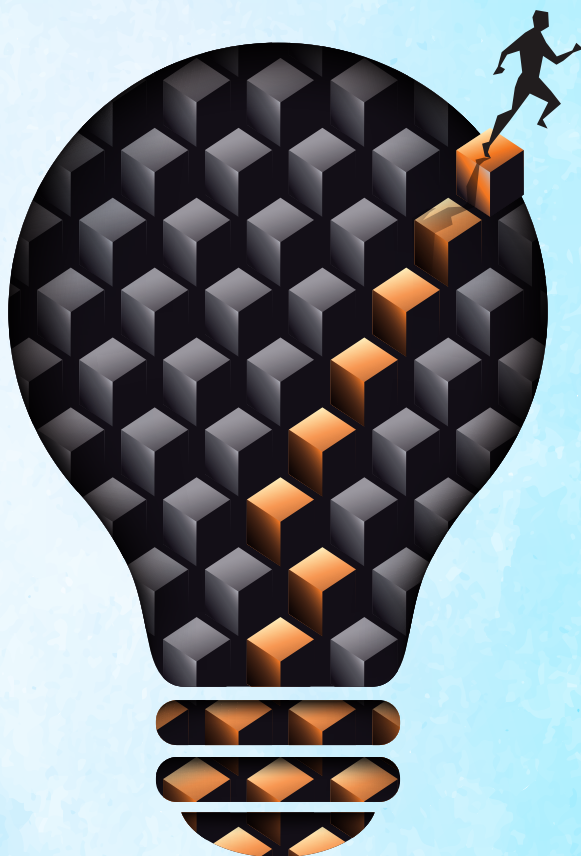


UNSUNG BEACONS

Volume XIII

Stories of people for whom humanity matters



A compilation of articles featured in
Conversations Today 2022

Centre for Social Initiative & Management

Unsung Beacons

Volume XIII

*Stories of people for
whom humanity matters*

*A compilation of articles featured in
Conversations Today – 2022*

By CSIM Publications

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FOREWORD

Unsung Beacons – Volume 13 is an interesting read and has an exceptional collection of inspiring stories of changemakers. For those aspiring to venture in the social sector, I am certain that this book would serve as a good reference as well as a motivation.



In our society's changing times, the individual has to expand his/her consciousness to take up social responsibility. It's an individual intervention but yielding a result of a much bigger magnitude. Being conscious of our actions is what matters most. Equally important is how the energy is channelised. This aspect has been communicated well through short anecdotes of social entrepreneurs and social work organisations who have done commendable work in our society with grit and passion. It brings to light how simple act of kindness has led to positive changes in people's lives. Although the changemakers have to tread through rough paths to realise their mission, their stories give each reader the hope that there is a light at the end of the tunnel. Their life lessons also teach us how we can develop attributes of perseverance, dedication, and empathy. Compassion is the key to all such transformations.

CSIM's alumni have carved a niche in the social sector and I believe that their experiences will certainly be a game changer for future social entrepreneurs. In fact, they have created a ripple effect in the social sector by networking with likeminded organisations to augment the impact of their work. The alumni address a variety of social issues:

agriculture, disability, alcoholism, women and children, to name a few.

The interviews with Inspiring personalities mention their attributes as well as their passion towards the social sector. Some are stalwarts in the CSR space. Some of them mention about their experiences with Shri. P.N.Devarajan, the founder of CSIM, and it shows how each of them have been inspired by his noble vision.

I laud the efforts taken by the editors and writers to pen about these unsung heroes in a positive tone without sounding to be preaching. My sincere appreciation and best wishes for CSIM for bringing out this rich repository of information and inspiration!

**Prasanth Nair, I.A.S.,
Special Secretary
Government of Kerala**

Date: 22.03.2023

ACKNOWLEDGEMENTS

My journey with Conversations Today for the last 13 years has been most edifying. The main objective of this publication is to shed light on social issues and share human interest stories to inspire people. In many ways, this book is a time



capsule, a peek back into the strategies of changemakers who addressed issues ranging from education to healthcare; disability to environment; and many more.

When the thought of publishing Conversations Today, was first shared by our Founder Shri. PN Devarajan in 2009, we were certain that this would be a game changer as the media mostly captured sensational issues and NGOs did not have much space to share their work. By the end of the first year, we learnt that the stories of changemakers featured in Conversations were used as case studies by leading social work institutions. This gave us the boost to compile the articles as a book each year so that these stories could remain in the library shelves for more time and for more people to read.

In the process of putting this book together I realized how true this gift of writing is for me. On a personal front, as a researcher and interviewer, Conversations has given me the opportunity to interview people from different walks of life. From bureaucrats to CSR professionals, each one had a story to tell and a life lesson to learn from.

My writing life would not be possible without the support of many people, whom I'd like to acknowledge and thank. First and foremost, I would like to thank God. I wish to

thank Mrs. Latha Suresh for her continued encouragement and editorial advice. Thanks are also due to Mr. PN Subramanian for his support.

My warmest thanks and appreciation to my fellow writers and designer who were carefully chosen to provide the perfect blend of knowledge and skills.

I would like to thank my parents, whose love and guidance are with me in whatever I pursue and my sons– Shakthi and Surya –who have been my strength and light.

I am certain that the stories in this book will inspire you.

Happy reading!

Marie Banu J
Chief Editor – Conversations Today
Director, CSIM| Director, SAN, UK

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I. ALUMNI TALK

*Stories of social change agents who have pursued
their Social Entrepreneurship course in Centre for
Social Initiative and Management (CSIM)
by Ms. Shanmuga Priya. T*

1. Mr. S.Ezhilarasan

Albeit Albinism



Discrimination has evolved in modern days and society finds new modes of treating specific groups differently. Reasons could be many but the fact is, discrimination in one form or another is a social habit. Personal experiences can teach an individual many things about his identity but discrimination goes right down and hits at one's confidence. "It has become so effortless in making somebody feel worthless, that too for factors they are not accountable for. This is exactly what happens to albinos – people affected by a rare skin disorder called albinism," laments S.Ezhilarasan, Founder of Dreams Trust in Chennai.

Ezhilarasan was raised as a typical Chennai boy. His undergraduate graduation in Sociology gave him perspective and he was able to embrace his own discrimination objectively. Coming from a supportive family, this was not difficult for him. "This may not be the case with other albinos. Ultimately one has to interact with the society, with the system outside their close social eco systems and traverse challenges to achieve their dreams," he adds. Soon after graduation,

Ezhilarasan worked with different organizations like Bharathiya Jeevandhara, Netrodaya, Banyan and MASS (Manpower Awareness Social Services Trust) to gain insight in to working with specific target groups. Gaining an extensive field experience, he was now ready to establish his own trust.

Absence of the pigment Melanin which gives color to skin, hair and eyes makes albinos appear white or pink or even yellow in some cases. This genetic disorder can be present from birth or appear later in life as melanin wades away. Irrespective of the category, albinos look different externally. But they are individuals with their talents, strengths and aspirations. Ezhilarasan thought that awareness was a serious issue and if people were educated they were bound to learn and change their behavior towards albinos. But little did he realise that albinism was a condition that was nowhere to be found in the Tamil Nadu Gazette.

Dreams Trust was founded in 2010 to help albinos who are disadvantaged physically, mentally, socially and economically. Extremely sensitive to light and photophobic, they are unable to work efficiently for long hours on computers or under the sun. “Computers, laptops are an important part of any job we do these days. Simple changes can help albinos but no organisation thinks of adapting few changes to help one or two employees work comfortably and productively. They just prefer hiring candidates who can fit into the systems they have long used,” says Ezhil, who emphasizes that the resultant stress is disturbing and discouraging. To be able to advocate help, Dreams Trust wanted to be sure of the population it was trying to reach.

Ezhil was shocked to learn that there was no official data on albinos anywhere. His Right to Information application to the Social Welfare Board and Department of Health about

albinos in Thiruvallur district. “There is no information about albinos or even albinism’s prevalence in the Gazette. How can the government not have data about its people,” he says, still reeling in that shock. So now, the approach was to create awareness and find albinos in the process. A series of awareness programmes in schools, colleges over a period of six months helped Ezhil identify 85 albinos.

Ezhilarasan also pursued a graduation in Psychology and was trained in Positive Mental Attitude, Non Violence Communication and Brain Power Development. His career as a trainer progresses simultaneously, honing his communication skills and building his confidence. Dental camps, road safety weeks, rural camps, etc are organized to spread community awareness. “Awareness and data collection had to be planned together because my mission was something only a handful of people could relate to. A condition that causes disability but not recognized as one, is not acknowledged anywhere. So, from where will support systems come up?” wonders Ezhil who had to start from the scratch.

Although moving one step at a time, his long term goals are very clear. He strongly vouches for the need to establish a research institute focusing on albinism holistically. Research and adaptation mechanisms have a strong value when told by an acknowledged institution. “My efforts till then have to shed light on educating and sensitizing the public about the struggles of albinos,” he adds. Having come across experiences that he also associates with racism, Ezhil has raised and moulded himself to bring visibility to the issue.

Single-handedly managing the operations of the Trust, he finds it a lonely journey but is very sure of the rewards he may reap soon. “I know this is hard; I know how this is going to be. All I intend to do is to create a network of

albinos we have identified. It is also a tough task for them to associate because of the stigma and family pressure they are used to,” understands Ezhil. Eventually, he hopes, they will also realise that families and friends may try to help, sympathise, but cannot empathise. Coming together could help them explore options like vision goggles or eye surgery, for instance.

Ezhil feels that CSIM redefined his perception of social work and the concept of beneficiaries. “Dreams Trust and I – we are each other’s strengths and the group we are building are not beneficiaries, rather our partners/peers who can help us understand the issue profoundly. Huge knowledge gap hinders intervention but CSIM taught me that an individual’s strength and group’s strength must be derived from what they can contribute and not from what they desire to change. This is a big life lesson for me as an individual and I also share this with my audience at personality development programmes,” he shares.

Shanmuga Priya.T

2. Mr. C. Govindakrishnan

Moving the Blocks



Parenting is a learning process and the decisions parents make in this journey have significant long term consequences in their children. Whether it is about confidence or helplessness, children learn both from their parents. “In case of differently-abled children, this is even more blatant. When parents are hopeful of improvement or recovery the children are hopeful too; but when they feel low or dejected, the children feel guilt, hurt, disappointment and many a times, give up. This is a loop where both ends feed each other. Me and my parents also experienced this cycle,” recalls Mr C. Govindakrishnan, Founder of Nethrodaya in Chennai.

Gopi’s parents, although well-educated and employed, could not accept the fact that their son has visual impairment. They tried every possible treatment to help restore his vision. “Their love and commitment were inspiring. They constantly looked out for a remedy and spent over 15 lakh rupees. The sad part is that nobody told them that there are 148 eye related diseases that cannot be treated and my condition does not have a cure.

The fact about eye donation, the other usual recommendation, is misunderstood. What can be donated is cornea, and that can be taken up only by those who have corneal blindness. Even I can donate my cornea. Desperate and uninformed, parents have nobody to lead them,” laments Gopi.

Experiences led Gopi to understand that visually challenged persons needed rehabilitation and real time academic support. Busy with his treatment endeavour in hospitals, Gopi had no time to sit inside classrooms. He kept moving from one school to another, seeking better support. “I shuttled between six schools because special school was not an option for my parents due to the stigma associated with it. When I failed in my public exams, it hit them really hard. I then joined a tutorial,” he says.

Gopi graduated in English Literature but confesses that he learnt many things as a student, outside the classroom, in the company of visually challenged persons like him. Those were the days he realised the activist in him and wanted to do something for his community. “Protests, agitations, movements, I was there. I was jailed 16 times,” says Gopi proudly, recalling the sense of victory he and his team felt when the State Government of Tamil Nadu reinstated the free bus pass scheme that was cancelled earlier. All his work brought him closer to Banyan NGO and soon after completing his post-graduation, he joined as a telephone operator at Banyan. Known for his dedication, diligence and sense of care, he was soon put in charge of Adaikalam, Banyan’s rehabilitation centre for women, where over 122 mentally challenged, destitute women across the country were rehabilitated. “The initial six years were not easy. Everybody questioned my abilities. They only noted my impaired vision. But, Ms. Vandana’s trust in me and my abilities helped me go ahead. I strongly believed in comprehending the needs of every section of our society,” he says.

Learning about CSIM, Gopi realised that professionalism may convince people to value him for what he is. Little did he know that his true self will be respected right from day one. “The best thing about CSIM is above what you actually learn or acquire during the course. It is the respect they show for every student and their capacity to be an instrument of change. No matter where we come from, what we have studied or how direction-less we feel, the interactions at CSIM lead you to somewhere meaningful. I found my direction there when Mrs. Latha Suresh told me to start my own organisation as I could comprehend the community’s needs from a rational, functional and long- term perspective. Thus, the registration and resource mobilization for Nethrodaya happened in full swing while I was still a student at CSIM,” he shares.

Nethrodaya was established in 2002 with a free residential hostel for visually challenged college students hailing from rural districts of Tamil Nadu. Blind schools had residential facilities but there were no blind colleges. Hence, Gopi decided to remove this obstacle so that pursuing education was possible for the visually impaired youth. Within a span of four years, his work earned accolades and Government of Tamil Nadu donated him land in Mogappair to build Nethrodaya’s residential hostel. With a capacity to house over 40 students, this facility is today a popular landmark in the locality.

Gopi believed that special schools need to grow in number and enhance its visibility to ensure its access. “The more you see the more you realise that these schools are effective for special children and this helps fight the age-old stigma attached to it,” he adds. In 2011, Nethrodaya launched the free residential special school for visually as well as physically challenged children.

By 2015, Nethrodaya college of education for the underprivileged was also fully functional. Many schemes were also launched to benefit visually and physically challenged persons. Distribution of audio study materials, according to Gopi, was an incredible success that splurged the move from voluminous, extensive Braille materials to user friendly, convenient, and easily accessible audio books. “This was an important landmark for Nethrodaya as independent learning process became faster. Better the resources, better is the impact,” says Gopi.

A recipient of Best Institution Award and Best Social Worker Award from the Government of Tamil Nadu, Gopi iterates that there is much more to do. Training for competitive exams is still not considered as a viable option for the differently-abled. “This is a key intervention that could help fill in the job positions reserved for the them. It is high time we thought out of the box because the traditional ABC model (Agarbathi making, Basket weaving, Candle making) of vocational training is now out-dated and no longer relevant. We need innovative interventions that can help differently abled integrate with society, at ease. Equal opportunity is still a distant dream and Nethrodaya is determined to walk this road to testify that this is possible,” he assures.

Shanmuga Priya.T

3. Mr. R Jagadeesan

Beneficiaries become organisation's strength



Life in the slums is challenging. People struggle, but still manage to live with inadequate facilities here. “Amidst all glaring problems, what stands out is their ability to adapt and aspire,” says Mr R Jagadeesan, Founder of Vizhiththezhu Trust in Chennai. As a resident of Purasaiwalkam, he was surrounded by slums and observed issues, resolutions, people’s resilience much closer. His mother was a field worker who worked in the non-formal education space. Jagadeesan therefore fairly understood the significance and the modus operandi of education support programs.

A post graduate in Sociology, Jagadeesan began to closely watch the lives of people and how they negotiated with the systems to run a routine. During his under grad days, he had the opportunity to work with different NGOs and learnt about HIV/AIDS training and women empowerment. “To study in theory is one aspect, but to work on strategies to suit the beneficiary group in their ecosystem is another. As a field worker for ACCEPT, an NGO, I was sent to numerous training programs and the interaction with construction

workers, auto drivers, sex workers helped me understand why interventions meant different things to different groups,” he adds. He then worked with Community Action Trust that gained him extensive field experience and thereafter joined Chennai Corporation to manage its HIV/AIDS intervention. Jagadeesan gradually moved from awareness program to prevention and now handles the ‘care’ component of the civic body’s intervention for HIV/AIDS population in the city. “I have been with the civic body since the HIV intervention was first introduced,” he says.

With all this experience, Jagadeesan decided to start an evening tuition centre in Purasaiwalkam in 1997. “Cycling all the way from Anna Nagar, I would come here to teach the youngsters. My friends also came on board and it was heartening to see the students’ enthusiasm. The centre became a place for our regular get-togethers and we discussed community issues too. That was the turning point and somehow word spread, students from non-slum areas approached us to start tuition centres in their areas as well. Hence, we launched our next tuition centre in Choolai, called Nila Palli,” he shares.

Jagadeesan and team wanted to channel students’ energy towards building sustainable communities. They began with training the students and saw the impact it had on the latter’s discussions. About three years later, students themselves managed the tuition centres. “Given the scope of these tuition centres, we had to be cautious about their locations. Local mandapams and community halls were always occupied and events meant noise, discomfort. So, we opted for spaces behind temple areas where there was less disturbance,” he says.

After 14 years of Vizhiththezhu, Jagadeesan and team now supervise five tuition centres, each reaching out to more than 40 students. On the other hand, he also looked at the possibility of introducing life skills education for the students. He got

back to his contacts and brought professionals on board. This is when a senior colleague referred him to CSIM. “I was a thorough field person. I could connect with any beneficiary group easily. It was my strength and documentation was an active process. But, CSIM taught me to use all this to augment my organisation’s profile. I learnt to add values to what we were doing from a growth perspective,” admits Jagadeesan.

While Vizhiththezhu became sustainable with students’ participation and volunteer engagements, Jagadeesan involved his team in running the night shelter for urban homeless, with the Chennai Corporation, since 2013. The Corporation’s Community Inclusion Program that was initiated in 2020 during the Covid pandemic was also a big opportunity for the Trust and Jagadeesan’s team managed to bring on board 96 staff, all from slums. “They were so committed that they would walk to work and back every day. Dance, dramas, street plays and puppet shows that were scripted and enacted during the project are used even today in many awareness programs,” he says proudly.

Vizhiththezhu’s annual event ‘Youth Got Talent’ (held since 2011) encourages all youngsters from slums to showcase their talent on the platform and this further gained momentum with every successful intervention of the trust. “New boundaries, new responsibilities and new opportunities – I keep myself ready for them. My big lesson from CSIM is to be open to use our strengths and skills to bring about a change in any zone. Why restrict ourselves while the scope is wider?” he asks.

Jagadeesan believes that when communities become ready to take on the responsibility of improving their lives, they become an organisations’ strength, opening new avenues of collaboration and participation. “My community experience stands testimony to this,” he emphasizes.

Shanmuga Priya.T

4. Ms Janani

Connecting the Dots



What does employment mean to every individual? “Beyond laying the foundation for self-sufficiency and economic independence, employment is also a virtue that allows one to realise community participation and personal relevance. Employment decides one’s value in both family and community. Perhaps this association is the reason why not being employed affects individual’s worth in others’ eyes,” worries Ms Janani, Founder of Aazhthiran Trust in Chennai.

Coming from a background where self-awareness and self-criticism were passed on as valuable personal traits, it was really hard for Janani to imagine or comprehend the other side. With differently abled individuals, as she later observed in life, the process of self-awareness was never complete until outsiders also came to the same page. “It was not enough for them to realise their potential but they had to struggle to prove themselves worthy of an opportunity.

This is injustice and nowhere admissible in the pursuit for an equitable society,” she insists.

After graduating as an Engineer from Tanjore, Janani decided to study Social Work as her interest in community work grew with her observations from routine life. During the course, her fieldwork experience with the fishermen community exposed her to varied factors that define, disturb, distress community well-being. “I saw why it was important to think and act as a community. I understood the value of acceptance in real sense. I saw how people made way for others as they progressed. But why wasn’t this the case everywhere?” asks Janani.

Completely convinced about her decision to pursue social work, she took on every opportunity to strengthen her skills. Soon, she found herself driven towards employment of differently abled persons and she decoded the complete ecosystem that could influence the outcomes. Apart from the additional support in terms of infrastructure and technology, Janani feels that genuine efforts must be taken from school level itself to connect with differently abled students. “Vocational training and then placements was not the way I wanted to do it. I wanted to identify and connect every dot in the canvas that was left unattended so that employment of differently abled persons evolved into an organic process. As a whole, I envisage communities to evolve and adapt to suit the needs and potentials of differently abled persons,” explains Janani.

Janani initially decided to work in the corporate sector, save enough and then establish her organisation. However, her experience at CSIM changed all her plans. “When teachers and seniors were trying to explain that an organisation could grow on its own, I was not able to relate to the idea because all

along I had witnessed external influences, be it funds or expert advice or any other means, driving an organisation's growth trajectory. Eventually, the thought of social entrepreneurship and business model excited me," she adds. With his new thought process, Janani began to develop a model that suited her vision. She wanted to support all influential stake holders like teachers, students, trainers, employers and guide them towards a space where opportunities were made available to every capable individual, irrespective of their disabilities. "And the starting point is to understand skills holistically," she points out.

Janani visited schools and organised life skills sessions for both teachers and students. The idea was ensure that they were both prepared to adapt for industry and corporate requirements. While teachers came out with intriguing concerns about supporting the differently abled students, students, on the other hand, were cognizant of what they could not expect from the system. They could articulate the disconnect between their skills, employment opportunities and their identity as differently abled persons. They were almost ready to accept disappointments and failures. "That hurt me because students were prepared to understand that there will be obstacles but were not oriented about how they could prepare themselves to face the same and emerge successful. This is exactly why the percentage of unemployed among the differently abled is larger than the rest of the population. Every stake holder had to be coerced to look at the potential of complementing efforts from all quarters," shares Janani.

Still in the nascent stages, Aazhhiran trust intends to tap every avenue that can prepare differently abled individuals and communities for sustainable employment in the long run. With field work yet to roll out in full swing, Janani has

been compiling insights from all her interactions to shape her model into a successful one. “When you work to build a model, every insight pushes you to work out all possible outcomes and the very process brings you to face every possible obstacle. This is a very valuable lesson from CSIM and I will hold on to this forever. Therefore, if a vocational training institute emerges to be a need I may not divulge but will design it to fit and serve the objectives of this model,” says a determined Janani.

Shanmuga Priya.T

5. Ms. Manimozhi

Farmer to Farmer, Organically



The gender gap in land ownership is both a national and an international concern as data continues to point out that women are less likely to be land holders than men. Irrespective of the reasons, what emerges clearly from this stalemate is the line of obstacles for women farmers. “We are easily accepted as agricultural laborers who work on commands but not as land owners and capable farmers, who can take wise decisions on yield, productivity and farming methods. Situations led me to farming after marriage, but it all started with my husband,” reflects Ms Manimozhi, Founder of the Vandavasi Organic Farmers’ Group in Thiruvannamalai district, Tamil Nadu.

Hailing from Soraputhur village near Vandavasi, Manimozhi was the eldest among five siblings and therefore her parents decided to get her married early. Married off as a teenager, she took active interest in agriculture with her husband who encouraged her to participate in all activities on their land. “It took me four years to understand rural life. For an

amateur teenager who hardly knew if rice grew on tree or plant, first-hand experience in farming was marvelous, to say the least,” she says, adding that she was a fast learner. She also engaged her two kids in the process and started managing farm activities efficiently.

“What changed my course was my husband’s death. He was an alcoholic and farming gave us the much valuable family time. His death was a shock but my kids stood by me and we decided to continue farming ourselves. Now that I was completely into my land, every aspect became even more clear and I started thinking futuristically.” “In 2007, I attended a meeting in my village and developed interest in organic farming. While the gender linkages were not so comprehensible to me, organic farming helped me completely focus on land and overcome my personal loss,” shares Manimozhi.

She tried organic farming on 50 cents of her land and the successful yield drove her to try bigger. With a huge debt to repay, her son also discontinued studying and both of them built their land from the scratch. “Economic hardships in the family usually force you to stick to chemical methods but fortunately, my son understood my decision and we both worked passionately,” she adds. Despite all the challenges and the criticism, Manimozhi never gave up. Very soon, all her seven acres were farmed organically and she experimented all methods she had learnt. “Once you go the nature way, there is so much you can do without fear and confusion,” she laughs.

She got back to all her contacts from that first meeting she had attended and took guidance from every source possible. She also shared her experiences with others, which in turn encouraged others to stay in touch and learn mutually from these interactions. “Our interests kept each other growing and the help from District Agriculture Department officers

increased our knowhow. I started seeing the potential of a network and wanted to influence as many farmers as possible to understand organic farming as the best way to replenish land nutrients and improve yields. Land is the mother of everything and we must do what is in our capacity to keep it from dying. Organic farming teaches you why it is critical to give natural resources the time to rebuild. One can never regret this decision, I was confident,” says Manimozhi, who faced flak from her family while being hailed as a leader by farmers in her network. Her perseverance and support from kids encouraged her to widen the network and in every interaction with farmers in different villages, there were at least two of them who would want to try organic farming like she did. Vandavasi Natural Farmers’ Group grew bigger and moved far and wide to spread knowledge, share experiences and also provide organic fertilizers, pesticides and other materials for those who wanted to purchase them from Manimozhi.

“The scale of farming worked favorably for me. As I started distributing materials, I saw how interactions were the main source of information and learning in many villages, especially for women. I also saw women naturally driven to trying organic methods. Women saw it simpler, convenient and above all, safer for their families. It was too much to consume but all of it kept me going,” she reflects. From only four organic farmers, Manimozhi now leads more than twenty farmers and realized the need to work strategically. Because no matter what or how much they all produced, organic farmers needed a strong marketing network to ensure their products were not compromised from the price point of view.

She worked hard to recognize correct channels for different products and eventually, she herself was impressed by the presentation of organic products from her farmers’ group.

CSIM helped Manimozhi see things in perspective. “My classes from CSIM made me see my mistakes clearly. I did many things simultaneously, as and when they came up. I had to organize and also do value addition to our products. We are now better equipped to take regular orders and promote our products. We also regularly visit farmers’ festivals like exhibition of rice varieties in Arcot. We have learnt to identify ourselves with farmers like us. Above all, branding is something we never really thought of. Thanks to CSIM, consumers now know how to get back to us for repeat orders,” she says.

Shanmuga Priya.T

6. Ms. Mercy Granzia

Strengthening Human Capital



Gender is a social concept that has been understood and interpreted in varied contexts. Gender stereotypes are more openly discussed and debated now, also questioning the traditional assignment of roles in a family set up. Many women have responded to this through their life journeys, proving that passion knows no gender. “That one leap where we realise our passion is the trigger for change, the moment we clearly see the drive in us and gives us the courage to face all obstacles,” says Ms. Mercy Granzia, Founder of Rural Women and Children Development Trust in Chennai, who comes from a family that is submitted to women’s responsibility within the family.

Mercy got married when she was 20 years of age and her life revolved around her two children until she decided to help single women and women from underprivileged households in Chennai. She believed that Self Help Groups were a good medium as it defined the decision making process. “I believe women understand their needs from a broader perspective and therefore helping them manage

it will result in community's growth. I learnt this from my personal experience and every time I did something for others, I began to introspect. I also trained women in tailoring and helped women set up their tailoring units. My network with women and micro finance institutions grew wider. I was known for prompt repayment of loans and companies came forward to entrust me with more funds. On the other hand, I had to encounter family and friends who believed that all this was men's work," shares Mercy.

After about six years of active social life through SHGs and NGO friends, Mercy decided to establish a Trust to organize community programmes. "Again, my gender became a subject of concern for everyone. Somehow, a few were of the opinion that I won't be able to do this. Their apprehensions of a Trust, coupled with that of a woman running it sounded ridiculous and silly," she laughs.

Mercy knew she had to move on and let her work speak for itself. Thus, she founded Rural Women and Children Development Trust in 2012 and soon Mercy became a household name in communities around Thiruvottiyur. Scholarships, school admissions and college admissions for underprivileged children, loans for needy women and a broad spectrum of services were offered through the Trust. Single women were also supported through different programmes. "Whenever I saw my efforts being useful for others, I felt good. In spite of all the discouragement, when I saw my beneficiaries' lives improve, I knew I must go on," says Mercy.

Collection and distribution of stationeries for tribal children in villages at Thiruthani, Perambakkam, and Arakkonam and facilitating their admissions in government schools became a regular intervention of the Trust and reinforced the idea of building human capital. Population can be a source of immense strength, if only there were timely channels to harness their potential. As Mercy saw this

transpire in her communities, she began to plan activities that strengthened human capital in every possible way. Be it loans for rescued bonded laborers or employment opportunities for single women or scholarships for children from tribal communities, every intervention widened her network and women from her circles also began to engage in similar work in their villages. The organic growth of a network with 50 villages led to the establishment of a NGO network that met every quarter to discuss ground realities, share resources and possible range of interventions.

Amidst all that, in 2018 Mercy also established a Rehabilitation Centre for alcoholics and drug abusers. “I saw families and women suffer from alcoholic and drug addiction. To help families, I knew that I must help them recover from addiction, hence started the centre with the resources I had in hand,” she says. The centre is not only known for its record of recovery but more for the inmates’ participation in essential services like cleaning, cooking, washing, gardening, etc. The dialogues with psychiatrists help the inmates reflect on their lives. Interestingly, Mercy ensures to consult inmates’ families at every step in their treatment. Over 200 inmates have recovered and are in regular touch with Mercy.

Mercy Akka, as she is fondly known, has become a part of so many families now. From discouragement and negative thoughts, her community now look upon her as an inspiration and strength. “The Rehabilitation Centre was successful because of the support of neighbours who always stood by me at all times and even to guard the centre during night time. Be it my ideas or their support, it has all evolved and together, we have all witnessed the power of human capital. While at CSIM, I understood these ideas when mentors shared their experiences. I have a bigger responsibility now, to harness this evolution for larger community interests,” promises Mercy.

Shanmuga Priya.T

7. Mr. M. T. Mohan Kumar

Stay Away from Addiction



Addiction is a disease. The excitement from a compulsive engagement with any substance or habit or gadget is becoming easier and therefore addiction must be understood with all its complexities – physical, social, mental and physiological. “Not only addiction, its consequences are equally complex making the relapse also easier. Coming out of this cycle isn’t difficult but must be made worthy,” suggests Mr. M. T. Mohan Kumar from Mysore, who established Recover Foundation along with his close friend, Mr. Shamanth.

Mohan started smoking during his pre-university days with his friends, and little did he know that this was just around the edge of a precipice. His addiction led him to discontinue his engineering studies. He also took to other addictions like alcohol. He also attempted theft and was sentenced to 15 days of imprisonment. After coming out on bail, he was enrolled in a rehabilitation centre by his parents, but he returned to his addiction in a span of three months. “Till

now I don't know what gave my parents the hope and what actually went wrong. It just did not work and I became even more addicted," he admits honestly.

Mohan's father was insistent and convinced him to go to the rehabilitation centre in Bangalore once again. When Mohan refused, his father became stricter, and stopped giving him any money. He met with an accident, but nothing helped him turn away from his addiction. He robbed neighbours too and soon went into depression. Seizures began and this is when he realized this could be a point of no return. "It was like the brink of a precipice. I was scared and felt uncertain. An empty feeling inside me shook my core," shares Mohan. This time at the rehabilitation centre, he spent six months and made a sincere attempt by doing all the assigned responsibilities. Whether it was toilet cleaning or vessel washing, he did without protesting and soon began to listen to the talks that were organised at the centre.

Mohan got hooked into counselling and therapy sessions. "What interested me was the interest everybody had in me more than myself. And soon, I realised I wanted to give up addiction. I wanted to give up on alcohol and smoking," he says. His sponsor's advice at the centre turned him a new leaf and Mohan sincerely tried to focus on his profession. He joined his father's business for exposure and soon after went to work for his father's friend for a monthly salary of 6,000 rupees. "This new job changed my life completely. I met a friend here, who was once an addict and now recovered. We were grateful for this second chance in life, but were cognizant of the challenges many others faced. We observed that the lack of social support systems for many addicts disturbed their

efforts in rehabilitation. Thus, we soon decided to start a rehabilitation centre,” says Mohan.

Although the decision was taken way too quickly, Mohan feels that is how instincts work. Recover Foundation was established as a residential deaddiction centre in Mysore in 2018. Over 380 members who left the centre are still in touch and sober. Having helped more than 700 addicts in their deaddiction journey, Mohan and his friend Shamanth continue to be amused by how human brain reacts during the processes of both addiction and deaddiction. “We do know the science of it and the time taken during both processes and the challenges. The issues faced in the latter keeps our thinking hats on. With every inmate the experience is different. Every deaddiction story has a different driver. Which is probably why we, as a community, wish to work in solidarity for others like us,” he says.

CSIM was referred to Mohan by a friend and he looked forward to reviving his centre to best suit the interests and needs of his inmates. He thought that the course would help him reflect on his efforts. As expected, he learnt the nuances of maintaining documentation (treatment records) and the significance of bringing on board experienced counsellors. “While I aimed at ensuring zero relapse cases and tried to design or introduce new programs at the centre to ensure this, CSIM taught me that the centre was not responsible for the occurrence of relapse. CSIM helped me look at inmates and their journey individually, outside the frame of our centre. Once inmates go back to their homes they have to face numerous situations, negative reinforcements and most importantly, lack of trust. I realised that I must focus on what the inmates experience at the centre and not on what

we had no control at. In a way, I learnt the need to stay detached from my inmates,” shares Mohan.

With 8 security guards, 5 counsellors, 2 drivers and 2 cooks the team at Recover Foundation is always prepared to accommodate new inmates. Yoga, sports, meditation, cultural programs, indoor activities and others are included in the inmates’ routine to encourage behavioral change and understand the multitude of possibilities in ones’ lives. “We want to try out everything feasible at our centre because we don’t want young students to waste their productive years as addicts. Our lives will tell them what they will miss out and why it is important to stay away from addiction,” says Shamanth.

Shanmuga Priya.T

8. Mr. Pramod Kumar Panicker

Realise, Recover, Remain Clean



Alcoholism is as much a social issue as it is a neuro-psychological disease. Often, the social manifestation is easily ridiculed and criticised, but the disease as such is not looked at with perspective. “Alcoholism changes a person’s behaviour, mannerism unlike other diseases like diabetes and blood pressure. Therefore, people easily recognise the social aspect of this disease but fail to help alcoholics access treatment. By the time a family realises the consequences of the disease, the person affected would have moved from pre-alcoholic stage (drinking whenever they feel bad/hurt/angry about something) to the last stage where drinking alcohol becomes the only motive and priority over everything else in life,” laments Mr. Pramod Kumar Panicker, founder of Pranav De-addiction cum Rehabilitation Centre in Thakkolam village, Arakkonam district, Tamil Nadu.

Coming from a comfortably settled family in Ooty, Pramod followed his ancestors’ steps and studied Astrology at a Gurukulam in Kerala. He also graduated in Psychology through

distance education. Starting his own practice as an astrologer at the age of 21 years, he tasted success early and with no financial commitments or purpose to save, alcohol came in easily. “It started off very easily, effortlessly; eventually I lost 14 years of my life to alcoholism. I wanted to come out of it and tried many times but failed. I thought I couldn’t control my own habits and that this was not about self-control or obedience. This was the very nature of this disease. My recovery started only after I realised this,” recalls Pramod.

Pramod sought help from an institution that stood by him through those arduous times and the struggles he faced in recovery helped him understand the disease with all its layers. “One’s ability to digest alcohol varies with every individual. The guilt from the behaviour shown and the pressure it builds in us to show ourselves as better persons intensifies the situation by pushing us to drink again. Mentally and physically, alcoholics are caught unawares. We need doctors and psychiatrists under one roof,” he asserts. Learning from his experience, Pramod developed an urge to learn about alcoholism and study every aspect of this disease. He wanted to make the journey less arduous and doable for other alcoholics.

After his recovery and introspection, he came to know about CSIM from a friend and enrolled himself in the Social Entrepreneurship Outlook Programme - De-addiction Treatment Techniques Course. “I loved the content,” exclaims Pramod who was inspired by his batchmates who shared about their organisations and was determined to start his own organisation soon. The sessions on family therapy convinced him about the need to sustain motivation and therefore the need for psychological intervention along with physiological attention in overcoming alcoholism. Soon after the course, Pramod founded the Pranav De-addiction cum Rehabilitation Centre in 2021. “My learnings from the course was my investment, my knowledge capital later helped me

pool in other resources like human and physical capital. The primary focus of the centre was on community mobilisation and awareness programmes because unless we all respond to persons affected by alcoholism, they may not realise that they are affected by a disease and the need for intervention. This is the formative and the most crucial step. The course convinced me to follow this community approach,” he adds.

The awareness drive covered 18 villages and reactions from communities surprised Pramod. He is still unable to comprehend why people could not relate to alcoholism as a disease. “How can this habit be a disease?” asked a community member in one of his meetings. Alongside awareness campaigns, he also brought together a team of doctors who shared his vision. Soon the rehabilitation centre was up and running, with the help of resources mobilised from personal investments and a friend who was also his batch mate at CSIM. 35 alcoholics have recovered so far and remain sober. The communication pathways at Pranav De-addiction cum Rehabilitation Centre are kept active and open to maintain regular follow up calls so that relapse cases can be checked immediately. At present, 20 inmates are recovering at the centre and Pramod’s team introduces a wide variety of community activities as an interface to help inmates and community members see what each other is trying to do and help in the recovery process.

The strength of this community approach, he feels, lies in processing the thoughts of every individual who may influence an addict’s recovery in a constructive manner. “A social problem needs a solution that is social and long-lived. Therefore, preparing a community to be aware of this disease and also educating communities about the treatment available is equally important,” says Pramod, who also conducts the 12-step spiritual soul clearing program to help addicts find an inner drive to remain clean.

9. Mr. K. Ramakrishnan

Attitude of Gratitude



What should be the source of an individual's strength? "It could be anything, but never a substance like alcohol. While alcohol may make you feel strong, its absence reduces you to a vulnerable mouse unaware of its fate in a lab," shares Mr. K. Ramakrishnan whose alcohol addiction lasted 23 long years and affected every aspect of his life. Born in Pollangudi village in Sivagangai district, he grew up watching his parents manage farming and a Mess in Madurai.

He moved to Madurai for his secondary education and new acquaintances exposed him to alcohol. "Was it the place or atmosphere or the people around me? I don't understand nor do I blame. All that mattered is that I started drinking along with my friends from a very young age and at that time it all seemed valid to me. I had failed in class ten examinations and so did my other friends. I didn't find it unusual," adds Ramakrishnan. He was not successful in completing his higher education either. All efforts in polytechnic courses, technical courses and others did not work and he got back

to alcohol very easily. “At a time when everything else failed, it was only alcohol that made me feel stronger and hopeful. As with every addict, I was also blind to the fact that alcohol was the reason behind all this, keeping my focus away from studies,” he says.

As habits began to change, Ramakrishnan also perceived the changes in people’s behaviour towards him. In spite of being aware of this, he could not give up alcohol. “Addiction is for those who see from outside; for those who are affected alcohol is a companion,” he laughs recalling the level of addiction he had reached. In an attempt to help him, his parents took him to treatment centres but every time he resumed drinking after a brief period of sobriety. In the midst of all this, he got married. “I still wonder why my parents felt marriage could help me. Rather, it made me realise how weak I was, unable to confront my fears. My responsibility towards my partner and two children compelled me to come face to face with my failures more frequently and the stress was unbearable. I could not give up my family nor could I give up alcohol. I felt all hell breaking loose and even attempted suicide,” says an emotional Ramakrishnan.

Inability to act when one desperately wants to is the height of helplessness and the struggle within oneself is real. Ramakrishnan owned a small shop selling refreshments that ran into loss in few years. “I realised I had no skill and joined a small tea shop. My habits chased me everywhere and I never lasted for more than a month working in a place. My addiction never gave me time for myself; maybe I had taken to alcohol way too early to even realise what I was interested in,” he quips. Self-introspection and 20 attempts at deaddiction treatment did push him to try more, but the alarm rang louder when his family threatened to commit suicide.

This time, Ramakrishnan felt different about his treatment. “I saw another addict’s family begging for his recovery. The very thought of imagining my family in their position shook me. I had lost everything in my life and my family was all I was left with. I wanted to genuinely try one more time for their sake,” he shares. Very soon, his efforts gave him the courage to educate people about alcoholism and its power that makes one completely powerless. He visited prisons, self-help groups, various schools and colleges to address all vulnerable populations. He also interacted with conductors, drivers, health department staff, nurses and many others whose occupation gave a greater exposure to this habit.

When a middle aged man who came to his centre recovered, his family thanked Ramakrishnan. “The desperation with which they brought him moved me. Every such instance showed me how my family had suffered because of me. I wanted to inspire and be the reason behind others’ recovery,” he recalls. He recently passed his higher secondary exam and is pursuing B Sc Psychology in correspondence at Kamarajar University. After completing a course on deaddiction provided by the central government, Ramakrishnan also took up CSIM’s course and soon after, established the Gratitude Hospital in K K Nagar, Madurai. Gratitude Hospital is not just a rehabilitation centre and Ramakrishnan was sure that it must be more than that.

His days at CSIM helped him experience an eco-system that survived to make social change possible and sustainable. He believed that Gratitude Hospital could grow into a holistic rehabilitation cum resource centre. “At CSIM, how we learn outweighs what we learn. The technical aspects of running an NGO are near universal and every individual intends to put his principles, values at work while establishing his

or her organisation. The experience at CSIM prepares you to identify one's own principles, values and that of other stake holders in order to pool in all like-minded groups and establish a joint effort. This clearly shows that we all can do it together. This gives you the strength and drives you from inside," shares Ramakrishnan.

Shanmuga Priya.T

10. Mr. C. Ramu

Farmer Stands Up for Child Rights



The most interesting aspect about the social development sector is the participation of individuals from all walks of life. Irrespective of their professional or personal background, there are many individuals who take a stand for vulnerable sections of the society. They have categorically articulated the rights and needs of the needy and have gone greater lengths to ensure that their rights are not compromised. This is not just interesting but indicates a riveting phase in a society's transformation where people act for others, aware of the significance of simple gestures of care.

Mr. C. Ramu's life is not just an example here but an inspiration for youth to prepare themselves for them to be heard. Ramu hails from Oodamalai village in Salem district. Farming is very close to his heart as his parents are farmers and he personally loved farming as it connected him with both nature and market. "The interface is dynamic and transforming. Time will tell us why this needs attention," he adds. A graduate in History, Ramu took to farming out of

personal interest and simultaneously engaged with friends in village development activities.

Enrolling in the Nehru Youth Groups that brought all village youth together to participate in rural development exposed him to a wide range of social service activities. “It was overwhelming to see how simple activities redefined the lives of vulnerable populations. This was the period when I also learnt about funding organisations, NGOs and the concept of child rights. It is beguiling to see how the vulnerability of one section of the population lends power to another,” shares Ramu.

While working for the Village Reconstruction and Development Project (VRDP) in Salem, he saw the lives of child laborers and their rescue missions. The complete cycle of rescuing child labourers, enrolling them in evening schools or bridge school programs and mainstreaming them made Ramu realise the hard work and determination that was needed to ensure children lived their childhood. “For the poor, children are an extra hand at work who can contribute to family’s earnings. They do it out of desperation. What if children effectively utilised alternative opportunities?” he wondered. He began to think beyond the support for groceries and essential household items that parents received through the project.

Having developed a keen interest in children’s development, he joined UNICEF as a volunteer and took up different responsibilities in surveying the lives of tribal children in Kalvarayan Hills. High incidence of dropouts, child marriages and child labour drew his attention and Ramu began to observe every factor that determined the current state of affairs. “We now call it cause analysis. While proposing new projects, we also do log frames. Back then, I was a young volunteer with only basic training. My

observation skills were my strength and my concern for these children knew no bounds,” he continues.

While surveying 25 government residential schools for tribal children, he was appalled by the lack of basic amenities, inadequate toilets and irregular attendance of teachers. “Teachers would not travel this far. They would pay a senior student from the village to manage classes here. Food was also not given properly. The timetable suggested by the Government was not followed at all. Hence, children did not have nutritious food, did not study and did not play. I sent a detailed report to UNICEF and NCPCR (National Commission for Protection of Child Rights),” says Ramu who was then dumbstruck by the level of apathy. “Why were these children in school at all? I had to pull myself together to plan the next steps,” he adds.

With pressure mounting from the District Collector, things began to change for the better. Right to Education (RTE) compliance became a norm and children started having nutritious meals every day. Still, there were gaps and Ramu knew that he needed more volunteers who were genuinely interested in children’s welfare.

Sustainable impact and a long term change also calls for periodic monitoring. In order to ensure this, Ramu oriented a group of young volunteers and convinced them about why it was important to stay vigilant about development programs. He planned visits to chat and play with the children and learn about the status in the residential schools. “Often times children may not open up due to fear of being reprimanded, hence games and casual conversations helped. I would seek help in reading a news item to understand their reading skills. I recorded all this to gather evidence and where inadequacies were apparent, I would go straight to the Head Master,” says Ramu. Using petitions and press conferences consistently, he witnessed the circumstances to improve.

Ramu's association with the people, both as a farmer and as a child rights activist, drew him to organise different programs and prepare communities to oversee programs that were implemented for them. He wanted to see people taking ownership on activities that were planned for their welfare. Soon, Ramu founded his Power Trust in Salem in 2015 to better strategise his programs. Referred by a close friend, he enrolled in CSIM's Social Entrepreneurship training programme. "I went to CSIM to learn new skills. I realized that I had not utilised my resources to the full potential. Mobilising local resources became my priority and I also learnt the art of mapping my community's strengths," he says.

With increased awareness, Ramu also worked out strategies to ensure a sustained funding for the Trust. He is now working to mobilise tribal farmers' collectives to sell their produce directly without intermediaries. "This idea came to me during an interaction with CSIM team. The very nature of classes allows you to think in different ways. I could sense the openness in my thoughts," he recalls. After completing his course at CSIM, Ramu also began to focus on women farmers and formed farmer groups in 12 villages. The Trust trained them in collecting forest produce and will soon be engaging women in processing it.

Amidst all these developments, Ramu continues to visit the residential schools and undertakes surveys without fail. "It is an uphill task for me, but the words from a child several years ago keep echoing in my head. He said that he got three meals because of my survey and that teachers taught well and showed care. He also requested me not to stop my surveys. This responsibility will always be my first priority," he says.

Shanmuga Priya.T

11. Mr. C.Selvendiran

Driven by Family



Family is a powerful ecosystem and has a very strong influence on an individual's development. "It is a mighty driving force. I realised it's might only when I lost my family due to alcohol," shares Mr. C. Selvendiran, Founder of Selva Care and Cure Foundation in Bodinayakanur, Theni.

His childhood in Chinnamanur Town exposed him to financial insecurities and he was able to choose what was best for his family's situation. With two siblings to be cared for, his parents' debt and inability to continue farming forced him to discontinue ITI training and look for jobs in cities.

"Suddenly, I got to know about the open selection for Indian Military in Coimbatore and I managed to be there. It all just fell in place and I got selected. My service to the nation helped me educate and marry off my siblings, repay my parents' debts. My disciplined self-gave in and in no time, I became an alcoholic. As in all cases, my wife did not like it," says Selvendiran.

Separation from wife and kids, followed by divorce drained him emotionally. “There was no one I could look up to. I wanted to do something to bring my family back. My friend’s reference led me to an Alcohol Anonymous group and the meetings gave me hope. Not only me, but everybody around also noticed the changes in me. Earlier, I met people to drink but now, I was meeting different people to enable de-addiction for self and others. I was reforming,” he introspects.

Selvendiran was soon encouraged to conduct de-addiction classes and his journey inspired many others to give up alcohol. “It felt peaceful to see families reuniting. I did not want any family to break down because of alcohol,” he says, resolutely. His efforts paid off well when 15 addicts recovered and remained sober in his nine months volunteer stint with a local trust. Realising that he wanted to do this in his own way, he decided to establish a de-addiction centre and a friend referred him to CSIM to prepare himself for this purposeful journey.

To begin with, CSIM’s classes drove him to read more about de-addiction itself. “What you read and what you are required to do may not often meet at the same point. But, the perspective you build as a result of all that you see in the field and read, is what actually matters. The very design and delivery of CSIM course was effective. It was clearly an organic process,” shares Selvendiran, who established the Selva Care and Cure Foundation soon after, in 2022.

The two months’ basic program provided at this de-addiction centre includes counselling, detox, peer training and group therapy. Depending on the level of addiction and liver damage, detox is facilitated through medicines or drips and the inmates are fully informed about what is being done and why it is needed. “The changes they sense after

detox is the first milestone and thereafter consistency is the key. Counselling helps them realise what they have been missing or have given up due to drinking. Group therapy sessions are designed to give enough space for them to open-up, build trust and support each other in their effort to overcome the habit. Peer training from AA members further complements the process.”

“Backed by a credible team of doctors, psychiatrists, social workers and volunteers, I designed every bit of this program thinking of how an addict can be convinced to go back to his family,” he adds.

On a case to case basis, the duration of program is customized to ensure complete recovery. Interestingly, diet is so consciously monitored that even the tadka is different for some of them. Selvendiran wants to offer the services free of cost in the future and has started saving for the same from his pension. Even now, patients from poor families or those who cannot afford are not charged for treatment. So far, 8 patients have left and are sober. They all keep coming back to support the 20 patients who are undergoing the program currently.

“The changes that happened in my life kept me adrift and I always found my direction. I feel very positive now. Despite what I have missed with my family, my foundation’s work has given me a new identity. I sure hope this convinces my family to accept me. Earlier, alcohol kept me from doing anything for them but now, I want to do all that I can as soon as they come to me,” says a yearning Selvendiran.

Shanmuga Priya.T

12. Dr. J. Sundarasekar

Belongingness



To feel connected is a basic human desire and the foundation of social intelligence. It is the starting point of empathy and respect for fellow beings. “It helped me see human potential, beyond the façade of class differences and see myself where I belonged,” discloses Dr. J. Sundarasekar, Founder of Vanavil Charitable Trust in Dindivanam, Tamil Nadu.

Sundar’s childhood in Madurai was profuse with his parents, both doctors, and their interaction with friends who were also doctors. “The way in which people came forward to connect with my doctor parents and the respect they had for them filled me with gratitude and care. After their demise, it was this sense of gratitude and care that assuaged my loneliness and kept me going,” recalls Sundar, who was supported by his family friends to complete his school education.

As the School Pupil Leader, Sundar was part of many community engagement programs, which exposed him to

the layers and details of class differences and their impact on society. “How can class differences divide people so easily when survival needs are essentially, the same for everyone?” he often wondered. Following his parents’ footsteps, he also became a doctor and worked in many Nursing Homes as a registered practitioner.

“My life completely changed when I experienced miraculous recovery of my son who couldn’t walk for three years,” exclaims Sundar, who then resolved to help as many needy people as possible. In 2012, at the age of 52, he volunteered with a non-government organization that worked for the welfare of tribal communities in Kodaikanal. “We lived the simplest and most fulfilling life here. I treated the local people and they paid back by way of cash, vegetables, grains, etc. But, the tribal people were illiterate and unaware of their basic rights,” he shares. After working for three years with this organization, Sundar began to work independently and educated the local communities about health, hygiene, and protection from basic infections. With every activity/program, Sundar realised that a lot more could be done to empower them. He began to organically work out plans to help the destitute survive. “To believe that you can survive is in itself a sense of empowerment which every destitute, abandoned women, children, old people should realise,” he adds.

After spending about seven years in Kodaikanal, Sundar moved to Dindigul with his family and established Vanavil Charitable Trust in 2021 in Tindivanam. After his wife’s demise, he spent most of his time with the Trust activities. “It was at the time when I hardly knew anything about managing a non-profit organization that I learnt about CSIM. It was a blessing! Although I was not successful in registering a Trust in 2016, CSIM told me

that consistency in efforts is the key and that I can always learn and work at my own pace. CSIM also taught me that there are many ways in designing a social welfare program. I realised that I didn't have to do it alone," says Sundar, appreciating the participatory teaching-learning methods used at CSIM.

Today, Vanavil Charitable Trust is a well-equipped rehabilitation centre for senior citizens, destitute children, disabled persons, and abandoned women. Regular tuitions and music classes for children have been successful thereby making inroads for the inmates' integration with communities. Awareness programs for women on domestic violence, property rights and empowerment have not only given a new perspective for the inmates, but has allowed the neighboring communities to revisit their attitude towards women.

"It was amusing to see how things transpired from simple programs to changes in one's attitudes. Friends from community who once never cared to even look at the abandoned people on streets, now call and notify us to enroll them at our rehabilitation centre," shares Sundar, who also organizes plantation drives regularly.

Vanavil Trust is managed by Sundar, his sons, few volunteers and employees who are Social Work graduates. He ensures that all of them are represented in planning and administration activities because, participatory program management, he believes, is the most effective way to visualize impact at multiple levels. He admires its ability to simplify grand thoughts into simple, workable, impactful programs and finds them extremely helpful in blending all insights.

When asked about his future plans, Sundar reveals that he hasn't thought of any. "At 62, I just want to keep going. I am not into experiments; I just want to be there for those in need. I see my success in building the next generation leaders who will soon be ready to take over. And when they do, this Trust will also experience a new phase, with a fresh dose of skills and instincts, from people who feel they belong here," he says perceptively.

Shanmuga Priya.T

II. INSPIRING CONVERSATIONS

Interviews with Inspiring Personalities by Marie Banu

1. Mr. Abraham Moses

“If you don’t try to see a God in a human being; you will not find God anywhere.”



Abraham Moses is the Head of Mindtree Foundation and drives CSR activities across the organization. He was awarded the Forbes “Good Samaritan” Philanthropy award in the year 2012, for his combined efforts in looking after administration and the personal welfare of Mindtree Minds.

Moses was born in a middle-class Christian family. He comes with an experience of over 35 years in the IT industry, started off with Wipro, and then Mindtree since its inception.

In an exclusive interview, Abraham Moses shares with Marie Banu about Mindtree and its CSR Programmes.

Tell us about your family and childhood?

My father was in the army fought for the Second World War. I grew up with 7 siblings, me being the fourth. As part

of army life, we were allotted a 12-bedroom bungalow in Bengaluru, we led a luxurious life. There was a setback in the family when my father met with an accident. We had to relocate to a smaller home with just one room and a kitchen. We were all packed like a matchbox literally eating just one good meal a day.

It was at this point in time we realised who true friends and relatives were. I had to discontinue my education engage in daily wage labour to support the family. I started with earning three rupees a day.

What was your inspiration to engage in charitable activities?

There are millions of angels or good Samaritans who helped me become who I am today.

When I have received so much of goodwill, it is my responsibility to give back. That is what life is all about! There is always something ‘extra’ in our life. What we need is basic food to eat and a place to stay. Everything else is an additional blessing which we should not keep it for ourselves; instead share it with others.

My mother used to ask us during dinner time to share one good deed we had done during the day. Only then, we would be served food. Many times, I used to say that I have not done anything wrong, which is in itself a good deed. She would say that it is important for us to make a difference in a person’s life and we should learn to identify small ways of making this possible.

I am a very spiritual oriented person and all religions teach giving, loving and sharing. If you don’t try to see a God in a human being; you will not find God anywhere. If you

want to truly worship God, you should first respect a human being. The Bible says that we should love and respect others the way we would like to be loved and respected. This is what I follow!

During my early days in Wipro, I worked with great leaders like Mr. Subroto Bagchi. One day, during coffee time, we had a casual conversation about what we can do for our society. We formed a Technology for Social Action (TSA) group and volunteered in orphanages/ children's Home on every second Saturday's. We also took our friends and families and spent time with the inmates.

About your early days in Mindtree Foundation?

Initially, I engaged in charity work without anyone knowing about it. In 2010, when the Chairman of Mindtree Mr. Ashok Soota asked me to head Mindtree Foundation, I put my foot down and refused the offer as I never wanted to want to earn my livelihood by doing social work. However, the management convinced me to accept the position as my role would be more in identifying the right projects for intervention and addressing the gaps in the social sector.

I was designated as General Manager, Good Samaritan – the first corporate employee to have such a designation though.

In 2012, I received a call from Forbes mentioning about the Good Samaritan award and that I was selected to receive the first award among ten others. Mr. Ratan Tata, Mr. Azim Premji, Ms. Kiran Mazumdar were some of the other distinguished recipients.

Can you tell us about Mindtree's rural education programme?

The world is full of needs and we can't cater to all of them. There are a lot of gaps; CSR is all about filling this gap. Mindtree focuses primarily on rural education. We identify government schools and provide support to match it to the quality of education provided in a primary school. We create an atmosphere for a child to love to attend school. In certain schools, there was a need for toilets which was also provided.

We designed a rewards and award system where children were provided a badge of metal stars (like that of Army officers) for their academic performance, regularity, discipline, etc. We worked in one Taluk for ten years and ensured that there were zero drop-outs. At first, we started with a primary school, and later reached to thousands of children studying in 176 schools.

We worked with SPASTIC society of Tamil Nadu and Karnataka to identify children with Autism and tied up with organisations like Agastya International to provide simplified science experiments for children.

About Mindtree's project to support medical education?

Dr. Devi Prasad Shetty, Chairman of Narayana Health approached Mindtree and expressed that there was a shortage of doctors in our country. We proposed to allocate a fund for medical education and identified about 50 children who were interested to pursue medicine while they were in class eight. Their entire education expense was sponsored by Mindtree.

Thangam, a daughter of a daily wage learner who lives in a hut in Dharmapuri district has cracked NEET examination and is now pursuing her degree in medicine. The others are studying physiotherapy or nursing or para medical courses.

How does Mindtree Foundation coordinate the programmes on ground?

Mindtree started in 1999 and much before they worked on a business plan, they focused on making a difference in the society. This was the thought process and it is in our DNA. CSR ACT was not new for us as we were already spending 2 percent of our profits for social activities. In fact, we were also part of the deliberations for CSR ACT formulation in 2013.

Our team spends 80% of their time in the field. Our partners say that we are different from other donor organisations as we don't just give funds, but also guide them in the implementation process. Good things happen with an emotional connect. We can also make wrong decisions at times. At times, it was getting difficult for us to identify genuine beneficiaries.

Your thoughts about the youth of today?

It is important to cultivate the art of giving among youth. I was pushed to work with young software professionals who come from different states to work in the IT sector. Most of them have never faced difficulty in their lives even though their parents would have. It is not their mistake!

While at WIPRO, I took it as my personal mission to sensitise the youth to be good employees; only then they can make a good organisation. We created a lot of volunteering opportunities for Mindtree employees so that they can spend their weekend meaningfully. We leveraged their talents for a good cause.

If you lack personal discipline, you will not be a disciplined worker. If you don't understand your own problems, you cannot understand the customer's problem. It is our responsibility to shape our youth!

2. Mr. AB Arun Prasad

“Redington is one of the few corporates having empowerment of differently-abled as its focus area.”



A B Arun Prasad is a CSR Professional with 18 years of experience working with both corporate companies and not-for-profit organisations. Arun has implemented impactful CSR initiatives in various thematic areas including Livelihood, Women Empowerment, Education, Health, Sports for Development and Environment; in eight states across the sub-continent.

He has excellent interpersonal, communication, leadership, analytical and trouble shooting skills with proven ability in establishing long lasting relationships.

Arun has a Master's Degree in Social Work with specialisation in community development from Madras School of Social Work in Chennai and has completed his research in Corporate Social Responsibility at Department of Sociology, University of Madras.

Currently, he spearheads the CSR Function for Redington India Limited, PAN India. Redington India adopted a strong CSR agenda in the year 2015, by forming a separate Public Charitable Trust by the name “Foundation for CSR @ Redington.” At the core of this initiative lies a steady focus on education, preventive healthcare, and environment. It also endeavors to address rural development needs, development of slum dwellers, and women empowerment.

Prior to this, Arun was heading the CSR functions of Siemens Gamesa Renewable Power Private Limited.

In an exclusive interview, AB Arun Prasad shares with Marie Banu Redington’s CSR programmes.

Can you tell us about Redington’s CSR programmes?

The CSR programmes of Redington India Limited are implemented through ‘Foundation for CSR @ Redington’. Since 2014, we have impacted more than 100,000 individuals through our initiatives in Skill Development, Education, Empowerment of Differently Abled and Environmental Care.

Redington is one of the few corporates that has ‘Empowerment of Differently Abled’ as one of its key focus areas. This is the flagship project for Redington Group, under which we sensitise the rural populace on the importance of early identification of disability. We provide therapy to the differently-abled children at their door step through our Early Intervention on Wheels programme. In addition, we offer skill training to the differently-abled and enable them to be financially independent.

Through the skill development programmes, we provide opportunities for youth to become job-ready. So far, we have placed more than 3,000 youth and college students in suitable jobs. Being a leader in the Supply Chain

Industry, we also focus on providing customised training to youth to avail job opportunities in this sector. In the area of education, we have equipped rural schools with smart boards and science labs to facilitate technology-based teaching to students and have so far reached 60 schools across the state of Tamilnadu and Delhi NCR.

For our environment programmes, we partner with expert not-for-profit organisations and install roof-water harvesting in schools, recharge and renovate water bodies, desilt ponds and increase the height of bunds.

Any interesting programme you wish to share?

Although internet and social media has penetrated into most remote villages, people are still unaware and not giving importance to monitor the development of their children which leads to not identifying the disability at an early stage, if any.

Early intervention has a significant impact for children who have delayed development in physical, cognitive, emotional, sensory, behavioural, social and communication domains and with quality early intervention children can live a meaningful life.

Redington has launched the ‘Early Intervention on Wheels’ programme to provide therapy for the differently abled children at their doorstep. In this, a 12-meter length bus is equipped with a driver cum community mobilizer, a special educator, a speech therapist and a physiotherapist. The bus also has facilities like physio table, play area, wheel chair access facility and a washroom. We have two such buses and implement this project through our NGO Partners VOC Educational Trust at Tuticorin and GV Pillai Trust at Chidambaram.

The project’s main objective is to sensitise parents on early intervention; assess the development delays of children

(0 to 6 years), and provide consistent therapies (physio or speech or occupational) to reduce the disability levels and increase pre-school going children.

Till date, we have helped 150 children with development delays and have sensitised more than 10,000 rural women about the need for early intervention. Since the parents of all these children are daily wage earners and cannot afford to buy any aid that would reduce the severity of the identified disability, Redington has provided hearing devices and other therapy materials to more than 100 children till date.

Parents of children with early development issues require special training and we help them provide meaningful and effective pattern of teaching for their child. We, at Redington are focusing on this so that the children can be cared by their parents at home and can gain the potential knowledge from them.

Your thoughts on the National Education Emergency programme?

During the covid-pandemic phase, most of the government school students studying in standard 1 to 8 have not attended any type of schooling—whether regular or online mode. This is confirmed in a recent survey report published by National Coalition on Education Emergency. The survey was conducted in schools across 15 States and mentions that more than 77% of the school children studying in State Government run schools have not attended any form of schooling for the past 24 months. The worst affected are children of migrant workers and scheduled tribes.

Students who are vulnerable are those studying in grade 8, as they have missed their regular academics for two years

and should face the board examination in the coming year. This might result in stress and other consequences.

Girl students in grade 10 are in a more vulnerable situation, because failure in the board examination would lead them to a daily wage job. Few might have no option but to get married at an early age of 18, when they are not prepared both mentally and physically.

This is the situation which our nation should address with immediate effect. They should have proper planning and consider the views from academicians, parents and corporates who are involved in education projects as part of their CSR activities.

Redington is also planning to address this issue in the best possible manner in the coming year.

What is the criteria for selecting your implementation agencies?

For selecting the implementation agencies for CSR projects corporates need to follow the NGO selection guidelines set by the Ministry of Corporate Affairs.

Redington also conducts due diligence of the organisation who has proposed to be our implementing partner. Our in-house team verifies the credibility of the organisation and their capability to manage the CSR funds efficiently. We also check if there are any negative news about the organisation in the media (including social media) and seek views from other corporate partners.

We ensure that their Board of Directors are not affiliated to a political party and are secular. Further, we conduct a field visit and interact with their current beneficiaries to gain their opinion.

3. Dr Gurumurti Natarajan

“An ode to PND: my friend, guide, and mentor who lives amidst us that came across him.”



Dr Gurumurti Natarajan came across Mr PN Devarajan in the year 1991 at Mumbai. Since then, he has been associated with PND on a plethora of activities including the Siva Sakthi Kakkum Karangal, CSIM, MSDS, and in several other projects for over 30 plus years, until Shri. PND breathed his last.

Gurumurthi and PND have travelled vastly across the country and have been associated with projects in the UAE as well. The two enjoyed a rare bonhomie, drawn together by stellar qualities of discipline, punctuality, steadfastness, trust, meticulous attention to detail, and a burning desire to share what they knew, to lend a helping hand and embrace causes and individuals guided purely by altruism.

In an exclusive interview, Dr Gurumurti Natarajan shares with Marie Banu Shri. P.N. Devarajan’s philanthropy angle

About your first meeting with PND?

My journey with PND goes back to more than three decades. One day in Mumbai, we were riding up the same escalator in the office building that we both had our respective offices. It was PND who initiated the first conversation. He came across as being very affable, no airs and nothing but ‘what you see, is what I am’. I had known of him from prior reputation, but had not been up to getting to know him as we were both working for different corporates; I was diffident about what others may feel about any advances that I made in PND’s direction. By the time he got out of the elevator, all these fleeting thoughts were laid to rest with his disarming smile. He invited me to his office for a cup of coffee whenever I was free.

My next meeting with him was arguably a collage of excitement, curiosity, joy, and, even trepidation. Here he was in a large office behind a spacious table laid with neat piles of papers, files, journals, and ever more reading material that he was attending to in fleeting seconds, all of which only made my ticker race more rapidly! Once he put away the sheaf of papers in front of him he made a concerted effort to know more about me, and amazed me with his innocuous statement: ‘all these things about agriculture, export of fresh flowers, fruits, vegetables grown in climate controlled polyhouses are all new to me’.

We met quite regularly thereafter; he seeking to know more about agriculture, foods, environmental impact of farming practices, climate change, and, a myriad of other cascading topics. I was growing in my wonderment of the man, his articulations, ease of approach, open mindedness and above all his sense of willingness to learn, seek, and share. He would send me reading material that he came across; sometimes, simply to share; frequently asking to discuss a thing or two on what was said in them.

We took to each other from that first meeting in the elevator, which happened by chance, as though we were some old buddies only reuniting after a short hiatus!

What was the one trait you admire most in PND and why?

The persona and personality of PND are multi-faceted, each a glittering gem. His affable disposure, and the way he interacted with the people around him, friendly, supportive, open-minded receptivity to other ideas, even if contrarian, have been some of his outstanding qualities. His ability to think through a situation and to come up with pragmatic, actionable road maps, are remarkable. Above all, his healthy curiosity for things big or small are legion. He came across as a genuine leader with loads of empathy that cared for the people he came across, and his sincerity to help without ever seeking personal gain; pelf, position or accolades.

Any learnings from PND you wish to share?

To share generously, to give unasked, and to give without being judgemental are some of PND's thought processes that I learnt from my close interactions with him. I have worked with him on numerous projects that touched the wide spectrum from philanthropy through commercial projects for entrepreneurs and investors. PND Sir was truly genuine in everything that he thought, said, and did. To be adaptable to emerging needs and new data and constantly strive for excellence were PND's hallmarks. He never gave up on those that came to him, always stretching himself to find useful solutions to whoever that sought them, without resting on earlier achievements, laurels and successes.

He would wake up much before the rising sun, and be on his feet before the crack of dawn. He seemed to have unending

reservoirs of energy for travel, discussions and for making things happen. And he'd be at it the next day, seven days a week without a pause! His discipline and dedication to the task at hand, punctuality, elegant sense of attire-clean-shaven each morning, in good clothes but not foppish, his shirt always tucked in smartly and topped by his genuine smile and contagious words of welcome, are worthy of emulation.

I have never seen or heard him talk shop even once in all my numerous interactions with him. Even when egged on to get him into a banter during long road trips, he'd only articulate good things on the topic.

He was for ever patient with people around him and have never seen him lose his cool, even once. Not for him sarcasm or innuendo. He was spiritual without being religious, respected others without imposing himself and was always focused on doing good without getting side-tracked or derailed by differences.

Your thoughts on PND's philanthropy angle?

There are countless acts of giving and sharing, charities and philanthropy that people around PND may have come to know; not many of these are known to others because he practiced them without any fanfare. PND gave without asking; he gave because he wanted to give and he gave without being distracted by thoughts of his own kith and kin.

To my mind, the pinnacle of PND's philanthropy is best enunciated by the question that he sprung on me suddenly and without adieu once when we were on a long road travel from Mysuru to Chennai. His question to me was "On the day that I am no more, my bank balance should have a mere hundred rupees in it, all the rest having been given away,

spent and provided to the needy as and when required; how can you help achieve this?”

I was flabbergasted with the pierce of those words. I was shaken out of my wits by the brutally pointed query; was caught in a whirlpool of confounding emotions, sentiments and lack of prior exposure to being stripped to the core by such articulation. When I came to myself, I gave him my thoughts. In later days, we had more discussions at his goading to further refine the thoughts and to action them in a way that gave him blissful satisfaction which was that all his actions would be laced with sincerity of thought, honesty of purpose, and impeccable in achieving succour and relief to the intended cause or individual.

His deep-rooted desire to give away everything that he had (and he did have a significant pile to his name) without a worry for himself or his family, his needs or the morrow reflects the indomitable spirit that PND personified... admirable beyond words, and worthy of emulation as best as one can. These have been the lasting legacy of a humble man with noble intentions, a heart of purity, and clear thought who gave away everything that he had to philanthropy. Simply, beyond compare.

PND will be remembered for all these values that he practiced and he will also be missed for these very same!

May he rest in peace and rise in glory, if only to remind us of the immense possibilities that we can all achieve by caring and sharing!

4. Ms. Kaori Harashima

Consultant & Development Projects for Japan Development Institute Ltd.

“The Private Sector is a contributor to global social issues and they are expected to play a vital role in solving these issues worldwide.”



The Japan Development Institute Ltd. (JDI) is an independent think tank/consulting firm, specialized in international development. It was first established in 1982 as the World Consultant Service (WCS) and later changed its name as JDI after merging with the think tank of the Institution of Engineering Consulting Firms Association, Japan (ECFA) in 1997. With its distinguished experts from numerous disciplines and the network with its associate institutions and experts in the world, JDI provides a broad range of consulting services in the field of development, carries out practical studies, and proposes concrete projects and strategies.

The mission of JDI is to address social problems through programmes that interests private investors – from proposing a developmental plan to involving enterprises– thereby yielding concrete outcomes.

Ms. Kaori Harashima is a consultant for development projects in overseas. She has been engaged in researching on SHGs and their activities in South India and was based in Chennai from 2010-2015.

In an exclusive interview, Ms. Kaori Harashima shares with Marie Banu Japan Development Institute's programmes.

What are the social issues in Japan that need attention?

In my opinion, COVID-19 has affected people's lifestyle as well as their values. In Japan, we have come to know that many young people lack aspiration. Their only objective is to seek employment which can offer a high salary. It is our responsibility to empower them. We need to tell them that the world is filled with possibilities and each of us has a role to fulfill.

The status of social entrepreneurship training in Japan?

“Social Entrepreneurship” is a new concept in Japan and will take time to be accepted widely. Japan International Cooperation Agency (JICA) has been supporting Social Entrepreneurship through partnerships with the Japanese Private Sector. The Private Sector is a contributor to global social issues and they are expected to play a vital role in solving these issues worldwide. Through Private Sector Business activities and utilisation of Japanese technologies, we could make a win-win relationship between Japan and other developing countries.

There are various opportunities for obtaining training, mentoring and funding opportunities for social entrepreneurship in Japan. In May 2018, the Government of Japan and the Government of India launched “Japan-India Startup Hub”, a start-up Initiative (online platform) to bridge the gap between Indian and Japanese start-up ecosystems and enable meaningful synergies to promote joint innovation in the two countries. I hope this Japanese social entrepreneurship initiative will be beneficial and further strengthen our collaboration.

Your thoughts on the role of private investments in development?

There will be no development without private investments. Private Sector is the key engine for a country’s economic and social development.

Most of the developing countries are incapable of attracting private investments because they often have internal issues such as unstable politics, lack of capacity among leaders, insufficient infrastructure, and most importantly, lack of strong political will. While there are many economic, social and administrative aspects that needs improvement for developing countries to prosper, the most important thing is to increase the employment opportunities. This could be done only by drawing private enterprises into the country. Else, how can developing countries with poor infrastructures, unskilled labour force, and insufficient capital attract the private sector?

Role of JDI’s in Special Economic Zones?

A Special Economic Zone (SEZ) is legally guaranteed by the host country government to attract private sector investment mainly from foreign countries. A SEZ is physically a

protected industrial and/or commercial area where the basic infrastructure and facilities are made available for companies. Private companies are encouraged to invest and operate by hiring local human resources, procuring raw materials, using local distributors, and exporting the products produced.

A new company operation creates a large number of local employment opportunities. Employees have opportunities to gain new knowledge and advance their skills by learning from the high levels of management in the private sector.

JDI promotes and provides assistance through SEZ and has been engaged with over 40 SEZ projects in 20 countries including India. As the only development consulting firm for developing countries, JDI's services cover the whole range of consulting services—from planning to implementing programmes. JDI works closely with developing countries to achieve their objectives and mainly focuses on environmental and social development activities.

JDI also drafts policies and strategies for the country and advises on suitable SEZ laws and regulations. JDI trains central and local administration people for law enforcement, and offers assistance to effectively attract private investments, thereby assisting the host country and investing companies for smooth collaboration.

As a facilitator and advisor, JDI has assisted a number of Japanese businesses to seek and expand their business opportunities in the new market and helped them overcome obstacles using our knowledge and network in overseas. We are constantly seeking unique and innovative technologies of Japanese companies, regardless of their size, to introduce them to bigger markets beyond borders.

Tell us about your new product that creates awareness on breast cancer.

Awareness on breast cancer is quite important for all women in the world. India has the largest rate of death arising due to breast cancer in the world. Over 1 lakh new breast cancer patients are recorded every year, of which 50 percent do not survive. Doctor consultations in rural areas are extremely low due to high rates of illiteracy, ignorance and poverty. Women generally visit the doctor only after detecting abnormality of their breast at a later stage of cancer. Therefore, it is very crucial to provide awareness and highlight the importance of early detection of breast cancer.

If awareness and importance of the early detection of breast cancer would spread and the proposed product is used widely among the women, then appropriate treatment at the early stage of breast cancer at medical institutions can be possible. Eventually, the number of breast cancer patients and death rates will decrease.

Our product called “The Breast Care Glove” is a glove that aids breast-cancer self-examination by heightening finger sensitivity. This is a glove for self-palpation to check signs of breast cancer. It is manufactured by ICST Corporation, established by investors in Russia, Taiwan and Japan in June 2004.

When wearing the Breast Care Glove, the fingertips become extra-sensitive, enabling highly effective palpation. Doctors generally recommend applying soap in the bath, to make the skin smooth and slippery, before conducting self-palpation. But, with the Breast Care Glove, you don’t have to wait for bath-time. You can easily perform self-palpation at any preferred place or time. Early detection of breast cancer leads to decrease in overall mortality rate.

The glove uses an ethyl vinyl acetate (EVA) composite and is made of a powder-free material, and free of allergens and proteins which otherwise might irritate the hands and skin during examination. Also, it is disposable, generating no dioxins when incinerated.

The proposed outcomes of this project are: sensitising rural women on breast cancer, early detection, habituation of self-examination, and motivating women to seek medical consultation.

How can NGOs collaborate with Japan development Institute to implement your programmes in India?

First of all, let us clarify that JDI is a consulting company and has been supporting ICST Corporation for their business in India. The Breast Care Glove is made by ICST Corporation and has obtained the patent in 2011 for marketing in Japan and also in India. Our target beneficiaries are primarily rural women.

ICST Corporation requires a reliable Indian partner which has a wide network even in remote areas. We are planning to involve Women Self Help Groups who are engaged in micro finance and income generation activities and build a cooperative relationship with them. SHGs and establish a business model to benefit both SHGs as well as ICST. Another option is to involve SHGs in sale of the Breast Care Glove. Collaborating with an NGO would therefore be ideal for Breast Care Glove programme launch in India.

We are considering to set up a small factory for manufacturing this product and employing SHGs women. We are looking forward to sharing our experience with NGOs and seek their inputs for our project.

5. Mr. T.S Krishnamurthy

“PND was a true patriot and his sincerity, dedication, and commitment to our country is commendable.”



Mr. T.S Krishnamurthy, former Chief Election Commissioner of India, started his career as an Indian Revenue Service officer. Krishnamurthy started his career as a probationary officer at the Bank of India at the age of 19. He joined the Indian Revenue Service in the batch of 1963, subsequent to which he was posted as Income Tax Officer in Madras. Having served number of ministries in New Delhi including Shipping and Finance, he was deputed as a Deputy General Manager with the Hindustan Shipyard Limited in Visakhapatnam.

He shares his memories with Shri PN Devarajan (PND) at the endowment lecture held at Institute of Chemical Engineers, Chennai on 14th November, 2022.

My first encounter with Shri PN Devarajan

I came to know PND during the early 80s when he was the Chairman of Hindustan Organic Chemicals. Once, at a Management Meeting of Public Sector Undertakings held at Chennai, I met him along with another friend Mr. J. Jayaraman, Chairman of Cochin Refineries.

During this meeting, one of the Speakers made a critical statement about how PSUs were managed in our country. He specifically mentioned about the Chairman Position of a PSU being held by an IPS Officer. Apparently, at that point in time, I was deputed as a Deputy General Manager to Hindustan Shipyard of Visakhapatnam Mr. S. Anandaram IPS was the Chairman.

I was itching to give a rebuttal. I sought permission to speak from Mr. Sen Gupta, Secretary for Department of Public Enterprises. I strongly defended my Chairman and said “It does not matter if you are a Government servant or not, what matters is your ability to lead the organisation”. I also explained some of the features the management had brought about into Hindustan Shipyard.

After my talk, PND complemented me for giving a fitting response to the Speaker. Within a few hours we became very close and since then we have been spending a lot of time together.

He wanted me to leave the government service and said that I was not meant for the Public Sector. When I was serving as Commissioner of Income Tax in Chennai, PND spoke to the Chairman of one of the leading Private Limited companies, which he was associated with, and recommended me for a position. He even booked my travel ticket to Mumbai for the interview. I had to decline the offer as my wife was against me leaving the government service.

In fact, I was selected for the position of Finance director for Rashtriya Chemicals and Fertilizers Limited and later for Mangalore Chemicals & Fertilizers. I was mentally prepared to leave the government service, but the effective blockade came from my wife. She spoke to my bosses in the Department who advised me not to leave the Government service.

PND's unique traits

One of the things that impressed me the most was PND's informality. He was very friendly with anyone he met. He makes one feel at ease invites you to join his discussions. He was fond of dreaming big Government projects that would provide employment opportunities for youngsters leading to improvement in country's economy.

PND always thought about bringing about change in organisations, and was remarkably sharp at that. This is one quality which every youth should imbibe.

He always said that there were a lot opportunities which has not been exploited by our economy, particularly the entrepreneurs. It is a pity that PND left early, but his foot print is always felt in many areas even today. I feel that if he had lived for a few years more, Mr. Narendra Modi, our Hon'ble Prime Minister would have certainly taken him into confidence to bring about many economic changes. I am sure many top industrialists in Mumbai, who had disagreed to his ideas earlier would realise in some time that it holds a lot of opportunities for expanding progress in industrial economy.

PND also encouraged youngsters to venture into the field of Entrepreneurship. After my retirement, we met quite often and he used to explain the various social activities that he was engaged in.

The fact is that PND is a multi-faceted personality; he did not confine himself only to his field of chemical engineering. He could talk on any subject and was keen on social activities, corporate social responsibility, and so on. It is amazing that he was able to do all of these with ease. I never found him lost to think about a project or to find time for social work. He kept influencing us to work towards bringing about change in our society. He also had a little bit of a philosophical adventure where he wanted to build a Kodi Linga Temple.

I remember PND mentioning about his pet project where he earmarked funds for poor students' education which would be revolved so that more needy children could be reached.

PND's tryst with youth

PND's contribution to the growth of the youth is phenomenal. Whenever we visited an organisation, he would speak with the young officials and motivated them.

I cannot think of any other person, who would take interest to improve the company, whether serving the company or not. I remember PND meeting many entrepreneurs individually and giving them ideas. It was baffling to note how he found time for this.

With the kind of economic opportunities our country has had in the last few years and the incentives available for entrepreneurs, PND's ideas could enable self-employment for many. Youth should think of launching enterprises instead of working for a 10 to 5 job. In substance, I would say that PND's life would inspire the modern youngsters. By the time youth completed graduation, they would have gained clarity and should therefore be able to think differently. They should have the courage to launch an enterprise. In

fact, when I was about to leave the government service, I too thought of starting an industry.

Our government has been promoting entrepreneurship through Aatman Nirbhar Bharat scheme and we have a remarkable market that would sustain the economic growth of our country.

Considering the humble beginnings of PND, where his father was a school teacher in Vellore, and the way he overcame the various challenges, in his career as well as his real life, is notable. He was clear that Social entrepreneurship was not meant only for the intellectually bright students.

PND & CSR

He had the vision for corporates to have social responsibility, so that the profit is not meant only for the shareholders. His thoughts were ahead of time as the CSR Act was enacted only in 2013. PND spoke about making profit people-oriented. He also had the concept of making profit in social service activities, and reinvesting that profit for furthering the organisations' work. This was indeed social entrepreneurship!

In his last years he was associated with a few social service organisations that worked for the welfare of the mentally challenged. He went out of the way to source donations to help these NGOS. All along, he was a great man driven by passion to do something for our country.

I am sure if he was still alive, he would have contributed much more to drive the economy faster and farther. He is no small person and there is no doubt on that. He was a true patriot and his sincerity, dedication, and commitment to our country is commendable.

6. Ms. Marie Banu

“PND’s thoughts were holistic. He always spoke about sustenance.”



From this month onwards, Conversations will feature a series titled “Experiences with PND” shared by his friends and contacts he was associated with.

Shri. P. N. Devarajan, fondly known as PND, is a chemical engineer from I.I.T., Kharagpur. He has an experience of over 50 years and has worked in senior management positions in Merck, Sharp & Dhome of India, Bombay Chemical & Plastics India Limited, Mettur, Shriram Chemicals & Fertilizers Ltd., Rajasthan. PND was the Chairman and Managing Director of Hindustan Organic Chemicals Ltd from June 1977 to June 1981 and Indian Drugs and Pharmaceuticals Limited from June 1981 to June 1982. He has held the position of Group President in Reliance Industries Ltd., Bombay (Nov 1984 – Feb 1990); President- Essar Group of Companies, Bombay (Mar 1990 to Dec 1991); President-Reliance Industries Ltd., Bombay (Jan 1992 to Jul 1996); and served as Director of Reserve Bank of India for a period of 11 years.

Post retirement, PND founded Centre for Social Initiative and Management (CSIM); Manava Seva Dharma Samvardhani Trust (MSDS); and Confederation of Indian Organizations for Service and Advocacy (CIOSA).

***Marie Banu shares her experiences with
Shri P.N. Devarajan***

The Beginning

My tryst with CSIM began in 2002 when I was heading the fundraising for Oxfam in India. Then, CSIM had its training centre at T Nagar in Chennai and I was invited to be the panel member for their second batch of students' project presentation. After that, I was invited to handle fundraising sessions at their centre in Alapakkam.

On one lecture day, Latha Suresh, Trustee of MSDS, mentioned that PND wanted to meet me. She led me to Sivashakti Kakkum Karangal, a Home for special children that was located a few metres away from CSIM training centre.

First encounter

PND was seated casually in his office and his charisma lit up the room. After exchanging pleasantries, he asked about Oxfam's programmes in India and about the fundraising initiatives I was engaged in. After a few minutes of silence, he said: "CSIM and Oxfam should work together." Our meeting lasted for less than five minutes and I left pondering on ways in which we could collaborate.

Positive thoughts lead to positive outcomes. In 2003 and 2004, Oxfam India and CSIM jointly launched fundraising workshops in Chennai and it was a huge success. We trained over 60 NGOs in communication and fundraising.

I joined Oxfam International in 2005 and handled Media, Communications and Advocacy for their South Asian Tsunami Response programme. Hence, my fundraising lectures at CSIM took a break for 5 years.

Conversations

I joined CSIM as Head-Communications on 9.9.09 – the lucky date I still consider. We launched the monthly tabloid ‘Conversations’ on 1st of January 2010. It was PNDs dream that we should be pioneers in launching a publication that would only feature social entrepreneurs and people involved in social change.

I remember meeting him after the launch. The meeting lasted for over an hour. We spoke about Conversations, fundraising, and trainings. His ideas flowed like a river. He had a good sense of humour and was witty at times. He spoke about how we can reach HNIs and gave leads. I was delighted!

Conversations was his pet project and he carried a few copies of the paper with him always. He placed it on his desk proudly and gave it away to whomever he met. He referred NGOs and personalities to be interviewed and was the first to read the print. Further, he raised funds for Conversations and came up with novel ideas that would interest the donors.

He asked me to compile the articles in Conversations each year and publish it as a book which was titled ‘Unsung Beacons’. “There would be a wider reach of Conversations now,” he said

An aggressive fundraiser, PND also was a giver. He gave away generously. “How much do we spend for

Conversations?” he asked. When I mentioned about a year’s expense, he said: “Tell me how much corpus you would need to sustain this paper?” PND’s thoughts were holistic. He always spoke about sustenance.

Trainings

CSIM staff mostly worked from home. We went to office when we had trainings or meetings. Our hands were full as we also had social entrepreneurship training programmes conducted in city colleges as well. I would invite him to handle sessions for college students, and he would readily agree.

As PND was staying near Sivashakti Kakkum Karangal, our meetings frequented. Each time I went to CSIM, I would stop by and update him about our work. When he had not heard from me for a week or two, he would call and enquire, “Why are you not coming to office? What is happening at CSIM?”

PND was an excellent speaker, he did not need any notes or slides. He used to say “there is no power in power point...” His lectures were mostly on Social Entrepreneurship and each time he gave a fresh perspective. “Each one, Reach one!” was his mantra. He spoke of 4 Ts – Time, Talent, Treasure and Touch– that would inspire people to become givers.

PND’s other passion was in the DOS initiative which solicited donation of one kilo of Dal, Oil and Sugar every month from individuals. The in-kind donations were collected by volunteers and donated to charitable homes. The DOS programme inspired many housewives to actively participate and collected DOS from individual homes.

The Pathfinder

I had the good fortune of working on the authorized biography of PND in 2015. We discussed at length the topics and scheduled the interviews once a week. He would work on his notes diligently ahead and spoke from his heart. There was no exaggeration. I was always on time, and he appreciated that.

A humble personality he treated everyone equal and with respect. He would never take a 'NO' for an answer. Even when it came to choosing between coffee or buttermilk. I had to drink one of the two before I interviewed him each time.

Our interview sessions lasted for an hour each time. "Is it being recorded?" he would check often. When there was a delay in edits, he wittingly said: "I don't want this book to be published posthumously."

The book edits were done meticulously and the final draft was shared with PND for sign off. He was happy! "The book has come out well. I don't want my picture on the cover," he said. "No. It should be there," I insisted and he agreed.

The last stroke

PND had recovered from a stroke in 2011 and was able to manage his activities quite well. He preferred to be independent. On 1st of October 2017, I heard that he was admitted in Cauvery Hospital as he had suffered a major stroke. I rushed! He was in the ICU. At first, I was not allowed to visit him. "I am his daughter and I want to see him," I said. The security finally allowed me knowing that I am not his own.

I stood by his bedside for long until he woke up. I was teary-eyed when our eyes met. “Appa, you will be fine. Come back soon. We need to publish the second book. I will title it ‘The Warrior’.” He smiled. That was our last conversation.

I visited him at the hospital often. When he was shifted to the room, he was better. He did not speak, but signaled and wrote what he wanted to say. Just meeting him gave me the hope that he will recover soon.

After two weeks, he was shifted to Malar Hospital for further treatment. Here, his health worsened and was put on ventilator. Latha and I met him as he laid unconscious in the ICU. He was breathing heavily and my hopes dimmed.

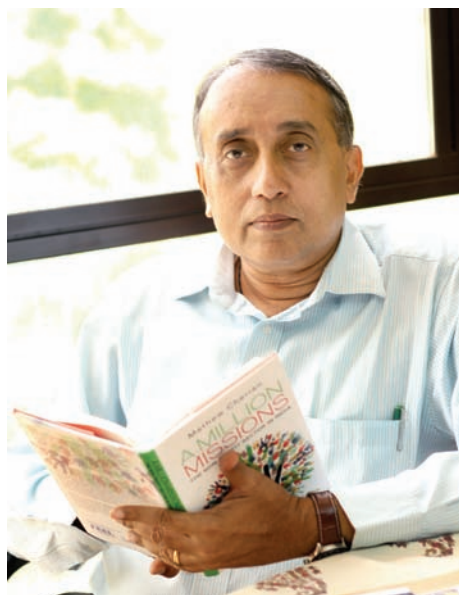
The next morning, I hear the news that he is no more! I bid adieu to my Guru, the protagonist of my book, my role model, my guiding star!

Whenever I feel lost or seek guidance, I would tell myself, “What would PND say if he was there?”

And, here I am, with CSIM living his dreams!

7. Mr. Mathew Cherian

“What matters is not the 2% of net profits for CSR, but how the company has generated its overall profits.”



Mathew Cherian is the Board Chair of CARE India. He is a B.E. (Honours) in Civil Engineering from BITS, Pilani Rajasthan and holds a PG Diploma in Rural Management from the first batch of IRMA, Institute of Rural Management Anand, Gujarat. Later, he worked in the area of rural development with cooperatives in association with the National Dairy Development Board. He also served as Director of Oxfam India from 1987-1994.

He serves as Member of the NGO Task force of the Niti Aayog, Member of the Policy Committee of the Ministry of Social Justice & Empowerment, Member of Core Committee of National Human Rights Commission. He also served as a Member of the High Level Committee on Corporate Social

Responsibility, Ministry of Corporate Affairs. Currently serves as an Amicus Curiae to the Supreme Court in the elder rights matter, for pensions, homes and the Maintenance Law, which has helped bring elder issues to the forefront.

CEO of HelpAge till June 2020, Mathew continues as the Global Ambassador for HelpAge International, and also serves on the board of other international bodies like GuideStar International. He is a Member of the “Global Future Council” of World Economic Forum” – foremost interdisciplinary knowledge network for promoting innovative thinking to shape a sustainable and inclusive future. He is also working on the Technical Committee of SEBI to create a Social Stock Exchange in India.

In an exclusive interview, Mathew Cherian shares with Marie Banu the evolution of CSR and its impact on the development sector

Tells us about CARE India and its key programmes?

CARE India is a part of the CARE International Confederation, which is helping millions of people in living a life of dignity. We have a presence in over 100 countries. We have been contributing to India’s explosive growth for 75 years, starting from the time when it was a newly formed nation, till today when it is among the world’s fastest developing economies. In 2020-21, we impacted the lives of more than 52.7 million people, through 53 projects, carried across 18 states.

Girl’s Leadership and Empowerment Programme is implemented in the slums of Mumbai and rural areas of Cuddalore district. The programme focuses on supporting adolescent girls and creates enabling social spaces for them to build their skills, continue their studies and pursue

careers that match their aspirations. CARE has developed a global programme “SOAR” based on this learning which is being implemented in many Latin American and African countries.

CARE has been working with Government of Uttar Pradesh in implementing ‘Early Grade Learning and Nutrition Programme’, a large scale Early Childhood Programme till 2017. This programme strengthens Aanganwadi Centres to provide pre-school education as well nutrition for health and well-being of children.

CARE has been working with adolescent girls in ‘STEM Labs in communities and public schools’ programme that aims in building their curiosity and scientific temper so that they could confidently pursue careers in Science, Technology and Mathematics. CARE In partnership with Government of Jharkhand is building a mobile STEAM (STEM + Arts) lab for complementing learning in government schools and helping girls from marginalised communities in pursuing careers in science, technology and arts.

We work towards strengthening value chains for agricultural commodities and support rural farmers. We are also a partner to a global programme for empowering the garment industry workers in countries like Vietnam, Thailand and Bangladesh. Besides, through ‘Clean Energy Solution for Women Programme’, CARE has been working with marginalised women in UP, Orissa, Gujarat, Bengaluru in developing an improvised Cook Stove.

What are the CSR projects implemented by CARE India?

CARE has partnered with Indo French Chamber of Commerce in channelising the CSR funding from all

French MNCs operating in India and support COVID response. We set up oxygen plants and deliver essential medical equipment to all the lead COVID centres that was identified by Government of India.

We implemented an agro-nutrition programme in partnership with Cornell University in tribal districts of Orissa. Nutri-gardens were set up in tribal schools in Kandhamal and Kalahandi districts and was scaled up with funding from the Government of Orissa. CARE is collaborating with mining companies and PSUs in scaling this programme.

During the COVID response phase, CARE partnered with many lead corporates in strengthening hospital infrastructure by setting up critical care beds, equipment, diagnostics facility, etc. in over 15 states of India.

About the evolution of CSR and its impact?

CSR in our country started with Corporate Philanthropy and since 2000 many companies launched their own Foundations. The oldest such initiative was the TATA trusts started in the 19th century which continues till this day. The new companies act of 2013 brought in Schedule 135 which stated 2% contribution of CSR funds that crossed a net profit of 5 crore rupees. The ACT also specified several social causes ranging from education to health; and environment to restoration of monuments. However, these guidelines are not conducive to sustainable development.

The analysis of the Business Responsibility Reports of the top 100 companies by SEBI shows that companies are far from sustainability. The UN SDG guidelines induced the Ministry of corporate Affairs to revise their guidelines. I was a member of the High Level committee appointed by

the Ministry of Corporate Affairs and we tried to steer the guidelines towards sustainable development. We also tried to move from the factory model of CSR to the poorer areas of the country and particularly the 115 aspirational districts announced by Niti Ayog.

Although 20,000 crores of CSR funding has been given for development projects, it's impact is yet to be measured. What matters is not the 2% of net profits for CSR, but how the company has generated its overall profits. Is the company functioning ethically on the “do no harm principle” or are they destroying forests and polluting the rivers to make huge profits? The BRR reports do not show much promise. It is imperative that companies adopt ethical standards while making profits. Good CSR has to be built on sound principles and effective standards for labour and employees.

About Social Stock Exchange and its impact in the social enterprise sector?

The Social enterprise model depends on the five indicators of social purpose and we can define them as social purpose organisations which may be doing a business or could be completely non-profit in character.

The Social Stock exchange is an idea which is being experimented in many countries and the Government had announced this move in the Budget Speech of the Finance Minister. SEBI then announced a Technical Committee to create this exchange for non-profits. I was one of the members of the SEBI committee to create the Social Stock exchange. It is very difficult to speculate on the impact of the SSE but I presume it will be an useful method to raise funds for non-profits.

**The changing trends in geriatric care in our country.
Your thoughts?**

India's elderly population is at 120 million and by 2050 one in four persons in India will be a senior citizen. 25% of our population will be geriatric. By then, India would have lost its demographic dividend and will be facing a strong demographic burden caused by ageing.

With rising health care costs, India's older adults must also be cushioned from the shocks of catastrophic health care expenditures. Declining levels of familial support among the elderly over the past decade remain a serious concern.

The need for readily available health care, including care for older adults, has been on the Indian government's radar for quite some time. In 2007, the government passed the Maintenance and Welfare of Parents and Senior Citizens Act, which allows adults 60 and older who are "unable to maintain" themselves to bring legal action against adult children or grandchildren who fail to provide them with such basic necessities as housing, food, clothing, and medical care. While this Act codifies the basic rights of older adults—it is particularly germane to vulnerable sub-populations, such as widows and low-income individuals—and provides a legal backbone to a faltering social order.

It is also difficult to enforce, contains no assurances for childless adults, and does not address what, if any, are the responsibilities of the Indian government toward its aging citizens. Such family-centered social welfare measures must be complemented and supported by appropriate government initiatives such as a robust pension system and health care delivery in rural areas.

8. Mrs. Mohini Daljeet Singh

“If we can’t do it, then who can?”



Mohini Daljeet Singh is a social worker, educationist and a public speaker par excellence. She started her social service journey by volunteering as a student with Mother Teresa’s Home, “Prem Niwas”, in Lucknow, where she learnt her lessons of compassion and selfless social giving.

An army daughter and army wife, she spent more than three decades on “hands-on” social and welfare work to benefit army families in the health, education and personal counselling areas before she joined the Corporate CSR sector.

As Founding CEO of Max India Foundation, Mohini Daljeet Singh worked for the underprivileged on the health platform where the Foundation benefitted over 31.5 Lakh individual beneficiaries.

Mohini has represented Max India Foundation as a panellist and anchor at various CSR platforms in India and abroad,

including that of CII, ASSOCHAM, PHD Chamber of Commerce, CSR Live week, BRICS, CCI, Centre for CSR and IICA.

In an exclusive interview with Marie Banu, Mohini Daljeet Singh shares the programmes of Max India Foundation.

About Max India Foundation and its vision?

With caring as a core value, the Max group was in the businesses life, like life insurance, health care, and later into health insurance. Our Founder and Chairman Mr. Aniljit Singh wanted to give back to the society as the businesses grew. A Trust was created for “making a difference to life.” The operations started in January 2008.

At that point, the Trust focused completely on health care for the underprivileged. We had the support of Max Healthcare with its hospitals, doctors, nurses and infrastructure which empowered us with skill and expertise. One cannot afford to take a chance on the healthcare platform. As we started moving ahead, we realised that health in itself is a vast subject and we therefore engaged in its various aspects; for example, health awareness camps, preventive health check-ups in slum areas, communities and schools. We took it to a different level unlike most of the people who do healthcare programmes as part of their CSR by including immunisation and specialised tests such as mammography, pap smears etc.

We had the capacity of treating patients for tertiary care such as cancer, hole in the heart operations for little children, and cataract operations. We realised that they were certain treatments like cancer that costs a lot of money which the underprivileged cannot afford and we supported this need as well to the best of our ability.

A key aspect in healthcare is prevention, hence immunisation is very important. Although it is a government project, it doesn't reach the last mile. Also, at that point in time, the government was not providing vaccinations like Hepatitis B. Immunisation is a challenge to execute in a sustainable manner. There was some apprehension even within the group if we would be able to do it or not. I said, "If we can't do it, then who can?"

We did the programme in a calculated manner with stringent SOPs - the vaccines would be delivered to the doctor on the day of vaccination, only 100 children would be vaccinated in a day; and doctor would check the children before the vaccine is administered. records were maintained.

It was a fantastic journey which kept expanding and we helped to treat around 35 lakh direct people through this programme. We continued the healthcare programmes until 2019 after which Max group decided to divert its interest from healthcare and Max India Foundation 2.0 came about. I resigned as CEO and remained as a Trustee with an advisory role. We slimmed down our team and from being a hands-on operational CSR organisation decided to be a donor organisation. Mainly, our focus shifted from healthcare to quality education for the underprivileged.

Our Managing Trustee Mrs. Tara Singh Vachani, daughter of our Founder Mr. Analjit Singh, is very passionate about education for the under privileged as she feels that this is the biggest game changer which can lead to a better quality of life. We now facilitate quality education through various programmes managed by competent NGOs. For instance, we support Teach for India, who work through young fellows (who are well educated and well exposed) in government schools to bring about the much needed change in attitude and education. We are also associated

with Foster and Forge where we train government school teachers and provide study material. Likewise, there are other organisations like Vidyalaya that work with tribal schools: TEA (The Education Alliance) has impacted children in Delhi and Madhya Pradesh. We have spread our wings and in the last two years we have been very gratified with the impact thus created. We have decided to continue sponsoring the same NGOs for a minimum of three years to ensure continuity.

Your journey at MIF?

Thank you for asking me. I thank God every day as it was only Providence that could have brought me to Max India Foundation. I was very involved and sincerely inclined towards the welfare of families, especially healthcare for the army wives. Being an Army daughter and Army wife, I have seen the challenges families face along the years as they move from place to place. The soldiers are very busy so the senior ladies do what they can for the families; it's like living in an extended family at the regiment.

When my husband retired as an Army Commander, I really wasn't thinking of taking up a job at all. When I got the opportunity to be part of Max India Foundation, I accepted the offer as it fitted me like a glove. I was confident and it seemed like an extension of the work I had done. My perspective widened and continued to change with time as I interacted with all strata of society, including all levels of government representatives and identified many gaps. The needs of people are so overwhelming, but the solutions are not always smooth. Self interest of local leaders is something that comes in the way of community progress I found. Also gender equality and respect needs more time and work to reach a satisfactory level.

We expanded our work as we went long, including cancer treatment for children, palliative care and other programmes. Each time you succeed, you realise that there is so much more to be fulfilled. I actually put my own self 24x7 into it and marched on.

When we engage in healthcare, obviously nutrition, food, and drinking water are part of the narrative. There are no boundaries or limits. Soon after, we provided libraries and STEM learning for schools in the villages we had adopted. Lately, during the pandemic we provided food, medicines and masks for the migrant labourers through the support of NGOs.

When we talk about social causes, environment, entrepreneurship or CSR –we need to be focused on our goals which are often aligned to the corporate vision. At the end of the day we have to be humane and need to reach out for holistic well-being.

Education being a major vertical for MIF, what are the key programmes?

We work with several NGOs on the education platform. I will tell you about an interesting programme called ‘Saarathi Education’ executed by Shally Education Foundation.

This is a slightly different concept because in this programme, we work with the mothers of young children (almost pre-school children). The mother is not only the first teacher for a child but also the teacher who would remain for life. Mothers spend maximum time with their children. The values imbibed through her at this stage and the kind of education that she can provide at home is extremely important. Therefore, we have taken it up ourselves to empower these women to make healthy

choices - whether it is for food or education. We spent a lot of money and effort in East Delhi, South Delhi, and South East Delhi to enable a successful programme. Crash courses in English were conducted and supplemented with audios. Saarthi provides regular work sheets and material to make learning consistent even during holidays and children are monitored.

MIF works through Fellows in Teach For India (TFI) initiatives ; The Education Alliance (TEA) who focus on monitoring education, which was a big challenge during the pandemic. We provided a lot of technological aids (tablets) to aid poor children for online learning as they do not have access to a smart phone or computer.

We have been also supporting education for special children in Dehradun.

With MIF also working in the area of health, how do you think CSR funds could support palliative care services in our country?

Palliative care is provided to those who cannot be treated by hospitals anymore. There is a huge gap in the wellness needed and provided at that stage, because you have to support the patient morally, provide healing like bandaging, pain killers and most importantly support the family of the patient.

Since 2008, Max India Foundation has been supporting Can Support, the first organisation to provide palliative care for the underprivileged in India. We supported the complete running of one of their centres in East Delhi which has a doctor, nurse and volunteers who go house-to-house of the poor families of cancer patients who needed palliative care.

The families were identified with the help of AIIMS and Safdarjung Hospital.

The need is much more now and beyond cancer. Palliative care is very significant in western countries, and now in India as well. This year, Can Support has been discussing whether it should relook its focus on cancer and look beyond at patients suffering from other diseases as well. Life, till it is there, should be of best quality. That is what palliative care ensures. Certainly Corporates can support palliative care through CSR funds. This would bring succor to thousands and enable them to die with dignity.

9. Mr. R. Narasimhan

“Apart from PND’s technical knowledge, what impressed me most was his kindness and helpful nature.”



Shri. R. Narasimhan, is the Promoter and Director of Protech Consultants, a project engineering consultancy company based in Chennai that mainly involves in implementing Green Field Projects in the area of Chemicals and Plastics and also in Expansion and Diversification.

Narasimhan pursued his Chemical Engineering Degree at Annamalai University in 1962 and is a Life Member of Indian Institute of Chemical Engineers and Indian Institute of Engineers. He is also a Fellow of Institute of Valuers (India).

He began his Career with DCW Limited, Sahupuram in their Caustic-Chlorine Plant and has worked as General Manager with a Pesticide Project of Mico Farm Chemicals

Ltd in Mettur Dam from its inception and implemented several Projects for the group. He was also involved in the Identification and Implementation of first Red mud based PVC Roofing Sheet Project in India.

Narasimhan is actively involved in several Rotary Club activities that focused on WatSan, Health, and livelihoods.

In an exclusive interview, Shri. R. Narasimhan shares with Marie Banu his experiences with Shri. P N Devarajan.

Your initial days with Sri P N Devarajan?

I met Sri P N Devarajan (PND) in 1956 when I was studying in college. He was a Trainee at Mettur Chemicals where my father was working. He moved on and took up several assignments in Mumbai, Pune, and Delhi. He returned to Mettur and joined Chemplast Sanmar Ltd in 1967. Here, we met again as I was on an assignment at Mettur.

PND had a successful career in several large establishments in Public Sector and also Group Companies like Reliance. After his retirement, he took up active interest in social service and founded Siva Sakthi Kakkum Karangal in Alapakkam, Chennai for providing shelter to mentally challenged children; and Manava Seva Dharma Samvardhani (MSDS) to train NGOS in Social Entrepreneurship so that they can sustain their work. He also launched the DOS scheme which encouraged individual households to donate one kilo of Dal, Oil and Sugar every month.

PND also co-founded Confederation of Indian Organisations for Service and Advocacy (CIOSA) - a platform for NGOS to network and engage in service and advocacy.

Since then and until his demise, we were in touch. We were the best of friends!

What are the traits in PND that you admire most?

PND's knowledge of science, particularly chemistry, impressed me very much. In fact, it was PND who persuaded my father to enrol me in Chemical Engineering. He enthused me of the manufacturing process for production of essential chemicals and with salient aspects of Chemical Engineering, particularly unit operations and processes.

He was always a source of guidance to me. Apart from PND's technical knowledge, what impressed me most was his kindness and helpful nature. He has helped several people in gaining employment and advancement in their career. He has mentored several NGOs who focused on education and health.

Your community service experience with PND?

We were both members of the Rotary Club of Mettur and were involved in many Community Service projects in villages around the Mettur Dam area. In this connection, I would like to mention a significant project that we undertook as a Rotary Club Project.

There was an overhead water tank in the nearby village that remained idle due to lack of water pipelines and motor pump facility. The villagers were facing severe hardships to fetch water and the Assistant Collector suggested that we take it up as a Rotary International project to bridge the gap.

We mobilised funds from Rotary members and installed water pipelines and connected it to a motor. The water was then supplied to villagers living at a distance of 3 kms.

After retirement, PND had a desire to start a Hospice in Thiruvannamalai for terminally ill patients. He encouraged

me to source funds for this project from Rotary Clubs worldwide. We visited several hospices in Bangalore, Chennai, and Coimbatore. to learn about the infrastructure and facilities. As we could not mobilise sufficient resources, we could not proceed with the project.

Any specific charitable activity that you and PND engaged in?

PND introduced me to Mr.S.Chezhiyan, a blind person from Kadaladi Village located near Thiruvannamalai. Chezhiyan had completed his Master's degree and joined CSIM's one-year course in Social Initiative and Management in Chennai. Impressed with his commitment towards social causes, PND helped him launch a training programme in tailoring for rural women.

Later, with Rotary Club of Chennai KK Nagar's support, Chezhiyan launched a computer training centre for youth. Recently, we donated five laptops to this centre. Chezhyian also started a weaving unit where he engaged in production of sarees and simultaneously. trained rural women in this skill.

Chezhiyan's sincerity in empowering rural youth and women is commendable. I helped him set up a power-loom with the support of Rotary Club and also sourced donations from friends in US and India. We purchased six weaving machines and I personally went to Sholapur to place the order. Chezhyian could convince the villagers to allow him run the weaving unit in a shed owned by the village temple and is running it successfully for the last five years. On learning the progress, the Rotary Club came forward to provide him with additional weaving machinery.

Please tell us about PND Annual Endowment lecture series.

We have created a corpus fund sourced out of the donations received from our well-wishers and friends of PND. Through the Indian Institute of Chemical Engineers (IChE), Chennai Regional Centre, we conduct annual endowment lectures in memory of PND each year.

The first endowment lecture was organised on 30th of November 2019. The lecture was delivered by Thiru K. Pandiarajan, former Hon'ble Minister for Tamil Official Language, Tamil Culture and Archaeology, Government of Tamil Nadu, a good friend of PND. Several members of Anna University and Faculty, particularly belonging to Chemical Engineering, attended the programme.

In view of the COVID, the second endowment lecture was conducted online in December, 2021 where the office bearers of IChE attended.

We are now planning for the December 2022 endowment lecture.

10. Mr. Narendra Kumar

“A third-party evaluation is sort of ‘proof of the pudding’ for the CSR work we have done on ground.”



Narendra Kumar is Senior Associate Vice President – HR Operations & Head CSR at Chola Finance. He comes with over 23 years of myriad experience of operational Human Resource & Community Development in the financial services & retail industries space. Narendra actively influences Organizational change, developing and implementing innovative strategies in support of workforce engagement. He works closely with the Chola CSR Board to ensure 100% compliance with the Indian Law, helping create time-bound & self-sustainable projects for Chola.

Narendra is a musician / songwriter and is passionate about education, astronomy and social justice. He is a Sociologist and has a Master’s degree in Labour Management along with the Post Graduate Diploma in Human Resources and Industrial Disputes.

In an exclusive interview, Mr. Narendra Kumar shares with Marie Banu the CSR programmes of Cholamandalam Investment and Finance Company Limited.

About Chola and its CSR programmes?

Cholamandalam Investment and Finance Company Limited (Chola) incorporated in 1978 as the financial services arm of the Murugappa Group. Chola commenced business as an equipment financing company and has today emerged as a comprehensive financial services provider offering vehicle finance, home loans, home equity loans, SME loans, investment advisory services, stock broking and a variety of other financial services to customers. Chola operates from 1148 branches across India with assets under management above INR 86,703 Crores.

The mission of Chola is to enable customers enter a better life. Chola has a growing clientele of over 16 lakh happy customers across the nation. Ever since its inception and all through its growth, the company has kept a clear sight of its values. The basic tenet of these values is a strict adherence to ethics and a responsibility to all those who come within its corporate ambit - customers, shareholders, employees and society.

Chola's CSR programs are carried out as a blended activity along with business. We not only cover our operating geographies but also extend to the neglected and needy segments of society. Our CSR initiatives are currently concentrated in 12 states of Tamil Nadu, Delhi-NCR, Maharashtra, Assam, Karnataka, Chhattisgarh, Odisha, Uttar Pradesh, Telangana, Rajasthan, West Bengal and Madhya Pradesh.

As one of the largest Non-Banking Financial Companies, Chola believes that it is our responsibility to fulfill society's needs and shape a better future for our nation. Chola is always dedicated towards CSR activities and has spent more than the prescribed CSR Budget in last three financial years.

Our CSR interventions are guided by the Schedule VII of Section 135 of The Companies Act 2013. We focus on the holistic development of the Commercial Vehicle Crew Members (CVCM) - drivers helpers/cleaners, single truck owners, mechanics - specifically in the areas of Healthcare, Access to education, WASH (Water, Sanitation and Hygiene), Environmental Sustainability, Rural Development, and Promotion of Arts, Culture and Heritage.

Which of Chola's CSR projects have the highest CSR spend and why?

While a good amount of CSR projects are undertaken by the corporate sector, not many programmes focus on the Commercial Vehicle Crew Members. Chola's flagship project "Holistic Welfare of the Commercial Vehicle Crew Members" supports this community and provides them with Water, Sanitation, Health and Hygiene facilities. We conduct free eye screening camps for the CVCMs to identify if they have any vision related issues. Individuals who have been diagnosed with refractive error are provided with corrective eyeglasses right away and those who require a more thorough eye examination and treatment are directed to the base hospital.

This intervention is an attempt to prevent visual problems among drivers in India, as it is learnt that road travel accidents have an annual death toll of 1.5 lakhs and up to 5 lakh people get injured. Over the years, the Eye Health Camp

programme has grown steadily and we have screened over 300,000 CVCMS and provided free spectacles to 1,11,600 CVCMS so far. As part of this programme, we also gather comprehensive data to identify the gaps and address the need.

Chola also provides Safe drinking water to communities living in areas which have little or no access to safe drinking water or the available water is contaminated with high levels of fluoride, than the permissible limit in underground water. Over the past 5 years, we have been supporting Educational Trusts (such as the AID India foundation, Nalandaway and Isha Vidya) that provide quality education to children belonging to economically backward sections of the society.

Our other programmes include scholarship support to children of CVCMS for higher education; maternal and paediatric health care, free heart surgeries for children with congenital heart disease, and alternative /additional livelihood support to CVCMS families.

About your implementing partners and the criteria for selecting them?

We follow a stringent process as we need to identify the right implementing partner suitable for the CSR project in a particular geography. We have an efficient CSR team that identifies and conducts due diligence of the NGOs before recommending them to the CSR committee for empanelment as implementing partner. As much as possible, we try to associate with well reputed partners.

What are the key takeaways from your CSR evaluations that other corporates can learn from?

We have been coordinating Social Impact Assessments for our CSR programmes much before it was mandated by our Government. A third party evaluation is sort of ‘proof of the pudding’ for the CSR work we have done on ground.

In most cases, there are points of reassurance that we have done our programmes well. Sometimes, we also realise the gaps that arises out of minor concerns pointed out by the assessment team and we take it up as a learning for course correction.

Can you tell us about the awards and recognition received by Chola for the CSR programmes?

The Southern India Chamber Of Commerce & Industry (SICCI) & Rotary International District 3232 has awarded and recognized Chola’s CSR for our contribution in Creating Sustainable Environment at the RI District 3232 Conference on 8th February 2020.

CIFCL participated in The second United Nations Global Sustainable Transport Conference. We focused on the importance of opportunities, challenges, and solutions towards achieving sustainable transport worldwide. At the conference, Chola made recommendations on SDGs alignment with CVCMS and transport sector in India. As 42% of drivers have uncorrected vision in India, Chola also stressed on the need of clear visibility while driving as this will reduce road accidents.

11. Ms. Poonam Natarajan

“Parents of special children can empower themselves by understanding about the condition of their child.”



Ms. Poonam Natarajan is one of the pioneers of disability and development activities in India. In 1985, she founded the Spastics Society of India, Chennai presently known as Vidya Sagar. It is a well-known and reputed service delivery organisation with a range of services over the lifespan of the disabled. She has co-authored a book on Management of Cerebral Palsy: A Trans disciplinary Approach.

She took over as Chairperson of the National Trust in 2006 at the Ministry of Social Justice and empowerment, was engaged in making disability policies, legislation, and rights-based and people-centred programmes. She has pioneered a range of programmes for adults with intellectual and developmental disabilities in the area of health insurance, livelihoods and assisted living. She also

served as a member of the “New Law Committee” which was formed to harmonise national legislation with the Convention on the Rights of Persons with Disabilities.

Poonam was among the 10 people from the Asia-Pacific region to be honoured with the Asia-Pacific Disability Rights Champions Award in 2012 by the United Nations Economic and Social Council.

She also has received a multitude of awards for her outstanding achievement and contribution to the field of disability, research and advisory services.

In an exclusive interview, Poonam Natarajan shares with Marie Banu her journey in the disability sector.

About your childhood, education?

I was born in Amritsar, Punjab. In fact, I grew up all over the country, because my father was in the army and my family kept moving every two or three years. My childhood was fun and my parents were liberal. I completed my schooling in Delhi, went to Miranda House College, Delhi University for my graduation, and to JNU for MA and MPhil in Regional Development. It was JNU that really built my perspective and passion.

What was the inspiration to launch Vidya Sagar?

My son Ishoo was born with multiple special needs. In those days, it was a difficult task to unravel the condition. The doctors did not really de-mystify and advice on next steps. We shopped for treatment both in Delhi and Mumbai, and discovered Spastics Society of India there.

I fell in love with the Spastics Society school in Mumbai. It was a happy place and that was the kind of place I wanted for my son. They had advertised for the Teacher Training course and I decided to get trained in special education.

My professor and my father tried to convince me to complete my Ph.D, instead of enrolling for the Teacher Training course. However, I had set my heart to it. I loved the course and decided that this would be my field.

Our experience in looking for answers for our son made me want to work with parents and families of special children to support them in understanding the condition of developmental disabilities. This is important because there is no medical cure, and training the child should begin as early as possible. Parents of special children can empower themselves by understanding about the condition of their child. It is a task that parents have to take on instead of running from one hospital to another.

The early years of Vidya Sagar?

Setting up a centre requires entrepreneurial skills and creative thinking. Dr. Mithu Alur, the Founder-Chairperson of The Spastics Society of India, offered to provide technical support and we became a branch of the Mumbai centre.

I started in the garage in our home. Setting up a dynamic team and raising funds for the centre became a big adventure. I visited all the Special Schools in Chennai and also met leading doctors. We started in quite an original way, with our friends Chandralekha and Sadanand Menon doing a poster workshop for our new centre. This activity brought together many people who became friends of the centre and supported our fundraising activities in the later years.

I had decided that we will not choose the students who come to our centre, but enrol on a first-come-first basis. Initially, the Parent Training project aimed to take about 20 families at a time; each visiting the centre once a week. However, the entire model changed because we were flooded with children with special needs and their families. I had to therefore re-think on how to deliver our services. Most people had said that parents will not be interested in training and would be only looking for services for their special children. But, this was not true. In fact, parents were keen to empower themselves with the knowledge.

Putting together a team was an encouraging experience, because some excellent therapists, teachers and social workers joined. This happened both by the reputation we were gaining and our good luck. The entire team was very happy to share their knowledge and transfer their skills to parents. That made all the difference!

The first one to join was Asha Palanikumar, a speech therapist who had worked at the Mumbai centre; Abha Ranjan was an occupational therapist at the Child Trust Hospital, Sreekala Sitaraman a special educator, Ishrath a social worker, and Suguna, a therapy aide. Girija, and Prema were in charge of administration and fundraising. They were all part of the first dynamic team which evolved strategies to train parents who belonged to varied classes, professions and literacy levels.

About the awareness, therapy, and opportunities for the disabled available in our country? Has the perception and attitudes changed in our country for the better?

I think it has grown a lot! I have been working for the last 40 years in this sector and I think that things have changed.

There is much more awareness. Governments are aware, schemes and support systems are coming up. The main problem in the disability sector is that each disability is separate and each one does its own advocacy. To bring them together and fight for our rights together is a huge task. Mr. Javed Abidi was one person who tried to bring all the disabled groups together so that we lobby together. I became the Chairperson to the National Trust as a nominee of the disability sector. If we can join hands, and not work in an isolation only for own disabilities, I think we can achieve much more.

All of us in the disability sector are working towards inclusion at all levels. It is however a slippery slope because we achieve a bit and then we seem to lose it. In 2000, with the Sarva Siksha Abhiyan, we really pushed for inclusive education. In the first seven years, many exciting things were happening. Somewhere along the way, we find that it has stagnated and special needs children are almost invisible in government schools. Perhaps this is due to changes in State Government policies and the amendment of the Right to Education ACT in 2010. Inclusion in employment and other areas of participation has been an uphill task. Now, with more attention to accessibility, the possibilities of inclusion seem brighter.

Your current projects at Vidya Sagar?

The National Trust Act was passed to solve the major issue of families having a child with intellectual or developmental disabilities, which is “What would happen to my child after I am gone?” The National Trust was therefore giving legal guardianship. In my years there, I somehow felt that we have not really solved the issue. I was very keen to work at the micro level on an action based research project which

might point to some solutions of support systems in the community. I therefore came back to Vidya Sagar to work on this issue and have initiated a project named BLISS – Begin to live inter-dependently with support systems. This project has nine pillars.

At the moment, we are also involved in designing and setting up a demonstration centre on accessible technology on the campus of the office of the Commissioner of Disability. This is being called the “Museum of Possibilities”. Much of its design and thinking has come from my experience with **BLISS**. It is divided into three parts – live, work and play. We show the possibilities of accessibilities for all disabilities in an accessible home, workplace, and at leisure places through this project.

12. Dr. Shalini Sarin

“CSR helps create a collective conscience and a brand for the organization.”



Dr Shalini Sarin is the former global Senior Vice President HR at Philips Lighting, now Signify. Her experience ranges from, global Chief People Officer to leading Sustainable Social business and has worked across India, Europe and the US in regional and global roles. Value creation through intangibles like purpose and leadership is her mantra. She is the co-founder of a EV charging CPO- Elektromobilitat and sits on a few boards where she serves as an Independent Director.

Shalini serves as an Independent Director with Linde India, Meritor Automotive Axles and Kirloskar Oil Engines in India and on the Global Supervisory board of Nagarro SE, Germany and serves on several committees including audit committee, Risk committees, Nomination and Remuneration Committee, and chairs CSR the committee. She also serves

on the advisory committee of a few not for profits namely Alliance for Energy Efficient Economy (AEEE), Worldwide Sherors (D&I) etc. And serves on the Academic Council of MDI, Gurgaon and Trustee & Chair at Center for Clean Energy at Plaksha University.

She started her career as a professor of Organization behaviour and has over three decades of Corporate experience. In her role as the HR head, her specialization has been change management, leadership, succession and a significant experience in transformations during mergers, acquisitions, restructuring, divestiture and IPOs. She advises companies on restructuring, culture and other strategic HR areas.

In her experience as head of CSR & the Foundation, she has been able to create a global strategy aligned with the business, establish a global foundation, with an Independent board and governance. Mobilize over 90 projects across the globe spanning from LATAM to Indonesia including India & Africa, in the area of energy access and entrepreneurship through the Foundation funds and leveraged funds from various Governments and multilaterals funds in collaboration to build the complete eco system. She now chairs several committees for CSR and Sustainability to bring this leaning.

In the base of the pyramid, social impact business, she has been able to build the business through local experimentation and insights from the grassroots, working with social enterprise, MFIs, OEMs etc. She is an Executive Director with Elektromobilitat, which is an EV Charge point operator (CPO), which has global and local hardware & software partners for intelligent charging and managed services.

Shalini holds a Doctorate in Organization Behaviour, and a Masters in Sociology and Human Resource Management. She has an Advanced Human Resource from Ross School of Business, University of Michigan, an Executive Coach from Motorola University-Chicago and a Psychometrician from British Psychology Society. She is also certified from INSEAD on International Director's program and on Sustainable Business Strategy from Harvard Business School. She has authored many articles and presented at various Indian and International Conferences.

In an exclusive interview, Shalini Sarin shares with Marie Banu the need for creating eco-partnership.

Your thoughts on CSR?

CSR is not a cost, it is not a 'nice to do' or mere adherence to the 2% mandatory requirement stipulated by the government. CSR is a 'social responsibility' defined for responsible businesses and goes way beyond the 2% budget or few initiatives.

It is very important that organizations align their CSR strategy not far removed from their business. The Leadership team should map out the entire business value chain to study the touch points with environment and community and give back twice as much they take from the community. An organization cannot be working in Lighting and undertake CSR activities in building old age homes or tree plantation drives. Since India is a developing nation, there will always be a lot of areas that we can contribute in and all these areas could be tempting to work towards as they heal the soul. The pertinent question to ask is : Do we have the capability and skills to deliver it or are we just doing it to tick the box of having spent the CSR fund? For example, an electric product manufacturing company can

make use of a lot of electricians in manufacturing energy efficient products. Therefore, what this company can do is to skill the community near its plant –the electricians— on skills that make them suitable to be hired in its factory and/or for field work. As the company utilises their skills, it is well prepared to build their skillset in domains suitable to its needs.

Similarly, a company in the business of paper manufacturing consumes a lot of water for production, then it is incumbent for it to ensure that it gives back twice as much water as it takes and not limit itself to just water harvesting or conservation.

Therefore, in whichever operation you are engaged, you should contribute twice as much as you consume. That is social responsibility! ESG is extremely important and that should encompass social responsibility; not just philanthropy that we keep doling out. It is more of participation in the value chain.

About the CSR spend and accountability?

I am really glad that the 2% bill has atleast forced companies to think about community and contribute. Before the bill, only the responsible companies were contributing and they don't need the bill to tell them what to do.

However, I am disappointed because:

I see no proper well defined CSR strategy where the companies are able to justify why they have chosen a particular initiative. Is it aligned with their value chain or their expertise?

I see poor correlation with what people are doing and what they are reporting. It is important to invest in technology for accurate data reporting.

CSR helps create a collective conscience and a brand for the organization. It is not just the responsibility of the CSR team or the leaders, but it enables engaging the entire organization.

CSR is not just a photo opportunity to post on LinkedIn.

Are there adequate monitoring and evaluation of CSR programmes being done?

The new guidelines under the CSR bill mandate M&E. However, companies and NGOs will always have a dilemma on how much to spend on M&E, where we would much rather use the budget to impact more people.

Are CSR projects consciously aligning with the Sustainable Developmental Goals (SDG)?

Very few organizations do a good job of aligning their CSR activities with the company strategy and even fewer who align it with SDG. However, I am a great advocate of aligning CSR activities with the SDGs which are very comprehensive, unlike the Millennium Development Goals (MDG).

Do you think that NGOs are capacitated enough to meet the demand of the corporates?

We still need many more professional NGOs and build more capacity in the current ones to deliver the SDGs. It is unfortunate to see that while a lot of effort is being invested to build capacity, it lacks in urgency it demands. We need to double up the capacity building programmes to

bring more structuring and accountability and be robust in terms of process and outcomes. With reporting, third party assessment and validation of NGOs, I am hopeful that the NGOs would meet the corporate expectations.

We do need more cross pollination of people from the management or from the corporate sector to be able to move over to the development sector and vice versa. I urge CSR companies to nominate their staff at least for a year of secondment to these NGOs so that we build their capacities. In the process, companies will build good leaders who would have learnt and gained richly from the development sector.

About NGOs and creating eco- system partnership?

Programmatic intervention is the need of the hour. One NGO does not have the expertise to deliver a complete end to end program therefore, partnerships are the only way to get scale.

For example, Swachh Bharat Mission required people to build civil infrastructure, sewage disposal, water supply, electricity, security, daily cleaning & maintenance. And over and above all of this education, awareness and behavioural change management. We have seen that despite all infrastructure, where mindset change had no allocation of budget, people are using the toilets to keep cattle or goats. Therefore the Lighting organization cannot claim good work just by installing the lights, but by ensuring that the toilets are being used and maintained.

III. NGO PROFILE

Stories of uncelebrated people whose non-profit organisation strive to make a difference in the lives of the deprived.

1. 100 Smiles Charity

Quality Education for All



It was around six years ago that a group of like-minded individuals took the first steps towards positive action for change. The change they sought out was to ensure that the “accident of birth” does not have any bearing on one’s quality of life in terms of opportunities provided. In many ways, this was the story of how Manojkumar Chittimalla founded 100 Smiles Charity, which has heralded the cause of education, equal opportunity and societal change, today.

“Many among us have studied in schools which lacked even the basic resources like proper blackboards, chairs, stationary, sanitation, sports kits, first aid kits, drinking water, and so on,” says Manoj, “Once settled in decent jobs, we decided to start this NGO to contribute to school education and make sure the accident of birth does not determine the opportunities provided to children.”

The initial start saw team members and friends help Manoj and his team set up the charity. However, in due course, 100 Smiles moved towards CSR funding to expand at scale and take on newer challenges. “We moved towards CSR funding to expand the breadth of our works from digital classrooms to science labs, computer labs, RO water purifiers and beyond,” Manoj explains, “Today, we are now 80(G)-compliant to ensure donors receive tax benefits and see their donations put to good use.”

Since its existence, 100 Smiles has been able to make a difference in over fifty schools and has impacted the lives of over 7,000 students. One of its standout features is its ever-evolving and growing list of objectives.

“This has been expanding year on year,” Manoj explains, “At an ideal level, our motto is ‘Quality Education For All’, which allowed us to start digitization in government schools.” He adds: “We understood that there are serious gaps in infrastructure, which in turn have brought down the confidence of children and resulted in less-than-ideal motivation and drive for parents. So, a clear focus area for us was to improve infrastructure, in general.”

Keeping this objective in mind, 100 Smiles has helped establish computer labs, science labs, libraries, digital classrooms, safe drinking water, and has assisted in the conducting of minor repairs at schools. “The field of learning outcomes is another area we are currently focusing on apart from looking to improve infrastructure,” Manoj says.

In a nutshell, the NGO’s objectives range from providing quality education for all with infrastructure activities that enable increased confidence for children and motivation for parents; a clear focus on improving learning outcomes in children by way of infrastructure and better learning pedagogies; and

connecting schools with Village Panchayats, parents and village youth for 360-degree monitoring and development.

Over the years, the team at 100 Smiles has seen student strength increase as a result of initiatives like digital classrooms and computer labs. “This was particularly apparent in the government schools at Burgumallla in Warangal, NG Hukrana in Medak, and in Peddavangara, in the Mahabubabad District,” says Manoj, “A few of our students were selected in the state and national level quiz competitions, while a few others from our school ZPHS Shaipet have become well-known for writing code from scratch.”

One of the characteristic features of 100 Smiles is the involvement of villagers in school development programmes, which in turn has increased strength and interest levels among parents who now get more involved in the education of their child. Teachers have, as a result, become more responsible as well.

“We were able to establish village libraries in rural villages called Kanteyapalem in Warangal, and Motlathimmapuram in Mahabubabad district of Telangana,” says Manoj, “A one-stop study center for villagers has helped village youth to prepare for competitive exams and also aid in personality, career and ethics development.”

A journey that has been dotted with several achievements and landmarks without a doubt, has also brought forth key results. “We have been able to connect the school to the rest of the world, which was achieved through digitization,” says Manoj. He adds: “Most of our students have been selected for residential and navodaya schools; we continue to keep giving importance to sports and higher levels of fitness in our schools; and we have set up student-run committees

that place ownership and accountability over cleanliness, hygiene, attendance and meritocracy.”

One of the big takeaways from the programme is that 100 Smiles’ efforts have resulted in connecting every school to its respective village, which in turn has enabled villagers to turn stakeholders in school development.

There are some goals that 100 Smiles and Manoj want to set for themselves. “We want to improve two school campuses on the infrastructure and learning outcomes fronts, and we want to put school infrastructure to better use by expanding the scope of labs and turning them into centres of skill development,” says Manoj. Further, the NGO plans to work with like-minded organizations to expand the reach of its work and bring about better opportunities for the overall development of students. “We also believe that setting up one-stop study centres in village libraries can support youth preparing for competitive exams,” says Manoj.

Incidentally, 100 Smiles Charity isn’t looking to expand outside of Telangana and Andhra Pradesh, preferring instead to focus all its efforts on development within both states. “As far as volunteers are concerned, we are looking to involve a few specialized persons as volunteers and advisors to work towards our goal of Quality Education For All,” Manoj signs off.

Rahul Philip

2. 1 Million 1 Billion

When Millions Turn to Billions



For over seven years, Manav Subodh's plan to empower a billion people has been a LIVE example of how small actions can lead to far-reaching results. In a nutshell, that is pretty much the story of his non-profit, 1 Million For 1 Billion or 1M1B, formed in 2014, with the plan of empowering a million people, who will in turn positively impact a billion.

In short, 1M1B is equipping youth with the skill set and mindset to solve real world problems aligned with the United Nations Sustainable Development Goals. Established in the US seven years ago, the non-profit has a special consultative status to the UN Economic and Social Council, and is associated with the UN Department of Global Communications.

It all began when Manav decided he had enough of corporate life, after spending a decade at tech development firm, Intel. His focus then shifted to rural India, where he

believed 1M1B could make a world of difference. So, from kick-starting programmes like ‘Business Raja’ to India’s first Artificial Intelligence Youth Lab, the techie-turned-entrepreneur began taking baby steps to fulfilling his dream of a billion empowered people.

One of the most talked-about initiatives that 1M1B embarked on was getting students from Bengaluru to present their social innovations and ideas at the United Nations headquarters in New York. From plastic pollution, unemployment, sexual abuse and mental health, children from across six schools in Bengaluru were mentored for days and weeks on end before presenting their big ideas before diplomats, philanthropists, civil society and the UN staff. The Future Leaders Programme of 1M1b saw children propose social innovations on a scale and manner previously unseen thanks to rigorous training and mentoring.

It has been pretty much the norm for small ideas to take on a massive scale when they take form and shape at 1M1B. Manav’s ‘Business Raja’ programme was designed to achieve exactly that. While many people come up with interesting ideas aimed at social change and progress, the process of turning them into scalable business models have been hard to come by and often involve painstaking consultation processes. However, 1M1B designed an AI platform called ‘Business Raja’ that provides an automated step-by-step approach of taking ideas and turning them into workable models. This has helped several individuals go the extra mile in taking great ideas and turning them around.

During the worst of the pandemic, 1M1B worked hard to create a positive impact. One of the worst fallouts of COVID-19 was the debilitating effect the pandemic had on India’s socio-economic framework. A testament to this far-reaching consequence was the number of people who lost

livelihoods thanks to lockdowns and various restrictions. Reaching out to over 22,000 people, 1M1B raised funding of over Rs 55 lakh and helped more than 240 people, mostly women, find jobs.

However, even before COVID, 1M1B was being recognized for its high pedigree. For instance, it was certified as a great place to work and received the Guidestar Seal of Transparency. A few months before COVID was declared a pandemic, 1M1B organized the AI Youth Lab in association with the UN's Department of Global Communications in New York. This was a worthy successor to a similar programme launched in September 2019 – the AI Skills Programme – in partnership with IBM and CBSE. So far, the organization has secured a 90 percent placement rate with the rural skills accelerator. In 2019, it also secured a Global Give Grant from eBay.

However, what has really made headlines is Manav's 'Business Raja' programme and the fund. "Business Raja is nothing but a big brother who will advise you and take you through the many steps because many people don't know how to start a business," Manav told YourStory in a 2019 interview.

The steps to secure assistance from the AI and funds were also fairly simple — share a business idea, and devise a financial plan to go about making the idea work while Business Raja goes about securing resources to make the idea work. If the idea and the financial plan are successes, Business Raja would begin connecting potential entrepreneurs with investors. According to reports, 1M1B set aside a small amount towards the Business Raja Fund, which has been a great incentive for thousands to approach the initiative with the aim of starting a business in their villages.

“We want to make sure that people in rural areas can start businesses and not migrate to big cities looking for jobs,” Manav told YourStory. Over time, such initiatives have catapulted 1M1B into the forefront of innovation, social change and the drive to do better and achieve more. Today, the organization is renowned worldwide for the opportunity it has provided to the young and ambitious, especially individuals from small towns and villages.

The organization’s achievements on the AI and innovation fronts, in particular, are praiseworthy. Its AI platform to help take ideas to the next level have captured the imagination of many looking to and for empowerment of ideas and social innovation.

Today, 1M1B has already activated over 300,000 young leaders on future ready skill sets, showcased over 150 youth at the 1M1B Annual Summit at the UN headquarters in New York City, and has covered 152 villages in India, securing jobs for 1,500+ people and enabling over 150 entrepreneurs.

1M1B is committed to making youth of India future ready and nurturing problem solvers to empower communities thus marching ahead in achieving its mission of activating a million young leaders who will impact a billion people for a sustainable planet.

3. Ainthavithan Trust

Readying Communities for Rights



Every organisation has its own unique style of comprehending a situation and enabling responses from its stakeholders. Often times focus is either on a target group or a community, but the story of Ainthavithan Trust's is that of smooth transition from its key stakeholders (women and children) to that of the community itself. "It took time for us to play out that transition, but it also helped revive focus on our target groups from a contemporary-community perspective. We began to break down every issue within the factors that defined community's welfare. Although it may sound subjective, it ensures that the idea of rights becomes much closer than earlier," explains Mr Mahendran, Co-Founder of Ainthavithan Trust, based in Kancheepuram.

Established in 2016, Ainthavithan Trust is led by Ms Thavamary, wife of Mr. Mahendran, whose vision was to protect women and children from social evils like domestic violence and abuse. Counselling was the first step to help women see through what was happening to them.

As women began relating themselves to larger thoughts on rights, respect and the impact their situations had on children, they opened up. “Large number of calls during the pandemic (500 cases registered so far) was alarming and our extended networks helped to reach out to women in need. These calls also indicated women’s readiness to act for themselves and this further motivated our Trust to strategically raise our voices against child abuse within the community,” he adds.

Coming to talk about education and employment of transgender people, Mahendran laments that they give in easily to their traditional way of lives and find it difficult and unrewarding to choose education, employment and other ideas that may redefine their identities and potential. More than the concept of rights, he feels that, they do not relate to community integration. “This is due to the many decades of ostracisation and humiliation they have faced and they cannot accept the change easily. It is best to go slow. So far, we have trained 10 transgenders in using computers and placed them in jobs. They have adapted really well,” he says.

Mahendran is also a resource person at the Tamil Nadu State Institute of Rural Development and Village Poverty Reduction Committee. Having trained many government officials from all tiers on their roles and challenges in reaching out to rural population, he finds that a lot of learning is required before they engage in teaching them anything new. “The word rural and agriculture are closely related. Yet, there is so much more than agriculture that must be thought of. My attempt is to help them explore their work communities from a wider perspective,” he says. As members of the Scheduled Caste and Scheduled Tribe Atrocities Committee, Mahendran and Thavamary have been a part of many cases where their first task has been to

remove the thought of relating people's responses to their social identities. "Not only officials, even people pre-judge about officials' reactions. So the unlearning is a two-fold process and the Trust's activities are a sincere attempt in bringing community and officials on the same page," he explains.

A new project to revive a local lake and make way for inland hybernation was very promising in many ways but the Trust's team had to shelve it as new regulations called for foreign funds to be routed through the Central Government. This did not deter Mahendran's efforts as his Trust is consistently engaged in improving the lives of the community. They next focussed on the model village project covering Ayakulathur, Kilai and KN Kandigai in Sri Perumbudur taluk that built a new cycle of waste management systems. 30 garbage vans were acquired and a shed was also built to segregate and manage the waste. Recycling and compost making are managed by women thereby ensuring them a steady income.

Be it livelihood or empowerment, whatever the focus is, enabling rural women to earn a steady income is always welcome in the community. In collaboration with another organisation, Ainthavithan Trust is embarking on a new project to train women in making different products using palm leaves to cash in the high demand for such products in European Countries.

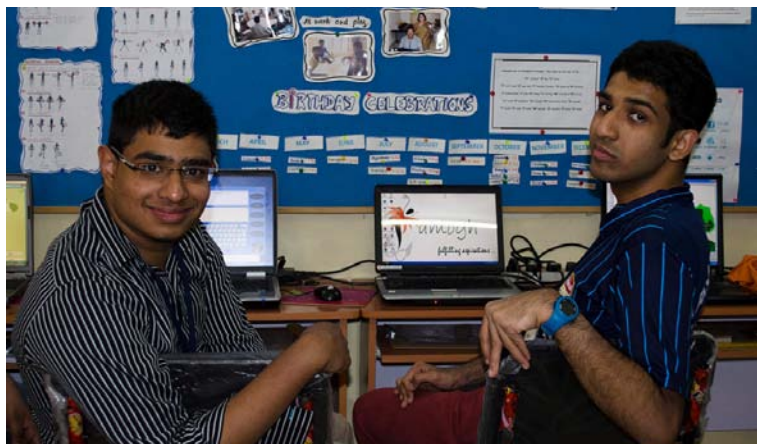
Alongside, new partnerships have also created room for providing world class, professional coaching in different sports to underprivileged children. "Our children are capable and just because they live in villages their talents must not go unnoticed. We are only trying to advocate talent search without any spatial biases," insists Mahendran.

With these two projects lined up to start soon, the team continues to engage with the communities in different ways. From simple interactions to structured discussions, such engagements have helped the Trust to work on right priorities. It is this participatory approach and an integrated practice that has helped the Trust build a perspective of rights within the communities. As it has risen from their understanding, the idea of rights is even more closer to them and relatable.

Shanmuga Priya.T

4. Amogh Charitable Trust

Collaboration is Key



The mark of an evolved society lies in the respect, dignity and empowerment accorded to the most vulnerable sections of our society. While it might seem like we are still eons behind attaining this level of collective evolution, there are individuals and organizations that are working day in and day out towards this end. Take for example, Amogh Charitable Trust. Based in Bengaluru, Amogh is a charitable organization working with persons with intellectual disabilities, providing vocational skills and finding them skilled work for reasonable pay.

Speaking with Jayashree Vaitheeswaran, Founder and Managing Trustee of Amogh Trust, we learn how Amogh is slowly but surely creating a skilled and independent community of adults with intellectual disabilities.

Since early 2000, while looking for alternative career options, Jayashree had been working in the disability sector. She started volunteering as a scribe with the Spastics Society

of North India in Delhi. Subsequently she helped out with the administration of an Autism Centre. A friend of hers, who was a Chartered Accountant, quit her career to start this centre for autistic kids. Says Jayashree, “This is where I started learning the nitty-gritties of running an organization”.

By 2011, Jayashree moved to Bengaluru. Armed with her extensive experience, Jayashree and four other friends of hers started the Amogh Trust in 2012. They resolved that the Trust would do a lot more than just gather donations for charitable causes.

Young adults (aged 18 and over) with intellectual disabilities are some of the most underserved even within the community. They age out of special schools and then their parents struggle to find avenues for them. Jayashree did her research and found out that an NGO called AMBA had a Training-of-trainers program to teach basic computer skills. She got her staff trained through this program and initiated Project Deeksha. Students of Amogh were taught MS Word, MS Excel and Powerpoint, data entry and document scanning and were trained in word-building, arithmetic, counting and general knowledge. Project Deeksha is currently also running in NIMHANS in their psychiatric rehabilitation centre. In essence through this project, Amogh helps persons with intellectual disabilities channelize their thoughts and actions into skilled work that their later able to earn from as well.

Says Jayashree, “Initially, we reached out to all the local special schools. We met with the parents and emphasized on the fact that this is visual-based training, simple data-entry. In no time we had 13 students. In the meantime another NGO expressed a need for a computer program. They offered us a small room. Through our trustees, large MNCs were able to donate computers for this setup. One of our earliest plan was to follow AMBA jobs which was a contract to do hard

copy to soft copy digitization of Telecom forms. These are outsourced by large telecom companies to BPO vendors, who then subcontract it out to NGOs. This subcontract, which AMBA had secured was so successful and was about to grow exponentially. However, the 2G scam came to light and this contract ended almost abruptly. However, we still found value in teaching this skill set to our students, hoping that it would come of use in another way.”

Realizing that this cannot be the only program they offered, Amogh Trust decided to offer some offline skills as well. They got an artist volunteer and also hired resources to provide training in painting, cutting, sticking and pasting, creating products out of everyday objects. Some of their paintings are printed as greeting cards, whereas they create paper bags, Diwali lights (diyas) and a host of other eco-friendly products. These products are named Ananya and can be purchased from Amogh’s website.

Soon Amogh expanded its facilities to include ecofriendly disposable leaf cups and plates. This is a product of yet another collaboration, as Jayashree explains, “Radha Ramesh, the Director of Vidyasagar, Chennai, is also a parent of 2 Adult twins with disability. They run Twin Twigs, an organization where her disabled sons make and sell these leaf bowls and plates (Donnai). She helped us procure the machines, trained our staff and set up this workshop at Amogh”.

Over the past few years, Amogh has been receiving orders for their huge selection of products. The orders keep pouring in for special occasions, Diwali and other festivals. While it is difficult to keep up with the orders, Amogh found a hidden opportunity in this. They decided to share their training and knowledge with the parents of their students who wish to help. They also extended their training to other

organizations serving marginalized communities to share the work and share in the revenues as well. Amogh is offering training in bag-making to rural women who are willing to work during their free hours at home. In collaboration with the organization Hosa Belaku, they make upcycled bags. During Diwali season last year they fulfilled a corporate order. Says Jayashree, “Our volume at our own centre is very little. When we get orders for items by the thousands, we need help. So why not collaborate?”

Amogh Trust is a part of the Disability NGO Alliance (DNA) in Karnataka. DNA is a network of 150 NGOs working in the disability sector. Jayashree is on their Executive Committee. DNA in partnership with the Bengaluru Municipal Corporation conducted a hugely successful vaccination program through which 1000 persons with intellectual disabilities and their family members were given the first and second doses at the early stages of the vaccine rollouts.

On the flip side when the pandemic began, Amogh had to shut their doors on the students. A very hard decision considering how much the students needed this routine. Thankfully, shortly after, they received a work from home contract from Saksham, Delhi. This is book content editing and conversion for the visually impaired. Students involved in this program need to proofread soft copies of books line by line and convert them into a format compatible with OCR reader for visually challenged persons. Currently 60 students are delivering this project, out of which 18 are from Amogh and the rest are from partnering organizations. From 2020-2022, the group has delivered more than one lakh pages.

All in all, students of Amogh Trust earn anywhere between INR 1000-7000 per month.

Says Jayashree, “Our students are really good at what they do. With a little training and supervision, they follow the instructions perfectly well and produce beautiful work. We’re continuously researching ways in which to make them more self-reliant. We’re trying to see if a five-hour work day might work for our candidates.”

Amogh organizes information for parents so that they are able to see the scores of choices they have. Amogh encourages them to take their children to a medical professional for a current assessment and subsequently to get their child a disability card if they haven’t already done so. Explaining the more complex challenges they face, Jayashree says, “With adulthood comes various issues with respect to mental health, gender sensitization and sexuality. Sometimes our students have difficulty dealing with natural instincts. Crushes, attraction, etc. We conduct workshops for both parents and students.

During the interview Jayashree mentions countless organizations, sometimes giving them credit for building Amogh’s capacity, and other times citing them as Amogh’s partners in taking their mission forward. As the interview wraps up, she emphasizes “Collaboration is the only way to work! By ourselves, our bandwidth is limited. How else will you continue to learn and grow except by working with organizations in the sector? My cofounder and friend Akhila and I have been brainstorming on what the next step for Amogh will be. The need for centres like ours is very much prevalent and we want the younger generation to take this forward. We would like to build pre-vocational skills, for kids aged 14-18 years. In the next five years or so, maybe we will partner up with another organization and expand our reach. When new ideas and opportunities present themselves, we will not hesitate to reach for them!”

Archanaa Ramesh

5. ARMMAN

Tech Plus Touch



In 2008, Aparna Hegde founded ARMMAN with the singular purpose of “addressing systemic problems affecting maternal and child health by leveraging technology and existing health infrastructure to create scalable, cost-effective and evidence-based solutions”. In fact, the provision of critical preventive care information to women during pregnancy and infancy, through the work of the NGO, enables them to seek and demand better healthcare for both — themselves and their children.

Today, programmes implemented by ARMMAN have reached over 27 million women and their children, not to mention the 235,705 frontline health workers across 19 states who have received training via their interventions. “We are currently implementing the largest mobile-based maternal messaging program (Kilkari) and the largest

mobile-based health worker training program in the world (MobileAcademy) in partnership with the Ministry of Health and Family Welfare,” says Aparna, who is the Founder and Managing Trustee of ARMMAN. “Three women die every hour in India because of pregnancy-related complications and for every woman who dies, 20 more suffer lifelong ailments,” she adds, “Although 27 million children are born annually in India - a potential demographic dividend - 2 children under the age of five die every minute. Widespread issues like low birth weight, malnutrition and stunting lead to complications that prevent children from realising their potential.”

In fact, long before she founded ARMMAN, Aparna experienced “pervasive systemic gaps” first hand when she was a medical resident in Mumbai. Recounting how these gaps led to maternal and child mortality that could have been prevented, she narrates the plight of patients that she witnessed: “Women would reach the hospital in a critical condition, often at a late stage. The only way things could improve was when effort was concentrated at a community level.”

The immediate solution was to design interventions at scale in a manner that would not see their impact diluted. This could rely on the exponential rise of mobile phone usage in the country, which would go on to make Health an “exciting solution”, and would go on to make ARMMAN a reality in 2008. The full benefit of the model though was realized in early 2020 when COVID-19 struck.

“ARMMAN adapted its extensive technology platform and expertise and within a week, launched 4 COVID-19 interventions to support pregnant women, children and health workers with access to critical information and

services in rural and urban areas,” recounts Aparna. “Our Pan-India free Virtual OPD (virtual clinic) has provided over 28,000 pregnant women and mothers consultations with obstetricians and paediatricians.”

In all, 300,000 pregnant women and mothers of children up to age one, living in urban slums in Mumbai were sent weekly automated voice calls and texts on critical COVID-19 related information, on their mobile phones and in the local language. “Free call-centre support along with a data repository linked over 61,000 pregnant women & children with essential health services and facilities,” says Aparna, “We also set-up a Rapid Response System to send critical information through calls and texts to 800,000 health workers, in partnership with the government and also supported them in their door-to-door COVID-19 vaccination campaign.”

Over time, ARMMAN has partnered with the Telangana Government to implement an integrated approach to improve identification, tracking and end-to-end management of high-risk pregnancies in the state. The Integrated High-Risk Pregnancy Management (IHRPM) project trains Auxiliary Nurse Midwives (ANMs), Medical Officers (MOs) and Specialists in High-Risk pregnancy management protocols, supported by the Learning and Tracking App.

“Our tech-plus-touch approach leverages the existing frontline health worker network of the government and partner NGOs and combines it with the ubiquity of the mobile phone, to scale cost-effectively without duplicating efforts,” explains Aparna, “This enables limited human resource requirement in spite of multiple touch points, leading to nonlinear growth at extremely low cost.”

In fact, these costs go as low as just \$9 to make calls to a woman covering pregnancy and infancy, and train ASHA (frontline health worker) through the Mobile Academy. “We partner with the national and state governments, 97 hospitals and 41 on-ground NGOs,” says Aparna, “We also leverage the existing frontline health worker network of the government and partner NGOs without creating parallel structures.”

ARMMAN has successfully combined its tech-enabled weekly interface with the beneficiary or health worker through a human interface provided by the call centre. This in turn has enabled human resource requirements that have resulted in non-linear growth at extremely low costs. “mHealth-based programs also have the advantage of program upgradation without additional investment as beneficiaries automatically upgrade phones,” says Aparna, “With increased mobile penetration and cheap data, ARMMAN’s mHealth-based interventions come with the promise of sustainability.”

ARMMAN plans on strengthening and scaling its interventions and launching new ones over the next few years. It hopes to scale across the country and reach 45 million women and their children, even as it trains over a million healthcare workers and launch a ‘fit for purpose approach’ whereby women and children with high-risk conditions and those encumbered by issues of equity, will be supported with targeted content and multimedia approaches.

“We have successful pilots including AI or predictive analytics with Google Research India being tested in the mMitra sandbox that we hope to scale via Kilkari, to reach a larger number of women and children,” says Aparna, “We will also focus on the creation of a technology platform

with backend data integration with AI across programs for monitoring and tracking high-risk beneficiaries with planned targeted interventions.”

Ultimately, ARMMAN dreams of a world where every mother is empowered and every child, healthy. “We see the development of an empowered ecosystem, characterised by well-informed women health-seekers and a cadre of empowered health workers, who have the potential to become effective women leaders in their community,” says Aparna. In the meanwhile, an efficiently working primary healthcare system, she hopes, will ensure early identification and management of high risk-factors in women and children, even as an effective referral system lets those with high-risk factors get referred to tertiary care facilities. “Ultimately, we hope that there is a reduction in late or complicated referrals, thereby reducing the load on their already overstretched facilities and staff, which will in turn improve the efficiency of the overall health system, and reduce maternal and child mortality,” she signs off.

6. Building Blocks India

Building Blocks of Life



It was around 2004 when James Suresh Ambat was determined to find a way to help the children of poor families residing in slums around Bangalore. The primary need was access to education, especially given that hundreds of children required it and their parents were neither willing nor able to prioritise it.

Today, thanks to contributions from individuals, corporate entities and philanthropists, Building Blocks (BB), which James founded, has 10 kindergartens for children aged 3 to 6. “There are 728 children enrolled and as part of regular schooling,” says James, “Nearly 414 BB Scholars have moved on to English-medium primary and secondary schools, supported by an After-School Programme. As the operation has grown, the schools have supported almost 3640 students in the last 15 years, with over three million nutritious meals served to these undernourished children. Children start at a Building Blocks school at the age of 3, and for the first few days there are lots of tears and confusion.”

For two weeks, children learn basic principles of hygiene, cleanliness and behavior. There is an emphasis on hygiene, with special attention to washing hands. “We emphasize on this procedure because diseases which are rampant in the slum communities,” explains James, “At home, in the slums of Bangalore, children don’t generally have access to clean running water, electricity or toilets. At Building Blocks, they see a new world, and are taught how to adapt to their environment.”

Building Blocks’ kindergarten curriculum is designed to give underprivileged children a good foundation in English, arithmetic, science, and social/practical life skills from the age of three: “By the time they are six, children are indistinguishable from children of a similar age who attend a school in an up-market residential district.”

The first four months see social workers select first-year pupils from children living in impoverished slum districts around Bangalore, Hyderabad, Coorg and Goa. “We offer them a 3-year programme of totally free, quality English-medium education in addition to classes in the local language,” says James, “They have a nutritious breakfast and lunch, and learn good manners and social behavior.”

One of Building Blocks’ most ambitious and successful programmes is Project +10. James explains what it’s all about: “After three years, students become Building Blocks Scholars, and over 90 percent of them progress to an English-medium Primary/Secondary school either supported by their parents, or with a sponsorship or general scholarship that provides them with heavily subsidised school fees, and a programme of coaching, tuition and mentoring. This After School Programme is designed to ensure that they do

not lag behind the achievements of their classmates who may come from more privileged backgrounds.”

One of the features of Building Blocks is its foster programme, which aims to children with security and a healthy living environment. Foster homes reproduce a convivial and family atmosphere for children to heal as they grow in trustworthy social circles. “As a preventive action, with the support of Dream India Network, Building Blocks India enrolls them at the youngest age in order to avoid the psychological disorders induced by the dangers encountered in the street and offer them the childhood they deserve,” says James, “Today, there are 448 girl children enrolled and as part of Foster Home and availing good education in nearby English Medium Schools.”

In all, Building Blocks has impacted 3,640 lives since inception, even as it continues to expand its model of social development. “We hope to utilise our experience in establishing new Building Blocks pre-schools to serve other slum districts around Karnataka, Telangana and Goa,” says James, “We want to work towards helping students expand their vision of all that they can accomplish in this world, by exposing them to experiences that they would never have in their current habitat.”

This may include something as simple as field trips to museums, corporate offices or airports — experiences that show them there so much more to the world that they can strive towards. “Our pre-schools are usually over-subscribed because parents and the community acknowledge our measurable achievements,” James adds, “This means that in every area around different parts of the country there is already a demand for more capacity, whether or not Building Blocks is already present in that

area. We would like to set a goal of increasing the capacity of our existing projects or start new kindergarten centres to accommodate this.”

Building Blocks has started a Scholarship and Sponsorship Programme that funds the children in ongoing education in English-medium elementary schools till the age of 16. Project+10 on the other hand offers financial assistance with school fees to promising children from extremely poor families. “This is supported with an After School Programme which ensures that our children do not lag behind the achievements of children from more privileged backgrounds,” says James.

Building Blocks monitors progress on a daily basis, by having students come back for tuition and extra coaching in subjects that are new to them. “Selection for Project+10 is based on need. We give priority to single parents and extreme hardship cases, with an income level below the poverty line,” says James. “It is important to verify that the parents are fully supportive of the programme, and ensure, as far as possible, that they are committed to keeping their child in full-time education.”

Finding continuous financial support is an ongoing challenge. “Our sponsors include Boeing, Goldman Sachs and others who have been helping us for many years,” says James, “But these companies can change policies and assistance runs the risk of stopping.” For Building Blocks, connecting with companies that have good CSR budgets and tapping their resources is a challenge, especially in the absence of a marketing arm.

Building Blocks is presently setting the foundation for an ambitious project: a residential school for up to 2,500 students on a 100-acre property. “This school would be

very unique where the students will be learning cutting edge carpentry, plumbing, advanced computer skills, electrical skills, photography, cooking, farming, animal husbandry, tailoring and masonry apart from academics and sports,” explains James, “This would also enable the children to practically learn about water and power conservation through rainwater harvesting and tapping into solar energy, and would be a self-sustaining community that can help children realize the importance of taking care of our environment which would in turn take care of our basic needs.”

7. Chanda Bai Jain Society

Needs and Eligibility



Aspirations and socio-economic conditions may not complement each other for everyone. When they don't, there is a look out for resources and opportunities. But, how do we know that our resources are reaching the ones who most need it? This question and the quest to be able to support those in real need is the story behind Smt. Chanda Bai Jain Society in Khandwa, Madhya Pradesh. "It all started from a simple thought. I wanted to do something for the underprivileged and chose to support the education expenses of talented, interested students who hailed from under privileged families," says Mr Siddharth Jain, Founder of Smt. Chanda Bai Jain Society. With his father and wife (Co-Founders) also passionate about the cause, they began to look for needy students from their inner circles – orphans, semi orphans, children of maids/construction workers, and ensured that they completed their schooling and pursued college education.

Siddharth found this approach regressive, as the reach was not determined by resources in hand, but by the ability to

identify needy students. “Can we not go further and how?”, he kept looking out for strategies to effectively utilize resources at hand for the needy students.

The first seven years from 2010 to 2017 went on without proper systems in place. This not only made the initiative flexible but proved to be inefficient in the long run as information about the programme was spread only by word of mouth. “Communication was not organised, it was amateurish and we didn’t know where we were headed. We were not reaching out to as many as we could. What we saw was not even the tip of the iceberg,” says Siddharth. Given the performance of education indicators in Madhya Pradesh, he felt that there was a bigger scope to influence education among underprivileged students. And so, he worked with his team to design an eligibility matrix to identify students who were talented and interested in studies but could not afford or continue education due to financial reasons.

Siddharth and team tried other models too, before zeroing in on the matrix. They visited government schools in the remote and tribal areas of Khandwa district and asked teachers and Principals to refer names of deserving students. However, this did not work out as not all those whose education was supported, completed education. The reason for drop-outs, was majorly because the parents wanted their children to work and contribute towards family income. The state government scheme that allowed private entities to adopt a government school and improve the quality of education in government schools was also tried out.

“We provided computers, established a lab facility, electrified schools and also invested in school infrastructure to improve the quality of education the students received. But, to the team’s disappointment, we found that the facilities were not adequately used by the students,” he complains.

The Trust initiated the scholarship model that appealed the students directly. The team visited fifteen schools in Khandwa district and distributed pamphlets about the Saksham Scholarship. From the 300 applications that were received in 2019, 100 were shortlisted. The brief telephonic interview revealed students' ambitions and their socio-economic conditions. Thereafter, home visits were undertaken to ascertain their living conditions and verify their credibility. The type of house (kuchcha/pakka), parents' occupation, whether orphaned/semi orphaned, etc were all examined and 50 of the most deserving students were selected for scholarship. Some of these students are now pursuing Nursing or B.Ed or Post-graduate courses.

The entire scholarship programme is managed by volunteers, local teachers, and the Trustees. The model is now adopted as a standard practice and our reach has broadened year after year. From 50 scholars in 10 schools, we now reach to 70 students in 25 schools. "This is a big achievement for us as we were able to support only 5-6 students in 2017. Scholarship is also offered for students who excel in studies and are motivated to study further. We respect students' decisions," he says.

From humble beginnings, Saksham Scholarship is now a renowned name among school and college students in Khandwa district, building the hopes of underprivileged students.

Shanmuga Priya.T

8. Gold Heart Foundation

Barriers, Softened with Hope



Love, gratitude and honesty – are the three words that are repeated often over the course of this conversation. Sripriya, founder of Gold Heart Foundation, exudes these with every fibre of her being. This is the story of how she came to be a mother figure to hundreds of children and counting, coming from some of the bleakest sections of society.

Sripriya is first and foremost, a teacher. Born to parents who were also teachers, she took to this profession as her natural choice. She took on additional charge of tutoring, mentoring children outside of school hours, through her volunteer work at Chinmaya Mission. A deeply spiritual person, she was often haunted by the question: What is my purpose?

A friend/mentor, indulging her spiritual curiosity, introduced Sripriya to a school in an impoverished area in Chennai. Reality hit Sripriya harder than she expected. She says, “I saw children with torn clothes, dirt all over their clothing,

ruffled hair. It was far worse than what I'd seen in my career. I couldn't believe my eyes. My first thought was, unfairly, that the parents of these kids were willfully neglecting them. That first day, I couldn't wait to get out of that school."

Out of respect for her friend, she went back to the school one more time. And another. And Another. She recalls, "The next time I went back, I had some questions for the children. I needed to know things about them. That's when the stories unraveled, one after another. Each child narrated a problem in their life- a problem which, until that day I, an adult, had not endured," she says adding, "Each child's problem was so deeply entrenched, that it affected every other aspect of their life."

This was 2007-2008. Sripriya decided to share the stories of these children and talk about the barriers they faced, with just about anyone who would listen. She didn't know exactly what she needed to do, but she knew she had to get some help. Soon enough, a group of friends who grew up together joined her and made a volunteer team. These volunteers would tutor children studying in class 10, and side by side, they mobilized more volunteers from nearby schools and colleges. NSS volunteers joined in and provided some tutoring. Interested individuals sponsored the occasional lunches and dinners, so that the children may not go home hungry. The initiative was still too small to accommodate much in the way of giving.

Another friend of Sripriya's advised her to start a registered NGO and suggested that it be named 'Gold Heart Foundation', because of all the people who would put their hearts and souls into it. Thus, the journey began. One of their core programs today is 'Kalvi Pattarai', a centre for tutoring, mentoring kids, grooming them to bring the very best out of them. A steady group of volunteers has remained

with the foundation since its inception and they make sure to provide the necessary guidance to the children.

As soon as word spread, a lot of government orphanages began to approach Sripriya, asking for volunteers to tutor children in their orphanages. The education material would be provided by the government; they merely lacked the human resources.

The organisation soon realised that increasingly they had children who were ageing out of this process and still were not in any way independent or thriving. That is when they came up with ‘Siragugal’, a program to provide financial and non-monetary assistance to older children who were on the verge of dropping out of school, or had just completed school and needed help with higher education and/or career guidance.

As things started to flow, the lesson plans got more streamlined and out came another program- ‘Gurukulam’ where the children are sorted into different groups according to standardised learning levels. English Language communication, Computer skills, Accounting are some of the featured subjects in these programs. Interestingly enough, even before the pandemic forced everybody to get online, Gold Heart Foundation started offering these programs completely online, via dedicated WhatsApp groups.

These days, the volunteers leading these programs are typically corporate professionals, and they conduct their respective sessions during weekends. To demonstrate just how hands-on these sessions are, Sripriya takes the example of Accountancy training. She says that during the training, they practically hand over the NGO’s actual accounts to the children.

Sripriya recalls with great fondness how a girl, one of five sisters, came to Gold Heart Foundation seeking help to study further, as her parents couldn't afford it. Sripriya and her team taught her accounting, and encouraged her to take over the foundation's accounting for a few months. When the pandemic started, the same girl went for a job interview. The company gave her a few tests which she passed with flying colours and landed the job as part of their accounting team. "When I feel a little low, I get these little surprise calls and messages, that recharge my spirit all over again" says Sripriya, with a smile.

Once a year, Gold Heart Foundation conducts 'Thithikkum Diwali'. Children, the institutionalised ones as well as those living with their families, are treated to a full day of entertainment, presents, and pampering from the Gold Heart team. On this day, buses are arranged to take them to a large event venue, where, upon arrival, a traditional welcome (Arati) is given. Artistes from the film industry are invited to entertain them. On that day, there is no talk of education, hard work and all the tough, inspirational stuff. Instead, the children are given trinkets gifts, books, games – just the kind that make them happy. "For 12 years we've carried on this tradition" beams Sripriya.

The Gold Heart Foundation currently runs a girls shelter, in partnership with the Child Welfare Committee. 35 girl children are being cared for, in a government allotted shelter home in Venkateswara Nagar, Adyar. These are children rescued from the streets. More remotely, in a tribal settlement near Thiruvallur, the foundation has also set up a small school and daycare centre for children from scheduled tribes in the area. The Mahatma Gandhi Vidyashramam, currently a one-room centre, is trying to provide access to basic nutrition, hygiene and education to

the tribal children, because they have no easy route to get to their nearby schools.

“As we look to expand our work further, we need people who can do some CSR work for us. We need someone who can represent us at outside forums, funding agencies and corporate partners. We currently have individual donors, but we also need regular revenue” says Sripriya, looking onward to the future.

Archanaa Ramesh

9. Ilam Thalir Social Service Trust

Do it, if you want to



Welfare is a collective, social responsibility. We are now living in a period where this idea has taken deep roots and influences individual action in all age groups. “Yes, it is a very powerful idea, but it takes a real experience for one to be able to relate to it. We all know that blood donation is a good thing to do. We have crossed years when disbeliefs kept people from donating blood. Yet not all of us get to donate. The choice isn’t straight forward for all of us but when it is, one must go for it,” says Mr. R. Harihar, Founder of Ilam Thalir Social Service Trust in Coimbatore.

Actively engaging with NGOs since his college days, Harihar was better exposed to the idea of serving during need. “Every individual, irrespective of their status in society, knows that there is something they can contribute to others. But they don’t find the right channel or sometimes find it overwhelming to step further. I somehow managed to cross this barrier. It all just calls for you to be open and respond when you can,” he insists, recalling his first experience. While pursuing Engineering, Harihar came across a Facebook feed from an

NGO appealing for blood donation. He quickly called on the number, verified the need, gave his tests to validate eligibility and then, when told that he was fit, he donated immediately. He was just 19 years old then, but the experience drew him to volunteer with Bharathmatha Foundation, an NGO that promotes/ facilitates blood donation across Tamil Nadu.

Soon after graduation, Harihar and a group of friends wanted to continue doing social service activities consistently. They resolved to set aside a small part of their income and organize activities serving the needy population. And so, they established the Ilam Thalir Social Service Trust in 2019. With each one of them working for different corporates in different localities, Harihar and team were able to build a network of volunteers who not only worked with them but also helped identify activities that could be planned with resources at hand. Active social media presence added to the momentum and more volunteers came on board. The team grew in size and with new ideas.

Blood donation camps and awareness events was a regular feature at the Trust. Food donation to the homeless also became popular. “We wanted to arrange food for them when our resources permitted us. These are the people who are often left unnoticed by most organisations,” adds Harihar. Friends and families donated money to the Trust as a gesture to celebrate their dear ones’ birthdays or anniversaries. The team members spread across different districts, arrange for the food to be cooked and then distribute it. They make sure that the cooks engaged were deserving women so that the they also benefit from this endeavor.

Three years old now, Ilam Thalir Social Service Trust boasts of a network of 250 volunteers and cooks spread across Coimbatore, Salem, Erode, Namakkal, Dindugul, Dharmapuri and Chennai.

The simplicity in their work is noteworthy. “We want to do something meaningful. We want to do it with what we have,” explains Harihar. The team is fully aware of the time they have and resources they can shell out. During food donation drives, they also try to spend time with different communities. “At the end of the day, each activity is rooted in a thought, an idea. While we were busy planning about what to do for the needy, we realised that mother earth was also in need of attention. We wanted to do our part and introduced the plant saplings program,” he says.

The Trust identifies households or neighbourhoods where there is enough space for trees to grow. A team then visits and conducts a dialogue with the residents and convinces them to allocate a space to plant a tree. The residents take up the responsibility of nurturing the tree sapling as they grow. “We plant the sapling and leave it to them to take care and enjoy its fruits. Residents are dedicated and share pictures of the plants regularly. And every time they share the growth of one plant, we record the survival rate of the trees we planted,” says a content Harihar, whose team has planted over 5,000 saplings so far in Coimbatore, Erode and Tiruppur.

Young and vibrant, their enthusiasm knows no bounds. Yet, they know why it is important to pause, introspect and then act. “It is no longer about whether we can do or not. It is more about whether we want to do it or not, and we know our stance. We also sponsor college education for three underprivileged students and dream of establishing an abode for abandoned children and senior citizens. Every senior citizen is a library in themselves, and every child is thirsty to learn more. Bringing both under one roof is like building a new family. We will do it,” says Harihar.

Shanmuga Priya.T

10. Key Education Foundation

Ensuring Quality Early Childhood Education



“What grade are you in?” has been a conversation starter for many kids. We often see kids asking this innocent question from each other. While growing up, I casually assumed that every kid attended a school. With time, when I met people from different sections of the society, I realised education is a privilege that not many can afford. For Mumbai based Mangal Pandey, he witnessed this contrast closely. Being born in a lower-middle class family as a son came with a privilege. He got a chance to study in a private school while his sisters attended a government school.

“My sisters struggled to complete their education while I was given the full freedom to pursue what I wanted to study. When I connected the dots, I realised that it was unfair to my sisters and it is unfair for the many lower-income group children,” Pandey recalls.

Pandey's story is not an exception. As I look around, I find many such families sharing similar stories. For them educating children is a privilege that can only be given to the child who has more chances of giving back to the family. But can we blame them? When quality education can't be afforded, what can one do?

"Children's only chance to succeed is getting hampered due to the lack of quality education. The more I understood this; the more motivated I became to do something about it," said Pandey. After completing his higher education, Pandey started his corporate job and spent a lot of time volunteering as part of the company's Corporate Social Responsibility (CSR). He taught in variety of government and low-cost private schools. And what he found out after several years of engaging with different children was something that could change the way early childhood education works.

The key findings

Pandey spent four months with the low-income community in Bengaluru, Karnataka to understand what and how young children were learning. That study, along with secondary research, threw the sad state of Early Childhood Education in this country.

He found out that Anganwadis focus only on health and nutrition with little time for play and learning. The Anganwadi workers were untrained and unskilled to teach anything to the child. India's Government schools begin only from age six i.e. grade one and hence fail to capitalise on the brain development of children before age six. Research tells that us that 90 percent of the brain development takes place before age six, but not much is done to help in that development.

“The practices and engagement children from low-income communities receive are far from conducive to their brain development. That is when we decided we wanted to build an organisation that focuses on ensuring that children are school ready when they enter grade one,” he further added.

The common thread across these children from low-income group was that their foundation was weak. The beautiful resources various NGOs created for them felt inadequate because the children did not have the basic literacy and understanding to use it to skill themselves.

“I realised that instead of focusing on the higher-order skills and knowledge we need to focus on the basics. We need to work at the root of the problem and ensure that our children should be able to ‘learn to read’ which is the only way to ensure that then our children will be able to ‘read to learn’,” Pandey shared.

Finding the right way of learning

Pandey started Key Education Foundation (KEF), an NGO that ensures that children acquire the foundational skills that are necessary before they enter grade one. They work with children aged three to five years and improve their skills in all five areas of development. i.e., Language, Cognitive, Social-emotional, physical, and Creative.

KEF majorly covers three problem areas of the education system:

1. What should children study in the age group of three to six years?

Unlike grade one and upwards, there is no standardised structured curriculum for pre-primary years at the centre

and state levels. This often leads to random stories, rhymes, or non-age-appropriate content being taught to children.

“We have seen children as young as four years old being forced to rote memorise the table of four. We have seen heavy stress on rote memorisation of numbers and alphabets,” Pandey shared.

KEF helps children to learn through play by providing age appropriate, safe and affordable teaching and learning materials that cater to language, cognitive, creative, physical, social and emotional development of each child.

2. What are the skill and mindsets required to be a good Early Educator?

Pre-Primary educators are the least paid and trained. Hence, they are often the least motivated in the entire cadre of education staff. “The most motivated and skilled teachers should be entrusted and motivated to teach our youngest children,” he said.

KEF provides comprehensive teacher training and one on one coaching support to ensure that early educators have the practical skills, mindset and knowledge to excel in the classroom. A host of classroom videos are made available to teachers to use as they plan for activities in the classroom. Teachers are also given lesson plans with age-appropriate activities to conduct in class every day.

3. What is the role of parents in the learning of their child?

Parents from low-income communities believe they cannot play a role in their child’s learning due to their academic and financial constraints. Research tells us that parents can and should take part in teaching their child. If empowered

in the right way, they can influence their child's learning powerfully and positively.

KEF tries to make this happen by leveraging technology and community work. KEF conducts parent workshops to build awareness among parents to help support their child's development in the early years. Children also get weekly take-home worksheets that guide and encourage positive parent-child interaction at home.

The core level impact

KEF's intervention has shown holistic development in not just children but also teachers and parents. Pandey claims their evaluation demonstrates that children who have gone through KEF's program consistently outperform students who are not a part of the program. The learning level are also much higher than the average School Readiness Index of children in the country. They have shown both physical and mental improvement and are more responsive.

In addition, 30 percent of parents evaluated show a positive shift in their awareness of Early Childhood Education(ECE) and mindsets towards play-based learning. The parents also started showing interest in their kids' education. Average attendance increased from 30 percent to 60 percent in Parent Engagement workshop sessions

The curriculum has also helped teachers in different ways. "One of our biggest wins was successfully launching an online teacher training platform with a certificate course for early educators and certifying over 200 teachers. Through this platform we were also able to create and deliver courses that were relevant to teachers in the COVID context," Pandey mentioned.

Eighty two percent of teachers engaged with KEF have begun following developmentally appropriate practices in their classrooms regularly. “The curriculum is well structured and the lesson plans are helping teachers cover syllabus effectively and on-time,” shared Mahesh Kumar M, Principal and Owner, Mount Everest School.

“Change at scale is a slow task. For any organisation it is easy to get dissuaded by the pace but in the long run that is the only sustainable path to take,” Pandey concluded.

Shreya Pareek

11. Sahaj Foundation

Grow and Let Grow



Life in metropolitan cities and successful corporate jobs are really good, but there are many things one may miss out in this pattern. One is ‘Nature’; but it varies with each individual. Mr. Ashish from Ahmedabad was a successful corporate consultant but missed nature so much that he wanted to move closer to the Himalayas and work with the rural communities.

He was joined by his partner Ms Divya Gupta, and both wanted to develop a sustainable model as they didn’t want to travel. “We wanted to live peacefully in a place closer to the Himalayas, with the rural communities. We chose Bir village in Kangra village of Himachal Pradesh,” says Ashish.

With help from friends and well-wishers, the duo established the Sahaj Foundation in 2013 in Bir to work with community children to revive traditional wisdom in farming, health care and cultural practices. Soon, in a span of two years, things became difficult and their model

was no longer sustainable. “However, our experience on rural development and education increased manifold. We developed modules that guided children to approach elders in their families and communities and gather knowledge on year-old practices in farming, health care, etc. Modules also encouraged children to explore waste management in their villages and changes in cultural events like marriages, festivals’, celebration, etc. Wisdom was transferred from the older generation to the young easily. While the elders loved this project, there was not much interest from schools as this did not influence their academic scores in anyway,” explains Ashish.

It was during these difficult times that the couple was offered the Sadguru Gnanananda National Fellowship award from Manava Seva Dharma Samvardhani (MSDS) Trust. In spite of their staunch belief in what their team was doing, Ashish needed external support to sustain his work. This Fellowship happened at just the right time and helped Sahaj Foundation to design a sustainable social enterprise. Monsoon and summer workshops for a duration of 10 days were designed with similar objectives, but with group activities. A group of 20 students was further divided into 5 groups, where each works on a particular topic– agriculture, natural herbs, waste production and management, understanding cultural practices like marriages, stories behind village deities, etc– for six months. Sometimes, students also come up with topics of their interest. “The idea is to engage students in exploring practices that happened during their grandparents’ time and how they have evolved to the present day. The wisdom gained, we believe, will help these children make rational choices in view of their communities and environment,” he adds.

The reach and response for these workshops encouraged the team to plan nationwide workshops to stay engaged

while the community children went to school. Numerous workshops in collaboration with other institutions were organised in Bir. Also, drawing candidates from US and Europe, the model became reasonably sustainable with the nominal charges levied and the growing popularity created new demand. The program called “Cultivating Emotional Balance” led by Divya, attempted to teach Buddhist principles in a secular way. “Good things can come from anywhere and therefore source of a thought must not determine the acceptance of it. These principles can enrich any individual’s personality,” assures Ashish.

Interestingly, the team has also organised intuitive workshops on a multitude of topics like ‘Prashn Vikas Ka, meaning ‘A Dialogue on Rural Development’. Here, the participants from urban areas were allowed to comprehend all aspects of community self-reliance and the thread between market, government and communities that helps re-imagining socio-economic systems. The theme was very successful and over 20 workshops were organised in just three years. School, college students and also professionals liked the concept. The workshop was toned according to the group of participants and its experiential aspect inspired the recipients to rethink on many facets of development. As the workshop invested time in field work, this could not be done in online mode.

Owing to the demand, an online program called ‘Naya Daur, Naya Kalpana – New Era, New Imaginations’ was introduced in 2021 to help participants read up on alternate economic systems and understand them in depth. For example, books like *Donut Economics* by Kate Raworth, *Economy of Permanence* by J C Kumarappa can spark new thoughts or even ideas. But at that nascent stage, there must be someone to channelise the thought process and encourage new behaviour. This program promises to do that.

Ashish and team's hard work and the results were noticed by many and an elderly couple from South India Mr Raju Chander and Ms Vyjayanthi Chander, came forward to contribute to Sahaj Foundation in appreciation of their work. But, being content with what was going on and now that the projects were successful, Ashish decided to use their to help many others who were struggling to establish their ideas firmly. "MSDS gave us a new life. If not for it then we may have struggled harder to establish our ideas and their impact. Now that we are sustainable, we proposed a fellowship model to this generous couple to encourage others like us, and they agreed," smiles Ashish.

Inspired by the MSDS fellowship, Disha Parivartan received over 120 applications and two applicants were chosen for the fellowship support of 10,000 rupees per month for a period of three years, without any binding clauses, letting them completely explore the feasibility of their ideas. Soon in 2021, the Vriksh Mentoring Fellowship was also introduced to mentor 10 fellows each year and help them shape their ideas into a workable model. Sahaj Foundation is that one rare example that shows how growth of an idea/institution can also help inspire growth of other ideas and institutions. "All we needed is some form of support that reassures our belief in our work. MSDS fellowship did that for us and Disha Parivartan is also trying to do the same," says Ashish.

Shanmuga Priya.T

12. Vanasiri Rural Development Society

Transforming Rural India



SD Baligar's life has always been full of challenges. Hailing from an extremely poor economic background, he could barely make his ends meet and started working at a very young age to support his family. After getting a vast experience of working for 20 years in social sector Baligar decided to start something of his own, an organization that could create impact in the lives of marginalised and give them opportunities which he himself didn't get.

I still get tears in my eyes when I think about old days. I come from a very backward community. I would stay hungry entire day coz I didn't have money to buy food, I didn't even have foot wears. My parents packed my bags and sent me out to work when I was 16, I have been working in various organisations since then and finally got enough courage to start something of my own," says Baligar.

Holistic development of the rural community

That is when Vanasiri Rural Development Society (VRDS) came into picture with an objective to protect natural resources and spread awareness about environment conservation. With time, VRDS's activities expanded to other areas as well including women environment and livelihood. But it was the decision to convert VRDS from an NGO to a co-operative society in 2011 that changed thousands of lives. Started with a share capital of Rs. 2.5 lakhs raised with the help of around 700 SHG members, VRDS Co-op society now has share capital of over Rs. 5.5 crores with 2,000 members in just five years.

VRDS today works with over 10,000 families in 100 villages of Haveri district with its head office in a small town Ranibennur. Coming this far was not easy but VRDS utilized its seven years of trust and experience they had with the local community. They provided financial services which included micro loans for farming, art, livestock, etc. They also gave micro insurance for livestock. Apart from this the interest rate on their loans is also less as compared to mainstream money lenders. While market interest rate is 28 percent, VRDS charges only 15 percent interest. "We encouraged them to open accounts with cooperative and then grow their investments through our deposits and insurance policies that we offer. We were also supported by Microgram who agreed to directly fund our cooperative rather than the NGO which really helped us to scale up rapidly," says Baligar.

Nagamma is one such lady who has immensely benefitted from VRDS' services. The 40 year old sole earning member worked day and night to support her two daughters and a nephew. Tired of facing the poverty for several years, she took a loan of Rs. 50,000 from VRDS and started her

flour mill. Now every day after she comes back from her regular job of a cook at a government school, she manages her small enterprises which earns him a profit of over Rs. 6,000 per month. And Nagamma is just one example of VRDS' intervention. Just like Nagamma, Malleshappa too had spent his entire life in poverty but a small help of two goats from VRDS helped him come out of the poor condition. He has expanded his activity and has over 20 goats now. Not only this, his kids who had earlier dropped out of school due to lack of financial resources are back in the school. I have seen extreme poverty and worked on the field for over 20 years. That is how I know what kind of intervention is required," he says.

Engaging the rural youth

In addition to providing financial support, VRDS also focuses on providing sustainable livelihood to the community. That is when he came up with the idea of training para-vets as the livestock often fell sick and there was no medical aid to treat them in the village. "There were many nursing homes and hospitals to treat people but not a single clinic for livestock. There was just veterinarian who worked in 50 villages and since people were not aware of vaccination process or other health related issues, they livestock would die soon and had poor health," says Baligar.

The idea not only helped in improving the health of livestock but also provided employment to the rural youth. VRDS started training youth who had completed there high school to become para- vets. Along with the interesting idea of training para-vets, VRDS also enables women to be micro entrepreneurs through their "Udyogini" model. They train SHG women to provide them training in maintaining accounting books for the co-operative and earn some extra

income. They act as a channel between co-operative and the community. The Udyoginis are also responsible for efficient distribution of medicines in the village for livestock.

VRDS' Udyoginis are capable and efficient village women picked from active members in the SHGs and trained to provide para-vet services to their community. Besides animal health services, Udyoginis are also trained to maintain accounting books for the co-operative and earn some extra income which keeps them well connected with the co-operative's activities and plans.

“The idea behind these services is to stop migration of the women and youth. Also, these villages are male dominating, our aim is to provide equal respect to the women as well. Now when they become self reliant, they have better status in the family and the community as some of them are even earning more than their husbands,” says Baligar.

The innovative idea of a labour bank

In Haveri district, VRDS has come up with a unique idea of creating Labour Banks to address labour scarcity in 40 villages of the districts. The labour bank works on skill training, mobilising labour, and creating awareness about it. There are over 4,000 members in this bank who get regular job opportunities. The registered labour is also working with MNREGA. Baligar said that this idea has significantly helped in reducing the migration of labour to the cities. As the labour is getting significant jobs, health benefits, and even pensions from VRDS, they are content in their villages.

Having come this far, they don't want to just stop at this but create larger impact in the lives of underprivileged. “We are also planning to provide credit facilities to farmers for

effective agriculture and help them achieve good return on agriculture,” he says. In addition to this, VRDS will also be encouraging farmers to go for organic farming and will be doing bore well recharges too.

“I want to work in just one district right now but I would encourage people to take our methodology and replicate it in other cities,” says Baligar. From environment conservation to women empowerment and sustainable livelihood, VRDS has covered many grounds in Haveri district. Having created amazing impact, team sometimes still struggles with financial resources and looking forward to get support with help of donations.

Shreya Paree

13. VASU

Bringing Light Through Livelihood



There are more than just a handful of challenges when it comes to women and their success rate at earning a livelihood in India. Poor infrastructure and far-flung remote areas are just two of them. However, the issues are layered and more than what meets the eye. “Public transportation facilities in these locations are non-existent,” says Shabnam Mohan Raj, CEO of VASU, an organization that has been working towards equipping women with livelihood opportunities.

“We face these challenges too — when we use our own vehicle or sometimes hire vehicles, it becomes an expensive prospect,” she adds, “The areas we work in are militancy affected, and there is fear when it comes to staying in some of these areas during the course of our work.”

Challenges like these make VASU’s work that much harder. In fact, the prospect of staying at a nearby town to reach out to a village for livelihood means higher travel costs

and more travel time. Yet, over the course of its two-year existence, VASU has impacted the lives of 2,000 women by providing them with livelihood opportunities.

“With an ever-increasing population, vertical expansion of rural families, inflation, under-industrialization, rising unemployment and a greatly reduced availability of agricultural land in a predominantly agrarian economy, handloom provides a goldmine of an opportunity to generate additional income for rural folk,” says Shabnam, “Agriculture has been saturated due to pressure on land resources. Hence, handloom, sericulture and other village industries are in a position to afford what seems to be the only scope for self-employment in the region.”

The region Shabnam refers to is chiefly the North-East where traditional handloom weaving has been the traditional craft of the land. “In earlier times, a girl wouldn’t be considered eligible for marriage if she didn’t know handloom weaving,” she adds, “It comes across as natural to people of the region and as a result, we find it easier to enhance this skill and make it a livelihood opportunity. We have gone on to provide training in upgraded handlooms that ensure better production.

What VASU has successfully done is tap into a market for hand-woven products, which in turn allows a large number of people to secure employment through the trade. There are benefits and advantages too: the craft doesn’t require electricity, which makes it ideal for un-electrified villages in far-flung, remote locations.

“Our tailoring training for apparel-making at Mahendraganj and handloom weaving project at Samatigaon in the South West Garo Hills of Meghalaya have been successful projects for us because many of the artisans are either

self-employed or working in our production centre,” says Shabnam. “These are also areas on the India-Bangladesh border and are far from Indian metropolises,” she adds, “The geographical distance from central authorities mean such villages rarely receive the attention they deserve — there are no industries in these areas, so people hardly have livelihood opportunities.”

Another project of VASU’s that the organization considers quite successful is its handloom weaving project at Sadiya in the Tinsukia District of Assam. “Sadiya is a mostly rural and border area where people belong to indigenous communities of Assam with an artisanal background,” says Shabnam, “The villages are remote, have no livelihood opportunities, and see handloom weaving taken up by most women as a seasonal or part-time occupation.”

So much so that the trade is often looked at as leisure activity and one that meets domestic requirements while satisfying a creative urge. “The handloom sector has been the main source of additional income for these women for generations now,” says Shabnam, “The earnings are used to improve living conditions and the quality of life for several families.”

In its journey of providing well over 1,500 livelihood streams, VASU has ensured that women in the North East are more empowered than before. What has added value to the work that the NGO does is that the work in question is being carried out in militancy-hit villages and impacting the lives of people living in forests, hills and flood-affected areas. “We need to take everyone along on this mission of ours,” says Shabnam.

Over the course of its existence, VASU has set some goals for itself: to provide livelihood opportunities

through skill-development, promotion of traditional art and craft like handlooms and handicrafts in the North-East, and promotion of awareness campaigns surrounding healthcare with a special emphasis on a woman's sexual and reproductive health including pregnancy and childbirth.

“Our goals also include promotion of menstrual hygiene management, HIV/AIDS awareness and intervention, and promotion of awareness surrounding proper sanitation and waste disposal,” Shabnam says.

Along the way, agriculture, floriculture, horticulture, plantation, fisheries, piggeries, and dairy farming as income-generating activities have gained prominence through the work that VASU does. The organization has also created a niche for itself in the promotion of awareness surrounding gender equality, women and child rights and environmentalism. However, it wants to do more.

For the moment though, VASU has made a successful operation of creating livelihoods through a mechanism that has proven reliable in its consistency. “We conduct a baseline survey of the place, establish contact with block development officers, ASHA workers, village headmen and local leaders,” she explains, “We go about conducting cluster-level meetings that educate people and motivate them to take up skill-development training. We then establish training centres and procure equipment for the same. We also go about conducting training classes and employ people in production centres.”

In case, some of these people want to work independently, VASU helps them procure looms, sewing machines and raw material through loans secured from various financial

institutions. “We also help them market their products,” Shabnam adds.

After impacting the lives of nearly 2,000 in the last couple of years, VASU has set its sights on going bigger with the work that it does. After all, the journey has only just begun and there are miles to go, newer villages to tap and many thousands of livelihood opportunities that are waiting to see the light of day.

Rahul Philip

14. V-Reap Foundation

Enterprising Youth and Communities



The rural-urban divide impacts the lives of youth and children in multiple ways and the one field where this difference is apparent, misinterpreted to be the reason behind incompetence of students from rural background, is education. “There are a range of factors that come along with rural background– determining the performance and capabilities of youth from villages. Their slower growth within organisations is not due to incompetency but lack of exposure at the right age. The exposure the rural youth gain after college is something urban kids are used to from school days. What if they also had the exposure and opportunities right from school days?” wondered Mr Yugandhar Reddy Dodda, Founder and Chief Enabler of V-Reap (Volunteers for Rural Entrepreneurs Advancement Programme) Foundation, a social enterprise based in Hyderabad.

Culminating from diverse experiences, V-Reap identifies rural unemployment with windows of opportunity in skilling rural children, creating livelihood avenues for women and

making youth employable. “These are usual, rather easily relatable problem statements when you work in villages. V-Reap attempts to identify and mentor those individuals who can build/create opportunities for others in the village. Social entrepreneurship evolved in the process,” he adds. Going beyond identifying and hand holding entrepreneurs, V-Reap endeavours to build a supportive ecosystem around the entrepreneurs which becomes an interface between them and their communities, thereby enabling impactful community development.

V-REAP is building a network of qualified, competent and trained rural volunteers who will work as educators, enablers and counsellors, while being entrepreneurs themselves. From the numerous awareness programs, VREAP identifies youth diligently through a 13 parameter tool and selects those who have an aptitude for learning, interested in village development, and look for a consistent income. The Youth’ responses to this tool also helps VReap comprehend the needs of the population and accordingly customise the services on offer. Thereafter, the volunteers go through the exercise of doing a small survey in their village, which makes them conscious of the opportunities in their villages. What follows is a facilitators’ workshop after which, interested candidates are helped in launching their enterprises. Village orientation programs for village community are done to establish the selected youth in their village. He/she is supported by VREAP platform to further his/her entrepreneurial journey for impact.

Every service or programme from VReap is routed through these entrepreneurs, thereby delivering income to both stakeholders. Be it the establishment of learning centres in the village or skill training programmes, the volunteers turned entrepreneurs are now equipped with the skills to identify their beneficiaries objectively. They have also

evolved to become points of contact for rural commerce promoting products from their networks.

The After School Engagement programme packs contemporary skills with fun filled activities and sessions where children are encouraged to learn by doing/designing themselves. With each day of the week focusing on different themes like Robotics, communications skills, speed maths and science experiments children not only look forward to new classes but are able to better relate to concepts that are taught in schools and apply them to routine tasks. The enthusiasm goes farther during the summer camps where children are exposed to games and activities that enhance their logical thinking abilities. These programmes are run and managed by the volunteers from the villages who are trained to be skilled facilitators. Their inputs in designing activities and experiments are highly valuable and this open communication helps VReap build upon its existing resources.

Youth interested in skilling themselves and those who aspire for competitive examinations are all guided and trained through customized programmes. Linkages with industry and other impact organisations allows the youth to experience real time skills like decision making and crisis management. Career counselling, assistance in job search and entrepreneurial skills are imparted thereby enabling the youth decide about their future course of action.

Women executives for women empowerment programme has completed three seasons now and the result is very impressive. Be it the do-it-yourself products training through webcasts or the customer executive training programmes, women have clearly made a decision about what they preferred and what they looked forward to. “This decision making is the primary step in self-reliance. In the absence of proper guidance, women and youth from

villages are unable to take this call and move further. VReap has bridged this very strategically,” says Yugandhar. VReap volunteers select interested women and assist them in applying for the training sessions, after which they are placed in job opportunities through the placement cell.

The idea is to look at communities from the eyes of entrepreneurs, because as they evolve they will also be able to delve into what needs and services suit their communities, and the network that builds in each village guides aspirants appropriately. For example, a woman who completed her training as help desk and customer executive couldn't start work soon after as her husband died due to COVID. VReap social entrepreneur's guidance helped her to take up a job at a super market and she is now capable of managing her family's needs. “What we now see is a wide realm of services administered by our entrepreneurs themselves for the best interest of their communities. VReap continues to be there as a partner, mentor and the integrating channel that facilitates the services and upgrades demand-supply in every service. We are not an incubation centre; rather an integrating platform which is self-sustainable and mutually beneficial. Of the 19 services we have deployed thus far, 17 are revenue generating,” he informs.

For a three-year old organization, VReap's presence in 157 villages in Telangana and Andhra Pradesh, is an incredible feat. Yugandhar feels that VReap is still in the minimum viable product stage and in the next five years will reach out to 9000 villages in the four states of South India. All this ambition for this impact platform comes from the strength of the ecosystems it has built in every village.

Shanmuga Priya.T

IV. TRAILBLAZERS

*Stories of lesser known changemakers who
have been an inspiration in the social sector.*

1. Diya Foundation

Skilled, Talented, Employable



If there's one organization that has, in the last decade, stood for the self-reliance of differently abled individuals, it has to be Diya Foundation. Over the years, the organization has helped train its wards in disciplines like data entry, chocolate-making, candle-making, screen printing, and innovative craft including that which involves recyclable material.

Diya Foundations' sister concern, Diya Innovations, has over the course of time, employed differently abled individuals to sell products that made for corporate and individual gifting alternatives, including chocolate, candles, household linen, decorative lighting and craft.

“Diya Innovations was incorporated in 2013. We chose to set up as a private limited company and since our inception we have provided employment directly to 10 men and women born with intellectual challenges and to about 6 on

a short term contract basis,” says Suman John, Co-Founder and CEO at Diya Innovations, “The team we started with 8 years ago continues to work with us today, thus providing sustained livelihoods to them for the last 8 years.

At Diya Innovations, the focus is to ensure that the differently abled look after themselves while developing skills for self-employment, which in turn help them to eke out a living. “In our team of artisans we have men and women with cerebral palsy, Down’s Syndrome and other physical and mental health challenges,” Suman says.

The approach is both refreshing and new-age since it not only makes such individuals employment-ready but also provides them with a platform to go about earning their living. This especially holds relevance at a day and age when employability, self-reliance and employment are buzzwords given the circumstances surrounding society and the economy at large.

Several case studies at Diya Innovations make for inspirational success stories too. Like that of Ayesha who joined the vocational training centre in 2011 where her excellent ability to follow instructions, work as a team and supervise others made her a valuable member of the candle unit. Today, Ayesha hand-crafts 50,000 little wax flowers and wax angels a year across a myriad of colours. According to Diya Innovations, her patience and attention to detail help her excel at her tasks. “Our artisans are great at following instructions. We ensure that the training for all the stages of production that they are involved in, consists of instructions where every task is broken down into steps and they work on single-steps at a time,” says Suman, “As long as there is no ambiguity in instructions, everything goes smoothly. The onus is on the trainer

to make sure there is clarity in instructions and what is expected and also that there is a limited scope for doubts or questions.” Another case study at Diya Innovations is that of Rekha, a hard worker who has been with the organization since 2011. She took up chocolate making and met her goals during her training period. Today, she works independently on the group’s chocolate-making vertical and is especially vigilant about cleanliness and safety standards that are set for her unit. Diya Innovations says it is especially proud of her growth, which includes her culinary and supervisory skills.

“Skills training is part of the scope of work of our sister concern Diya Foundation,” says Suman, “All trainees who go through the training programme at the Foundation, are guided towards opportunities based on their skills and level of expertise gained.” She adds: “These trainees are also introduced to internship and more permanent opportunities and helped to ease into work roles with job coaches from the Foundation. We also encourage self employment models, and hope to see some success on that front soon.”

A large part of the success of Diya Innovations stems from mindsets. Suman explains how those with intellectual challenges often find themselves marginalized in daily life and by society in general. However, an organization like hers often provides them with refuge and a platform to tap into their inherent skill. “They thrive instead, in places like Diya Innovations, where the ‘sheltered workshop’ environment works in their favour,” she says.

The organization has successfully managed to place trainees from the foundation in various job verticals including housekeeping, F&B, data-mining and other related streams. The key, Suman says, is to ensure that such

individuals are provided with a safe environment and one that embraces them for who they are while helping them get better. “It’s all about finding employers who will include them in the workforce and create an environment that helps them thrive,” she says.

The organization has presence in Bangalore today, but is on its way to opening more production centres in South India, over the next few years. The challenge lies in finding the right market for its crafts, and end up innovating processes and design. But it hopes to get there soon, and carve a niche for itself in enabling differently abled individuals to earn their living.

2. GoCoop

A Marketplace for India's Magnificent Weaves & Crafts



The treasures of traditional Indian textile crafts thrive in tiny villages and small towns across the length and breadth of the country. Using skills handed down generations, men and women in the hundreds of artisanal clusters that dot the rural landscape, weave magnificent varieties of cloth in silk, cotton and blended yarns, bringing to life patterns and motifs unique to their region. These include some of the most sought-after weaves of handloom lovers and craft connoisseurs – the Sambalpuri Ikat with intricate traditional shankha, chakra, phula motifs of Orissa, the fine Jamdani cottons with inlaid patterns from Samudragarh and Phulia in West Bengal, the fascinating but complex double Ikat Telia Rumal from the Nalgonda district of Telengana, the light and elegant Maheshwari silk cottons of Royal heritage from the banks of the Narmada, the rich

tapestry of silk and gold from Kanchipuram and Benaras and many more.

Conventionally, the beautiful creations leave the weavers' deft hands in looms far away to pass through the hands of traders and middle-men, before reaching the shelves of retail stores in urban markets and into the hands of buyers. The long supply chains and the bargaining muscle of large retailers have, for years, resulted in poor revenues for textile weaver cooperatives and very low incomes for artisans and ancillary workers, even when the end-consumer paid a high price for the products in local and international markets. While handloom weaving and handicrafts are the second-largest livelihood occupations in rural India (after farming) connecting to the market, selling at a fair price and generating sustainable earnings have remained a huge challenge for the artisanal community.

Technology to address value-chain distortions

It is this distortion in the value chain that GoCoop's Founder, CEO and Managing Director, Siva Devireddy (former Director of Accenture's India Innovation Centre) set out to address by setting up GoCoop Solutions and Services Private Ltd. - a social enterprise headquartered in Bangalore. "In 2011, when we founded GoCoop, our vision was simple – we believed that technology can drive social change" says Devireddy. GoCoop's mission is to enhance artisanal livelihoods through an online marketplace created for promoting the sale of handmade, sustainable and natural products to consumers in India and overseas.

The marketplace - GoCoop.com - went live in August, 2014 and has since grown from strength-to-strength,

onboarding weaver cooperatives, master craftsmen and NGOs from craft clusters across India, and drawing craft-loving customers to its wide range of traditional textiles and other merchandise. The technology-driven initiative has eliminated middle-men and is helping lower the cost and improve efficiency of market access for artisans. Not surprisingly, GoCoop was the recipient of the First National Award for Textiles Marketing (eCommerce), given by the Ministry of Textiles, Government of India in the year 2016.

The scalable model has attracted seed funding support from the likes of Unitus – a leading venture fund in India and Indian Angel Network, and Series A Funding from Infosys Co-Founder Kris Gopalakrishnan, among others.

Onboarding and training artisans

GoCoop works to bring artisanal cooperatives, master craftsmen and craft enterprises online and merchandizes their products on its platform. Initial onboarding efforts are focused on meeting artisans and cooperatives in clusters and creating awareness related to online business and its pre-requisites like having a bank account, ability to keep stock for a period of time, maintaining product quality, processing orders efficiently etc.

GoCoop has designed cluster development programs to digitally enable rural producers and artisan cooperatives. Artisans are trained in financial tools, digital communication and in conducting business digitally via e-commerce platforms. Hands-on training is provided on downloading apps & tools and explaining their uses, e-mail communication, using smart-phones for product photography and uploading files and images.

The story of tech-driven change

Artisans from over 70 clusters, 350 weaver cooperatives and master weavers, including National and State Government award winners, from across 22 states now sell indigenous crafts on GoCoop to consumers in India and in 20 other countries. GoCoop initially relied on State Handloom and Handicraft departments and other social organisations to identify well-run cooperatives to onboard onto the platform. Some of the leading sellers on its platform include Boyanika Odisha state Handloom weavers Cooperative Society representing all the primary weaver cooperatives of the Odisha state, SERIFED Odisha Cooperative Tussar Silk Federation which represents over 160 Orissa Silk Weavers Societies; Loom World that sells products produced by weaver societies from places like Paramakudi and Kancheepuram in Tamil Nadu (under the Department of Handlooms and Textiles, Government of Tamil Nadu); Hansa Handlooms that represents 80 weavers and 15 ancillary workers who create exquisite Maheshwari sarees from Madhya Pradesh.

Apart from cooperatives, not-for-profit organizations working to enhance craft-based livelihoods also sell on the GoCoop Platform. For example, RangSutra, a company owned by over 2,000 artisans in villages and small towns across India — predominantly Rajasthan, Uttar Pradesh, Kashmir & Manipur, sells products like handmade cushion covers and woollen jackets on the platform.

“By selling on the GoCoop platform, the artisan gets visibility and recognition as the maker of the product” says Devireddy.

Offline Initiatives

Recognizing that a large number of buyers of textiles and crafts still prefer the offline buying experience, GoCoop also conducts handloom exhibitions across major cities under the ‘Go Swadeshi’ brand. These events bring together weaver artisans from all over India under one roof, giving customers an opportunity to interact and buy directly from them.

Additionally, GoCoop also launched an artisanal fashion brand called ‘the good loom’, as another initiative to build a premium market for artisanal products. A sustainable line of menswear and sarees was showcased at the Lakme Fashion Week in the year 2018, including ilkal Sarees, woven by traditional weavers from the Bagalkot District of Karnataka.

The pandemic – challenges and opportunities

During the pandemic, cooperatives, master craftsmen and small weavers suffered severely as sales dropped even during the usually busy festival seasons, inventory piled up, working capital was choked and production came to a standstill. GoCoop took many initiatives to ease the pain for artisans, including enabling wholesale buying online to help them offload unsold inventory. This helped retailers, designers, boutiques and home entrepreneurs source handwoven sarees, fabrics and more directly from the producers after registering with GoCoop.

During this period, GoCoop conducted webinars to train artisans in e-commerce and also organized online events to promote crafts. The efforts paid off well – the period saw an increased interest in online sales resulting in new master weavers, micro craft entrepreneurs and even leading craft organizations joining the platform. Craft Entrepreneurs

Rajib and Ranjana from Phulia, West Bengal, and Kaluram Jaipal from Rajasthan engaged in the Shibori craft, for example, were onboarded during the lockdown and were able to generate sizeable sales month-on-month on the platform.

Going forward, Devireddy feels that making strategic long-term investment in developing craft clusters & making artisans resilient by empowering them with the right training and exposure are of utmost importance. Weavers & artisans will then learn to craft their own futures, as entrepreneurs.

GoCoop has demonstrated the power and potential of technology in uplifting lives and livelihoods, preserving tradition and driving conscious consumption – and the Indian rural artisan stands tall and empowered, at the centre of all its efforts!

Click here to know more:

<https://gocoop.com/>

<http://unituscapital.com/>

Usha Ravi

3. Ima reCreations

Reviving Games People Played



Emperor Akbar, according to his biographer Abu Fazal, had an interesting pastime - he was addicted to playing ‘chaupar’ – a 4-player board game played with cowrie shells and pawns. A large stone chaupar board inlay can be seen on the floor of the great emperor’s palace at the famous Fatehpur Sikhri even today. Similar evidence of a wide variety of ancient board games have been found by researchers as engravings and inlays in palaces, tombs and temples all over the country, indicating that they were played by royalty and common folk alike, through history.

Cut to the modern times and we see that the world has taken to playing games on screens, interacting on user-interfaces, using joysticks, keyboards and motion sensing devices – leisure too is on a tech-leash. It is against this backdrop that Bangalore based social entrepreneur Immaculate Anthony is on a mission to revive ancient board games - to bring people together to play them and create memories, she says, quite simply.

It all began during a family gathering some years ago, when the elders reminisced about their happy and carefree childhoods and spoke about playing games like ‘*pallankuzhi*’ and ‘*thayam*’. The conversations fascinated Ima – “My own childhood and adolescent years had been focused on studies and my work-life thereafter (as an IT Solutions Architect with multinational companies) was so demanding, that I never saw a world outside academics and work” she says.

Curious to know more, she began to explore the world of traditional board games and was delighted to find many, just by talking to friends & relatives and reading some books which they managed to find and share. When she began playing the games herself, she felt her emotional stresses melt away; she also noticed that playing together actually brought families closer and strengthened bonds.

Fascinating variety of Ancient Games

Her research led her to a fascinating variety of games – for example, *Thayam*, also known as 5 Mane in Karnataka, Chowka Bara in the North India states, is an ancient game which is still played in remote parts of the country. While it seems like a game of chance as it is played with the roll of a dice, there is also an element of strategy in it. *Adu-Puli* or Goat and Tiger is a hunting-strategy game suitable for all age groups, played on an asymmetrical board, with one player controlling the hunter i.e., tigers and another controlling the hunted -the goats – it’s a game which also teaches community values. Navakangari is an alignment strategy game of North India, where each player is given 9 coins, and has to find a strategy of getting 3 coins in a row (it is played as Nine Men Morris in Europe). Interestingly, the game patterns of *Adu-Puli* and *Navakangari* have been found carved on centuries old temple floors in Karnataka and Tamil Nadu.

Eager to share what she had found; Ima organized a summer camp in a play-school in Bangalore for introducing these board games to children. Not only did the children enjoy the game sessions, their parents and teachers too were delighted to watch them sit in one place, focus and concentrate. Encouraged by what she saw and the feedback she received from parents and teachers, Ima felt she had found her purpose – she set up IMA reCreations as a social enterprise with a mission to pass on treasures of traditional games to the next generation through research and revival. She came to the firm belief that traditional board games were not only a means of recreation but also held the potential to help in the development of mind and body. “Games teach you to be patient, to lose gracefully, be modest in victory, problem solving and even moral philosophy” she says.

Revival Efforts

Ima reCreations has researched and documented rules for over 100 ancient games and game variants so far, some of which have been uploaded as YouTube videos for all to learn. As part of the revival efforts cloth and wooden game boards are also manufactured with the help of artisans. “When we went looking for traditional game boards, we found that they were not available even in places like Trichy and Madurai (traditional temple towns),” says Ima. In fact, they found that game boards now adorned table tops and stools, and were no longer used for playing.

For a game like *pallankuzhi* they had to identify a local artisan in Madurai to make a hundred pieces of the wooden, 14-pit *pallankuzhi* boxes. They have also worked with artisans who make wooden toys in the famous Channapatna town in Karnataka. Cloth boards for games like *pachisi* have been stitched and embroidered by women trained by Vidya-India, an NGO.

The organization's primary focus, however, is on getting more and more people to play these games by conducting workshops and events for children, adults, families and even corporate employees. The first big event was held in 2015 at Freedom Park in Bangalore, where hundreds of families came together and played. Since then, many other events have been conducted, including Children's Day celebrations at Cubbon Park, Bangalore, game sessions at leading clubs and housing societies which have helped draw a large number of people into discovering these games or reliving their childhood memories.

Creating Social Impact

Collaborating with a large number of NGOs working in education, Ima reCreations has been able to create significant social impact. As a partner of NavSahyog Foundation, which works in 163 villages across Tamil Nadu and Karnataka with a focus on life skill development, Ima reCreations has helped in introducing traditional games in schools and has trained facilitators and coordinators in 2 clusters. "Games like Goat and Tiger have helped in developing mental skills and strategy skills; traditional games have now become a regular part of our activities. We also hold competitions in villages, as part of community engagement, where these games are played by adults too" says Paritosh Segal, Founder of Navsahyog Foundation. Similarly, teachers of Vonisha foundation, that supports underprivileged communities through education, say the games have helped children build relationships with friends and learn to work as a team effectively. "At our Centre, children played the Navakankari game. This is a game about strategies, planning and reasoning. The 2 players develop these crucial skills while having fun" says a teacher at Vonisha Foundation.

Some of the simpler games have also helped children with special needs, especially the intellectually challenged.

According to Tripti BG, Chief Operating Officer of Tamahar Trust, “Simple(traditional toys were a great hit with our children in Early Intervention i.e., upto 3 years of developmental age. The spinning and the gradual arrest of the movement of tops was very interesting for our pre-school children. Our interventionists were excited because they had also played some of the games in their childhood.”

IMA reCreations has also used games for team building exercises and at other employee events with leading companies like Volvo, HCL Happy Minds, Triveni Turbines and Bangalore International Airport Limited (BIAL).

Ima recollects how much women in village communities around BIAL enjoyed the rare opportunity of playing games, thereby forgetting their day-to-day problems.

Ima Recreations is a self-sustaining social enterprise. Its sustainability model is to generate just enough revenues from workshops and game events to cover costs; its manpower needs are met by volunteers who help in conducting the events and workshops.

The all too familiar Ludo, played as Pagade in the south of India and Pachisi in the North is now on an App. What does Ima think about traditional games becoming App-based? “Having been a Solutions Architect myself, I cannot wish to stop progress. But, I don’t want people to forget their roots” she says.

- Usha Ravi

4. Kathalaya

Bringing Stories to Life



“Stories give a healing touch to people who hear them” says Geeta Ramanujam, Founder and Director of Kathalaya, a unique initiative dedicated to the cause of story-telling, using it as an educational and communication tool for impactful social change. Founded in 1998, Kathalaya has trained over 93,000 people from all walks of life - students & teachers, entrepreneurs & corporate executives, parents & moms-to-be, nurses & doctors, tribals & village folk, NGO heads & changemakers and many others - in the delightful art of story-telling.

Geeta’s initiation into the world of stories began in her childhood in Mumbai, when her mother told her little tales in Tamil to teach her the language and her father narrated stories of the brave and the strong to prepare her

for life's challenges. Evenings and weekends were often spent attending theatre, dance and music performances, Hari-kathas or going to the movies. Looking back, Geeta says, "Each of these performing arts offered rich lessons in effective speech and communication, voice modulation, acting, emoting and use of body language, which she subconsciously imbibed."

Geeta discovered within her, when she was young, the ability to mimic human and animal sounds that made her a popular entertainer among family and friends. These are the very skills that make her a master story-teller today!

It was in her first job as a nursery teacher in a Bangalore school that Geeta thought of using stories in the classroom, to capture the attention of her very young and naughty pupils. She discovered that stories had a mesmeric effect on them – they made them calm, joyful and attentive. She explored the effectiveness of stories further when she taught English and History lessons to higher classes and found that her students learnt better and even got enthused to read more. Needless to say, the popularity of the teacher who brought the magical world of stories to class, grew day by day.

As the potential of story-telling as an effective educational tool began to unravel at the school and through the workshops Geeta conducted, her craft received attention and recognition, and with that, invitations to train teachers poured in from schools across the country.

The time was ripe for the birth of an initiative dedicated to story-telling. "It all began one rainy evening. Two of my colleagues and I stepped out of the school and set up Kathalaya, with support from the India Arts Foundation with a mission to use story-telling as a universal tool to

educate under-privileged children in rural schools and in special schools,” she says.

Tales for Better Learning

Kathalaya’s activities in field of education include story-based curriculum development for diverse student groups and subjects, teacher training, and conducting story-based learning sessions. Further, the Trust created picture stories for the hearing and speech impaired, and evolved effective voice techniques to narrate stories to the blind (story sessions were offered by the Trust at the Ramana Maharishi School for the Blind in Bangalore). Weekly story sessions for Social Studies and language classes were also offered to schools. In a program called Stories on Wheels, which was implemented in 25 rural schools, story-based learning on different themes was facilitated by organizing educational trips to factories, farms, local silk weaving centres etc. Since the government of Karnataka’s objective was to make learning joyous in schools, Kathalaya’s story-based curriculum and methods were welcomed by the education department of the state.

Kathalaya’s teacher training program subsequently reached 14 states, including Chhattisgarh, Himachal Pradesh, Tamil Nadu and Odisha, with funding support from Tata Trusts and Ford Foundation.

“Going to the grassroot level and training teachers was a very satisfying experience” says Geeta. Kathalaya’s work with the Santhal tribals in the Keonjhar district Odisha, for example, was an extensive multi-dimensional project which involved documenting Santhali folk tales, creating story-based curriculum for first generation learners and training mothers to teach their children, using puppets made of locally woven cloth, tribal musical instruments and folk

songs. “The strong, energetic and agile Santhali mothers were great story-tellers” she adds.

Stories for Social Change

It was with strategic guidance from funders that Kathalaya began offering its services to NGOs – primarily to use stories as a tool to address social issues. Stories were evolved to address issues like women empowerment, child sexual abuse, gender sensitivity and child marriage. In a project in Koppal, Karnataka, with an NGO called Sampark that sought to address the issue of child marriage, stories of hardships came from the community women themselves, and the bold and outspoken among them were trained by Kathalaya to spread the message against this practice. Most of Kathalaya’s work with NGOs was training and creating content and lesson plans.

As Kathalaya’s services grew, there was a need to evolve a strategy for sustainability. Kathalaya International Academy for Story Telling was then set up as a commercial venture, from where 30% of revenues are assigned to the Trust. The Academy, offers Diploma and Certification Courses in story-telling for those interested in the craft. Besides, the Academy also works with companies, hospitals and urban schools. Companies have engaged the Academy’s services for adapting story telling as a communication tool for Leadership Training, Diversity and Inclusion and Human Resource Development.

The Academy has international affiliations with story-telling organizations in the United States of America, Scotland and Sweden. Geeta considers the collaborations important because of the learnings that story telling traditions around the world have to offer. She is the pioneer of story- telling

movement in India, and now there are many organizations that have mushroomed all over the country.

The pandemic has posed new challenges for story tellers for this is a craft that relies deeply on physicality, body language and eye contact, and a powerful though intangible, connect with the audiences that live interactions create. Much of Kathalaya's work has continued online in the last 2 years, over video call platforms and YouTube. Describing the challenges, Geeta says, "One can't expect interaction and showing action on screen is difficult. Also, people's attention span is low."

On the 24th of January, 2022, *Tales from the World*, an illustrated volume of twenty stories will let readers into the magical world of stories from Russia, Japan, France, Tibet, India, Korea, Scotland etc, as retold by Geeta herself. The book, she says, also contains one of her most loved stories called *The Mountain & The Bird* that has moved audiences everywhere from Brazil to Mumbai and Japan to the United States. Much like the bird in the delightful tale, Kathalaya's journey with stories has been one that has healed and brought hope, joy and empowerment.

Usha Ravi

(With inputs from Jayashree Govind)

5. Khwaahish

Helping Lesser Privileged Children Thrive



One in every 11 children in India is working. About 50 per cent of children in India don't attend school because of poverty. There are millions of children who work in India to support their families because the adults don't have proper employment and income.

We often see adolescent children playing on the streets, picking up coal or garbage. These little faces we see every day are part of these vast numbers. What seems like a shocking reality, is regular life for these lesser privileged children.

One among these many faces is Chanchal, a little girl from Kashipur, Uttarakhand. She often does household chores and picks up coal from the railway tracks. Since her family could not afford to send her to school, she was responsible for taking care of the house and contribute to the family income.

When Ayushi Nagar, a commerce student from the same town met Chanchal in 2017, she was deeply moved by her plight and the fate of similar other children. “I was on my way to my coaching when two sights caught my eye. One was of the school-going munchkins giggling and laughing that brought me nostalgia and the other was of the munchkins covered with hazes of coal dust picking up coal (for the sake of some money) that brought me disappointment,” Nagar recalls who was 22 years old back then.

She realized that there were hundreds of kids like Chanchal who were trapped in this vicious circle of earning at a very young age at the cost of their education. “This experience made me feel morally obligated to do something for these kids and pull them out of this worthlessness. Thus, I laid the foundations of ‘Khwaahish’,” she shared.

The humble beginnings of a movement

Nagar brought together a group of like-minded and committed individuals to make a positive impact in the lives of lesser privileged children and their families. They started addressing basic societal issues and focused on imparting skills like reading and writing. However, this was just the beginning. The problem was deeply rooted because of the background of these children.

The kids were indulged in various misdemeanours such as the use of abusive language, betting over games like Gilli-danda, staying unhygienic, and more. Volunteers started conducting regular sessions on topics of education and life skills for these kids.

“The everyday life of a young child living in a slum is full of nuisance, from which he/she should have been protected. Furthermore, the importance of education and the will

to invest in it for the long term as against the short-term financial benefits of sending the kids for labour is a cost, not many parents are willing to pay. This leads to a situation where it gets difficult to even get a kid to attend a school or the supplement classes that we are trying to deliver,” Nagar explains.

The Khwaahish team started by conducting counselling sessions for both children and their families. They brought people from different sections of society to impart valuable professional and personal learnings to the community. With time, many volunteers got involved with Khwaahish, making it reach hundreds of children and their families in Uttarakhand.

The organization is currently active in Kashipur, Daniya, and Almora in Uttarakhand. Their team has eight full-time members with various interns and volunteers. With time, people started noticing their efforts and came forward to support them financially. The organisation currently functions with support from individual donations and sponsorships.

The core work and impact

Khwaahish primarily works towards providing education and holistic development to children to assist them in becoming future leaders and changemakers. Through their core projects, Khwaahish is touching on many aspects like education, health, life skills, etc. to help lesser privileged children lead a better life.

Project Neev focuses on providing online and offline classes to the kids. “Because they had to work to make a life, morning classes were not beneficial to them. We used to conduct in-person evening sessions but also launched

online classes when COVID impacted our offline sessions,” she added. Under their flagship initiative, Dakhila, they have enrolled over 150 students in private institutions across Uttarakhand. The NGO has also established a chemistry lab, a library, and various educational trips to teach children in interesting ways.

Through Project Arogyam, the children receive regular health check-ups to ensure their physical and mental well-being. “We teach them about maintaining excellent health, proper hygiene, the necessity of eating nutritious foods, and so on,” Nagar shared.

The youngsters were taken for routine health checks at the beginning of 2019 and it was discovered that all of them were malnourished and required emergency care. After regular intervention and support from the Khwaahish team, their condition improved drastically in just two months. The children were found to be healthier and well-nourished in their next check-up.

Through Project Sampoorana, the children and their families are provided vocational training. The kids and their mothers are taught to make home décor items, apply henna, woodwork, use computers and connect with the digital world. “The goal is to develop a love of learning in children so that they can earn a living on their own. Earning money through hard effort is far more respectful and skilled,” Nagar added.

Through Project SARA, the Khwaahish team is helping the voiceless animals. They conduct rescue operations for abandoned animals and provide stray animals with food and shelter. Dogs and cows are their primary targets, but they also take care of animals like monkeys, cats, birds and other animals when needed. “After the rescue and healthcare, we try to get these stray animals adopted,” Nagar mentioned.

Learnings along the way

“My biggest learning throughout this journey has been that we tend to forget how privileged we are to have those so-called little things, such as a study room, supportive parents, no responsibility on our shoulders to earn at a young age and more. While we should be grateful for what we have, we are always on the lookout to get more,” Nagar shared.

Ayushi also shared a crucial point in the current education system and how the “No Detention Policy (NDP)” comes with its drawbacks.

“It has indeed helped to boost the morale of the kids at the school level, but it comes with too many drawbacks, as compared to its benefits. The policy lets the kid move to above grade even if he/she has not cleared his exams for the same. This is creating a ruckus at higher grade levels when a kid has come in grade eight or above with the help of NDP but his intellect is speaking of something else. In broader contexts, it gets difficult to place such kids in a classroom according to their grade level, when trying to provide them with supplemental aid,” Ayushi shared.

In the last five years, Khwaahish has come a long way. They have touched the lives of many children and their families, won several awards for their valuable contribution to society and are registered under the Indian Trust Act 1882.

As far as the little girl Chanchal is concerned, she is now thriving. Once a coal picker at the age of eight proved to be an exceptionally bright student and participated actively in extra-curricular activities in school.

“Her bubbly, agog, and agile nature made her the favourite of all her teachers. She worked hard and studied with

undivided attention, dedication, and determination,” Nagar shared. Chanchal’s immense hard-working nature reaped fruits of happiness as she stood first in the calligraphy competition along with securing the first position in her class for academics. Chanchal proved to be a true example of the talent in disguise.

“It’s just we need to identify and foster such young minds. From playing Gilli danda to solving Rubik’s cube, from spending their leisure on coal picking to playing chess for fun. The bar has been raised by the kids and now they are acing various competitions at different levels,” Nagar concluded.

6. Lakshyam

Co-Exist, Co-Create, Self-Sustain



For nearly a decade, Lakshyam has been at the forefront of empowering and uplifting women and children from poverty. To date, the organization has impacted over a million lives, through direct and indirect means.

“We noticed that there are millions of children in India who live below the poverty line, and were not able to afford education due to poverty,’ says Ms. Raashi Anand, Founder, Lakshyam, “These children are also unable to afford basic human needs like water, food and shelter, and are thereby are forced to beg on the streets and engage in physical labour.”

Raashi Anand points out that lack of basic facilities and abject poverty has forced children to a life of crime, which can be prevented through education. “So, we decided to help such children and designed our Butterfly programme,” she says, “Every child should live a good life and experience the joys of childhood. Our job is to help accomplish the

long-term vision of ensuring a safe space where all living being co-exist in harmony, and we know that children can be the catalyst in making that happen.”

But it isn't just children that Lakshyam turned its focus on. The plan to empower less-privileged women, although slightly delayed, is an important part of the work it does. “Women play a significant role in decision-making surrounding children that whether they will go to school or beg on the streets,” she says.

There are multiple challenges that Lakshyam faces when it comes to working with uplifting women, including a lack of skill and confidence. The solution: creating an impact by changing lives, providing skills, setting goals and conducting training sessions to create self-sustaining lives.

When it came to children, Lakshyam's Toy Library programme has helped in advancing outreach by leaps and bounds. “We collect toys and books, and identify remote locations to set up toy libraries,” explains Raashi Anand, “We are present in 17 locations across India, including remote areas.” The organization's Butterfly programme is run in its own education centres. “We choose a slum area in the city and manage the programme there,” she says, “Today, we have four centres in New Delhi and plan on expanding to other cities as well.”

Lakshyam's Rooh programme has helped the organization with its grassroots outreach. “Through the initiative, we have been able to provide skilled training to less privileged women living in slums and rural areas,” says Raashi Anand, “Over 4,000 women have been empowered and are now able to earn a decent living for themselves, while supporting their families.”

Rooh has an interesting six-step model. It reads:

- Identify women in the community who are in need of help
- Counsel women on the importance of fiscal independence
- Provide training with respect to basic fiscal awareness
- Provide comprehensive skill training to create saleable products
- Build on basic financial skills teach methods to save and invest
- Teach about marketing channels used to generate money

Through these methods, the focus of Rooh remains purely on making women self-reliant and independent. “Once we leave the community, we firmly believe that beneficiaries of the programme should sustain themselves,” says Raashi Anand. There is a great deal of discourse surrounding self-worth and importance in society. Lakshyam organizes a bevy of counselling and financial literacy sessions as part of the programme. “Providing just vocational training will not suffice,” she explains, “Until and unless women are equipped with other basic information and knowledge about society and its way of functioning, little progress can be made.”

Today, Lakshyam has operations overseas as well. However, Raashi Anand admits that the foray was purely incidental. “It was never part of our plan to go international; it happened because of the love and support from our volunteers,” she says, “Two of our volunteers who spent some time with us loved our handmade problems made by our women, and decided to sell these products in their countries, and organize small fund-raising programmes, there.”

Lakshyam's goal is to establish a social enterprise named Holy Cow Lakshyam, in order to make the organization more sustainable and thereby not depend solely on donations, in order to carry out good work. "Through the venture, we are selling products made from cow dung, and made by rural women," says Raashi Anand, "The money that is generated is then utilized for cow welfare programs and women empowerment projects."

The overarching goal is to create a sustainable and replicable model that supports Lakshyam's vision of creating a place for all living beings to co-exist and co-create in harmony. As part of its expansion plan, the organization hopes to reach more rural and remote locations within India through various community projects, collaborate with more government schools, and to have as many partnerships and collaborations with different kinds of institutions and organizations. It also wants to open more educational centres in slum areas over the next two to four years.

"We have a clear vision for ourselves but haven't defined any numbers that we want to achieve," says Raashi Anand, "Our thoughts and beliefs involve working for the welfare of society, and these beliefs are clear and genuine. So, it doesn't matter whether we impact a million or 10 million lives because we will be happy with both scenarios."

For Lakshyam, the goal is clear: believe in the quality of impact as opposed to the quantity. With every passing day, the organization's gigantic steps towards empowerment and upliftment goes a long way in resuscitating the lives of women and children, and improving its overall quality. Through various interventions, the organization has successfully carved out a model of the way to go about ensuring self-sustaining lives through the right livelihoods and skill-development.

7. Nishchaya Foundation

Small Steps Lead to Giant Leaps



Since its founding, the Nishchaya Foundation has risen above and beyond to work towards a few goals that it considers crucial to its vision and mission. These include poverty eradication, education, women empowerment and environment protection. There's a good reason why the organization has chosen to make these the fulcrum of its very existence.

“Poverty is one of the main problems in India and many other parts of the world, and there are endless things connected to it namely access to health services, education, job opportunities and so on,” says Sujeet Singh, President, Nishchaya Foundation, “By working to eradicate poverty we can deal with all these problems as well.”

Sujeet notes how those living in extreme poverty don't have access to basic education, which has inadvertently meant that poverty and education share a common link. “Education leads to jobs, resources, skills and knowledge,

which in turn help people survive and thrive, and that in turn helps in the eradication of poverty,” he says

However, the goal behind ensuring education, at Nishchaya at least, is to help individuals understand their basic rights and thereby undo generational wrongs that have over time resulted in what Sujeet calls the “transmission” of poverty between these generations.

“Women empowerment is very essential for the health and social development of families and communities,” he adds, “Women can and must have the equal right to participate in education, society, and politics. Women who are safe and living productive and fulfilled lives can contribute their skills and knowledge to the workforce, and also raise healthier children. We view empowerment as an important tool in the pursuit of reducing crime and discrimination against women.”

Through its work, Nishchaya has touched the lives of at least 10,000 individuals in the last 10 years of its existence. As per data on the NGO’s website, the organization has provided livelihoods for over 2,340 individuals and helped admit 6,235 children to school. It has helped 1,632 women turn self-reliant and has also planted upwards of 5,000 trees. “The 10,000 people whose lives we have impacted have mainly benefited from our various programmes,” says Sujeet.

One of the organization’s most successful programmes include its free health check-ups and its tree-planting campaign. In its attempt to support the environment, the organization has devised a method to monitor and support saplings as they grow into trees.

“The most successful programs are health awareness programs with free health check-ups — we organize over

100 such camps in a year, most of which have been really successful,” says Sujeet, “We also partner with several hospitals and clinics in case people need advanced levels of medical assistance.”

He adds: “Planting trees is also one of the most successful programmes that we have managed to launch; we have planted more than 5,000 trees so far, and not only do we plant saplings but also monitor and support them in their journey to becoming trees.”

In its original focus on using education as an effective poverty-eradication tool, one must acknowledge the overwhelming success that Nishchaya has encountered in its attempts. Targeted at rehabilitating the poorest of the poor, the organization’s education programme have gone a long way in changing the lives of thousands of children in the decade-long existence of the organization.

“Our education programmes are very successful,” says Sujeet, “We have run a number of quality education programmes for child labourers, street children and runaway children, and that includes reaching out to children from the poorest families around us.”

Over the last decade, the organization has encountered and crossed several milestones that has placed it in good stead to launch itself into the future, even it goes about changing lives. “We have planted more than 5,000 trees not only in rural areas but also in urban areas,” says Sujeet, “We have prevented more than 500 trees from being cut with the help of locals, farmers and the forest department; we have helped provide livelihood to more than 2,000 people and have helped more than 500 women dealing with cases of domestic violence.

However, there's no stopping this NGO from charting out more ambitious plans and goals for itself even as the New Year approaches. "In 2023 alone, we aim to reach out to more than 2,000 of the poorest families that live on streets and footpaths in order to help their children benefit from our education programmes," says Sujeet, "We also want to plant 2,000 more saplings and support them in their journey to become trees."

He isn't done yet: "We want to conduct 200 health camps in villages and tribal areas, install 500 hand pumps in places where individuals do not have access to clean water, and run 200 skill-building programmes in slum areas."

However, the journey won't be easy. After all, the organization runs on the basis of donations, and has to keep striking a balance between donations and contributions received and the scale of its own ambition. However, in its attempt to expand and touch more lives, there is an expansion roadmap that Sujeet has charted out. "We have to establish a balance of sorts between the donations and contributions we get and the programmes we intend to keep running," he says, "However some of our expansion plans involve opening a new centre in West Bengal."

There's no denying that NGOs like the Nischaya Foundation help affirm the belief and fact that small steps can eventually result in giant leaps — all thanks to the compounding of focus areas like education, poverty-eradication and environment. With its sights firmly set on the horizon, the organization could make significant contributions to uplifting the most marginalized sections of society.

Rahul Philip

8. Sukarya

Early Care for a Better Life



Then there are other factors like early marriages and pregnancies, less-than-ideal socio-economic status, poor access to reproductive and sexual health education, illiteracy and patriarchy to name a few. “Poor infrastructure and access to immediate services are also the reasons for the poor health status of women and infant care,” says Meera.

It is but a foregone conclusion that social, economic and political parameters are some of the key factors that play a vital role in determining how healthy a person is. However, many forget that gender is yet another factor — more so when it comes to access to healthcare. That is perhaps why in India, the concept of women’s healthcare is complicated and less than ideal.

“The high level of gender inequality in India negatively impacts the health of women which clearly means health complaints from women are often ignored,” says Meera Satpathy, Founder and Chairperson of Sukarya, an

organization that strives to work towards the better health of women and children.

“Studies have indicated that boys are more likely to receive treatment from health care facilities compared to girls,” Meera adds, “The role that gender plays in healthcare access can be determined by examining resource allocation within the household and public sphere.”

Meera has a fair point. After all, gender discrimination in India begins even before birth itself — female foetuses are the more commonly aborted ones. If an abortion is not done, a mother bearing a girl child often contends with a stressful and tumultuous pregnancy owing to familial preferences for a son. “Once born, daughters are prone to be fed less than sons, especially when there are multiple girls already in the household,” says Meera, “As women mature into adulthood, many of the barriers preventing them from achieving equitable levels of health stem from the low status of women and girls in Indian society, particularly in the rural and poverty-affected areas.”

Then there are other factors like early marriages and pregnancies, less-than-ideal socio-economic status, poor access to reproductive and sexual health education, illiteracy and patriarchy to name a few. “Poor infrastructure and access to immediate services are also the reasons for the poor health status of women and infant care,” says Meera.

“All women need access to antenatal care in pregnancy, skilled care during childbirth, and care and support in the weeks after childbirth,” she continues, “All births should be assisted by skilled health professionals, as timely management and treatment can make the difference between life and death for both the mother and the baby.”

Part of the reason for the lack of healthcare is that a large part of India still lives in under-served, poorly developed villages that see little or no adequate healthcare infrastructure. This causes the greatest risk to childbirth, with several women suffering the consequences of poor healthcare and medical attention to them and their progeny at the time of birth itself. There is little doubt that this needs to change, and change soon. The situation, however, is direr than one could possibly imagine.

According to experts, the risk of infant mortality is the greatest in the first 28 days of a child's life. "In 2019, 47 percent of all under-5 deaths occurred in the newborn period with about one-third dying on the day of birth and close to three quarters dying within the first week of life," Meera points out.

She adds that children who die within the first 28 days of birth suffer from conditions and diseases associated with lack of quality healthcare at birth or skilled care and treatment immediately after birth and in the first few days of life itself: "India still records about 32 infant deaths per 1,000 live births, which clearly shows our dismal state of affairs."

According to Meera, it is only improved antenatal care, breast feeding, nutrition diet, identification of danger signs, timely and quality health services, timely and complete vaccinations that are so very crucial to improve the situation surrounding infant healthcare in the country.

Meera's NGO, Sukarya has carved out a niche for itself by relentlessly working to provide direct access to maternal-child health nutrition services, which in turn benefit its target audience. "A sensitive and sensible approach towards

the target group has been our multi-pronged strategies that range from clinical services, counseling, medicine, and nutrition food supplementations, antenatal and postnatal care services to raising awareness, involving communities and men folks, using behavior change communications and convergence with government systems,” she says, “These have yielded good results and we have catered to more than five million women and children at urban slums and villages where we have observed that our services are needed the most.”

The Urban Slum Health Action (USHA) programme has been the most successful one for Sukarya in terms of the quality of its impact. According to the organization, the reason for its success is its effective model of intervention, which in Meera’s words, a fine “combination of service delivery, awareness generation, community empowerment, and linkage with the government system.”

Sukarya now plans on expanding its reach and operations to onboard what Meera calls “aspirational districts” and more backward states in order to implement large-scale interventions. “As an organization, we have more than 23 years of genuine experience in the technical implementation of Maternal Child Health Nutrition programs with substantial impacts,” she says, “Our customized model has yielded encouraging results. Sukarya’s vision is to now replicate its successful model of interventions to the wider reach and audiences.”

However, the goals don’t end with mere expansion. There is a long list of to-dos that Sukarya has written up for itself. “We have to reduce anemia and malnutrition in our operational areas in five years’ time,” Meera says, “Adolescent girls need to have a voice and have to operate

as change makers of the country. More and more school children should go to regular schools.”

It is a well-known fact that India has miles to go before women and infant healthcare parameters see considerable improvement. However, it is also heartwarming that with organizations like Sukarya, the journey to getting there seems achievable and encouraging. With the right kind of focus, targeted interventions and calibrated expansion, Sukarya could go a long way in making India a much better place for women and children.

9. TARA India

For the Children



For over 13 years, TARA India has looked after children in urgent need of care and protection, often thanks to violence, abuse, and neglect. Since 2008, the organization's outreach programme also supports vulnerable children, including school dropouts. In this period, the organization has developed an after-care programme to support and guide young adults who have lived life in TARA homes to become self-sufficient, successful, and productive adults. Today, the organization has directly and indirectly impacted 750 and 2,300 beneficiaries, respectively.

“When we started in 2008, we had only 16 children. By 2021, we had about 150. In 13 years, TARA has successfully established and ran three children's homes, an aftercare program, and an Outreach Centre, all of them catering to the needs of vulnerable children and their families,” says Basanti Caroline Roublin, Executive Director, TARA Child Protection and Empowerment, “A Training Centre

which operates across TARA programs guarantee that all employees offer informed professional care and support to the children.”

In order to prevent institutionalization of children and promote their education, TARA’s outreach programme has helped support twice the number of children than those in a TARA home, at reasonable costs and parental cooperation. In fact, a 2017 study concluded that the programme should cater to the community in Saidulajab village that had its share of challenges and lack of institutional support. “A follow-up study was conducted in 2018-2019, where a team of 4 field investigators interviewed 300 households in 11 slum settlements. The results allowed TARA to better understand the situation and the needs of the children,” Basanti adds.

Owing to interruptions due to the pandemic, the programme in question has adopted an adaptive approach based on the needs of the community. “The activities included the weekly distribution of rations to 50 families in 2020 and close to 35 families in 2021, educational activities through digital means, awareness drives on the pandemic, safety measures for domestic violence, and weekly phone calls with the families to keep a check on their health and the overall situation at home,” says Basanti.

TARA has over the years, aligned its purpose with the sustainability development goals of the United Nations Organization. “We believe that by providing children with quality education, and by being strong proponents of gender equality, we can contribute to reduced inequalities in the communities we support and have an impact on empowering our children to have access to decent work in their future,” Basanti says. It is however, a daily challenge to work with children suffering from trauma, differently-abled children and those with learning impairments. “Given

the fact that large institutions are prone to generate violence when they exceed their maximum capacity, we admit only 20 children per home, since our priority is a safe and secure environment with a family-like atmosphere,” she adds.

TARA’s model is known to be firmly rooted in the belief that quality education is key to empowering children. “We ensure that every child is enrolled in good schools and that there is a sound knowledge of English to access a wide range of employment opportunities,” says Basanti,

“We also encourage the children to use English as their medium of communication with the staff, teachers and volunteers.”

Extra-curricular activities like sports, art, and craft have been given priority by TARA. The organization also conducts “child representative elections” to instil responsibilities that will help children understand the importance of advocating and articulating their opinions.

“TARA Homes’ policy regarding the families of children is to nurture the bond between parents and children. It is their fundamental right and this proximity is much needed for the child’s development and identity,” says Basanti, “We encourage families to visit and call the children, but maintaining this bond is not always as easy or as self-evident as it may seem. Children get placed in TARA Homes for reasons in which families often play a part. “

TARA is also committed to ensuring that only qualified and committed personnel be employed to work with children. Salaries are structured so as to guarantee a certain standard of qualification, while training and refresher programmes are continuously provided to staff members. TARA’s accounts are audited and published annually, to comply with a strict anti-corruption policy.

“We envision a world where all children are protected and empowered to achieve their full potential in life,” says Basanti, adding that TARA will start a female-centric module in TARA Outreach Centre, for the teenage girls in the community. “Through the female-centric module, we hope to provide skill-based training, equipping the children with legal documents, teaching necessary life-skills essential for self-empowerment, conducting programs on women’s rights and opportunities, and implementing a self-defense training programme,” she adds.

Based on a survey of children’s medical needs TARA will set up health check-ups for children and their families. “In the next two years, we plan to expand the program TARA Big Birds, as many teenagers in TARA Homes will complete their schooling and would then likely become a beneficiary of the program,” Basanti says. Today, TARA is actively planning to expand its training centre by collaborating with organizations either working directly in the field or indirectly associated with the social sector. The organization’s expansion will depend on building a network with local and state authorities, and setting up a well-trained group of staff members to regularly monitor the operations, not to mention raising sufficient funds to launch and keep the home running.

“TARA’s goals are always oriented towards children and their wellbeing. So keeping the children and staff safe and happy has been a priority, in midst of the pandemic,” says Basanti, “TARA Outreach Centre ensures that children, who mostly go to government schools, actually go back to school and can cope up with the gap created by 2 years of the pandemic. On the larger scale, we wish to increase the exposure to TARA activities and make our model more accessible to the public and within the sector.”

While solely operating in Delhi today, TARA might consider expanding to other states and more rural areas in the future. “Some of the expansion challenges are, of course, due to the pandemic,” says Basanti, “Staff burnout due to extended lockdown periods is something we are expecting. However, we are doing our best to avoid that, through regular discussions and training of the staff.”

Other challenges for the organization include fund-raising and increasing its donor network. The organization is working towards increasing awareness and gathering more individual donations.

10. Vonisha

Mission Empowerment



Vonisha began as a social services outfit — the brainchild of R Venkateswari, Founder and Managing Director, and Dr A Nagasubramaniam (Wing Commander), Co-founder and Director. Being a doctor-teacher couple, Venkateswari and Dr Nagasubramaniam had a natural proclivity to help people in need, in their immediate vicinity. “We noticed that there always was a critical gap between planning and implementation of social service programs. “It is usually cosmetic and superficial, and there is no long-term impact because last-mile connectivity and follow up is missing,” says Venkateshwari.

However, the idea of creating Vonisha came when Venkateswari and her fellow director Dr. Nagasubramaniam attended a graduation ceremony for underprivileged children on a Bangalore afternoon in 2016. “That was when we decided that we need to get into the field in a structured way to create a long-term impact and help the underprivileged to come out of the orbit of ignorance and

poverty. Once that calling came to us, there was no looking back. We had clarity and knew what to do and how to do it,” she says.

The priorities were simple: provide sustained last-mile connectivity and robust follow-up. “We wanted to be accountable and transparent. We wanted to leave behind a legacy. Incidentally, the word Vonisha means ‘Unique thinkers and excellent workers with spiritual outlook’”, explains Venkateswari, adding: “this defines us.”

When Vonisha began, the duo was mentored and supported by organizations like BEET Force, Samridhdhi Trust, LDSG and Alphabet Club. “We learnt then that what works is a collaborative approach that requires support and nurture, especially given that we are working at the grassroot level. Our gratitude to all the mentors and well wishers which enabled us to work in this tough field with our head held high,” she says.

The objectives of Vonisha are simple: empower lives of underprivileged children through education, health, sports, skill development and environment. “We started our work in bridging the gap of education of the underprivileged from slums in South Bangalore whose parents were rag pickers, construction labourers. Education for their children were not at all a priority for them, hence we focused on motivating them to send their kids to our Bridge Programme. Some were alright as long as they didn’t incur a cost. Some weren’t cooperative,” she says.

COVID-19 was a game-changer to the NGO which was still in its infancy. “We realised that there was a need to continue our support through supporting families who belonged to the lowest rung of society. With the help of individual and organisational donors we provided dry rations to the

families of children who were in our bridge program and then to others in that community. We could help the slum dwellers with ration for two years which amounted to 30 lakhs rupees. We educated them on COVID-appropriate behaviour and importance of adhering to basic health norms,” she says.

During the pandemic, Vonisha also organised online trainings and workshops for facilitators to enhance teaching skills. This saw the introduction of learning material, charts, and flash cards, not to mention the masks they stitched and donated. “We started our on-site teaching program where our volunteers went to slums and provided 3 to 4 hours of basic education during uncertain times. We also provided group health insurance for families of our associate workers.”

As the pandemic receded, Vonisha received “overwhelming” support from parents residing in slums who were sending their children for education. “Word of mouth from each slum ensured that children from distant slums join our education program which included Bridge program, Mainstreaming program, and the After-school program,” she says.

By this time, Vonisha began seeing the need for women empowerment among daily-wage workers and semi-skilled workers. “We launched a free three-month tailoring program to help underprivileged mothers get employed, and have three centres functioning now.”

Vonisha has also partnered with the Government school in Tamil Nadu to spread the message of biodiversity among rural children. The group has planted 500 trees to create Miyawaki here. “It is heartening to see the growth of the greenery with diverse plants that attract birds,” she says.

Vonisha's approach has always been to first understand the basic needs of its adopted community. It then begins to serve it by designing an appropriate program, dovetailing and delivering the program as per their needs through field visits, need-assessments, providing counseling and guidance. "We initiate the programs in a systematic manner through various activities such as education, life skills support, women empowerment, community development programs, and health camps. We aim on long-term impact through effective Cradle to Career approach, solution-oriented and collaborative approach. The aim of our approach is to bring out holistic development in these communities and we are happy that it works wonders," she says.

Some of the NGO's most successful programs today include the Bridge Education program, Mainstreaming program, Back to School program, After School Program, Life skills to Livelihood program, Take-Off from School project and the women empowerment initiative. Along the way, some key statistics have made Vonisha's journey worth the effort. There has been a decrease in drop-out rates, and the organization has scaled up its projects. Other initiatives like the English enrichment program have also worked wonders, as have the take-off from school project and skill development and job placement support.

"Our health and hygiene program are to create model slums where the basic tenets of healthy living with additional focus on public health, cleanliness and education will be taught. We will provide bio-toilets and sanitary napkin vending machines, to focus on basic cleanliness," she says.

"We want to leave behind a legacy of impactful social service by focusing on the needs and empowering the underprivileged community which will help them to integrate smoothly into

the society and contribute to the building of a self-reliant nation through self-esteem,” she says.

Vonisha plans on collaborations in order to further its last-mile connectivity mission for nation-building. “As our foundation with its core values of Integrity, Compassion, Excellence, Accountability and Transparency is strong enough, we are in the process of scaling up,” she says, “Time will tell how successful we are. Until then efforts will be on to source the necessary resources. We started with five dedicated associates and now we have 20.”

11. Youth for Unity and Voluntary Action

Participatory Governance: The Way Forward



Social justice can be truly attained when: a. People are aware of the structural inequalities that cause their problems; b. Individuals know their rights and; c. When each one actively participates in governance and influences policy. It is with this in mind that in 1984, a group of student social workers of the College of Social Work, Nirmala Niketan, started Youth for Unity and Voluntary Action (YUVA) an organization that works with impoverished, oppressed and marginalized people, helping them be their own drivers of change.

Doel Jaikishen, the Communications Manager of YUVA explains their philosophy as, “Jinka Savaal, Unka Netritva”, roughly translating into “Those who suffer problems first-hand, are best positioned to determine solutions and approaches for change”. How does YUVA help people lead their own change? By expanding access to information, educating communities of their own rights and the policies governing them, organizing people to rally and represent

their needs to decision makers, and by empowering them to be vocal and ready to pitch in with ideas for change.

YUVA's programs today are broadly classified into the following thematic areas- Poverty (including programs on Habitat, Livelihood, Child Rights and Youth Rights); Environment and Climate Justice; Urban Governance and Planning. While the organization is headquartered in Navi Mumbai, their programs extend to different regions in the country.

One of the highlights of YUVA's work is in facilitating a people's movement in Nagpur to access tenure security and basic rights for marginalized populations. YUVA, in collaboration with the people's organization that they helped facilitate—Shekhar Vikas Manch—have been actively advocating for people's access to tenure security. Their constant advocacy efforts for nearly 20 years led to the state government announcing land tenure for all slums on government land in Nagpur and other select regions of Maharashtra in 2017, and extending this to slums on private and mixed use land in 2019—a big win! In recognition of their incredible transformative work, this initiative was also featured in the 2019 edition of “Atlas of Utopias”, an initiative by Transformative Cities. The Atlas is a collection of 33 stories from 24 countries that showcases community-led initiatives that have helped gain access to water, food, energy and housing.

YUVA also works with informal workers (such as daily-wage workers, construction workers, street vendors and domestic workers) to help them access their Right to Work, Wages and Welfare. YUVA's Labour Helpline, for instance, supports access to wages, welfare and just working conditions for construction and daily wage workers. The Helpline has helped recover over INR 60 lakh wages since 2015–20.

In November 2020, YUVA and Bal Adhikar Sangharsh Sanghathana, a children's collective facilitated by them, launched the "My Ward, My CPC" campaign. In a bid to create child-friendly cities, the campaign demands the formation of functional Child Protection Committees (CPCs) in every ward of Mumbai. This is mandated by a 2014 Government Resolution (GR) and till date has yet to be implemented to its full capacity. Children used the platform to share the challenges they faced, especially during the lockdowns, via posters and campaigns. When the campaign team approached the District Collector of Mumbai Suburban with their demands, he accepted them, approved the toolkit prepared by YUVA in collaboration with the Department of Women and Child Development and vowed to form and activate all the CPCs by the end of the year.

YUVA's mission to shape the aspirations of youth took the form of Anubhav Shiksha Kendra (ASK), an experiential learning program for youth, started in 1993. Consisting of training workshops, a youth exchange program, motivation and social awareness sessions and more, this program runs across districts in both urban and rural regions in Maharashtra. ASK helps boost confidence and a heightened sense of social awareness among youth who typically face caste, gender and class-based inequalities. Between 2017 and 2020, over 147,000 youngsters from over 28 districts have engaged in the program. "ASK has taught me how to understand and engage with society. I now conduct different kinds of programs on the core values of ASK and people look up to me as a social reformer" says Prakshik Meshram, an ASK member from Yavatmal (quoted with permission).

Each year, YUVA organizes ComplexCity, an annual festival celebrating urban diversity. Through youth conventions, city walks, interactive exhibitions, photography contests,

and a showcasing of lived experiences of the diverse communities in and around Mumbai, this festival brings together unlikely groups of people, helping each one appreciate the contributions of the other into making Mumbai the city that it is.

In March 2020, at the start of the COVID-19 pandemic YUVA conducted a rapid needs assessment of 34 communities across 4 cities in the Mumbai Metropolitan Region (MMR). The findings of this assessment informed their relief work. They launched the ‘Together We Can: Spread Love, Not Corona’ campaign and raised INR 6,00,00,000 towards ensuring access to food and basic needs for the most impoverished people in these cities. Aside from providing hundreds of thousands of cooked meals, dry rations and essential item kits, YUVA, as a part of the Jeevan Rath network, also ensured that over 1,000 migrant workers had a safe passage back home in the MMR, Nagpur and Nashik.

While documenting their efforts, YUVA’s team also recorded the lived experiences of the migrant workers at this time of crisis. The testimonies brought out deepening existing social inequalities, uncertainties and increasing vulnerabilities of different groups of people, such as women and minority genders, construction and other daily wage workers, and so on. YUVA was also able to write about possible solutions to these issues, including why access to food remains a struggle for Mumbai’s poor, and why the universalization of the Public Distribution System is necessary.

Further, across the MMR, YUVA has since helped impoverished and marginalized persons access legal entitlements (such as Ration Cards, Aadhaar Cards) and social security. At the advocacy level, YUVA developed a charter of demands and several policy briefs on the issues facing the urban poor to take it ahead with decision makers,

and continues to use ground-up evidence to drive better policy making, while supporting the capacity building of marginalized groups.

What are some of the challenges that the organization faces today? Roshni Nuggehalli, YUVA's Executive Director says, "Increasing levels of regulatory compliance cause a pressure on our already strained systems." She also says that the organization would like to invest more in the capacity building and development of their employees. This essential expense is often overlooked in the non-profit sector, although it's much needed to help teams constantly develop their capacities to take on new challenges.

What is the way forward, for YUVA? Roshni says, "In these challenging times, it remains as important as ever that we continue to ensure that the most marginalized groups are able to access and assert their rights, that we as a catalyst help them along the way with information, capacity building and as partners in representing their interests in policy-making. We also believe that a 360-degree approach to looking at issues is the only way to develop longstanding solutions to emerging social issues."

Archanaa Ramesh

V. TRENDSETTERS

*Stories of most dazzling trendsetters who have
brought about social change.*

1. Akhil Bharatiya Gramodyog Seva Sansthan

Many Facets to Development



Akhil Bharatiya Gramodyog Seva Sansthan (ABGSS) is an NGO working in Bahraich district of Uttar Pradesh. Bahraich, located around 128 kilometres north-east of Lucknow, shares a tiny border with the neighboring country of Nepal. Not the least due to inclement weather (severe winters and even worse summers), a number of socio-economic problems tend to arise in this region. In an attempt to address some of them through voluntary efforts, founder Shiv Saran Lal Bajpai started ABGSS in 1985.

“I have been passionate about social service since my youth. In the mid-1970’s while studying in Lucknow University, I started volunteering with various charitable organizations. I was particularly interested in giving lectures, giving talks about social issues. I was frequently called upon to talk on occasions such as the Independence Day celebrations of local organizations, wherein I had to deliver an address on issues such as the importance of education, substance abuse and other things,” says Bajpai.

Bajpai went on to study Law. It didn't take him too long to figure out that legal practice was not for him. However, he did notice that of every hundred clients he would meet during his legal practice, only one or two were able to write their own signatures. The rest were completely dependent on someone else to do the reading for them. Says Bajpai, "It made me think hard about what I could do to make sure people were able to read and write on their own. So, I started a few night-schools in my area. A larger non-profit organization noticed our work and asked us to apply for grants through a government scheme. Although that didn't work out, due to various reasons, it pushed me to start my own organization in 1985."

ABGSS has over the years taken many forms and has undertaken projects in several thematic areas. "In the first years, through Khadi Gramodyog, we received some funds to set up a work unit, producing shoes and slippers. The objective was to use profits from this unit to do charity. I faced a great many challenges in running this unit because I wasn't aware of the nitty-gritties of running the unit. Just as a man stepping into farming with zero knowledge of the subject, my foray into business led to a product-dump. We had too much of it and it wouldn't sell. I accumulated massive debt." explains Bajpai.

Soon after, he was visited by representatives of the Council for Advancement of People's Action and Rural Technology (CAPART). In an effort to learn from his past failings, Bajpai initially hesitated to indulge them in the request for a partnership. However, the CAPART representatives saw an opportunity to utilize the equipment, the factory set-up and labour from the existing work-unit to manufacture other items, such as a hand pump. Hence, they provided funding to start a drinking water project, for which ABGSS helped

put together literature on water conservation and helped execute the project.

Since then, the organization has kept on evolving through various partnerships, working in tandem with such organizations as the UNICEF, Catholic Relief Services, DFID fund and others. In partnership with Path India, for the past couple of years, ABGSS has been distributing blankets and rations among people in the district. A few medical camps are also conducted from time to time. Currently in association with Jeevodaya Foundation, a free education and milk distribution project is ongoing. Starting in December 2021, free sessions are being conducted for school going children, covering moral education, sanitation, hygiene, physical training, sports and exercises. ‘Masoom’ a child rights project is also underway. Newer projects being planned with Jeevodaya in remote interior regions of UP.

Programs and funding have been severely impaired during COVID pandemic. With difficulty, ABGSS was able to secure a sum of INR 6,00,000 to distribute basic rations, both dry and fresh produce. However, some opportunities have been put aside due to the ongoing pandemic. “I was supposed to meet with UNICEF to start a new project. Due to the latest covid wave, that has been postponed. It’s easy to weave stories about strife, but living in this reality is very difficult. People appear self-sufficient in this region, but when you take a closer look, they won’t have even a day’s meal to survive on. Migrant labourers have suffered from returning to their homes from far away workplaces. They have nothing to look forward to during their day. The government is supportive, but the problems are still there” says Bajpai.

Nevertheless, Bajpai is content with the progress made so far. “I’m happy that the issues that individuals like myself

worked on, have mostly been adopted by the government. There has been a revolution in education, in public attitudes towards sending children to school. Not long ago, there used to be schools with more teachers than students. Dropout ratios were high. Now, a lot of students are going to school, especially a surge of girl children being encouraged to go to school. There is also a sizeable increase in the numbers of Montessori schools, English medium private schools in the region,” says he.

ABGSS is promoting ‘Aadhi Aabadi’- a forum for supporting the education of the girl child. Girls take part in competitions, are encouraged to put themselves out there. There is improvement in the number of women participating in education-related activities.

Earlier ABGSS had a few staff on my payroll. Due to funding fluctuations, Bajpai says he’s unable to pay to keep staff. The organization mainly works with volunteers.

This year, a Kishori Mahila Project is scheduled to begin. Young women will receive training for running a menstrual-napkins manufacturing unit. The project further hopes to train and create awareness to the girls on gender-based problems they might face, and equip them to overcome those.

“We also have an idea for mushroom cultivation. It could be a women’s livelihood option as much as a man’s. Provided we get funding for it, we may go ahead. We are looking into sustainable marketing methods of the mushrooms as well,” says Bajpai, looking to the future with optimism.

Archanaa Ramesh

2. Environment Conservation Group

Awareness to Observe and Act



A group of friends were concerned about forests and endangered species engaged in a variety of awareness building initiatives like forest cleaning drives. In 2009, they chose to formally establish an institution to strategise efforts towards a long term vision. Environment Conservation Group (ECG) was thus born and the vision is loud and clear – every individual can do their part to protect nature, wildlife and biodiversity. “A simple gesture can help us connect, protect, and preserve our nature and the wildlife. Awareness is the key. People are not aware of the full picture. There is asymmetry in how general public are educated about environment and these layers have distanced them from nature as such,” says R.Mohammed Saleem, President of Environment Conservation Group (ECG), based out of Coimbatore

Development has come at a heavy cost and not all of us have faced the consequences as much as those who were displaced. Displacement was inevitable and the ill planned

rehabilitation efforts have built new layers within the socio-economic plateau. “Some were able to raise their concerns through some agency and were able to work for their betterment, but nature and wildlife, perhaps the most affected ones by development, do not seem to have an agency that can support them in times of need. Which is why we are here,” he says.

When a tree is cut or when a bird/animal is hurt, all we have to do is contact ECG. A group of volunteers spring into action and the increased calls every year reiterate that ECG has successfully managed to convince people that their concerns can be addressed. “It is evident that case by case support is actually possible to protect nature and wildlife. What is expected from us is to inform, instead of turning a blind eye. This is not too much to ask for,” he sighs. Having evolved into a huge network, ECG embarked upon ambitious projects and their bonafide interest in environment has brought a wide range of stake holders into action – general public, students, forest officers, conservationists, corporates, disaster management teams, urban local bodies, etc.

ECG’s focus on ‘localised change’ has not only helped check wire-snare poaching, trophy hunting and illegal bush meat trade, wetland conservation and pollution but has spearheaded a movement in making communities aware in the real sense. “Any knowledge must help you act, must encourage you to do the right thing. What is the point otherwise?” he asks. The Save Race Course Movement in Coimbatore is a case in point. The felling of trees, removal of a children’s playground and razing to ground a park with rare shrubs to make way for a Smart City project didn’t go well with the residents. ECG and the public succeeded in protecting the greens along Race Course and the way this movement led to stalling of the project encouraged many far and wide to make some noise about their neighbourhood.

ECG's avian wing, the Coimbatore Birding Club has introduced a culture of bird watching among young and old alike, enthusing bird watchers to document local birds and their migratory patterns. Mohammed feels that observation is the key to identifying patterns and the changes that can be harmful. "Nature communicates to us through its patterns. When educated to observe, general public can play a key role in developing knowledge on local flora and fauna, and this culture of learning passes through generations easily," he adds.

Determined to carry the message in every possible way, ECG came up with their PATH (Provide Animals Safe Transit on Highways) expedition in 2016 to study the impact of road on wildlife. A team of five wildlife conservationists led by Mohammed travelled through major wildlife sanctuaries and visited major institutions, covering 20,000 kilometers across 22 states in India. The success led to a series of international expeditions in the following years – SEEK (Save Endangered, Endemic and Key Species) 2017 and 2019. SEEK 2019 was a 79 days long expedition across South India covering important bird areas like the Nilgiris. They also spotted Europe's small migratory passerine bird, the whinchat, for the first time in India. Every expedition also comprises of dialogues at educational institutions, NGOs and communities that have shown how we can live in harmony with nature.

Apart from the expeditions, nature camps are also a regular feature for school, college students and other interested groups. "Trekking, birding, nature walks and camping are an inherent part of such camps and we encourage participants to experience nature and its vulnerability, at the behest of our development dreams. The idea is to show why conservation is important and how each one of us can be a part of the process," he says.

Shanmuga Priya.T

3. Extra Mile Foundation

Saving the World, One Baby at a Time



All the world over, preterm births (premature birth) make for a significant public health problem mainly on account of the associated neonatal (first 28 days of life) mortality, morbidities and disabilities in later life.

‘Preterm’ is defined by the World Health Organization (WHO) as those babies born before completing 37 completed weeks or fewer than 259 days of gestation since the first day of a woman’s last menstrual period. The WHO estimates that nearly 15 million babies are born premature every year — that is approximately one in ten births. According to data, nearly a million children die due to preterm birth complications, with the percentage of such births (against the total births in a particular country) ranging from 8 percent to 18 percent across 184 nations.

“Nearly one-fifth of all preterm babies are born in India, and there is a need for better neonatal critical care, here,” says Dr Nitasha Bagga, a consultant neonatologist and the

founder of Extra Mile. “In the last decade, advancements in the field of neonatology have been phenomenal,” she adds, “Today, we are able to save extremely premature and extremely low birth weight babies in India”

However, it is also a fact that the survival of premature babies depends on where they are born — poorer families are at higher risk. “Almost nine out of ten preterm babies survive in high-income countries because of enhanced basic care and awareness,” Dr Nitasha adds.

The majority of neonatal deaths (75%) occur during the first week of life, which is contributed not only by prematurity but also various spectrums of new-born disorders, which are treatable if addressed in time. “More than 3 quarters of preterm or premature babies can be saved with timely and cost-effective interventions,” says Dr Nitasha, “And while there are government organizations working towards this, we need to go The Extra Mile.”

With this objective in mind, Dr Nitasha established Extra Mile Foundation in December 2021, a charitable trust and non-profit organization, to save premature and unwell new-borns from economically weaker communities. Typically, these were babies that could be saved with new-born intensive care treatment (NICU) but whose families were not able to bear the cost.

“Our vision is to build a world where every premature and sick newborn has access to care that helps prevent needless loss of life and illness among underprivileged new-borns,” she says, “Our mission is to provide excellent and equitable care to every new-born. To do this, we partner with institutes and health care facilities providing quality care and timely referral and transport to more equipped centres.”

Extra Mile works on innovative private-public partnership models at district and sub-district levels to provide equitable care. The organization also partners with educational institutions to spread awareness about prematurity. “In last seven to eight months, we have helped 40 underprivileged new-borns with the aid of 150 donors who resonate with the cause,” says Dr Nitasha, “Four of our initiatives have brought us great satisfaction”:

Our ability to spread smiles to parents by extending fiscal support and saving tiny lives resonates with our mission of excellent and equitable care to every new-born.”

In terms of specifics, Extra Mile foundation supported small new-born care unit (SNCU) in Nalgonda, Telangana, which is a 20-bedded new-born intensive care unit (NICU), with level-2 care facilities, established in 2012 and rendering services covering Nalgonda and adjacent districts in Telangana. It has in-house paediatricians, nursing staff, support staff, security, lab technicians and a data manager, but is short of trained nursing staff. On average, 9000 to 10,000 deliveries happen in the maternity ward every year and this SNCU provides support to new-borns who are unwell. To continue delivering excellent care in a sustained way, Extra Mile also decided to support the team of passionate and dedicated doctors and nurses by supporting nursing staff for kangaroo mother care (KMC).

The organization has decided to take on new-born hypothyroidism. “Awareness and support will help eliminate hypothyroidism among new-borns in the next few years and transform their lives by enabling normal growth without being a burden to the family,” says Dr Nitasha.

The organization has also donated electrical breast pumps to SNCUs, to help not only in easy expression but also more frequent and hygienic expression of breast milk.

However, Dr Nitasha says there's plenty left to do and an "ocean of things" that still needs working on in this sector: "Supporting universal thyroid screening, promoting exclusive MOM and KMC practices for premature newborns, and extending financial support to save more and more lives with equitable care are some of them," she says.

In the coming quarter, one the focus areas for Extra Mile is to concentrate on the optimal usage of oxygen. "Oxygen is one of the most dangerous drugs for a premature baby's eye," says Dr Nitasha, "It is responsible for Retinopathy of Prematurity (ROP). Oxygen flow meters, which are used routinely in most hospitals, measure oxygen from minimum 1 litre to 20 litres." She adds: "These premature babies need and can be managed even with lesser oxygen. For the judicious use of oxygen, we will be helping various district SNCU's low-flow meters, which are designed to provide one-tenth of the oxygen that is being used, today."

For Extra Mile, there are a few "very clear goals" which the organization hopes to achieve in the near future. "First and foremost, we want to help 100 underprivileged newborns to bear the cost of care this year," says Dr Nitasha, "To achieve this, we need funding, as we try to bring more awareness and need to go the extra mile to save tiny lives." She adds: "We are also looking for volunteers to work for our organization, as we haven't employed any one as a way of keeping costs down, and using the bulk of our funding to save new-born babies."

4. Puttenahalli Neighbourhood Lake Improvement Trust

The perseverant lake custodian of Bangalore



On a pleasant morning in early April, a soft breeze gently rustled the leaves on the trees along the banks of Puttakere, sweet bird song filled the air...little groups of purple moor hens foraged quietly in the shallow waters, as did the black-winged stilts from lands far away...up, on a perch, a cormorant stretched its dark wings out to dry, still and meditative, unmindful of the noisy sun-birds hovering in excitement over honeysuckle blooms, tiger butterflies flitted about hurriedly seeking sweet nectar of their choice... Nature, in all her glory, seemed to be miraculously thriving amidst South Bangalore's high-rises and dense traffic.

Until over a decade ago, the 13-acre Puttenahalli lake was one of the many hundreds of dying lakes in the city as rapid urbanization, a population surge and unplanned construction took a toll on the city's famous waterbodies. When Usha Rajagopalan, Co-founder of Puttenahalli

Neighbourhood Lake Improvement Trust (PNLIT), moved into the neighbourhood in 2006, the view from her home left her deeply disturbed - she saw a dry lake-bed strewn with trash and construction debris, puddles of sewage water, little greenery and a well populated slum on the embankment. “I knew very little about how a lake could be revived at that time,” she says.

Usha was driven by her personal belief that citizens are responsible for safeguarding the environment by taking ownership. She took the first big step by mooted a campaign for lake rejuvenation and removal of the encroachment with the Bruhat Bengaluru Mahanagara Palike (BBMP) – Bangalore’s Municipal Corporation. With the help of influential members in the community, she was able to get Puttenahalli Lake included in the list of lakes that the BBMP was considering for revival at that time.

Three-way partnership

As the BBMP proceeded to plan and carry out civil works at Puttakere, Usha was able to garner support from a small team of environment enthusiasts from the neighbourhood, to closely monitor and report on the revival activities and remain regularly engaged with the civic body. “The Chief Engineer at the helm of affairs at that time was open to listening to citizens, and that made a lot of difference,” says Usha. She soon realized that lake rejuvenation and long-term maintenance would require organised and sustained efforts, and could only be carried out in partnership with the BBMP and with active participation of local resident communities. Thus, in 2010, she decided to set up and register PNLIT to drive all lake improvement efforts, with three other residents joining her as trustees.

PNLIT: Assuming the role of a lake custodian

Soon after, a cash-strapped BBMP took a landmark decision to hand over the maintenance of 13 lakes to committed non-governmental organization (NGOs) and signed Memorandums of Understanding (MoUs) with each of them. The list included Puttenahalli Lake and, with that, PNLIT officially became one of the first citizen custodians of a lake. The terms of the MoU clearly stated that the Trust would be responsible for lake maintenance and would meet all related expenses. It emphasised that the NGO would also not conduct any commercial activity at the lake.

PNLIT's comprehensive efforts over the past decade have been directed towards water replenishment, vigilant monitoring of water quality, identifying and cutting off sources of pollution, developing the bio-diversity around the lake scientifically and increasing community involvement.

Water replenishment initiatives: Tapping multiple sources

In the first year after revival, about fifty-percent of the lake got filled up with rain water. The Trust found that the surface water run-off from a nearby avenue could be used for replenishment. The careful laying of pipes to redirect the storm water was carried out by the BBMP under the directives of the Chief Engineer. "Once this was done, water gushed into the lake. The residents from the neighbourhood were thrilled to see this," says Usha, who believes that such passion and excitement for a community cause gets generated by sharing information and knowledge and by encouraging participation. The redirection of the storm water also helped in controlling flooding of the nearby residential apartment complexes.

Another major initiative to augment lake water was to bring in surplus treated waste water from the Sewage Treatment Plant (STP) of one of the large residential apartment complexes in the area.

Keeping the lake water clean is a continuous effort. In what is seen as an innovative measure, PNLIT created artificial islands using PVC pipes and plastic bottles and spread nets over them to hold bio-filter plants in place. These plants have free-floating roots which capture water pollutants. The quality of water, which is tested regularly by volunteers, saw a marked improvement. However, incidents of sewage water seepage are recurrent and require enormous efforts to trace and block the source with the help of the Bangalore Water Supply and Sewerage Board (BWSSB).

Community participation: Sharing expertise, time and resources

Beginning with a very successful tree plantation drive on Earth Day back in 2010, where local residents donated generously and planted the 125 saplings provided by the BBMP, PNLIT has consistently involved residents in its activities, drawing on their passion for the cause, knowledge, expertise, and desire to volunteer. The annual lake maintenance expenses have been met entirely through donations from residents so far. “This shows the faith the residents have in us and the transparency and accountability expected from us” says Usha. PNLIT has been organizing a variety of interesting events like nature walks, story-telling sessions and musical evenings, making the lake the centre for community gatherings and activities, thus increasing footfalls to its green-canopied surroundings.

Bio-diversity: Of trees, birds and insects

Over the years, PNLIT has sought help from experts for identifying trees to plant around the periphery of the lake and also for dealing with invasive species. In 2010, 125 saplings were planted on the lake shores – the number of trees has since gone up to 475, with most of them being native species. Common flowering trees at the lake like Honge mara (Indian Beech Tree), Poo-arasu (Portia Tree), Silk Cotton, Palash (Flame of the forest Tree) and bushes like honey-suckle, passion flower and many others attract butterflies and birds – sun-birds, prinias, parakeets, flower peckers and others.

The clean water and fish have attracted a number of aquatic birds – including some migratory birds like wagtails, storks, whistling ducks, and sand pipers. Some have made the lake their home - a spot-billed duck recently laid eggs and hatched them at the lake, and the mother and her chicks have been a delight to watch. Naturalists have spotted a wide variety of insects at the lake – a rare and colourful spider with iridescent stripes was spotted recently by a resident photographer at the lake, perched atop a garden lizard.

The rich bio-diversity of Puttenahalli Lake is reflected in the fact that 208 species of diverse plants and animals seen at the lake have been recorded on the inaturalist app and 132 bird species have been uploaded by birding enthusiasts on the ebird app.

To get adults and children residing in the neighbourhood to understand and enjoy nature, PNLIT has been organizing nature walks guided by experts. A bio-blitz was conducted last year by a resident naturalist in which a small group of participants learnt to identify and document their

observations of the species of birds, insects, flowers and plants they had seen.

PNLIT's optimism against challenges

PNLIT has confronted several challenges over the years, from trees being cut down by local miscreants to sudden seepage of sewage water, and of course, the long-drawn-out issue of removal and rehabilitation of the slum encroachment. In its exemplary journey as a lake custodian the Trust has worked towards resolving many challenges with the BBMP's support with an understanding of the pressures and constraints the civic body faced. "To work with the BBMP there has to be a lot of mutual trust and give & take. They know well that we have no vested interest," says Usha. PNLIT nominated BBMP for Earth Day Network India's Star Municipal Leadership Award in 2021 which BBMP won for rejuvenating 18 lakes in the city and initiating work on 7 more.

At present, there are concerns related to the renewal of the civic body's MoUs with NGOs, after a high-court ruling on a PIL filed by the Citizens Action Group stalling the agreements with corporates. Since the ruling does not mention NGOs, lake groups have made representations to the BBMP Commissioner and have approached the court seeking clarifications on the order.

In the meanwhile, PNLIT continues its efforts optimistically, relying heavily on the community funding support for lake maintenance which it has carefully nurtured. Its future plans include developing the lake as an avian habitat, launching a learning program for children, scientific data gathering on bio-diversity and conducting regular events to promote community gatherings.

When more and more folks come over to Puttakere from the neighbourhood, they may spot the red-eared slider turtle somewhere along the banks or simply stop to admire pretty water lilies in bloom or, with a sharp, trained eye, even catch the Brahminy kite feed its little one on a tree branch....

(For guidance on lake revival & rejuvenation and for opportunities to participate in PNLIT's activities, you may write to Ms. Usha Rajagopalan, Co-founder Puttenahalli Neighbourhood Lake Improvement Trust. Email: Puttenahalli.lake@gmail.com)

Usha Ravi

With inputs from Jayashree Govind

5. QUEST

Unravelling Components of Quality Education



The discussion on quality of education is definitely vast, complex, buoyant and critical. After a decade of celebrating education as a fundamental right, we as a society are still not prepared and informed to transform the education ecosystem to meet the aspirational needs of today's generation and at the same time, prepare them to acquire the skillsets that may grow to be relevant when they look out for jobs. It is a process, a long process that starts when every child enters school. So, where do we start? "To witness a transformation in education, we must transform day to day interaction in class rooms, and for that to happen organically, we must open ourselves to investing in teachers' capabilities," says Mr Nilesh Nimkar, Founder of QUEST NGO in Maharashtra.

Has the focus on teachers not been adequate or efficient? They are the drivers of this system. Where are we lacking? Nilesh has an answer to that too. "Why should we always see them as providers? Or for that matter, why should

students only be recipients? There is a lot of scope to make class rooms places for participatory learning and knowledge generation,” he signifies, adding that establishing a dynamic two-way relationship between research and practice will help us shape the future.

This is the principle with which QUEST – Quality Education Support Trust – in Palghar district began its operations from a very humble scale. An informal group called the Thane Study Circle met every month to discuss frontier articles on education in India and members’ presentations, ensuing reflections opened room for numerous ideas. All the brain storming since 2005 led to the establishment of QUEST in 2007. The focus was on school education and the team decided to work with existing schools to improve quality of education, at scale. “As the process was time consuming and resource intensive, we had to demonstrate the impact on a scale because our discussions led us to learn that quality at scale was the real concern and not just quality. We started off with just 9,000 rupees and formed 10 Shikshan Samruddhi Kendras (SSKs) in Wada Block, Palghar district, Maharashtra,” says Nilesh. Today, QUEST is a resource organisation that has reached out to over 2.7 lakh children, with an annual budget of over 5 crore rupees.

At the SSKs, trained local youth became the point of contact who worked with teachers on common problems. Every school and every location was peculiar, with its own bag of concerns. While bringing teaching material in local language was a challenge (especially in tribal areas), in some cases, teachers had to handle multiple grades at the same time. All inputs and resources like the teaching learning material were developed by QUEST and teachers were trained to enable collaborative, child centred learning. The team meticulously chose the locations in order to widen the scope for demonstration of ideas and eventually, built

a strong knowledge base. Having invested a good amount of four years in this process, SSKs then became Centres of Excellence where demonstrations and trainings happened regularly. All of QUEST's programs started as an idea and were piloted in these SSKs.

The rich, first-hand knowledge on struggles in ensuring good quality of education and the approaches used were well documented and also published as research papers. "We were heavily reliant on western research fifteen years ago and now when we see research literature from India making its space, we see that we have built our own knowledge from our very own situations. We as a society need to realize that we cannot use a 'one size fits all' model. But we haven't yet reached there, and there is a lot to be done," explains Nilesh, iterating that research and practice can never be mutually exclusive. Anupad program brought the focus on grades 5 to 8, working out strategies to strengthen students' foundation in language and mathematics. The diagnostic tests, created in-house, which were later used by the Government of Maharashtra across 34 blocks, were administered to students to assess their levels of learning and then, based on the results, students were grouped into specific levels. Thereafter, level specific inputs developed by QUEST were imparted through teachers who were trained to identify the instructional needs in all levels. While these processes transpired as effective strategies, the team also simultaneously gathered every possible data to develop insights for replication and policy.

The success of Anupad led to the implementation of quality education program for residential schools run by the Department of Social Justice in 24 districts across Maharashtra. Apart from books and short films on story telling targeted at children, teachers and parents, Anupad also used Goshtarang (children's literature presented

through simple plays so that children can see the gist of what they will read in the books) as a tool to encourage reading habits.

QUEST's presence in the field made it easier for them to observe realities at all levels including Anganwadi centres. Apparently, the early childhood education (ECE) service at Anganwadis was inferred to be weak as a lot of energy and resources were spent on providing health and nutrition services. The Palavee program was designed to engage children as creatively and cerebrally as possible at the centres by transforming them into centres of early childhood education. The program has reached over 2300 Anganwadis in 8 districts and the collaboration with ICDS (Integrated Child Development Services), Government of Maharashtra gave the momentum to universally replicate its success.

“Palavee invests time and inputs to not only prepare Anganwadi workers but strategises the implementation in two phases to ensure that the objectives are achieved. In the first year, a lot of ground work is done to build two or three model Anganwadis in every beat. In the next phase, these Anganwadis are used as training and demonstration sites to enable smooth replication,” he elaborates. Offering inputs in six -stages, Palavee tried to make the experience as friendly and interactive as possible. “We must give them the time to adapt and evolve a new routine related to ECE in the Anganwadis,” adds Nilesh. And the interface that sets in between QUEST, Anganwadi workers, children and the community lays the foundation for a long term impact.

As the team spaced out interventions and data collection, there was a growing body of knowledge which was regularly published to encourage context specific discourses on quality education. Based on samples from Nasik, learning

levels before and after the pandemic were analysed to learn that there was 27% backslide in language competencies and 12% backslide in math competencies due to closure of schools during the pandemic. The research paper titled “Addressing learning loss in Ashram Schools – Pedagogical insights from a field study” was published in the Children First Journal, by the Delhi Commission for Protection of Child Rights.

QUEST’s success and wide impact comes from recognising the needs of every stakeholder, at every level. “The idea was not just to make the children learn better, rather it was to build an ecosystem where their learning was a natural outcome,” says Nilesh. In the process, teachers’ skills were improved, modules in multiple languages depicting local life in remote areas were published, schools and Anganwadi centres were equipped to encourage, promote the culture of learning right from early stages. Above all, -QUEST has made everybody believe that classrooms are places to create knowledge. “Books must not only show about the outside world, but must help children reflect on their own lives and communities. We tried to do the latter in as many formats as possible and that influenced children’s ability to read. Only when children can read with comfort and confidence, they can cope with diverse subjects offered in the school. This ability is a good indicator of the quality of education they have received. QUEST will keep evolving to learn from different scenarios and will make sure it contributes to the evolving discourse with relatable stories from the field,” promises Nilesh.

Shanmuga Priya.T

6. Sam and Jane Foundation

Touching Lives: Young and Old Alike



Alexander Valeti's first tryst with empathy began when he did his schooling from St Francis School in Nellore. "This was a school that included visually impaired students and I used to observe the difficulties faced by them," he says, "My initial dream was to start an NGO to help them."

Over time, the man who would go on to become the founder and chairman of Sam and Jane Foundation got the opportunity to volunteer at NGOs where he understood problems faced by weaker sections. "I thought to myself: why not have our own NGO to serve the poor?" he says, "Thus began my NGO with the names of my son, Samuel, and Daughter, Jane." At Sam and Jane Foundation, the plan was poverty alleviation in all spheres – from education to environment. "Our core areas include education, healthcare and women empowerment," says Alexander.

The organization is associated with government schools within Guntur, where it has helped children through distribution of stationery. “We also helped children develop English communication skills by arranging special tutors,” says Alexander, “We began scholarships for the orphaned and underprivileged students unable to meet educational expenses.” Today, the foundation supports a few students and plans to expand in the near future.

Education aside, women empowerment was and continues to remain a cornerstone to the way Sam and Jane Foundation conducts operations. “Our dream is to help women stand on their own feet, which means better education for their children,” says Alexander, “We began the skill development centre at Tenali in Guntur where we provide free training to women in tailoring, embroidery, mushroom cultivation and pickle making.”

Around 30 to 40 women per batch began training for two months, after which the foundation encouraged them to form self-help groups and secure loans. Loans helped buy sewing machines and other raw material. “We have conducted seven batches till now at an average of five batches per year, with plans to do more,” says Alexander.

Over the years, Sam and Jane Foundation has prioritized healthcare in association with local government hospitals. “We conduct tuberculosis awareness in schools, colleges, public places and prisons,” says Alexander, “We try to help the public understand early diagnosis, and educate them about the disease and its impact.”

The foundation has also tackled HIV through a targeted approach. “Sam and Jane Foundation has supported HIV-positive children who lost one or both parents,” says Alexander, “Government-issued free medicine to treat

HIV isn't enough in terms of keeping track of the progress made by HIV-positive children. They need nutrient-rich food, which is in short-supply as such children are usually orphaned and raised by grandparents. We identify these children, support them in their nutrient uptake through a budget of Rs 1,000 per child, per month."

He adds: "This programme is close to our heart — we might not be able to save the lives of such children, but can certainly expand their lives." The foundation has supported 25 children per month since the programme was initiated in late 2021. The programme is presently in Guntur but will expand to other regions.

Sam and Jane Foundation also embarks on ad-hoc projects like supporting the aged. "Even though we don't maintain old-age homes, we believe that supporting the deprived in the final stages of their lives motivates us and gives us the satisfaction of giving back to society," says Alexander.

Today, the foundation's skill development centre, HIV Orphan and Sukanya Valeti Scholarship Fund are three projects that make part of its regular programme. The organization considers these programmes its key milestones too. "Our programmes benefit the individual and society at large, and we are able to bring financial stability to the poor and provide them with a better livelihood," says Alexander, "The fact that we provide a helping hand to HIV-positive children who are also orphaned is our way of giving back to society. We hope our scholarship fund goes a long way in uplifting society."

Sam and Jane Foundation has fixed certain goals for itself: "do social service perfectly and in a way that the benefit reaches the correct beneficiary," says Alexander, of the organization's primary goal. "Do our part in sustaining and

empowering civil society and support as many beneficiaries as we can,” he adds to the list of the organization’s goals.

At the end of the day, the organization envisions a society where “each and every member of downtrodden communities, the underprivileged and weaker sections of the society can boldly face the world today, tomorrow and forever while they enjoy equal opportunity for growth and empowerment in a balanced environment.”

In 2023, Sam and Jane Foundation expects to start two more empowerment training centres within Andhra Pradesh. The organization also hopes to extend support to all HIV-infected orphans within Andhra Pradesh, while extending the Sukanya Valeti Scholarship Fund to all eligible students within the country.

In all, the organization has supported 1,500-plus families through grocery distribution — distributing rice, eggs, toothpaste, soaps, salt, onions and other items through the COVID pandemic. “Each of these bags would be sufficient for a family of four to survive with two meals per day for an entire week,” says Alexander.

The organization has supported over 500 elderly people who are members and inmates of old-age homes and has impacted over 250 families through its women’s empowerment programmes. Over 10 students have benefited from scholarships, while over 2,000 lives have been impacted thanks to the foundation’s ad-hoc projects like mosquito-net, blanket, towel, and food packet distribution.

Rahul Philip

7. Satya Special School

Mission Inclusion



Children are mankind's future. What we build for them is what we will be leaving for all those who will be born in the years to come. So, what should we actually build or create?

Development, technology and other advancements in science have evolved with emerging needs. So has the society's ability to think and act for vulnerable sections. Also, the idea of inclusion has evolved into a holistic vision for many individuals and organisations like Satya Special School (SSS) in Pondicherry.

The way society treats or views differently abled children has changed progressively, but children with intellectual disability face a challenging life and their dependence on parents or guardians restricts them from many things. In poor families, where survival itself is a real struggle, these children's needs and priorities are not catered to and often are abused, physically and sexually. Ms. Chitra Shah, Founder of Satya Special School came to learn about such

incidences while working with special children. When she probed about a child with Down Syndrome whose follow up was missed more than once, she was shocked to learn that the child was left tied inside her locked house. “Her mother was a single parent as her father had abandoned them. She was out there for anybody to abuse/abduct and later when we got to know that she was sexually abused more than once, it was not a surprise. What actually shocked our founder was the absence of a secure space or a set up where working parents, especially single mothers where they could leave their special children when they went for work. That is when she decided to start a school for special children,” shares Ms. Meera Rajagopalan, Manager - Communications at Satya Special School.

From 20 children in 2003, the school today attends to 1,200 children, both boys and girls, with varied development disorders. Beginning with a school, the organization today administers 10 village rehabilitation centers (including five in rural areas) and mobile therapy units have reached out to 44 villages. With over a hundred staff, the family of service providers and the circle of beneficiaries reached by Satya Special School grew really fast, underlining the need that was not addressed for so long.

For early identification, New Born High Risk Clinic was inaugurated with JIPMER in Pondicherry and over 125 infants are screened every month for risk of intellectual and development disabilities. One of the most successful projects of SSS, this intervention helps in leading mothers with special children to village rehabilitation centers where they can soon adapt to an expert-advised routine, in the best interest of the child. “This worked very well because the sooner you identify, the earlier you treat and rehabilitate the children. It becomes easier and less stressful for both parents and children,” adds Meera.

Genetic counselling for parents-to-be is provided here to help new parents understand and manage preventable disabilities. For those in remote villages, who cannot access the village rehabilitation centers or satellite centers run by local residents in close association with SSS, their Mobile Therapy Unit comes to service. With a physiotherapist, a speech therapist and a special educator, the mobile unit reaches out to those older, undiagnosed special children, those who have not accessed any therapy so far and helps them with activities of daily living (ADL). Once they begin to manage ADL themselves, they are sent to the centers for further therapy and education.

Interestingly, SSS also focusses on the livelihood of its children's families. Over 65% of the children are supported by single mothers. These mothers are also given vocational training and financially supported to initiate small businesses. Youth, on the other hand, are given vocational training, then placed in SSS' sheltered workshops (where youth make mats, cups, bakery products, quilled ornaments, etc) and some are also mainstreamed into open employment through their connections in the industry. "While SSS took every effort to improve the lives of special children, it was equally conscious about the future envisaged for them. How long will mainstreaming remain a struggle? How long will the struggle always be from their side? How, as a society, we all can adapt to and accept having individuals with special needs amidst us?" asks Meera. As she soon points out, inclusion is the only way and SSS had embarked on interesting experiments to demonstrate why inclusion must be a common vision.

50 students with special needs and disabilities have been mainstreamed in various schools across Pondicherry. Also, 50 youth have been trained in various skills such as housekeeping, graphic designing, hardware/software, BPO operations, etc. Encouraged by this success, SSS attempts to scale up prospects by establishing model inclusive

schools. In partnership with the Department of Education, Government of Pondicherry, SSS is working to build schools with inclusive infrastructure like playgrounds, ability specific labs, special educators, etc., in five schools. The initiative also attempts to build an enabling atmosphere where children with special needs and those without any disability can come together and interact freely as mates.

Launched in 2017, the Alternative Inclusive Center for Education (AICE) is a successful experiment where children with special needs study together with children from difficult circumstances like children of sex workers, children of prisoners, street children, orphans, etc. “Here children see each other as children, that is all their identity is. There is no judgement, no prejudice, no intimidation. Children really feel free here, in true sense of the word. We realise that inclusion starts from here; children teach us about inclusion,” shares Meera. With an ability specific (not age specific) curriculum, visual and practical learning methods are used. And since the focus is on what they can learn, assessments are based on learning ability and social behaviour. Having reached 125 children in four years, AICE also encourages children interested in sports. One of their students with intellectual disability won the gold medal at Thailand Special Olympics – Asia Pacific Unified Badminton Championship 2019.

SSS’ incredible journey has been rewarded by many groups. United Way Chennai honored SSS with the 360 Degree Award for the best program for disability. SSS also won the Model of Excellence Award for Early Childhood Care by the University of Oregon, US and the 2018 World Cerebral Palsy Day Award for medical intervention for its Mobile Therapy Unit. With a definite focus on inclusion SSS feels positive and assured about its vision.

Shanmuga Priya.T

8. Sign Medium

Learning through Signs



Learning is a process, a continuum that is influenced by many factors. The influences, both positive and negative, further shape the continuum's trajectory. While this cycle determines what an individual learns in his or her life, it may also be intriguing to learn how inclusive learning actually is. The various forms of resources— both online and offline – how easily are they accessible? Can the differently abled access them with ease? Are they capable of being independent learners? These volley of questions underline one major lacuna in the learning ecosystem that has evolved in our society. Learning is not inclusive and the differently abled experience many obstacles in keeping the learning continuum on.

“The urge to provide quality content is not often accompanied by the concern to ensure that every individual who needs it can actually consume it,” laments Mr. Chaithanya

Kothapalli, who takes care of Strategy and Technology at Sign Medium, a social enterprise in Hyderabad. With two decades long corporate experience in skilling and placement of IT professionals, he understands how skilling has evolved over the years. Associated with a friend, Ms Nita Gopalakrishnan (Founder, Sign Medium) working for the education of hearing impaired persons, Chaithanya has always been curious about how technology could integrate sign language to widen the learning scope of hearing impaired persons.

Things took a decisive turn during the Covid-19 pandemic when the whole world moved to learning online. “Multiple platforms became popular, wide range of content was established and advertised, but there was practically nothing dedicated for the consumption of the deaf community,” recalls Chaithanya. He quotes from 2011 Census that 50 percent of the hearing impaired population in the country were in schools. “It was therefore imperative to build content friendly for this community,” he adds. That is how the story of Sign Medium, the first of its kind online learning platform for the deaf, began in 2018.

Sign Medium attempted to make all education, work space learning, skill building and entrepreneurship training accessible to the deaf learners by building content in sign language. With over 50 courses to offer, accredited by the C. R. Ranganathan College for Deaf, Sign Medium began to channelise the lives of deaf community towards financial independence. “We must face the fact that we are not equipped, prepared, inclined to place them in hard core industrial activities. In such a situation, it is only fair to open up sources and resources to help them decide on what they wished to do or accomplish,” says Chaithanya.

It was not all easy to build this platform though. The supply chain of courses took time and expertise to become what Sign Medium is today. Right from pooling in the right set of instructors, creating authentic content in sign language and also bringing on board interpreters – it was all a play of complementing factors that managed engage deaf learners in every possible way – through sub titles, lip reading, sign language or a combination of any of the above. More than 350 learners have set up their own businesses and many have also become freelancers. With an overwhelming demand, Chaithanya and team are looking forward to instructors to build and deliver new courses.

From the present set of courses on offer, stock trading has been the most sought after course as it is a visual and independent activity. “We also have community members who invest their earnings in enterprises set up by friends from the community. They are all well connected. Our entire team comprises deaf members who further help connect with communities across the country. Through them, Sign Medium has been able to draw in market and user perspectives. Through industry connections, skills in demand are understood and the team works on new courses as needs emerge,” explains Chaithanya, adding that the flow of processes at Sign Medium have been designed to encourage deaf friendly work environments.

Baking and bread making is another popular course that has helped members set up cloud kitchens on Zomato and Swiggy. The interesting part about Sign Medium is that they have broken down all essential online skills which will also help learners adapt to online learning and digital lifestyle in general. Be it the use of google pay, accessing G Mail, or booking train tickets online, they have all been meticulously illustrated that no detail could be ignored or left out. “It will be them who will be able to decide and

do what they choose to do. All along, they would remain independent and secure,” says Chaithanya.

Sign Medium is now building the course material on Spring Board (a learning platform that also guarantees job support services) and B. Ed courses owing to their demand. Chaithanya and team view these as their next milestones because these courses will help build a new cadre of educators within the community itself.

Shanmuga Priya.T

9. Sudha Panchapakesan

The Phoenix who Battled Aphasia



When Sudha Panchapakesan had a stroke in 2014, her vitals were surprisingly normal. “As soon as we got into the ambulance, the medical staff told me her vitals were all normal and so I was a little relieved,” her husband Jayendra said in an interview to a news website.

It was only after the hospital began running tests, a 100 percent clot was detected in her carotid artery (blood vessel that supplies blood to the brain). Soon after doctors decided it was dangerous to dissolve the clot, they planned on performing a surgery to relieve excess pressure on the brain.

The tragedy was that the stroke ended up affecting Sudha’s speech centre in the left brain creating a condition called Aphasia that affects speech, reading and writing.

For months, Sudha did not know she had the illness. “I didn’t know I had aphasia,” she indicates in an interview with us, “I was lying in bed and couldn’t follow what people around me were saying.” She adds: “I couldn’t speak either. I wasn’t scared but I kept thinking what would happen next.”

Four months later, in April 2015, Sudha found herself being wheeled into a rehab centre in Chicago for treatment. “It was not my decision,” she says, “I did not understand why I was going there. Jayendra made the decision and took me there.”

For years, Sudha was Head of Human Resources at Qube Cinema Technology, which was incidentally co-founded by Jayendra. Overnight, she found herself unable to speak. While her consulting neurologists gave her medication to ensure the stroke would not reoccur, and physiotherapists helped her motor functions recover to some extent, getting her speech back on track was proving to be a difficult task. This was largely because awareness about aphasia was lacking in India.

However, her stay at Chicago helped. Sudha realized there that she still had the words in her brain, but struggled to communicate them verbally. “In Shirley Ryan Ability Lab, I understood all the words were still in my brain and my memory,” she recalls, “I only lost the neural networks to access those words. However, they (Shirley Ryan Ability Lab) had innovative and interesting ways to help my brain adapt and slowly get my language back bit by bit.”

While all of this was taking place, back in India, a large majority of the population continued to be in the dark about aphasia or what it was all about. Some data indicates that between 334 and 424 people in a sample size of 1 lakh suffer strokes, with 25 percent of this group developing

aphasia. While methods like physiotherapy and speech therapy are often adhered to, India still lags behind in terms of information and awareness.

A little extra effort was required if Sudha was going to get back to becoming close to normal. “My physiotherapist Sangeetha worked hard and intensively with me to make me walk quickly,” she recalls, “I learnt to brush my teeth, eat and write with my left hand.” However, getting her right hand to work was proving to be tough for Sudha. “After many years, I could eat with my right hand but it is very tough,” she adds, “The fine movements of my fingers are still not possible and I continue to undergo therapy for my hands and legs, every day.”

Jayendra and his friends spent a lot of time in researching the best resources across the globe that can help in Sudha’s rehabilitation. On seeing her progress, Jayendra felt that every aphasia patient in India should benefit from such treatments that are available. This led him to organise a workshop on Aphasia Therapy for 47 speech pathologists across India. The speakers were: Ms. Ann K. Oehring, a consultant with the Centre for Aphasia Research and Treatment at the Rehabilitation Institute of Chicago and the Director of Chicago Speech and Language services, Chicago; and Dr. Leora R. Cherney, a senior research scientist at the Rehabilitation Institute of Chicago, Illinois and Professor of both Physical Medicine and Rehabilitation and Communication Sciences & Disorders at Northwestern University.

The programme was hosted by Indian Council of Medical Research, Sri Ramachandra University and Bhoomika Trust in Chennai with an objective of not to just share the knowledge but inspire more practitioners to take up adult speech therapy. Ligi Santosh, one of the therapists trained in

the workshop continues to work with Sudha on her speech therapy for the English language. Ramya Dilip works with Sudha for speech therapy in Tamil language.

The workshop covered the traditional as well as new approaches to the management of aphasia. A wide range of treatments were described in depth, including their theoretical underpinnings, the current evidence supporting their efficacy, and detailed administration procedures. Further, video samples illustrating their application were also provided to the participants.

It was only inevitable that things didn't quite pan out for Sudha at work. "I couldn't do the job after the stroke and aphasia," she says, "Even though I went to the office every day and my colleagues supported me a great deal, I couldn't fulfil my role. My head was brimming with ideas but I didn't have the words to communicate them.

It is only in the face of adversity that great men and women rise up to their highest standards and ability. When COVID-19 struck in 2020, Sudha chanced upon marketing a game-changing idea - a technology that could synthesize pure drinking-water from air.

"I realized I had to do something useful during COVID," she says, "When I chanced upon this idea I was excited; I thought Chennai needed it and it will help people." In a nutshell, that's how Sudha's initiative to market 'Nature Source' along with her friend and partner Narmada came to be. "We market systems that make pure drinking water from air," she explains, "From 40 litres to 1,000 litres per day, the technology comes in six different models."

Sudha and Jayendra have also been actively advocating for better awareness about Aphasia, even going so far as

to conduct seminars that help explain what the illness is all about. This has proven to be the need of the hour in a country that hasn't quite grasped the gravity of the problem. In taking a challenge and turning it into an opportunity and an avenue for overhaul, both Jayendra and Sudha have really proven to be change-makers and agents of revolution.

Sudha herself has stood out, over the years, as a beacon of strength, power and resilience simply in the manner she has taken her illness and made something out of it in the attempt to spread awareness and prove that there is a way around everything, irrespective of how dire the situation may be. She and Jayendra continue to be an example of doing the right thing and rising above challenges to be the best version of themselves.

Rahul Philip

10. Synergy Sansthan

Youth to the Rescue



Youth-leadership, community mobilization and collective action- these are the pillars upon which Synergy Sansthan stands. Situated in Harda district, a semi-rural, semi-tribal district in the heart of Madhya Pradesh, Synergy Sansthan has been helping communities realize their potential, build capacities, and become aware citizens through its programmes.

Ajay Pandit, co-founder of Synergy Sansthan and its current Director- Youth At Risk Programme, speaks about how the organization came to be. “In 2004, a team of eight young people pursuing their Master’s in Social Work, conducted programmes on education and mental health awareness in the slums of Indore city. While engaging with the community, they realized that along with furthering their own dreams and aspirations, the youth can also play a major role in leading social change from within their own communities. Thus my friends and I created Synergy Sansthan in 2006”, says Ajay. Since the friends themselves were from rural

communities, they were no strangers to adversities at every stage of their own lives. “Owing to a lack of support systems, we all struggled very hard to compete with our peers from more affluent backgrounds”, explains Ajay, adding that, “Our motivation hence was strongly geared towards supporting children and youth from marginalized communities. Initially there were two of us who went into establishing and running the organization fulltime, while a third friend supported us financially.” Over the course of these 16 years, Synergy Sansthan has gone from strength to strength, accumulating valuable knowledge and building its own capacity to withstand the challenges thrown at it each passing year.

Currently Synergy Sansthan runs six major programmes in partnership with other not-for-profit entities. Yuvaalaya, a youth resource centre served over 10,000 youth over the course of five years. The centre developed and delivered trainings on self awareness, inclusion, leadership, gender and relationships for the youth.

Udaan- a one year fellowship that supported over 90 girls over a period of five years. The fellowship immersed girl children in sports, martial arts, art education and music. It helped girls dream big and lead the way to change in gender related issues that directly affected them.

For the past three years, the We Are Citizen programme has been providing civic education for children of classes 6-10. Developed in partnership with teachers and education experts, this programme helps children gain an understanding of the constitution and what it means to be an active citizen.

A programme that focusses on eliminating malnutrition among tribal populations, and another project for mitigating

sickle-cell anemia, run in Harda and Khargaon districts respectively. Synergy Sansthan runs a mobile medical unit to test for sickle-cell anemia.

When the COVID-19 pandemic hit, the Synergy Gram initiative for Livelihood and Enterprise Development helped collectivise and organize migrant labourers who were forced to return to their native villages from other parts of the country. Through capacity building programmes, sharing of knowledge and financial support, this initiative supports over 200 small businesses in and around Harda, as also over 400 artisanal bamboo artisans.

Synergy Sansthan has received several awards and honours for their work. In 2017-2018, it became the only organization in Madhya Pradesh to receive the National Youth Award by the Ministry of Youth Affairs and Sports, Government of India. The Civic education module developed by Synergy Sansthan was accepted into the curriculum by the Ministry of Education, Government of Madhya Pradesh.

Several youth change makers trained and supported by Synergy Sansthan have gone on to do prized fellowships such as the coveted Asoka Fellowship, Pravah Changelooms, Dignity Fellowship, etc.

In 80 government schools, the Right to Education is currently being implemented as a counteraction to existing bonded-labour and child-labour issues in the region. Working in partnership with the police, the Juvenile Justice Board and other relevant authorities, Synergy Sansthan is currently influencing key policies impacting youth and adolescents in Madhya Pradesh.

While the work keeps getting more impactful, challenges abound in trying to keep the organization going. Synergy

Sansthan lost a key leader during the COVID-19 pandemic. Says Ajay, “This had a major impact on the mental health of the whole team. It mirrored to us the lack of social security for our own team members at this crucial time. We saw some more team members leave and realized we didn’t have enough to sustain our team. His piled up on top of how we had to redefine our community’s issues altogether due to the pandemic. For instance, all our operations used to be in-person before the pandemic, and when it came time to go online or find alternative methods to reaching out to the community, our efficiency was severely impacted. Also, funding has been difficult to gain due to changing priorities of funding organizations. While inflation has led to prices skyrocketing, the wages of staff remain the same.”

While Ajay has been candid about the challenges of running Synergy Sansthan, he also has clear-cut plans to overcome these challenges. From here on out, the top leadership plans to invest time and energy in planning, strategizing and improving the sustainability of the organization. “We want to create a welfare fund for our staff that they might use in case of emergencies. We wish to create more knowledge through accumulation of data about our target population. We’re looking to improve our online presence and be more active on social media. Basically we’re reviewing all of our organizational policies and are strengthening them to suit our emerging needs,” says he.

What is your vision for Synergy Sansthan? We ask. “Our aim is to build Synergy Sansthan as a sustainable and resourceful organization for youth centric development for the youth belonging to all marginalized communities in Madhya Pradesh- be they tribal, rural or semi-urban,” says Ajay as he signs off.

11. Thane CPCA Emergency Animal Care Centre

Giving Love and Care to the Furry Friends of Thane



It was during a regular walk on a busy street of Mumbai, I saw a family of dogs. I bought a packet of bread to feed them. As I opened the packet to feed around 5 puppies, I saw 10 other dogs approaching me. Soon I was surrounded by around 20 dogs. I quickly emptied the packet of bread on the roadside and moved aside. The bigger dogs had now started fighting with each other. And what began as a small activity to feed five cute puppies turned into an ugly territorial fight of the dogs.

Lakhs of stray animals roam around the city of Mumbai. With limited resources and infrastructure, it is a huge task to look after so many street animals. Thousands of such animals die due to accidents, starvation, or injuries. As per Brihanmumbai Municipal Corporation (BMC), the number of stray animals in Mumbai is currently over 2,50,000, out of which only 90,000 have been neutered since 2016. It is

a time consuming and expensive activity. Although, many individuals come forward to neuter and rescue these stray animals, it is an enormous task to handle both financially and physically. This is where NGOs, rescue centres, and activists come into picture.

Shakuntala Majumdar, a 59-year-old animal welfare activist from Thane, Mumbai, has been playing an active role in rescuing and rehabilitating street animals. “I have always been surrounded by animals, who needed any kind of help, and I was born absolutely obsessed with the need to reach out to animals needing help. However, I started to help them in an organisational way from 1994 onwards, when I started my first organisation locally,” Majumdar said.

Majumdar always visualised turning her home into a rescue centre with different floors of the house dedicated to different animals. “However, when my own dog passed away due to wrong diagnosis, it propelled me to action,” she shares. Majumdar, along with other empathetic group of people started the Thane CPCA Emergency Animal Care centre in 2002. It is a registered public trust and animal hospital founded to provide animals with quality diagnosis and treatment.

“I started CPCA at the behest of the then Animal Welfare Minister Maneka Gandhi. She was one who fuelled my need to establish an animal hospital, with a proper direction,” Majumdar said.

The Holistic Animal Care System

CPCA works towards creating safe spaces not just for street animals but also regular citizens through their holistic programme.

Rescue

The first step towards animal welfare is rescue. With an animal helpline number, the team receives leads for animal rescues. Animal injuries and cruelty cases are reported on this number and then appropriate next step is taken. The three ambulances cover the entire 4000 sq km district of Thane and even travel to nearby districts if needed. “We receive an average of 50 calls per day,” shares CPCA team. The trained rescue team then provides on the spot treatment and severely injured animals are brought back to the centre,

Rehab

“We try to perform animal birth control surgeries on every animal (age and health permitting) before they are returned to their territory or adopted. All animals are inoculated before release,” the team shares. The team also works towards fostering and adoption of rescued animals. The details of any rescued animal that cannot be returned to its territory are immediately handed over to their adoption coordinator. Detailed house checks and post adoption surveys are done to ensure the animal has found a loving home.

Release

Once animals are released to their original territory, the team visits the spot several times after the release to ensure the animal is comfortable. In the cases of wild animals’ release, the Forest Department is intimated and the animal is released in its habitat in the presence of relevant officials.

Outreach

The last leg of the whole process to spread awareness. The organisations loops in young school and college students and

trains them in basic first aid of street animals. The students also get to intern at the hospital and learn how to report cruelty and provide humane guardianship to their pets.

The impact

“The impact of welfare work on street animals really cannot be measured tangibly, as they are not resources in the sense humans are. However, my organisation has treated 1,50,000 animals in a span of two decades, and the fact that all these animals would have died miserably if we hadn’t reached out to them, sounds to me like a considerable impact. We have returned lost animals to their owners, given new homes to abandoned animals and set wild animals free in their habitat after treating them for their ailments,” Majumdar shares.

Majumdar’s work has played a key role in giving a better life to thousands of street animals in Thane. With a team of 26 members including veterinary surgeons, veterinary physicians and services like Intensive Care Units, digital radiography, a fully equipped operation theatre, the hospital has provided quality medical support to the animals in need.

“I would think I have been able to give the animal loving community a platform, from where they could carry out their individual work, voice their opinions about animal rights. I have worked very closely with administrative authorities, and have been able to showcase that it is very important to work hand in hand with the administration and that it can be done successfully,” she added.

CPCA has also mitigated over 800 cases of man animal conflicts, including police cases and court cases. They have created job opportunities for a segment of people who were below the poverty line as support staff.

The scope of improvement

With time, we have seen some awareness among the citizens and administration about the animal rights. However, there are still many issues to fight on a daily basis.

“The outdated law which guides our work - Prevention of Cruelty To Animals Act, 1960, and the penalties mentioned in it for cruelty to animals ranging from Rs.10 to Rs.50 is a ridiculous amount in today’s world. We need the amendment immediately,” Majumdar said.

She further adds that implementation of this Act is another glitch as the implementing authority is solely the Police Force who are over burdened with other work, and animals are not one of their priorities. She suggests that the government needs to appoint nodal officers for implementing the laws, and the department should be dedicated only to this.

The long journey ahead

Majumdar was awarded with Nari Shakti Puraskar by the former President of India, Late Shri Pranab Mukherji, acknowledging her journey in the field of animal welfare. Majumdar wants to expand her hospital services once they find sufficient funds and space.

“If you cannot love, then be tolerant, but don’t hate. Not to the extent that you harm others physically and mentally. Each one of us is placed on this earth for a reason, someone beyond our wisdom. Be grateful for every breath you take, as a gift, because somewhere else someone is losing it and it is irrevocable. Cause the least pain to others in everything you do,” Majumdar concludes.

Shreya Pareek

12. Whitefield Ready

Nurturing Future-Ready Children



Whitefield, Bangalore is a buzzing neighborhood that boasts of luxurious residential complexes, shopping malls and ample public transportation facilities. The IT sector boom transformed the footprint of this neighbourhood over the course of a short few decades. It is also a stark example of the ever-widening economic divide in rapidly urbanized areas.

In an effort to bridge the gap between the opportunities afforded to the rich and the poor, several NGOs have been offering their programs in the neighbourhood. Prominent among them is a volunteer run initiative called Whitefield Ready- a volunteer run initiative that has been transforming public schools in Whitefield for over 11 years now. Says

Sumedha, one of the founders of Whitefield Ready, “Whitefield Ready is a part of Whitefield Rising- a citizen movement to bring about social transformation in the Whitefield area. We encourage residents to take active part in the nurturing and transformation of the young.”

“We started out 11 years ago as a group of like-minded residents of the neighbourhood, who wished to give back to society. Among us are stay-at-home moms who wanted to explore a different career than the one they were used to, retirees and young techies who offer their weekends for tutoring and mentoring,” Says Sumedha.

Some of their initial programs included providing essential services to the six government schools- appointing janitors through the Rotary Club of Bangalore IT Corridor, offering sports, life-skills and library-programs.

Over a period of time, the core members of Whitefield Ready built a lasting relationship with the schools to be able to offer more in-depth partnership in terms of raising funds for their infrastructure, curriculum development and newer teaching methodologies. Currently there are 56 regular volunteers who directly work with over 2500 children at 6 different government schools in Whitefield.

“Most of these are Kannada medium schools. However, learning other subjects becomes difficult without sufficient grounding in the English language. So, we partnered up with an international school called Inventure Academy and adopted a school in Ramagondanahalli. Here the school now runs in a PPP model. Inventure Academy appoints teachers who are former Teach for India fellows, in the school’s English-medium classrooms. The quality of teaching is at another level altogether. We offer academic support programs to both the English and Kannada medium

classrooms, to help children with their learning needs. We also reach out to parents and get them involved in the education of their kids,” Says Sumedha,

Over time Whitefield Ready has narrowed their focus to the one school which they hope to completely transform, in terms of reducing the dropout ratios, improving the post-secondary school opportunities for the kids, and so on. They are also in touch with the other schools to the extent of providing active support wherever required. Sumedha explains, “Our work has been the most impactful when we directly work with kids. We tried working with the government school teachers first. It was long winded process and took a lot of efforts for little change. We were not satisfied with that. We wish to see real change. So we needed to get in touch with children and their families. That means that over time, we have only been able to work with fewer kids and families than we started out with”

At the start of this year, Whitefield Ready ran a two-week program called the Discovery Run. They explored different extra-curricular activities such as created mural art on the school walls, baking, painting and whitewashing the walls, stitching and embroidery, gardening, theatre and more. Sumedha says that they are hoping to hone in on any three or four of these to start more intensive training in those skills. Later this year, they hope to start formal vocational training that would help translate these skills into employable or entrepreneurial skills.

Apart from academic and extra curricular activities, Whitefield Ready has also been promoting civic responsibility related programs for the kids. In the month of July the Student Council’s election campaigning, voting drew to a close and a formal Investiture Ceremony

was held. The candidates who won the popular vote for various positions within the Council, gave acceptance speeches that included their agenda- what they will do for the school and their fellow schoolmates. Ideas that the children have been working on, include a way to bridge school-dropouts and reintegrate them in their local schools, through peer-to-peer support. Sumedha says it was an intense but enriching experience for the children.

The last couple of years have been challenging for Whitefield Ready, as they have been finding it difficult to get more volunteers, as well as get children back to school. There was substantial learning loss that happened due to the lockdowns. They raised funds to provide 400 smart tablets with internet connectivity for children to transition into a hybrid learning system. They provided rations and essential medical supplies to their families as well. Dedicated community mobilizers visited the children and their parents at their homes to help with troubleshooting the devices and check up on their learning. They were able to retain 90% of all children in the schools. The rest mostly migrated away from the area due to various reasons.

Currently they are putting together all their learnings from the past eleven years into an organized toolkit that other similar organizations can access and replicate. While the focus is not on scaling their operations, this will be necessary documentation of progress made so far.

Sumedha enumerates the success of Whitefield Ready so far, “The school in Ramagondanahalli has grown from 200 students to nearly 800 students in the past three years alone. The dropout ratio after 10th standard used to hover at around 50% when we started working with these schools. Today there is 100% enrolment in high school. Over 70% students are able to clear their 10th boards. We

encourage kids to pursue diplomas in vocational skills. For example there is the Toyota Technical Training Institute. The healthcare industry offers diplomas. By not pushing every single kid to complete their 12th Standard, we are able to steer them towards a career pathway that would bring them at least INR 30-35000 as their starting salary. On the other end of the spectrum 5-10% of our kids have extraordinary academic talents. We find scholarships for them to attend schools that would tap into their talent, like Deeksha Academy. Currently we are sponsoring the Engineering degrees of five of our students, with support from individuals and organizations like the Rotary Club of Bangalore IT Corridor. We are working on building a repository of a large number of scholarships that our kids can apply for.”

What is the way forward for Whitefield Ready? Sumedha says they now have permission to start a high-school. They are looking to build a hub-and-spoke model, whereby children from the current schools will graduate into the high school to finish their schooling. “We wish, more than anything, to build a community of responsible and mindful learners who will go on to do great things” she says as she signs off.

Archanaa Ramesh

VI. INSIGHTS

Thoughts on recent trends in society

1. Helping our children develop life-skills



Through busy schedules of homework, office, day to day tasks in the home and other aspects of life, parents come up with different strategies for teaching children life-skills. A first step is taken by is having a toddler take charge of favourite possessions, such as a toy or bed-time teddy-bear.

As they grow, children are asked to help with easy tasks such as to lay plates on the table or put away their clothes, demonstrating how to manage their own lives as well as work together for the benefit of all.

The need to start early

What is the best time to start teaching these skills? As a working mother, I had limited time available at home when my children were toddlers. I wanted to use what was there (after the dreaded homework was done!) as ‘quality time’. I translated this as taking them to the park or asking about school and friends in the brief hour or two we had together.

Teaching them ironing and other tasks around the house was not on the agenda at all. As with many other working parents, the adults did all the chores and hurried on to the next bit, thinking vaguely that we must do these together with the children some time. But as children grow older, the complexities of school, teenage years and other responsibilities take over and opportunities to share become increasingly scarce.

Reading about different approaches being practiced by parents was enlightening in some respects, reassuring in others. It felt as if many faced the same dilemma and made similar choices. However, on reflection it seemed clear that the earlier they begin to learn, the easier it is to adopt an easy, flexible and positive attitude towards responsibility as grown-ups.

Having established this, my thoughts turned to tactics. Within the time constraints of employment and the day-to-day, how does one reinforce these lessons in a way that is helpful for the children?

Financial responsibility

One question that I struggled with for years was talking about money and financial responsibility. As a child, resources had been limited, so I learned to earn through whatever means were feasible and make choices between different aspirations. As a parent, there was the classic dilemma of not being sure how to deliver the message of balancing wants with needs and making difficult decisions. While I did my best, not having a clear strategy meant I was sometimes over-indulgent and sometimes too strict.

Notwithstanding the negative connotations or discomfort of discussing money, the way the world and the job market

are going now makes it essential that financial resources are managed consistently and with the ability to provide a cushion in time of need. This has various implications for the idea of financial responsibility : first, children need to learn that they need to work to get what they want. Second, they need to learn about saving and investing.

Demystifying the link between earning and getting what one wants is a useful thing to start with at a younger age, such as when children are asked to do certain errands for which they are rewarded. Demonstrating how to budget, prioritize and work towards goals is a good start, as kids who are used to managing their pocket money will continue to do so when it is a paycheck for a job.

The concept of investment is another area to think about. There is no doubt that with all economies witnessing inflation, it is essential that one's savings bring in some returns. One simple and useful way to demonstrate this idea is to open a bank account for the child and discuss the balance with them every month or so. This should show them how interest works. It can also be an opportunity to discuss saving and investment, such as how they would benefit by putting half their pocket money into the bank every month.

The importance of giving

There is a significant nuance here. It is important to understand the value of money and the responsibility it entails, but we should also communicate that it is only part of what is important in life. A basic example might be learning the value of sharing toys in kindergarten. There is no “reward” other than the joy of sharing the experience of playing. Similarly, giving to others from a young age teaches them about the feeling of fulfillment that comes from helping others.

Life skills

Unfortunately, the grim reality for children who have grown in the wake of the financial crisis is the unpalatable fact that even if money is invested safely it might not be available at a point when needed. The same goes for a job. However diligently and well one works, lay-offs can and do happen. Such circumstances are not always our fault, but they are our responsibility to deal with.

Emotional resilience is essential, and building it starts in childhood, with the love and care a child gets in the family. Apart from this, there are specific areas to focus on. For example, giving a child independence where comfortable, such as deciding what to wear, can help them build self-confidence.

When my children were young, I often picked clothes for them to make the morning rush easier. Years later, I have reconsidered. Everyone, regardless of age, wants to exercise some control over their lives. I should have allowed that freedom of choice to be exercised where I could, like letting them wear mismatched socks with the school uniform. At the time, it seemed more important to get it done and laying down the rules was the fastest way. Now, I feel respecting their choice as individuals would have been so much more beneficial.

Parents who consider embedding such behaviours when kids are young adopt different strategies for different circumstances. They resist the urge to intervene in an argument with another child, recognizing that learning to resolve these helps understand consequences, boundaries and social skills. Allowing enough unscheduled time lets children use their own judgement and develop their creativity. Letting them order their food in a restaurant and

discussing options with them is an opportunity to discuss food and healthy choices.

As kids grow into teenagers, the stress on time and work can be difficult to deal with, affecting self-confidence and health. The mindset is the focus, where issues are relatively effortless to manage rather than these becoming an uphill struggle.

The reward for parents

This is where resilience comes in. Part of life-skills is teaching our toddlers and teenagers how to cope with the loss of a favourite toy, a fall when learning to ride a bike, a bruised heart and other such misfortunes. These are all hard lessons for our children as they are growing up, and equally hard for parents to stand by and watch their child in tears.

However, once our children leave the home to start their lives, they will have to deal with the ups and downs of life. Teaching them to maintain a balance and be responsible for their choices will be an immense help to them.

Deciding how to act for the best with our children is like walking on a tightrope. But as with all trapeze artistes, the huge reward is getting to the other end, seeing our young ones grow into adults who are responsible, resilient and self-confident.

Karuna Luthar

2. Managing Sovereign Debt



Countries like other entities have cash inflows and outflows, developing nations mostly have low inflows and have to budget for higher outflows to support various development and welfare schemes. This deficit of fund like in any other entity can be met through various available funding sources. Country's fiscal deficit can be managed through better fiscal policy or specific steps including tax cuts, issuing bonds, raise debt, etc. Funds raised through various resources help economies to support sectors important for welfare of country and its citizen.

In year 2020, International Monetary Fund (IMF) reported that global borrowings saw surged by 14%, making it approximately 102% of global GDP. Other than pandemic, Russia-Ukraine war is expected to further increase global sovereign debt along with increasing interest rates and high inflation across various economies.

Past trends and analysis shows that that instead of overenthusiastic and optimistic planning, sovereign debt should be determined on the basis of nation's productivity, liability, upcoming opportunities, and overall context. Debt Sustainability Analysis (DSA) is one of those realistic evaluation which help countries to classify debt risk and plays crucial role in designing debt reduction strategies. A well-executed DSA is a key to manage debt, it requires accurate information and realistic assumptions to create firm base for precise DSA. Growth, fiscal and realistic discount rates are three crucial areas for assessment of realistic growth assumptions of nation.

Managing Sovereign Debt – Even after effective DSA, dynamics of business environment may take country at higher risk of debt distress. A proactive approach is always helpful for managing sovereign debt and reducing risk of distress. This proactive approach includes modifying liability structure and future payment schedule through negotiation with creditors and making more effective use of refinancing tools. Debt restructuring is done by issuing new debt for making changes in profile of debt, this helps in modification of existing debt's maturity and currency exposure. Debt restructuring helps in reducing strain on government financial system, keeping creditor's composition unaffected. Restructuring of debt gives countries a better access to bond market with some risk to its credit rating, effecting trust in financial system.

Conclusively, option of debt restructuring can temporarily provide cushion to free up liquidity and make a country's debt payments more manageable, it certainly does not lower the debt stock and cannot be seen as a long-term resolution for debt sustainability. Pre-emptive negotiation initiative before failing to meet contractual obligation is also an approved way of managing sovereign debt. Debtor's

credibility and creditor's willingness are the prime factors impacting this negotiation. Negotiation targets on debt stock reduction or reduction in present value of the debt burden by reduced payments, maturities, or grace period extension. Pre-emptive restructuring has shown better debt management than post default restructuring with avoiding the possible exclusion of debtor country from global capital market.

Resolving Sovereign Debt Distress – World has seen many such examples where countries have faced debt crisis. In 2009, Greece started facing such crisis when its budget deficit was calculated to be 12.7% of GDP, four times higher than limit assigned by European Union. In a short span of three years Greece's debt-to-GDP ratio reached 160%. This crisis led to depression-style recession in country where unemployment rate shot up to 27.9% in 2013, along with political chaos, and a scarcely functioning system of banking. Eurozone debt crisis in 2008 and US debt crisis in 2010 are also learning experiences for rest of the world.

Options for treating such problem of debt get very limited once the government is marked by default and in debt distress. Restructuring debt through timely recognition of problem associated with debt sustainability and coordination with creditors can be used as effective tool to manage distress of sovereign debt. During pandemic debt was taken with add-on terms and conditions, involvement of new types of lenders and their less transparent debt contracts have made debt distress resolution more complicated. There are five main steps to be taken for sovereign debt restructuring –

Announcement by debtor nation about its intention for pursuing agreement with creditors

Formation of creditor's committee and negotiation

Record of debtor country's existing claim by advisers of debtors and creditors in order to set new contract for discussion

Validation of claims and review of existing contract takes place in this stage

Exchange of old contract with new one after completion of negotiation between debtor and creditor (new contract includes negotiated settlements).

In the situation of temporary shock such as the COVID-19 crisis, sufficiently extending maturities and spreading debt service payments more evenly into the future may help to attain debt sustainability. The cost of any wrong assessment in direction of debt restructuring can increase human and economic costs for debtor country.

Economic growth, ability to increase tax revenue, global economic conditions etc. are the prime factors affecting debtor country's capacity to service debt. It may lead to future debt distress though. Realistic growth projections can avoid such situation to emerge. Past crisis of sovereign debt direct towards the requirement of effective coordination among creditors especially when there are many types of lenders are being involved in sovereign debts.

Be it the debtor or the creditor, default sovereign debt creates financial distress for both parties. Proactive and timely management of debt with realistic assessment of growth and productivity in present and near future should be kept in priority to avoid risk of debt distress.

Dr. Agyeya Trippathi

3. Neo- Banking – Future of Indian Banking and Financial Ecosystem



In today's world, we are getting dependent on internet for almost every service. Be it shopping, entertainment, or ticket booking, Things which used to take an important segment of our day now gets done online in wink of eye. Corona has pushed usage of internet more and now services like education and medical care are also available online. It not only gives time and place convenience to clients and service providers but also save lot of money which used to get spent on things like conveyance, physical business set up etc.

Banking sector has not been untouched from wave of technology. Now, as other services, most of the banking services are also being available online. Concept of Neobank has been emerged where banks are functioning completely online without having any physical presence. Such banks provide better digital experience to their customers. Concept of neobanks is based on Digitisation of transactions, upgrading banking systems and adoption of embedded finance which integrates payments infrastructure for unified payment flow within an app.

As seamless payment and other banking and transactional services available on single click, neobanking is being accepted everywhere rapidly. It has already witnessed strong growth across North America, South America, UK, Europe and the Asia-Pacific (APAC) region.

Common guideline for banking services in entire European union initiated practice of neobanking. Initially, Application programming interface were used by FinTech to develop open banking platforms. The first set of neobanks which emerged from Europe were controlled by the EU directive called Payment Services Directive (PSD), for regulation of payments services and their service providers. This directive increased industry transparency. PSD2 mandated third-party access to the APIs of banks. This access enabled data-sharing leading to the progress of neobanking FinTech firms by allowing them to access customer account data securely and build digital-only banks. As soon as neobanking received promising response from all types of customer segments, apart from pure neobankings, many incumbent banks also started introducing their digital services. Neobanks usually attract customers with offering single gateway financial service. After covering noteworthy numbers of customers, it extends its financial services.

Neobanks have divided their services basically in three categories which are Retain Customer segment, Business Customer segment and other banks as customer segment.

In retail customer segment apart from basic banking, neobanks provide value added services at affordable prices. In this segment, offerings as spends analytics, automated saving plans, multi-currency travel wallet, customised insurance plans are being given to the customers.

In business customer segment neobank offer value-added services such as open APIs and unified amalgamation with business apps embed financial services offerings within their larger business framework. Digitalised supply chain, website building options, online book keeping services are the add on features which neobanks provide to their business customers.

Along with offering their services to individuals and business firms, neobanks are also serving other banks, specifically in Indian ecosystem where neobanks are working in partnership with traditional banks. Services of Neobanks like personal finance management and credit scoring offerings are reaching end retail customers via incumbent banking system. Along with this, they also provide credit assessment modules and loan portfolio management services to banks

Pure Neobanking in India have not received popularity in absence of specific licences and regulatory approvals. Through various digital platforms, neobanks in India get into partnership with licensed banks, NBFCs and financial institutions where it provides services like opening of bank accounts, prepaid card services, insurance services etc. Interaction between neobanks and Indian customers take place on digital platforms only. RBI, governing body of Indian banking system does not regulate neobanks directly due to the absence of a prevailing licensing regime.

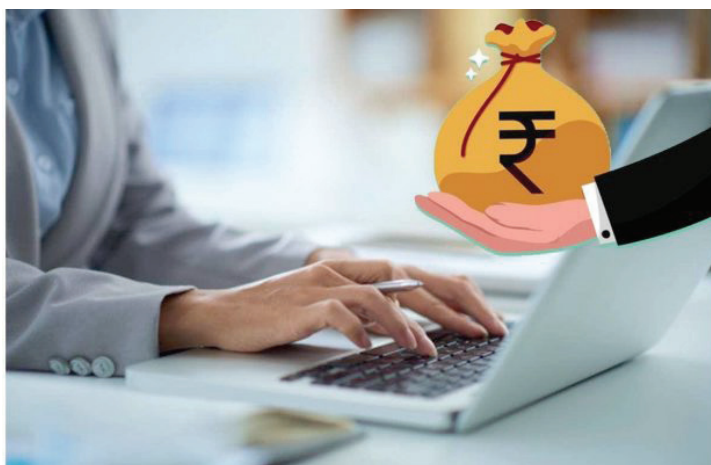
Neobanks are extending their financial services portfolio specifically towards MSME and retail segment in India. Along with this, teenagers, blue collar workers and other underserved segments are also being targeted through both digital platforms and offline agents. In the absence of standalone licences, neobanks are not able to serve Indian customers directly.

Therefore, integrated financial services are being provided through them such as forex card, expense management, mutual fund investments, tax advisory services, mutual fund investment services etc. In addition to financial services, neobanks are also introducing financial education programs for teenager customer segment. They are also expanding services across job search, e-commerce and travel booking platforms.

To increase reliable, unified and safe approachability to financial products through digital platforms, RBI, SEBI and IRDAI have introduced many regulations. Video KYC, introduction of account aggregator framework, reserve bank innovation hub is remarkable technological advancement in financial ecosystem of India. Though today neobanks are being indirectly governed but in coming time this sector is expected to enter in Indian financial ecosystem with new business model and products raising requirement for their direct regulation. There is huge potential for neobanks in India as traditional banking lack ability to meet demand of new generation financial services. With accessibility of services like opening of bank accounts for immigrants, instant credit facility to MSME, customised and cost-effective financial services etc. Neobanks can play a vital role in expanding the reach of financial services in India by working in tandem with the government. Consideration over regulation and compliance, data and cyber security, unified API integration and extension of products and services will play a essential role in shaping their triumph.

Dr. Agyeya Trippathi

4. RBI to tighten grip on Digital Lending Companies



One of the fastest-growing fintech segments in India is digital lending. In 2019 its volume was around US\$ 110 billion, this is expected to grow up to US\$ 350 billion by 2023. Neo Banks, Non-Banking Finance Companies (NBFCs), and fintech start-ups are the major drivers of this business. Digital lenders have a strong customer base, created by banks during the previous decade, especially after the launch of the Pradhan Mantri Jan Dhan Yojana (PMJDY) scheme in August 2015.

Various government schemes to support first-generation entrepreneurs and the MSME sector has widened the requirement for external sources of finance. New business start-ups require a small amount of loans which are given conveniently by Digital lending companies (DLCs) through apps or online platforms. Covid -19 pandemic has also fuelled demand for such small-scale credits. DLCs have been rescuing operators for such MSME firms to whom banks do not provide loans due to their rigid eligibility

criteria. Digital lending is more convenient to people as it does not require long banking relationships or onsite visits and other credit processing methods as banks have. Only a bank account is required as a reference point where the amount of loans can be credited. Customer finds The DLCs process significantly quicker and more convenient.

DLCs provides a wide range of loan products right from small personal loans for purchasing an air conditioner to educational loans; vehicle loan to small housing loans. Access through mobile phone make digital lending very much comfortable and easy. Liberal eligibility checks and less paperwork when compared to a bank make DLC more attractive.

The business model of digital lending primarily includes the 'First Loss Default Guarantee (FLDG)' cover and instalment loan termed 'Buy Now Pay Later (BNPL)'. Under FLDG arrangement; a third party is bound to compensate a lender in case of default by the borrower defaults. In an FLDG setup, without maintaining any regulatory capital, the credit risk is accepted by the loan service provider (LSP). Under the 'Buy now pay later' set up the buyer gets a cushion of credit for a 15–30-day interest-free repayment period on the purchase of any product.

But addressing protection for customers and another overhaul in the digital lending business, the Internal working group of the Reserve Bank of India (RBI) has recommended some major changes to these practices. Set up of nodal agency, set up of self-regulatory organisation, and permitting lending only by balance sheet lenders are the prime recommendations of the internal working group.

The working group emphasized that increased reliance on third-party service providers can upsurge lender's

operational risk, hence, regulated entities should not be allowed to extend any arrangement involving synthetic structure, such as FLDG, to such entities. Eliminating unchecked growth and curbing apps for illegal digital lending is the prime target for the RBI.

One segment of policy experts believes that a complete ban on FLDG may negatively impact credit expansion. Such prohibition will lead to a shortening of the lending amount to creditworthy borrowers. The poor household debt/GDP ratio (12%) of India may get hard hit if working group recommendations turn into guidelines. The ban on FLDG would lead to discouraging lenders to get into partnering with LSPs. All new and small-sized LSPs with innovative solutions from the emergent fintech lending ecosystem will get into the risk of shutting down. It could also have a chilling spill-over effect on competition and financial inclusion.

However, abolishing FLDG agreements as a whole is not being suggested by the RBI Working Group. Prohibition of any regulated entity from entering into such unregulated entities is recommended. It means that NBFC digital lenders can continue to forge FLDG agreements with their partner banks.

The executive committee of the Digital Lending Association of India (DLAI) found these recommendations a step forward toward making a safer and more credible ecosystem for customers as well as for digital lending firms. They believe that these suggestions would encourage healthy competition and responsible lending in order to form a positive and transparent consumption economy.

Although it may sound that digital lending may be a connecting bridge to reach a huge untapped credit potential

in India, it should also be marked that lending institutions should comply with regulations and should have risk management systems in place. The recommendations of the Working Group should provide direction to the digital lending industry. These regulations may decrease the lending amount in near future but for the long run it will make a robust ecosystem for the lending business.

Dr. Agyeya Trippathi

5. The ESG way - Investment Decision



Environment, Social and Governance (ESG) is new term for many of us in social development or any kind of development space, mostly we talked about sustainability of finance and operations to make first level assessment of any business. Responsible finance was the term coined by large international development organization in context of financing various financial and non-financial institutions working with/for the poor segment of population.

Companies boast about their financial sustainability and NGOs boasted about their social or development sustainability, issues came up when financial institutions working with poor tried to tell about their impact and sustainability. As, the strategic decision involved here is to clearly define the kind of impact any organisation want to create through its financial services, this was the start of Social Performance Management (SPM), Social Return on Investment (SROI) and Social Accounting Standards. Civil society organizations, completely dependent upon donations need to showcase their social impact and associated value to get more and more for their donors, while profit making companies working for social cause need to show their financial and operational

sustainability reports to their investors and stakeholders as a part of compliance or to attract more funds.

Governments and large corporates have accepted that corporate social responsibility is one way to address these issues. We got a platform where profit making and commercial companies can show case their social development work to all their stakeholders including investors. Idea behind doing such work and reporting to public and board solved two purposes, one is to keep intact the overall value of the organization and also to remain socially acceptable organization. Policy makers and environment advocates saw growth of these companies under the critical lens of cost of doing their business or running their enterprises (especially the ones involved in manufacturing and value addition of goods), which directly or indirectly de-stabilises the overall environment and changes the local demography.

ESG was introduced just in time when large enterprises were looking into their social development projects and tried to leverage their impactful work for large scale funding. This was the time when lot of social enterprises were introduced and global efforts were made to transit from Millennium Development Goals (MDGs) to Sustainable Development Goals (SDGs). Sustainability became the focal point of all development ideas; with social, economical and environmental sustainability were selected as core of strategies. Few more round of deliberate efforts brought in Governance into this core group, that all crystallised today's ESG definition. Still it is work-in-progress.

ESG Investing has grown rapidly over the past decade, as per some industry standards it exceeded USD 17.5 trillion. These projects were part of professionally managed ESG focused portfolios around the globe. Similar growth was seen in ESG-related traded investment products that

exceeded USD 1 trillion across various financial markets around the globe. The growth in sector shows growing interest of investors in ESG factors; which includes assessment of risks and opportunities effecting long-term performance of companies and policy makers. Due to various reasons related to demography, political, financial and legal regulations. Globally ESG have definition level difference, while definitions differ regarding ESG risks, indicators, sub-indicators, weightage and probability; but most of the developed countries, institutions and think tanks have realized its importance and future scope. In general terms, ESG investing refers to an approach that seeks to integrate environmental, social and governance factors into asset allocation and risk decisions. All this is done to achieve sustainability and access long-term financial gains. It is always important to see the extent to which the ESG approach incorporates long terms financial, environmental and social risks and returns and risks.

Recent academic and non-academic researches suggest number of benefits and long-term sustainability strategies of using ESG at the core of development (financial and social) agenda. Some of the factors, why ESG is getting considerable attention are:

Under few conditions, ESG investing can help in improving risk management of the whole entity. It is also seen that the financial returns are comparable to traditional way of doing businesses, so why not comply with globally accepted standards for doing business in good spirit.

People on the planet are now better aware about the risks associated with climate change, responsible business conduct, diversity at workplace and bringing in social values to influence investors, consumers and other stakeholders.

Corporates and economies are now choosing a long term strategy over quick fix solution for sustainable development, where equitable importance is given to internal and external factors including environment, social and governance perspectives.

There are investors and philanthropist who seek to increase sustainability in long-term, they give preference to investments where societal values and benefits have better perspective to prosper and engage the local community.

Other than these reasons other evidences prove that the sustainability of finance should incorporate external factors to maximize social, environmental and financial returns. ESG is now point of discussion for number of public sector, including the central banks, where institutions are supporting transition of traditional financial systems toward “greener”, low-carbon and equitable economies. Central banks in developed and developing economies have shown their commitment to incorporate ESG assessments and investment qualification into their management and operational systems.

Moving forward and become future ready finance industry is developing new products and services related to ESG ratings, indices, and funds. New companies are growing fast to capture the market looking for ESG assessments, indexes, equity and fixed income funds and ETFs. Investors are allowed to engage with ESG investment through low-risk products and models like money market funds, passive smart beta ETFs, they are also allowed to take suitable positions through hedge funds. There are number of products available to suit different kind of investors, like one looking for a low-carbon economy can put their funds in green transition and renewables funds. Financial markets are now agile, transparent and customer-oriented to capture upcoming clients for their new innovative products.

Dr. Agyeya Trippathi

6. The Save Soil Movement: A Personal View



Devastation, ruin, and lives destroyed. Stories of natural disasters, such as the recent Assam floods and landslides in Manipur are in the news with increasing frequency.

It's heart-breaking to see the pictures of entire homes and families left abandoned and the thought of all those emaciated toddlers.

Just looking at the scale of climate-related damage itself is overwhelming. Understandably, many are tempted to turn away, feeling this is too much for them to absorb. The monster of Climate Change is bound to gobble up the world, and we are too small to combat it.

This is the backdrop in which the global 'Save Soil Movement' was launched during March to June 2022 when Sadhguru Jaggi Vasudev undertook a 100-day, lone-motorcycle ride across 27 countries to create awareness of the plight the world is in and offer relevant solutions. The whole-hearted support from international agencies, heads of countries and the general public were widely reported in the media.

The sceptics also had their air-time. Many questions were raised, whether calm or indignant. What had happened to carbon emissions, fossil fuels, plastic, other environmental concerns? Why soil now, and in fact why soil at all? With so much happening to cause human suffering, surely there are more important areas to focus on?

Along with scores of other readers, I wanted to explore the reasoning for myself. Going back to the basics, I soon realized the extent of my ignorance in thinking of soil as just as an inert substance that is part of the earth.

How soil degradation affects us?

In just a few moments of reading I found that many eminent soil scientists have spoken about soil dying and the extreme negative impact it has on world hunger, drought, flooding, carbon emissions and other factors.

One of the most respected among these is Professor Rattan Lal, a recipient of the World Food Prize in 2020 and the Padma Shri Award in 2021. Professor Lal, who grew up in Punjab, has spent over five decades on soil research across the world. He believes that the health of soil, plants, animals, people and the environment is one and indivisible.

Two years ago, Professor Lal said in an interview that one-third of the world's soil is degraded, leading to lower productivity and quality of food. The UNCCD (UN Convention to Combat Desertification) talks about 90% of Earth's soils being degraded by 2050, unless we act now. 2050 is less than 30 years away! Our children and grandchildren could be the ones to face debilitating hunger, floods, global warming.

In India, the Department of Agriculture & Farmers Welfare echoes the UNCCD. The situation is dire, with nearly

two-thirds of India's soils having less than 0.5% organic carbon. To put this in perspective, healthy soil must have a bare minimum of 3% organic content, with the desired average between 6% to 8%. Various parts of the world report a similar trend. Farm soils in the UK have lost 40-60% of their organic carbon, 60-70% of soils in Europe are in an unhealthy condition and more than 50% of America's topsoil has already been lost.

This degradation has meant that our food has substantially lower nutrients, including vitamins and proteins. Crop yields are falling and could reduce by up to 50% globally by 2050. Floods, drought and other disasters caused by global warming will continue with ever-increasing frequency and intensity.

The cause of soil degradation

All is not lost if we act now. At this stage, the gap for soil to become healthy is such that it can be addressed over the next 25 years, whereas if we wait until then, it could add 200 years for us to fight for survival.

The 76-year-old Professor Lal puts it succinctly, "The global issues of the present era are climate change, food and nutritional security, water scarcity and renewability and world peace and stability. Solutions to these and other issues lie in soil, both directly and indirectly".

In India, increasing organic carbon by just 0.4 percent a year can substantially reduce the risks of floods, droughts and greenhouse gas emissions. Instituting agricultural practices that promote soil health will not only increase the income of marginal farmers but greatly improve our food security and nutrition levels.

However, present satellite images show that nearly all Indian states have increased their degraded soil over the past 15 years. Scientists link the increasing desertification to farming practices that have changed, such as the absence of crop rotation or cover crops and using chemical fertilisers. UN Environment reports that soil organic matter has fallen from 8-15% to less than 2% when natural grasslands or forests were converted to farms, because farm soils were not constantly replenished by organic matter.

Unnoticed, the impact of increasing population and higher demand for goods of all kinds from food to furniture to phones has caused farmers to adopt practices that will give quicker yields and financial return, essential for their survival. Evidently, the fault for this development cannot be attributed to anyone, but our future generations could be the ones paying an unbearably heavy price.

The Save Soil Movement

Backed by international organisations, eminent scientists, world leaders and influencers from every walk of life, the Save Soil Movement (www.savesoil.org) offers a way out to address the core issues facing mankind. As Professor Lal says, “As a soil scientist, I could not expect a greater blessing than this Movement.”

The objective of Save Soil is straightforward. It aims for the organic content of soil to be increased to a minimum of 3% to 6% through government policies that would be supported by the electorate. One such area could be incentivising farmers through better prices for their produce, if they achieve certain targets through sustainable farming practices.

A key part of the movement is creating awareness and inspiring others to learn, join the movement and support the policies. Children and adults everywhere express their passion for soil in different ways; creating art, writing songs, posting on social media. Over fifteen million children have written letters to the Prime Minister in India. Enthusiasts take on special challenges, with a high point being the display of a Save Soil banner on Mount Everest earlier this year.

Globally, nearly four billion people demonstrate their concern for future generations and support policy redirections to safeguard, sustain and nurture soil.

The world has accepted the importance of soil and the imperative need to adopt the movement at the earliest. 74 nations have agreed to actively work on soil regeneration practices. What is needed now is speed in implementation.

Humus, the humble life-giving matter composed of dead leaves, twigs, microbes, insects and other animal waste material, is in only four to twelve inches of topsoil. This thin layer has the destiny of all life on earth within it.

Saving soil is imperative. For the sake of our future generations, we cannot afford any delay. The time for action is now.

Karuna Luthar

7. The Emotional Well-being of Working Women



Most of us have fond memories of being supported by our mothers from the time we are infants - with food, comfort, a shoulder to cry on and everything else in between. She is the central figure that helps form the adults we are and continues to play this role, even as we grow, nurturing and teaching skills that contribute to a healthy life.

Resilience, the ability to successfully navigate the vicissitudes of life, is closely linked to having a good relationship with the primary caregiver of early childhood. The mother assumes the role of developing and maintaining a loving, consistent and responsive relationship with her children. For her, to continue this support and sustain her family on an ongoing basis, her own psychological health is critically important.

The Covid period has been extra hard on working women, who mostly say they have borne the brunt of additional

workload that came from the family members who worked from home and the outside help being limited or absent.

With World Mental Health Day being marked on the 10th of October, I took the opportunity to explore the subject of mental and emotional well-being in working women. The outcome of conversations with women from different backgrounds and research was disturbing. According to WHO, an alarmingly large proportion of women, at least one-fourth of the population, are in a psychologically distressed state. In most cases, they do not disclose this to anyone and therefore receive no help.

Women are half the world's population; half the workforce. Through their role as primary caregivers, they have a deep lasting impact in shaping our society. It is therefore imperative that their mental well-being remain a matter of concern and priority, with society supporting them towards a much-needed balance.

What are the causes?

Nature makes women into caregivers, both physiologically and emotionally, and nurture, in the form of family, community and self-image, reinforces it. In these days of reducing gender-role distinctions, fathers do take on an increasing responsibility for their children and home. However, mothers continue to shoulder the greater part of the tasks within the home, thereby extending their hours of work a great deal.

This is not just the case for mothers. Despite contributing to the family income and financial stability, women in general are found to have put in a much higher level of effort for the family. An April 2020 UN Policy Brief states that women, on an average, spend 4.1 hours a day on unpaid care and

domestic work, compared to an average of 1.7 hours a days spent by men.

Higher levels of education, media influence and the availability of jobs contribute to an awareness and desire to earn outside one's home. Girls are brought up with a mindset to study well and also look after family duties. Aspirations are increasing, as are prices and uncertainty of what the future may bring. Parents feel the need to invest more in their child's education, anticipating a world where jobs are scarce and applicants are many. Women are therefore increasingly seeking as well as being encouraged by their families to seek paid employment.

Once women enter the workplace, the environment plays an important role in impacting their mental health. Apart from softer issues such as having sympathetic colleagues, there are hard facts like women being paid lower than men or being more likely to be made redundant, in case that eventuality comes up. This disparity is not just in India, the UN Women's website says the global average for the pay gap is as high as 20%. Discrimination in salary and job choices, women allocated gender-based roles, verbal abuse under the guise of making a conversation are other stressful factors that women say they have to deal with, and which lead to drop in their self-esteem and confidence.

Many women say their instinctive reaction is to try and prove their worth constantly, both to themselves and to the people around. Pushing themselves in all directions results in a feeling of conflict between family and work, and with the sense that one is not doing full justice to either of these roles. There is no time to relax, to indulge in health building activities. But giving up employment is not an answer, for any of these women.

The tension that comes from overload, feeling undervalued or other pressures is difficult to express and even more difficult to get rid of. There is a sense of stigma attached to being depressed, and a sense of shame at the inability to cope. A study conducted on over 200 younger working women in Bhubhaneswar, India, indicated that only a fraction of the approximately 70 women who were in a continual state of distress had sought medical help.

On the other hand, the women in the study who reported a normal state of emotional health had certain factors in common. These include attitude of colleagues, sharing their problems with their spouse, and spending time for yoga, meditation or exercise. A qualitative study of low-income workers in Bangalore had similar findings. The aspects that pointed towards reduced anxiety and depression were social support from family, friends and colleagues and fulfilment from work.

Shifting the paradigm

The conversations and studies on working women's mental health, while comparatively few in number, indicate a way forward. In addition to the support from family and friends, leaders at organisations can make a big difference towards improving the happiness of their female colleagues.

Action is already being taken by some organisations, such as reservations for certain senior and mid-level positions to be held only by women, mother-friendly policies and spreading awareness through media and talks. The good news for the companies is that these programs bring their own benefits even in financial terms. Many studies have shown the high co-relation between employee engagement and productivity as well as profitability.

Considering the way society is evolving, my submission is that we could take this a step further by adopting wage practices that recognise the value of the work women do outside the workplace. This appreciation of the extensive role they play in building a healthy community would be a great sign of positive support from society. Paying women the same salary for lower work hours or, as one could put it, “Higher wages for equal work.”

The UN policy brief mentioned earlier summarises it well. “The unpaid care and domestic work performed by women is critical for sustaining societies, has immense economic value, and needs to be supported through adequate policies.”

In an example of workplace support, a medical facility in America allocated an hour a week for their nurse leaders to be part of a mutual support group run by a non-profit, AC Groups. They found the results highly favourable, both to the participants as well as the organisation. At the end of the 12-week intervention, the women felt they had benefited by a definite reduction in stress, an increased sense of inspiration and empowerment, better work/home balance and a healthier lifestyle.

Traditionally women have sought out friends and associates to talk and vent in person, such as neighbours meeting up in a park on a sunny afternoon. Time constraints due to the demands of work and home life have made it more challenging to find this kind of effortless outlet.

In this fast-paced world, with stress levels increasing rather than reducing, it is important that women intentionally look to develop and maintain their own mechanisms to address feelings of internal conflict, discontent and anxiety that may come up in their lives.

The women in the research studies mentioned earlier said that healthful practices like yoga, exercise or meditation, devoting time for a favourite hobby, having a support network of family and friends were valuable aids. If appropriate to one's situation, joining professionally run online support groups could be added to this list. Sharing experiences in a well-intentioned forum helps gain self-awareness and brings with it a sense of inclusion and community, a strong basis for good health.

The mental health of women is the foundation of well-being in a community and its effective functioning, as much as that of the person herself. As individuals, social groups and corporates, we build our own societies. Communities that help women to enhance their happiness and contentment, in the workplace and out of it, are sure to reap the largest and most long-standing rewards.

Karuna Luthar



In our society's changing times, the individual has to expand his/her consciousness to take up social responsibility. It's an individual intervention but yielding a result of a much bigger magnitude. Being conscious of our actions is what matters most. Equally important is how the energy is channelised. This aspect has been communicated well through short anecdotes of social entrepreneurs and social work organisations who have done commendable work in our society with grit and passion.

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