activities SST takes up with people in the villages where it works pertain to schools, *anganwadis*, toilets, water harvesting, garbage composting, sewage treatment, primary health and skill training. It is a flexible list because the idea is to make interventions based on what people need and ask for.

A MODEL GOVT PRIMARY SCHOOL

A government-run primary school has been brilliantly revived in the village of Ramasanikuppam. It is now as good as the private primary schools in the district of Tiruvannamalai where parents pay as much as ₹30,000 to admit their children.

The government school's building has been painted, a boundary wall built, classrooms have been spruced up, the toilets for the children now have water and cartoons on the walls, tablets are used to promote e-learning and so on. The floor of the *balwadi* or nursery has been tiled and its kitchen is functional.



In a model government primary school in Ramasanikuppam, children attend class and learn



R. Thamarai Selvi (centre, in pink sari), headmistress of the Ramasanikuppam primary school and others



With SST help, a government primary school has not only survived but thrived. English is taught. Many parents now prefer it to private schools.

With SST help, this primary school run by the government has not just survived but thrived. Many parents now prefer it to privately run schools. It is completely free, there is a choice of English as a medium of instruction and teachers are regular. The children go to middle school having learnt something.

There is a lot of positive energy in evidence as children run around or intently scribble letters and numbers on blackboards. They are encouraged to learn through small projects. The use of tablets helps bridge a digital divide. In one of the classrooms, a girl has been making paper boats and wants us to see them. A boy blows a paper boat into a ball.

The *sarpanch* of the village, P.E. Bala Subramaniam, says he was very eager to revive a government school. He himself is just about educated, having studied till Class 10. So he felt he should do what he could to promote education in his village.

The headmistress, R. Thamarai Selvi, has been posted here eight years. Before that she had spent 17 years as a teacher in the government school system.

“This district of Tiruvannamalai is backward in all respects, including education. It was my ambition to create a model school. A good grounding at the primary level prepares children for the higher classes. Children from here do well for themselves later. They even get awards,” Thamarai Selvi says.

There used to be 65 students in the school but the number has gone up to 71. There are 20 students whose parents have opted for English-medium teaching.

“I encourage the children to play. But I also ensure that they can study for one additional hour after school. It is a combination of play and study through which they learn,” the headmistress tells us.

HOMES WITH PERSONAL TOILETS

A personal toilet-building programme is underway in the village of Poongkollaimedu under the Pariyagaram *panchayat* adjacent to Padavedu.

SST adopted the village a year ago. There are 450 houses and nine SHGs. For 15 years a programme for building toilets existed, but no progress was made, explains Jayaseelan, the block coordinator for SST. A survey revealed that just five families had toilets.



A model *balwadi*: Mothers volunteer and children are provided a meal



Toilets attached to homes



A toilet for children

People were used to squatting in the open. They also didn't want to spend on a toilet. It costs at least ₹20,000 to make a toilet, but the government provides only ₹12,000. A toilet in a home meant a personal investment of at least ₹8,000.

Now, 174 toilets have been sanctioned and 74 are complete. SST first played the role of a motivator, explaining to villagers the health benefits of using a toilet. It then helped fund the toilets by supplying the construction material and encouraging the villagers to put in the labour. In this way the shortfall of ₹8,000 or so between what the government provides and the actual cost of a toilet has been bridged.

BUILDING ON PARTNERSHIPS

Krishnan, the field director at Padavedu, is a retired Indian Forest Service (IFS) officer. He has been with SST since 2003 when TVS changed its mode of doing social service from charity to shaping partnerships with communities and government.

Krishnan recalls that, in the early years, it wasn't easy to win over lower government functionaries and people in the villages. "The image of NGOs wasn't good and we had to build our credibility," he says. "People now have high regard for SST and TVS. We have proved that our intentions are good and that we are here to help people improve the quality of their lives. A transformation has happened in government officers and the community. Now people come to us and when we go to a new village they readily accept us because word of the work we do has spread. In the local administration, the block development officer or the collector will no longer keep us waiting."

Krishnan has several examples of successful little partnerships at the local level. For instance, a bridge was needed over a river where a small dam had been built. People had problems crossing the river.

"The government should have built the bridge but didn't. A pucca bridge would cost a lot of money. So, our managing director, Mr Venu Srinivasan, suggested we build a footbridge," recalls Krishnan. "The footbridge was made for ₹12 lakh with the government putting in a little over ₹6 lakh and the company the rest and the local community providing the labour. In this way, the bridge got built quickly. Had it been left to the government and the many sanctions that would have had to be got, it may have taken seven years to build the bridge."

Another example is of a health centre where a boundary wall was needed. Without the wall, cattle would stray in and people would misuse the premises. The Collector agreed to fund 70 per cent of the cost of the wall, SST was ready to pay the remaining 30 per cent but the *sarpanch* of the village insisted on contributing 10 per cent. The health centre is now in excellent condition.

TOP-DRIVEN AND BOTTOM-DRIVEN

Working closely with people and officials at the grassroots makes a huge differ-



A primary health centre thrives after it got a boundary wall

ence. It results in invaluable awareness and trust. At TVS, this connect goes all the way to the top.

Ashoke Joshi, as chairman of SST, is closely involved with programmes as they get implemented in villages. Venu Srinivasan, despite his many responsibilities as managing director of TVS, finds the time at least on three occasions in a year to hold meetings at which field directors like Krishnan are present.

Says Joshi: "CSR in any company is top-driven.... We are fortunate to have Mr Venu Srinivasan, who believes in making communities healthier, vibrant and



self-reliant. It is his dream, to make villages as they should be. His vision is the driving force for us. Since Mr Venu Srinivasan is deeply involved, the rest of the team follows.”

It is a team interestingly chosen. Joshi is a former IAS officer with a formidable reputation for probity and efficiency. Others like Krishnan or K. Ponnurangam also come from government services and are effective as field directors. They know how to tap into local administrations and understand the nuances of how government functions.



K.S. Krishnan, SST's field director in Padavedu

SST's success depends on a balance between public-spirited effort and relentless scrutiny. The two need to go together. Joshi continuously assesses programmes and others in his team understand they have to do likewise.

“We are not at all in conflict mode. Our approach is participatory. We consciously support proper implementation of government schemes,” explains Joshi.

But it isn't just retired government officers that SST depends on. There are many others who are younger and could be doing jobs elsewhere but choose to be in villages.

Passion and the willingness to live in rural areas are also given a lot of importance. “In SST we have a strength of 250 people of which just five live in Chennai and the remaining 245 in villages,” says Joshi.

Anna Lakshmi, 34, works as an executive community development officer and is based in Padavedu. She is married but lives on her own because her husband has a job in another district. She has a Masters in social work from Stella Maris College in Chennai. Similarly, Nandgopal, her colleague in Padavedu, is a young man of 39. He is from Coimbatore and that is where his family lives while he lives and works in the villages around Padavedu.

IMPACT, NOT JUST ACTIVITY

The SST hub at Padavedu has Krishnan as field director, two site engineers, five community development officers, five senior village development facilitators and 17 village development facilitators. Once a week the full team meets in Padavedu for a general review.

Back in Chennai, Joshi has a separate room for tracking projects. The walls are covered with plastic folders and charts containing updates. “Our goal is not activity but the impact that we have made. We get our work audited. We also have our own audit teams from among SST staff who assess the progress and impact every three months. This way there is a lot of internal learning,” he says.

SST's success depends on a balance between public-spirited effort and relentless scrutiny. The two need to go together. Joshi continuously assesses programmes and others in his team understand they have to do likewise.

TVS and SST are often referred to as one organisation and both receive enormous respect and affection in villages. But SST has its own objectives, style and pace. It represents TVS but is not expected to beat a drum for the business. If it serves the TVS brand it is by reinforcing the image of TVS as a company that wants to pay back to society by improving the lives of people irrespective of whether they are customers or not.

SST draws on TVS' managerial expertise from time to time, but on the ground it has shaped methodologies of its own. The systems and chemistries by which it succeeds have evolved over time in SST's space. It has learnt to work with government systems and improve the lives of ordinary people in ways that a business will find difficult.

Joshi and his team measure impact, but also realise that development is an ongoing process: a bridge here, a school there, nutrition for children, toilets, small loans.... They all add up and the results of SST's efforts are impressive. The process, however, has to be slow. To have ambitions of instant and blockbuster improvements is to be unrealistic. Lasting change on a large scale depends on nurturing partnerships by bringing people and government together. ■

‘Our role is to be a catalyst’

Civil Society News
Chennai

AS Chairman of the Srinivasan Services Trust (SST), Ashoke Joshi has the complex task of shaping and implementing programmes that touch the lives of roughly two million people in 3,000 villages across five states in the country.

Joshi is a retired IAS officer with a formidable reputation for honesty and efficiency during his many years of service. At SST he emphasises focus and impact in the trust's social initiatives.

Joshi has helped Venu Srinivasan, Chairman and MD of TVS, build a team of 250 professionals who work almost entirely in rural areas to improve the lives of communities.

In this interview, Joshi talks about what corporate social responsibility (CSR) means to TVS and how Srinivasan's vision of giving back to society has been implemented.

You have headed the SST for around 11 years now. How do SST and TVS define corporate social responsibility? Has there been a lot of learning over this period?

We started off as a charitable organisation. We wanted to help places of worship — temples, mosques and churches — with the expectation that once these places became better and more people went there it would result in economic and social bonding in villages.

We did that but the expected impact was not there. It did economically benefit those who were closely associated with these places of worship. But, by and large, the community did not participate as actively as we thought it would.

So we moved on and changed our style. We decided to support government schemes — no scheme is bad, it is the implementation that is often wanting. We decided to work towards making implementation more effective so that the government's resources are better utilised and the community gains.

To cite an example, repairing an *anganwadi*, making the place a little more attractive, getting the parents to know what is happening. Like with many other government schemes, with *anganwadis*, too, there was the problem of last-mile connectivity. We provided that.

The physical infrastructure improved and awareness grew, but the participation of the community was still lacking. So we decided to call the mothers to come and help the *anganwadi* teacher. That brought a lot of results. The mothers worked and were busy, but we convinced them to take turns on different days of the week.

Then we took up malnutrition. One of the goals of the ICDS (Integrated Child Development Scheme) is to provide nutrition. It was happening under the ICDS, but we felt we could contribute to speeding it up. The mothers were requested to bring some supplementary food from home. Nothing extraordinary, but something they could spare. Maybe a few bananas, maybe some groundnuts. Today, in 1,300 or so *anganwadis* where we are involved, more than 80 per cent of the mothers volunteer. They regard it as their responsibility. They look after not just their own children but also the other children of the village.

The results are fantastic. Malnutrition levels are down to four per cent or less. There are many *anganwadis* where there is no malnourished child. The teachers are happier and practically no child stays home. They all go to the *anganwadis*.

So you have moved from charity to engagement with government schemes and community involvement.

Yes. And at the ground level when schemes are successful and local government officials get recognition, they automatically come forward with a large number of skills to reinforce our efforts. We would otherwise have been hardpressed to

get those skills. Our approach is to be a catalyst for a whole lot of participation by community and government.

What is the relationship between SST and TVS, the company?

CSR in any company is top-driven. Middle-level functionaries see their main role as making profits for the company. We are fortunate to have Mr Venu Srinivasan, who believes in making communities healthier, vibrant and self-reliant. It is his dream to make villages as they should be.

What is the interaction between the company and the Trust?

In the Trust we draw on the company's experience and expertise in matters relating to finance, human resources, policy, planning, quality control and so on.

LAKSHMAN ANAND

Take the Village Buddha initiative. Prof Shoji Shiba, a renowned quality expert in manufacturing, suggested making CSR more effective through TQM (total quality management) practices. Village Buddha shows how to measure impact and not just activity. This kind of relationship between the company and the Trust has helped improve our functioning a lot.

How do you choose the geographies you work in? Companies tend to work around their factories, among their direct stakeholders.

We firmly believe that communities should be healthy, educated and vibrant. That should be so around your factory and everywhere else. Initially, we started

with two villages. One was the ancestral village of the TVS family. The other was near our Hosur factory. Seeing our work, demand has increased and we have grown in concentric circles. Today, we are in about 3,000 villages.

How do you choose programmes? Are there any specific areas you have shown preference for?

We believe in holistic development. We learnt a long time ago that if you focus on only one aspect of a community's life then you tend to leave out a large number of people from the development.

If you want ownership of the project to go to the community, you have to touch every individual's life. For us the five focus areas of environment, health, education, infrastructure and economic development are interrelated. They are all equally important.

When we move into a village initially economic development and child welfare get priority, but that is to build trust. As trust grows we take up the other three development activities.

Now we have a sixth focus area — developing social leaders. It would not be possible for SST to reach out to so many villages if we had to do all the work ourselves. Today, there are 700 villages that are self-sufficient and the people are empowered. We go to such villages just once a month. The community has taken over the responsibility of development.

SST seems to have a preference for recruiting ex-government officers.

We look for passion among the people we hire. Retired government officers are recruited because they understand how the government functions. We are not at all in conflict mode. Our approach is participatory. We consciously support proper implementation of government schemes.

In SST we have a strength of 250 people of which just five live in Chennai and the remaining 245 in villages. We also impart a lot of in-house training to upgrade technical knowledge, improve and learn team building and conflict resolution skills. More than qualifications, what we look for is passion to be an effective agent of change. ■



Ashoke Joshi: 'We support government schemes and make their implementation more effective'

BUSINESS

ENTERPRISE | CSR | ICT | GREEN TECH

Cleaning up jaggery

Govt helps organic producers

PICTURES BY SHREE PADRE

Shree Padre
Mandya

JAGGERY, we all know, is good for health. It is rich in iron and minerals. So shouldn't we be eating it every day? The emphatic answer is, No. That's what those who know how jaggery is manufactured will tell you.

Walk around Mandya, Karnataka's jaggery city. You will see rows of shops selling chemicals that are used solely to manufacture jaggery. Sodium hydro-sulphite or 'hydros' is the bestselling product here.

Manufacturers complain that consumers won't buy jaggery if it isn't an attractive yellow. But another serious issue is hygiene. Jaggery is produced in poor hygienic conditions. It isn't unusual to discover sand and soil particles in it.

However, there is good news for health-conscious people who would like to consume jaggery instead of sugar.

The government of Karnataka has set up a Jaggery Technology Park that produces chemical-free, hygienically made jaggery from organically grown sugarcane.

Located in Bagalkot district, the park is run by the University of Agricultural Sciences (UAS) in Dharwar. The facility was started in 2013 after considerable research on jaggery production. Recently, the park hit the headlines by exporting 25 tonnes of organic jaggery to Russia.

Around 70 per cent of the world's jaggery is produced in India, making it the biggest manufacturer globally. Uttar Pradesh is the biggest producer of jaggery in the country, while Karnataka comes third. Jaggery from India is exported to Tanzania, Malaysia, Oman, the UAE, US and Canada.

Farmers fix an appointment with the park, bring their sugarcane and take back jaggery. They pay a processing fee plus labour charges. The park has a godown. Farmers can store their jaggery in it and sell as and when demand rises.

The state has about 28,000 acres under sugarcane. According to Sanganagouda H.B. Patil, state President of Savayava Krish Parivaragala Okkoota, a group of organic sugarcane growers, Karnataka has about 2,000 acres of organic sugarcane, though not all of it is certified. He says Bagalkot district produces around 100 tonnes of organic sugarcane. Currently, only six or seven organic farmers near Mudhol get their jaggery produced at the park.

Chemical-laden jaggery sells for about ₹30-35 while the organic version sells for ₹50. Mudhol farmers are progressive. Long before the Jaggery Park came up, they were producing chemical-free



Lakshmana Billoora, an organic sugarcane farmer, with his packets of jaggery

jaggery and selling it directly to consumers.

Sanganagouda and fellow farmers are very happy with the park. Their dream to collectively produce hygienic and healthy jaggery has finally come true, they say, and it is fetching them dividends.

It cost the state ₹8 crore to set up the Jaggery Park. There is one centre in Mudhol and a smaller one nearby in Sankeshwar. Since last October, the park has converted over 1,200 tonnes of organic sugarcane into jaggery. The Mudhol centre can convert 40 tonnes of sugarcane into jaggery in 24 hours. Sankeshwar has half this capacity.

Park officials initially studied many jaggery units in Karnataka, Maharashtra and Karnataka and visited sugarcane research centres across India. "We changed many practices so that our manufacturing processes would be hygienic, efficient and of high quality. We started with the crushing machine," says Dr Chandrashekar C.P., Associate Professor, Agronomy, who is in sole charge of the Jaggery Park.

A plant solution made of hibiscus is used for clarification of floating impurities instead of salicylic acid. The boiling pan is made of iron. The cement tank into which jaggery syrup used to be transferred has been replaced by a stainless steel one. The

cement tank used to emit small foreign particles into the syrup. An energy efficient gear-driven crusher is used instead of the old belt-driven crusher. The design of the juice tank is such that it filters out dust and sand. Despite that, around two kg of sediments are found in 1,000 litres of juice. The syrup is double filtered for this.

The jaggery is not bleached so its colour remains brown. The colour does alter to some extent, depending on the type of sugarcane used, the percentage of lime applied and so on.

Although the park produces four to five different types of jaggery, the most popular one seems to be the one-kg bucket jaggery locally called *pente bella*.

Jaggery powder is also produced from jaggery syrup. It is lighter in colour, easy to use and has a longer shelf life. It is in demand among urban consumers.

Jaggery powder is produced in pellet form and as a fine powder. It costs about 20 to 40 per cent more than bucket jaggery. Liquid jaggery and 'Johnny bella', a version of liquid jaggery, can also be produced but both these types lack demand.

Pellet jaggery has attracted a Russian buyer. Alexander Usanin, an Iskcon member, recently vis-

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ited the Jaggery Park and was impressed. He is importing 25 tonnes of pellet jaggery. Why is Russia, which is not a traditional consumer, interested in jaggery? “Just to sweeten coffee and tea,” replies Usanin. “It is more aromatic than white sugar. I advocate vegetarianism, organic farming and a healthy lifestyle.”

Ten tonnes of the jaggery being imported by Usanin is from Lakshmana Shivappa Billoora’s sugarcane. An organic farmer for 15 years, Lakshmana gets his jaggery produced in powder form. He retails it for ₹70 per kg. “Payment for jaggery sold through us is always made directly to the farmer’s bank account to retain transparency,” says Dr Chandrashekar.

The Jaggery Park has a laboratory, a guesthouse and a hall for training farmers in better cultivation of sugarcane and production of chemical-free jaggery. The park has identified seven varieties of sugarcane that are more suited for organic farming and jaggery production.

CONSUMERS & MARKETS

But though the jaggery produced is superior, it has not attracted enough consumers. The main reason is lack of publicity. Most farmers take the jaggery home and sell it as and when demand arises. So they earn in small amounts. But their income does increase. They earn ₹800-1,000 per tonne of sugarcane and ₹40,000 more per acre.

Yet farmers hesitate to go organic for two reasons. The sugarcane mills pay for harvesting and transport, the Jaggery Park doesn’t. Farmers spend around ₹1,600 per tonne on harvesting, transporting and processing the sugarcane into jaggery plus labour charges.

Another advantage for the farmers is that the sugar mills pay money in a lump sum. The downside is that the farmer has to wait for months for the cutting permit. Those who opt for jaggery production can cultivate three crops in three years. But farmers selling to sugar mills need to wait for four years to cultivate three successive crops.

Farmers facing financial difficulties can’t pay in advance for jaggery production. So they opt to sell their sugarcane to the sugarcane factories although they earn ₹1,800-2,000 less per tonne.

The Jaggery Park has no means of publicising the organic jaggery it produces. Nevertheless, organic jaggery is slowly finding a market through word of mouth. Small organic shops are stocking it. The Mudhol jaggery is also doing well at local fairs. Consumers negotiate directly with farmers and the



The manufacturing process has been made hygienic



Dr Chandrashekar C.P.



Sanganaagouda H.B. Patil

Organic jaggery is slowly finding a market through word of mouth. Small shops are stocking it. The Mudhol jaggery is also doing well at local fairs. Consumers negotiate and buy directly from farmers.

parcel is sent through courier. The money is credited directly to the farmer. Most farmers find the Karnataka State Road Transport Corporation’s Mahalsa courier company very handy.

Many buyers ask for certification. But the farmers of Mudhol and Sankeshwar have not got their jaggery certified. “The organic movement here relies on trust and not certification,” says Dr Chandrasekhar. “The jaggery we produce has a qualitative upper edge. Though we can’t produce documentary testimonials, we can confidently claim this is chemical-free jaggery. That is what we did with the Russian buyer.”

There is, of course, room for improvement. Although the park successfully did trials of washing sugarcane by dipping it in hot water at 50°C, this is impractical because a huge quantity of water is required. Also, jaggery powder is being produced manually. A company in Lucknow has invented a machine to dry, powder, sieve and transport jaggery powder to a storeroom through a conveyor belt — making the entire process untouched by hands.

Other sugarcane research stations have tried to propagate and demonstrate how chemical-free jaggery can be produced to farmers. But the farmers weren’t very impressed.

“Projects of sugarcane research have pilot plants that demonstrate chemical-free jaggery production every sugarcane season. Farmers are reluctant to shift because they can’t market organic jaggery. They have to find buyers on their own. But when they sell sugarcane to factories they don’t run this risk,” says Dr G.S. Nevkar, Junior Research Officer, All India Coordinated Research Project (AICRP) on Post-Harvest Technology, Regional Sugarcane and Jaggery Research Station, Kolhapur.

Putting in one or more harmful chemicals in jaggery-making is not a traditional practice. It started 40 years ago when sugar mills proliferated and jaggery had to face tough competition.

“Earlier, they would use 35 gm of ‘hydros’ to bleach 100 litres of sugarcane juice. But now many units use one kg or even 1.25 kg for 100 litres. This is a very high dose. It releases sulphur dioxide that causes itching of the human skin. Unfortunately, an in-depth study of the ill-effects of the use of industrial chemicals in jaggery has not been done so far,” says Dr B.G. Gaikwad, Senior Research Officer at AICRP.

REVIVING UNITS

In March, the state government sanctioned ₹1 crore for the Jaggery Park to continue its work in PPP mode. The project time allotted to it had expired. The UAS and Dr Chandrashekar have interacted extensively with farmers, holding consultations with them regularly. Now it is up to farmer organisations and their leaders to work out a PPP with the institution.

The sugarcane farmers do need the facility. “We organic sugarcane farmers stopped using chemicals to make jaggery some time ago. Instead, we produced chemical-free jaggery in local units called *alemane*,” says R.T. Patil, a farmer from Nagara. “We were also successfully selling our jaggery directly to consumers at ₹50 per kg.”

The problem is that these jaggery units began closing down. In the 1990s, Karnataka had about 9,000 jaggery units. The number has come down to 1,000. “We had 50 to 60 *alemanes* in Mudhol taluk 30 years ago. Now we have none,” says Patil. The reason is competition for sugarcane from sugar mills.

But, sensing a demand for jaggery from health-conscious consumers, farmers have started constructing new jaggery units. In nearby Oddugodu, three to four units are being set up with up-to-date methods of production, influenced by UAS’ pioneering work.

“With an investment of about ₹40 lakh, we can set up a reasonably good modern jaggery unit that can crush 16 tonnes in 10 to 12 hours,” says Patil. “We will also have full control over the unit and ensure that it produces high-quality jaggery.”

In India and across the world, the status of jaggery is rising. In 2011-2012 India exported ₹100 crore worth of jaggery. This has gone up to ₹130 crore.

The fame of the Jaggery Park is also spreading. A sugar mill owner recently approached the park, saying he intended to carry out a market survey before plunging into jaggery production.

“MBA graduates, farmers with over 100 acres and others have been approaching us for guidance on how to start jaggery units,” says Dr Chandrashekar. “Once demand for organic jaggery increases, farmers will embrace organic farming in a big way. We need to get higher prices otherwise farming is not sustainable. This is an era of labour shortages and high costs of production,” says Sanganaagouda. ■

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India's pension planner

Shweta Vitta
Bengaluru

WALK around anywhere in India and you will come across people in the unorganised sector working as street vendors, housemaids, sweepers, porters, construction labourers and so on. Most of this work is hard physical labour for little money and long hours and it tells on the health of workers.

As people engaged in such labour grow older, their physical strength wanes and their capacity to earn declines. With no savings, they grow poorer and poorer and begin to lead even more precarious lives.

"If you ask a rickshaw-puller when he will retire, he will give you a quizzical look and say, '*Jab tak haath-pair chalne* (till my hands and legs continue to work)," says Gautam Bhardwaj. An Ashoka Fellow, he was convinced there was a solution. In 2006 he founded Invest India Micro Pension Services (IIMPS) which is "the first experiment in the world that focuses on enabling low-income informal sector workers to accumulate micro-savings for their old age". He subsequently founded two other organisations — Micro Pension Foundation and Gift-A-Pension.

According to official estimates, by 2026 India will be home to approximately 179 million elderly persons — 13.3 per cent of the population — who have spent all their lives working in the unorganised sector. Most of them won't have any retirement plan in place.

Bhardwaj has been working on pension and social security policies as a consultant to the Government of India since 1998. He co-authored the Project OASIS report that provided the basis for India's pension reform. In recent years he has been involved in designing a comprehensive framework for India's new pension scheme for the government.

Bhardwaj says there are two reasons that discourage low-income people from saving. "First, they are financially unaware and, secondly, they are excluded from the system. So it remains a huge challenge and the only way to tackle this is to deliver a pension programme that is similar to what we avail of."

Thus was born IIMPS in 2006. It has created a strong relationship with state governments with whom IIMPS has co-developed pension products. IIMPS also partners cooperatives and non-profits working at the grassroots with whom they reach their intended beneficiaries. Some of the products they have helped develop are SBI Life Insurance Product, SBI Life Grameen Super Suraksha and NPS Lite.

The initial challenge Bhardwaj faced was in convincing people in the unorganised sector to buy into the micro-pension scheme.

"Imagine you have one chance to meet a woman in the unorganised sector, explain the programme to her, ensure she internalises the information, gets convinced and acts upon it. How would you do this effectively? Our entire programme is designed around this," says Bhardwaj.

He then talks about the two main strategies. First, every staff member has to mandatorily be a beneficiary of the scheme. "The minute they become customers, it shifts the way they understand the programme and talk about it," says Bhardwaj. "For



India's large population of the working poor don't have any retirement plans in place



Gautam Bhardwaj

Recently Invest India Micro Pension Services launched Gift-A-Pension — an initiative which allows people to enrol their domestic workers for pension schemes online and get them to pay or pay on their behalf.

instance, they go in-depth and ask questions such as what will happen if I relocate or how will I benefit if I save ₹300 every month for the next 20 years or what if I die? Once they are convinced, they become more confident to empower another person."

His second strategy focuses on ensuring that every customer has understood the programme completely. They do this by associating with a helpline based in Bengaluru called Vindya. Once a person is enrolled in the programme, a representative from the helpline calls him or her and asks a certain set of questions which ensure that the beneficiary has correctly understood the service. If not, the staff goes back to "re-educate the beneficiary and this mitigates the risk of misselling as well as dropouts".

IIMPS' Micro Pension Foundation (MPF) creates technology-based solutions which make the work of IIMPS field staff seamless, with zero per cent errors.

Importantly, the technology used also reduces the time taken to fill numerous cumbersome forms. For instance, Bhardwaj recollects the initial days when field staff members would have to spend at least 40 minutes filling four forms manually — a personal details form, the micro-pension form, the particular scheme form and a payment instruction form. Once filled, the beneficiary has to attest a photograph and sign the forms. After doing all this, it would take at least seven to 10 working days for the information to be verified and the forms to be processed.

MPF introduced tablets and a software. Once

details are fed in, the system automatically generates all the forms, already filled-in. The time taken to fill in forms reduced from 40 minutes to just three.

In the second development, MPF was linked with UIDAI (Unique Identification Authority of India). This meant that, with a thumb-print (enabled by a dongle attached to the tablet), the beneficiary's details would be pulled out automatically from their e-Aadhar cards and pooled into the respective forms, along with the photograph. "Now it doesn't matter even if we have 10 different products as the time taken to fill a form and process it is less than two minutes," says Bhardwaj.

Invest India Micro Pension Services is already benefiting over 1.1 million people across 14 states and 100 districts. It continues to scale rapidly. Yet Bhardwaj feels that there is a lot more we can achieve as a nation.

Bhardwaj recently launched Gift-A-Pension — an initiative which allows people to enrol their domestic workers for pension schemes online and get them to pay or pay for them. For instance, if an 18-year-old joins the scheme and pays ₹200 per month (which is calculated at 7 per cent per annum), he/she will be entitled to ₹3,550 per month as pension. "Every citizen must and can actively contribute towards securing their domestic worker's life and if each one of us took the responsibility, imagine what the nation would be like," says Bhardwaj. ■

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INSIGHTS

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If policy could be more real



RAJIV KUMAR

INDIA FIRST

INDIA's economy and society are marked by a deep and extensive dualism. There are examples galore — backward agriculture versus global firms; rural versus urban world views; dehumanising slums cheek by jowl with swanky highrises; wretched urban squalor five miles away from the New Delhi Municipal Corporation's carefully tended Bungalow Zone in Lutyens' Delhi; the bullock cart versus plush air travel; and vast areas of darkness just outside major cities.

Add to that moneylending in rural areas and for informal trade, finance at three per cent per month or 40 per cent per annum versus a repo rate of 7.25 per cent.

Also, merely eight per cent of workers are employed in the formal sector with the remaining 92 per cent in occupations where they have no statutory minimum wages, zero social security and absence of minimal working conditions. Illiteracy amongst middle-aged women is at 40 per cent. In contrast, India has 980 million mobile phones and 30 per cent Internet penetration.

These examples can be multiplied many times over. Suffice to say that the catchy phrase, "Whatever you say about any aspect of India, the opposite is also true", conveys the essence of this dualism that marks almost every sector of our economy and every aspect of our lives. And we, especially the younger generation, accept this dualism — often without noticing.

But dualism has a direct and significant implication for public policymaking — it becomes Janus-faced. Policymaking is justified by the rhetoric that it is for the poor, marginalised and those on the wrong side of the dualistic divide. Yet, it is designed and implemented ostensibly for the tiny minority.

No better example of this schizophrenia exists than in the fertiliser subsidy policy. The rhetoric is that it helps the poor, small and medium farmers. But the design and implementation of the policy almost solely benefits fertiliser producers, especially the most inefficient ones. This hypocrisy is aptly reflected in the age-old remark about economic policy during India's socialistic era. It was then said that 'policy always signalled left but turned right'. Subterfuge was thought necessary to retain votes.

This policy schizophrenia makes for heavy-handed and over-defined regulatory structures which ultimately lend themselves to rent-seeking and



The highrise and the slum coexist because policies made in the name of the poor actually benefit the rich

widespread corruption. Ironically, they also result in a travesty of equity and fairness.

An example would suffice. The rhetoric justification for the Drugs and Pharmaceutical Control Order (DPCO) is to ensure cheap medicines for all, especially the poor. However, the great majority of the poor, residing in rural areas or working in the informal sector, cannot afford even the drugs whose prices are controlled. They continue to rely on home remedies or the informal system of healthcare where spurious drugs are rampant and unethical behaviour abounds. The DPCO also generates huge rents in the pharmaceutical industry as manufacturers try and get their drugs taken out of the DPCO framework or ensure a hefty mark-up on costs while prices are officially determined.

Instead, we could have a simpler, more transparent policy regime. All drugs could be sold at market-determined prices. The government, using the public health delivery system focused exclusively on the poor and marginalised segments, could subsidise them directly rather than control prices, which discourages producers and generates rents. The health insurance system could ensure that the middle class receives proper healthcare and medicines at reasonable cost. The affluent, as they do already, would be free to choose their healthcare options within India or abroad at market-determined prices.

One would have imagined that in a thriving democracy like ours, such a double-faced and inept policy regime would be nudged in the right direction through public discourse and civil society initiatives. However, this is largely not the case and successful exceptions highlight the overall absence

of civil society's influence on public policy both at the centre and in the states.

Could the reason be that civil society in India also suffers from deep and extensive dualism and is badly fragmented? Does it represent a homogenous entity that could hold public authorities to account? As Mahendra Lama put it pithily in the context of India's foreign policy, "Track One and Track Two go on forever in parallel without any convergence." Most often, policymakers do not take the so-called civil society seriously.

One hypothesis could be that the way civil society is constituted it represents only the English-speaking urban elite. Civil society is often derisively referred to, by journalists pretending to be serious policy wonks and in touch with those who matter, as the chatterati. The insinuation is that this class of people can go on forever without an iota of influence on policy. The reason put forward is that the elected policymaker has his/her ear close to the 'real civil society' that is made up of those who have time only to come out and vote once in five years, that is the subaltern, working class and the marginalised, who are not members of urban civil society.

The reverse charge, often made by 'leftists', is that a tiny minority of more articulate, well-heeled and 'in season' members of elite civil society have captured policymaking in the country.

If at all true, this charge applies only to the influence exercised by crony capitalists who have a strong nexus with the ruling establishment in multiple ways. The government gets away by effectively questioning the credentials of urban civil society to represent the

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When a home is lost



KANCHI KOHLI

It is difficult to forget that day. We were standing before a family whose house had been bulldozed just two days earlier. The mine next door had to be expanded, they were told, and the land their house stood on had been acquired several years ago. It was only now that the company had sought to expand its mine so everyone in its way had to move at short notice.

The three of them spread out in different directions in what had once been their home, gathering what they could save now that it had all been razed. All the foodgrain they had stored was lost, they had no shelter from the scorching sun and uncertainty over what lay in store stared them in the face.

I can write here about the facts of the case, about whether the laws were followed and whether the manner in which the house was razed was as per required administrative procedure. But I am choosing not to because today's story is not about what is legal or illegal. It is about losing your home when the country decides that this is the price individuals have to pay so that the nation surges ahead with its dream of economic supremacy.

In yet another part of the country, hundreds of fisherfolk can see the stack of a coal-based thermal power plant rising up behind them whenever they look back. When they return from the sea, two km behind their temporary fishing shelters, they see a towering structure, threatening to advance towards them each day.

If they had not challenged the construction of the thermal plant, by now there would have been an open water channel or pipeline to draw water. It would have meant some homes would have had to shift and the harbour would have been neatly cut through and fenced. For some it would mean losing home altogether, and for others, the easy access to the harbour would have been blocked.

They have managed to keep the plant at bay so far with its technology being changed from a water-cooled one to an air-cooled one. But they saw it getting built, bit by bit, each day. As the lights came on, so did the fear and the apprehension. Moreover, their story is far from over. From a 300 MW capacity, the plant seeks to expand to 2,600 MW capacity. This means, if the company is able to pull it through with government support, the water intake will be much more and the intake channel bigger.

For the people of the fishing harbour, this means living with uncertainty each day. When will they get notices to move out of

the area? Or will they continue to live there as they see their homes being fenced? There is much that time will reveal.

In a place which is proudly referred to as the energy hub of India, there are people with a history of losing and recreating their homes three times over. Since the 1960s, three generations have witnessed displacement at the hands of an irrigation dam, then a mining project and the people now live precariously in the midst of three power plants under construction.

The promised jobs never came and the four walls they occupy cannot be legally sold. The relocated

homes provided by the government can be inherited but cannot be transacted, explained the representative of the youth group pushing for basic services in the area. As households have grown, the space within homes has shrunk — the price people have had to pay so that this place can be known as the energy hub of India. You don't have to investigate beyond both sides of a highway to see this picture emerge in some parts of the country.

It was more than two decades ago that I first heard of notices that the government can give you to clear out from where you are living. The eminent domain powers of the State, strengthened by laws, have for years given the government the right to displace people. 'Public interest' has been used in many different ways and by applying differing logic. From nation-building to economic growth, all kinds of justifications are given to displace people from the spaces that they are most familiar with.

In 2013, the 1894 law governing land acquisition made two significant changes. First, it openly allowed the government to acquire land for the private sector and thereby extended its powers beyond public interest. But what it added alongside are some processes which included seeking the consent of landholders and carrying out social impact assessments so that compensation for all livelihood-dependent people can be ascertained. So, you will still lose your home, but the small reprieve is that implementing these processes could mean there is consent of affected people and some compensation.

In July 2015 it is this law, which governs the powers of the government to acquire land and displace people, that will once again be debated in the monsoon session of Parliament. Since December 2014, three ordinances have been issued to amend the Right to

KANCHI KOHLI

Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2013. The amendments were twice unsuccessfully tabled in Parliament and after a myriad street protests, the amendments on consent, social impact assessment and repatriation of land clauses were sent to a Joint Parliamentary Committee (JPC) in May 2015.

For many villagers living near mines, fishing harbours and areas demarcated for power generation, home is at risk either which way. Some villagers might be asked their consent, others might get a financial pay-off but those who don't figure on government records won't even get a notice. ■

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A home destroyed for the expansion of a coal mine

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common man. On the other hand, it pretends to listen to the marginalised and excluded but effectively designs policies that do not bring any succour to the poor but end up only generating rents. The government effectively enjoys autonomy in our system that is antithetical to a well-functioning democracy.

The way forward is not easy to discern. Perhaps civil society should first repair itself by becoming less fragmented and less elitist. We should spawn more civil society journals in local languages. The

English-speaking urban elite will do well to create platforms where pan-Indian issues could be discussed and debated without reference to provincial, regional, ethnic and caste biases. We could increasingly articulate challenges faced by the marginalised and make them the centre of public discourse.

The biggest challenge being faced today by civil society, cutting across all dimensions, is the generation of employment opportunities in the country. The Indian economy must absorb one million fresh entrants to the workforce each month for the next

20 years. In addition, there are millions waiting to shift from backward, low-paying jobs to higher productivity occupations. Debate, dialogue and discussion within civil society must focus on this massive challenge, which is being faced by all segments of our population. It is time we in civil society are prepared to be held accountable for our contribution to this challenge. That will sharply enhance our credentials to hold others to account. ■

Rajiv Kumar is Senior Fellow, Centre for Policy Research, and Founder-Director of Pahlle India Foundation

Educating parents



DILEEP RANJEKAR

BACK TO SCHOOL

THE Azim Premji Foundation launched its own schools in six remote districts in Chhattisgarh, Karnataka, Rajasthan and

Uttarakhand in 2012. The schools are meant to provide us the necessary insights, experience and confidence of running the schools with constraints that are almost identical to those in government schools. The only differences are in the process of recruiting, inducting and developing teachers. The schools are located in a manner that there is no competition with a nearby government school since that is not the objective. The children come from communities that are socially and economically underprivileged.

After the first three months of launching the schools, there were two major complaints from the parents against our school. The first one, interestingly, was that we didn't beat and threaten the children to discipline them. And the second was, we didn't give enough homework to the children. Many directly asked, "What kind of school are you running without doing these two things?" The complaint was based on their expectations — which in turn were based on their own notions of how children have to be educated and on their experience with other schools.

The team, comprising our principal and teachers, spent a lot of time, individually and collectively, with the parents, explaining to them the notions, perspective and principles behind these two acts. The parents initially rejected their arguments. But our team persisted in various ways, including explaining that it is illegal to use any kind of physical or emotional punishment or threat on the child. Today, after some 30 odd months, both these are non-issues. Most parents have also stopped using any kind of force with their children at home. In every parent-teacher meeting, the parents make it a point to admire the kind of innovative homework that is given to the children — of observing, practising, playing and narrating experiences in the classroom.

Another practice that was very natural for the parents was of not sending their children to the school on certain festival days. In 2012 there were a

number of festival days when only the teachers attended the school. In 2013, about 30 per cent of children began attending the school and in 2014 the attendance on such days rose to 68 per cent. Our school teams are confident that eventually it will rise to full attendance.

How has this happened? Our analysis is — due to multiple reasons. The children have begun loving the school and there is enough attraction to attend the school than do anything else. There is a certain relationship between the children and the teachers. But, most importantly, the parents are now convinced that their children attending school is far more important than participating in festivals during school time. They make adjustments so that the children are able to participate in the festivals and yet attend school. Our school teams have painstakingly explained to the parents the effects of even a



LAKSHMAN ANAND

day's absence from school and the ripple effect it has on the child's development. And the parents are now convinced about it.

Education is one subject where the stakeholders can have diametrically differing views on the same subject. The educated parents, in fact, have fairly strong notions that they understand education. I have interacted with a lot of urban educated parents who believe that the policy of no-detention is counterproductive. They believe that when required, children have to be punished in order to discipline them. They believe it is the school's and teachers' responsibility to ensure learning and good behaviour of their children. After all, we pay fat fees to choose a reputed school! In many ways, they have sub-contracted the education of their children.

There is also an expectation by parents that children must learn uniformly as relevant to their age and grade in the school. They must successfully compete in the classroom to be ahead of their classmates. They must excel — in studies, in sports and other co-curricular activities — all at the same time. They refuse to accept that their child can be very

different from other children.

Government schools in many states are responsible for ensuring that 100 per cent of children in the given habitation are enrolled and also attend regularly as per government norms. The principals and teachers of these schools visit households in the habitation to meet parents and find out why certain children are not attending school. In addition, the schools need to take the responsibility of educating the parents on several issues related to the Right to Education Act and the role parents must play in the child's development and learning.

The School Management Committees (SMC) play a vital role in contributing to the functioning of the schools. Our research has established that an effective and well-functioning SMC can be one of the top four contributors (the other three being — school leadership, the learning resources deployed

and literacy of the parents) to a better performing school. A well-functioning SMC means a committee that meets regularly, discusses relevant issues, acts on the decisions made and so on.

In one of the states where we were working, the parents had complained that they did not understand how their children were performing, based on the format of the "progress report" issued by the school. After indepth discussions with the parent bodies, the progress reports were modified to indicate the competencies acquired by the child instead of just the marks under each subject. Illustratively, under language it was stated, "the child is able to read the local newspaper

and explain the content of the same to others". Or under maths it was mentioned, "the child is able to understand the weight and volume and buy items of specified quantity".

With such modification of the progress report, even illiterate parents were able to understand how their children were performing. This was possible due to good dialogue between the parent bodies and a willing 'education department'.

Just like social change, education is a complex subject. Our work during the past 15 years has taught us that just one lever-like quality of a teacher or an exam reform or infrastructure will not work. You need high-quality contribution by all stakeholders — the teacher and the parents being the most important ones. While teacher education in the country needs to take care of the quality of teachers, in the absence of any formal mechanism to educate the parents, the schools and respective teachers have to seriously take on the task of educating parents to achieve the necessary coherence and synergy in mutual efforts to develop the child. ■

Dileep Ranjekar is CEO of the Azim Premji Foundation.

The new old age homes



MATHEW CHERIAN

GREY LINES

I was in Australia and visiting a relative, an elderly uncle living in a retirement home in Melbourne. The visit was an eye-opener. I realised that many countries are building places to live for older people with all facilities. This home had a clubhouse, an age-friendly swimming pool, a very good library and residences which were modest by Australian standards but very comfortable and clean with excellent facilities. The home was also disabled-friendly.

My uncle has a pet dog named Bimby, a Jack Russell, and they adore each other. The home has a facility for giving the pet special food on all days. When loneliness is such a common feature, these pets are a relief for the aged. I could not see a single defect in the retirement home. The environment it provided for the elderly was much better than being alone in a colony in New Delhi.

India has been living in denial, a very common self-defence mechanism, when it comes to building old age homes. It is often argued that the provision of old age homes would take away the responsibility of the children and the family of looking after their elderly and the homes would become dumping grounds.

However, there is a proportion of the elderly for whom staying in an old age home is the only option. This is especially true if the person has no children or is single because he or she never married, is a divorcee, a widow or widower. There is often news about the elderly being neglected or abused by their own children. In such cases an old age home is a better option than living alone or staying under someone else's roof.

The need for old age homes is not just another urban phenomenon. The break-up of the joint family has isolated the elderly in both urban and rural areas. Most of the elderly, whether rural or urban, face the 'empty nest syndrome' when their children leave in search of work opportunities or better living conditions and lifestyles. They might choose to migrate out of the country or shift to a different city.

Old age homes are credible alternatives to caring for the elderly when they fall sick, when they don't have anyone to look after them and to provide solace and emotional support without fear of prejudice or contempt. The old age home also meets the elderly person's basic critical need of food, medicine and shelter.

HelpAge India has compiled a list of 484 old age homes in 2010 from just 15 metros and non-metros alone. Each of these old age homes had an impressive waitlist. Figures from an earlier nationwide survey of old age homes in 2009 present a list of 1,279 old age homes with an average capacity of 35 elderly people.



It is no doubt important to uphold and build traditional Indian family values and impress upon children the need to take care of their old parents. But there should also be a fallback option, especially for the destitute poor among the elderly, since most old age homes with appropriate facilities are private 'pay and stay' homes. Only a handful function on the charity-based model.

Here the concept of old age retreats — vibrant facilities where the elderly poor would live as resi-

India has been living in denial, a very common self-defence mechanism, when it comes to building old age homes.

dents and not as inmates — would be suitable. Such homes of the aged need to be supported by Central assistance. Old age retreats would encompass the philosophy of 'assisted living' that differentiates itself from other forms of residential care by focusing on a model that promotes independence, autonomy, privacy and dignity for elderly residents, but with supervision or support when needed.

The first old age home came up in Thrissur, Kerala, in 1911. It was set up by the Raja of Cochin and was called the Raja Varma old age home. Kerala has been ageing faster than the rest of the country. The elderly comprise almost 14 per cent of the total population. The northern states remain younger, barring Punjab and Haryana which have aged considerably.

The first retirement homes came up in Pune in Maharashtra and Coimbatore in Tamil Nadu. In Pune, Paranjape Builders started Athashree Homes while in the south, Col Sreedharan started Covai Homes — the best retirement homes in the country.

In Delhi, Servants of the People Society began Godhuli Senior Citizens Home in Dwarka, a suburb of Delhi. HelpAge started Age Ventures India to promote retirement homes. It has collaborative

projects with Brigade Group in Bengaluru, the Neotias in Kolkata, the Sriram Group in Chennai and the Laburnum Group in Gurgaon. It is difficult to predict how these will run their life course. Such projects are welcome. But they are all real estate projects or builder retirement homes. What happens when the builder loses interest?

There are things you have to consider while moving to a retirement home:

- Will there be caregiving and medical facilities on-site?
- Is transport available on call and is there an ambulance?
- What are the maintenance charges (including electricity and water) apart from food and laundry? Are there any hidden costs?
- Are there any visitor rooms or guest rooms? Usually, children and relatives visit for longer than a day so can they stay close by?
- What medical costs need to be incurred?
- What happens after you die? Can the property be willed or resold to another person? Many contracts/agreements do not permit this.

The biggest issue in such retirement homes has been the long-term issue of maintenance and caring. Very often, in the beginning, most homes are in great shape and there is exuberance in the new abode. However, over time, most of them develop Resident Welfare Associations and there is long-term conflict. Property developers and real estate providers are very weak in this aspect and prefer to get out of these arrangements quickly. Abroad, these homes have property maintenance companies which are run professionally.

In the long run, the family home is the best place to live and die. However, the pursuit of happiness in old age can be a fantasy and everyone needs to prepare for old age, including perhaps choosing a retirement home for the future. I think the time for such homes has arrived in India. ■

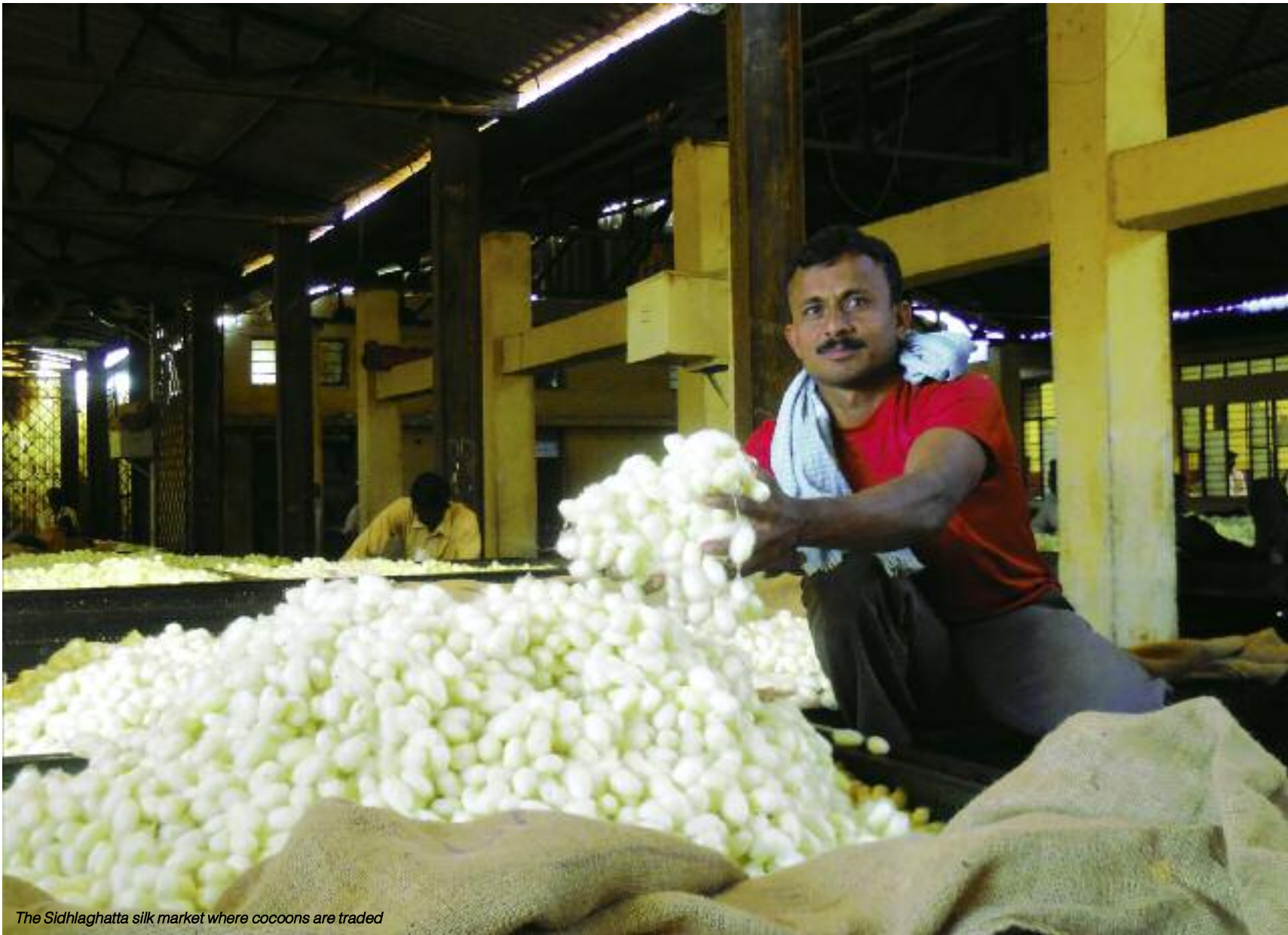
*Mathew Cherian is CEO of HelpAge India.
To know more about old age homes:*

<http://www.helpageindia.org/programs/old-age-homes.html>

LIVING

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SUSHEELA NAIR



The Sidhlaghatta silk market where cocoons are traded

On the silk trail

Susheela Nair
Bengaluru

WHERE does Karnataka's lustrous silk come from? To find out, we embarked on a silk trail to Vijayapura and Sidhlaghatta, a cluster of villages near Devanahalli on the outskirts of Bengaluru. Beautiful saris are spun here. And telling us their story was Carnelian, a travel agency that takes people to offbeat destinations that depict India's heritage and culture.

Carnelian had organised a one-day trip into the heart of India's silk-producing territory. Called 'Handcrafted in Karnataka: The Making of its Silk', the tour unravelled the entire process of making silk — how silkworm eggs are hatched, saris spun and silk cocoons traded at a market in Sidhlaghatta. We

also met the weavers and enjoyed a lavish lunch at the base of Nandi Hills.

Sharing nuggets of information about the history of silk, peppered with quirky facts, Meera Iyer, one of the Directors of Carnelian, explained how silk was discovered.

She traced the genesis of silk to the Chinese Empress who stumbled upon tiny worms feeding on mulberry leaves while strolling in her Imperial Garden. Then a cocoon fell into her cup of hot water and transformed itself into a shimmering mass of yarn.

Some curious people even ventured into China to unravel this secret, zealously guarded for 3,000 years by the Chinese. Silk could be even older — it was discovered recently at the Indus Valley sites. India is the only country that makes all four vari-

eties of commercial silk and Karnataka is India's largest producer of silk.

Our first halt was at a grainage where the cocoons are kept in temperature-controlled conditions until the pupae emerge as moths after about a week. The indigenous technology of using suspended earthen pots filled with water to keep the temperature cool was amazing. After mating, the eggs are left to hibernate in a cool place, then taken out of storage and incubated. Little worms then hatch from the eggs. They are shifted to a larger facility where they are fed tender mulberry leaves three times a day.

They are then transferred to *chandriks* — large, flat bamboo basket trays or scaffoldings which are constantly topped with fresh mulberry leaves. It is a treat to watch the wriggling silkworms gorging on leaves nonstop for 25-30 days. The worms spin fine

SUSHEELA NAIR



Worms spin silk basking in the sunshine

SUSHEELA NAIR



A lovely sari being woven

silk cocoons around themselves. A day after the cocoons are formed, they are transported to the silk cocoon markets.

We headed to the silk cocoon market at Sidlaghatta where farmers ferry heaps of light yellow cocoons. Once the pile is weighed and sold, reelers take charge of the cocoons and carry bundles of them to the reeling units. At the manually oper-

ated reeling units in Sidlaghatta, we watched how poor quality cocoons are separated and the remaining ones subjected to steam. Before the pupa develops into a moth and emerges from the cocoon, the cocoons are immersed in boiling water to loosen the threads to facilitate easy extraction of the silk filament, the thread sent for reeling. During this process, the worms, which have entered the pupa stage, perish. The reeled raw silk then goes through a 'twisting' process which adds strength to the yarn and helps it withstand the stress and strain of weaving.

From the reeling unit we headed to the Silver Oak farmhouse in the foothills of the Nandi Hills, overlooking a vista of hills and trees. We savoured a sumptuous lunch buffet made with locally grown produce.

We relaxed and enjoyed the sights and sounds of the sprawling farm spread out in front of us. The assorted jams and pickles served were prepared from fresh farm fruits and vegetables flavoured with spices grown at the resort.

After lunch we headed to the dyeing unit where bundles of silk yarn are sent from the reeling units. Here the raw silk is degummed, dyed in vibrant

SUSHEELA NAIR



Yarn of different hues drying in the open

Hundreds of weavers across Karnataka still work on traditional handlooms to create spectacular saris in varied designs and hues.

colours and the yarn left to dry in the open.

From here the yarn travels to the looms in various weaving units — the final stage in the making of silk. Although modern power looms are very common now, hundreds of weavers across Karnataka still work on traditional handlooms to create spectacular saris in varied designs and hues.

Although the entire trip was a great learning experience, when I gazed at the lovely silk fabric I thought of the sacrifice of thousands of silkworms, and the millions of people engaged in mulberry cultivation, silkworm rearing, twisting, dyeing and weaving.

The silk industry in Karnataka is going through an acute crisis. Mulberry growers have to bear the vagaries of the weather, declining and diseased crops, acute water scarcity and lack of power for irrigation. Cool climate through the year is essential for silkworm rearing and cocoon production. Extreme weather conditions have an adverse impact on silkworm rearing. Mulberry growers also face shortage of labour.

In addition, the advent of powerlooms and dumping of Chinese yarn following the slashing of the import duty on raw silk from 15 per cent to 10 per cent have added to the woes of the silk industry. Reelers mix the imported yarn from China with the local yarn. The hybrid yarn that is produced has affected local farmers adversely, reducing demand for domestic silk cocoons and crashing the prices of cocoons and yarn.

Workers in the dyeing and reeling sectors also suffer from health hazards like respiratory and skin ailments as reeling is carried out in an environment where the air is heavily polluted. Besides, there is no institutional mechanism for fixing the price of cocoons based on quality and there are no organised procedures for cocoon testing and price fluctuations. Unable to bear the brunt of these myriad problems, farmers and workers in the silk industry have started migrating to nearby towns and seeking other avenues of employment. ■

The silk trail is priced at Rs 2,800 per person, including breakfast and lunch. To know more about Carnelian's tours, mail carnelian.blr@gmail.com or call 099860 23014



K.S. Anwar on location



Tamil Islamic songs are sung in Carnatic style

Yaadhum is about being one

Sumana Narayanan
Chennai

IN *Yaadhum* (meaning ‘all’ in Tamil), filmmaker K.S. Anwar takes us on a journey in search of his roots and identity as a Tamil Muslim. The film traces the rich heritage shared by Muslims, Christians and Hindus in southern India and underlines the significance of that poetic line from ‘*Purananooru*’, a Sangam-era poem: The world is mine and all are my kin.

Yaadhum has been winning accolades. This year, it won the bronze Remi Award in the Cultural/Ethnic category at the 48th Annual World Fest at the Houston Film Festival.

When I first saw the film, it was preceded by a talk by Anwar. He mentioned how people assume that, because he is Muslim, he must know Urdu. They are always taken aback when he says he doesn’t. They then ask him how he reads the Koran, as if it has not been translated into other languages (including Tamil). Stereotyping and the growing polarisation of communities along racial and religious lines got Anwar thinking about his roots.

Yaadhum takes us to Kombai, Anwar’s hometown in Theni district of Tamil Nadu, in the foothills of the Western Ghats. From there it meanders to many a place — Ramnad district, Kochi, Muziris (modern-day Kondungallur) and more, tracing the history of Islam in southern India.

Islam drifted across the Arabian Sea with the monsoon winds that carried Arab traders to peninsular India in their search for spices. *Yaadhum* talks of copper plates and other inscriptions that indicate

how Muslims were an integral part of the social fabric since their arrival in the subcontinent some 1,400 years ago. Records indicate donations by local kings for the construction of mosques and of Muslim gentry donating land or money for construction of Buddhist *viharas* and so on.

As the film travels across Tamil Nadu and Kerala, one is introduced to various mosques. Many of the older ones were built in local architectural styles. Anwar says that in Islam there are no specific rules on mosque construction and hence local styles were adapted. In Tamil Nadu stone and granite were used while in Kerala, one can see typical wooden storied structures.

The film also looks at the Muslim community’s contribution to literature and music. Did you know there is a tradition of singing Tamil Islamic songs in the Carnatic style, or that the quintessential Tamil instrument, the *nadaswaram* (a wind instrument), is played at the start of Muslim festivals? Or that there is something called Arabic Tamil which is Tamil written in the Arab script and, similarly, Arabic Malayalam?

The Arabs are well-known as seafarers but the Muslims of South India were no landlubbers. Even today, there are traditional fishing communities along the coast called the Marakkayars who are Muslim. The Marakkayars on the west coast once headed the naval forces of the Zamorins of Calicut against the Portuguese. The name, Anwar says, could come from the Arab word for boat, *markab*.

Yaadhum seeks to counter the insidious narrative of the invading Muslim hordes, by bringing these varied aspects of Muslim history and social life together to underscore that Muslims in South India came as traders, settled here, and became a part of the land, adapting to and adopting the cultures they met and also contributing to those cultures at the same time.

The story, however, does not end there. “Muslims also travelled farther along the Spice Route, from peninsular India to Southeast Asia. In fact, the Arabs called this region (South India) *maabar*, meaning ‘transit’. I hope to explore the Muslim connection between India and Southeast Asia next,” says Anwar. ■

Learn more about the film at yaadhum.com.

Disabled

Civil Society News
New Delhi

IT is only in recent years that women with disability have been drawing attention in India. A lot of this has to do with the women themselves. A small group of spunky women with disability have been persistently and courageously writing about their lives and the everyday issues that women like them confront.

Asha Hans, a professor of political science and former director of the School of Women’s Studies at Utkal University in Odisha, effectively captures the voices of such women and of academics working on disability issues in her book, *Disability, Gender and the Trajectories of Power*. The book is reader-friendly, consisting of papers — some analytical and some personal. It is full of insights into the world of women with disability.

The first section is conceptual and examines the problem. There is an interesting analysis of data on the status of women with disability in Chhattisgarh, Odisha, Andhra Pradesh and West Bengal by S.B. Agnihotri and Amrita Patel.

The second section, “Human Experience and Agency”, is on the private lives of women with disability. Read Malini Chib’s story, “I Feel Normal Inside, Outside, My Body Isn’t!” Chib’s award-winning book, *One Little Finger*, inspired the film, *Margarita with a Straw*.

Also enlightening is Santoshi Haider’s ‘Tale of Married Women with Disabilities’ and Sandhya Limaye’s ‘A Disabled Mother’s Journey in Raising her Child’. Tina Minkowitz writes on a long-ignored and important topic — the oppression of women with psychological issues. The third section has papers on education, livelihood and work.

In India, it’s hard to lead an ordinary life if you are a woman and disabled. Families don’t even send disabled girls to school. Widowed women with disabilities and those with psychological illnesses are the worst-off. On the whole, such women find it impossible to access government schemes intended for them. But things are changing slowly. Women with disability are very focused on careers and there is a lot the government can do.

In an email interview, Asha Hans spoke to *Civil Society* about her book and its many stars.

What drew your interest to doing a book on women with disability?

I wrote my first book, *Gender, Disability and Identity*, in 2003 when there were no publications on this issue. It was the product of a national seminar, “Media and Women”, held in 1999 where women from across India spoke on their issues and the images portrayed of them. Issues of asexuality, of grossly wrong portrayal in cinema of disability linked to evil and one of the first articles globally on the misuse of science were published.

These were by international writers and the book became a text on gender and disability across the globe. Over the years, working with women with disabilities, I came across such wonderful

women speak up



Malini Chib, right,
with Kalki Koechlin

women in India and yet the gap in feminist disability writing continued.

Most of the women in this volume are academics highlighting issues concerning women with disabilities. Many disability studies departments are opening across India. There is also a lack of gendered work on disability. We would like women to be part of this critical area of study.

My book is being published at a time of change in disability politics. In recent years, authors like Simin Linton, Malini Chib and Shivani Gupta are shaping the personal-is-political debate. These women are trying to reclaim the political space which is rightfully theirs.

As Malini Chib in her chapter, "I Feel Normal Inside. Outside, My Body!" puts it: "Tottenham Court is a busy London Street and I am happily strutting about without help, alone on my wheelchair. Suddenly the chair gets stuck in a puddle. I struggle to free my wheelchair. I can't. I panic. Concerned people stop by and ask if they can help. But they don't. It is not their fault, because they can't understand a word of my speech. Now, I am paralyzed."

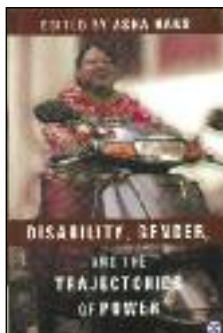
You have several researchers writing on different aspects of disability and women. How did you choose them?

The choice was not difficult. Getting them to give time was more difficult. It took me four years to complete the volume. It was a privilege for me to get people like Malini Chib, Bhargavi Davar and Tina Minkowitz to write. We need to capture their knowledge, their vision and their critique.

Other women with disability like Stephanie Ortoleva, Renu Addlakha and Sandhya Limaye are all prolific writers. People should know about them and their tremendous work. The others were either parents bringing in new perspectives or academics



Prof. Asha Hans



**DISABILITY,
GENDER AND THE
TRAJECTORIES
OF POWER**

Edited by Asha Hans

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known for their strong credentials in the field.

Is there a shortage of national data about women with disability?

We have two collections of universal data, the National Census and the material of the National Sample Survey Office. Beyond this it is difficult to get any sex disaggregated data. For instance, when I last did a study for the United Nations Development Programme (UNDP), we collected Swarnajayanti Gram Swarozgar Yojana (SGSY) data. It had columns for women and for disability but we could not find anything on women with disabilities.

We are trying to mainstream disability data in gender data sets. I wrote to the Health Ministry and the Prime Minister to include women with disabilities in the forthcoming NFHS-4 (National Family Health Survey) data but we have been refused. So we are now asking them to provide a parallel report. In the same way, the NCRB (National Crime Bureau Records) comes out annually with data on violence. It would be easy to include disability but it is not done.

Data is needed but we hope to hear more voices. When we enquire, what have women with disabilities as a group achieved, the answer, obvious from the chapters, is that they have achieved a great deal in the past, in the immediate present and they are laying trajectories for the future. We just have to bring out their voices, their determination, and their incredible work.

Were the women with disability keen to talk of their experiences? Some of their stories are rather moving.

These are well-known people in the field of disability and not afraid to speak. The more they wrote the more people came to know about issues concerning

women with disabilities. I have known Sandhya Limaye of the Tata Institute of Social Sciences (TISS) for many years. She has a hearing disability but she has overcome her hesitance to make the personal public. She now writes with strength on bringing up children so that other mothers can learn. Shoubhangi Vaidya also writes similarly. I have known Malini for many years and worked with her parents. She is always passionate about what she writes. Her movie, *Margarita with a Straw*, overturned so many notions on the sexuality of women with disabilities.

Your book also covers women with disability from different strata of society. What were the common threads that you found among them?

With the kind of work they do, I would call them the icons of the disability movement. The others are known for their unbiased presentation of facts. The articles do, however, highlight issues of rural and poor women.

They give an insight into the marginalised among those with disabilities.

I am also glad to get many writings on psychosocial disability because there is so little and we really need to highlight their causes. The recent report by Human Rights Watch on forced detention shows how little we know about them. Though Bhargavi with her relentless drive is trying to change the laws and systems in their favour, we still have a long way to go.

I have just started a national campaign about domestic violence against women with disabilities called *Azaadi Ki Udaan*. We will bring to light and stop violence against women with disabilities in the form of forced sterilisation, forced abortion and forced detention.

What is the kind of impact are you hoping your book will have?

As an author I hope more and more people will read the book, but the agents of change are always the youth. So I hope students will read it. This will be possible if the publisher brings out a soft copy. There has already been a demand to translate the book into Telugu so maybe we can do a different language translation.

There are some chapters which people in social movements can use. For instance, Bhargavi Davar writes: "Traditionally for 200 years some persons seen as being of "unsound" mind have been subjects of public works, prisons, and then finally the health department, through the Indian Lunatic Asylum Act of 1985 and the Indian Lunacy Act 1912.

"The incapacity provisions, the guardianship provisions may act together or separately as the biggest barriers to the full and effective participation of women with psycho-social disabilities in society."

Women's movements should take up issues concerning women with disability. An 'uncaring society, social indifference and non-inclusion create gender asymmetry and require a reexamination of policies and their implementation.'

We have a long way to go but I hope this book will change some stereotypical notions relating to women with disabilities and profile their issues. ■

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Calendars, cards...

WHEN Infrastructure Leasing and Financial Services (IL&FS) got the green signal to set up a waste-to-energy plant at the Ghazipur landfill site in east Delhi, it came face-to-face with a prickly issue — around 300 waste-pickers would lose their livelihood. The company wasn't obligated to provide them jobs. Nevertheless, its Social Inclusion Group got the waste-pickers trained in better professions

— masonry, carpentry and machine operations. There were jobs available in Noida.

But, to the company's surprise, the waste-pickers said they would prefer to work with waste. So IL&FS teamed up with the Institute for Development Support, an NGO, and got the National Institute of Fashion Technology to train the women waste-pickers in art and craft. They organised the women into the Gulmeher Green Producer Company Ltd. Each woman is a shareholder and has a bank account.

The women make products from recycled flowers and paper like calendars, greeting cards, gift baskets, candles and office supplies like pen stands and files. They have also started a unit to make sanitary napkins. The men are being helped with alternative employment too. ■



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AJIT KRISHNA



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Mr. Chaluva Nayaka
Kembal village, Mysore district, Karnataka.

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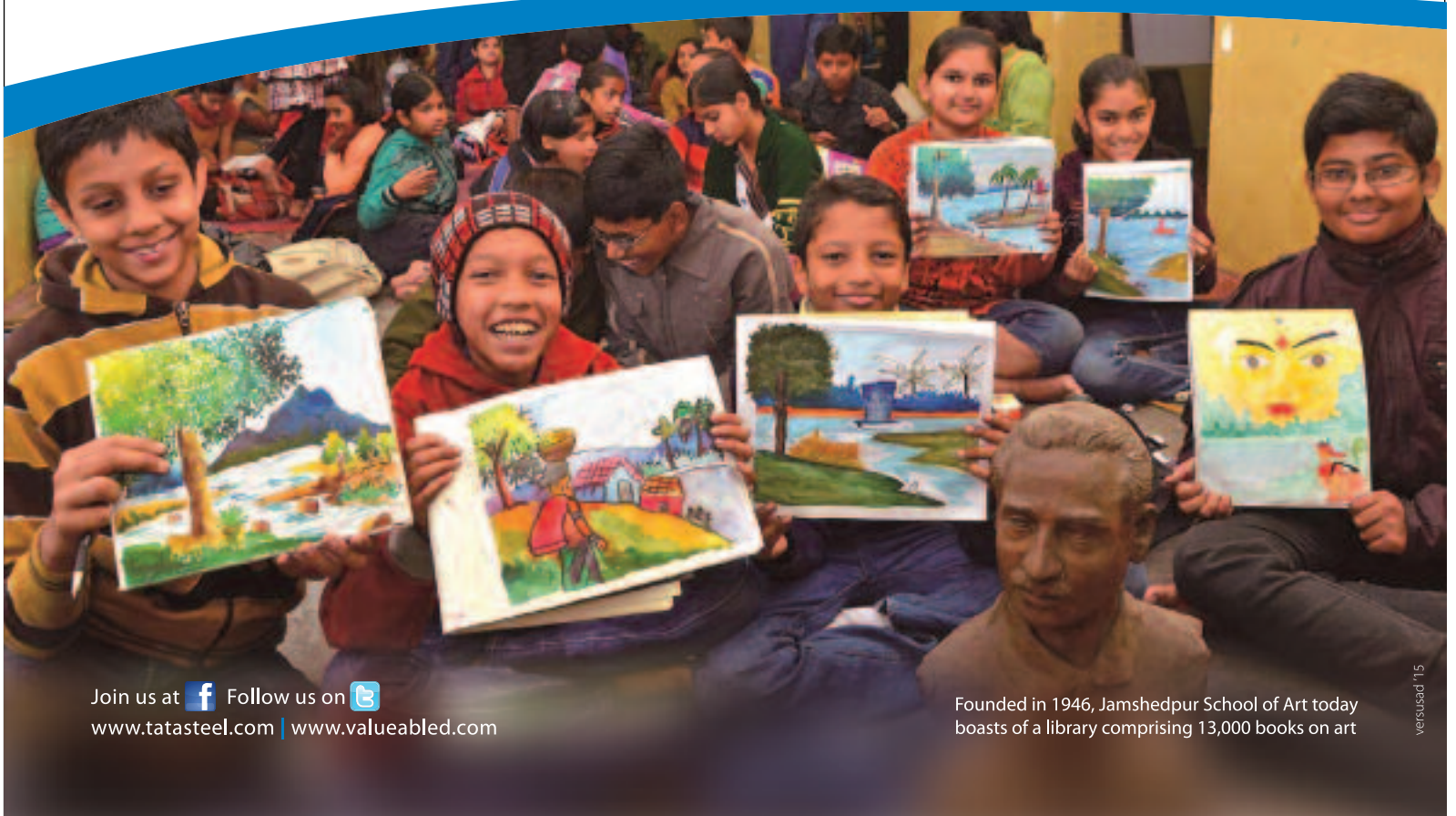
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