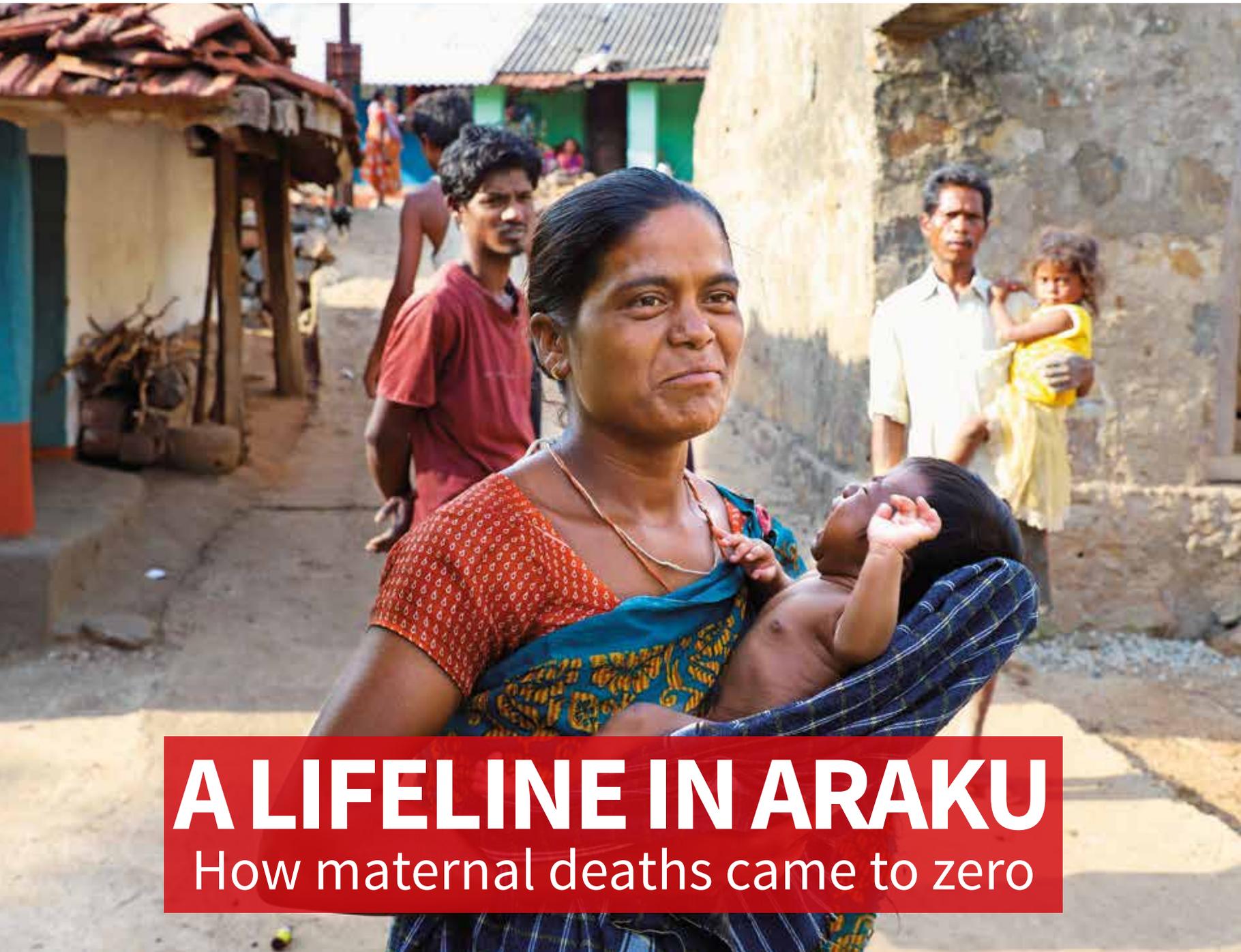


Civil Society



A LIFELINE IN ARAKU

How maternal deaths came to zero

ABUSE OF ELDER'S GROWS

Page 8

GOA'S ORCHID VILLAGE

Page 12

A JACKFRUIT RESTAURANT

Pages 14-15

INTERVIEW

'LOOK BEYOND BANKS FOR GREEN FUNDING'

NAINA LAL KIDWAI ON AN AGENDA FOR SUSTAINABLE GROWTH

Pages 6-7

SMALL LOANS AND HOMES

Pages 22-23

A MAYOR IS NOT ENOUGH

Page 27

LIMELIGHT ON MANTO

Pages 29-30

EVERYTHING
GREEN
EVERYTHING
GOOD

World Environment Day 2018

Since 2013 more than
523 MT of dry
waste recycled from our
Bangalore campus

'Zero discharge'
industry*

Himalaya cares for
the environment!

In-house solar plant generates
150,767 units per annum



More than 1900 trees have been
planted on campus

400
Coconut trees

100
Lemon trees

600
Other varieties of trees

800
Golden bamboo trees

Himalaya treats waste water and uses
150 KLD (Kiloliters Per Day)
on an average

We have planted more than
6,00,000 trees in the biodiversity-rich
Western Ghats of Maharashtra



*No harmful or toxic materials are
released to the environment



FICCI-ADITYA BIRLA CSR Centre For Excellence

“ I dream of an India free from poverty. An
India where every child is educated, where
every man and woman enjoys a sense of self-
worth through gainful employment. An India
which sets a fine example to the world on how
social and economic goals can go hand in
hand for the benefit of humanity. ”

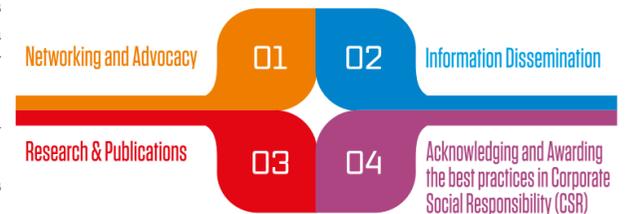
-Aditya Vikram Birla (1943 - 1995)
Renowned Indian Industrialist and Former
Chairman, Aditya Birla Group

FICCI ADITYA BIRLA CSR CENTRE FOR EXCELLENCE is a joint initiative of Federation of Indian Chambers of Commerce & Industry (FICCI) and the Aditya Birla Group chaired by Padma Bhushan Smt. Rajashree Birla. The Centre aims to provide strategic direction to the development of socially inclusive and holistic CSR practices by providing a platform to various stakeholders so that they can share their experiences, learn, exchange ideas and support partnerships that add value to business.

KEY INITIATIVES

- FICCI CSR Awards instituted in 1999 is India's first CSR Awards that aims to identify and recognize the efforts of companies in integrating and internalizing Corporate Social Responsibility (CSR) into their core business operations.
- Capacity Building initiatives for CSR stakeholders for impactful implementation of CSR programs
- Sectoral Workshops and policy advocacy related to best practices for CSR stakeholders to promote shared learning on one platform.

FOCUS AREAS



The Centre for Excellence engages with a diverse range of stakeholders:



To know more, log on to: www.csrce.org
FICCI Aditya Birla CSR Centre For Excellence, Federation House, Tansen Marg, New Delhi 110001
T: +91-11-23357243, 23753118 | Fax: +91-11-23320714, 23721504 | E: csrce@ficci.com | Follow us on Twitter [@FICCI_CSR](https://twitter.com/FICCI_CSR)

ANNOUNCEMENT 2 Days Training Program on Result Based Program Management

Date: 23 and 24 August, 2018 | Venue: FICCI, Federation House, New Delhi

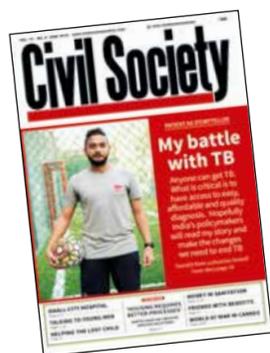
The training on Result based project management (RBM) is designed to address the growing demand for CSR managers who can use Results-based program management approaches to identify, assess, plan, implement and manage an ever burgeoning range of potential development programs and CSR projects. RBM provides a structured, logical model to manage an intervention while trying to ensure its relevance, efficiency, effectiveness, impact and other quality criteria. Few of the key results based management tools such as Monitoring and evaluation are increasingly being used to help ensure that resources are put to optimum use and that beneficiaries and stakeholders are assured of receiving the benefits that are committed to them. At the end of 2 days training program, participants will have developed an understanding on the stages of project cycle, implementation of Results based management, Steps for conducting and designing monitoring etc. To know more about the training programme and fee details, please visit www.csrce.org or email your specific query at csrce@ficci.com

IN THE LIGHT

SAMITA RATHOR



LETTERS



TB battle

Thanks for your cover story, 'My battle with TB.' Saurabh Rane's firsthand account of the ordeal he went through to combat this disease really shook me up. After all he was studying to be a doctor and wasn't an ill-informed person. The government must begin informing people about all the contours of the disease — signs of TB, diagnosis, medication, diet and where to get help.

The reason the figures of multi-resistant TB are rising in India is precisely because of poor diagnosis and wrong medication.

Shobha Khandelwal

A concerted effort is needed by the medical community, NGOs and the government to combat multi-resistant TB. If we can get rid of polio, we can also make TB history.

Shantha Kumar

Urban shelter

Thanks for your interview with noted architect Kirtee Shah. The piece had some brilliant insights and revealed a comprehensive understanding of the issue of affordable housing. This interview had some unique qualities — it combined the experiences of a professional, an investor and the underprivileged.

Neeta Chalke

Very insightful discussion. We can also learn a lot from citywide slum upgrading in Thailand and explore similar community driven models in our metropolitan cities.

Souvanic Roy

Urban housing, including commercial buildings, are bulky investments and built very differently during boom and bust economic scenarios. Kirtee Shah's views offered wonderful insights into how urban spaces can be made more fluid to economic environments in Indian cities.

C. Indira Dasgupta

Glocal model

Your story on Glocal, 'Small city hospitals' was very inspiring. So important to have some rays of sunlight in this deep gloom.

Mallika Sarabhai

The Glocal model is innovative and

path-breaking. I wish them all success for taking the lead in providing quality healthcare at an affordable price.

Rakesh Sahni

Plastic ban

I read Derek Almeida's story, 'In Goa, a bag to beat the plastic ban.' A comprehensive action plan is required to find alternatives to plastic bags. We should also promote disposable crockery. Both measures can, to some extent, combat rising mounds of trash in urban areas.

Arvind Singh

Ada bore

This is with reference to your story, 'Rajasthan's ada bore travels south.' I thought Shree Padre had picked up a rather brilliant story. But how do we scale up this technology? Govind Bhai could draw up a plan that other people would be able to implement. We need his advice and help and would be happy if Civil Society can put us in touch.

Kabir Mukherjee

Govind Bhai's numbers are: 9462262305/9571144524.

Pancheshwar dam

Hill cities like Nainital and Shimla are already suffering from acute water stress. Instead of using agricultural land around Delhi to expand urbanisation, we could build large interconnected lakes to store rainwater. The floodwaters of the Yamuna could be stored for summer. Najafgarh should be declared a wetland.

Ritu

Letters should be sent to response@civilsocietyonline.com



SUBSCRIBE NOW!
BECAUSE EVERYONE IS SOMEONE

- 1 year ₹1000
Print + Digital
- 2 years ₹1800
Print + Digital
- 3 years ₹2800
Print + Digital
- 1 year ₹700
Only Digital

Name:

Address:

State:.....Pincode:.....

Phone:Mobile:

E-mail:.....

Cheque to: **Content Services and Publishing Pvt. Ltd.**
Mail to: The Publisher, Civil Society, A-16, (West Side), 1st Floor, South Extension - 2, New Delhi - 110049.
Phone: 011-46033825, 9811787772 E-mail to: response@civilsocietyonline.com
Visit us at www.civilsocietyonline.com



What CSR can do

THE Piramal Foundation's efforts in the Araku Valley in Andhra Pradesh have brought maternal mortality down to zero in a few remote tribal villages. Our cover story this month is about how this was done using technology, trained people and the government's own infrastructure.

Statistics tell us that maternal mortality is on its way down in India. But it is still way too high and much remains to be done. The Piramal initiative shows us the inventiveness, focus and sustained energy that are needed to improve health indicators among the poor. Just reaching them is a challenge.

What we have from Araku is a good model which can be adopted and implemented elsewhere in the country to take healthcare to unserved communities in far-flung locations where access is a challenge. The hills of Uttarkhand are an example — maternal and infant mortality is a problem there as well.

Also to be learnt from the Piramal Foundation's efforts is the need for a mission-driven approach. It is necessary to push really hard and with passion to complete the unfinished development agenda in the country. Getting services to people often means getting them to the service and unless such efforts are underlined by a sense of urgency success is hard to come by.

The Piramal Foundation's learning is valuable and it is hoped that it will also imbue what governments do. Undoubtedly governments need to seek out purposeful partners like the Piramal Foundation.

Often, socially driven businesses grow inclusive markets where none existed. A fine example is that of affordable housing. It is more than a decade now that we at *Civil Society* have been tracking this space with the first affordable housing project coming up thanks to the efforts of a team experimenting with the idea in the Monitor Group. What we have now is a growing market in small homes and loans, which also gets the support it needs in the form of subsidy and policy from the government. We have in our business section this month an update on affordable housing finance.

With all the talk of young people entering the job market and what India should do with this demographic dividend, it is forgotten that the country has a large population of elders who are increasingly being subjected to abuse and discrimination and don't know whom to turn to for help.

Helpage India has released an important report based on a survey across cities which shows that the aged feel insecure — often within their own homes and in their immediate families. Some of this has to do with the pressures of modern living. But the government has responsibilities too which it has been shirking thus far. The result is that the elderly neither have the money to be independent nor the access to shelter and healthcare.

Helpage's report points out that by 2050, the elderly will perhaps account for 20 percent of the population. It is a significant number and any talk of economic competitiveness needs to take such estimates into account. As of now the elderly have been left to their fate. A law exists for their protection but it isn't adequately propagated.

Shree Padre



COVER STORY

A LIFELINE IN ARAKU

Maternal deaths have gone down in the remote Araku Valley in Andhra Pradesh thanks to the efforts of the Piramal Foundation which has used telemedicine and trained paramedics.

18

COVER PHOTOGRAPH: SHREY GUPTA

Pradip case goes to CID 10

Tribal enterprises find their feet 13

Bringing hope to children 16

Conexao keeps you safe 24

Mr Mukherjee goes to Nagpur 25

Liberate teachers from officials 26

Awesome Chitradurga Fort 30-31

2 Gandhi topis and 1 job scheme 32-33

Ayurveda: Banish that cough 34

Contact Civil Society at:
response@civilsocietyonline.com
The magazine does not undertake to respond to unsolicited contributions sent to the editor for publication.

Publisher
Umesh Anand

Layout & Design
Virender Chauhan

First Floor, Panchsheel Vihar,
Malviya Nagar, New Delhi - 110017.
Printed at Samrat Offset Pvt. Ltd.,
B-88, Okhla Phase II,
New Delhi - 110020

Editor
Rita Anand

Cartoonist
Samita Rathor

Postal Registration No.
DL(S)-17/3255/2018-20.
Registered to post without pre-payment
U(SE)-10/2018-20 at Lodi Road HPO
New Delhi - 110003 Registered with the
Registrar of Newspapers of India under
RNI No.: DELENG/2003/11607
Total no of pages: 36

News Network
Shree Padre, Saibal
Chatterjee, Jehangir
Rashid, Susheela Nair,
Kavita Charanji

Write to Civil Society at:
A-16 (West Side), 1st Floor,
South Extension Part 2,
New Delhi -110049.
Ph: 011-46033825, 9811787772
Printed and published by Umesh
Anand on behalf of Rita Anand,
owner of the title, from A-53 D,

Photography
Shrey Gupta

Advisory Board

- ARUNA ROY
- NASSER MUNJEE
- ARUN MAIRA
- DARSHAN SHANKAR
- HARIVANSH
- JUG SURAIYA
- UPENDRA KAUL
- VIR CHOPRA

Get your copy of **Civil Society**

Have **Civil Society** delivered to you or your friends. Write to us for current and back issues at response@civilsocietyonline.com.

Also track us online, register and get newsletters
www.civilsocietyonline.com



‘There is the money, but make green projects financeable’

Naina Lal Kidwai on sustainability and markets

Civil Society News
New Delhi

INDIA's environmental record stares the country in the face, be it the foul air in its cities, the shrivelling up of its rivers, or the destruction of its magnificent coastline. Everyone, particularly industry, should be embarrassed by what has been happening.

Depressing as the situation is, it is important to find ways forward. Other economies have shown it is possible to climb out of a hole and clean up. India could learn from them in governance and regulation as well as the use of technology.

But before that can happen, India has to first see the future differently and aspire to be sustainable and efficient. Discussion and some fresh thinking are needed. To this end, Naina Lal Kidwai has made a useful contribution with her recent book *Survive or Sink*.

Kidwai has been an important banker and an insider to the corporate world. She brings forward ideas that are worth examining because they have the potential to put markets, entrepreneurship, policy and activism on one platform.

A coalition of interests is required in our complex world. New technologies come with exponential social benefits but they have to be funded and rolled out in ways that are inclusive and viable at the same time.

Kidwai puts all this together well and so, rather than have *Survive or Sink* among *Civil Society's* book reviews, we offer here a slice of what Kidwai has to say in an interview conducted in the noisy tea room of the Gymkhana Club in Delhi.

We have ambitious targets for renewables these days. What kind of financial support systems should be put in place to fund green projects?

I would argue that the finance is available, provided we can create projects that are financeable. The issue today is of regulatory risk where a politician comes in and says this service should be for free — so what had been agreed as payment to me changes. No bank wants to fund these businesses because of this fear. Safeguards and guarantees have to be there.

Now there are ways in which that can happen. What many of us are looking at are credit insurance schemes. So I, as a bank, lend to a project where some of these risks, which are known and are preventing finances from flowing, are taken care of.

We have to create projects which are entirely defensible, and which rules and regulations protect on an agreed basis. Thereafter, banks will fund them. In the initial stages these risks are there so



Naina Lal Kidwai: 'The issue today is of regulatory risk'

‘Infrastructure needs 20-year funding and banks give five. There is a total mismatch. We need capital markets. We need the bond market. The green bond market is exciting.’

we need the financial tools which can credit enhance the project.

Look at the solar sector. The fact is that a guy who set up a company (to sell power) at four bucks (a unit) finds that the price has dropped to two bucks forty. He is being asked to renegotiate his price. And that becomes the killer.

Yes you can renegotiate his price and try and bring it down, but what about the bank that came in four years ago with more expensive equipment, at a price entirely competitive at that point of time.

Banks may not be the best suited to funding infrastructure. Wouldn't it be better to have a

separate funding ecosystem capable of absorbing these risks?

Which have been set up from time to time. We have had IIFCL (India Infrastructure Finance Company Ltd) and then we have had NIIF (National Investment and Infrastructure Fund). But the role they play should be credit enhancement. They shouldn't be the ones who are writing the cheque. The money that is in the system should flow in.

Yes, we need to look beyond banks. Infrastructure needs 20-year funding and banks give five. There is a total mismatch. We need capital markets as well. We need the bond market. That is why the green

bond market is exciting. That money is available for renewable projects today.

We have all this in some form or the other. What can be done to make it a formalised and effective way of funding?

The regulatory systems have to be respected. You have to have projects which are financeable in the first place. The rules of the game can't change midway — they have to be adhered to. We should have different types of financial instruments. By that I mean capital markets, not just banks. There is the whole concept of municipal bonds, which we are just beginning to see.

In the Pune municipality, for example ...

Exactly. Not every municipality will be able to raise money through bonds but at least the well-managed and profitable ones can. In an interesting way, capital markets bring accountability, too. When you raise money from the capital markets you are answerable to someone. The rules and regulations

under which you raise the bonds also become protection against politicians changing the rules.

It provides some kind of structure ...

And protection in its own way. In the UNEP (United Nations Environment Programme) we did some very interesting work on financing sustainability. I was fortunate to be a member of the International Advisory Council. We were looking at the financial architecture around the world for financing sustainability. In fact, green bonds were still not the norm. I used the opportunity to set up an India Working Group which I did with FICCI. We looked at all of these things.

It has to start with the financial architecture in the country. It is not enough to say, let's do green bonds in India. I also need the accounting firms which can certify what is green. It is alright if I want to keep funding renewable projects, but I also want

‘Our own NIIF is a big wealth fund where we have got Abu Dhabi invested and others are coming in. I think this is exactly the kind of body we need with big and long-term money.’

to fund energy efficiency. I want to fund the energy-efficient building. You need to look at a rating and certification system to direct money.

And if we could also have a stock market like FTSE 4 Good Index in the UK. You can then have a green rating for a company that allows it to raise money at a more attractive rate that otherwise might not be available. All this begins to direct funding where we need it.

Who needs to move? Should it be the government?

It is everyone. The good news is that it is IFC (International Finance Corporation) and other multilateral bodies which are coming in and providing some of these tools. Our own NIIF is a big wealth fund where we have got Abu Dhabi invested and others are coming in.

I think this is exactly the kind of body we need with big and long-term money. If it can look at infrastructure in a green and sustainable way so that what we build is efficient in every respect, including the environment, then we get to what the right solution is.

Do we lose out when it comes to policy? Do we miss the bus? Are we not sharp enough? We put money into big thermal plants, where it is stuck, when we should have been thinking of green power. Green mobility is another example.

I am not saying that you should go away from thermal and coal because you can have a clean coal solution. But 100 GW of solar and 60 GW of wind is beyond a concept today. It is actually very clearly being implemented. There has to be a phasing out of thermal plants that are 50 years old and poisoning the air in our cities.

Should India have been thinking of a solar and wind push much earlier?

In hindsight, yes. Now the good news is that you have had companies like ReNew Power come up through the system as start-ups, which is fabulous. But many start-ups also failed and banks have burnt their fingers. At the same time when you get a Soft Bank-Bharti venture in solar there is a lot more comfort. These projects become bankable. If now you get the big boys saying they are in this journey, it is because finally the Indian government got it and regulations looked attractive.

The risks of dealing with distribution and transmission companies needed to be taken care of. If the guys I sell my power to are sick and going down the tube, how am I going to raise money?

Even in solar the weakness for us is whether we are tackling the grid. It is about a smart grid, the way we wheel power through the system. The solar

companies that make money are the ones that sell to industry. So the investment that has to happen in solar is on the infrastructure side, which is really all in the government's hands.

A lot of envisioning needs to happen.

Today we have a vision. The 100 GW and 60 GW have been started. I was part of a very exciting discussion last week of the International Solar Alliance. Not only have we started our agenda in India, we are leading the world, along with France.

Solar is supposed to be a success story. But in your book you say it suffers from a lack of capital because of poor institutional support and poor management.

The poor management has been the grid itself which we need to step up. There have also been start-ups in solar that went bust and that has created its own backlash.

But isn't solar a success story?

It is a success story. The main success is due to multiple reasons including the fact that Chinese imports of modules dropped to a price that made solar affordable. The real success has been the price of solar being as cost competitive as thermal.

In solar, money, policy and entrepreneurship came together. Would you say it is the same opportunity in electric mobility?

It will have to be. Look at the success of EESL (Energy Efficiency Services Ltd) and LED lights. The government has the ability to drive down prices through purchases and in a way that is what we are replicating for electric vehicles. ■



A candlelight protest by elders in New Delhi

Elders under growing shadow of abuse

Civil Society News
New Delhi

WITH worrisome regularity, news stories have been appearing of the elderly being subjected to harassment and abuse. Apart from the odd robbery or eviction bid, their tormentors tend to come from within their families and are often their own children.

It is fairly certain that for every episode that gets reported there are innumerable others that don't make the news. The old find it socially embarrassing to talk about their problems, especially when family members are the perpetrators. Many suffer silently because they don't know how to make formal complaints and are unaware of the legal provisions for their protection.

What then is the extent of the insecurity elders face in India? Is it worse in the north than in the south? Is it just about property and inheritance? Or are there more complex scenarios resulting from changing values and lifestyles?

To get some idea of what is going on, Helpage India, a non-profit which works for the elderly, has gone out and done a survey across a large number of cities, asking elderly men and women how they see abuse and what they do about it when it surfaces in their daily lives. It is in urban areas that the elderly feel threatened and isolated. In rural areas they find space and continuity in extended households.

Predictably, the results of Helpage's survey show a growing sense of insecurity among the elderly in cities with 25 percent admitting that they had actually

faced abuse in their own lives. More than 60 percent of the respondents felt that elder abuse existed in the country. Of them, 43 percent said it was high, 44 percent moderate and just 12 percent, low.

The majority said that verbal abuse and disrespect were the most common forms of harassment they faced. But there were also those who spoke of beating and slapping, plain neglect and economic abandonment. A significant number spoke of unwanted sexual advances.

The perception of elder abuse in society was highest in Delhi at 87.2 percent with Bhubaneswar coming a close second at 86.7 percent followed by Ahmedabad at 86.2 and Kolkata at 85.8. The numbers get smaller for the other cities but the

Helpage's survey in cities showed that 25 percent of the elderly admit to facing abuse in their own lives. More than 60 percent of the respondents felt that elder abuse existed in the country.

survey shows that elder abuse is a significant problem across the cities it has covered.

The survey says sons and daughters-in-law are the main perpetrators of the abuse. The median age of the perpetrators is 42 and they are reasonably well-educated.

Elders with whom intensive interviews were conducted as a part of the survey cited property as the main reasons for being abused. Other reasons were that their children wanted to live separately, did not like their way of living, regarded them as a burden and lacked the economic resources to take care of them.

Instances of abuse were embarrassing because they involved close family like the son and daughter-in-law and consequently the majority of the elderly chose not to report it so as to maintain confidentiality. But when they did speak to someone it was to a friend followed by a relative and lastly to the police. A significantly large number of the elderly surveyed just did not know how to deal with the problem and did not know about their rights under the law.

Asked what they felt was the answer, 37 percent of the respondents said that economic independence would help. If the elderly had their sources of income, they wouldn't be beholden to younger people who either didn't want to spend on them or had financial problems of their own and didn't have the money to spare.

They also felt that it would help to have better legal and social reporting systems. It was important to be able to easily go to someone for help. Easy reporting would be a deterrent to their tormentors.

Another solution was sensitising children and young adults and finding ways to bridge the gap between generations so that the young could be more appreciative of the elderly and understand their dependence on society. It was important to have a culture in which the elderly were valued even as younger people got on with their lives.

The census of 2011 showed that people over 60 represented 6 percent of the population. But with improved medical interventions, the number is rising because people are living longer. It is estimated that by 2050, the elderly will account for 20 percent of the population.

Mistreatment of them as being witnessed now can be expected to increase proportionately and should be addressed socially and legally. It is also important to prepare, in economic and administrative terms, for meeting the needs of a large elder population.

Rapid urban expansion together with the collapse of services that is being witnessed today is the script of the problems that the elderly are experiencing. How they travel, access healthcare and deploy their savings are all crucial to their well-being and emotional stability.

The Helpage survey covered Tier 1 and Tier 2 cities, conducting 5,014 quantitative interviews and 230 in-depth interviews. Is that enough? Perhaps not. We also don't know how thorough the process was. But an important and useful contribution has been made with limited resources. The findings are also reinforced by what is anecdotally known. Helpage assists the elderly in dealing with real-life situations. Such outreach is complex and challenging for a non-profit. Even so, Helpage goes about its role purposefully and it is essential to see in its experience the real extent of the problem. ■



Harvesting Rain for Profit

Name: Shri Muniraj,
Village: Muthur, Krishnagiri district, Tamil Nadu

Muniraj, a marginal farmer with seven acres of land from Muthur village of Krishnagiri district, had a greenhouse where he practiced floriculture. However, a falling water table meant that irrigation became a problem – especially during summer months even for drip irrigation.

To overcome the problem of insufficient water, Srinivasan Services Trust (SST) encouraged Muniraj to save every drop of rainwater falling on his green house. SST provided technical information and engineering support for creating a pond, next to the greenhouse, large enough to collect six lakh litres of rainwater. To prevent loss by seepage, the pond was lined with a polythene sheet and a shade net was used as cover to help arrest loss by evaporation. The pond gets filled up with 3 days of rain. The water saved in this pond is sufficient for the crop needs for one season.

IMPACT: Muniraj is now financially secure and earns more than ₹30,000 per month. He has built a pucca house and also bought a car. He has become an expert on rainwater harvesting and offers advice to several villages in the area.

SRINIVASAN SERVICES TRUST
(CSR Arm of TVS Motor Company)

TVS MOTOR COMPANY

Post Box No. 4, Harita, Hosur, Tamil Nadu Pin: 635109

Phone: 04344-276780 Fax: 04344-276878 URL: www.tvsmotor.com

Pradip case goes to CID

Tanushree Gangopadhyay
Ahmedabad

ON March 29, Pradip Rathod, 21, a Dalit, was hacked to death in Timbi village in Bhavnagar district. His father alleged that upper caste Kshatriya men had killed his son for having the temerity to own a horse (see *Civil Society* May 2018 issue).

Unable to identify his murderers, Gujarat's Director-General of Police (DGP) Shivanand Jha, has handed over the investigation to the Criminal Investigation Department (CID).

Pradip's father, Kalu Rathod, had demanded the case be investigated by the CID. "Two months after the case was registered, police have not arrested the real perpetrators of the crime. They have not been able to conduct a proper investigation of the case. The Dalits of Gujarat are demanding the arrest of the real culprits. The case must be handed over to the CID," said Rathod, who had met the DGP and handed over a memorandum.

The Superintendent of Police, Pravin Mal, confirmed this development.

In his FIR, Rathod had named Natubha Darbar of Timbi village and two brothers, Goghubha and Hitubha Gohil, both residents of Piprali, a neighbouring village. Rathod said they had threatened his son with dire consequences if he did not sell his horse. Owning and riding a horse, they claimed, was the sole privilege of the Darbars (as Kshatriyas are addressed in Gujarat).

In April, the police detained three of the accused and, later, a fourth person. But they did not arrest any of them.

Instead, the police arrested Munna Thaleisha, 25, a *sathi* or bonded agricultural labourer, who worked in Piprali village and belonged to the Dhandhuka

tehsil of Ahmedabad district.

"The police claimed that Munna had hacked my son to death, since he had harassed his wife. They arrested Munna on May 15. They claimed that he had confessed to Pradip's murder. But we have never seen or heard of this man Munna or his wife," said a clearly upset Rathod.

He said he and his entire family rejected the police investigation. In fact everyone in Timbi village scoffed at the police investigation. "None of us know Munna. Nor did Pradip know him," they all insisted.

Rathod and people in the village were very upset

Rathod and people in the village were very upset at the police for casting aspersions on Pradip. He was seen as a good man, who helped everybody. They demanded a CID investigation.



Pradip Rathod

at the police for casting aspersions on Pradip. He was seen as a good man, who helped everybody in the village, they said.

They believe the investigation was primarily a cover-up to divert attention from the real victims. "Munna's wife told us that she had not heard of Pradip. Neither did Munna know of Pradip. So there was no question of Munna hacking him to death," said Arvind Macwana and Niruben of Navsarjan, a Dalit organisation which has been helping Rathod with the case.

Pradip was very talented, say the activists. He used to play percussion instruments. Pradip's mother showed this correspondent a room full of several drums of different sizes.

"Pradip played the drums and taught people who were interested in learning to play drums. Our village is far too small to have such instruments or people interested in such hobbies. We are all farmers and barely find time to pursue such superfine activities," she said.

"But Pradip developed such interests. My son's interest in horses was a childhood fad. He insisted on getting one. Finally, his father bought him a horse, Raju, a few months ago. He rode the animal with great pride. He wanted to participate in horse shows. He also taught our people how to ride a horse."

Western Gujarat, where Bhavnagar is located, used to be ruled by the princely states. Vestiges of feudal traditions linger.

"The Darbars still live in the past when they harassed Dalits with impunity. They felt irked by my son's refined interests, which they thought should only be pursued by them. They could not bear to see a Dalit youth enjoying himself riding a horse. They had threatened him so often. These mean people cannot accept that we live in a democratic setup today. Their days of ruling the world are over," sobbed his grieving mother.

Pradip's uncle also said that Munna Thaleisha was a good man, who was unnecessarily arrested.

Pravin Maru, the Congress MLA of Gadhada, a reserved constituency for the Scheduled Castes where Timbi village falls, was surprisingly callous about the police investigation. "I was present at Pradip's cremation. I carried his body and was also present during the post mortem," he said. "The police is the best judge of any crime."

Pradip's family is disappointed. His father said, "Pravin Maru owes us a lot. All the Dalits rented their vehicles to help him during the last election. Around 32,000 Dalits voted for him." ■

With 2 on 10, minister fails green test

Subir Roy
Kolkata

ON World Environment Day, Sovan Chatterjee, a senior leader of West Bengal's ruling Trinamool Congress, lost his high-profile environment portfolio as part of a change in the responsibilities of several ministers. It is tempting to think that this was because of his non-performance or worse as environment minister. In fact, realistically it was more likely because of political and personal issues (he has been involved in an unedifying public fracas with his estranged wife).

However, this did not prevent environmental activists in the state from rejoicing.

Veteran environmentalist Bonani Kakkar, who leads the NGO, Public, was elated. "This is a gift to the East Kolkata Wetlands on World Environment Day. It restores our faith in governance," she said.

The big negative mark against Chatterjee, who retains his other important job as mayor of Kolkata Municipal Corporation, is his slow takeover of the legal setup protecting the famed wetlands, a globally-recognised Ramsar site (environmentally-significant water body), and, most recently, attempting to allow the building of an elevated road through the wetlands. This has been opposed by a number of environmental groups taking the state government to court.

The wetlands have been described as the city's natural kidneys. Waste water from the city collects in the low-lying water bodies called *bheris* and goes through a natural process of rejuvenation under the sun, losing its toxicity while gaining in organic nutrients. A huge amount of fish and vegetables are grown in and around these wetlands. This not only saves the city an enormous amount of money which would have had to be spent to treat the waste water, but also gives it the bonus of supplying a huge quantity of its dietary staples, fish and vegetables.

The elevated road with its 100-odd columns would have been a kind of concrete dagger piercing the heart of the wetlands and opening the door to not just a lot of smoke belching traffic but a great deal of urban development which would have been the beginning of the end of the wetlands.

Chatterjee's transgressions go way beyond the wetlands issue. Several environment groups have awarded his ministry a miserable score of 28 out of 100 for its performance based on 10 parameters. On water body conservation, air pollution, waste



The East Kolkata Wetlands: A proposed flyover was seen as destructive



Sovan Chatterjee

Chatterjee's transgressions go way beyond the wetlands issue. Several environment groups have awarded his ministry a miserable score of 28 out of 100 for its performance based on 10 parameters.

management, and noise pollution the ministry under the minister scores a miserable 2/10. River environment does a shade better at 2.5/10. On plastic pollution and industrial pollution, minister and ministry score 3/10. Greenery maintenance gets him 3.5/10.

Only on cleanliness is the score a respectable 7/10. Conversely, on coastal zone management the score is a near-zero 1/10.

Although Chatterjee has scored well on cleanliness, environmentalists attribute it to his role as mayor of Kolkata which has a well-established system of solid waste management. This, plus the attempt by the environmentalists to go out of their way to be fair, has also played a part.

In reality, what has made Chatterjee's record look visibly poor is the process of change that Kolkata has been through ever since the Trinamool won the municipal elections in 2010.

Initially the state's capital city took on a spruced up and cleaner look with visibly better management of solid waste. This was aided by the introduction of solid waste compactors and setting up of compactor stations where putrefying garbage vats used to exist.

But over the years the initial momentum appears to have been lost and compactors and shiny stations for them have come to live side by side with reappearing mounds of garbage piled along roads and in vacant spaces. Plus, segregation of solid waste at source without which proper recycling is

impossible continues to be elusive. As things are going, the dumping grounds at Dhapa will soon overflow without sufficient recycling and composting of organic waste. Then Kolkata will join the long line of Indian cities which have a crisis on hand with landfills all filled up.

The most immediate environmental issue facing the city is its poor air quality in which it comes second only to Delhi in the country, according to a World Health Organisation study. What foretells a crisis ahead is the fact that while Delhi's air quality is stabilising, that of Kolkata is declining at a more rapid pace.

The culprits for this are auto exhausts, construction debris and illegal burning of biomass. Many a roadside food stall and slum dwelling burn whatever they can lay their hands on, totally oblivious of the rules which are not enforced.

In public perception two key issues on which West Bengal's environment department is being faulted are plastics and builders' aggressiveness. At a time when several states in the country have been able to show visible results in their attempt to ban the use of discarded plastics, the eastern state remains a laggard, with rules largely existing on paper.

Additionally builders, in league with local politicians and police, have been slowly encroaching on the wetlands, filling up bits of them and engaging in intrinsically illegal development. The responsibility for this is being laid at the door of Chatterjee and his ministry. ■

WHERE
ARE WE
BEING
READ?

Civil Society is going places...

Kutch, Porbandar, Chamoli, Bhavnagar, Ahwa, Tiswadi, Amritsar, Sabarkantha, Valsad, Sirsa, Hamirpur, Aizwal, Kinnaur, Dhanbad, Dumka, Palamu, Chamarajanagar, Haveri, Madikeri, Malappuram, Jhabua, Amravati, Kolhapur, Osmanabad, Bishnupur, Dimapur, Rajsamand, Mokochung, Mayurbhanj, Bathinda, Fatehgarh Sahib, Barmer, Hoshiarpur, Jhalawar, Auraiya, Farrukhabad, Lakhimpur Kheri, Pratapgarh, Burdwan, Murshidabad, Pauri Garhwal, Cuddalore, Ireland, Sivaganga, Kancheepuram, Varanasi, Bellare, Erode, Ramanathapuram, Kanyakumari, Lohit, Perambalur, Pudukkottai, Shahdol, Goa, Tiruvannamalai, New York, Nalgonda, Domalguda, Bhutan, Tezu, London, Thailand....

Civil Society

SAGUN GAWADE



Umesh Tolu Gaonkar amidst his orchids

A village of orchids in Goa

Derek Almeida
Panjim

UMESH Tolu Gaonkar could have easily found a job as a lecturer in a college. He had offers as well — after all he was a postgraduate in Konkani. But he decided to seek his destiny instead in growing orchids.

Goan lives in Cotigao, a village that is a blip on the map of Goa. Located over 96 km from Panaji, this village is right in the middle of the Cotigao wildlife sanctuary and it takes nearly three hours to get there.

The road that leads to the centre of the village is tarred and the drive through the lush green forest is smooth and peaceful. But so remote is this village that it is surprising to find 650 families settled here and making a living.

Gaonkar explains that they have been agriculturists, traditionally growing rice, jackfruit and cashew. But since 2014, they have made a hugely valuable addition to that list: orchids.

It all began with a visit by a team of the Organic Farming Society in Bengaluru. Given the market for jackfruit chips in Karnataka, the team was looking for a place to grow the fruit organically and their search led them to Cotigao.

It was the cool climate, humidity and the fact that orchids were growing in the wild which made them realise that this village would be ideal for growing the exotic flower which is in demand in the metropolis. They dropped the jackfruit idea and decided to make Cotigao a village of orchids instead.

“The Bengaluru team did most of the paperwork which was essential for availing of subsidy,” said

Gaonkar. The initial investment is high as one has to construct huge poly-houses. Prior to shifting to the cultivation of orchids, Gaonkar’s family used to grow paddy on over 7000 sq. m. of land which they owned.

Working with the state government, the Bengaluru team brought two experts from Thailand to Cotigao for a two-day training session for interested farmers.

“I decided to construct two poly-houses,” said Gaonkar, “one on a plot of 4,000 sq. m. and the second on 3,000 sq. m.” While poly-houses are relatively simple in design, the construction has to be robust. Thick galvanised metal water pipes are used to construct the superstructure because they do not rust. Transparent plastic sheets are then spread over to create poly-houses with openings for free flow of air to bring down the temperature.

Entrepreneurs from Bengaluru came to grow jackfruit and instead found Cotigao to be ideal for growing orchids.

Orchids do not grow in soil. Hence, rectangular plastic boxes are raised about two feet above the ground and filled with the outer covering of coconuts.

An irrigation system comprising of overhead and plant level sprinklers were installed because manual watering of the plants would increase labour costs.

Lastly, over 60,000 saplings for both poly-houses were purchased from Pune and thus began a venture that proved to be a winner for Cotigao, which is now home to about eight such farms.

Gaonkar had to make an initial investment of ₹63 lakhs to get the project off the ground, most of which has been recovered through subsidy. Of the total sum invested ₹45 lakhs came in the form of subsidy. “We have already received the state government component of the subsidy and the central government’s portion is awaited,” said Gaonkar.

Because it is isolated, Cotigao is relatively untouched by chemical fertilisers, which also makes it ideal for organic farming. “Our village has been selected by the state agriculture department for certification of organic paddy farming,” said Gaonkar. This would put this tiny village on the organic map.

The last time Cotigao made it to the front pages was in 2010 when residents launched an agitation to prevent a government plan from declaring the area as a critical wildlife habitat, a move that would have made it difficult to undertake farming activities.

Cotigao might not be making headlines today, but it is known in Bengaluru for its orchids. “Around 80 percent of the produce is exported to Bengaluru while the remaining is sold in Goa,” said Gaonkar, who transports the flowers to Karwar where they are put on the bus to Bengaluru.

For Gaonkar the day begins at five in the morning with a survey of the plants which produce white and purple flowers. “The white ones are preferred for weddings,” he said. Stalks of orchids which are ready for sale are cut, packed in plastic, placed in cardboard boxes and made ready for transport. Depending on the grade, a stalk could fetch between ₹8 and ₹15.

Since the plants are not rooted in soil they have to be provided nutrients which are sprayed manually every four days. “Initially, I used to do all the work myself, but now I have hired a labourer from Jharkhand,” said Gaonkar.

“If the subsidy is released within six months, this is a very good business,” he explained. “The input cost for the plants in both poly-houses works out to ₹25,000 per month. This includes cost of fertiliser, electricity, and one labourer. And the produce is around eight to nine thousand flower stalks per month which fetch around ₹1 lakh.”

The orchid experiment has awakened the village to profits in organic farming and Gaonkar is trying to link up with the Indian Council for Agricultural Research (ICAR) to provide machinery for packaging jackfruit chips with training and sponsorship from a corporate player.

So far has Gaonkar travelled in the last in two years since he started growing orchids that his farm merited a visit from Chief Minister Manohar Parrikar about a year ago. ■

Tribal enterprises find their feet

Bharat Dogra
Koraput

TILEI Wadeka used to get upset when she worked hard to collect *hepur*, a hill grass found in Koraput district of Odisha. Her long hours of work fetched her meagre returns from traders. Not anymore. Her income and that of other women belonging to her self-help group (SHG) has climbed after they got together to explore how they could increase their income.

One possibility, they thought, was to gather their grass collection in one place, tie it into neat and properly weighed bundles and then bargain collectively for a better price. Another option was to use the grass to make brooms and then sell the brooms. The women mulled over these options and concluded the second one was better.

Their effort succeeded because of their hard work, but an additional factor was the help extended by the local activists of the Centre for Youth and Social Development (CYSD), a leading voluntary organisation in Odisha which has been helping promote rural livelihoods in Koraput district for over two decades.

It began by organising tribal women into SHGs with the idea of reducing their dependence on moneylenders. CYSD also found that the women were already active in opposing liquor, bringing pressure on the local administration to improve education, and ensuring better participation of women in gram sabha meetings.

CYSD helped in numerous ways to improve small landholder farming with eco-friendly methods and better water conservation practices. Farm ponds in particular proved to be very helpful in saving crops during critical water shortage periods. Horticultural gardens or *wadis*, which combined mango and litchi trees with vegetable cultivation, and water conservation with fisheries ponds, proved to be quite successful.

A special effort was made to involve the landless by helping in getting land on lease and cultivating it together. This brought the landless into farming development efforts. In Dadhipada village of Boipariguda block, community farming by women has been very encouraging.

At the same time, efforts were made to increase income from forest-based activities such as the collection of non-timber forest produce. One example is the de-seeding of tamarind or preparing tamarind cakes to get a better price for the tamarind collected by the villagers, particularly women. At this stage it was an opportune time to form producer groups and finally to form some producer-companies as well.

In the month of March when members of the producer-company living in very remote villages get a part of the profits, it is a proud moment for them. It is a nice feeling to know that even the tribals of such remote villages have their own company and have contributed to creating it.

This does not mean that there are no problems. As in so many other parts of the country, the tribals here, too, would benefit from better implementation



The women started an enterprise that makes brooms from the grass they collect



Small farmers were helped to increase productivity

In March when tribal women living in remote villages get a share of the profits in producer-companies for tamarind and brooms it is a proud moment for them.

efforts. He explains, “At one stage it really appeared difficult for us to implement our education programme since there seemed to be too many tribal languages and dialects. We were wondering how many dialects to incorporate in the primers. Then, when we mingled closely with the tribal communities, we realised that the Desia dialect was understood by all of them. This helped us to prepare a simpler primer and the experience helped us in other places as well.”

CYSD was earlier involved in a big way in relief and rescue efforts during the two furious cyclones which hit Odisha. This subsequently led to the construction of shelters and training for better disaster preparedness.

A lot of work thus gets linked with better preparation for facing the challenges of climate change. This is going to be an increasing area of work for CYSD in the near future since Odisha is known for its social vulnerability to climate change. ■

Shiji and Shaji open a jackfruit restaurant

Shree Padre
Manjeri

WHEN travellers alight from buses in the busy Muttupala area of Manjeri city in Malappuram district of Kerala they can now have a quick bite at the Alnas Jackfruit Restaurant, the only one of its kind in the country.

Started by Shiji and Shaji, a couple, the restaurant opened in the second week of May, shortly after the Kerala government's announcement that jackfruit would be the state's official fruit. It was inaugurated by V.S. Sunil Kumar, Kerala's agriculture minister.

The restaurant, named Alnas after the couple's daughter, is small with three tables, but it offers 36 products made of jackfruit and sees a steady stream of customers through the day. Shiji says it's a dream come true for her.

Four years ago, Shiji, then a housewife, enrolled for a three-day training programme at the Regional Agriculture Research Station (RARS) in Anakkayam. She wasn't sure what exactly she had enrolled for. All she knew was that she wanted to learn a skill so that she could earn a little money.

After the session started, 40-year-old Shiji realised the training was on jackfruit value addition. "Okay, so it's about jackfruit," she told herself. "I will learn this." The training was simple. It focused her attention on jackfruit and gave her some inspiration.

After the training sessions were over, she pooled her savings and made all the jackfruit products she had learnt. After that she was somewhat at a loss as to what she should do with them. Shiji approached Dr P. Rajendran, assistant director of research at RARS Anakkayam, for guidance.

"We have trained hundreds of people. But no one had put learning into practice so quickly. Don't worry. I'll give you employment here for six months. You work as a helper in the value addition unit and start learning things," he told her.

Since Shiji has a small child she found it tough to follow regular work timings. Dr Rajendran worked out a flexible timetable for her. Soon she found



Shiji serves a customer

herself working at the RARS value-addition unit as a temporary employee. The unit wasn't making just jackfruit products but an entire range with locally available farm produce.

"That six-month work experience gave me real confidence," recalls Shiji. She discussed her plans

with her husband. They could make jackfruit products and sell them at jackfruit exhibitions and festivals, she suggested.

GETTING A LOAN: In early 2015, Shiji applied for a bank loan and got ₹10 lakh. The couple bought machines like a roaster, dryer, a pulping machine, a jackfruit cutting machine and the like. They named their micro enterprise after their daughter, Alna. They employed six women and started making *chakka varatty*, a traditional Kerala jackfruit dessert, dehydrated raw jackfruit, *halwa*, jam, jelly, squash, *puttu podi*, *dosa podi*, biscuits, pickle, toffee, jack seed coffee and more.

The couple seized every opportunity to sell their products. They travelled the length and breadth of Kerala, excluding Kasaragod, marketing all their items. In three years, they probably took part in not less than 100 jackfruit festivals, apart from Kudumbashree *melas* and sundry exhibitions. Recalls Mneme George, a journalist, "The Shiji-Shaji couple were regulars at jack fests and would occupy a prominent place in the sale arena."

It was last year that Shiji decided she wanted to start a jackfruit restaurant. During jackfruit festivals in the past she and Shaji used to set up a live counter and cook some jackfruit dishes like *payasam* on the spot for customers. It proved popular.

But the incident that really made up her mind was her experience of selling her products during the month of Ramzan in nearby Manjeri city where the population of Muslims is considerable. It was fasting time for them. Shiji and Shaji set up a live counter making *unniyappam*, *pakoda*, *samosa*, *chakka bajji*, *idichakka* cutlet and jackfruit *biryani*. In three days they earned ₹30,000.



Shaji and Shiji at their restaurant

In three years, the couple probably took part in not less than 100 jackfruit festivals, apart from Kudumbashree melas and sundry exhibitions.

PICTURES BY GLANCE STUDIO



Thirty-six products are on offer

"After that event, our desire to start a restaurant started growing," recalls Shaji.

Finally, the Alnas Jackfruit Restaurant opened at Muttupala in Manjeri. The restaurant is very small. It has three tables — that means space for only a dozen customers at a time.

Over the years, Shaji has learnt to make all the 36 products that Alnas offers. The restaurant has a staff strength of six women. It opens at 9.30 am and closes at 10.30 pm. "We make around 10 products every day," says Shaji. These are *pakoda*, *unniyappam*, *payasam*, cutlets, *bajji* (fritters), *biryani*, jackfruit beef *biryani*, milkshake, juice, sherbet and soda — all from jackfruit. When they run out of a particular dish on the menu, they make it again.

People come from far and near. Some have read about the restaurant in newspapers or on social media or seen it on TV. "They taste one or two products and buy some," says Shaji.

"No more running to jackfruit fests with huge bundles of items and anxiety," Shiji says with a sigh of relief. "We earned good money in some fests and lost heavily in others. Sometimes we had to pay a

steep price — ranging from ₹10,000 to ₹30,000 — for the stall. There were times when we didn't sell much and had to bring our products back."

Their entire business now hires 15 people. Four work in the restaurant and the rest in the production unit. Their packaged products like jackfruit *halwa*, *varatty*, *puttu podi*, biscuits and so on are neatly displayed in glass counters.

"In fact, another reason we started the restaurant was because customers would often ask us from where they could buy our products," says Shaji. "We couldn't suggest any convenient store. Consumer response has been very good. On an average, the restaurant earns ₹20,000 a day."

Can they produce all the jackfruit products they serve in the restaurant throughout the year? Shaji answers with a confident smile: "Yes, that's not a problem at all. For the last three years, barring a gap of six months due to unforeseen circumstances, we have been continuously making jackfruit products, excluding holidays."

Jackfruit is abundantly available in Manjeri for about six months. During the off-season they buy

jackfruit from Idukki, Kodaikanal and other places. There are many agents in Manjeri who supply jackfruit. Currently, Alnas pays ₹6 per kg of whole fruit. This will fall to ₹5 shortly. But during the off-season, they have to pay nearly ₹20 per kg.

"Our Manjeri jackfruits are the best. Around half the fruit is edible. The fruit is tasty too. We get fruits from far during the off-season but they aren't half as good as the Manjeri jackfruit in taste and quality," points out Shiji.

DAYS OF LOSSES OVER?: She says they sometimes wonder why they didn't think of opening a jackfruit restaurant earlier. "We hope that our days of losses are over now," says Shaji, who plans to open two more jackfruit restaurants in the same district on a franchise basis.

It was Dr Rajendran who gave the couple immense moral support during difficult times. Shiji recalls how, when she started her enterprise, an incident occurred that disheartened her. She went to Dr Rajendran and told him she felt frustrated and disillusioned. "Don't worry. Have patience. Plunge into work," he advised her and sent a mini-truck piled high with some 1,000 jackfruits to her unit.

Shiji and Shaji made products with the jackfruits and managed to sell them at a jackfruit festival. "We must have earned ₹30,000. When we went to pay Dr Rajendran for the jackfruits he took only the money for hiring the mini-truck. He refused to accept payment for the jackfruits. He wished us good luck. Dr Rajendran's gesture boosted our confidence. He is like a father to me," said Shiji, her voice breaking with emotion.

"She was a housewife when I first met her. We couldn't assess whether she was hardworking or talented," recalls Dr Rajendran. "In fact, she was a bit lazy. The couple faced many moments of frustration. But when Shiji realised that jackfruit products were a good business opportunity, she started working hard. Now she is a role model. The lesson is to stop worrying and work sincerely. Opportunity will knock on your door."

The Kerala government couldn't have anointed jackfruit as the state's official fruit at a better time for Shiji and Shaji. In the long run, jackfruit might inspire many more entrepreneurs to come up with ventures that catch people's fancy. ■

Contact: Shiji - 97472 88926

Samita's World

by SAMITA RATHOR



Bringing hope to children

Kavita Charanji
New Delhi

IN 1992 a group of women professionals from India started Children's Hope India (CHI) in New York with just \$1000. The non-profit first funded a small orphanage for 70 children in Mumbai, providing them meals, shelter and counselling. The project was a success and that encouraged CHI to expand its work.

Managed mainly by volunteers, CHI now supports over 20 projects in India and impacts 250,000 children. Over the years, it has accumulated a list of donors and sponsors through fundraisers. In India, the non-profit supports the Salaam Baalak Trust and Prayas and funds creches, *balwadis*, mobile schools, Self-Help Groups (SHGs) and mobile health units.

Recently, Children's Hope India inaugurated the Children's Hope India Girls' Academy in Bhopal. The school, with over 350 girls on its rolls, hopes to expand to 800 students. It has a secondary section too. The school is run by Jeev Sewa Sansthan in Gandhi Nagar. Since villages near the school have a

Society. The *balwadi* provides basic education to the children of Sangam Vihar, a large unauthorised colony in south Delhi. By teaching both Hindi and English it has given children the opportunity to get into mainstream schools. Stationery and a midday meal are also provided. "We find that the children



Asha Mirchandani and Richa Kulshreshtha



Salaam Balaak's mobile school in Shastri Park

predominantly tribal population the academy is likely to make a big difference to their lives.

In India, Children's Hope was set up as a trust in 2012. "When our parent body was looking for support in India to expand their projects, we decided to set up a separate trust," explains Asha Mirchandani, managing trustee, who works pro bono for the organisation. She has over two decades of experience working in NGOs like VIDYA and the National Association for the Blind (NAB). Mirchandani is supported by executive director, Richa Kulshreshtha.

In Delhi, Children's Hope runs the Hamdard *balwadi* in partnership with Servants of the People

are trained so well that in a year's time they are capable of getting into regular schools," says Mirchandani, who is planning to support two more *balwadis* in the area.

Children's Hope also supports NIIT Foundation's Hole-in-the-Wall project in Vikasपुरi. These are computer stations with imaginative software that help children to learn maths, science and English. It also has educational games.

Children's Hope supports a mobile school in a bus run by the Salaam Baalak Trust. The bus goes to Usmanpur, Seelampur and Shastri Park, areas with urban slums in north Delhi. It is equipped with two teachers, a community mobiliser, and a project

coordinator. The bus stops at each destination for two hours. The children clamber in and are provided non-formal education. The subjects taught are Hindi, English, maths, science and social sciences.

They can also watch TV and play games. They receive counselling in health, hygiene, social skills and child rights. A snack is provided along with a health check-up.

We catch up with the bus at its first stop in Shastri Park. In a small shady area, 65 small children crowd around a teacher who runs through the alphabets and numbers, while the older ones learn about the seasons. The aim is to help out-of-school children enrol in government schools.

"The communities here are largely labourers. When they go to work, the children drift around aimlessly. So we had to go to every house to create awareness about the benefits of education," says S.K. Jha, education programme coordinator with the Salaam Baalak Trust.

"Over the last two years, we have managed to get 150-200 children who attended the mobile school enrolled into formal schools," says Jha.

Prayas too is supported by Children's Hope. For over 20 years their school was located in Kathputli, a colony inhabited by traditional craftspeople, musicians, jugglers, puppeteers, acrobats and dancers. About two years ago when Kathputli was razed and its residents relocated to Anand Parbat and Narela, the Prayas school also relocated to Anand Parbat.

When we arrive at the Prayas school, non-formal and remedial classes are in session while the computer room buzzes with activity. "I have been coming to Prayas for two years now and love to read and attend music classes," says Manish Kumar, the son of a driver and a homemaker.

Rohit Tamta, a student of Class 5 at the municipal corporation school in Patel Nagar, is refreshing his knowledge about shapes and sizes. He says he wants to become an engineer.

Eighteen year-old Parveen Ansari says she studied hard at Prayas for two years and then was helped by teachers to get admission into Class 5 in an MCD school. She continued to come to the Prayas school for remedial classes and finally finished her schooling at Sarvodaya Kanya Vidyalaya. Now she is in the midst of a computer course and wants to become a lecturer in economics.

The school supports 400 children, says vice-principal Nisha Chauhan. Sixty children go to the Children's Hope-Prayas creche in the vicinity.

"Parents were reluctant to educate their children. They wanted them to follow in their footsteps. But after counselling them that their children could help out even if they went to school half the day, many now send their children to government and even private schools," she says. Some of the children have actually done better than their parents and become event managers and performers.

The Prayas project includes vocational training, awareness programmes on women's empowerment, health camps, and access to government schemes. As Chauhan says, "It would be difficult to run our work without support from Children's Hope." ■



Harvesting water. Harnessing futures.

In a perfect world, children lead happy, carefree childhoods. They spend their days learning in school, while their free time is spent at play with friends. However, for the children of Nuh in Haryana, this is but a distant dream. The culprit - a severe shortage of potable water.

While most of us cannot even begin to imagine how crippling this can be; the residents of Nuh suffer the consequences every day. Over-salinated water and a lack of safe and assured water supply has created a trail of chronic issues that impact the health and well being of school children. This lack of potable water has affected the attendance rate at schools, with children going back home to refill their water bottles. More often than not, they never make it back to school.

DCB Bank stepped in to support an innovative plan using rooftop rainwater harvesting and bio-sand filters in three schools, which resulted in a number of positive changes. Access to drinking water has led to a decrease in absenteeism from schools. Mid-day meals are also cooked using this water, ensuring the children are healthier and happier.

With the capacity to harvest 3,00,000 litres of potable water a year, Nuh now looks to a hopeful future. One where children are free to learn and lead a normal, happy and healthy childhood.

DCB Bank Rooftop Rainwater Harvesting Project:

- Set up at 3 schools in Nuh, Haryana
- Four 25,000 litre tanks harvest 3,00,000 litres of rainwater a year
- Innovative, electricity-free bio-sand filter eliminates contaminants
- Nuh's children now have access to clean potable water, daily
- Over 1,000 futures positively impacted



For more information, suggestions and feedback please email dcb-social@dcbbank.com

Get Social with us!



DCB 24-Hour Customer Care

Call Toll Free: 1800 209 5363 ■ 1800 123 5363

Email: customer-care@dcbbank.com

Web: www.dcbbank.com

DCB BANK

PICTURES BY SHREY GUPTA



Vans like this one get women to Piramal Swasthya's telehealth centres

A LIFELINE IN ARAKU

How maternal deaths came to zero

Swapna Majumdar
Araku Valley

SURROUNDED by dense forests, Araku Valley in Andhra Pradesh's Visakhapatnam district is rich in biodiversity, but its people are poor. So remote are some of the tribal hamlets here that in 2011 they escaped the eye of the census.

As a result of this isolation, healthcare services do not reach people. Pregnant women cannot be taken to hospital for want of roads and transportation. The rates of maternal and infant mortality across the valley have always been depressingly high.

But signs of change are evident six years since Piramal Swasthya launched a programme called Asara to reduce maternal and neonatal deaths. Health workers have been monitoring families and telemedicine has provided access to physicians over long distances. The first results are very encouraging.

"No maternal deaths have been reported from 181 hard-to-reach hamlets in the Araku Valley since we began our programme," says Vishal Phanse, CEO, Piramal Swasthya, the rural healthcare initiative of the Piramal Foundation.

"We went to Araku Valley to find the gaps in healthcare and plug them. We wanted to supplement the government's efforts. To end maternal deaths, we were prepared to sit near villages, even with a *palki*, and rush the woman to hospital as

soon as she was ready for childbirth," he recalls with enthusiasm.

In 2011, maternal mortality in this region was 400 per 100,000 live births, nearly double the national average of 215 per 100,000 live births. Neonatal mortality was over 60 for every 1,000 live births. The national average, at that time, was around 44 per 1,000 live births.

Asara has reached out to 4,900 women over six years and helped facilitate safer childbirth. "Institutional deliveries increased from 18 percent in 2011 to 68 percent in 2017 in our project areas," says Phanse.

Emboldened by this success Piramal Swasthya now plans to expand the programme to 1,179 habitations.

Asara uses technology and feet on the ground to reach healthcare to pregnant women and babies. Telemedicine centres, linked to obstetricians and gynaecologists in hospitals, are set up and trained ANMs (Auxiliary Nurse Midwives) go village-to-village registering pregnant women, providing services at their doorstep, and taking them to the telemedicine centre and to the government hospital for their deliveries.

Piramal Swasthya had earlier been working with the government in 13,000 out of 17,000 villages in Andhra Pradesh. The experience was invaluable. It also resulted in the raising of a dedicated workforce of 4,000 paramedics and medical personnel.

"The opportunity to work with a million beneficiaries every month gave us

Since most of the 181 hamlets chosen for the first phase of the project were remote and hard to reach, it was decided to set up telemedicine centres.

direct access to people and data. That helps us come up with predictive analysis. So we can customise solutions district-wise and share those with the government," explains Phanse.

"We had identified Araku as a very vulnerable place," he says. "Although the government has a huge budget, it doesn't have innovation in its DNA. I use our CSR budget for innovation and take it to scale. Innovation can be risky, but in Araku we succeeded. We focused on accessibility, affordability, and availability of maternal health and managed to bring down maternal deaths to zero in the last two years."

TECH AND MEDICINE

In 2010 Piramal Swasthya launched the Asara project by carrying out a baseline survey in Araku Valley to get a picture of the challenges that lay ahead.

The survey found that the female literacy rate was just 37.28 percent — much lower than the state's average of 59.74 percent. There was poor awareness of health issues and lack of access to healthcare facilities. Forty of the 181 villages had not been counted by the 2011 census.

Since most of the 181 hamlets chosen for the first phase of the project were remote and hard to reach, it was decided to set up telemedicine centres. In 2011 the first telemedicine centre was started in Araku *mandal*. In 2017 two more were set up, one in Paderu and the other in Chintapalle. Paramedics were trained to provide antenatal and postnatal care services to women at their doorstep and then link them to specialist doctors via video conferencing at the telemedicine centre.

Many lives have been saved. Take 17-year-old Chandrakala, who came to the telemedicine centre at Paderu for a routine antenatal visit. Her tests revealed she had malaria — for the second time. Dr J. Himaja, resident doctor at the telemedicine centre, got worried. Chandrakala was in her ninth month of pregnancy. She had been treated for severe anaemia and malaria just a month earlier when she had come for her third antenatal visit.

At that time, the team at the centre had rushed Chandrakala to the district hospital in Visakhapatnam, 96 km away, and ensured she was given a blood transfusion to boost her haemoglobin count. They had pooled their own money to pay for her hospitalisation, realising it would be fatal to let the impoverished Chandrakala return to her village without treatment.

So, Dr Himaja knew she was a high-risk case. Within minutes, Dr Rajyalaxmi, an empanelled senior gynaecologist based in Piramal Swasthya's headquarters in Hyderabad, was contacted through video-conferencing and apprised of Chandrakala's condition. Since records of all patients of the telemedicine centre are uploaded, it did not take Dr Rajyalakmi much time to pull out Chandrakala's medical history.

She asked Chandrakala, sitting alongside Dr Himaja in front of the monitor, a few questions. But Chandrakala, who belongs to the Kondadora tribe categorised as a particularly vulnerable tribal group by the government, could not understand Telugu. She speaks only a local tribal dialect and everything was translated.

Dr Rajyalaxmi advised Dr Himaja to take Chandrakala to the hospital immediately. "Since she doesn't understand Telugu, you must accompany her. She will be reluctant to stay in the hospital as she may feel it is unnecessary. You must ensure she gets a blood transfusion. Counsel her husband and don't leave her alone," urged Dr Rajyalaxmi.

It was this speedy action and personalised care that ensured Chandrakala and her 18-year-old husband welcomed their first child without further complications.

ROLE OF ANM

It is Asara's trained ANMs who connect the women to the telemedicine centre. Since many hamlets do not have proper roads, a male colleague takes the ANM on a motorcycle across rough terrain. Often the ANM has to complete the last few kilometres on foot.

Once they reach a village, the ANMs make a list of all the pregnant women and



B. Pramilla, an Asara ANM, checks the blood pressure of a pregnant woman



Dr P. Shamukha Reddy examines a patient at the Araku telemedicine centre



Dr J. Himaja seeks advice via video conferencing on Chandrakala's (in yellow sari) case

newborn babies. The pregnant women are registered and each one is given a unique identification number after recording weight, height, and blood pressure as part of the initial examination. Samples for blood and urine are collected for tests.

Anaemia and eclampsia (high blood pressure with seizures) are the most common prenatal complications prevalent among pregnant tribal women in the district. Therefore, the outreach service includes comprehensive risk-profiling of pregnant women and health-counselling. Free calcium and iron folic acid tablets are also given.

The next day, the telemedicine centre's jeep is sent to pick up all the registered pregnant women from the point closest to their village and bring them to the centre, where a staff nurse notes down a more detailed history. Once the data is collated it is digitised. These electronic health records help keep track of the health of the pregnant women and newborn babies. They are also shared with

the government hospital when a pregnant woman arrives for her delivery.

The data comes in handy when a patient is brought to the telemedicine centre for routine checkups, or connected through video-conferencing to a specialist gynaecologist based in Hyderabad for advice. At the centre, pregnant women are given calcium and iron and folic tablets. Lunch is also served to all pregnant women and lactating mothers. Then they are dropped back to their villages.

The Asara programme, which runs on an annual budget of ₹50 lakhs for each telemedicine centre, spends an average of ₹650 on each registered patient.

FRONTLINE WORKERS

The ANMs traverse forests and steep hills, cross streams and walk several kilometres of undulating roads to ensure no woman dies while giving birth. Each of the four ANMs on field duty earns ₹15,000 per month and has been given the responsibility of reaching out to 45 villages every month.

When P. Champa, an ANM, has to go to Pedagaruvu, a small village of 43 families, she sets out from the telemedicine centre before 8 am, riding pillion on a motorcycle. She is dropped about 15 km from the village and does the rest of the distance on foot.

After she arrives in the village she spends the next few hours checking up all the pregnant women who have registered for the Asara programme. On the basis of this check-up their records are updated.

After making sure no one has been left out, Champa walks to the next village. "It is even tougher the day I go to Nanda village, since it is 36 km away from the telemedicine centre. I have to walk for almost two hours up hilly terrain. I have three registered pregnant women there. Also, one woman just delivered in March and her postnatal care has to be ensured. I have to check that she is breastfeeding her child and has not forgotten why it is important," says Champa.

The emphasis on informing pregnant women and new mothers of the benefits of breast milk is crucial. Superstitions abound among tribal women that breastfeeding leads to indigestion and harms the child. The hard work put in by Champa and the other ANMs is getting the message across. Assessment figures indicate that 50 percent of newborns are breastfed within half an hour after birth, and 98 percent of mothers continued to give colostrum milk to their children for the first few days after birth.

Building this trust has taken time and persistence. It has meant changing mindsets. B. Pramilla, an Asara ANM, is six months pregnant. Yet she braves the heat and walks through a long winding road to Ranginigudda village to check out K. Laxmi.

Laxmi, 28, gave birth to her second child in March this year. When Pramilla asks her about her baby, Laxmi has no qualms in handing him over to her.

"I am uneducated but I know that had Pramilla not been there, my baby and I may not have been alive," says Laxmi.

She is right. Pramilla recognised signs of pre-eclampsia — persistent oedema on Laxmi's feet and traces of albumin, bile salts, and bile pigments in her urine, also indicating the possibility of hepatitis.

"Besides, what made Laxmi a high-risk case was that in her last pregnancy, she had gestational hypertension and suffered loss of consciousness during childbirth," says Pramilla.

Not wanting to exacerbate the risk, Laxmi was taken to the telemedicine centre where Dr P. Shamukha Reddy, the resident doctor, persuaded her to undergo tests to reconfirm Pramilla's diagnosis. Once lab tests confirmed her chances of developing pre-eclampsia and possible eclampsia at the time of delivery, Laxmi was advised to get admitted to the area hospital immediately.

Instead, Laxmi went home saying she would come the next day. But the same night she went into labour and called Pramilla. "We reached there just in time and facilitated her admission to the hospital. Had we been late, there could have been complications. Thankfully, both the mother and baby are safe and healthy," says Pramilla.

Champa, like Pramilla, acts promptly when she receives distress calls by pregnant women. "Some months ago I got a call at 1 am from the family of a pregnant woman when she went into labour. As she suffered from epilepsy, we had to be really quick in getting her to the hospital. I called the telemedicine centre immediately and went to pick her up. Since she was in Sabaka, one of the hard-to-reach villages, the jeep had to stop at the closest point. We then walked up to her house and brought her down on a bed. We rushed her to the government area hospital where she had a safe delivery. I feel really happy that we saved her life," says Champa.

Fundamental to the success of Asara is the rigorous process the ANMs follow from the time a pregnant woman is registered. "Our ANMs support the women and children right through their pregnancy, childbirth and neonatal period.

'We will take Araku model to all tribals'

Swapna Majumdar
Hyderabad

VISHAL Phanse, CEO of Piramal Swasthya, has an ambitious agenda: to reduce maternal mortality among tribal communities in India by using the Araku project as a model. His office in Hyderabad has a whiteboard with scrawls and squiggles — perhaps it's a roadmap to spread better maternal health across India. Piramal Swasthya is working closely with the government and finetuning its strategies to achieve this.

Extracts from an interview:

Why did Piramal Swasthya decide to focus on maternal and infant health?

Our mandate is to transform the health ecosystem, which we can do through partnerships. We studied the primary healthcare space in India and found that though there are many good NGOs working in this space, nobody had the ambition to scale beyond a district for various reasons.

We believe that to transform India we have to scale up. Since we were working on health issues in 13,000 out of 17,000 villages in Andhra Pradesh, we had the advantage of having 4,000 paramedics and medical personnel in the field. The opportunity to work with a million beneficiaries every month gave us direct access to people and data. That helped us come up with predictive analysis. So we can customise solutions district-wise and share those with the government.



Vishal Phanse, CEO of Piramal Swasthya

Has there been any change in strategy along the way?

We wanted to focus on changing health-seeking behaviour. So our strategy was to stay with the community and learn from them. Two years ago we realised that without a nutrition intervention in place, our initiative would not have a sustainable impact. This need came from the community. So the nutrition hub came up as an additional component to our strategy. Its use of locally available, culturally accepted foods and diet gives a push to holistic, indigenous, self-sustainable solutions.



Women listen to advice on healthy foods at the nutrition hub

The Asara ANMs found many women were anaemic. In 2017 a nutrition hub was started to advise women on nutrition.

Each woman registered with Asara receives four antenatal checkups and one prenatal checkup. High-risk pregnancies are identified at the time of registration and provided appropriate medical advice and treatment. Periodic checkups till the time of delivery are critical for reducing maternal deaths," points out Swarnalatha Tirlupathi, Asara's programme manager.

COOPERATION AND COORDINATION

The strategy to forge a working relationship with the ASHAs or Accredited Social Health Activists and *anganwadi* workers has also helped the Asara

We believe that our model will have significant impact on the overall health indicators of Visakhapatnam district and thereby on Andhra Pradesh. I want to use the Araku model for all the tribal communities in the country. They comprise 10 per cent of India's population. This means we have 120 million tribal people. Their maternal mortality rate is close to three and a half times the national figures. So we have directed all our efforts towards achieving the Sustainable Development Goals (SDGs) both for maternal mortality and neonatal mortality.

Will you be using the Asara model to upscale at the national level?

Absolutely. About 60 percent of the population in Visakhapatnam district is tribal. We thought if this works in 181 villages, it should work in 1,200 villages with the nutrition component added. We are also evolving a better telemedicine strategy not just for Araku but for the whole country since we are advisors to the Ministry of Health and Family Welfare on rolling out telemedicine technology.

Will you also be tackling issues like safe drinking water, basic sanitation and hygiene?

We haven't focused on these social determinants so far. But we are good at learning. We are trying to work on a model within Araku. One of the plans I have is of creating a pool of health fellows who will help in coming up with solutions. We are hoping to launch this in 2019. We have also just started working with adolescent girls, educating them about all these issues. We are thinking through these issues and then putting a plan in place.

Are you happy with the Araku model?

We are Niti Aayog's knowledge partner in 100 of its aspirational districts. This is not only because we now serve one million people in 16 states but primarily because of Araku. So not only am I happy, I love the work. ■



Women are given a demonstration of how to make their food more nutritious

programme, explains Ramanujam Mantraratnam, the operations manager of the Asara programme in Araku Valley.

Sumitra Dalpati, an *anganwadi* worker in Pakmaguda village, not only helps the Asara ANMs identify pregnant women but also provides them a list of their names and contact details.

"The government-appointed ANM is supposed to come every third Wednesday of the month. Sometimes she doesn't come. But Champa arrives on the 17th of the month and goes from house-to-house to check on all the pregnant women. The government ANM does not have the time to do that because she has to go to so many other villages," says Sumitra.

This dedication is what motivated 23-year-old Shakuntala, pregnant with her first child, to register with Asara. "I heard about the programme from other women in the village. I am not educated but I understood that this would benefit me and my child," says Shakuntala.

Twenty-one-year old Renuka, on the other hand, has studied till Class 7. She comes with her husband Nageshwar Rao to the *anganwadi* centre where

Champa, the ANM from Asara, is carrying out routine ANC checkups.

Nageshwar supports Renuka's decision to register with Asara. "This is our first child. We were not aware of what needs to be done. After Renuka registered, she told me about the health advantages under this programme and convinced me. After that, if needed, I go with her for the checkups," said Rao.

ASHAs also readily accompany the Asara ANMs when they take pregnant women to hospital for deliveries. One reason for this camaraderie could be that the project ensures the ASHAs get an incentive for bringing women for institutional deliveries. However, the ASHAs say that the Asara programme has made their work easier and both are able to work in tandem.

Muthamma, an ASHA who has been working in Kaguvalasa village for the last 20 years, says that when she met Pramilla, the Asara ANM, and was informed about the programme, she did not feel threatened. "They support us in making sure no woman is left behind. Since the government hospital is really far away, it is difficult for women to go there. Pramilla takes the women to the hospital free of cost. I accompany them. So we work together," says Muthamma.

NUTRITION HUB

It was while working with the community that the Asara ANMs found many women were anaemic. In 2017, after thorough research, Piramal Swasthya started a nutrition hub to improve local knowledge and practices on nutrition during pregnancy and lactation as well as to ensure children under five years received the right nutrition.

The hub, located in Paderu, houses a solar dryer and teaches the women how to preserve seasonal and local vegetables to ensure food security during the lean season. Women learn to make nutritious meals from homegrown vegetables and how to preserve dehydrated nutrient-rich foods to combat anaemia and undernutrition.

The Asara programme is emerging as a model to end preventable maternal death among tribal women. But challenges still exist. Apart from the tough terrain, Asara is grappling with issues such as poor access to safe drinking water, basic sanitation, and hygiene. The lack of these amenities poses health risks for pregnant women and lactating mothers.

Piramal Swasthya is keen to scale up its project and address the interplay between clean water, sanitation, and maternal health. With the experience it has gained it should be able to end maternal deaths, not just in Araku but in all the 11 *mandals* in the tribal belt of Visakhapatnam. ■



Builders and housing finance companies have innovated with strategies that serve the needs of small buyers

Small loans for small homes Govt can learn from growing market

Civil Society News
New Delhi

THE government has been a game changer by setting a target to finance 20 million new homes for the poor in urban India by 2022, but are there things it can learn from the experience of entrepreneurs who have already shaped a market in affordable housing and finance?

For more than a decade, much before the launch of the Pradhan Mantri Awas Yojana (PMAY), builders and finance companies have been serving customers in the informal sector. These are people capable of buying small flats of 400 or 500 sq. feet and in need of loans as little as ₹4 or ₹5 lakhs. They also mostly have undocumented incomes and no credit history to go by.

What began as a social initiative by the Inclusive Markets Team at the Monitor Group in 2006 has, over the years, added a new dimension to the housing industry which has been traditionally dominated by big developers offering expensive real estate and finance companies and banks serving the salaried and the rich.

The first project of 450 small flats was sold out in a flash and there were 9,000 potential buyers who went away disappointed. Since then there has been no looking back and a new league of builders and finance companies have innovated with strategies to serve the needs of small buyers.

Till December 2017, affordable housing finance companies (AFHCs) had a combined loan portfolio of ₹27,000 crores. It was just ₹1,000 crores four years

earlier in March 2013. More than 230,000 small homes had been financed with an average loan ticket size of ₹9.3 lakhs.

This is the energy and learning that the PMAY has the opportunity to tap into so as to be more market friendly, assess the real needs of small homebuyers and create an ecosystem in which the government and the private sector can jointly work to reduce the deficit in shelter.

The Inclusive Markets Team led by Ashish Karamchandani has moved from the Monitor Group to FSG, a consulting firm which is a non-profit and seeks long-term social impact. A report recently put out by the team provides a valuable update on the low-income housing market and also makes important suggestions on how the PMAY can be more effective.

For instance, the PMAY offers a credit-linked subsidy of ₹2.67 lakhs on a loan of ₹6 lakhs. The subsidy has the potential of helping small borrowers go in for more residential space, but they can't do so because they don't know that they are getting the subsidy till a loan is sanctioned. As a result, they can't factor the subsidy into the decision to buy a home.

The subsidy is also only applicable to purchases made in some 4,500 urban areas that have been notified. But most of the new housing being constructed is outside the notified areas, land availability and prices being what they are, and are therefore not eligible for the subsidy.

The terms for the subsidy are a disincentive for companies providing affordable housing finance. They get ₹3,000 and out-of-pocket expenses as

processing charges for loans less than ₹6 lakhs instead of the 1.5 percent of the loan amount which they usually charge.

Thirdly, the subsidy cuts into the size of the loan and this means that the outstanding portfolio of the lender gets reduced.

Under the PMAY, the government also provides financial support for beneficiary-led construction (BLC). This is intended for families who own land but whose houses are not permanent structures or are less than 21 sq. m.

The report observes that the subsidy for BLC is significant. In Odisha, for instance, the Union government provides ₹1.5 lakhs and the state ₹50,000. But this is not enough and homeowners still need to take a loan. Urban local bodies manage the scheme and look to public sector banks to give loans to the homeowners. The banks, however, are not interested in borrowers from the economically weaker sections.

The loans could come from AFHCs and other lenders like microfinance institutions (MFIs) who know how to serve the poor, but they aren't approached and find it cumbersome to identify BLC beneficiaries. The current BLC lists have the names of applicants and those who have been given the benefit. A list of customers who are eligible and looking for a loan would be more useful.

Using PMAY to improve living conditions in urban slums is an opportunity the government would do well not to lose out on. An estimated 17 million households in urban India live in slums. They account for 14 percent of the urban

population. There is an urgent need to do something about the conditions they live in.

Relocating people is fraught with problems such as depriving them of their livelihoods. Allowing them to continue as they are raises concerns over public health and hygiene. In situ improvements are widely regarded as a way out, especially so because slum-dwellers have financial resources that they can use to enhance their living conditions. They could be eligible for small loans of ₹1 lakh to ₹3 lakhs repayable over three to five years.

Once again, AHFCs have the expertise to provide such loans, but they are deterred by the lack of legal clarity. In some states, for instance, improving housing in slums is disallowed though the government itself provides financial help for building toilets.

Since slum dwellers don't have a clear title to the spaces they occupy, loans to them cannot be secured and it would not be possible to repossess properties in the event of a default.

There are small finance banks and microfinance institutions which might take on these risks, but it would help if the government were to formalise a uniform approach to slums to make lending possible in the interests of upgrading urban environments.

An earlier report by the Inclusive Markets Team deals with the long-term advantages which could accrue from giving slum-dwellers title deeds so as to make the giving of loans to them less cumbersome and prone to risk. (See *Civil Society* January 2015).

The availability of affordable housing has so far come from the efforts of entrepreneurs who have also been socially motivated to expand the housing market to include the economically weaker sections of society and even the very poor.

The National Housing Bank (NHB) has provided refinance and the Ministry for Urban Development has given encouragement, but the real heavy lifting has been done in the marketplace by entrepreneurs who have had to redefine lending and real estate development to serve the housing needs of a broad base of ignored Indians.

In financial terms that has meant profiling and assessing the creditworthiness of customers asking for loans of ₹4 lakhs or ₹5 lakhs, people invariably working at street level and with no known credit history.

The Micro Housing Finance Company was set up in 2009 by former bankers who chose to move from the world of big finance to serving the poor. Among its first customers was a vendor selling

chow in Mumbai. Assessing his income meant standing at his stall and counting the number of plates he dished out on an average in a day. (See *Civil Society* July 2011.).

Such field-based credit assessment is what is required to bring more people into the formal market for housing. The company currently has a portfolio of ₹600 crores and has stuck to its mission of giving loans under ₹5 lakhs.



Small loans are also needed to renovate and extend homes

Affordable housing finance companies had a combined loan portfolio of ₹27,000 cr till Dec. 2017. More than 230,000 homes had been financed with an average loan of ₹9.3 lakhs.



Giving slum dwellers title deeds would make it easier for finance companies to give them loans

The success of the Micro Housing Finance Company became the model for others to follow. An established player like the Muthoot Pappachan Group decided to test these waters and soon there were others getting licences to operate from the NHB.

The report tells us that 62 percent of the new affordable housing being financed consists of self-

constructed homes in the outskirts of cities. Standalone homes are preferred and the borrowers are from the higher end of the economically weaker sections of society.

Earlier they would save for years to buy land and then save to build. Now with affordable housing finance available to them they can build without having to wait. There is no finance available for buying land.

Flats have accounted for 32 percent of the finance disbursed. Small developers take up such projects which tend to be located in gram panchayat areas but close to cities where there is demand. The land is cheaper and gram panchayats are less rigid in their rules for using space.

Interestingly, most affordable finance companies have low gross non-performing assets. Small borrowers tend to pay back. But there are companies which have 4 and 5 percent NPAs. The losses are, however, small because of the size of the loans.

Over the years affordable housing finance lenders have acquired an expertise in assessing and addressing the needs of small borrowers that bigger players in housing finance haven't bothered with.

The bigger players now use these companies when they need to lend for affordable housing to meet priority sector commitments.

Affordable housing companies have also been losing some of their customers to banks and bigger lenders who lure them away because of their good repayment record. What this means is that the smaller companies do the hard work of bringing in small customers and end up losing the better ones.

Transferring loans is possible because there are no prepayment charges. But it weakens the affordable market segment and hurts the viability of the smaller finance companies.

The report has suggested that affordable finance companies be protected by making bigger lenders who acquire their customers within two years of a loan being disbursed pay them a fee for having identified the customer.

India has a shortage of 10 to 12 million urban homes. In addition, there are 26 to 37 million urban households living in poor conditions. Almost all this demand for better but affordable housing comes from households with annual incomes between ₹3 lakhs and ₹6 lakhs a year. If their needs are to be served quickly, the government will have to grow a healthy market which should be as inclusive and innovative as it is profit driven. ■

SAGUN GAWADE



Connection specialists: Kamal, Kapil and Prajot

Conexao keeps you safe

Derek Almeida
Panjim

GOA isn't only about beaches and swaying palm trees. Hidden within this glamorous and touristy destination are entrepreneurs thinking up products and services which might one day put them on the world map.

Drawing on Goa's 450-year colonial past, Kapil Nair, Prajot Gaitonde and his brother Kamal Nair picked up the Portugese word for connection and founded Conexao Tech Solutions. The name seems appropriate because connections are what they make.

All three studied at People's High School in Panaji and went on to become engineers. Kapil graduated from Goa Engineering College, Prajot is an instruments engineer and Kamal specialised in electronics engineering.

"Let me give you an example," says Kapil, explaining what Conexao does. "An office facility would normally have a fire alarm, biometric system, generators, air conditioners and lighting. Now all these are smart systems, but they do not talk to each other. We specialise in building management systems that connect all these systems. That is what Conexao is all about."

After working in Pune and Bengaluru, Kapil

moved to the US in 2006. There he did a lot of things. "In America it is easier to multitask," he explains. So for the next nine years he did his MBA, worked at Symantec which produces Norton Antivirus, made a few documentary films and got married.

When the time came to return he had two choices — Bengaluru and Goa. He had worked in Bengaluru, had friends there and a house. But Kapil chose Goa. "One of the reasons is I have roots here and I would say the quality of life in Goa is way above that in Bengaluru. You have the right balance and, anyway, nothing stops us from taking up projects in Bengaluru."

On his return, Kapil linked up with Prajot and his brother, Kamal who had worked in the corporate world in India and Dubai. About two months ago they launched their first product — Odxel, a bit of a tongue twister. Odxel (pronounced Od-shell) is a beach located a few kilometers from Panaji, but the name has deeper significance for the trio. Shell refers to a category of command in software parlance.

The product comprises a mobile app and a router which wirelessly connects all smart systems in a home and sends reports via a call, SMS or email. For instance, if one is not at home and a door or window is opened, the system will send an SMS in real time and if one has a CCTV rigged to it, send a picture.

Odxel is unique as a product on account of multiple protocols, options, use of the cloud and long-range communications.

'Today we get a sensor for almost anything even one to detect if a window pane has been broken. Data can be analysed and sent to the owner.'

"The market for sensors is well developed," explains Kapil. "Today we can get a sensor for almost anything even one to detect if a window pane has been broken. Most appliances have in-built sensors and the data collected can be analysed and sent to the owner. For instance, every ATM has a vibration sensor which is triggered if it is moved. This data can easily be collected and relayed to the security console if an attempt is made to steal it, but it is never used."

If set up in a home, the system can keep an eye on intrusions, gas leaks, smoke detectors, lighting, water pumps and CCTVs. In an office environment it could even detect when UPS batteries are failing.

Over a year was spent in research and development of the product and while the software was designed in-house the actual production of the hardware was sourced to a Goa-based company.

The trio started with a staff strength of four in an apartment in Altinho, Panaji. Operations were then moved to Verna industrial estate which is centrally located and has enough industrial units with specific software and hardware needs.

Since then Conexao has grown and now has 18 employees. It is presently operating out of an incubation centre in Panaji while their new premises at Mala in the city gets ready.

Odxel is aimed at the security market which would include homes, shops with high value goods, educational institutions which are now rigged with CCTVs, industries and hotels.

"Jewellery shops fall in the target group because this system will immediately alert the owner if the shop has been broken into instead of waiting for the next morning to discover the theft," explains Kapil.

Generally, systems of this nature can be complex to use. One of the key drivers for the trio was simplification and making the smartphone the command centre instead of the computer, which can also be connected.

So is Odxel unique or just a 'me too' product? "It is unique on account of the multiple protocols, options, use of the cloud and a long-range communication network," explains Kapil.

Before the idea for Odxel sprung up, the company undertook projects for companies in Goa, Bengaluru and Gujarat creating building management systems which linked all smart systems to a central computer. Working with open technologies and 3D modeling they created easy-to-use security programmes which could pin-point a break-in or a fire. "With Odxel we are now attempting to enter the consumer space," says Kapil.

In Goa, a lot of young people migrate abroad. A system like Odxel could help keep watch over ailing parents back home. As Kapil says, "when you buy Odxel, you buy peace of mind." ■

INSIGHTS

OPINION | ANALYSIS | RESEARCH | IDEAS

Mr Mukherjee goes to Nagpur



SANJAYA BARU

PRANAB Mukherjee has got the Congress Party's knickers in a twist. It is a measure of his political clout and cunning that he has managed to get both the Congress Party and the Rashtriya Swayamsevak Sangh (RSS) to applaud his speech in Nagpur earlier this month. In itself the speech said nothing new and was crafted to secure approval from all sides. After all, Pranab Mukherjee has drafted umpteen party resolutions and statements for the Congress Party and so knows how to construct a set of sentences in a manner that conflicting constituencies can concur.

It is now clear that Mukherjee's journey to Nagpur has served both him and his hosts well. While the RSS has demonstrated yet again its declining political untouchability, Mukherjee has managed to return to prime time news and the front pages after almost a year of hibernation, triggering speculation about his political relevance and longevity. Neither RSS chief Mohan Bhagwat nor Mukherjee may, in fact, seriously think that the latter could make himself available for Prime Ministership, but both could benefit from continued speculation on that count.

If Mukherjee is not in the race for Prime Ministership why did he agree to go to a high profile event in Nagpur at the invitation of the RSS? Surely he would not have imagined he could help shape minds and change the RSS's way of thinking. His speech was, therefore, incidental. He said enough to keep everyone happy and even secured the approval of Mani Shankar Aiyar, the *matthadhipathi* of Congress secularism.

There comes a stage in the life of a lifelong politician when he worries about how he would be remembered. Clearly, Mukherjee, like Dr Manmohan Singh, does not seek the fate that befell their mutual mentor P.V. Narasimha Rao. Both saw how Rao was rubbished by their party and its First Family. To avoid that fate Manmohan Singh chose the path of unquestioned loyalty to the First Family. Mukherjee has not walked that path. When

commentators in the media refer to him as a 'lifelong' and 'loyal' Congressman, they are wrong. They just have to read Mukherjee's own autobiography to understand the nature of his political journey and his complex relationship with the Congress and its First Family.

Mukherjee's unswerving political loyalty has only been to Indira Gandhi. He joined the Indira Congress and his political career took off in 1969 when Indira Gandhi split the Indian National Congress. He was badly treated by her son Rajiv Gandhi and had to, in fact, quit the Congress after Indira's death. While he did return to the fold during Rajiv's time, it was Narasimha Rao who gave him a second lease of life. His career secured a boost

Governor. Sharma and Mukherjee never thought much of each other. By going to Nagpur, Mukherjee has widened his circle of support. Who knows, if not the Prime Ministership he may secure at least a Bharat Ratna!

What was in it for the RSS? The view expressed by many critics of the RSS that Mukherjee has helped raise the stature of the RSS by travelling to Nagpur is nonsensical. It is only the New Delhi media that has such an exaggerated view of Mukherjee's stature in the country. The fact is that in the past few years the membership of RSS has grown geometrically and Mukherjee's contribution to its stature and appeal would hardly matter.

What has changed is the RSS, as an organisation.

The RSS seems to have recognised that its past approach to national politics had reached its limits when Narendra Modi stormed into the Prime Minister's office on the back of a national wave that he virtually single-handedly created. As one senior RSS functionary told me, "Till Atalji's time the BJP needed the RSS. In Modiji's time the RSS needs the BJP."

The popularity of the RSS has grown over the past four years, thanks to the image of Prime Minister Narendra Modi among the middle-classes. While it is a fact that Modi needs the support of the RSS, the latter has come to appreciate the new thinking about Hindu nationalism, with a focus on economic opportunity and modernisation, that Modi has tried to promote in recent years. Both the RSS and Modi have come to recognise that they need each other for their mutual political growth.

Interestingly, the RSS has produced a very well designed and crafted coffee-table book about its history and philosophy aimed at the modern urban reader. It signals a willingness and a desire to reach out to new,

intellectual and socially relevant communities. RSS functionaries in organisations like the Swadeshi Jagran Manch are very well read on latest debates on economics and have started engaging intellectuals in serious conversations.

Perhaps it was to signal this shift that the RSS chose a high profile public figure like Mukherjee to lecture them at Nagpur. Given the kind of attention the event, the speech and the debate around it have received, the RSS leadership should be happy. It has successfully signaled the shift in its approach to nation building and its desire to rebrand itself for a new era in Indian politics. ■

Sanjaya Baru is a writer based in New Delhi



While the RSS has demonstrated yet again its declining political untouchability, Mukherjee has managed to return to prime time news and the front pages.

in the coalition government of the United Progressive Alliance (UPA) because of the support he secured from the Bengal Communists, but he was denied the post of Deputy Prime Minister — something that L.K. Advani managed to extract from Atal Bihari Vajpayee but Mukherjee failed to from the Sonia-Manmohan combine.

It was not surprising that the Congress Party chose Anand Sharma as one of its senior leaders to criticise Mukherjee's decision to go to Nagpur. Sharma was the second senior-most Brahmin minister in the second Manmohan Singh government, next to Mukherjee and once H.R. Bharadwaj was packed off to Bengaluru as

Liberate teachers from officials



BACK TO SCHOOL

DILEEP RANJEKAR

THROUGHOUT our journey from Rudraprayag to Agastyamuni, the Mandakini river flowed to our left, quietly and gracefully. I felt a tinge of sadness since the Mandakini, after 20 kilometres, would cease to exist by merging itself with the Alaknanda river. After 70 kilometres, the Alaknanda too would join the river Bhagirathi at Devprayag to become the Ganga, the most revered river in India.

A few kilometres after Agastyamuni town, we began our steep climb to the school where the Azim Premji Foundation had organised a Bal-Shodh-Mela. The primary objective of such a *mela* is to work with the teachers to organise children's activities around identified themes. During this process, the teachers get an opportunity to go into the depth of subjects, think of local material to teach the themes and promote a culture of enquiry.

Four nearby schools had also joined the *mela* with their children and teachers. The local teachers mentioned that the altitude of the school was approximately 7000 feet. While climbing up, I noticed the Mandakini fading into a brown line due to the height that we had reached.

At the school, the children were enthusiastically waiting for us to arrive. In fact, they had come to the school as early as 7 am. The *mela* was about science, nutrition, body and the digestive system. By the time we finished interacting with the children and seeing the stalls that the teachers and children had jointly organised, it was past lunch time and the teachers insisted that we at least have tea with them and chat for a while.

We happily settled down inside a tiny room, supposed to be the head teacher's office. There were eleven of us in that cramped room. The head teacher was very happy with the Bal-Shodh-Mela and the questions we posed to the children. She realised that it is important for the children to think through and understand the basis of everything that they did.

The habit of asking the reason behind everything would help children grow up with a rational mind set and no politician would then be able to make baseless statements while asking for their votes. The lively conversation that ensued, covered several topics — the fundamental issues of quality education, how the concept and principles of the Bal-Shodh-Mela could reach the classroom, how

locally available material could be used to explain concepts in the classroom etc. We also talked about where the teachers lived, how they travelled to the school and how they dealt with the extreme seasons in the hills. The conversation loosened the initial formal atmosphere leading to some jokes about how one particular teacher's husband did not know cooking and how he would be fasting that day since the teacher would reach home only by 4.30 pm!

The teachers commented on the informal relationship they noticed among members of the Azim Premji Foundation. They asked me what my job was and, before I could respond, one of my colleagues mentioned that I was the CEO of the foundation. They expressed surprise over the non-threatening atmosphere that prevailed amongst us. They immensely liked the discussions with us that focussed primarily on the quality of education and



the challenges facing the teachers.

The head teacher contrasted our interaction with the visit of government education functionaries. She described how hierarchical such visits were, how the officers just go through the records and don't leave a single opportunity to fire them in front of everyone. Normally, they don't even discuss the real educational issues, she said. The head teacher also mentioned that the officers always occupy her chair whereas I insisted on sitting on the bench in the room. In response to the threatening behaviour of the education functionaries, the teachers focussed on how to look good rather than how to become good. Managing perceptions became everything for them.

The head teacher genuinely asked, "Why can't the officers not have a friendly and informal relationship with us the way you have in the Azim Premji Foundation? Why can't they be nice to us? Why can't they discuss academic and educational issues with us instead of merely going through our reports and documents?"

All valid questions.

This is not the first time I was hearing such

comments. I have personally observed and experienced many incidents where senior officers cruelly insulted their juniors — especially the academic fraternity.

While serving on a prestigious academic council of a government body (along with a few other NGO members), the senior bureaucrat chairing the meeting chose to harshly reprimand the members of the institution in our presence for seemingly trivial issues. The chairperson went to the extent of saying that many members of that organisation would lose their jobs if they did not mend their ways. We had to request the chairperson not to humiliate their own employees in our presence.

I think senior officers need to realise that teachers influence and deliver education to children and it is supremely important to respect them, enrich them, value them and motivate them. Unfortunately, we live in a highly feudal and hierarchical system that is not only disabling but strangulating the education system and more importantly the all-important institution called "school".

And this happens across government and private organisations. I remember in 2005, during an MoU signing event of our "Learning Guarantee Programme" in a particular state, the cluster and block functionaries who were invited began complaining about how the teachers treat the children in a threatening and insensitive manner.

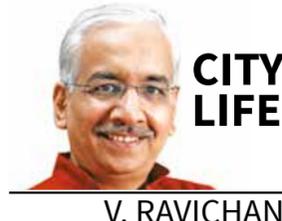
In my speech, I appreciated their sensitivity towards the children but also pointed out that they themselves treated the teachers and head teachers in an equally threatening manner when they visited the schools. I also drew their attention to

the feudal nature of society. I illustrated this by pointing out that even in the room where we were sitting, the tea to the Chief Secretary and the Principal Secretary was served in different cups and only the Chief Secretary's chair had a higher back. I narrated a Wipro story: customers visiting Wipro many times complained they didn't know who the chairman was since he did not sit at the head of the table but somewhere in the middle with other team members.

In my earlier column I had discussed how several important decisions in education were made by the bureaucracy without involving, consulting and preparing teachers. If we want to empower teachers to play their role in achieving the goals of quality education, we need to free them from the stranglehold of the bureaucracy and make them equal partners in the nationally important mission of quality education. It has been repeatedly established that all great organisations with an exciting vision create an enabling environment for their members that is non-threatening and exciting and clearly aligns their members to their vision. ■

Dileep Ranjekar is CEO of the Azim Premji Foundation

A lone mayor can't fix the city



CITY LIFE

V. RAVICHANDAR

WE live in an era of instant mixes, single-click execution and intricate technologies that don't need operating manuals. In the city space this converts into simple homilies as fixes for complex problems complicated by a seriously dysfunctional ecosystem. Some sample fixes — a directly elected mayor is the need of the hour, implement the 74th Constitutional Amendment, empower the city government, build human capacity in city administration, overhaul the city planning framework, etc. The reality is while many of these elements and more are required, they need to come together in a planned, holistic manner.

The directly elected five-year mayor for our cities is often touted as the ultimate panacea. Do that and we can all live happily ever after. While I do believe that an empowered mayor is an important part of solving the urban conundrum, this is a far cry from the T-20 'on demand' sixes that cricket superstars deliver with ease.

Shane Watson won this year's IPL for Chennai Super Kings. What chances of his pyrotechnics working if he was sent out to bat with a hockey stick instead of a cricket bat? Zilch you would say. We have a similar situation with the clamour of a directly elected mayor as the one reform that will fix the city. In the current governance architecture, having a five-year directly elected mayor for the municipal corporation (when it ought to be for the city) is akin to sending the person out for a cricket match with a hockey stick. It won't fix our woes unless we give the post more responsibility with authority to deliver.

For starters, most municipal corporations are hardly lord and master of all that we care about in city living. For instance, water and sewerage, transport, electricity, master planning, policing, many water bodies, safety, etc. is outside its 'kingdom' in many cities. These are vassals of the state which further distorts the corporation's functions by budgeting their typical projects under its control. So, if we go and elect a five-year mayor in place of the currently hapless one-year titular, 'worshipful' wonder, we are likely to have the same person give us lame excuses for the next five years.

This author is rooting for a five-year directly elected mayor. We have had five-year mayors in Chennai, Rajasthan, Kerala. The experience has not been great because of limited powers and not having all city functions under their jurisdiction. We need governance reform to precede a directly elected mayor particularly in cities over one million. We should create a three-tier city governance system with the wards, multiple corporations and the mayor at the apex city level. All the multiple state

agencies can be integrated at the apex level. Then we can have a mayor who plans, call the shots and delivers.

At one level this governance reform seems a pipe dream since the state will not want to let go control of the city coffers. If you ask most chief ministers if they would prefer to be the empowered mayor of their capital city, most would sign up for it. However, one cannot see the state letting go of its vice like grip over the major cities. This will need a bipartisan consensus to make it happen and like the reforms of 1991 or the post-plague Surat clean up, unlikely to happen until apocalypse looms.

One way to be proactive is to think game theory

This bill mandates the direct election of the mayor and makes him/her the executive head in all municipalities. However, constitutionally mandating that all municipalities in the country follow a directly elected mayoral system might be problematic. Local government is under List II of the Seventh Schedule of the Constitution and hence only the state is empowered to make laws on this subject. There is no consensus among politicians, policymakers or other experts regarding the best way to elect the mayor. Mandating the direct election of the mayor under the Constitution imposes a uniform inflexible system on all 3,842 municipalities in India and denies the states the



principles. Our politics continues to be geriatric and dynastic. Young scions of leading political families across political parties could badger their parents about getting elected positions earlier in life. Surely, each of them believes that they are supremely qualified to be the mayor of a city. And inevitable that they would get elected! If across political parties there is youth pressure at home, the reform of a directly elected mayor and the associated governance restructuring has a better chance of materialising earlier rather than later.

Most citizens have a 'low life' view about their corporators. This is a tad sad and was not the case in 'ancient', modern India. Historically, the path for political leaders was through local, then state and subsequently national politics. Nehru, Sardar Patel, Rajendra Prasad, Bose all served terms as mayors of their cities. If there is appropriate empowerment of the third tier of city government, it will throw up quality leaders.

Shashi Tharoor, MP has introduced a private member bill (203 of 2016) as a Constitutional Amendment. This is welcome though the fate of private member bills to succeed is abysmally low.

option of choosing an alternative manner of organising a local government's executive power. Maybe this could be restricted to cities with over a population of one million.

Getting empowered city mayors with governance reform is akin to a root canal operation. But as we sink deeper into the abyss of an unliveable city, we will need to scramble around for workable solutions and this is one (or two if you include governance reform) of them.

We seem to be headed into an era of coalition governments. They need a framework for governance that the partners agree on. They often start with a CMP, also known as a 'Common Minimum Programme'. The 'M' should stand for Maximum since its unlikely that anything more than what is in the CMP will get done! In Karnataka all parties signed off on a separate Act for governing and administering Bengaluru. We wait in hope to see if the new government delivers on its promise by passing the separate Act for Bengaluru that has been drawn up (www.bbmprstructuring.org). It has the chance to be a beacon for other cities. ■

V. Ravichandar, Civic Evangelist

When to say goodbye



HERE
& NOW

SUBIR ROY

RECENTLY, a 104-year-old renowned Australian scientist, David Goodall, bought a one-way ticket to Switzerland. Why? His quality of life had so deteriorated that he did not wish to live any longer. Hence, with a clear mind he decided to end his life through assisted suicide. But to do this he had to leave Australia where it is not permitted and go to Switzerland where it is.

This made me go back 20 years and fish out something I had written in a much steadier hand than I have now. On both sides of a single page from a scribbling pad made out of leftover pink newsprint (I then worked for a pink business paper) that the cost-conscious newspapers supplied its staff, I had written out what could be called a living will.

It began thus. "When there is little chance of reviving me back to clear consciousness, I do not want to be technically kept alive with support systems. I do not want to live as a vegetable. In such a case, the plug should be pulled.

"In case I am so afflicted as to have to live the rest of my life in incurable severe pain or be physically severely incapacitated, then the doctors should resort to mercy killing without referring to me. I am a firm believer in euthanasia."

A decade later, shortly after I had retired, I had written in one of my columns, "How to spend your last days is an intensely personal issue and every individual must have the right and ideally the means to make a choice. I have no doubt that euthanasia will eventually be widely allowed as the global population ages. But what about the days leading up to it? I want to join a campaign (it takes years to develop the right mindset) to live and die with dignity; put in place clear instructions on what I want done when I am unable to decide my own treatment — not just when to pull the plug (euthanasia) but when to say no to doubtful costly procedures and treatments."

India, a laggard in the matter of euthanasia, took a small step forward in early March when the

Supreme Court, in a verdict, approved passive euthanasia. Under it the terminally ill could refuse medical treatment so as not to prolong suffering. But this is different from physician-assisted suicide or active euthanasia which remains disallowed and must await enabling legislation.

A key element of the court's decision was allowing the practice of executing a living will, "advance medical directive" or AMD. You execute a living will when, being in clear command of your sense, you leave instructions on how you are to be treated when you are extremely ill and in no position to indicate how treatment will be extended. This relieves doctors and families of the need to take a decision, for example, on withdrawing the life support system for a patient in coma as he had himself willed it so under such circumstances.



India took a small step forward in early March when the Supreme Court approved passive euthanasia. Under it the terminally ill could refuse medical treatment so as not to prolong suffering.

But having given legal sanctity to the living will or AMD, the court laid down the most stringent steps which have to be taken to execute and work the directive. The document, which should specify a person authorised to act on behalf of the patient when he himself is in no position to act on his own behalf, has to be signed in the presence of two witnesses and countersigned by a jurisdictional judicial magistrate first class (JMFC).

The directive can be acted upon only when a person is terminally ill, by first constituting a medical board to certify the carrying out of instructions. Once this board gives its approval, a

second board has to be constituted by the chief district medical officer with several specialists which should endorse the decision of the first board. Then the JMFC has to visit the patient and authorise the implementation of the board's decision. This whole procedure has been criticised as "cumbersome" and "unworkable."

It has taken a long time for the court to come this far. In 1996 it said the right to live with dignity included the right to die with dignity. Prolonging life did not take away the right to live with dignity. But the right to live did not include the right to die. One of the five justices who delivered the present verdict, Justice D.Y. Chandrachud, while concurring with the verdict, carefully nuanced it. Avoiding suffering, the objective of euthanasia, may not be the result of passive euthanasia. It may save the

dignity of medical practitioners but not the dignity of the patient. He also criticised the 2011 Aruna Shanbaug case verdict of the court which left the decision of withdrawal of the life support system to the hospital staff. This placed the caregiver on a higher pedestal than the patient. Withdrawal of life support system may amount to active euthanasia.

But whereas active euthanasia shortens life, passive euthanasia allows it to ebb away. So, argued Justice Chandrachud, active euthanasia requires legislative authorisation. Justice Ashok Bhushan, another judge on the same bench, also argued that as the court has upheld abetment of suicide as an offence, no one, not even a physician, is permitted to cause death even if to relieve pain. So Indians must keep waiting for active euthanasia to be legally allowed as few will have the money to go to Switzerland like the Australian scientist.

The right to die with dignity through assisted suicide amounts to a person exercising a choice — preferring a certain

quality of life over simply having it extended through the use of modern medicine. This has an added dimension in India today. An unethical private medical system sometimes fails to give the family and friends of a critically ill person the right advice — take him off life support systems and intensive care and take him home to die in peace, sedated and without pain, as he has no hope of living with anything near a minimum quality of life. In fact, as we get older, we should join groups which help us prepare to face death calmly and without going through pointless treatment which can often bring financial ruin to our families. ■

LIVING

BOOKS | ECO-TOURISM | FILM | THEATRE | AYURVEDA

Limelight on Manto

The film is on the iconic writer's last few years

Saibal Chatterjee
New Delhi

THE narrative canvas of *Manto*, actress Nandita Das' second film as a director, is separated by over half a century from that of her first, *Firaaq* (2008). But the two cinematic essays are bound together in spirit and substance. Both deal with the repercussions of sectarian violence on ordinary and not so ordinary people.

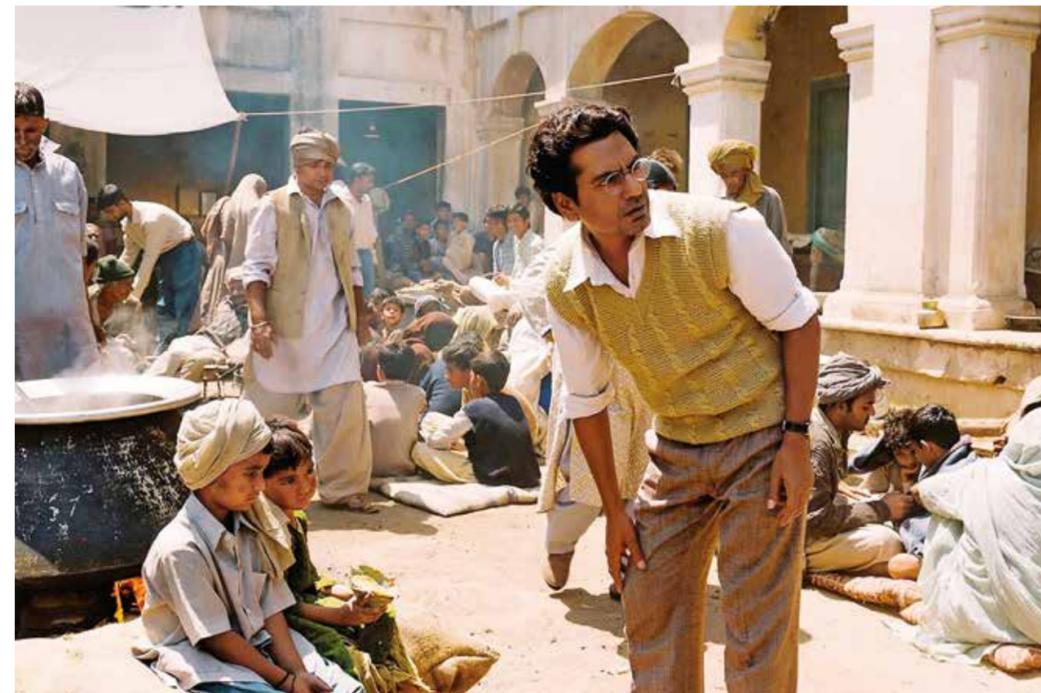
Based in the writer-director's own words, "on a thousand true stories", *Firaaq* probed the aftermath of the 2002 Gujarat riots as manifested in the lives of common men and women who bore the brunt of the frenzy that took a toll of more than a thousand lives.

Manto, set in the late 1940s, deals with a situation not dissimilar to what India is passing through today and what it did in 2002. Das' new film presents an account of the last few years of the life of the iconic Urdu writer Saadat Hasan Manto, who was one of the most uncompromising chroniclers of the Partition riots that rocked the subcontinent during and following India's Independence.

Manto was himself a victim of the rising tide of communal hate in 1947. Bombay Talkies, where the Urdu writer worked, was a target for mobs shouting "Hindi, Hindu, Hindustan, Muslims go to Pakistan" because it was seen as a studio "with too many Muslims". He was forced to leave Mumbai with a heavy heart. He never forgot his debt to the city.

Firaaq, made up of a quartet of stories, had Nawazuddin Siddiqui in the guise of a Muslim man whose home is burnt down by rioters. In *Manto*, he gets into the skin of the eponymous man of letters, bringing him alive with remarkable conviction and power. Says Das: "I always had Nawazuddin in mind for the role of Manto."

The actor, as always, proves equal to the task. Says Siddiqui: "At the very outset, Nandita and I had



A still from *Manto*



Nandita Das

***Manto*, set in the late 1940s, deals with a situation not dissimilar to what India is passing through today and what it did in 2002.**

decided to concentrate on making everything truthful, not just the physical dimensions of the man, the dialogue delivery or the internalisation of the defining characteristics. I had to be honest not just as an actor, but also as a human being in order to understand Manto's world and convey it to the audience in all its dimensions."

The process was tough but highly fascinating, says Siddiqui. "It was wonderful delving into the mind of an extraordinarily sensitive man driven to the brink of insanity," he adds. The inspiration for the actor's astounding performance would have stemmed in part from the character-defining lines in the screenplay. In one scene, Manto asserts that we have to speak the truth... "When religion leaps

from the heart to the head, we have to wear caps," he says to his worried wife when she wonders why he will not conceal his religious identity in public.

Siddiqui has the support of an impressive ensemble cast, including Rasika Dugal as the embattled writer's supportive wife Safia and Tahir Raj Bhasin as the flamboyant 1940s Mumbai movie star Shyam Chadda, one of Manto's closest friends in the film industry.

Besides, the film has, among many others, Ila Arun as Jaddan Bai, Rajshri Deshpande as Ismat Chughtai, Shashank Arora as Shaad Amritsari, Feryna Wazhier as Nargis and television actor Bhanu Uday as Ashok Kumar. *Manto* also sees Mumbai lyricist-screenwriter Javed Akhtar make his acting debut. He plays Abid Ali Abid, a college principal who stoutly defended Manto in an

Continued on page 30



Rasika Dugal plays Safia, Manto's wife

obscenity case filed against him for the chilling *Thanda Gosht*.

"I felt it would be a good idea to have a poet of our times speak up for a writer who was under attack from orthodox quarters many decades ago," says Das, explaining why she cast Akhtar in the crucial cameo.

"In the first draft of the script, the film had a span of 10 years, from 1942 to 1952," reveals Das. "But I gradually whittled it down to four years from 1946 to 1950, a defining period for both Manto and the subcontinent."

Manto's voice — recorded in daring, unsettlingly candid, prophetic stories of religious fanaticism and human barbarity — still echoes in our midst because this part of the world seems condemned to not learning its lessons. "The film is set in the past, but it is just as much about what is happening (in the subcontinent) today," says Das.

Manto, an Indo-French co-production, premiered at the 71st Cannes Film Festival in May. The topicality of its theme — a writer's fight for freedom of expression in the face of rampant intolerance and religious and cultural bigotry — wasn't lost on anybody.

Yes, *Manto* is a period biopic with unmistakable contemporary resonance. It tells the quietly devastating tale of a rebellious writer who stretched himself to snapping point in trying to make sense of a subcontinent caught in a spiral of communal violence at a crucial and tragic point in its history. What enhances the film's power is its eschewal of the melodramatic conventions of Hindi cinema.

For the Mumbai-based actress-turned-director, the mayhem sparked by the Partition isn't obviously a distant nightmare. Perturbed by what is going on in India in the wake of a fresh burst of majoritarian assertion, she uses her new film to reflect upon the madness that grips communities when religion becomes more important than humanity.

It was but natural that in this enterprise Das would gravitate towards Manto, a writer, who, in his sustained fight against prejudice, found himself in direct conflict with the moral police and the law on

both sides of the newly drawn border. Das, too, has faced troll attacks on social media and elsewhere for not holding back on her outspoken views.

"I used Manto's writings extensively in developing the film but also used some fictional elements," she said. "I do films as a means to an end. I realise that it is better to get your point across through the means of a film rather than engage with trolls on social media and in the real world."

Das' cinematic take on *Manto* presents a vivid recreation of a turbulent era. But more importantly, it captures the spirit of a man who refused to accept the fact of being uprooted from his beloved Mumbai. He made no bones about his disgust at the madness that had gripped the subcontinent. About his scalding fiction, Manto had famously said: "If you cannot bear these stories then the society is unbearable. Who am I to remove the clothes of this society, which itself is naked. I don't even try to cover it, because it is not my job, that's the job of dressmakers."

Das' film brings out the turmoil within Manto and the conflict in the world around him with equal force. "My films," says Das, "are rooted in a milieu but I do not seek to explain everything. That is how I approached *Firaq*, too. If you are true to the emotions that you are dealing with, a film connects instantly with the audience."

The film delves into several facets of Manto — his relationship with his wife, his friendship and disillusionment with Shyam, his deep connection with Mumbai (where his parents and first-born were buried), his repeated run-ins with the law on account of his acidic pen, his battle with alcoholism and financial troubles — while using five of his most powerful stories, including *Dus Ka Note*, *Thanda Gosht*, *Khol Do* and *Toba Tek Singh*, to establish the linkages between what he lived and what he wrote.

Manto, Das believes, articulates fierce courage and honesty in the face of heavy odds. "People across the world are fearful of all the unsettling developments around them. That is why Manto's writings are as relevant today as they were back in his time," says Das. ■

Chitradurga Fort's impregnable architecture

Susheela Nair
Chitradurga

As we approached Chitradurga town after a 200-km drive from Bengaluru, the walls and turrets of its celebrated fort loomed into view. Hundreds of windmills, standing like sentinels all along the hills skirting the town, were a welcome relief from the dreary landscape.

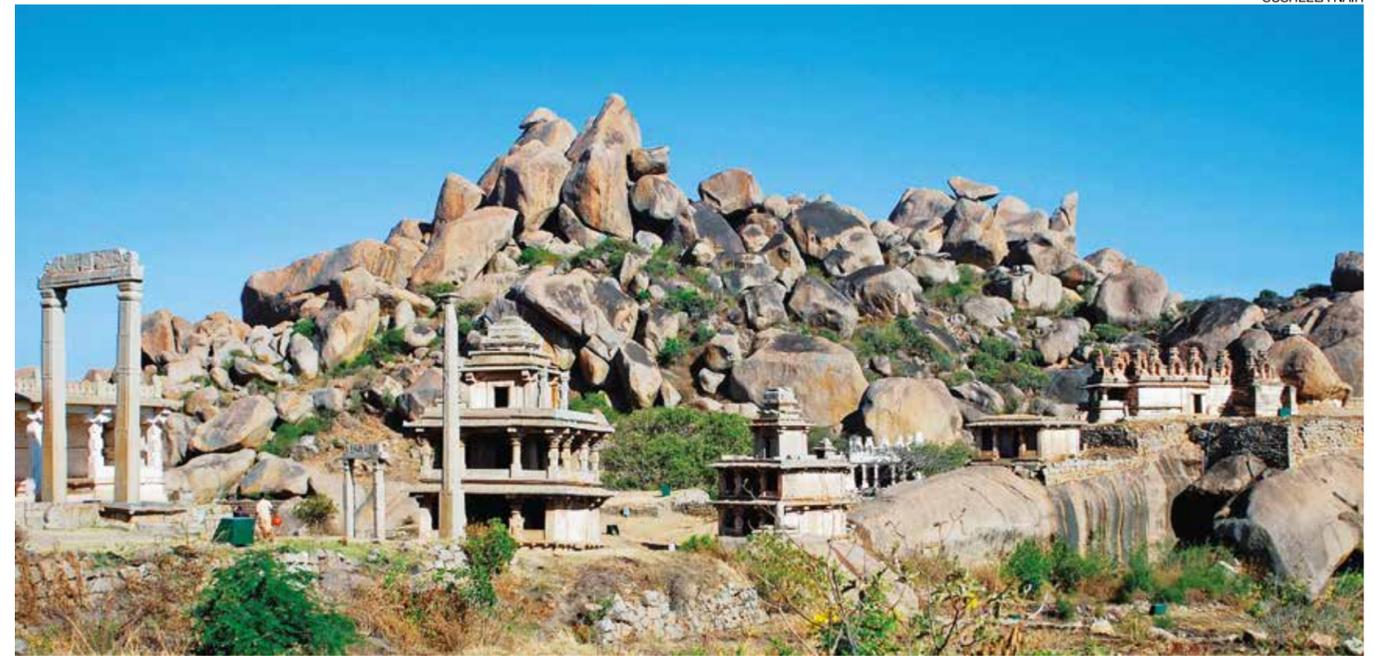
A fleeting glance at the massive ruins of the Chitradurga Fort made us realise its magnitude and magnificence during its heydays. It used to be known as the Fort of Stone (*Kallina Kote*) and the Fort of Seven Walls (*Yelu Suttina Kote*).

After crossing a moat, we began exploring the eloquent ruins of this historic fort. It is a splendid piece of military architecture made impregnable by the Nayak Palegars, who ruled this place until it was captured by Hyder Ali.

As we explored each wall and its enclosed mysteries, we were filled with awe at the ingenuity and workmanship that went into it. These walls were equipped with bastions of various shapes and sizes, numerous batteries and watchtowers. The fort is said to have seven enclosure walls, 18 temples, 19 gateways, 38 smaller gates, 35 special entry points, four secret entrances, granaries and large cauldrons for storing oil and *ghee* — all this in addition to innumerable huge boulders with caves and crannies.

A succession of massive gates provide access to the fort from the east. The first gate, a massive structure of granite blocks precisely cut, dates from the Vijayanagara period. Carved on its walls are a seven-hooded cobra, a double-headed eagle and Ganesha. At the southern end of the elevated ground of the fort is the Banashankari Temple, a tiny cave which houses the statues of two headless seated goddesses.

As one climbs up from the popular eastern gateway, one encounters five doors through the stone walls. Close to the temple is a large stone-



The Hidimbeshvara and Sampige Siddheshvara Temples inside the fort

walled pit with four massive grinding stones arranged on all four sides. The stones, which were used to grind gunpowder, were rotated by buffaloes during Hyder Ali's rule. A small Ganesha shrine and oil pit are found within the premises of the third gate.

Some of the outstanding monuments within the fort include a sequence of two free-standing gateways and a number of *deepastambhas* (lamp columns) and swing arches lining the path between the Hidimbeshvara and Sampige Siddheshvara Temples. The Hidimbeshvara Temple to the north is built on the summit of a rocky promontory, facing a

boulder. The two gateways are independent structures erected by the Nayakas in the 17th century. They have double colonnaded storeys and upper pavilions with pyramidal towers and dome-like roofs. The Sampige Siddheshvara Temple to the south, is entered through yet a third, double-storied gateway with a rooftop pavilion. A square platform inside the temple compound is where the Nayakas performed their coronation ceremonies.

The fort is a brilliant example of water management. Numerous reservoirs or *hondas* were located at strategic positions, one below the other on the hill, so that channelled rainwater flowed down finally leading to the moat. There is also a circular well, with two flights of steps leading down to the water, and a large tank in a natural crevice. Two tanks, called *Akka-tangi honda*, used by the royal ladies of the palace for bathing, are today covered with weeds. Seeing the treasury of the Palegar kings, basically a structure made of mud, we could not believe it once housed the enormous wealth of the kingdom. The rubble and mud remains of the residential quarters and storage granaries associated with the Nayaka Palace occupy the southern part of the fort.

The legend of Onake Obavva or Obavvana Kindi, is about the heroic feat of Obavva, the valiant wife of an ordinary watchtower guard. She singlehandedly foiled all possible attacks from enemies during the reign of Madakari Nayaka. While fetching water from a freshwater pond near this entrance Obavva heard the hushed sounds of enemy soldiers attempting to enter the fort through a small crevice that was just enough for one person to crawl through. As each soldier entered the fort she dealt him a stunning blow on his head with her Onake, a pestle, killing him instantaneously. She thus killed a

number of soldiers till her husband arrived on the scene and raised an alarm, averting an attack by enemies. Unfortunately Obavva succumbed to the blows of the enemies and had to lay down her life after fulfilling her objective. Obavva was hailed as the Veera Nari for saving the fort from falling into enemy hands.

To the northwest of the main fort amidst scenic hills is the Chandravalli valley with a placid lake, forest nursery, a century-old monastery and historical excavations. A pillared court, the Ankali Matha is housed on one of these hills, and is noted for its subterranean caves. The Panchalingeshwara cave temple, located under massive boulders, has five Shivalingas believed to have been consecrated by the Pandavas. A stone stairway leads down into chambers of various sizes at different levels, which contain shrines, *lingas*, baths, pedestals and some inscriptions dating back to 1286 AD.

Another charming place in Chitradurga district is the Vani Vilas Sagar Dam, one of the first reservoirs in the state to be built with modern engineering techniques. The backwaters of the reservoir sport tiny islands. Standing atop a hill overlooking it, the water body resembles the shape of the map of India. If you have time, pay a visit to Jogimatti, a hill resort in the vicinity of Chitradurga town. What lingered in our minds long after we left the vestiges of the fort is the acrobatics of Kothiraj, the Indian spider man who clammers up the rocky stone edifice of the steep rampart like a monitor lizard. ■

FACT FILE

Nearest airport: Bengaluru-200 km.

Nearest railhead: Chitradurga.

Road: Buses are available from Chitradurga to all parts of Karnataka



The stone-walled pit with four massive grinding stones

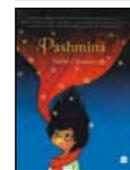
RANDOM SHELF HELP

A quick selection from the many books that turn up for review

The magic shawl

PASHMINA is a lovely graphic novel, absorbing and fun to read. The story is simple and sweet and reflects the life of a young Indian American, Priyanka, who lives with her mother.

On the face of it, Pri, as she likes to be called, is a cheerful, bright girl, going to school, living the normal life of a teen. But behind her happy façade, lingers a certain sadness.



Pashmina
Nidhi Chanani
HarperCollins
₹399

She is troubled by questions. Who is her father? Why did her mother come alone to America? Priyanka is intrigued by India and her mother's silence. Then, one day rummaging through an old suitcase, Priyanka finds a pashmina shawl. She wraps it around her and magic happens. She is transported to India with two companions, a peacock and an elephant who offer to show her

around. Priyanka drifts through palaces and gardens. A dark shadow lurks in the background.

Priyanka eventually persuades her mother to send her to India. She arrives in Kolkata to her aunt's home. The past begins to unravel. The secrets of the pashmina shawl reveal themselves. The story ends with a message: you can be what you want to be.

Nidhi Chanani, the author and illustrator of *Pashmina* was born in Kolkata and raised in Southern California. In 2012, she was honoured as a Champion of Change at the White House. *Pashmina* is her first graphic novel and it is a promising start. ■

For better or worse

MARRIAGE in India is changing rapidly and Sathya Saran's edited book, *Knot for Keeps* captures this trend. Comprising a series of essays, stories and analyses by different authors, the book presents the many shades of marriage in India. It is emotional, sad, funny, thoughtful and engrossing.

Marriage is no longer a venerable ritual to which all young people are expected to submit. Girls are choosing whom to marry, when to marry and when to walk away. Or to just remain single. Parents are slowly coming to terms with this new reality.

Sharanya Manivannam, *Apportionments of Love*, is a tender account of being single in a milieu where all girls end up being married. It isn't as if she didn't try. A Chinese word *luanfen* means every person is apportioned love. But the heart can give oceans of love and move on from rejection. And you can be married and yet be very lonely, she reasons.

Rita Mukherjee's, *A Life Sentence*, is on her beautiful marriage. Life moves on an even keel till she is diagnosed with an incurable lung disease. Her husband searches for a cure, but there isn't any and so he maps the happiest way they can live with her illness.

Another memorable piece is Kalyan Ray's, *Our Bi-continental Marriage*. He describes how he met and married his wife, actor Aparna Sen. Nuptials

over, he carried on teaching in America and she went back to her film world in Kolkata. Yet, across so many miles, their romance continued to blossom — for 23 years.

Two pieces reflect what might socially be described as the idiosyncratic marriage. One of them is *Heaven Forbid* by Krishna Shastri Devulapalli. It's about the peculiar marriage of a successful NRI doctor and his overweight wife who decides to become a clumsy Indian classical dancer.

There is a poem by Praseon Joshi, *Rishton Ki Dagar Hai Mushkil*. Truly marriage is *mushkil*. It can be painful, unjust and as difficult to escape from as a high security prison.

Noor Zaheer's essay, *Keep Searching a Light May Appear* reflects on how traditions and religious texts have been subverted by men to subjugate women. Even liberal tribal customs, which should be upheld as best practices, become a source of embarrassment to tribal youth because they don't comply with majoritarian norms.

Zaheer discusses triple *talaq* and how it makes a woman feel constantly insecure in marriage. But Islam is liberal: a woman has the right to ask for a divorce. Yet, when she does her request is tossed around and unjust demands are made on her.

Neha Dixit's piece, *The Cost of a Runaway Marriage*, describes how difficult it is in India for couples from different faiths to get married. Neha and her partner decide to get married under the Special Marriage Act, ostensibly a liberal law. They go through a harrowing experience. Marrying under this law is tough, costly and risky. Imagine when a Jat wants to marry a Muslim Dalit what the young couple have to go through.

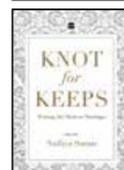
Wendell Rodrick's writes of his marriage with another man in *Across Latitudes and Longitudes*, travelling and contending with constant suspicion.

An Imperfect Marriage by Harimohan Paruvu is a moving and humorous account of Paruvu's own marriage. He is 15 inches taller than his petite wife. Socially, that's seen as odd. They ignore stares and innuendoes because the long and the short of their relationship is that they are perfectly matched.

Mixed Media Marriage by Bulbul Sharma is a funny and heartwarming account of what happens when a Bengali girl decides to marry a Punjabi boy from Chandigarh. All the stereotypes about both communities surface.

Deeksha Nagar writes about her marriage to an American. Modhurima Sinha's piece is about the ritual of *sindoor*. Milan Vohra's *What I Hate Most* is a moving account of a silent conversation between a husband and a wife and their unspoken perceptions of each other. Vijay Magaswami rounds off the book with his views on the new Indian marriage.

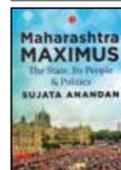
Knot for Keeps is, actually, optimistic about the institution of marriage. Social change will be gradual but there is no looking back. ■



Knot for Keeps
Writing the
Modern Marriage
Edited: Sathya
Saran
HarperCollins
₹299

Two Gandhi *topis* and one job scheme

Maharashtra Maximus by Sujata Anandan provides rare insights into the state's politics and its development. Here is an extract on how employment guarantee began there and became the blueprint for MGNREGA.



Maharashtra
Maximus
The State, Its
People & Politics
Sujata Anandan
Rupa
₹395

THE Employment Guarantee Scheme (EGS) had been Maharashtra's social safety net for the poor for at least three decades before the Centre adopted it as the Mahatma Gandhi National Rural Employment Generation Scheme (MGNREGA).

The drought of 1972-74 was very severe throughout the state. Much was made of the recent spell of drought in Marathwada because of the widespread media attention, but the situation was much worse in the 1970s. At that time, India was recovering from the 1971 war with Pakistan to liberate Bangladesh, and faced a severe water shortage. Water was scarce not only in villages but also in cities where water cuts were imposed — at that time bottled drinking water did not exist.

Villages across Maharashtra were in the grip of drought and cattle were dying by the hundreds. People were migrating in search of work, but there was none to be found anywhere in the state.

One evening in those dark days, two of the last Gandhians in the Congress — they were still wearing *khadi kurtas*, *dhotis* and Gandhi *topis* and had not switched to the safari suits that had become synonymous with politicians in that decade — came together over dinner and began to discuss ways to resolve the crisis. These two Gandhians are the real unsung heroes of the Employment Guarantee Scheme, which has now been declared by the United Nations as the best rural security scheme anywhere in the world.

Those two heroes need not have bothered to find a solution to the prevailing crisis since it wasn't their responsibility. But it was an era when Congress rule was supreme and Congressmen had not yet begun to place self above the party. Their names were V.S. Page and T.S. Bharde and they were the chairman of the Maharashtra Legislative Council and speaker of the State Assembly respectively.

Their hearts truly spoke for the poor. They took their idea to then Chief Minister Vasant Naik who jumped at it, and it was officially adopted as government policy at the next Congress *shibir* (camp), which was a frequent Congress activity at that time.

In the 1970s, Maharashtra, like the rest of India, was still developing and much work needed to be done on building infrastructure, including roads, government housing, airports as well as institutions, research centres, etc. Page and Bharde were of the view that infrastructure should be developed in advance, even if it was not immediately required, to provide jobs for hungry villagers. The benefit of this development would be that when such infrastructure was actually required, it would already be available and time and effort would not be

wasted in building the facilities.

Why not start right away, they declared, so that villagers could be given employment. Thus, in the 1970s and 1980s, infrastructure was developed throughout the districts of Maharashtra — brand new buildings, roads that were used only by bullock carts, airports that became just picnic spots etc., came up as the government successfully battled the hunger crisis arising out of the severest drought the country had faced until then.

Even Vilasrao Deshmukh, who was then the zilla parishad president in Latur, jumped to take advantage of the scheme. Marathwada had poor rail and road connectivity and it would take years (2008) for the first train to roll out of Mumbai to Latur. Until then the people of Latur district, which in 2015 experienced its worst-ever drought and then complete inundation in 2016, had to motor down to Solapur or Hyderabad and take either a train or a flight respectively, from those cities to reach Mumbai. There were only three airports in Maharashtra at the time — Mumbai, Pune and Nagpur — of which Pune's airport was protected since it was under the control of the Indian Air Force.

Deshmukh made sure that whenever the skies opened up, his constituency of Latur would have an airport ready and waiting.

It took three decades for the first flight to take off from Latur, but when it did, not much work was needed to get the airport ready. It had been built to civil aviation specifications under EGS and the same workers, labouring under the same scheme for decades, made sure that the tarmac was kept in perfect shape for private and smaller government aircraft to land in Latur. The first commercial flight took off from this EGS-built airport barely a few years ago, in 2010.

Thus, MGNREGA did not come as a novelty to Maharashtra and its politicians. The state government first introduced a 2 percent professional tax for all salaried employees in the state, whether in public or private enterprises, to raise funds for the scheme. Many people were outraged, for at the time no one understood this concept of social responsibility. Some people even petitioned the courts, pleading that they could not be taxed twice for the same income.

The Bombay High Court examined the government's case closely and ruled in its favour, stating that the more fortunate urban salaried class owed it to their rural brethren to alleviate their misery. The Maharashtra government, for years, kept a separate account for the funds raised through this professional tax.

The drought ended in 1974, but the government continued to budget for EGS separately, and when Deshmukh presented it to his party president in 2004, the scheme was still in active use in



In Maharashtra MGNREGA funds have recently been used for water projects

Unlike the opposition to the scheme by various political parties nationwide when it was first introduced at the Centre, Maharashtra's political parties had wholeheartedly supported it.

Maharashtra. Deshmukh told me that both Sonia Gandhi and the then Prime Minister Manmohan Singh had been impressed by this concept of guaranteed employment to the rural masses in times of distress.

The scheme was modified by the UPA to work even in normal times and ensure at least 100 days of employment to one person per family across the country. Unlike the opposition to the scheme by various political parties nationwide when it was first introduced at the Centre, Maharashtra's political parties had wholeheartedly supported this brainchild of the Vasant Naik government in the 1970s.

Their only condition was '*paije tithe kaam, kaamache daam ani thithech vishraam*', meaning 'whoever wanted work should be given it, paid a fair wage for it and also be offered shelter close to the place of work, so that they would not have to travel to and from their villages. The shelter was important because this development work, which was akin to killing two birds with one stone (alleviating rural distress and contributing to nation-building at the same time), was not always available to people close to their villages.

The government accepted this condition of the opposition and shelters came up close to the places of work. In many instances, the women were given priority over the men and adequate shelters had to be provided for all the women workers to ensure

their security. The EGS, in some ways, also spawned the food security scheme in Maharashtra because these women demanded rations instead of cash for their labour — idle husbands were likely to snatch away their money and blow it up on alcohol, but a kilo of rice or wheat and *dal* would go a long way in feeding entire families. The government institutionalized the system and EGS also began to be known loosely as the 'Food for Work' programme. 'Food for Work' is common parlance in the nation today, 30 years after it first appeared in Maharashtra state's political lexicon with little fuss or formality.

It is surprising that in the 30 years or more that EGS was being implemented in Maharashtra, no other state in India thought of adopting it to tackle their own rural poverty and unemployment. Even after the UPA passed the National Rural Employment Guarantee Act and began implementing its flagship programme from 2005, for some years there was bitter opposition to the scheme, with its critics calling it a waste of money and resources. Admittedly, there was corruption and some leakage, but in the dozen odd years of the scheme, there has been visible alleviation of rural poverty thanks to the 100 days of employment guaranteed to villagers and unemployment dole provided to them in the absence of work. These measures were added to the original Maharashtra scheme for more equitable benefits. ■



AYURVEDA ADVISORY
Dr SRIKANTH

Banish that cough

AN irksome cough is one of the most common reasons for visiting a doctor. Is there anyone who hasn't ever complained of a cough?

Coughing is basically a reflex action by the body to clear material from our airways and prevent it from going into the lungs. Cough also occurs when the airways are irritated.

A cough that brings up either blood or sputum is deemed productive and one that does not bring up anything is termed a dry cough.

COMMON CAUSES: The likely causes of cough may include:

- ❑ **Dry cough:** A result of allergies, cold or flu.
- ❑ **Productive cough:** It could be indicative of an upper respiratory tract infection.
- ❑ **Chronic cough:** It may be caused by asthma, smoking or sinusitis and could last three weeks.

A night time cough can be caused by asthma or postnasal drip. Coughing just before sleeping and in the morning after awakening is usually caused by sinusitis. Coughing in the middle of the night is indicative of asthma. A barky cough could be due to post viral upper respiratory infection.

Contrary to what many people think, the colour (yellow/ green/ grey) or the consistency (thick/ thin) of the sputum does not help distinguish bacterial infection from other causes.

TREATMENT: Suppressing a cough might have damaging effects, especially if it is productive. After all coughing is the body's natural method of keeping the airways clear.

Treatment should always target the cause. For example, smoking cessation or discontinuing certain medications like ACE inhibitors for hypertension.

DIET/LIFESTYLE

- ❑ Drink warm water and herbal tea.
- ❑ Refrain from consuming ice cream, cold beverages and refrigerated food.
- ❑ Avoid consuming curd/ yogurt at night.
- ❑ Avoid direct exposure to cold wind.
- ❑ Avoid areas with irritants like dust or smoke.
- ❑ Keep away from mosquito coils, incense and other such irritants.
- ❑ Pranayama and specific yoga asanas for the respiratory system will be helpful.

HOME REMEDIES: To relieve cough symptoms, you can use home remedies such as plain steam inhalation (from a vaporizer or in a hot shower) and drink extra fluids at warm or room temperature. Other popular remedies include topical treatment such as cough drops and warm saline gargling which might provide some symptomatic relief. The following home remedies will help relieve cough with sputum:

- ❑ Mix together half teaspoon black pepper coarsely ground, half teaspoon sugar candy powder (mishri) and one teaspoon of honey. Take this mixture repeatedly in a little quantity, throughout the day.
- ❑ Similarly, another mixture can be prepared using half teaspoon fine powder of long pepper (Pippali) mixed with half teaspoon of honey.
- ❑ Chewing sticks of liquorice (Yashtimadhu/ Mulethi) helps relieve cough.

MEDICATION: Three-fourth or one teaspoon of Sitopaladi churna (any reputed pharmacy) mixed with one teaspoon honey (in productive cough) or ghee (in dry cough) will help to relieve cough. About a pinch of this mixture should be consumed repeatedly whenever you cough.

The following Ayurvedic cough syrups provide quick symptomatic relief in dry cough — Koflet & Tulasi syrup (Himalaya), Crux (BAN Labs), Zeal (Vasu), Kofol (Charak), Honitus (Dabur). The recommended dosage would be two teaspoons, 3-4 times daily.

For cough due to throat irritation, Koflet lozenges (Himalaya) / Srikara Amodini pills (BV Pandit) / Zeal lozenges (Vasu) / Sualin (Hamdard) help soothe the throat and thereby decrease the severity of the cough.

Diabetics must preferably avoid taking cough syrups or Ayurvedic preparations with sugar/ jaggery. Sugar free formulations like Koflet SF (Himalaya) or Cofavin DM (AVN) can be suggested instead.

Most coughs are caused by minor respiratory infections or postnasal drip. In all such cases, a combination of Septilin and Bresol (both from Himalaya) for about two weeks has given good results to my patients. The dosage is two tablets twice daily for adults and two teaspoons, twice daily, for children.

For chronic cough — where all the above remedies haven't provided any relief — rasayanas like Chyavanaprasha/Agastya rasayana/ Dashamoola rasayana (from any reputed pharmacy) should help. Suggested dosage: One teaspoon, twice daily, preferably at least 30 minutes before meals, followed by a cup of warm water/ milk, for one or two months.

Consult your doctor at the earliest if you have cough associated with any of these symptoms:

- ❑ Shortness of breath/ difficulty in breathing.
- ❑ Coughing up blood/ blood mixed with sputum.
- ❑ Cough with weight loss and/ or fever that lasts longer than a week.
- ❑ Presence of risk factors for tuberculosis, such as exposure to TB, having HIV infection, or taking corticosteroids or other drugs that suppress the immune system. ■

Dr Srikanth is a postgraduate in Ayurveda and has been a consulting physician for the past 17 years. He is currently National Manager, Scientific Services, at The Himalaya Drug Company

Helping People Get Things Done



Tillers

Portable Water Pumps



F300

FJ500



Petrol

WB15X

WS20X

WB30X

WV30D

Diesel

Brush Cutters

Lawn Mowers

Portable Generators



New

UMK 425T-U2NT

UMK 435T-UENT

UMK 435T-U2NT



HRJ 196

HRJ-216



Silent Series

EP1000

Portable Generators

General Purpose Engines



EX 2400S

EU30is

EU70is

Inverter Series



GX25

GX80

GX160

GX200

PRODUCTS

Upcycling accessories

A group of girls from Phulwarisharief and Danapur Blocks in Patna district are into upcycling cloth, a trend that is catching on in the fashion world. The girls are all from SC/ST and Muslim communities. Under an Aga Khan Foundation (AKF) programme called Project Lehar, the girls have been trained to use leftover cloth or slightly damaged material to create attractive new products — laptop bags in different colors, practical folders for your papers, pouches to slip your mobile in, sling bags that help you avoid plastic, pretty earrings, cosmetic bags and dolls. Project Lehar's objective is a holistic one, to empower girls and help them give priority to their education, health and well-being. Most women here earned very little either as domestic workers or by rolling bidis or vending old clothes. AKF did a market analysis and



found stitching and computer training, retail and hospitality were the skills girls were keen to learn. Stitching attracted the most enthusiastic participation especially from Muslim girls so AKF decided to teach them more than just tailor clothes.

AKF also reached out to villages near Phulwarisharief and taught girls to cultivate oyster mushrooms. About 46 girls now grow mushrooms which they sell locally and use the money for food, education or reinvestment. ■

Contact: Kangkana Bordolo, Hunar Centre, Ground floor, c/o Surrya Mani Chandra, Khagaul Moti Chok, Patna- 801105. Email: kongkona276@gmail.com; Phone: 9706003229

Honda Siel Power Products Ltd.

REGD. OFFICE: 409, DLF Tower B, Jasola Commercial Complex, South Delhi- 110025
Head Office & Works: Plot No. 5, Sector 41 (kasna), Greater Noida Industrial Development Area. Distt. Gautam Budh Nagar (U.P.)
Tel.: 0120-2341050-58, Fax: 0120-2341078-79, SMS GENSET to 54242
CIN: L40103DL2004PLC203950 | Email: ho.mktg@hspp.com | Web: www.hondasielpower.com

Customer Care Number
1800-11-2323
(Toll Free)

TATA STEEL



BRINGING TOMORROW. TODAY.

Shaping young minds

Tata Steel has embarked on the 1000 Schools Project to eliminate child labour and support the process of universalisation of elementary education in Odisha. It is addressing the issue of learning deficit among students and improving the governance of schools. This initiative has reached out to 40,000 children in select blocks of Sundargarh, Keonjhar and Jajpur districts of Odisha where half of the villages and habitations are now child labour-free.



PRIMARY EDUCATION

www.tatasteel.com

