# Civil Society











# FACING UP TO FACEBOOK AND OTHERS



HOW TECHIES, LAWYERS, JOURNALISTS, POLITICIANS STOOD UP FOR NET NEUTRALITY AND WON

OH, KANHAIYA!

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### **FACING UP TO FACEBOOK**

The campaign for net neutrality, which resulted in disallowing Facebook's Free Basics, ranks as an important public effort to protect the rights of the citizen and the consumer.

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# **Civil Society**

### A sad new low in Delhi

HE arrest of student leader Kanhaiya Kumar on an unsubstantiated charge of sedition and the violence unleashed by a BJP legislator and pro-party lawyers at the courts should make us all worry.

Even as Kanhaiya was sent off to jail for a speech that is far from seditious, lawyers who vandalised Patiala House and thrashed journalists have been marching through the streets with impunity.

All this has happened under the very gaze of the Union government. BJP leaders have done nothing to bring aggressively demonstrating lawyers under control.

So, it is legitimate to ask what is going on. If this is how justice is to be dispensed in Delhi what expectations can we have in less administered parts of the country? Also, why should the entire top leadership of the BJP be so obsessed with JNU but do nothing about the vandalism in Patiala House and the brutal attacks on journalists? Is this the respect they give the justice system and the media?

Campuses across the world are free-falling places. Student politics is a part of campus life. Everywhere, what gets said and done is invariably somewhat over the top. But it is ignored because questions raised and positions taken in this atmosphere are not the stuff that can shake governments and destroy nations.

The sad conclusion to be drawn from all this is that the BJP wants to make it clear that it won't allow dissent or criticism of any kind. It is a message that will create insecurity, which is a pity because a government with a large mandate should instead be carrying everyone along.

In such depressing circumstances we found great joy in reporting on the Save The Internet campaign, which has been a public effort with implications that haven't been fully understood. It has succeeded in defending the rights of the citizen and consumer on a scale that hasn't been attempted before. We live in a complex and unequal world. Corporations like Facebook and Airtel have resources and knowledge way beyond what ordinary people can marshal to their advantage. Activists, therefore, have to learn to go beyond emotional positions. They have to learn to draw on a wide range of expertise, be it on law or technology or business practice.

The reason we chose the Save The Internet campaign for our cover story was that it raised the bar for public engagement in innumerable ways. In our view, its single biggest achievement is to set an example of how citizens can intervene with a regulator. We can't stress this enough. As governments recede from our daily lives and corporations take over, the need for regulation that is fair keeps growing.

The campaign used some of the best talents it could find. NGOs don't tend to do that, to their own detriment. There was also a willingness to reach out and be convincing through discussion. Many a good cause has been known to fail for being too close-minded and stubborn. Finally, it was a meticulous effort. Only a meticulous effort could work in this case.

Charle Arak

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**News Network** 

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Printed and published by Umesh Anand on behalf of Rita Anand, owner of the title, from A-53 D, First Floor, Panchsheel Vihar, Malviya Nagar, New Delhi -110017. Printed at Samrat Offset Pvt. Ltd. B-88, Okhla Phase II, New Delhi - 110020.

### Postal Registration No.

DL(S)-01/3255/2015-17.
Registered to post without pre-payment
U(SE)-10/2015-17 at New Delhi PSO
Registered with the Registrar of Newspapers of India under RNI No.: DELENG/2003/11607 Total no of pages: 36 www.civilsocietyonline.com

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Himalaya has created a movement to improve the quality of life of small and marginal farmers through a medicinal

plant program.

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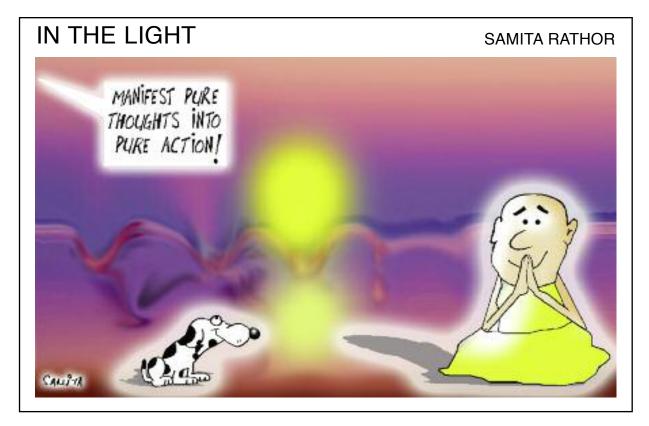
- Spreading good agricultural practices
- Providing good quality seeds
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### **LETTERS**



### **Avocado divine**

From your cover story, 'Hail The Divine Avocado, it is crystal clear that, given the opportunity, farmers in Kerala and Tamil Nadu can do wonders in promoting and supporting traditional and other crops.

Similar opportunities exist in my state, Uttarakhand, where fruits like kafal, kilmora and even pears and apples are grown extensively, but lack of support by the government forces farmers to sell dirt-cheap.

Ever since the formation of Uttarakhand in November 2000, policymakers have opted for dams, hydro-electricity projects, cement and soft drink plants, international schools and smart cities as the paradigm of development. Successive governments have given huge chunks of land to big companies for a song. They retract only after people's protests.

They have totally forgotten the dreams of the people who fought for a separate hill state. They wanted conservation and rights over jal, jangal and zameen. Politicians refuse to learn anything even from neighbouring Himachal Pradesh, where its founding father, Yashvant Parmar, promoted orchards on a big scale and carried out value addition of fruits. Today, Himachal's oranges and juice are famous all over India and even avocado is grown there.

Suresh Thapaliyal

Avocado is a healthy fruit but because of its price only the rich can enjoy it. More farmers should be encouraged to grow the fruit. This will fetch farmers more money and enable more

consumers to buy the fruit. A choice of fruits can help to keep prices stable. Shikha Grewal

### Odd/even

Many cars entering Delhi are from Gurgaon and Noida. So air pollution measures have to be implemented by all three. That means taking joint decisions. Governments can begin by ensuring that roads are built. In outer Delhi and Gurgaon, roads are broken and unpaved and add to dust levels. An important and overpopulated business area like Udyog Vihar has no Metro connectivity. A BRT and cycle lane can be designed from Dhaula Kuan to Udyog Vihar.

Ritu

Electric buses, hybrids and CNG can bring down pollution levels in Delhi. For that the city needs charging stations at vantage points. This will encourage people to switch to electric two-wheelers, buses and cars. But we also need to invent batteries that can be charged quickly and don't cause lead pollution. Currently, roads are designed only for cars and trucks. We should take the lead in designing futuristic roads. Every road by law should have a lane for cycles, pavements for walking and for kiosks, a BRT for public transport, bright lighting and smart signalling.

**Amit Kumar** 

Trees are the answer to Delhi's load of dust and pollution. The trees that are being planted in Delhi are not native varieties. If we grow indigenous species of trees, dust levels will decrease and oxygen will increase.

Pradeep Sinha

### **Rural car**

Thanks for the story, 'Multix gets rural thumbs up'. Polaris and Eicher have raised standards on research and development for auto companies. Very rarely does a company ask its prospective consumers what they want. Generally, they invent whatever they like and then coax the consumer into buying it.

Multix could also run on biodiesel. Jatropha plantations have been coming up in different states. Farmers tend to grow these trees around their fields. Bio-diesel can be extracted and used.

Ashish Khaitan

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# 'TIME TO END PATRIARCHAL CONTROL ON MUSLIM WOMEN'

# Zakia Soman on making Muslim Personal Law progressive

Saibal Chatterjee

New Delhi

AKIA Soman is a co-founder of the Bharatiya Muslim Mahila Andolan (BMMA), which is leading a campaign for the overhaul and codification of Muslim Personal Law to bring it in line with the tenets of the Quran and the core values of the Indian Constitution. In recent surveys by BMMA, 92.1 per cent of Muslim women supported the abolition of triple *talaq*, 91.7 per cent opposed polygamy and 83.3 per cent felt that codification of Muslim family law would ensure justice and equality for the women of the community.

Last year, BMMA signed a letter containing a petition titled 'Muslim Women's Quest for Equality'. The idea was to initiate a discussion. The letter was a summation of the key points that the organisation laid down in its draft Muslim Family Law submitted to the National Legal Services Authority (NLSA). BMMA also sent a copy of the letter to Prime Minister Narendra Modi.

The Supreme Court took suo moto cognisance of the petition and a two-judge bench sought a response from the Jamiat-Ulama-i-Hind (JUH), a body of clerics, on the proposals made by BMMA. JUH stated that the Muslim Personal Law "flows from the Quran" and therefore it cannot be scrutinised by the Supreme Court.

BMMA dismisses this position. It asserts that there is no clash between the Quran and the Constitution in the matter of gender justice. Its draft Muslim Family Law suggests measures to make certain prevalent practices concerning marriage, divorce, alimony and custody of children, among other things, illegal.

The BMMA will seek to be a party to the case in the Supreme Court. The JUH, the Union government and the National Legal Services Authority are also petitioners in the case. A full-fledged battle on the rights of Muslim women is about to unfold. This time the women have the support of liberal men within the community and it is hoped that they get

support from all political parties.

In the collective's 10th year, Zakia Soman talks about the main issues her campaign is trying to address, the challenges it faces from conservative and patriarchal elements, and the successes it has achieved:

### Tell us about the survey that the Bharatiya Muslim Mahila Andolan (BMMA) did recently.

We actually did two separate surveys. The one in August 2015 was a general survey that had a sample size of 4,710 and sought the views of Muslim women on a range of issues — age of marriage, polygamy, maintenance, the need to codify family law, etc. In the second survey in November, we pinpointed one issue — triple *talaq*. The women overwhelmingly expressed their view in favour of doing away with the discriminatory provisions of the Muslim Personal Law.

The Supreme Court, too, is exercised over the matter. A two-judge bench of the nation's apex court is looking into whether Muslim marriage and divorce laws violate the fundamental rights of Muslim women guaranteed by the Constitution of India. Is BMMA planning to file a petition in the Supreme Court in this regard?

We have already submitted a detailed draft to the National Legal Services Authority (NALSA), spelling out the changes that we want in the Muslim Personal Law. Our stand is that a Uniform Civil Code is not the answer. What we are looking for is reforms in the Muslim Personal Law to safeguard the rights of women with regard to divorce, maintenance and family disputes. We are planning to enter the case.

We have suggested, among other things, that the minimum age of marriage be fixed at 18 years for girls and 21 years for boys; that triple *talaq* be declared illegal; that *qazis* who administer triple talaq be held accountable and penalised; and polygamy and *halala* be banned by law. Arbitrary and unilateral oral divorce and polygamy are against Quranic tenets.



Zakia Soman: 'We have become the voice of Muslim women at

# What sort of response have you received from the community at large? Are liberal Muslim men supporting your cause? Have you faced any blowback from conservative segments?

It has been an eye-opener. Young Muslims, both men and women, are spontaneously supporting our campaign. But there is no doubt that patriarchal sections of the community are still dominant. A vicious campaign against me is doing the rounds of social media. They have dug out details about me, my husband and my background. They are saying that I am outside Islam, that I got married as per Hindu rites.

But the support that I have received in the wake of this personal attack and otherwise has been very encouraging. I am not active on Facebook, but I received over 800 friend requests in the aftermath of the slander campaign. There are bound to be some elements who will try to discredit our campaign but it doesn't work anymore. Because of the visibility that we have gained, many known conservative people in public life have been forced to support us, or at least concur with us.

# The clerics have said that they will examine the question of triple *talaq* on their own and do something about it. What are the chances of them actually doing anything?

There is no need for the clerics to tell us anything about triple *talaq*. It is anti-women and it does not have Quranic sanction. Triple *talaq* is banned in a large number of Islamic nations, including Pakistan and Bangladesh in India's neighbourhood. We are



the national level

simply demanding that changes be made in the Muslim Personal Law and codified so that the provisions are not left to how the *qazis*, *muftis* and *maulvis* interpret them.

Those who are against our campaign for gender justice are fringe voices and they do not have the support of the majority of Muslims. It is time to end patriarchal control on Muslim women. Politics has prevented women from being heard right since the days of the Shah Bano case. Left to themselves, certain conservative segments will continue to stonewall attempts to put in place marriage and divorce laws that are fair to women.

### BMMA is in its 10th year. Are you satisfied with the way things have panned out since the collective came into existence in 2007?

We still have a long way to go. What we have done is turn the spotlight on the pressing need for action in women's empowerment. We have become the voice of Muslim women at the national level. Politicians and activists keep talking about gender equality and justice but promises of change have not translated into reality. Regressive forces stand in the way, but we have been able to show that Islam is not a monolith — it has many faces.

We have succeeded in speaking out and reclaiming the religious space for women. We have over 70,000 members spread across 15 states. We are fighting against stereotyping of the community and painting everybody with the same brush. We have brought out the diversity in the community.

We have asserted that we women know Islam as

'Politicians and activists keep talking about gender equality and justice but promises of change have not translated into reality.'

well as the men. Patriarchal, distorted interpretations are not acceptable to us. We have come a long way and we have achieved some success. I think some celebration might not be out of place. We have reason to be satisfied on several counts. We came together to project the progressive voice in the community and fight against discrimination. We should be happy with whatever little we have achieved.

### What do you think are the main obstacles that your campaign faces?

Obviously, the conservative forces in the community are putting up obstacles. They say that the Quran and the Indian Constitution are at loggerheads. They are not. The core values of both are justice and equality. The problem arises not from the Quran but from distorted interpretations of it by the *ulema*.

The Muslim Personal Law needs to be reformed on gender justice lines and within the broad framework of the Sharia and then codified so that all talk of a Uniform Civil Code is put to rest.

There is a nexus between politicians and the religious orthodoxy. This needs to be broken if women, not just Muslim women, are to be truly empowered and liberated.

When it comes to any debate concerning Muslims, only males of a certain kind — regressive rabble-rousers — are projected as representatives of the community. Women have to raise their voices and move into spaces from where they can offer leadership not just to women but to the entire community. Why should men monopolise leadership of the community?

# Muslim women are among the most excluded segments of this country. Does BMMA also work towards bettering the lot of disadvantaged women?

It is true that Muslim women are badly off. They are discriminated against legally, too. While Hindus and Parsis have codified family and succession laws, Muslims have no codified personal law.

But average Muslim women face the same issues as anyone else in this country. So we work in five broad areas — education, livelihood, health, law and security. In all the states that we are in, we work with groups on a long-term basis to address problems that women face in these areas. For instance, when school terms begin in June, we do an enrolment drive for girls. We also work to improve retention and prevent dropouts. We work to ensure that the girls go to the next level of education.

Similarly, Muslim women, a large percentage of whom work from home, are in exploitative arrangements. In Madhya Pradesh and West Bengal, for instance, we found that unskilled women were being paid just ₹40 for making 1,000 beedis. I hope that under the Skill India programme, the government looks at Muslim women, too.

In the early years of BMMA, we were in areas that were prioritised as per the Sachar Committee recommendations. We were not looking at personal laws. But many victims of triple *talaq* would come to us to complain that they had been left to fend for themselves and that they did not have the necessary financial means. We were compelled to take up their cases. How do we explain to the conservative forces in the community that we simply had to do this? The clerics are elitist and very powerful — can ordinary women approach them for succour? They needed our help.

### Does BMMA also throw in its lot behind other women's campaigns?

Yes, it does. We supported Trupti Desai's campaign to allow women to enter the Shani Shingnapur temple. We are also for women's right to worship at the Haji Ali *dargah*. The Maharashtra Attorney-General (Sreehari Aney) has supported our right to enter the *dargah*. I hope that they take a similar stand in the matter of Shani Shingnapur and Sabarimala.

We also opposed the beef ban in Maharashtra and held demonstrations. The right to choice is a Constitutional right. What I cook, what I eat, what clothes I wear should be entirely my decision. That right is guaranteed to every Indian citizen.

# Oh, Kanhaiya!

F it weren't happening before our eyes, it would be difficult to imagine, but a government with more than 300 seats in the Lok Sabha doesn't mind admitting that it is seriously shaken by a few speeches and slogans on the Jawaharlal Nehru University (JNU) campus.

Over the past few days, as we prepare *Civil Society* for press, wherever we look there is nothing but high-pitched hysteria over sedition. Kanhaiya Kumar, all of 28, stands accused of trying to overthrow the Indian State.

Leader of the Jawaharlal Nehru University Students' Union, Kanhaiya was picked up by the Delhi Police for a speech in which he is alleged to have called for the dismemberment of India. Later, as the speech goes viral and is not found to be objectionable, he is accused of raising slogans to that effect in the company of a leftwing students group.

The slogans are on a video that later turns out to be fabricated and the whole incident is called into question. But by then Kanhaiya's reputation is tarnished. He is also arrested and charged with sedition. Another five students, among them Umar Khalid, are also put on a wanted list.

Now this Kanhaiya is such a big danger to democracy in India that when he is produced in the Patiala House courts the next day, lawyers owing allegiance to the Bharatiya Janata Party (BJP), and an MLA of the party as well, gather there in defence of the nation.

They beat up students and teachers of JNU. They also beat up and intimidate reporters, among them women, who are there to cover the proceedings. They tell the teachers, students, and the journalists to go to Pakistan. It is not clear why they have been made targets. The police look on and do nothing.

At the next hearing, despite the Supreme Court's directive to the police, there is a repeat performance by the same lawyers. This time they beat up not just journalists but Kanhaiya himself in the very court where he is supposed to get justice.

All these incidents happen in the heart of New Delhi under the gaze of the Union government.

Union ministers and party spokesmen as well come on TV to condemn the slogan shouting on the JNU campus. They have little to say about the rampage at the courts and the attacks on journalists. On the contrary they suggest that emotions have run high because of what transpired on the JNU campus.

It is strange that violence in courts and beating up of journalists who are just doing their jobs is not seen as a danger to democracy. If this is what can happen with impunity in New Delhi, what what must one expect in far-flung corners of the country? What is the message going out?

Campuses have always been places where young people can find the space to be over the top. How does it matter if a few wild things are said is the response expected from a mature national government.

Kanhaiya comes from a very poor home and has worked his way up to JNU. His speech was critical of the BJP and RSS, but repeatedly upheld the Constitution and republican values. It is a story of empowerment that we should be celebrating. Instead, as we write, he has been put in Tihar Jail for 14 days. This, when authorities who know the law and understand the Constitution aver that there is nothing that he has done which can be construed as sedition.

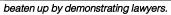


Kanhaiya in custody at the Patiala House court. Later he was



Lawyers on rampage







JNU students protest on campus



ABVP students also took out a march



Students demanding the release of Kanhaiya and saying Umar Khalid is not a terrorist

# In J&K panchayats demand 73rd **Amendment**



Sarpanches and panches say they can't carry out their duties because they don't have funds or authority

### Jehangir Rashid

Srinagar

NCE again panchayat elections are going to be held in Jammu and Kashmir (J&K) this coming April. They were last held after a gap of 33 years - in 2011, when Omar Abdullah of the National Conference was Chief Minister. People had participated enthusiastically with hope in their hearts.

But representatives of local self-government sarpanches and panchs — are demoralised and saddened by their experience. They say they have been unable to fulfill their responsibilities because devolution of powers to panchayats has not taken place. They feel a 'cruel joke' has been played on them.

The problem is that the 73rd Amendment of the Panchayati Raj Act, which advocates decentralised planning and gives more powers to panchayats, is not applicable in J&K.

"Panchayati Raj institutions cannot function effectively in the state unless the 73rd Amendment of the Panchayati Raj Act is introduced. We have been knocking at the doors of the concerned stakeholders for years now, but there has been no response from the other side," says Anil Sharma, President, All Jammu & Kashmir Panchayat Conference (All J&KPC).

Sharma points out that the 73rd Amendment has provisions for a separate Finance Commission and Election Commission for Panchayati Raj institu-



In many villages, women are sarpanches

tions. He says the autonomous character of Panchayati Raj institutions is not possible without extending the provisions of the 73rd Amendment to the state.

"There is no point in holding panchayat elections without extending the provisions of the 73rd Amendment. We are not against the holding of elections, what we want is that there should be a sepa-Finance Commission and Election Commission for Panchayati Raj institutions in J&K," says Sharma.

Since there is no popular government in the state, Governor N.N.Vohra can bring in an ordinance and issue subsequent orders for the extension of the

73rd Amendment to the state. Otherwise, the holding of panchayat elections would not serve any purpose and would be mere eyewash.

"The 2011 panchayat elections were a futile exercise. The same will happen this time around as well, if the 73rd Amendment is not extended to the state. The Governor needs to be pro-active and he should bring in the ordinance at the earliest," says Sharma.

He feels it is not necessary to hold elections to Panchayati Raj institutions every five years. It should be the prerogative of the Election Commission to decide the timing of the elections. He points out that, under the Panchayati Raj Act, there is a separate Chief Electoral Officer for panchayats and the state's Chief Electoral Officer has no role whatsoever.

"Panchayats across the country are autonomous and they are not dependent on the political system. But in our state we have to beg for our rights since we are at the mercy of politicians, particularly those in power. This dependency has to go and the sooner the better for the development of the villages in the state," says Sharma.

Funds for the panchayats would not be a problem once a separate Finance Commission is set up. The sarpanches and panches in the state have faced severe criticism in their villages because they were unable to carry out development work due to shortage of funds.

Sarpanches and panches in the Valley have been receiving threats from anonymous 'elements' claiming to be militants. These threats have been in the form of diktats to sarpanches and panches that they must resign or they will be attacked.

However, a majority of militant organisations have disassociated themselves from such diktats and said they bear no grudge against the panchayat office bearers. But sarpanches and panches have been killed in attacks, mostly in North Kashmir. Following such killings, some sarpanches and panches did

"We braved all odds and took part in the panchavat elections in 2011. We had expectations that the government would empower us, but that did not happen. Nowadays, our own people taunt us and we have become vulnerable. Since funds have not been allocated to us, we have not been able to carry out development works and this too has added to our problems," said Abdul Rahim, a sarpanch.

The All J&KPC President said that ministers and other legislators used to interfere in the functioning of Panchayati Raj institutions. Panches and sarpanches are not subservient to Assemblies or Parliament, and legislators need to be educated about this.

"Panchayats are the most essential component of local self-government in the country. Sarpanches and panches make plans and then execute them on the ground. They can also resolve issues facing the local population. Unfortunately, in our state this is not happening due to the lackadaisical attitude of the people at the helm," complains Sharma.

He says the All J&KPC has sought a meeting with the Governor to put forward demands for a successful Panchayati Raj system in the state and expects it will take place soon.

There are more than 4,100 panchayats in Jammu and Kashmir. While the number of sarpanches is more than 4,100, that of panches is around 20,000. In many villages, women are sarpanches while the panches are men.

# P-PAS pays for paddy on time

## Odisha wins national e-governance award

Biswajit Padhi **Rhubaneswar** 

LMOST 90 per cent of Odisha's farm produce is paddy. But paddy procurement has always been a sticky problem for successive governments. Every year farmers would block roads and shout slogans because their paddy hadn't been picked up. Politicians joined them and together they would bring all traffic to a grinding halt.

Many times farmers slept on their sacks of paddy in the mandi (market yard), waiting for the elusive miller or agricultural cooperative society representative to turn up and at least weigh their produce. "Every year payment to farmers for their paddy would be inordinately delayed," says Birendra Pradhan, a local leader of farmers.

The Odisha government's Food, Civil Supplies & Consumer Welfare (FSCW) department has now put in place an efficient system of procuring paddy and paying farmers through P-PAS (Paddy Procurement Automation System), an egovernance process. P-PAS has digitised all transactions in the mandi. There is an offline version as well for mandis that don't have net connectivity.

P-PAS received the much coveted national e-governance award for citizencentric delivery for 2015-16. For a change, both officials and farmers are smiling. "This is thanks to teamwork," said

Madhu Sudan Padhi, Principal Secretary of Odisha's FSCW department. "The award will motivate me to constantly improve systems for citizen-centric services so that we have more transparency and accountability. P-PAS was piloted in one mandi initially and I am happy that today we cover 90 per cent of Odisha's farmers.'

The programme, which is still at an evolving stage, now procures 90 per cent of the paddy produced in the state from 750,000 farmers. In 2014-15, the department picked up 3.6 million metric tonnes of paddy in the kharif season and 1.1 million metric tonnes in the rabi season. The transactions work out to ₹7,000 crore.

Farmers have been receiving payment in roughly 70 days for their kharif crop and 40 days for the rabi crop, qualifying P-PAS as one of the biggest direct fund transfers in the state.

Under the old system, the tehsildar would issue a Farmer's Information Card (FIC) to each farmer after verifying how much land he had and the crops he grew. The farmer wasn't allowed to sell his paddy in the mandi without the FIC. Every year farmers had to go through the hassle of getting their FIC cards renewed.

The State Civil Supplies Corporation (SCSC)



A mandi in Odisha. All mandi transactions are uploaded instantly and made available through P-PAS

P-PAS now procures 90 per cent of Odisha's paddy. Farmers have been receiving payment in roughly 70 days for their kharif crop and 40 days for the rabi crop, qualifying P-PAS as one of the biggest direct fund transfers in the state.

managed procurement and fixed targets based on the previous year's paddy estimates. There was always a mismatch because crop production varied from season to season and district to district.

The Primary Agricultural Cooperative Societies (PACS), which bought the paddy for the SCSC, would release payment late to farmers because inevitably figures of procurement and cash to be paid were at variance. Some societies had surplus funds while others faced a cash crunch. The problem came to light when Chief Minister Naveen Patnaik announced calamity relief assistance to farmers affected by Cyclone Phailin. The FSCW had just a small database of unverified farmers and struggled to deliver.

In 2014-15 the FSCW decided to create an authentic database of farmers. The PACS collected information of land owned by each farmer, whether it was irrigated, and the farmer's bank details.

This data was fed into software which automatically calculated the productivity of the farmer's land based on the average production for his quality of

The PACS, with support from software personnel in the Odisha Modernising Economy, Governance & Administration (OMEGA) project, digitised the data and got bank details of farmers verified. The tehsildar verified all land details.

The government has so far verified the details of 750,000 farmers out of the 900,000 farmers registered in the state. The process is likely to be com-

The data is now available in the public domain in a bilingual format. Any government department can use it to transfer cash benefits to farmers directly, says Rudra Raj Bag, a journalist.

P-PAS is an expansion of this effort. All mandi transactions are uploaded instantly and made available to people in real time. If a farmer in remote Koraput district registers and sells his produce to the nearest PACS, the procurement figure gets automatically updated.

"We can now monitor the amount of paddy the PACS has procured and the finances it has," says Padhi. Shortage of funds can then be immediately addressed.

"It also helps the department in logistics," he explains. "The paddy is tagged and bagged for its destination, whether it is the Food Corporation of

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# 'Online isn't about technology alone'

ADHU Sudan Padhi, Principal Secretary, Food, Civil Supplies Consumer Welfare Department, spoke to Civil Society about P-PAS and its impact:

### Whom would you give the credit to for this award?

This is teamwork. Agencies like DfID & IPE Global (a development sector consultancy) supported the development of the application. The OMEGA project of the government was another major support through which we could provide manpower to the PACS. They need to be thanked for rising to the occasion. And, of course, the government which gave me a chance to work in this department for more than four years, helping me to develop this people-friendly initiative.

But the conviction of doing this came from my previous experience of mapping every child between six and 14 years in 'e-sishu' when I was in the Odisha Primary Education Programme Authority (OPEPA) in 2005. We had used the ICR (Intelligent Character Recognition) to create soft copies of the survey. In P-PAS we registered around 5 million farmers. The PACS added another 1.2

million farmers to our database, making our target achievable.



directly to the farmer's bank account.'



and the MLAs are its members and they are pro-active. The state office also hears grievances and with information at our fingertips, decisions can be taken quickly.

We allot procurement targets to the districts based on the previous year's figures. With the online application we can constantly watch target achievements. If there is a funds crunch in a particular district, we release money immediately since we know the figures and don't have to seek reports from the districts. Because land particulars have been verified, our assessment is good and the process is seamless.

### Did your techie background help you to design P-PAS?

Yes and no. Yes, because as a technocrat you know how to solve a problem using technology. And this country now has many technocrats in the bureaucracy. But the real challenge is to understand the complexities of society, people and procedures. Particularly in P-PAS one has to understand the complexities of paddy transfer from the farmers' field to the mandi and then to ensure timely payment directly to the

farmer's bank account. The various tokens issued at each transaction need to be understood and synchronised into the system so that the end results are good. So if you don't understand the process and the people involved, you will not be able to deliver.

### How many people are going to benefit?

Farmers across the state willing to sell paddy to the State Civil Supplies Corporation at fair price will benefit. Nine hundred thousand families have already enrolled, out of which 750,000 have been verified. The department is going to reach out to every farmer who wants to sell paddy to the government.

We believe around 80 per cent of the total 4 million farmers of the state will register. If farmers can sell their produce at fair price, they will benefit and may not even look for input subsidy. The PACS will also benefit since they will have less manual documentation to do. The numbers of farmers are known so the amount of paddy to be procured is also known, making the process hassle-free.

### What grievance redressal mechanisms have been set up?

A sub-committee has been set up under an officer at the mandi. Any farmer with a grievance can approach it. If the farmer is still not satisfied he can always approach the District-level Procurement Committee. The Collector

### Are there further changes you intend to make to the system?

Next in the pipeline is to make the process user-friendly. Farmers will receive an SMS once their paddy has been accepted in the mandi. They will also receive an SMS when money is transferred to their account by the society. So they won't have to run to offices to check the status of their pay-

We will be making an effort to tie up with Bhulekh, the land records web portal of the Odisha government, so that the farmers database can be matched with original revenue records to avoid fraud. The agriculture department has shown interest in tagging their activities to P-PAS. We will also make funds management faster and more efficient through a tie-up with Sanjog, a grievance redressal helpline. Our Enterprise Resource Planning programme will make our department more effective.

### Continued from page 11

India or the nearest miller."

P-PAS is now in place in 160 blocks out of 314 in the state. It ensures that 90 per cent of paddy produced is collected through 2,684 PACS and Self-Help Groups. The department is hoping to cover all 314 blocks this year.

Paddy procurement in Odisha is a gigantic operation. With credit of ₹8,000 crore available from different nationalised banks, the corporation can release payment faster through P-PAS. Once the farmer deposits his paddy in the mandi and its quality has been checked, his payment is on its way.

The District Central Cooperative Bank (DCCB) transfers the money to the PACS which in turn credits it to the farmers' accounts. If the farmer has an account in the DCCB, the transfer is instant. If he has an account in another nationalised bank it takes a few days. The DCCBs are making themselves NEFT-compliant so that transfers are faster even if the farmer has an account in another bank.

"The new system has reduced the anxiety of the

farmer as he can now check the entire process of payment online," says Mahendra Dash of Tukla, a big farmer.

'It will also weed out corrupt practices associated with procurement as payments are direct," points out Sujit Pradhan, a journalist.

Buoyed by the success of P-PAS, the department has started a pilot in Khurda district to bring all operations - procurement and fund management — under one platform. The pilot will be extended to nine districts this year. ■

# 'Rohith's case is not the first and it won't be the last'

**Civil Society News** 

New Delhi

THEN Rohith Vemula, a Dalit PhD student at Hyderabad Central University, committed suicide on 17 January, it brought to the fore the continuing caste discrimination on Indian campuses.

Vemula's stipend had been stopped for six months on the basis of charges that are contested. He came from a poor home and had been borrowing money to survive.

Was this harsh treatment an isolated incident or is this what Dalits face across educational institutions?

National Confederation of Dalit Organisations (NACDOR), a confederation of 2,183 Dalit groups, has been working to empower Dalits since 2003. Ashok Bharti, Chairman and founder, says discrimination remains widespread though there is also greater awareness as the wide ranging protests against Vemula's death have

Bharti has mobilised Dalit groups in most states of the country. In 2005, NACDOR's first agenda was reservation for Dalits in the private sector. At first, companies objected but then came around and admitted affirmative action was needed. In 2011, NACDOR signed an MoU with the Confederation of Indian Industries (CII) on increasing education, employability and enterprise among the Scheduled Castes (SC) and Scheduled Tribes (ST).

Alongside, NACDOR began lobbying for increasing the budgetary allocation for SC/ST communities. "It has become a talking point among Dalits now," says Bharti.

NACDOR has also been researching nutrition among SC/ST groups. It has published around 19 status reports on nutrition. It has also set up an All India Mazdoor Union of MGNREGA workers.

Bharti, 56, worked for the Union government before he became a full-time activist for the Dalit cause. Excerpts from an interview:

### Is discrimination against Dalit students in colleges widespread?

Rohith Vemula's tragic case is not the first one and it won't be the last. There was a case in AIIMS too some years ago. A committee was set up and the government indicted the administration for not being impartial. At the Mahavir Medical College an entire batch of Dalit students was declared as having failed. When they complained a committee was set up. The students were re-evaluated and they passed.

In medical, technical and professional institutes discrimination against Dalit students is quite a serious issue. In the last few years out of 25 student suicides that were reported, 23 were Dalits.

Last year in IIT Roorkee, 70 per cent of students — Dalits and Adivasis — were debarred from graduating to the next class. The grading criteria had



Ashok Bharti: 'Most professional institutes are designed for the urban elite'

been suddenly changed and the students were going to be dropped from the rolls. Such news is reported in the media and soon forgotten.

So discrimination is endemic. Many more SC/ST students are going to college, to university and attending professional courses. This also indicates that society has progressed.

We have few spaces for advancement. Professional courses are crowded. Obviously, it becomes a 'yours or mine' situation. There are issues within the education system. There is also mindset and historical prejudices. Many teachers and administrators are biased.

### Is quota one of the reasons Dalit students are discriminated against? There is resentment against reservations.

I guess quota does play a role but if you look at the Vemula case, he did not come from the quota system. I think quota is just a pretext. When students get in through the quota system, they get a little relaxation in marks and in criteria. But, overall, they have to qualify. You go to colleges and universities or visit hostels, you will hear about the discrimination and humiliation that happens with each and every Dalit student. It's a mindset.

### The Scheduled Caste and Scheduled Tribe (Prevention of Atrocities) Act has recently been amended. Can Dalit students facing discrimination use this law?

The new law applies to all SC/ST students. We

would certainly advocate that it be used to fight discrimination, exclusion and humiliation, whether teachers or a colleague are doing it.

It is difficult to implement because they will have to prove that the discrimination being done is due to caste and prejudice. There are certain ways of excluding. Hate and humiliation are not just physical gestures. A subtle kind of discrimination is practised in educational institutions. People will not be able to figure out that they have been victimised.

### What can be done to prevent discrimination in universities?

One issue that we need to look at as a country is the character of our educational institutions. Forget Dalit or Adivasi. Have we designed our educational institutions for people who are not urban and who speak a non-elitist language? How do they cope with the mechanisms of the institution? Unfortunately, most educational institutions, particularly professional ones, are designed for the urban elite. They cater to them and they want the elite to dominate.

Even an upper caste student from a rural background won't have much of a future there. They will also be looked down upon. They might find some caste sympathy among their group, but not much. So I think we really need to examine whether our educational institutes are becoming more and more alienated from the reality of the rural student.

We should conduct a thorough inquiry into how Continued on page 14

#### Continued from page 13

education is being imparted. The Jawaharlal Nehru University (JNU) used to be the place where any student from a rural area could come and get admission without problems. Many of them did extremely well and went on to build successful careers. If you came from a rural background or if you were SC/ST or OBC you would get bonus points. But that too is changing.

### Do we know the social composition of lecturers and professors in universities?

I can say that the quota is not being filled up. Around 50 per cent of seats, which should have been filled by academics from the SC/ST/OBC groups, are lying vacant.

The SC/ST/OBC category consists of more than 3,000 communities, including Muslims. Some of the advanced castes have also been included in this grouping because of the criteria of backwardness set by the Mandal Commission.

### But shouldn't all government universities and colleges fill these as a matter of routine?

They don't try to. In Delhi University thousands of teaching posts are lying vacant. The quota is 15 per cent for SC and 7.5 per cent for ST. In fact, in the past, the University Grants Commission (UGC) put pressure on universities to fill these vacancies. But implementing quota or reservation depends on the well-meaning person.

### Would you suggest a formal mechanism so that tragedies like Vemula's suicide do not happen?

There are a few things that they must do. For instance, they must find out why their systems are not conducive to the entry of SC/STs. Where are the barriers? Unless we identify barriers all suggestions will be futile.

### So you are suggesting an audit...

My suggestion is that no educational institution should be allowed to audit itself. You need an external auditor who looks into your processes. The UGC can do it or it can ask the Comptroller and Auditor General (CAG) to create a team.

### Has any such social auditing taken place?

No, only a financial audit is done. Inclusion is a seri-

ous issue because our society inherently practises exclusion. It is taken as a virtue. When we asked an international agency how many of the people they support came from the excluded communities we found hardly anyone. They introduced us to 40 organisations they supported and only one was led by a Muslim. There wasn't a single organisation led by a Dalit or Adivasi or backward caste person that they were supporting.

Even if organisations hire SC/ST/OBCs they don't know anything about their socio-economic background or their culture. They are just employees doing a job. The UGC did create centres for exclusion and discrimination in universities but I don't think they look into their own university's processes and see if these are inclusive.

'Inclusion is a serious issue because our society inherently practises exclusion. It is taken as a virtue.'

### Colleges are ranked on how their students do, what sort of companies hire them. Nobody ranks a college on inclusion.

We need to rank colleges on inclusion too. Do an adequate number of students who get admission through quota, graduate? You recruit a reasonable number of SC/ST students but many could be dropping out. If a person has passed a competitive exam and is unable to perform in your institution then what is the reason? Something might be wrong with the institution and not the student. They are, after all, citizens of India. The university is maintained by public funds to which they will contribute.

### Are there any universities that are practising inclusion? Any best practices?

Perhaps some universities in Maharashtra. But we haven't come across any exemplary example. People do assert themselves but it comes at the cost of their careers. We are losing talent.

Our notion of merit is also questionable. It's about how you get marks and not how much effort you

put in. If you look at the IIMs, there are several steps to get admission. They have debates, a viva exam and group discussions.

These processes favour people with deep pockets and those who come from an urban background and well-qualified communities. Rural youth are pitted against them. How can they compete?

So universities and colleges have to begin with their faculty and administration. They need to understand changing social dynamics and social geography. They need to realise that they are dealing with communities that have been historically prejudiced. Despite so many barriers, if students from depressed communities reach university, it is not a small thing.

### The government managed to curb ragging in colleges...

Yes, because the state invested heavily in a mass education campaign, in legal mechanisms and in strictly enforcing the law. The government did this because their own children were being ragged. It was not happening just to Dalits or Adivasis but to everyone.

#### Is it possible to use the same methods to curb discrimination?

Absolutely. Certainly, the government can do it and I believe the environment is ripe. Every young Dalit or non-Dalit is aware of Vemula's case. It gives us a springboard to make the campus free of discrimination, exclusion and caste bias.

### Do SC/ST students receive education stipends from the government on time?

Across the country, fellowships to students are not given on time. They have not implemented direct benefit transfer in any of the states for this. A large number of schoolchildren don't get their money on time. Their school session begins in April after the exam. Students don't get books or uniforms until July.

Is our academic session in favour of working people? Exams take place in March which is the harvesting season. Every Dalit or Adivasi family has to work. The child is expected to help the parents. How will they perform in their exams? Why can't we have exams in December and begin the school session in April? Money will then be available in December or January for books and uniforms.



# Kerala promotes coir with hi-tech

Saibal Chatterjee

Alappuzha

F all the products that were on view at the sixth edition of Coir Kerala, an international exhibition, the Accoir organic sound panels aroused the greatest interest.

This breakthrough blend of coir and acoustics has the potential to revolutionise sound panel designing. It is being developed by the Kerala chapter of the Institute of Indian Interior Designers (IIID) in association with the National Coir Research and Management Institute (NCRMI) Thiruvananthapuram.

"Accoir is in the final stage of production and we are in the process of getting the patent," says Anil K.R., director, NCRMI. "These sound panels made of natural fibre could be used in movie theatres, concert halls and recording studios," he adds. When ready, Accoir would be available in 25 mm ceiling panels and 40 mm wall panels.

Coir Kerala, held over 1-5 February, is aimed at developing Alappuzha as the world's coir hub and showcasing research and development (R&D) advances being made by the industry. The annual exhibition is among a slew of other initiatives taken by the state government to improve the lot of coir workers.

Accoir isn't the only acoustic design innovation that industry professionals in Kerala are working on. A 3-D coir-based panelling system that absorbs sound and heat is also being developed by a private engineering firm, 2M Engineers Group.

Prem Kiran of 2M Engineers says, "The pores in coir allow it to absorb 50 per cent of sound and heat, offering a viable soundproofing and insulation method. Made completely from coconut fibre, this wall and ceiling panelling is entirely organic and a great low-cost alternative to plastic, wood and tiles."

New products suggest a dramatic transformation of Kerala's biggest cottage industry which is undergoing modernisation and diversification. It currently employs 375,000 workers, 80 per cent of whom are women, and provides indirect employment to an additional 1.5 million people. India has a 72 per cent share of global coir exports. Kerala alone accounts for 60 per cent of the country's sales.

Says Adoor Prakash, Kerala's Minister for Revenue and Coir: "We need to move forward from mats and mattresses. The Accoir acoustic panels developed through years of R&D elicited a lot of interest at the exhibition."

"Coconut trees are plentiful in Kerala, so coir is in the blood of the people here," says Anil. Eco-friend-



Fine mats being sold at Coir Kerala, an international exhibition in Alappuzha



Accoir sound panels can be used in places like movie halls

ly mechanisation is the only way forward for the industry as it seeks higher productivity and viability in a changing world, he adds.

The state's abundant coir resource yields a range of sustainable products - geotextile for soil reinforcement, coco chips and pots for plants, doormats, rugs, carpets, ornaments and wall hangings, among other things.

Adoor Prakash points out, "This is a traditional industry, but we are in the 21st century. We have to change our approach to coir-making in order to take the business to the next level."

Higher wages, a government pension scheme, marketing subsidies, and smaller, easy-to-operate mobile defibering and spinning tools developed for widespread use have ensured a better deal for Alappuzha's coir workers.

According to Rani George, Kerala's Coir Development Secretary and Chairperson of Coir Kerala, "In the first couple of years, we had to struggle to attract international participants. But now the exhibition is on the world map and seen by buyers and sellers as a strong platform."

This year, she says, Coir Kerala had 156 delegates from 54 countries and 200-plus exhibitors and

exporters from different states of India. "New countries and entities are registering every year," she adds.

A buyer-seller meet is the centrepiece of Coir Kerala, where industry players, major and marginal, come together to explore export and partnership deals.

The exhibition also allows coir workers to interact directly with the minister in a special session. They shared with Adoor Prakash their concerns over the absence of Coirfed godowns to store fibre, paucity of work and tardy distribution

of defibering machines and electronic ratts.

Although their wages have increased in the past five years from ₹100 to ₹300 for an eight-hour shift, coir workers worry about job losses due to mechanisation and the reluctance of the new generation in their families to join the industry.

Smithamol, Secretary of the Coir Cooperative Society of Kanhikuzhi village of Cherthala taluk, where 600 families are engaged in coir-making, is sceptical of the government's assertion that mechanisation will lead to more people being attracted to the industry. "While mechanisation will definitely lead to increased production, we have reason to worry that there would be fewer jobs available for traditional coir workers," she says.

"Worries about job loss are not entirely misplaced, but as volumes grow the industry will be able to absorb more people than it has ever done before," says Rani George.

Officials point out that untapped capacity is harming Kerala's coir industry. Tamil Nadu, a new entrant, has large plantations where mechanisation has been extensively adopted, making transportation of coir fibre a profitable proposition.

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#### **Shree Padre**

Kasargod

AIKUMAR Billur was working long hours in a cement factory after doing a diploma course in engineering and he wasn't happy. He came from a farming family near Mudhol in Bagalkot district of Karnataka and missed the bucolic life he had left behind.

One day, his father messaged him: "Come back to our village. Work with me. I will pay you more."

Saikumar packed his bags and headed home. He

figured that if he worked for such long hours for his family, he would not only earn more but be happier.

His father, Lakshman Shivappa Billur, 64, had started a small business from a Tata van. An organic farmer, he would load his farm produce into the van and take it to different places in Mudhol for sale. Organic sugarcane juice was quickly becoming his bestselling product.

This unique method of selling directly to consumers was picking up and he needed helping hands.

Saikumar now drives the van and works as cashier, salesman and campaigner for organic products. "Since it is our own work, I don't get bored or tired. I meet new customers, talk to them and try to create a bit of awareness," he says.

"Pay the organic farmer now or

the doctor later," reads the status on his smartphone.

For Lakshman this is a long-cherished dream coming true. He switched to organic farming 15 years ago and now grows sugarcane on three acres of his eight-acre farmland. On the rest, he grows wheat, turmeric, chickpea, vegetables and fruits like papaya and sapota.

"I like to grow poison-free foods for consumers of my taluk. Now that my fellow farmers and I bypass middlemen, we get a better price," he says.

A sugarcane-crushing machine occupies centrestage in his Tata van. His mother, Sushilabai, helps Saikumar in extracting sugarcane juice.

Lakshman has already achieved local fame in marketing organic jaggery and organic jaggery powder. For 10 years he has been producing organic jaggery from sugarcane grown on his field. The jaggery is produced without any chemicals. All jaggery available off the shelf has chemicals that are not recommended for human consumption. (Read Civil Society, June 2015.)

Lakshman regularly sends consignments of jaggery and jaggery powder to Pune, Chennai, Bellary, Puttur and other places. The jaggery products he and fellow farmers produce sell under the brand name of Mudhol Jaggery.

Lakshman's success lies in his ability to sell directly to consumers. The customer pays the money for his jaggery products directly into his bank account. Around 50 per cent of his production is sold directly to consumers this way and sent via lorry or courier.

"I have about 20 to 25 regular customers all over the state who buy jaggery directly from me," says Lakshman proudly.

After the Karnataka government started a Jaggery

# Field to van to customer



Lakshman Billur goes from place to place selling his organic produce from a van

Park in Mudhol, Lakshman began getting his jaggery products made there. Last year the Jaggery Park exported eight tonnes of his jaggery powder to Russia. He sells a kilo of jaggery for ₹50 and jaggery powder for ₹65. A recent jaggery product he has introduced is liquid jaggery (kakambi).

Selling organic jaggery products is turning out to be more lucrative for farmers than selling chemicalladen sugarcane to sugar factories.

A 200 ml glass of organic sugarcane juice sells for just ₹10. "At the recently held Bagalkot Horticulture Fair, our mobile van earned ₹17,000 by crushing seven quintals of sugarcane to make juice. If I sold the same sugarcane to a factory, I would earn a paltry ₹2,000," says Lakshman.

Lakshman is Vice-President of the Susthira Krishi Balaga (Sustainable Farmers Group) in Mudhol. As part of the group's activities, he ran a sugarcane juice shop at Mudhol for four years. He closed the shop when he was asked to relocate it to the first floor. His rationale was that it would not attract customers. But this initial foray into business gave him firsthand experience.

Lakshman must be the first farmer in Karnataka to go door to door in a van to sell organic produce. Business was excellent in the last three exhibitions he took his van to. In three days, he earned ₹28,500. In fact, in Bagalkot the demand for sugarcane juice was so high that he ran out of sugarcane. He couldn't, of course, rush back to his fields to bring more sugarcane.

His van offers more than sugarcane juice. He sells around 10 to 12 products including turmeric powder, rice, honey and vegetables. He plans to increase his product range to 25 soon. "All that a

household kitchen requires should be available in our van," he savs.

For the past 10 years Lakshman has built a network of organic farmers. "We only buy from farmers who shifted to organic farming at least four years ago and whose fields we have visited. Onethird of the farmers we buy from are certified organic farmers. The rest are farmers whom we know well and can trust."

Four local farmers, Babugouda Patil, Hanumantha Karigar, Mahanthayya Mutt, Kajjidoni and Vishwanath Vantagodi, supply him vegetables, fruits,

grains and other produce. He gets his supply of poha (beaten rice) from Satish Hegde of Kilara in Siddapur. Lakshman plans to keep 10 per cent of the price as commission for his sales services. But currently he is passing on the entire amount he gets from the sale of their produce to them.

Another secret of Lakshman's success is that both his sons work with him. Siddappa, his elder son, who has completed his schooling, now shoulders the responsibility of farming with his wife, Rekha. She recently won the 'Best Woman Farmer' award from the University of Agriculture Sciences (UAS) in Dharwad.

Lakshman grows a sugarcane variety provided by the Mudhol Jaggery Park. Its juice is sweeter and more copious than other varieties. Every fortnight he plants five to 10 guntas (a gunta is 2.5 cents and 40 guntas make

an acre) to ensure he gets a continuous supply of sugarcane throughout the year.

The family has decided to increase the area under sugarcane cultivation by another acre. "So we have two acres for jaggery and another two for sugarcane juice," explains Siddappa.

Mudhol has about 10 sugarcane juice shops that use chemically grown sugarcane. "Customers ask me, Why is your sugarcane more tasty than theirs," says Lakshman. "I tell them the juice from chemically grown sugarcane is thinner and less tasty. We use cow urine, cow dung, mulching and no chemical inputs. Our sugarcane comes from a field that converted to organic farming 15 years ago."

His mobile van parks itself in three areas in Mudhol. He informs his customers in advance about the timings of the van. People bring bottles along to collect the sugarcane juice and take it home.

It has cost Lakshman ₹4.5 lakh to convert the Tata van into a travelling shop. He took a loan of ₹3 lakh from Karnataka Vikas Bank. The remainder came from his personal family savings. He has to pay back ₹10,000 to the bank every month. "To break even, we should sell products of around ₹6,000 daily. Right now, our sales are around ₹3,000. But word is yet to spread." Lakshman has distributed handbills in Mudhol about his organic venture. Sales are higher at exhibitions and Krishi Utsavs.

During the monsoon, sales are usually bleak. But Lakshman is upbeat. "Yes, sales do go down by 50 per cent but we find people drink sugarcane juice even during the rainy season," he says. Young Saikumar plans to offer organic tea during the lean season to improve earnings.

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# Sharam yatra raises a stink

Patna

'N 1999 Gita Devi constructed a toilet with funds from the central government's Total Sanitation Campaign (TSC) in her marital home in Maner block of Patna district. Yet her entire family, including Gita, continued to defecate in the open. The toilet would be opened like a showpiece during special occasions such as marriages, festivals or for guests.

Family members frequently fell ill, especially in summer and during the monsoon. But it didn't strike anybody that recurring illness was due to defecating in the open.

Years later, in 2011, a programme called Gram Varta (village dialogue) was started in Maner block by the state government under its 'Sector Wide Approach to Strengthening Health (SWASTH)'

programme with support from the UK's Department for International Development (DfID).

A series of 20 meetings was conducted with village women grouped into Self-Help Groups (SHGs). The SHG movement in Bihar has expanded considerably, helped along by the Development Women's Corporation (WDC), the Bihar Rural Livelihoods Project (BRLP) and the Mahila Samakhya.

meetings, The called Participatory Action Learning (PLA) in NGO jargon, used role play and storytelling to get the women to discuss and decide local social and economic issues in a friendly and frank manner. The idea was to help individuals, families and communities take better care of women, mothers and newborns.

The focus was on changing attitudes and increasing demand for better services in health, nutrition, water, sanitation and hygiene. The messages sent out, including by anganwadi workers and ASHAs working for the Integrated Child Development Services (ICDS) were simple, acceptable and consistent.

Gita, who took part in the Gram Varta on sanitation, was in for a shock. In one of the meetings, the women were asked to map open defecation sites in their village. The women gathered in an open area and brought along bright dry colours used for making the traditional rangoli. This, however, was a rangoli with a difference.

The women first drew a wide circle with white powder to show village boundaries. Red depicted houses with toilets, green indicated fields and yellow was used to show where faeces lay in the open. It was a powerful visual that left everyone aghast —

the yellow was overpowering. It showed that excreta was lying all around in the village!

The next meeting included an activity called Sharam Yatra (Walk of Shame). The women were asked to walk to the areas commonly used for defecation. Averting their eyes and covering their noses, the women gingerly walked to the spots. It was obvious that they were repulsed. What added to their discomfiture was the painful realisation that each one of them was responsible for the ghastly sight and the foul smell that emanated.

The yatra ended where mounds of excreta were rampant. The women used a string to depict a housefly and showed how the fly that sits on the excreta also sits on exposed food items. The complete cycle, beginning with open-air defecation and ending with unknowingly consuming one's own faeces, was brought alive in a subsequent meeting.

The activity filled Gita with revulsion. She

resolved to change her habits and her family's. She shared her knowledge with them and made a spirited attempt to get them to use the toilet. Gram Varta had clearly worked.

Gram Varta can be easily integrated into SHG savings and loan programmes, thereby improving social and economic indicators. Such meetings do not require any infrastructure and neither are there any additional costs.

Gram Varta also complements the ICDS work by increasing demand for and use of services by women and the community. The massive expansion of SHGs under the National Rural Livelihood Mission is an excellent opportunity to empower communities to seek better health and nutrition outcomes at low cost. ■



Women in Maner block on a yatra to identify open defecation sites

### Continued from page 15

Anil poins out, "Kerala buys coir fibre from Tamil Nadu despite the fact that we have 600 crore husks and need only 300 crore of them to fulfil our requirement of 2.25 metric tonnes of fibre." The state produces 60 varieties of coir yarn.

"Import of coir fibre," says Adoor Prakash, "is increasing. That is a worry. So we want to increase fibre production in the state."

To reduce Kerala's coir fibre shortfall, NCRMI has been tasked with developing new technology and modern defibering machines and taking the state away from its age-old homestead farming and mixed cropping system.

"We have to create a new environment and give the younger generation of coir workers a modern factory set-up that they would like to be a part of. In the long run, mechanisation will draw more people to this industry," says Anil.

Coir is a labour-intensive industry. "Up to 60-70

per cent of the cost of coir production is on getting the work done. Unless this is brought down to under 40 per cent, the business cannot be sustainable," says Anil.

NCRMI is developing three areas — technology, machinery and products. The organisation's initiatives were unveiled at the exhibition.

K.N. Satheesh, Director of Coir Development, Kerala, says: "We are receiving export orders at the exhibition. Earlier these came only from private players. But now government outfits are increasingly placing orders.'

Latha Shaji and Thankachi Bhanudas, two sistersin-law in Kanzhikuzhi village who spin coir at home, reveal that the process has become much simpler since the introduction of electronic ratts. "Until four years ago, we had a manual spinning wheel. So our output would be far less."

Thankachi's young niece, Ananthalakshmi, who is a first-year engineering student in a nearby college, will probably not do the same work when she graduates. But she says: "I want to support the traditional work of the family by designing better machines."

A visit to the Alappuzha factory of the Kerala State Coir Corporation reveals a reality that cannot be denied. Most workers in the factory engaged in a variety of functions (spinning, quilling, weaving, shearing, clipping) are in their fifties and approaching retirement. But new recruits are hard to come by.

However, during the workers' direct interaction with the coir minister, one cooperative society representative from Kayamkulam, which has over 100 societies, said that there are increasing instances of women coming to work with their college-going daughters. "The incentive is that a family of three can today earn up to ₹1,000 a day," he says.

Caught between tradition and modernity but eyeing a brighter future, Kerala's hoary coir industry is clearly in a state of dynamic flux.

# FACING UP TO SAVE TH **FACEBOOK AND OTHERS**

### How the net neutrality campaign succeeded

**Civil Society News** 

New Delhi

HEN the telecom regulator in India ruled on 8 February against discriminatory pricing of data on the Internet, it was celebration time for the Save The Internet campaign. A motley bunch of activists had argued against commercial monopolies and successfully taken on the combined might of Facebook and Indian telecom service

If the original policy proposals had gone through, the way the Internet is used in India may have changed forever with a few companies gaining a stranglehold on access. Based on commercial considerations, they would decide which websites would be seen and which wouldn't.

In the spotlight was Free Basics with which Facebook was offering some websites free but charging for others. It was already in a deal with Reliance Telecom and seeking to get more telecom providers on board.

Before Free Basics came along, there was Airtel Zero, by which Airtel introduced the idea of zero rat-

ing. With zero rating Airtel wanted to give access free to users, but would charge hefty fees from Internet businesses like Flipkart for directing traffic to them.

Both concepts seem pro-user, but in reality limit freedom of choice by deciding which websites users should visit. Once controlled in this way, the Internet would cease to be the driver of empowerment and innovation that it has been.

Activists of the Save The Internet campaign therefore demanded clear rules to ensure net neutrality or unhindered access to websites that users choose to go to.

The regulator's ruling on discriminatory pricing means telecom companies cannot make data partially or selectively free. They have been stopped from getting into deals under which another Internet business pays for the data with the sole purpose of directing users in its direction. Such deals would discriminate against websites and the user's freedom of choice. It is only in emergencies that the regulator has allowed free access for specific purposes.

Free Basics, earlier called Internet.org, was being widely publicised by the company and its founder, Marc Zuckerberg, as a public-spirited effort to bring the unconnected in India onto the Internet. His message was that poor Indians had the opportunity to hook up with the rest of the world.

But not everyone saw Facebook's motives as being altruistic. Why would it offer anything for free? Moreover, this was not the way the Internet was meant to be. A gatekeeper wasn't welcome.

Activists argued that net neutrality is core to the functioning of the Internet. As they saw it, everyone has the right to access the Internet as he or she chooses. If telecom companies became distributors, they would, as is the case of tele-





tion to limit choice and shape preferences. With Free Basics,

vision, be in a posi-

the activists foresaw Facebook penetrating the Indian market in the guise of community service, but final-



ly playing the role of a powerful gatekeeper. It was colonialism of a digital kind, they said.

A snowballing effort to save the Internet began in April 2015, 10 days or so after the Telecom Regulatory Authority of India (TRAI) put out a discussion paper on regulating Internet services to the advantage of telecom operators.

The scene at that point of time was like this:

Airtel\had firmed up plans for Airtel Zero and signed up Flipkart, which would pay for data charges that would be given to users free by Airtel. Flipkart was ready to pay four times the actual price of the data in return for the customers that Airtel would direct to it. Facebook had launched Internet.org in India with Reliance Telecom.

The telecom companies in general had for long been proposing interconnection charges saying that websites and Internet service providers should have been paying them for the users they were getting.

What remained was the enunciation of a policy by TRAI which was in the works. It was specifically in response to TRAI's discussion paper on regulating the Internet that Nikhil Pahwa, Editor of MediaNama and an activist for Internet freedom, rallied together (Kiran) Jonnalagadda, (Apar) Gupta, (Rohin) Dharmakumar and Raman Chima who became the core group behind the Save The Internet campaign.

They had all got to know one other over the years and had been involved with the Internet in different capacities. Jonnalagadda of HasGeek is a developer and a technology enthusiast. Gupta is a lawyer. Chima, also a lawyer, was at Google till recently. Dharmakumar is setting out to be an entrepreneur but has been a business journalist with previous stints in marketing and communications.

It was/appalling, recalls Pahwa, that regulation of the Internet should have even been up for discussion by TRAI. The TRAI paper was more than 100 pages of confusing text. Bizarrely, it was titled: 'Regulatory Framework for Over The Top (OTT) Services.

The way the telecom regulatory process had been happening in India, ideas with wide-ranging impact had been getting discussed in language most ordinary people couldn't figure out. Consultations had been public in principle, but in reality involved only those in the loop. Little had been done to demystify proposals.

The urgent need was to respond to TRAI by joining





the turning point. It was just an email asking them to help with the campaign that brought them on board.

the discussion with a cogent reply. But it was equally important to reach out and create public awareness. For a reply to be effective, it needed to be backed with strong public opinion. The question was how to reach out quickly. An email to the humour outfit, All India Bakchod (AIB), resulted in a satirical video which caught the imagination of people as it went viral. It proved to be the turning point.

But those who connected needed to be convinced. The activists used www.savetheinternet.in as they adopted a process of simplification and discussion. TRAI's paper of more than 100 pages was reduced to just 18 pages of simple readable material.

### **REACHING OUT**

Various people began joining the discussion and giving their personal time to sharpen ideas and carry the campaign forward. It was a public effort in the truest sense with folks logging in and out with their contributions. There was also no formal structure or hierarchy. Everything was voluntary. All the action and sharing of information was in the public domain. A young (Kartik) Balakrishnan was one day an intern at HasGeek and the next thing he knew he was building the website for Save The Internet.

The Save The Internet effort had about 50 activists in different orbits working for it. Finally, more than one million emails were sent to TRAI opposing the proposed policy change and in defence of net neutrality. The campaign was an unprecedented success.

A part of the strategy was to send emails to MPs and MLAs. The challenge here was to get together an accurate database. The move paid off because the Department of Telecom held a consultation and the Standing Committee of Parliament on Information Technology, which was meeting on dropped calls, also took up the issue of net neutrality.

Parliamentarians like Derek O'Brien of the Trinamool Congress, Tathagata Satpathy of the Biju Janata Dal (BJD) and Rajeev Chandrasekharan, an independent supported by the BJP, began taking a keen interest in the campaign and the issues it was raising. Rahul Gandhi, back from an overseas trip, also supported the campaign and with this the Congress was on board.

The telecom companies found themselves in a situation they weren't ready for. They were accustomed to TRAI hearings where they pretty much set the pace. Now they were up against scrutiny. They couldn't figure out the Save The Internet campaign. So when the core team of the campaign went to the Department of Telecom consultation in May 2015, the telecom companies accused them of being funded by the Ford Foundation — which, of course, was not true.

It was around this time that the TRAI chairman, Rahul Khullar, moved on. But it was a full three months before his replacement, Ram Sewak Sharma, took office.

Sharma had been Secretary in the Department of Electronics and Information Technology. He had also been Director-General of Unique Identification Authority of India (UIDAI). Earlier he was Chief Secretary in Jharkhand. Sharma began looking at the policy paper afresh with better understanding and by factoring in the objections that had been raised.

In the meantime the Reddit community in India launched a campaign against Flipkart for its arrangement with Airtel Zero and forced it to withdraw. Similarly, activists for Save The Internet got Clear Trip and the Times Group to exit from Facebook's

Finding opposition growing, Facebook responded as a corporation could be expected to. It rebranded Internet.org as Free Basics. Its PR machine went into overdrive as it tried to recover lost ground. Both the consultations in Parliament and the Department of Telecom hadn't come to any conclusion on net neutrality (they still haven't) and so there remained the possibility of influencing a decision. A TRAI ruling was also yet to come.

By December Facebook launched a full-scale advertising blitz. It bought up the front pages of major newspapers with advertisements for Free Basics. It poured mil-

lions of dollars into the campaign, hardselling itself instead of trying to explain its position and win over

Borrowing from the activists' strategy, Facebook also launched a campaign to send emails to TRAI in defence of Free Basics. But the email that surfaced on Facebook pages was confusing and made no attempt to engage with users. Many who hit the send button realised later that it wasn't what they wanted to do.

Facebook claimed that more than 11 million emails had been sent to TRAI. The number was difficult to verify. The activists had meanwhile triggered another round of emailing. This time 400,000 emails from personal computers and email accounts went to TRAI.

### **FACEBOOK'S INDIA SCORE**

Facebook's confidence perhaps came from its seemingly unassailable position in India. With 125 million

users, India is Facebook's second largest market after the US. For these millions of users, the social networking site is Selfie Land. It is where they post pictures, discover long-lost friends, chat and sometimes sound off. Being on Facebook is just another one of those addictive everyday things that technology makes pos-

In such a situation, pushing Free Basics seemed easy enough. Well-hooked selfie trippers were unlikely to get into questions of net neutrality. For a good

many of them Facebook may even be the equivalent of the Internet itself.

Facebook had also begun preparing the ground for its India push when it had Prime Minister Narendra Modi attend a Town Hall meeting at its headquarters in the US. The recurring theme there, too, was

At stake is a rapidly growing market. With 400 million Internet users, India is second only to China's 600 million. Of Indians on Facebook, 80 per cent are in the low bandwidth 2G category. The majority of them are accessing Facebook on mobile phones.







### **COVER**

The growth in Internet users comes from the use of mobiles. In urban areas the mobile Internet user base grew by 65 per cent in a year to be 197 million in October 2015. It was 87 million in rural India and is expected to grow to 106 million by June 2016.

Such numbers throw up endless possibilities for an array of businesses from banking to healthcare and education. With Free Basics, Facebook, together with telecom companies, would be well positioned to monetise these rapidly multiplying opportunities.

But for India, such a monopoly of the Internet could have unhappy consequences. Facebook and telecom companies would decide which website would be available free and which would be paid for. This would have the potential to push up the prices of services, skew content and discriminate against start-ups. It could be the end of competition through equal access, which is the boon of the Internet.

### FREE SPEECH, FREE MARKET

"The Internet has emerged over the past decades as an enabler of free speech and the free market," says Jonnalagadda of HasGeek. "This is important because there is still some old-fashioned thinking of the Internet being a marketplace or a shopping mall or an information highway. All of these things tend to fall short when you look at them closely. The only model that seems to hold is that the Internet is like a free market."

'You can have a marketplace in a free market. But you can't convert the free market into a marketplace. So if you take it from that perspective then giving access to the Internet should not decide what you do on the Internet. Only you as the user should be doing that," Jonnalagadda explains.

"The user has to decide for herself or himself what he or she wants to do with the Internet. It can't be somebody else telling you what is good for you and what is not good for you."

Jonnalagadda, 36, is a hardcore techie. His outfit, HasGeek, does technology conferences. For being a techie, Jonnalagadda is exceptionally lucid when he discusses social and economic aspects of the Internet. As we talk the first time on Skype — he in Bengaluru and we in New Delhi — he comes across as articulate and fair. He is focussed on the facts and interested only in evidence. We realise later through conversations with others that this is the spirit that generally defined the Save The Internet campaign. It was a civil society initiative minus slogans and hype. It put out its positions, but encouraged people to argue, be

convinced, or have their own take on net neutrality.

The campaign said there was danger of 'digital colonialism' comparable with what the East India Company had done. We ask Jonnalagadda whether this isn't stretching things a bit.

Jonnalagadda has his take on this. He explains: "When the East India Company came to India 200 or 300 years ago, the purpose was to trade. But once they started controlling resources they said the purpose of this trade is that you are a source of raw material and you are a consumer of finished goods, but you are not anything in between. It is what became the British Raj. It is fine to say this is progress, but it is not the kind of progress that is good for society."

"The Internet remains a free market and an enabler of free speech only when certain conditions are fulfilled. Getting on to the Internet requires gaining access

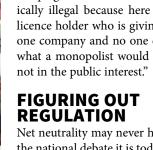
through a service provider, which has been given spectrum, a scarce resource, on licence, with the condition that it will be used for public good," he says.

Since there are only a few companies that get spectrum, they are each and collectively in a monopolistic position. Therefore, regulation is needed to ensure that the licence condition of acting in the larger public interest is fulfilled.

"So if the regulator doesn't do its job, any one of these companies could say that now that it has a monopoly it can abuse it and decide what is good for the public," says Jonnalagadda. "That is exactly where Facebook comes in. Facebook is not a licence holder but it is attempting to make partnerships with licence hold-

ers in India, saying we would like to give you Facebook for free but little

"If a telecom operator actually does this, which is what Reliance Communications has been doing, it is essentially an abuse of licence conditions — although not illegal because the rules are not clear. The point of this campaign is to declare this to be specifically illegal because here you have a licence holder who is giving benefit to one company and no one else. That is what a monopolist would do and it is not in the public interest."



Net neutrality may never have become the national debate it is today if Pahwa, as editor of MediaNama, hadn't zeroed in on it when telecom operators were trying to push a policy in their own favour at TRAI.

Pahwa, 34, dropped out of an engineering course, became a blogger and then an online journalist. In 2008 he set



Campaigners in Bengaluru take on Facebook with posters. Facebook's high voltage advertising got people riled up.

The strength of the Save The Internet campaign was that it stuck to facts and hard evidence. It steered clear of sweeping opinions and angry exchanges that often define online debates.

Facebook responded with a blitz of advertising





'The Internet is a free market. You can have a marketplace in a free market, but you can't convert the free market into a marketplace.'

up MediaNama, which covers telecom and Internet companies and has an overall understanding of the digital space.

At TRAI's public hearing on regulating the Internet, Pahwa heard the then TRAI chairman, Khullar, say that he was under pressure from telecom operators to permit the levying of interconnection charges on online businesses.

Khullar's position was that he didn't want to get into this and the operators were free to come to mutually acceptable ways of doing business together.

"Now that kind of statement ignores the nature of the Internet," says Pahwa. "The Internet is not just a business. We are not just consumers of content. We are users of the Internet. Those who could do deals with telecom carriers would be accessible and those who couldn't wouldn't."

Pahwa filed nine stories live for his website from that hearing and recorded the entire proceedings sitting near the speaker. From here began the initiative that resulted in the Save The Internet campaign.

Pahwa had been tracking what telecom companies had been saying for quite some time. He had noticed that "interconnection charges" was among the five points put up by the Cellular Operators' Association of India (COAI) when Narendra Modi took over as Prime Minister.

Earlier, at the Mobile World Congress at Barcelona, Manoj Kohli, as CEO of Airtel, said Internet companies were making money riding on networks and that they should be paying charges to telecom companies. It was clear that Airtel was leading from the front on this issue. Similarly, Vodafone representatives in interviews to The Hindu spoke of charging Internet companies for allowing users to

MediaNama follows a body of work approach, Pahwa tells us. It keeps covering an issue it regards as important. The result was that there was a record of the different statements of telecom companies seeking to get revenue from Internet access. In much the same way, MediaNama has been covering net neutrality since 2008.

Pahwa has also focussed on covering the digital ecosystem as a whole and not just Internet or telecom. It has enabled him to see where intersections were taking place and what the implications could be.

Undoubtedly, his biggest strength has been being an independent journalist working at an arm's length from specific business interests. In this way he has been able to honestly point out what reinforces the Internet and what weakens it.

Documenting information the way MediaNama does can be hugely valuable. For instance, the website routinely covers earnings conference calls by telecom operators with their investors every quarter. Here companies make statements that don't necessarily get reported in the media in general, but are significant pieces of information. An example is Internet telephony. Telecom companies have told investors that Internet telephony accounts for an insignificant part of usage. Yet to the regulator their pitch has been that they are losing revenue because of Internet telephony.

Closely monitoring companies and picking up and interpreting information

that is available but goes unnoticed is an important role that MediaNama plays. It is straightforward journalism that puts out the facts and makes it easier to dissect positions taken by companies.

The strength of the Save The Internet campaign was that it stuck to facts and hard evidence. It steered clear of sweeping opinions and angry exchanges that often define online debates.

To understand the interplay between Internet neutrality and zero rating, the campaign looked at the experience of other economies. Had zero rating made the Internet cheaper or not?

Jonnalagadda tells us the campaign had cited evidence from Europe where the latest studies showed that zero rating had made the Internet on average twice as expensive.

The European Union has only recently passed a law banning differential pricing, but allowing zero rating. Till now different countries in Europe have had their own regulations. Germany allows zero rating and France does not. In Finland, access to the Internet is regarded as a fundamental right and is subsidised by the government.

A study has been done on how much data can be bought using 28 euros. In France you can buy twice as much data as in Germany. In Finland it is 100 times as much.

Jonnalagadda says that this is because zero rating engenders a monopolylike situation. But when there is competition the price goes down and access

"Zero rating seems like a good way for a company to say, let's improve access. But if you do not have zero rating, competition alone will force this to happen. This is what we have been telling TRAI," says Jonnalagadda.

Explaining the difference between the amount of data bought for 28 euros in Germany and France, Jonnalagadda says: "As it turns out the highest consumption of data happens by people watching video. In Germany most of the service providers allow you to access video for free as long as it is video from one of the services they provide. For anything else you have to pay. In France they aren't allowed to do that. They have to charge for everything."

The result is that in France telecom operators are incentivised to make the entire Internet cheaper because otherwise no one is going to watch the operator's video. Since they can't discriminate in their own favour the entire Internet gets cheaper.

### LESSONS FROM THE CAMPAIGN

The Save The Internet campaign succeeded in raising the bar for regulation in telecom. It showed how citizens can engage with the regulator. The key persons driving the campaign were meticulous about sticking to the facts. Interestingly neither Facebook nor Airtel were named in presentations. They got a buy-in from new-age entrepreneurs like Paytm who set aside immediate commercial gains for a larger interest.

Save The Internet is poised to transform itself from being a loose collective of spirited individuals to becoming the Internet Freedom Foundation. Is this a good thing? It remains to be seen.

The strength of the campaign was it lacked hierarchy and organisational structure. It drew talent and expertise from all over. People were drawn to it because it engendered a feeling of easy participation. Will the setting up of a foundation keep this spirit alive?

On the other hand a foundation will be a clear reference point on matters of policy. Much remains to be done to use the Internet for education and empowerment. These are social goals that go beyond mere commercial arrangements.

The campaign, by creating awareness, has had a significant impact on the working of the regulator's functioning, which has now become an open process in real terms. While the first TRAI paper on March 2015 was dense and difficult to understand, the second one in December was short and simple. The new TRAI chairman has also actively solicited a range of opinions in contrast to his predecessor who had dismissed public criticism as mere noise.

"It is all part of the process of change," says Chima, 29, who has been closely involved with regulatory issues. "People now also realise that they have to make regulation work. It won't do to sit back and let companies decide things for society." The campaign is a good example of how an important resource like the Internet can be protected and used for the general good.

# BUSINESS

ENTERPRISE | CSR | ICT | GREEN TECH

# 'Small loans need patience'

### GRUH understands the willingness to pay

**Civil Society News** 

Ahmedabad

RUH Finance has vast experience in giving housing loans to small borrowers in the unorganised sector. It is an aspect of finance that is important for social inclusion, but not one that is readily taken up by big lending institutions and banks because of the challenges involved.

How does one serve small people who don't have salary slips and fixed assets and live on the street? Most players in the financial sector find it too expensive and lack the orientation. But GRUH on the other hand has built valuable domain knowledge and expertise since 1986, when Hasmukh Thakordas Parekh, the financial entrepreneur, founded the company. Before that he had built ICICI and HDFC.

Parekh wanted GRUH to serve rural Gujarat and the letters in GRUH come from the words Gujarat rural housing. The company began by serving farmers but over time shifted gear to the unorganised sector borrower in rural and semi-rural areas with a population below 50,000.

Civil Society first met Sudhin Choksey, GRUH's managing director, some years ago at a Monitor Group presentation on affordable housing. He's been a reader all this while, but when we caught up with him in Ahmedabad recently it was for this interview:

### What is GRUH Finance's learning from all these years of lending to small borrowers?

When we decided to cater to the small people, it started from our objective. We were told to promote housing finance in the rural areas.

We realised there is a large population whose livelihood comes from the informal segment where they don't have sufficient proof of income — for example, farmers. We had to find methods of assessing their income. So we assessed the source of income. For farmers we found out how much is the landholding, what are the crops they grow once a year or twice a year. From sources we found out what sort of land gives what sort of yield and what the yield is if it is irrigated land.

### When did you start?

In 1988. The perception then was that if you are going to rural areas, you are going to farmers. We realised that the farming community felt we were one more government agency doling out money for housing. We did experience relatively higher NPAs than the tolerance level. We discontinued lending to



Sudhin Choksey: 'We have found that when you help people when they really need it, the money doesn't go bad.'

farmers, but we decided to continue to focus on providing housing finance in rural areas.

When you look at small towns with a population less than 50,000 and the villages you realise there are people operating in the formal segment like people employed with the government, with the railways, people employed with the few companies operating in the rural areas — but that is small in proportion to those who are in trading, business or skilled labour. We realised we needed to cater to them.

### At that time you must have been the only company considering doing it?

We were the first to go to rural locations. Even today 50 per cent of our outstanding and 50 per cent of our incremental loans are at locations where the population is less than 50,000. We continue to keep that focus. You can't avoid some of the semiurban locations because what happens after 30 years is that a small town becomes a city and the village has become bigger. That's fine and we are not going to exit it.

That's how our 50:50 combination keeps working. Around 1999-2000 we found someone like a rickshaw-puller coming to our branches and asking if we were a bank. We would say that we were a

lending institution and that we gave loans for housing. The person would ask if we could give him a loan to build his house. We could not say yes because we had not found a methodology or taken a formal decision to go beyond those with formal income proof in assessing income. This type of question kept coming to us. We said, let's make a beginning. Just because somebody has a low income doesn't mean he doesn't have the character to service the loan. We removed the belief that character and ability to service the loan are correlated. In fact we found the correlation is actually inverse.

In 2001, the Bhuj earthquake happened. We had our existing customers. Some families had lost their earning members. Properties had got damaged or destroyed. We felt this was the time to come forward and give them a helping hand. So, we gave a moratorium on not having to service a loan for a couple of years and an incremental loan to reconstruct or repair their properties.

In that scenario we came across a large number of people who were affected by the earthquake and a majority of them were from the informal sector. We would be prudent and give as much as we could to people who needed to rebuild their lives. The decision turned out to be good both for the beneficiar-

### **BUSINESS**

ies and us because they could rebuild their homes and we got extensive experience of the variety of jobs people get involved in.

We gave 15-year loans and the loan cycle has almost been completed. You will be surprised to know that of the ₹26-27 crore given to the people affected in Bhuj and Anjar not a single account ever got into the NPA basket. That gave us tremendous confidence that we could cater to a goldsmith or to somebody doing grain grinding for the household, a mason, a carpenter....

### What holds lenders back from seeing demand for small loans from the unorganised sector as good business?

In the housing finance business you can't have lazy lending. In housing disbursement happens in three to four tranches. It is linked to the progress of the borrower. Now if a person is building a house of 500 square feet and he needs a loan of about ₹5 lakh, the money will get disbursed over 18 to 24 months. It is labour-intensive. You need to go to the site, see the site, see the title, see the plan approval. Therefore, the cost of operating for housing in a rural area is relatively higher.

If a housing finance company is operating in an urban location the density of population is very high so the productivity of people can be much higher than in rural areas. In rural areas population density is thin so you need a business model.

The transaction costs are higher and the volumes are lower. My average ticket loan is only ₹8 lakh. Even on outstanding loans my average loan is only ₹5 lakh. People tell me in 30 years you have built up a loan portfolio of only ₹10,000 crore. People these days want to look at large numbers. You

really need somebody to have patience and do small volume business.

### If such businesses were on a bigger scale, volumes would not be small...

You can't put 10 people in a place where the population is 50,000. It's not going to suddenly tap the demand. This demand fructifies over a period. How often will a family who have shelter keep changing their shelter? They will carry out an improvement or an extension. Each family has their own timing or convenience when they would like to do this. If you have a new product like a shampoo or something, maybe people can buy it straightaway but in housing it doesn't happen like that.

### The declared national objective is to make the banking sector more sensitive to the needs of the underserved. What do you think can be incorporated into the mainstream from your learning?

The first ingredient is a very strong will to want to help people. That has to touch your heart. It always bothered us when we could not reach out. People would come and ask for a loan and until we had developed and branded the product we did not know whether to say yes or no. But we said there is a demand and somebody has to go through the learning curve.

### How would you describe your portfolio in terms of the outstanding?

The outstanding loan portfolio is ₹10,600 crore. Thirty per cent of that would be people from the informal sector, mainly in the western region with Gujarat and Maharashtra constituting nearly 70 per cent. We are present in 10 states, three we have just gone to (UP, Bihar and Jharkhand). I believe these are three states where housing needs to be addressed, the density of population is also very high. Around three to four per cent would be the developer portfolio because we are in the business, small developers want money.



'My submission is not to provide interest subsidy but to provide capital subsidy. The cost of owning a house is pretty high compared to the average family income. That is where capital subsidy is required.'

### Your NPAs, compared with the rest?

We are in an enviable situation. Our gross NPAs are half a per cent. Even in December, it was about 0.62. We have maintained this over 10 years. People ask how we manage to maintain this. Actually, 50 per cent of the battle is won if you do your assessment properly. We have found that when you help people when they really need it, that money doesn't go bad. There is an emotional quotient.

### A lot has been said about technology helping financial inclusion. What are your perceptions?

It's not as if technology can cause disruption in the rural economy. The youth in rural areas are becoming tech-savvy. But percolation will take a while. In the lending business I don't like the concept that without meeting the client or the family you can lend money. I can use technology to capture data and save time but I still need to meet you. Assessing the ability to pay can be mechanised. But understanding the willingness to pay is an art one needs to develop.

### Can technology bring down your transaction costs?

It can help. We are trying to use technology as much as we can because the cost of our operations is high. You can't say in a rural area you can charge a higher rate of interest. For a while people accepted it and the regulator allowed it but it won't go on for long. The customer will not permit price differentiation just because of geographical location.

### What would you suggest to the government to make it easier to lend?

My submission is not to provide interest subsidy but to provide capital subsidy. The cost of owning a house is pretty high compared to the average family income. That is where capital subsidy is required. In Gujarat the government was pretty open to that. When Modi came to power for the third time he promised to create 500,000 houses in five years. We knew it would not be possible but even if 200,000

houses could be created in five years it would be wonderful.

> Immediately after he won elections in November we had a Vibrant Gujarat in January and affordable housing was a dedicated session. The Secretary of Urban Housing sat through the session and had extensive interaction with every stakeholder: the technology people who came from abroad, lenders like us, builders and everybody. They framed a very fine scheme and built in a capital subsidy. Today housing of the government is available at ₹1,600-1,700 per square foot. It already has a built-in subsidy of ₹600 to ₹700. That reduces the cost. So the government has been able to offer a minimum size of 350-375 square feet that will not cost more than ₹5 lakh. A driver, a maid or a family — generally the whole family is working — can easily service a loan of ₹5 lakh.

> Second, from the financial point of view, a variable rate of interest is not desirable for people in this segment. You and I can understand a variable rate of interest. We can understand that the RBI has increased the rate of interest or reduced it because of liquidity or inflation or whatever. But a driver or a maid

does not understand. If I have to keep varying her EMI every time the interest rate changes, or change the tenure, she doesn't understand it. She will perceive that I am extracting more money.

You need a simple product with fixed rate mortgage. It's like insurance premium. It's not variable over 15 years. Why can't we have mortgage at a fixed rate of interest over 15 years? Borrowers can plan their cash flows if they know they have to pay ₹1,000-2,000 on a housing loan and it's fixed. They work it out and you will have no default on the loan. For the maid, driver or rickshaw-puller what matters is how much money will be needed to build the house and how much they need to pay.

### There are hurdles in terms of finance. The National Housing Bank (NHB) is a stodgy place.

Today, with liberalisation, people can raise money. They need not wait for the NHB. It should get out of the refinance business and be a regulator. It should get more players and do more evaluation. It can work closely with state governments and guide them on making more land available and what needs to be done and how. There is a need to digitise records and make rules uniform across the country. Why should every state have a different law on construction? You can have separate stamp duty but otherwise it should be uniform.  $\blacksquare$ 

# Bandhan grows and learns

**Subir Roy** Kolkata

THE Reserve Bank of India (RBI) issued the first banking licence to a microfinance organisation, creating Bandhan Bank, against the backdrop of two realities. One was the need to quicken the process of financial inclusion. The second was to address the lure of Ponzi schemes which had been particularly active historically in eastern India — the home base of Bandhan Microfinance.

Half a year into being a bank, what are the learnings? The first shortcoming that needs addressing, feels Chandra Shekhar Ghosh, Managing Director of Bandhan Bank, is that "in our country there is no proper system of imparting financial education" to gullible people who are easy prey for the hardsell of Ponzi scheme agents.

"We need a dedicated organisation for financial education," he feels. Even among the so-called educated sections, many people do not know financial basics.

A key message that is needed to be propagated is that "anyone offering interest above a certain level is not a financial institution". This has to be conveyed not just through media channels but also through entertaining skits in village markets and fairs. "The government can say,

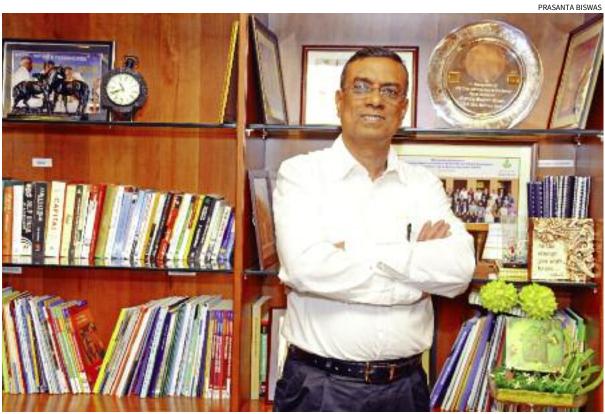
here is one more bank (like Bandhan Bank) which can accept your deposits."

A message from the government is important as there is a difference between the messages that the permanent face of the government sends out and those politicians propagate. Sometimes, even ministers patronise Ponzi schemes. So it is vital for the government to speak, to signal which deposit taker is legitimate and which not.

The list of officially approved financial institutions which can take deposits "can be prominently displayed at the offices of the District Magistrate and the Block Development Officer (BDO)," says Ghosh. There is a sense of official permanence about the kacheri in the small town which no politician's statement can match.

The major problem is that, in the popular mind, there is no clear distinction between a bank and a Ponzi scheme. It is common to find people saying they have some money in 'Sahara Bank' when not only is it not a bank but its high-profile proprietor is in jail for disregarding the directives of the Securities and Exchange Board of India (SEBI). The publicity campaigns carried out by Ponzi schemes project them as lenders, like banks, when their sole objective for engaging with the public is to take deposits.

Also, interest rates alter and the ripples reach the furthest corners. So it is important to introduce flexible interest rates so that when the market is tight and those needing quick funds are willing to pay a premium, the depositor finds that official rates for some financial products have also been



Chandra Shekhar Ghosh: 'There is no system of imparting financial education'

The list of officially approved financial institutions which can take deposits 'can be prominently displayed at the offices of the District Magistrate and the BDO'.

raised. "The depositor can be told that she can keep a part of her money under the flexi rate scheme," says Ghosh. This creates a bit of a buzz around officially approved financial products and schemes which are often as dull and uninspiring as a typical

An incentive scheme can be built into this for the deposit-taker. For example, the extent to which a bank can mobilise deposits from rural, unbanked or less penetrated areas can get a tax incentive (deduction) which can partly pay for the extra costs that have to be incurred in mobilising deposits from such areas.

In under six months of operations, Bandhan Bank has built up a deposit base of over ₹6,600 crore of which around 10 per cent has come from people who had never set foot inside a bank. This is being made possible by doorstep banking whereby the bank's representatives visit people at home, take cash deposits and issue receipts, using hand-held devices. Simultaneously, an SMS with details of the deposit received is transmitted to the cell phone of the depositor.

The customer can also use his ATM card to withdraw money so that the bank staff becomes a walking ATM. This is made possible through the core banking solution of the bank which allows real time recording of deposits and withdrawals. What is not yet possible is for a depositor to make use of her local kirana shop in a similar fashion. The nearest equivalent to the at-home service offered by the bank representative is the post office which has a system of delivering cash at home through its representatives.

The issue is: can the delivery of such banking be

financially viable for the deliverers? The progress in the first half-year has been "beyond expectations," says Ghosh. Bandhan has been garnering ₹1,000 crore of incremental deposits every month and seven lakh new customers have been added, taking the total to 81 lakh.

Earlier, when as a microfinance institution it had to rely entirely on bank borrowings for funding, it had a loan outstanding of ₹9,000 crore. This is now down to ₹5,000 crore. This, plus the new deposits, take care of an asset book of over ₹12,000 crore.

Bank loans are typically available to microfinance organisations at 12 per cent whereas weighted average deposit costs can be 7-8 per cent. To this has to be added the cost of meeting statutory requirements which immobilises a quarter of deposits. Against this, the current effective lending rate is 21 per cent for the traditional microfinance business. Bandhan Bank is venturing into new areas of lending like micro, small and medium businesses with relatively bigger loans as also housing finance. But in the new areas it is progressing slowly. Hence it is comfortably placed in terms of capital adequacy.

Overall, Bandhan Bank feels the cost of delivering doorstep banking is affordable though firm cost estimates are not here yet. It says it will make a profit in its first year of operation. If its effort to deliver doorstep banking to the hitherto financially excluded meets the financial viability test over time, Ponzi schemes will have competition. And if the ideas of financial education that Ghosh has outlined are carried through, a double blow can be delivered in favour of the poor. ■

# INSIGHTS

OPINION | ANALYSIS | RESEARCH | IDEAS

# How the system defeats you



DILEEP RANJEKAR

### **BACK TO SCHOOL**

Incident 1: The lady at the other end of the phone was known to me. She had called apologetically on a Saturday after-

noon to say the minister was keen on getting a presentation by the Azim Premji Foundation on a stated topic. The meeting was on the following Monday in Delhi and the education ministers and secretaries from all the states were invited. The detailed agenda was being structured. Since she knew that the notice was grossly insufficient, she left it to me to decide whether I would myself be present or would depute someone who could deal with the subject. Fully aware that this was unfair to everyone attending the meeting, she was not in a position to say so to the minister.

Given the importance of the subject and the kind of audience, we had no option but to alter our schedule and make it possible to attend. This sort of thing happens quite regularly.

Incident 2: The Commissioner of Education and I had decided to meet in his office at 4 pm on a mutually convenient date. Four of us reached the Commissioner's office at 3.50 pm. We were ushered into his office and were informed that he would come soon. We kept checking with his secretary every 15 minutes. He sounded helpless. At about 4.45 pm we decided not to wait any further and left the office with a message that we waited for 45 minutes and had another engagement that we could not postpone. The Commissioner subsequently phoned and apologised profusely.

We have had such an experience several times during our dealings with officers. On most occasions, they had no control over their time.

Incident 3: One of the senior education functionaries on deputation with the Azim Premji Foundation for seven years was suddenly transferred back to the government as Director of the State Council for Education Research and Training (SCERT) — a vital body that deals with important issues such as curriculum, textbooks, academic support, teacher education and development, and the like. While the transfer order was issued without consulting the Foundation, we were happy that a competent person would be leading SCERT as it would benefit the entire state. After about a year in

the post, he was completely frustrated for the following reasons: (a) He was not able to spend much time on his core job since, most of the time, he was called by the Education Secretary or the minister to discuss several administrative and policy issues. (b) He could hardly focus on the academic issues in the department which was his core competence. (c) There was constant interference in his functioning by his seniors.

Incident 4: Since my colleagues and I were visiting the newly launched Teacher Learning Centre (a voluntary space for teacher professional development) of the Azim Premji Foundation at the premises offered by the government, the Block Education Officer (BEO) was keen to be personally present for the interactions with education functionaries. He is among the more sincere and well-meaning officers in that region and genuinely wants to contribute to enhancement of quality in education. The BEO was keen on presenting his initiatives to ensure appropriate inputs in the system; however a phone call seemed to have caused loss of his concentration and he was heard muttering several instructions on the phone in a hurried manner. He was trying to focus on the current meeting but the phone calls were neverending. Finally, he stood up, apologised for not being able to continue in the meeting and left.

We later learnt that a close relative of one of his seniors was passing through the area and the BEO was required to make arrangements for stay and travel urgently. He was obviously very agitated but



Prime Minister Narendra Modi chatting with schoolchildren

A lot of unproductive time is spent in activities that are either not germane to an official's core work or are counter-productive in many ways. It demotivates them and, more important, forces them to succumb to the hierarchy.

could not do much about it. If he took a stand against this extra-constitutional work, he would land in trouble and would not be able to serve the purpose of enhancing education quality as he was doing.

Incident 5: There was urgency in the way the Education Secretary invited us for discussions. We responded immediately and were in his office within two hours. He discussed with us the decision to design and develop additional workbooks for children from Classes 1 to 8 for all subjects since the quality of textbooks was awful and, in certain cases, they misinformed or misled children. We knew the situation and hence agreed to undertake the assignment. It

Continued on page 26

# Land rights elude Dalits

### **BHARAT DOGRA**

ESPITE all the rhetoric about land reforms, Dalits have been able to acquire only very small plots of cultivable land. According to estimates, just 44 per cent of Scheduled Castes own land as compared to 74 per cent of upper caste households in rural areas. Fields owned by Dalits are also extremely small.

Very few Dalits are able to acquire non-land

assets. For instance, 96 per cent of Dalits do not even own a tubewell as compared to 86 per cent of upper caste households. And 52 per cent of Dalits do not even own a buffalo. It is also well known that Dalit women are the worst-off when it comes to land ownership.

Access to cultivable land is one of the most critical factors in mitigating poverty and hunger. When a family does not own land they are forced to migrate to cities to earn a living. Ownership of land encourages parents to send their children to school. It also enables poor families to grow some of their food and get better nutrition.

When the government does allot small parcels of land to Dalit households they are pre-

vented from taking actual possession of the land by upper castes in villages. The Dalit households face habitual discrimination. They live in fear of powerful households in their villages and are not able to challenge them.

A public hearing on land rights of Dalits in Banda district of Bundelkhand region, organised on 29 November in Oran, a small town, exposed the arbitrary methods employed to prevent Dalits from

Ram Karan Adarshi, a senior activist of Gramin and Khetihar Workers Union (Rural and Farm Labour Union) said that efforts were recently made to enact legislation in Uttar Pradesh which would have facilitated transfer of Dalit land to others by removing the curbs that had been placed on such transfers. He said that, due to resistance to such a law, voiced by Dalit organisations, such legislation has not been passed yet. But Dalit organisations need to be vigilant.

Adarshi, who also has a fellowship supported by Action Aid, said that thousands of Dalits who were given pattas (land deeds) were not able to occupy and cultivate the land allotted to them. Several such cases are pending in the courts. Dalits who struggled for land rights in Banda district have faced a lot



The public hearing on land rights of Dalit women in Bundelkhand

of aggression but they will continue their struggle,

Several Dalit women gave testimonies regarding the problems they had faced while defending their land rights. They spoke with emotion as well as conviction. They were not afraid to answer questions from panellists and others. Raja Bhaiya of Vidyadham Samiti, a local voluntary organisation and one of the main panellists, said that the confidence of the women was evidence that the weakest sections of society are now much more determined and prepared to defend their legal rights.

One of the cases highlighted from Galgala Purva of Atarra tehsil related to Rajkaran whose patta was sold by the village pradhan to someone else. Despite

informing officials promptly, no help was provided to the complainant. Sumer, a Dalit resident of Bisandi village, in Baberu tehsil, was trying to reconstruct his house when he and his wife were beaten up by a dominant person of the village who was accompanied by eight other persons.

Sushila of Oran village complained that her family had received a cultivable patta, about half of which was occupied and sold by a powerful local muscleman. When her family resisted, she and her husband were beaten up by him. Sushila's

> family complained to higher authorities but they did not get any help.

Raghuvir, also from Oran, was stopped from building his house on the patta allotted to him. He had to halt construction midway and lives in constant fear that those who prevented him from building his home may grab his small piece of land.

Ramsakhi from Singhpur, Attara tehsil, complained that dominant persons began to cut the trees on her land and when her family resisted, she and her husband were beaten up badly. These local goons also felled the trees. Mahaprasad from Utarva village, Badansa, resisted the effort of local upper caste goons to grab his land and he too was beaten up badly. The goons con-

tinue to occupy the land despite several complaints to the authorities.

Such cases revealed the extent to which justice has been repeatedly denied to Dalits. Lawyers pointed out how intricate methods are used to delay and deny justice to Dalits. However, activists and villagers reiterated their determination to struggle for land rights, braving all odds.

When the government allots land to Dalits, it must follow its orders through and see that the Dalits actually acquire the land. Stringent action should be taken against encroachment and deliberate destruction of crops on fields owned by Dalits. Small loans to buy non-land assets could also be extended to Dalit families.

### Continued from page 25

had to be done in a flat three months to catch the next academic cycle of the schools. The Education Secretary agreed in writing that the state would immediately print and circulate the workbooks across the state before the academic cycle. It was a massive task and involved forming a team of 50 academic persons from three different organisations to complete the exercise at high-quality level within three months. Just as the material was ready, the Education Secretary was transferred and a new person moved in. In our first meeting with the new Education Secretary, she expressed surprise that such an exercise was undertaken and flatly ruled out any possibility of printing the workbooks — since there was no budget. We showed her the letter issued by the earlier Secretary but she said she was helpless in the absence of a budget. The same Secretary finally printed the workbooks after 15 months.

I can write an entire book with hundreds of pages about similar incidents at all levels in the Education

None of the persons involved was less committed to work or had dishonest intentions. It is just that, despite the presence of several sincere, talented and well-meaning people in the department, the system strangulates them and prevents them from contributing their best. A lot of unproductive time is

spent in activities that are either not germane to their core work or are counter-productive in many ways. It demotivates these people and, more important, forces them to succumb to the hierarchy. Those who decide to resist the system have to face the risk of their retirement benefits getting adversely affected.

Their entire loyalty should be towards the children, teachers and parents — but they end up serving their seniors and political masters rather helplessly.

It reminds me of what Jack Welch, the CEO of General Electric, once said to his employees: "In GE, the employees seem to be having their face to their bosses and backside to the customers"!

Dileep Ranjekar is CEO of the Azim Premji Foundation.

# Every city can be smart



V. RAVICHANDAR

### CITY LIFE

THE selection of the first lot of 20 smart cities by the central government saw both jubilation among those selected and considerable angst among the remaining 78 that

did not make the second cut. One calls it the second cut, because there was a first round that left out cities like Bengaluru, Mysore, Thiruvananthapuram,

Gurgaon, Patna and so on from the first shortlist of 98 cities.

Bengaluru was deservedly left out, given the absence of audited reports (a decidedly 'smart' move by the city councillors!) for the city corporation since 2010. Unlike the first culling, the 78 left out for now will get their chance over the next two years - until then they may need to live with a certain feeling of inadequacy if they believe that central endorsement of their city is important.

Any award has its share of hand-wringing and imputing foul play in selection. Some critics said the list was biased towards states going for elections in the next year though this logic fails, given that no city from West Bengal made the first 20 smart city list. Some others pointed to the relatively larger number of cities from certain states while some states were ignored. This criticism too is unwarranted.

Once you subject yourself to a selection process that has uniform parameters for all cities, one cannot introduce new elements of minimum state representation. Compared to most opaque government processes, the smart city programme has so far exhibited more transparency about the selection process and parameters and put out in the public domain the relative scores. One felt the citizen participation numbers, claimed to be a few million, were over the top, but it seemed that most cities did find creative accounting basis when it came to showcasing the role of citizens in drawing

A larger question to ask is whether a central government award format is the best mode to promote the idea of smart cities. A smarter way would have been to make available a basic level of funds to all

cities, under the Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and set out a set of desirable city actions that allows the city additional incentive funds as and when it does what's desirable. This would make it a more competitive market among cities to do the right things. Our cities need more empowerment and decentralisation.

The smart city programme reinforces a top-down approach. What the smart city tag, through this award format, does is cause (premature) celebrations among those selected based on the city submissions and considerable despondency among those left out. If it goads the cities left out to be more proactive about becoming more livable cities, then this award route is worth it.

States control the fate of our cities. We have extremely weak governance and administrative sys-

The smart city selection process is transparent

We have extremely weak governance and administrative systems for the third tier of city government. The human resources required for proper city management are not available.

> tems for the third tier of city government. The human resources required for proper city management are not available across Indian cities. If this foundation is not fixed, we run the risk of attempting to place a 2015 'smart city processor' on a 1980s 'mother board'! It will not work.

So the winning cities come with a 'winner beware' caution — if the city is to start its journey to being truly smart, it will need to address the underlying problems plaguing our cities. Else the ₹200 crore per year (central and state) will become a grab bag programme of a set of disparate projects with the typical leakages we see in many government pro-

So what can cities that did not make the cut of 20 smart cities do? For one, they ought not to lose heart. In Bengaluru, we estimated that we needed ₹25,000 crore per year for a decade to build supporting hard and soft infrastructure to become a top tier city globally. So the smart city kind of money is barely a drop and, at best, a catalyst to galvanise city-scale actions to improve the quality of life. Innovation flourishes when there are constraints. Citizens need to realise that they are finally the masters of their destiny — they will reap what

Future cities will be built street by street, neighbourhood by neighbourhood. A good start point is for cities to work on neighbourhood improvement partnerships which could be an area for CSR funding. In Bengaluru we had a UTC-funded 'Citizens for the City' contest (₹1 crore for 12 shortlisted communities) where 84 communities came forward

> to participate on improving traffic, garbage, park, water, pedestrian walkways, lakes and so on. Initial reports suggest a coming together of strangers to work for their neighbourhoods with innovative ideas drawing from tribal wisdom. The Ugly Indian is an example of ordinary citizens working effectively to make for a cleaner Bengaluru.

> Citizens need to put pressure on city and state governments to become more transparent with their datasets. Putting out more data (government and crowd-sourced) in the public domain is a great way to catalyse action. In cities like San Francisco and London, the availability of datasets allows private citizens and entrepreneurs to craft appropriate solutions for city challenges, be it livelihood, traffic, garbage or the incidence of disease. It also helps bridge the trust deficit that currently exists between the government and citizens. Cities need transformative,

proof-of-concept projects that showcase that change is possible in our dysfunctional city systems.

If we are to succeed in making our cities livable, we will need governance and administration reform so that we have a more citizen-centric city corporation. We will need to find ways to engage the community in identifying what needs to be done and do projects in a collaborative manner. There is a need for external expertise to help find solutions for civic problems. The private sector and entrepreneurs will need to be incentivised to be part of the smart city journey. This will require local state leaderships to exhibit the necessary political will and vision to truly empower our cities as engines of growth. ■

V. Ravichandar, a Bengaluru-based civic catalyst, finds his city was mercifully culled in the first lot and is still hopeful that it can become a very livable city

# **Questions on Renuka Dam**



KANCHI KOHLI

### **FINE** PRINT

ON 2 February, there were ecstatic news reports about how the latest decision of the National Green Tribunal (NGT) would end the

National Capital Region's water woes. The tribunal had refused to revoke the environmental clearance for the 40MW water storage dam on the Giri river

in Himachal Pradesh. Known as the Renuka Hydro-Power Project, it is meant to be a storage scheme to harness the monsoon discharge of the river for augmentation of drinking water supply for the NCR. The agreement was signed way back in 1994.

The debate about Delhi's increasing water footprint, its rightful claim to the Giri river as it "ultimately" flows into the Yamuna and the impacts of the construction of the dam in Himachal Pradesh are critical. But this article focuses on some key observations in the NGT's judgment which have a bearing on environmental decision-making in India.

To some the decision might come as a surprise, and others might perceive it as a routine narrative of environmental good versus national interest. According to the contentions of the petitioners recorded in the judgment, 37 villages with 740 families are likely to be directly displaced by the construction of the project.

The environmental clearance under the Environment Impact Assessment (EIA) Notification, 2006 was granted on 23 October 2009. Soon after, the environment clear-

ance was challenged by Durga Ram Sharma, who would be directly affected by the construction of the dam. The appeal was transferred to the NGT when the erstwhile National Environment Appellate Authority (NEAA) gave way to this new tribunal in October 2010. A final decision was finally delivered on 2 February.

The project proponent, Himachal Pradesh Project Corporation Limited, during the proceedings pushed the point that all due legal procedures were followed and measures have been taken to minimise and mitigate impacts. But, more critically, it emphasised that "the project has been declared 'a project of national importance' by the Government of India". This proclamation has had a critical bearing on the final judgment, which despite admitting the irregularities has allowed for the environmental clearance to be upheld. The project authorities have also argued that huge investments have already been made and expenditure incurred in the execution of the project. More delay, they say, will cause

On the other hand, the petitioner and his lawyers, Ritwick Dutta and Rahul Chaudhary, argued that the project was both procedurally flawed and socioecologically damaging. Critical aspects such as downstream impacts of the dam had not been addressed through the EIA report. But their submissions brought out yet another interesting facet. It was highlighted that there was huge discrepancy in the land area required for the project. The judgment, on page 13, records that while the EIA report states it to be 1,560 ha, and the environmental clear-



Thirty seven villages will be displaced by the Renuka Dam

Ritwick Dutta, the counsel who argued the case, says: 'When the project approval is itself based on such faulty data, it lends itself to a deeper enquiry on how it is in national interest'.

> ance 1,477.78 ha, the project proponent submitted before the NGT that the land required is 2,239 ha. The petitioner pressed that false and misleading data such as the above should make the project liable for rejection and not approval. The EIA notification legally allows for this.

Another aspect of the legal challenges around the Renuka project involves the Public Interest Litigations (PILs) before the Himachal Pradesh High Court. The Chief Justice accepted a series of letters received to stay land acquisition proceedings of the project as PILs. One contention made in these letters was that since there was no permission to divert forest land being used for the project construction, land acquisition of the remaining nonforest land required should also not be allowed.

The final judgment of the NGT is of the 'balancing juggernaut' that decision-making authorities, both the executive and the judiciary, are pushed to engage in each day. The 2 February decision of Chairperson Swatantra Kumar's bench concludes, "It is seen from the records that there has been inconsistent and contradictory disclosure of the land requirement for the project from the stage of submission of the application for ToR, to the stage of granting of the environment clearance". After a detailed analysis of why this discrepancy exists the judgment concludes, "In such circumstances, it can only be found that the appraisal of the project was not sufficient."

Such an observation upholding the contentions of the appellant clearly warrants that the environmental clearance be quashed. But here is the twist.

> The PILs around land acquisition, which were being heard in the Himachal Pradesh High Court, finally landed up before the Supreme Court. In its judgment the SC, while recognising the national importance of the project and its service to the water requirements of Delhi, concluded that "all that we need say is that the project cannot be allowed to be killed by any kind of apathy or indifference nor can land owners be made to suffer for no fault of theirs".

> This aspect had a bearing on the decision of the NGT as well. The Chairperson's bench concluded that the environmental clearance in question would not be quashed in the light of the national interest of the project and the amount already spent. The final judgment, however, takes cognisance of "the principle of sustainable development" and while giving regard to the protection of the environment, issues directions to ensure that irreversible damage and degradation of the environment are not permitted. A committee is now to be set up to look into whether the safeguards in place are adequate and what needs to be bolstered. This process is to take four months before

it reports back to the NGT.

The NGT also concludes that the state government can acquire land, even though the diversion for the use of forest land is not in place. Given that the environmental clearance has not been revoked in national interest and that land acquisition is also underway, there remains little doubt that forestrelated approvals will not come through. Dutta, the counsel who argued the case on behalf of the appellant, continues to question, "When the project approval is itself based on such faulty data, it lends itself to a deeper enquiry on how it is in national interest".

Meanwhile, a consumptive and parched New Delhi can continue to celebrate.

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# LIVING

BOOKS | ECO-TOURISM | FILM | THEATRE | AYURVEDA

# Northeast catches the eye

### Two documentaries win at MIFF

Saibal Chatterjee

New Delhi

**▼**WO revelatory tales set in the Northeast — one centred on threatened floating homes, the other about life in a 'rat-hole' - bagged top prizes at the 14th Mumbai International Film Festival (MIFF) for Documentary, Animation and Short Films.

Bengaluru-based filmmaker Chandrasekhar Reddy's 88-minute documentary, Fireflies in the Abyss, about the horrors of rat-hole coal mining in Meghalaya's Jaintia Hills, bagged the Golden Conch for the best feature-length film in the festival's national competition.

Young Manipuri director Haobam Paban Kumar's Phum Shang (Floating Life), about a fishing community forcibly evicted from its traditional habitat on Loktak lake in the southwest part of the state, won the Golden Conch for the best documentary (up to 60 minutes) in the international competition.

MIFF, launched in 1990, is a biennial festival of documentaries that is regarded as one of the premier events of its kind in Asia. It is organised by the Films Division.

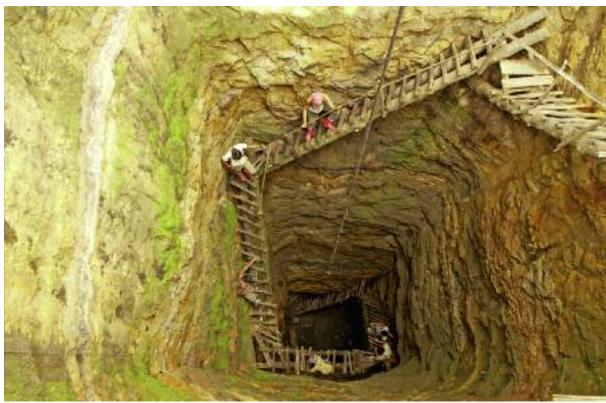
Interestingly, both the Golden Conchwinning documentaries mentioned above emerged from other film projects that the two directors were in the process of devel-

Imphal-based Paban Kumar, an alumnus of the Satyajit Ray Film & Television Institute (SRFTI), Kolkata, stumbled upon the plight of the Loktak lake dwellers uprooted from their floating homes on phumdis (biomass) while prepping in the area for his upcoming fiction film debut, Nongmei (Gun).

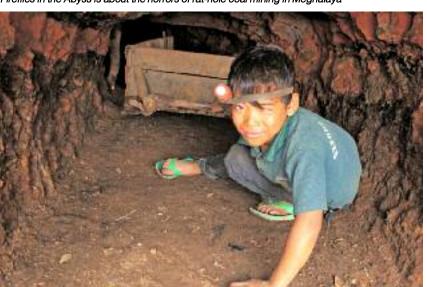
"It is because of the long-running people's conflict over Loktak lake that the protagonist of Nongmei ends up getting a gun," says the director who, while waiting

for funding for the fiction film, decided to record the fallout of 'development' on a way of life that has survived for centuries.

Paban Kumar's Nongmei is now at post-production stage, and the 52-minute Phum Shang, having picked up a number of prizes along the way, including a national award for best investigative film last



Fireflies in the Abyss is about the horrors of rat-hole coal mining in Meghalaya



Suraj, who acts in the film, works in the coal mine but wants to go to school instead

year, has ended its festival rounds at MIFF with another triumph.

The international jury at MIFF 2016 had five members, including Armenian-origin director Don Askarian, who lives and works in Germany; Jesper Anderson, a curator who works for the Danish Film Institute: and Montreal-based filmmaker Mathieu



Chandrasekhar Reddy

Roy. The Indians on the jury were filmmaker Gitanjali Rao and television personality Siddharth Kak.

"There were once many villages in the Loktak area. When I

got there in 2012 to begin my recce, the dwellings had all but vanished. Most of them had been burnt down and many of the inhabitants had left the lake," says Paban Kumar.

The evacuees are fighting a legal battle against the authorities to wrest their rights over the lake. "The Continued on page 30

### **LIVING**

#### Continued from page 29

fishing community has moved the High Court and the case is still pending," says Paban Kumar.

For eons, the lake and its resources had been a source of sustenance for the fisher folk of the region. They lived here unhindered until the Loktak Project was launched in the early 1980s.

In more recent years, government officials moved in with a hydraulic excavator to raze the dwellings and clear the lake. The natural inhabitants were branded as encroachers and forced out of their habitat. Thousands were displaced and robbed of their livelihood.

Phum Shang, which has been produced by Films

Division, dwells upon the remarkable biodiversity of the area while blowing the lid off an idea of development that only pushes large segments of the impoverished and voiceless deeper into poverty. "The film's focus is not so much on the affected individuals as on the community as a whole. It is an entire culture and a lifestyle that are under threat from a development model loaded against people on the margins," says Paban Kumar.



Haobam Paban Kumar

children to risk their lives on a daily basis for a few rupees more. They burrow their way into narrow tunnels, armed with a pickaxe and a head-torch, to scratch coal out of the hard rock.

Reddy first met Suraj in early 2012 and lived with the boy's family for five months. "I made three shorter trips thereafter to complete Fireflies in the Abyss," says the director.

Although he does not speak a word of Khasi, melding in wasn't difficult at all for Reddy. "This place is like a frontier boomtown with a lot of immigrants from Bihar, Nepal and Bangladesh who come here to work in the coal mines," he says. "It allowed me to go incognito."

> The National Green Tribunal (NGT) banned rat-hole coal mining in 2014, so the operations seem to have moved to more remote places. "I saw far fewer coal trucks plying on the road between Shillong and Guwahati the last time that I was there," says Reddy.

> The filmmaker reveals that Suraj's urge to go to school took him by surprise and he decided to make it a part of the story late in the filmmaking cycle. He says: "I had no clue that the boy had



Phum Shang is about a fishing community evicted from their home on Loktak lake

No different is the story of Suraj, the 11-year-old protagonist of Fireflies in the Abyss, who works in a rat-hole coal mine and has to fight tooth and nail to find his way out of this hell and put himself in school.

Besides being given the Golden Conch for best feature-length film, Reddy's film was also awarded for its cinematography.

"I was researching for a film about Meghalaya's sacred forests when I discovered the kind of mining that was happening in the area," says Reddy, who splits his time between Bengaluru and London and has worked with television channels like National Geographic and Discovery.

Reddy previously made a five-minute film titled Coal Boy as part of the Why Poverty? series. It was about a Jaintia Hills boy who works in the dangerous rat-hole coal mines to support his family even as he dreams of "digging to the other end of the world".

Fireflies in the Abyss, an extension of Coal Boy, delves deeper into a world that forces men and any intention of going to school. He always said that it was impossible for he simply did not have the necessary resources."

Suraj, born to Nepali immigrants, has no affinity with the land of his parents' birth. So even when his elder sister and her husband plan to return to Nepal because their three-year-old child keeps falling ill, Suraj refuses to leave.

The film addresses several pressing issues child labour, environmental degradation and illegal mining — but Reddy does not see himself as an activist filmmaker. "There isn't any conscious discourse around the themes the film deals with. I simply wanted to tell a story that would be strongly engaging. I now want to take Fireflies to a wider audience," he says.

"I am looking for a theatrical release. This is not because of any commercial reason, but simply for the marquee value that a run in the multiplexes would lend the film," he explains. For a debut documentary, that would be no mean value-add. ■



Stay atop a tree house in Tathastu

### Tathastu is

Susheela Nair

Nagpur

ATHASTU resort is a charming weekend getaway located in a hamlet on the fringes of Pench National Park in Madhya Pradesh. Drive down there for an ideal break from the urban chaos of Nagpur city.

"What started as a personal retirement plan soon metamorphosed into a magnificent obsession to create a multispecialty world-class destination. When we took our first step, we felt as if God had just said Tathastu! Instinctively, we froze on this name," says Anil Agarwala, managing director of this wildlife and recreational resort.

And what is the meaning of 'Tathastu' which is a Sanskrit word? "It means 'so be it'. In Indian mythology, God grants you a wish by raising his right hand in blessing and saying 'Tathastu...granted as you desire...so be it'!" explains Agarwala.

Tathastu resort is a rustic retreat and it exudes the air of the jungle. Two langur statues perched on a compound wall greeted us. The tribal design of the gate and the reception area with its rustic furniture and animal paintings were equally arresting.

What instinctively captures attention is the aesthetic juxtaposition of design, luxury and art in detail. Each room has been done up to give the visitor the feel of the forest and its habitat. Everything and anything here is a work of art. Drawing inspira-

### LIVING

SUSHEELA NAIR







The villas are named after birds



The bathroom is like a cave



SUSHEELA NAIF

SUSHEELA NAIR

# a rustic retreat near a jungle

tion from traditional tribal dwellings, the resort offers a wide range of ethnic accommodation: villas, tents, caves and even a tree house.

Interestingly, each of the seven villas is christened after the prominent features of different birds: Bulbul's crown, Kingfisher's catch, Hoopoe's stripes, Oriole's gold, Woodpecker's peck, Flamingo's streak, Hornbill's beak and Drongo's tail. The vibrant earthy tones and the natural materials used for construction blend perfectly with the surrounding landscape.

The architecture is a mix of Indian concepts and modern comfort. Rustic chic defines these rooms. Each displays simple but stylish furniture, while private verandahs add charm. They offer modern conveniences, designed using eco-friendly precepts.

The 4,000-sq-ft three-bedroom villa has a common drawing room, dining room, TV room, library, verandah and a private plunge pool. There is a private chef, waiter and housekeeper to attend to the guests.

The personal touch is evident. Every wall, every room's flooring, every bathroom has something unique in its design and décor. From natural soaps and shampoos in the bathrooms to bamboo laundry baskets, solar lamps, embroidered bedspreads and an amazing collection of books on wildlife, every aspect of each villa has been conceptualised with utmost attention to detail. Each room in a villa has a unique theme. Every particular artifact has been handpicked and chosen.

The resort, emphasising eco sensitivity, encour-

ages employment of local villagers and tribals. A respect for local rural architecture is discernible and construction is done with locally available materials. In keeping with its eco-friendly status, all efforts are made to retain the gifts of nature. Food is prepared from locally grown items and vegetables.

There's also the tree house, perched atop a concrete tree, up a winding staircase. It was indeed an experience to enter its trunk from a concealed door and clamber up its spiral staircase to reach a comfy tree room offering a real feel of nature. It complements the jungle experience and offers a stunning view.

For the adventurous, there are tents with all the amenities of modern life. The names, Rani Jhansi and Veer Shivaji, seemed apt for the tents as they matched the majesty of the erstwhile royal families.

The highlight of the resort are the cave rooms, where one can live luxuriously inside primitive rocks named after park hillocks. Sculpted out of concrete, the undulating surface resembles a cave. Inside, handpicked artifacts and other carefully collected knickknacks add to the room's décor. The interiors sport gold-plated furniture and a profusion of traditional knickknacks like a stone mortar and pestle, an earthen kettle, a wooden bell and brass pots. The highlight of the cave room is the shower tucked behind cascading rocks, which gives the illusion of a natural waterfall.

For the young and restless there are activities like nature walks, archery, birdwatching, boating, stargazing, village visits and cycling around the countryside. The adventurous can head to the adjacent Pench National Park for jungle safaris.

The resort is an avian paradise. Tathastu's resident naturalists accompany visitors on birdwatching trails and help identify different species. Folk performances and wildlife documentaries are also organised in the evenings.

You can pamper yourself at the resort's Wellness Spa. In addition there are yoga sessions, acupressure, mantra chanting and past life regression therapies. One can also take a plunge in the indoor swimming pool or attend pottery and handicraft classes at the Art Training Centre.

Explaining his ambitious project, Agarwala says, "Master craftsmen will be training villagers in various arts. Tathastu will be involved in providing inputs in design, raw material, production and, of course, marketing. The upcoming Art Centre will indulge guests in pottery, wood carving, carpentry and handicrafts." ■

### **FACT FILE**

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Email: info@tathasturesorts.com

Web: www.tathasturesorts.com

Reservations: sales@tathasturesorts.com Tel: 91 97655 50606

Tariff: Rs 13,000-18,000

### SHELF HELP

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

### The price of prejudice



Caste, Discrimination and Exclusion in Modern India Vani Kant Borooah. Nidhi Sadana Sabharwal, Dilip G. Diwakar, Vinod Kumar Mishra, Aiava Kumar Naik

CASTE, Discrimination and Exclusion in Modern India argues that marginalised groups suffer from inequality and discrimination. This prevents them from taking advantage of opportunities and from participating in the social and economic life of the nation. In short, it isolates them.

The authors provide evidence of such exclusion. They quote surveys which tell us that Scheduled Castes and Scheduled Tribes (SC/STs) along with Other Backward Castes (OBCs) continue to hover at the bottom of human development indicators (HDI). Progress, if any, has been slow and halting. This has implications for policy. Should universal policies to combat poverty also include targetted schemes for the very poor?

The authors add two new indicators to the HDI index, namely, household living

conditions and the extent and depth of household social networks, to assess inequality between high-caste Hindus, Muslims and ST/SC/OBCs. Predictably, SC/ST and Muslim households and SC women are found to be the worst-off.

The researchers also examine the social orientation of two government schemes: the Integrated Child Development Services (ICDS) and the Rashtriya Swasthya Bima Yojana (RSBY) to find out how far both have served marginalised groups.

Discrimination keeps certain castes shackled, say the authors. The root cause of discrimination is identified as prejudice. Communities with historic advantages fight off any change in status. Discrimination is worse in India because it has both social and religious sanction. The authors endorse Ambedkar's notion of caste being a system of graded inequality where only Brahmins have mobility. The untouchables are kept rigidly in their place and policed with social ostracism.

Markets do not necessarily remove discrimination, argue the authors. The reasons cited include the 'network concept of allocation'. Friends and relatives with access and status help one another to get jobs, loans or housing, excluding those they regard as undesirable. The second is stigma. Prejudiced opinions by upper castes brand certain castes as lowly, flawed and dishonourable.

Discrimination can be fought with legal safeguards. The state can step in and offer a fair share and participation in governance. School education and activism could also work in the long term. Prejudice can also be overcome with success which brings with it, status.

The book makes its arguments well. It is also a storehouse of reliable data on

### Revealing **Goan history**

YVONNE Vaz Ezdani uncovers history in her wonderful book, New Songs of the Survivors. It's about the flight of Goans from Burma after it was bombed and captured by the Japanese during the Second World War. Some migrated by ship. Others, in desperation, began a long treacherous journey across India's Northeast to Calcutta. Many lost their lives on the way, succumbing to hunger, disease and wild animals. A few did choose to stay back and they describe what life was like under the Japanese.

The story of this flight to safety has not been documented so far. Ezdani's book therefore fills a gap in history. It is full of firsthand accounts by Goans who left



New Songs of the Survivors Yvonne Vaz Ezdani Speaking Tiger

Rangoon at that time. Some elderly Goans spoke to her. Relatives of Goans who had passed away gave her written accounts that they had

These eyewitness reports are moving because they talk of very personal experiences: their lives, their homes, jobs, and close relatives who died. This is people's history.

The Goan community was well-settled in Burma. Rangoon was a city with wide streets, parks and colonial architecture. It has been described as a 'city of electric lights, paved streets, cinemas and night spots with gaudy neon lights'.

Chapters in the book vividly describe what life in Burma was like in those days. We witness the horrors of Japanese bombing, the collapse of the state and we walk with those who fled, reliving those dark and dismal days. ■

### **Border travails**

INDIA has been trying to boost border trade with its neighbours in South Asia for several years. These efforts appear minor and hesitant. But, if border ties were expanded to include culture and tourism, the economies of districts on both sides would improve.

India, China and Sub-regional Connectivities in South Asia, a compilation of research papers on the current status of border trade, provides a roadmap on how trade and ties along the border with China, Bangladesh and Nepal could be expanded.

The researchers travelled to several border areas and found out the current position of trade, the aspirations of people,

what hindered trade and other ties and what could be done.

In the first chapter Li Tao, executive director of the Institute of South Asian Studies in Sichuan University, outlines a comprehensive perspective on cooperation with South Asia. Her paper is ambitious in its scope.

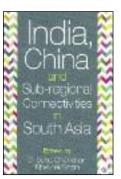
D. Suba Chandran writes on border trade in Ladakh, Tibet and Kashgar. Teiborlang T. Kharsyntiew's paper is on, 'Nathu La and opportunities for Sino-Indian economic rapprochement.' Uttam Lal writes on, 'Reviving Old Routes: Sino-Indian border trade via Himachal Pradesh.' Other papers are on trade in Manipur and Arunachal Pradesh and how the Northeast could be a gateway to Southeast Asia. There is a paper on trade with Bangladesh and another on Nepal and how it could be a transit point for trade between India and China.

What emerges from the book is that the romanticised old Silk Routes need to be reinvented. Times have changed. The items of trade, drawn up in lists, are not really valid because they do not factor in changing realities. The list cannot be static. There is no infrastructure for border trade. It is also tough to build because most places are in hilly and sensitive areas. Banking servic-

> es lag, connectivity is poor and border roads need to be linked to ports for trade to be really meaningful.

> Also, there is natural synergy between trade, tourism and culture. In most border areas people want tourism and the ability to move freely across borders since they have historical and cultural ties with the other side.

The book presents a vision of what is possible if political suspicions were blown away in South Asia. That is unlikely to happen but the authors have several practical recommendations that could be implemented. ■



India, China and Subregional Connectivities in South Asia Edited by D. Suba Chandran and Bhavna Sinah Sage

# **Reporting from hotspots**

**Civil Society News** 

New Delhi

HYAM Bhatia is back for a week at his mother's house in New Delhi. It is the launch of his book on the many years he has spent at the frontlines of journalism that brings him here. He has been an outstanding foreign correspondent, breaking innumerable stories out of West Asia — often at great personal risk. Bullets and Bylines now tells us Shyam's story as he did those stories.

The journalist's journalist, Bhatia is engaging and easy to talk to. The raconteur in him surfaces quickly. He is not working but he is full of energy and ideas and eager to know more. Our conversation is a lot about Delhi and India and, of course, the state of journalism.

"It is not an easy book to do," he tells us about Bullets and Bylines. "It is your personal life and you wonder how much you should reveal." There is also the challenge of being at the centre of things but not projecting oneself as some kind of superhero.

Bhatia's career, however, has been a very exciting one. How many of us have been kidnapped in Afghanistan by the Mujahidin or hounded out of Iran? His experiences, told in the simple prose of a seasoned reporter, make the book a page-turner.

Every chapter is thrilling. There's one on how he broke a story on the Egypt-Israeli peace talks and another on his arduous journey to meet the Marsh Arabs. He writes about Benazir Bhutto and how he met Yasser Arafat after being stonewalled. The book is peppered with slippery spies, spooks and seedy dictators.

Reading between the lines is another story of the perils journalists face reporting from war zones. The journalist is just a vulnerable civilian in a tricky situation. Bhatia has, aptly, dedicated his book to his many colleagues who laid down their lives doing their jobs. In southern Sudan, he lost a co-worker when the car they were travelling in went over a landmine.

### You have been reporting from the most volatile regions in the world. Why did you choose to be this kind of reporter and that too in the Middle

During my graduate research into nuclear proliferation, it became clear that the countries of the Middle East were competing for nuclear supremacy. Combine those emerging ambitions with the oil resources of the region and l suddenly realised how vital the Middle East was for the world at all levels politics, security and trade. To my mind, it was all under-reported and I wanted to get in and see for myself what was happening. To my then untutored mind, what could happen in the region would have a direct impact on the rest of the world.



Shyam Bhatia's book is a page-turner. Journalists put their lives at stake reporting from war zones

### You risked your life several times to chase a story. Which story do you believe was most worth it?

Highlighting the plight of the community called the

Marsh Arabs who were being systematically bombed by the government of the then Iraqi President, Saddam Hussein. This outwardly simple community had always been a thorn in Saddam's side, a focus for anti-government activities. So he set about destroying the people and their history by bombing their villages and poisoning and draining the marshes. These marshes have traditionally been considered to be the cradle of civilisation, incorporating ancient Mesopotamia and everything associated with it. Fiercely protective of their way of life, very few outsiders had ever been allowed inside to interact with them. So l am one of a small

handful of foreigners ever to have interacted with this vanishing civilisation.

### You met a lot of famous people. Looking back, who made the most lasting impression on you and why?

Without doubt, I have to say the Palestinian leader, Yasser Arafat. Until meeting him face-to-face l, like the vast majority of people, assumed he was the ruthless terrorist he was always made out to be. However, nothing could have been further from the truth once l got to know him. He was, in fact, a shy, funny and caring man, I discovered; also, as my book tells you, someone with a passion for honey. I had pretty much unlimited access to him, as long as I carried a large jar of honey with me on every visit to see him.

What is the kind of preparation that could help a

### correspondent in covering a conflict situation in unknown territo-

Travelling as light as possible, so as to facilitate quick movement. When going to somewhere new, I never could anticipate where, when and how I might have to get around. Two things I always ensured (this dates me of course) was an Olivetti portable typewriter and a short wave radio that allowed me to tune in to the BBC at any time and any place. Today, it would be my laptop that would fulfil the same function as my two essentials, allowing me to keep in touch with the rest of the world. Having said that, it's always advisable to keep an eye out for other communications channels. Sometimes, if the satellite link fails, it may be the old-fashioned landline telephone that provides the vital link to headquarters.

It may sound a bit of a cliché, but even learning and using a few words  $% \left( \frac{1}{2}\right) =\left( \frac{1}{2}\right) \left( \frac{1}{2}\right) \left($ of the local language can help in forging local contacts and it is those local contacts who may provide the extra

bit of information or new angle that nobody else has.

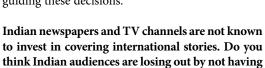
#### Is there any support system that could protect correspondents covering conflicts?

In a word, no. However, I would always advise any foreign correspondent/war reporter to make it a priority to interact with friendly diplomatic missions. Diplomats always have good knowledge of the area and local news to share.

### The past 20 years have seen a lot of embedded journalism. But you chose to be independent. What difference does it make to stories?

l have always treasured the freedom to go where l want, speak to whomsoever l please and make my own judgement. All this would be impossible as an

embedded journalist. As an embedded journalist l would have less choice about where to go and who to see because my 'minder' would inevitably be guiding these decisions.



an Indian perspective on global developments?

In a nutshell, yes. India is a major power with vast international interests and Indian public opinion deserves to be kept informed by as many independent home voices as possible. Journalists from other countries will inevitably report from their own respective perspectives. The life and welfare of one Indian in the Gulf is more important and relevant to us than the life and welfare of 100 American, British or French nationals. ■



Bullets and Bylines Shyam Bhatia Speaking Tiger

### **Coconut delight**

PAL Coco Jelly is a tasty treat, especially with a topping of cherries, chocolate chips, dry fruits or a tutti-frutti mix. It's a guilt-free healthy dessert best eaten chilled.

George Devasagayam is the creator of Pal Coco Jelly. A mechanical engineer, he wanted to become an entrepreneur. He began searching for an idea and chanced upon coconut jelly. It is made by thickening tender coconut juice till it becomes a jelly. After research and a two-month field trial, he placed Pal Coco Jelly on the market.

Thailand and Malaysia are the leading producers of coconut jelly. It has a limited shelf life but both countries package and sell coconut jelly very attractively. India has many coconut trees but we haven't converted our nuts into jelly.

So Devasagayam is a pioneer. His coconut jelly gets high grades because he doesn't use gelatin to thicken coconut juice. Instead, he uses seaweed or agar agar. No preservatives are used either.

Coconut jelly is packed in two ways — in paper cups and in natural coconut shells. In paper cups Pal Coco Jelly is available in a small size (70 gm) for ₹20 and in a large size (120 gm) for ₹30. In coconut shells the jelly is available from 70 gm to 300 gm.

Devasagayam has been selling Pal Coco Jelly in bulk for weddings and parties. He markets it on the Internet. A few select retail outlets in Chennai also stock Pal Coco Jelly.

**Contact:** For bulk orders and enquiries contact George Devasagayam: 095977 27517 Email: palcoconuts@gmail.com

By Shree Padre



### **Indha craft**

INDHA Craft has a new range of attractive and useful handcrafted products. Some are ideal as business gifts. There are laptop bags in beige, brown, blue and army green as well as tablet sleeves, pen stands, diaries, folders and lunch box bags. For your home, Indha offers colourful cushion covers, magazine holders, table runners and quilts.

Indha's products are made by rural women from low income families in Gurgaon.

The expanding city swallowed their fields and offered them nothing in return. Indha Craft trains the women to become artisans. They learn a skill and earn an income

Joining Indha has changed lives. Meenakshi, mother of three, is from a lower caste. When she joined Indha as a helper the other women wouldn't even take a glass of water from her. Over the years, Meenakshi became as skilled as them. Caste barriers began to dissolve. She is now respected and accepted as a co-

worker. A spirit of sisterhood permeates Indha's efficient factory in Gurgaon.

Indha is the brand name of the products made by the women. It is an offshoot of Project Karigari, started by Literacy India to train women as artisans. Literacy India, a non-profit, runs a school for children from low-income families. It has been started by Indraani Singh, a pilot with Air India and the first woman commander of an A -300 wide-bodied jet in the world.

You can buy Indha products online as well.

**Contact:** Satya Prakash, 9811820233, 0124-6900302, 0124-6900312

Email: satya@indhacraft.org; care@indhacraft.org; indha@indhacraft.org

Address: Literacy India, Village Bajghera,

Sector 112, Gurgaon-122017 Website: www.indha.org





### Changing Lives





Skill training provides employment for rural youth.

After I graduated from college, I wanted to work and support my parents who get a meagre income as daily wage agriculture labourers. The only opportunity for employment in my village was working as a farm hand that was poorly paid seasonal work. Without any job prospects and income, I was depressed to be financially burden on my family.

SST team help me in finding a suitable job for my qualifications. They enrolled me in a 10 days youth development training program in soft skills. Once I completed the training, I got a job in a KFC restaurant in Mysore. Now I have a regular income of ₹ 7000 per month. This helps me to meet my need and also contribute to family income.

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

# SRINIVASAN SERVICES TRUST (CSR Arm of TVS Motor Company)

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Registered to Post without Pre-payment U(SE)-10/2015-17 at New Delhi PSO.
Dates of Posting: 3 & 4 of March. Date of Publishing: 1st of every month. Total no of pages: 36

### TATA STEEL



# SHAPING THE FUTURE

### Healthcare - the key to a sustainable future

Tata Steel Rural Development Society (TSRDS), Tata Steel Family Initiatives Foundation (TSFIF) and Urban Services have been building capacity through training programmes to create community based healthcare partners as well as grassroot volunteers. Tata Steel also partners with local

government agencies to implement healthcare programmes of Central and State Governments, including the National Rural Health Mission (NRHM). In 2014, nearly 3.50 lakh people benefited from primary healthcare services in areas of operation.

