

# Civil Society



## WILL BANDHAN BE A BANK TO ADMIRE?

*Chandra Shekhar Ghosh,  
Bandhan's founder-chairman*



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# Civil Society

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## Inclusive banking

THE RBI's decision to give two new banking licences in a long while to IDFC and Bandhan Financial Services was interesting in that it chose to leave out for the time being several industrial houses which were in queue and lobbying hard. The intention hopefully is to inject new vigour and inclusiveness into the banking sector. The record of most Indian banks, private or public, is disappointing when it comes to innovation and outreach. New technologies are available, but the spirit is lacking. Social commitment comes more by way of window dressing instead of being at the core of operations. The result is that millions of Indians in need of banking services are not served. Banks have no inclination to make the extra effort to reach out to small borrowers — whether they are in cities or rural areas. To meet their social obligations they rely on microfinance institutions and other specialised lenders and deposit takers. This in itself should not be a problem if it results in serving more people quickly. But it is worrisome that banks remain focused on and use their resources to serve only those sections of the economy that they can easily connect with.

Bandhan and IDFC, it is hoped, will raise the bar for others and be banks we can admire. We have been tracking Bandhan for a while as a successful MFI. So, we decided to find out how it was getting prepared to roll out its banking operations. As you can imagine, these are plans one wouldn't want to talk about. But Chandra Shekhar Ghosh, Bandhan's founder chairman, was as open as he could be. Bandhan's edge will come from its many strengths as an MFI. It knows how to work with people who have small incomes. It will be using information technology and employees who have the training and orientation to have a unique national footprint across rural and urban areas. Chances are that a successful Bandhan bank will make a lasting difference.

Our opening interview is with Robert Noland, the transportation policy expert from the US. Noland represents evolved thinking on what works best in cities. He was in Delhi to deliver the Seventh TRIPP Lecture on 'Pedestrian safety versus traffic flow: finding the balance'. It was extremely topical considering how choked Delhi is by pollution and the mess that has been caused by too many cars on the streets. There are other problems too such as deaths from speeding and drunk driving. The answers here will have to be found in cities where these problems have already been dealt with. There will be a need for better design and regulation.

We are also happy to report at some length on an organic agriculture conference in Chandigarh. What's new, you might ask. Well, it is interesting that Punjab, known for its dependence on chemicals, is promoting organic agriculture. Chemical pesticides and fertilisers have taken a heavy toll of public health in the Punjab countryside. Cancer rates are known to be mounting. The conference is an indication of fresh thinking on agriculture.

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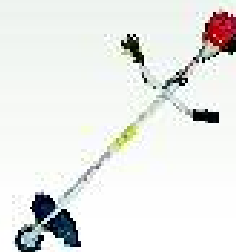


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## IN THE LIGHT

SAMITA RATHOR



children from traditional schools and educating them at home.

I think schooling children at home is a full-time job for parents if they want their children to grow up in a particular way. This voluntary and child-centric education demands courage, conviction and determined devotion especially in the face of traditional social mindsets.

Perhaps some feedback from parents in the West, where homeschooling has been in practice for a while, would help Indian parents.

*HC Pandey*

### Forest saga

Kanchi Kohli's article, 'Resist and persist' was beautifully written. It reminded me of a song in Tamil which means that even when a huge boulder is blocking the path of a tree, it knows where to send its roots. We shall not tire. We need to spread our roots so we can weaken and break these boulders one day.

*Raji*

Thanks very much for publishing Kanchi Kohli's article. I salute the people who are struggling for the community and their forests.

*Manoj Sakte*

### India's daughter

I read Ajit Krishna's photo-essay on the screening of 'India's Daughter' in the slum where the rapists used to live. Banning this documentary in India would cause more uproar than telecasting it. If the world gets to know the real face of our nation, it would have bad consequences for a short span, but in the long run, it might help make our country a better place for women.

*Anshika*

## LETTERS



### AAP

Your story, 'Is AAP the future?' covered some good points yet a lot remained unsaid.

AAP created history. Well done, but this needs to be looked at from a historical perspective and against the experiences of other democracies that have witnessed dramatic political change.

AAP leaders have no administrative experience. Their total asset is the aspirations of the youth that they have successfully ignited. The new party should study what has worked in other democracies and examine what may suit us with some adaptations. Delhi is bound to show the way to other states, if AAP succeeds. I hope they do.

*HC Pandey*

AAP is not the future. The party's infighting has dashed our hopes. It has failed to pave a different path, a different roadmap. The post-Delhi

triumph resulted in bickering and mudslinging. The disclosure of an audiotape of Arvind Kejriwal that led to Anjali Damania's resignation from the party has made it clear that AAP is like any other political party.

*Suresh Thapaliyal*

Let's give AAP a chance. Infighting happens in every political party. Both Arvind Kejriwal and Manish Sisodia are practical and hardworking people. You need idealism but you need to be realistic to be able to implement your ideas. Politics is about converging many interests and that means compromising to find the best solutions acceptable to all. The party should stand firmly behind them.

*Shikha Varma*

### Niti Aayog

Rajiv Kumar's article, 'Niti Aayog's

first steps' was an informative article that gave us an inside view of the initial meetings of the new institution. It has begun well albeit with the usual hiccups. We hope states will do better with more money, expertise, strict monitoring and deadlines. The new body should be a hub for the best workable ideas.

*Asha Sachdev*

An excellent article highlighting the role and responsibilities of the new organisation replacing the Planning Commission. Thanks very much.

*Dadala Kumar*

### Home schooling

I read Ravleen Kaur's article, 'When home is school and class is fun' with interest. I must congratulate all the parents of homeschoolers for taking this brave decision of removing their

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# ‘The focus on cars damages

AJIT KRISHNA



Robert Noland: ‘We need pedestrian spaces where one can be distracted and safe’

## INTERVIEW

Robert D. Noland

**M**ORE than 130,000 people die in road accidents in India every year — the highest in the world. Speeding, drunk driving and not using helmets and seat belts are some of the immediate reasons identified for these deaths. But as the number of deaths keeps rising, there is a need to look more closely at road design to save lives. How do we make our cities safer for pedestrians and cyclists? How do we plan our highways better? What is it that we can learn from the rest of the world?

We spoke to Robert D. Noland on how transportation planning and road design have been evolving and what India can do to adopt best practices from countries like the US.

Noland is a professor at the Edward J. Bloustein School of Public Policy and Planning at Rutgers in New Jersey. He has studied how transportation policy and planning impact the built environment, health, safety and the quality of life in general. His

research is cited in debates around the world. Noland was in Delhi to deliver the Seventh Annual TRIPP Lecture on ‘Pedestrian safety versus traffic flow: finding the balance’.

### How have pedestrian deaths been reduced drastically in the motorised developed world?

We’ve scared pedestrians away and stuck them in cars. This may sound facetious, but it is one of the main reasons that pedestrian deaths have decreased in developed countries. We know that cities have more pedestrian deaths as a fraction of all motorised vehicle deaths, but that is because there are more pedestrians in cities and that is where they interact with motor vehicles. We don’t want to get rid of pedestrians as a way to protect them. I think that you can look at many cities in Europe, where urban policies to reclaim street-space and increase pedestrians have reduced pedestrian deaths.

### Drunk driving is one huge challenge in India. What should we be doing?

Drunk driving remains a challenge in many countries, but there has also been remarkable success in reducing drunk driving in the last 30 years. What has been particularly successful is to change the cul-

ture around drunk driving. At one time it was seen as a minor transgression, something people did, and if caught penalties were relatively minor.

Now it is seen as something that is socially unacceptable. This was partially achieved by public relation campaigns and education about the consequences. Also, there has been much stricter enforcement of laws and larger penalties associated with drunk driving implemented over the last 30 years. Many European countries have much lower blood alcohol concentration limits than the United States (where it varies by state).

While there has been significant success with reducing drunk driving, a growing problem is mobile phone use while driving, especially texting while driving. Again, one needs a similar approach of making this socially unacceptable and increasing both enforcement and penalties associated with this.

Technologies that block mobile phone use inside the vehicle can also help, but the industry opposes it, which is a problem. This is a growing problem throughout the world and many countries are only now starting to take it seriously.

Some pedestrians are also being implicated in “distracted walking”, while using mobile phones.

# the vitality of cities'

They are being blamed for this behaviour. I would argue that pedestrians should be able to be distracted while walking.

This very much harks back to the early years of motorisation in the US, when the car industry blamed pedestrians and children for their own deaths. We need pedestrian spaces where one can be distracted and safe.

## How important is design in making roads safer for people? What has worked and where? Among innovations, which are the ones not working?

Reducing vehicle speeds is probably the most effective way to make streets safer for people. There are many ways to do this. Traffic calming, mainly on residential streets, has been very effective. Road diets, which reduce the capacity of streets and reallocate space to cyclists and pedestrians, have also been effective. Shared space concepts are making city streets more attractive for pedestrians, and without high-speed vehicles it makes them safer.

I'm not sure which are not working, but one thing that urban planners and designers must consider is that the details of these treatments matter. For example, consideration of how safe crossing areas for pedestrians are designed, placement of bus stops and access to those stops, reducing high-speed turning radii for vehicles, amongst other details.

This reminds me of a specific project in New Brunswick, New Jersey, where Rutgers is located. This was the rebuilding of State Route 18, which goes along the Raritan river down to US Route 1 and the New Jersey Turnpike (both major roads). The Federal Highway Administration (FHWA) has a programme known as "Context Sensitive Solutions", which is aimed at developing projects that consider the context of the communities in which they are located. In the project development process they engage the community and various other stakeholders on their vision of the project and how it fits in their community.

The Route 18 project resulted in the use of more aesthetic visual design elements and facades along the roadway — which is a major eight-lane arterial at its widest point. Part of the discussions (although this happened before I arrived at Rutgers) was over whether it should be designed as a surface boulevard, whether it should include a light-rail line, or whether it should be a completely controlled-access motorway.

The ultimate decision was a blend of an arterial with some controlled access, so it includes signal-controlled pedestrian crossings. The road also separates the town from the river and parkland that borders the river.

Two weeks after the road opened, a 15-year-old child was killed while crossing at an intersection. The community was outraged by this, especially when it found that the speed limit had not yet been set for the road. The state Department of Transportation said the speed limit was to be based on the 85th percentile rule — that is, they were measuring the speed of the traffic and would set the speed limit based on how fast 85 per cent of the traffic was moving. This is the standard approach used

to set speed limits.

Instead, the road should have been designed such that a reasonable speed limit for an urban area was set, no more than 30 mph (48 kmph). This is the type of backward thinking that permeates decision-making, even for a project that the Federal Highway Administration continues to showcase as a successful context-sensitive design project! The only context was that the road is a bit prettier than other options. Ultimately, the speed limit was set to range between 40 and 55 mph (65 to 90 kmph).

**'While there has been significant success with reducing drunk driving, a growing problem is mobile phone use while driving, especially texting while driving.'**

## How should arterial roads be built in cities?

If you have to build them, they should be designed to not carry high-speed traffic. Speed limits of 40 kmph can work fine, with signals timed for that speed limit, and no more than two lanes in each direction, separated by a median barrier. They should have good, wide sidewalks, buffered with on-street parking, perhaps trees to provide shade. Crossing points for pedestrians should be frequent and well-marked. Bus stops should also be pleasant and protected places for customers to wait. There are cases where these can work with one-lane in each direction, but that depends upon the context.

## You have talked of a road diet. What are the political challenges in apportioning road space?

Politicians and the public often are concerned about any increase in travel delay. One needs to communicate the safety benefits more effectively, but there are also other benefits that may be harder to quantify, such as a better urban environment.

## There is an entrenched view among Indian planners that wider and bigger roads and signal-free carriageways are good for cities. What would you say to this?

This is a common viewpoint amongst many transport planners and engineers throughout the world. Indian planners need to look at the United States to see the errors we made over the last 60 years and how some cities are trying to fix things.

One issue is that transport engineering guidance documents (such as the Highway Capacity Manual (HCM) and the Policy on Geometric Design) were applied to all roads. These guidelines might be appropriate for intercity motorways and arterials, but create problems when applied to urban streets, where there is a mix of other users, such as pedestrians and cyclists.

The other issue is that the development of the

concept of Level of Service (LOS) is focused only on improving traffic flow and has become the only performance metric used by many transport engineers and planners — rather than considering other societal objectives, such as improved safety or pedestrian accessibility. I just learned that an "Indian HCM" is under development. Hopefully, this will take a broader view of these issues and not replicate the flaws of existing guidelines.

## What should be the process for drafting an HCM? Doesn't it need to be a social and consultative process? In India we need more roads and highways, but these seem to be coming up without consultation on a vision.

There are several parts to this question. First, what is the process for developing the HCM or what should be the process for developing it. While I am not familiar with how the Indian HCM is being developed, in the US the HCM is periodically updated under the auspices of the Transportation Research Board (TRB). In general, when an update occurs, panels of "experts" are formed to develop a request for proposals that is open to consultants and academics to bid on. The panel reviews and selects which team will conduct the work. Different panels typically oversee different aspects (or chapters) of the HCM.

The TRB attempts to seed the panels with a variety of viewpoints, but also needs subject matter experts. So, while this might be partially a "social and consultative" process, it is largely driven by the team doing the work with some guidance from the panel. The panels are volunteers and many will not be able to devote sufficient time to reviewing and commenting on the products produced.

Don't forget, the HCM should be a technical document and it certainly has valid formulas and methods for calculating traffic flow. What is more important is how the information generated by the HCM is used or misused.

Level of service (LOS) has been elevated to be the most important criterion and in many cases the only criterion used to make decisions on adding capacity or redesigning roads. This is the problem. Other performance metrics need to be in the mix, such as safety, pedestrian mobility, city vitality, all of which may be hindered by a one-sided focus on LOS or maintaining traffic flow. All these issues need to be considered by the broader public when considering new or redesigned roads.

## Do you think cities of the developing world have to find their own unique solutions to traffic and transportation?

Probably every city in the world has unique issues that they need to address and many will find their own solutions. But I think there are certain overarching ideas that can be broadly applied. I like to emphasise that cities should not "forget the pedestrian". A focus on personal motorised vehicle transportation, as was practised for many years in North America (and still is in many areas) is damaging to the vitality of cities. There are many solutions and examples throughout the world that would work in India. ■

# FROM CITY LIGHTS TO FARMS

**Ravleen Kaur**  
Chandigarh

**D**EERIKA Kundaji turned her back on a career in academics in her late twenties to become a farmer. Training to be a lecturer and researcher in archaeology, she gave up her PhD and a job offer in a university in 1993 in search of a new life. After 20 years of living and working on a farm and planting a forest, she does not feel that she 'left' or 'sacrificed' a career or comforts.

A bunch of idealistic farmers like her attended the fifth National Organic Farmers' Convention in Chandigarh from 28 February to 2 March. They were all people who had turned their backs on careers that most would die for — as software engineers, in academics, in the corporate world — to become farmers.

Today, Kundaji conserves more than 90 varieties of traditionally grown rare vegetables that are virtually extinct. In Pebble Garden, her small garden of 2,000 square metres, she has 20 varieties of brinjal and about seven varieties of lady's fingers, including the unheard-of red, white and multi-coloured ones.

At meetings of farmers and in village fairs, she sells these seeds in small packets for ₹5-20. In tribal areas, she sells them for ₹1. "I don't want to preserve old seeds like museum pieces, as a sad reminder of some past glory. I want to bring back to farmers their status of being creators of diversity and agricultural brilliance," she said. Ironically, she points out, what she does with so much passion is illegal. There are stringent restrictions on sale of seeds (anybody selling seeds in packaged form with information about the seed has to be a registered seed-seller).

Weary of city life, Kundaji went to Auroville in Tamil Nadu in 1994. She struck up a friendship with Bernard Declercq, a Belgian at Auroville, and both began the task of regenerating a severely eroded patch of land which did not even have a top soil layer.

"We decided to do everything on our own with two principles — no external inputs and no hired help. We did not get any soil from outside. There is no point in destroying another place to heal this land and we did not hire a single worker, not even a farmhand. I still work four to six hours in the garden every day and do non-farming work too like repairing broken pipes, cleaning the soakpit myself, chasing away the neighbours' pigs, apart from cooking, cleaning, holding workshops, receiving visitors, etc," said Kundaji.

She even constructed her brick house with a single mason and helper. She says farming helped her discover that she is by nature a worker and not a supervisor. "I find it much more fulfilling to experience the work myself. So much learning happens in the process and there is room for creativity if you get into the work hands-on. Most farming in India is done by employed workers. This class divide is a pity, because we are integral human beings, with body and mind functioning together and stimulating each other. I am grateful to Auroville for giving me this freedom and opportunity," she said.

The land on which she and Declercq have set up Pebble Garden belongs to the Auroville community. Her financial needs, a mere ₹5,000 a month, are



Raghava with his family at their farm in Davangere

**Two years ago, Navin Pangti sold off everything he owned in Gurgaon and went to Haldwani in Uttarakhand. It took him two years to find a six-acre plot in Almora that he wanted to buy. He is striving to restore water and regenerate the land.**



Navin Pangti opted out of the nine-to-five drill

taken care of by her family. There is a small income from selling seeds, about ₹40,000 in a year but that is used for expenses in the field itself. Apart from that, they receive voluntary donations at times. "After all these years of working in a kind of financial 'vague'ness, I do not feel that we miss anything or lack anything," she says.

## FOR A CALM LIFE

For an urban professional, the end is the means. But

in farming it's the process that counts, says Navin Pangti, a mechanical engineer with a post-graduate degree in visual design from IIT Mumbai. Settled in Gurgaon with his wife, Deepti, an Army Nursing Officer, and two daughters, Pangti had no dearth of work or money. But he realised long ago that a nine-to-five job was not for him.

Even while freelancing as a copy editor, creating digital user interfaces and working on information architecture, he realised that the chaotic nature of



# AND FORESTS



Parthasarathy VM: From software engineering to farming



Deepika Kundaji propagating indigenous seeds

city life affects the psyche. Deepti, meanwhile, wearied of allopathic methods of healing and took to studying alternative medicine.

Two years ago, he sold off everything he owned in Gurgaon and went to Haldwani in Uttarakhand. It took him two years to find a six-acre plot of land in Almora that he wanted to buy. He hasn't begun farming yet. He is striving to restore water sources and regenerate the land which had been lying waste for a while. The couple has opted to practise natural

farming — no tilling, no external manure and no irrigation.

"I always wanted to come back to the hills so I started an eco-tourism venture 12 years ago in Almora itself. But I found that the local people we were hiring left their farming completely. All they wanted was a small job in the town. But doling out jobs does not help anybody, people have to discover their skills and create businesses around them," he said.

While in Gurgaon, Pangti began home-schooling his children as the mainstream schooling system disappointed him. But he found himself still keeping the company of people who could think only in material terms.

"City life is a monoculture. You meet and eat with the same sort of people and look down upon a different set of people. In Haldwani, my children met families who lived in one room and those who had eight rooms but used only two. So they are developing some sort of community feeling now," he says.

The couple's parents opposed their move to a village initially but Navin and Deepti are trying to convince them to live with them so that they can, in their last years, see the life they saw as children. To earn a living, Pangti still takes up freelance projects.

The idea is to have a self-reliant life, he says, to produce one's own food, water and power and be technically independent. "I call farming my pension plan. The best financial planning will fail by the time one retires, thanks to inflation. But a live source of food will serve one till the end," he points out sagely.

## NATURE & NURTURE

A software engineer with an MBA, Parthasarathy VM left a highly paying career selling banking software in 2012. The trigger was a spurt in lifestyle diseases among his family members in 2010, including his one-and-a-half year old son's high fever and seizures. A week in the hospital with his son, Sidharth, exposed him to 60 children suffering from the same illness.

Googling the illness took him to a study by the World Health Organisation that found DDT, a banned pesticide, in mother's milk. "So I started buying organic food

at a premium. I even contacted farmers to sell me their produce directly but they would not hear of not using chemical inputs. Monocrotophos, a pesticide banned for use on vegetables, is widely used all over the state. Over a few months, I lost complete faith in the food I was eating and quit my job to grow food myself," he said.

Fortunately, he had some land in Pandeshwaram near Chennai which was under chemical-based agriculture. He began growing green vegetables

there. The initial journey was tough. The land was covered with weeds and he had no knowledge of farming.

Then he met Dr G. Nammalwar, the organic farming scientist who has inspired many people to take up organic farming. The savings he had built up over the years soon vanished and he considered going back to a job. But his wife, Rekha, who was working, supported him.

Two years later, Rekha also quit her job and is now associated with an organic store in Chennai. Over a period of time, many changes crept into their lifestyle. "Farming is about a change in mindset. In the city, we would think about buying a 50-inch screen LCD TV, our son went to the supposedly best school in town. And now, we haven't switched on the TV for possibly more than a year and Sidharth studies at the local school with just six kids for company," says Parthasarthy.

That is one problem he faces in Pandeshwaram. "Everybody wants to send their kids to schools in town so there are no kids here that he can play with. But he is generally busy fiddling with things and a lot happier when he is here. In the city, he still needs an iPad to keep himself occupied."

## FOR STRONG ROOTS

Belonging to a farming family, Raghava's parents wanted him to get a job and got him to do an MBA. "But I wanted to start a business venture. I would read stories about new start-ups being set up every now and then," he recalls. Raghava completed the MBA and then one day, when he attended a workshop on organic farming, realised his calling lay in natural farming.

His family had 21 acres where they grew coconut, paddy, fruits and so on but with chemical inputs. Raghava decided to turn the entire patch organic. The family opposed this. He had not taken up a job and now he wanted to change farming practices. Then Raghava decided not to send his kids to school. The family became positively alarmed.

"In school, they teach them in Class 5 that genetically modified is the way to feed the world so how can we expect them to inculcate quality education in our children?" he points out. His nine-year-old daughter, Vishishta, had put up a stall in the organic convention along with her mother where she sold organic seeds. Both she and her five-year-old brother, Varchas, are full-time farmhands at their farm in Davangere, Karnataka.

The entry into natural farming was not without its missteps. It normally takes three years to convert coconut trees to organic. "But in 1999, three years after I began, I lost the entire crop. That made me realise how wrongly I had understood organic farming. I attended many more seminars and went to stay at other people's farms to learn more. I got a good crop only after another three years."

Natural farming also made him take up naturopathy for small illnesses that occurred in the family. "For instance, with the help of some exercises, I was able to get rid of my glasses which I had been wearing for many years," he says.

Today, a lot of people visit Raghava's farm to learn about organic farming. He has a diverse crop of vegetables, tubers, medicinal and aromatic plants, ornamental plants, fruit trees and those used only for timber, besides coconut and paddy which take care of the entire financial needs of his family. And they are a family that loves to travel. ■

# Organic cotton finds saviours

**Ravleen Kaur**  
Chandigarh

IT feels wonderful to wear an organic cotton kurta from Fab India, partly for the feel of wearing something 'pure' and subconsciously for doing one's bit for organic agriculture. Never mind the price tag. The fad for organic cotton is growing by the day but where does it come from?

At a time when genetically modified Bt cotton has overtaken cotton farming in India, an organic cotton kurta in one's wardrobe feels exclusive. But producing organic cotton has become an onerous task for the farmer. The root of the problem is the seed. It has virtually disappeared.

Samat Bhai and Gauri Behn Gadda, a farming couple from Gujarat's Surendranagar district, have silently taken up the challenge to address this problem. Surrounded by Bt cotton farms on all sides, they are producing organic cotton seeds on a one-acre farm.

For the first time, they sold some seeds from their first batch of produce at the National Organic Farmers' Convention in Chandigarh in February. And the response was overwhelming. As soon as it was announced that the couple had organic cotton seeds, farmers from Haryana and Punjab flooded their stall. "It is so difficult to find non-Bt seeds nowadays. The only problem is finding these seeds again next season," said a farmer from Mansa, Punjab.

"Surendranagar has a very good cotton crop. But since the advent of Bt cotton in 2002, our traditional seeds just got lost. I realised we will never be able to do organic cotton farming if we don't save the seeds. That is how this experiment began," explained Samat Bhai while selling his seeds in small bags made of organic cotton. A week after attending the Convention, they were both recognised by the President of India for their effort in developing two organic non-Bt cotton hybrid seeds named Lok Jatan I and II after the non-profit that supported them.

After 2009, the production of organic cotton in India has steadily declined from being more than eight lakh metric tonnes in 2009-10 to about one lakh tonne in 2011-12, according to the latest data available on the agriculture ministry's National Centre for Organic Farming. India also lost its position as the biggest exporter of organic cotton to Turkey in recent years. The main reason behind this is the unavailability of organic cotton seeds, a mandatory requirement for cotton to be certified organic. In a scenario where Bt cotton covers 99 per cent of cotton-growing area and organic a mere 0.6 per cent, chances of organic cotton seeds getting contaminated with Bt are very high, dissuading private seed breeders from producing organic seeds.

This is a challenge Samat Bhai faces on a daily basis. "I began by looking for varieties of good male and female plants to come up with a hybrid seed that could give a good crop. I went to Dharwad in Maharashtra where some farmers had prepared organic seeds, and also took seeds from agricultural universities and scientific institutions. It took me seven years to first find the suitable varieties and



Samat Bhai and Gauri Behn Gadda at the Organic Farmers' Convention in Chandigarh

**As soon as it was announced that the couple had organic cotton seeds, farmers from Haryana and Punjab flooded their stall. 'It is so difficult to find non-Bt seeds nowadays. The only problem is finding these seeds again next season,' said a farmer from Mansa.**

then cross them. Every year, some contamination would occur and the samples we sent to the labs would be rendered useless. Only this year, we got seeds that we can claim are completely organic," he said, acknowledging the help he got from Jatan Trust, a Vadodara-based non-profit working on organic farming that helped him in getting seeds from other state agricultural universities and conducting lab tests.

Even farmers growing Bt cotton helped indirectly. "Every packet of Bt cotton seeds contains 20 per

cent non-Bt seeds and there is a mandatory requirement to sow them as well so that bollworms, the pests attacking Bt cotton, do not develop resistance to GM seeds. But farmers usually throw these seeds away. Some of them gave their non-Bt seeds to Samat Bhai for his experiment," said Kapil Shah, who runs Jatan Trust.

To avoid contamination, various precautions like an isolation zone of 500 metres from other fields has to be maintained. For Samat Bhai, whose field is surrounded by Bt cotton on three sides, this was a

PICTURES BY RAVLEEN KAUR



Samat Bhai's bag of organic cotton seeds

real challenge. "We put bags over flowers of the designated female plants to avoid undesirable pollination," he says. Once the parent plants were ready, work on restricted pollination began. "Samples were sent to a premier cotton research institute. But every year, there would be some contamination. Only this year, we were able to produce pure seeds. Testing happened at the level of leaves, plants, and each and every seed," said Shah. The reward was the 50-kg sack of seeds which Samat Bhai brought to Chandigarh.

The couple has decided not to brand the seeds and sell commercially but only to a known network of farmers interested in organic cotton farming at a minimal price with the purpose of creating a seed base for organic farmers. "The lack of seeds is something we suffered from when we decided to stick to organic farming. We even shifted out of cotton for a while because there was no organic seed available. But living in a region known for growing cotton, we couldn't see *desi* cotton getting lost like this," says Gauri Ben. According to the Seeds Act, to sell seeds commercially as a brand in sealed packets, one needs to be a registered seed producer, a procedure which the couple wants to stay away from.

According to Shah, the certification process for organic cotton is difficult and expensive. This has also led to certification agencies in India circumventing the process. "Two of them were recently fined by the Agricultural Produce and Export Development Agency for certifying Bt cotton as organic. "Given the contamination, I am even doubtful of the organic cotton clothes being sold in the market," he said.

The organic cotton produced at Samat Bhai's farm, however, is already being used to make organic clothes but via an unorganised trust-based network. "Cotton farmers, like those around Samat Bhai's fields, are scared to give up Bt cotton because they don't have an assured seed supply and an assured market. So we plan to launch a campaign throughout Gujarat to promote these seeds and also market their produce," says Shah. ■

# State clamps on tribal leaders

Tanushree Gangopadhyay  
Ahmedabad

TRIBAL leader Jairam Gamit finally walked free from Rajkot jail after the Gujarat High Court quashed the case against him by the state government under the draconian PASA (Prevention of Anti Social Activities) Act.

Surprisingly, 37-year-old Gamit, elected as an independent to the Songadh taluka panchayat from Chimer, was branded by the state as a "dangerous person who has organised and incited people to steal teakwood from the reserved forest and cultivate land."

"Three of the six offences lodged against Gamit from 2008 to 2015 did not have FIRs. Besides, the Sessions Court had granted him anticipatory bail in January", explained Hiren Modi, his advocate.

Gamit's release is being seen here as a major victory for the tribal and forest rights movement.

"We have been vindicated," beamed Gamit, after being discharged. "Ours is a struggle for survival in this remote tribal district. A vast majority of tribals in Songadh were displaced by the Ukai dam on the Tapi river 60 years ago and they have still not been rehabilitated."

On 31 January Gamit was picked up mysteriously from his office in Songadh district and sent to Rajkot jail. "I was not served any notice and I was only informed of the reasons for my arrest when I reached the police station in Vyara, the district headquarters," he said.

Gamit alleged that the forest department was terrorising tribals, filing cases against them and refusing to entertain their claims to land under the Forest Rights Act (FRA) of 2006.

"Nearly 1.80 lakh claims were accepted by the state in 2008 but the forest department spurns them," said Gamit. "After doing 'illegal' cultivation for nearly a decade, close to 80 per cent of our people have stopped migrating for livelihoods. Otherwise they were compelled to migrate for eight months a year to work in the sugarcane fields of Bardoli and other places."

Trupti from Action Research in Community Health and Development, an NGO working in the forest areas of Gujarat, corroborated Gamit's claims. She said community forests were coming up in Songadh and these have helped people's livelihoods. Such management of forests by the people could help poverty decline and the forests to flourish. For this, implementation of the FRA was essential, she said.

Activists working on forest rights issues fume that companies are given land cheap and so is the real estate sector. But local forest people are deprived.

Sand mining is another bane. Romel Sutaria of the Adivasi Kisan Morcha has several criminal cases lodged against him for fighting the sand mining mafia in the Orsang river of Chhota Udepur district. Tribals and people all over the state are protesting against the sand mafia. They do not allow local people to cultivate watermelons and other fruits and vegetables on the riverbank. Apparently, Sutaria and his group have been rounded up several times. "The forest department has charge sheeted him and declared him an 'absconder,'" said Trupti.

Mining and quarrying of black stone, dolomite, limestone, lignite and other minerals has become a major source of income and is the reason for large scale poaching of forest land. Activists allege that mining companies manage to sneak in and mine these minerals by paying paltry sums to poorer people living there.

"We are picked up randomly from our villages for stealing wood from forests and locked up for minor reasons," said the women here. They allege their men are picked up too. However, many people from Chhota Udepur migrate in large numbers to work

**Lack of education and health facilities are a matter of grave concern in tribal regions. Children used to swim across the river to attend school in Chhota Udepur district as there was no bridge.**

in the agricultural fields of Saurashtra, in Surat's diamond industry or as coolies on construction sites.

Lack of education and health facilities are a matter of grave concern in tribal regions here. Schools are a misnomer in most villages. Children used to swim across the river to attend school in Chhota Udepur district as there was no bridge. Fortunately, it has come up recently, after the media wrote about it. There are no teachers even if the school has a building. Doctors rarely visit Primary Health Centres or Community Health Centres. Neither are trips by the ASHAs regular. People here are compelled to spend the paltry sums they earn to go to towns and cities even for minor ailments.

The district collector of Chhota Udepur had sought a month for resolving the Adivasi Kisan Morcha's charter of demands on education and health issues submitted in November last year by Sutaria. "We started an agitation in January this year as our demands could not be met. Thirty-six of us were arrested," said Sutaria. When Chief Minister Anandiben Patel came to attend the Krishi Mela in Bodeli on 20 December, Sutaria along with others, was detained the previous day.

In February, Sutaria and his group sat on *dharna*. He says the district collector rounded up several youth under the Bombay Police Act. "We were branded as terrorists and Naxalites, though we had permission for our *dharna*. The district collector called us a parallel movement," alleges Sutaria. ■

# Dehradun has the best and

**Rakesh Agrawal**  
Dehradun

SINCE the British Raj, Dehradun has been a bastion of quality school education. The city is populated by a string of elite public schools. The most famous are Doon School, founded in 1927 and Welham Girls School, established in 1957. Liberal and well-off parents aspire to send their sons to Doon and their daughters to Welham's.

There are many more schools with an excellent reputation like Ann Mary, Saint Joseph Academy, Asian School, St. Jude's and St. Thomas. The students of Dehradun's famed schools form the cream of Indian society. They become politicians, journalists, filmmakers, social activists, writers, industrialists and so on.

In stark contrast, government schools in Dehradun have remained in a pathetic condition since time immemorial. According to Pratham's Annual Status of Education Report (ASER) 2012, around 10 per cent of students in government schools from Class I to Class 8 could not even read the alphabet. Around 84 per cent of students in Class 8 could just about read Class 2-level text. In English comprehension and arithmetic, the situation was even worse.

Little wonder that parents with low income, even in rural areas, somehow raise the money to admit their children to private English-medium schools. More boys than girls have been admitted to such schools, according to ASER figures, and the gender gap increases in the higher classes.

So who goes to government schools? "Children of very poor and marginalised people like daily wage earners, vegetable vendors and domestic workers attend government schools," says PN Dobhal, Headmaster, Government High School, Chamasari, Dehradun.

The principal of a government school says, on condition of anonymity: "Children come because of the midday meal. In many cases, even that does not lure them. There is a lot of absenteeism."

The midday meal might be an attraction for children but teachers find it a burden. "Government teachers are given many non-teaching responsibilities that affect their teaching. The midday meal is a big culprit," says Geeta Nautiyal, Principal, District Education and Training Institute (DIET), a government institute that provides quality teachers' training in Dehradun.

In fact, 13,000 posts of teachers in primary and secondary schools of Uttarakhand lie vacant. Many schools function with just one or two teachers who teach 50 or 100 students. The midday meal scheme along with non-teaching jobs like preparing electoral rolls, election duties, motivating out-of-school children to enroll, and filling population slips is a big burden on teachers, affecting their primary task and responsibility.

The problem, say educationists, is that there is a dual system of education in Dehradun. That's why government schools are languishing.

"School is the mirror of our society. The current dual system reflects the disparity that exists in our



*Liberal and well-off parents aspire to send their children to Doon School*



*The midday meal is seen as*

**'Children of very poor and marginalised people like daily wage earners, vegetable vendors and domestic workers attend government schools.'**

society where the elite send their children to expensive, private schools so that when they grow up they can be part of the same class. The government schools are victims of this disparity. The teachers get fat salaries. But their students are from very poor and destitute families. The parents have no say," says NNP Pande, former Director, Education.

"The dual system of education sows the seeds of class and caste-based discrimination from a very young age. It is the root cause of the pathetic condition of government schools not only in Dehradun, but in entire Uttarakhand. We demand that a uniform system of education be implemented in the entire state," says Kamala Pant, convener, Uttarakhand Mahila Manch, a network of women activists.

But the award-winning teacher, Jagdamba Prasad Dobhal, who is a senior mathematics teacher at the Government Inter College in Dudhali, Dehradun, has a different take. "I find no problem in government policy. The problem lies in its implementation. Most teachers are just interested in their salaries, perks, increments and leave. They get fat salaries, but behave as if they are doing a routine job."

A section of educationists blames the education bureaucracy. They say that many good government schoolteachers are just left to languish. But those who cosy up to the bureaucracy move up the ladder.

"Government policy is also responsible as it allows so-called public, English-medium schools to function. These schools have proliferated in every nook and corner of the state," says Nautiyal.

Teachers in government schools and those in the



*Govt schools lack infrastructure and teachers*

elite schools hardly ever talk to each other. In fact, government schoolteachers privately say those working in elite schools are snobbish and make them feel small.

"Well, we lay the foundation of a rewarding life for our students. We have a teacher-student ratio of 1:10. In government schools, one teacher has to teach 100 students. They perform many non-teaching jobs too. Just imagine the quality of education there," sniffed a lady science teacher from Welham's.

Indeed, Uttarakhand has 1,689 single-teacher primary schools in its 13 districts. In Dehradun, such schools don't exist on paper. But since teachers are frequently absent, some primary schools become single-teacher schools in reality.

When this correspondent visited the government primary school on Rajpur Road, for instance, only one of three teachers, including the principal, was present. In the upper primary school for girls at Raiwala, students were busy cleaning and sweeping the school building. By the time they settle down for

# worst schools



a burden by teachers though it does attract some children

the day's lessons, it is usually noon. Also, in many primary and upper primary schools in the city, safe drinking water and clean, usable toilets are conspicuously absent.

The government and other institutions are making efforts to address the infrastructure gap and improve the quality of education by training teachers. DIET is the premier government institute for teachers' training and it is carrying out its job seriously.

"We provide both pre-service and in-service training. Existing teachers are helped to improve their teaching methods. We also extend on-site educational support, conduct surveys, develop educational materials, do syllabus improvisation and carry out regular monitoring and action research. All this improves teaching methods. We help teachers tackle issues they find difficult to deal with," says Himani Bisht, Senior Lecturer, DIET.

Action research is crucial to understand the gaps teachers face in primary and upper primary schools and how to fill them. "We carried out action research

in 70 schools in Dehradun district in 2014-15. It helped us understand the problems that teachers of maths and Hindi face and what kind of activities they can perform to overcome them," says Deena Rana, programme coordinator, action research and lecturer, DIET. She says the impact of this research was also visible. Students of 15 schools were able to identify letters, construct words, and read and write common words in Hindi in Doiwala Block. Primary schools in Ajabpur Kalan I & II reported that children began attending school regularly.

In addition, DIET carried out research in 20 schools in Raipur Block in 2014-15 to improve teaching methods and solve students' problems after interaction with them and their parents. This has brought about a noticeable change in the behaviour of several students. "One child used to fight with everyone and not attend school at all. But Deena motivated us to carry out an action research programme. That changed things. There were students who stopped fighting and began attending school regularly," says Nikita Rawat, a teacher at the Khairimarkhum Grant Primary School in Dehradun district. Similarly, another student in Natthanpur Primary School who would not speak at all, began speaking up and taking an interest in his studies.

The Azim Premji Foundation (APF), working since 2004 in Uttarakhand on education, is helping improve the quality of education in government schools. "It is important to address the problem at the root and to prepare people who want to be teachers by choice and not by chance. For this, we conduct annual surveys and document ideal teachers who could inspire others, interact with DIET and NGOs and enthuse people for the five-year integrated teaching graduation for social change that we offer instead of the two-year B.Ed programme," says Dr Archana Bajpayee Daji of APF, Dehradun.

APF's state and district institutes facilitate the creation of a progressive educational environment in the states. "Our focus is on quality education that helps learning as envisaged in the National Curriculum Framework 2005. We try to help teach-

ers move away from memory-based education to learning by doing. We carry out training programmes and hold regular workshops to build the capacity of in-service teachers at our state and district office in Dehradun and district offices in Uttarkashi and Udham Singh Nagar," she adds.

APF and several NGOs also chip in to provide education to children with special needs, a section almost totally ignored by the government. APF carries out regular workshops and seminars for them. Among NGOs, there is the Agnes Kunze Society's Hope Project which runs four schools for children with special needs in different parts of the city. The Bajaj Institute of Learning runs a full-fledged school for visually and hearing impaired children on Rajpur Road. The Nanhi Duniya Movement, founded in 1946, runs five centres in Dehradun with one for visually and hearing impaired children. Cheshire Homes India runs classes in sign language, computer skills, English-speaking skills and soft skills.

"We're doing our bit but the problem is so huge that our efforts are just a drop in the ocean. The government must take the primary responsibility," says Daji.

Educationists say it is critical to improve the quality of education in government schools. Things have been allowed to languish for too long. "I would say, abolish this dual system of education, of elite schools and poor quality schools. Establish a common system. Make English the medium of instruction in all government schools," says PN Dobhal.

"Force all government employees from the chief secretary to peons to send their wards to government schools. Neighbourhood schools are another option. They would have the infrastructure and students of all classes and castes can go there," says Pande.

The irony is that even if a child from a poor family gets through a government school, college is an uphill climb. Dehradun has just a few degree colleges and professional institutes. Most of them are mere teaching shops. The city's best-known college, the DAV College is known as a hub of petty politicking where violence is a regular phenomenon.

There is a ray of hope, though. Doon University, now christened Uttarakhand Technical University, established in January 2005, offers many job-oriented graduate and post-graduate courses, especially in communication, environment and natural resources, and management studies. ■

## SAMITA'S WORLD

by SAMITA RATHOR

WHY HAVE YOU STOPPED EATING SHELL FISH?

'COS ALL SOURCE OF SUFFERING COMES FROM BEING SELFISH!!!



SAMITA

AJIT KRISHNA



Green signal: Suresh Prabhu (right) with Meenakshi Lekhi and Dr Harsh Vardhan

# Railways have a long way to go

## But Prabhu takes welcome first steps for a turnaround

Subir Roy  
Kolkata

THE 2015-16 Railway Budget speaks of using Radio Frequency Identification Technology (RFID) to identify wagons which will tell us where a wagon is every time it passes a reader. On the other hand, if every wagon were given a GPS tag, we would know where it was at every moment. Large truck transport fleets and many city taxis nowadays are GPS-tracked.

This is of a piece with the Indian Railways persisting with an outdated Canadian technology till the 1990s, using fourth generation mainframes in its unending effort to computerise freight movement, a process that is still not completed in as much as you cannot say where exactly a wagon is at a particular moment. The new railways minister, Suresh Prabhu, may hold forth on how the railways are using information technology to go places but there is a long way to go.

It is still hoped that the national carrier will see a major turnaround under the leadership of Prabhu, reputed to be an efficient administrator. A turnaround is sorely needed after the years of decline under Trinamool Congress and Congress ministers, to retrieve some of the glory the railways achieved under Lalu Prasad Yadav.

The funny thing is, not only was Lalu not tech-savvy, he relished projecting himself as a rustic son of the soil who nevertheless knew his onions enough to leave most of the work in the hands of an efficient civil servant brought in from outside. He was able to work wonders by attacking the most serious problem of the railways — inter-cadre rivalry (traffic versus mechanical versus personnel and so on) — something that no insider by definition can.

Not only are the railways still a national asset, an efficient and fast-growing railways can act as a catalyst by not just enabling the economy to grow faster but also in a more environmentally sustainable way.

Prabhu's Budget, in fact, raises a lot of hope by

**Suresh Prabhu's Budget raises hope by getting its priorities right. It focuses on the need to sharply step up investment to raise capacity and improve safety.**

being able to get its priorities right. It focuses on the need to sharply step up investment to raise capacity and improve safety, outlines logical ways of garnering the resources needed and readily admits that a more efficient and transparent way of doing things must go hand-in-hand with the new investment so that projects are completed on time and bring in the returns on the huge additional funds deployed.

The Budget visualises an investment of ₹8.5 lakh crore — over eight times the one lakh crore size of the annual plan for the coming year (2015-16) — in the next five years. For this the railways will try to seek funding from every conceivable source, both domestic and multilateral (like the World Bank). It will seek partnerships with state governments, public sector companies (like Coal India for a line to a large coal reserve) and private sector firms for last-mile projects like access to a port. Projects totalling over one lakh crore rupees like the latter, which will bring in quick returns, will be sought to be funded with market borrowings.

The Budget appears to have put the right foot forward by setting a higher target for operational efficiency by projecting an operating ratio of 88.5 per cent for 2015-16 which will not only be much better than the 91.8 per cent likely to be achieved in the current year, 2014-15, but also be the best that has been achieved since the peak performance of a 75.4 per cent ratio achieved in 2007-08 under Lalu. (The operating ratio is the part of earnings that goes in meeting operating costs and the lower the figure the better, that is, there is a higher surplus available for investment.)

Along with setting an ambitious but feasible target, Prabhu has also sought to downplay hype. His BJP predecessor, Sadananda Gowda, in the NDA government's first rail budget last year, spoke specifically of a bullet train service, the prime minister's dream, between Ahmedabad and Mumbai for which one train itself will cost ₹60,000 crore and the entire project ₹9 lakh crore.

In comparison, Prabhu has been distinctly low-key on the subject, saying in his Budget speech that a "quick" and "appropriate" decision would be taken once the report of the feasibility study for the project is available.

As for the rest, the Budget has taken one right and one wrong decision. The right one is historic. This is the first Budget in living memory in which the railways minister of the day has not announced at least a few new passenger trains. All know that passenger trains are loss-making and take away space from profit-making freight trains. With virtually no rise in the track network, it is suicidal to keep announcing new passenger trains — a temptation to grandstand no railways minister had till now been able to resist. It would be a great trade-off if the number of passenger trains did not increase but they ran on time a bit more.

The wrong decision is to raise freight rates by between 2 and 10 per cent for a range of commodities under the guise of rationalisation. The rates are already high and as a result the railways have been pricing themselves out of the logistics market, steadily losing market share to road transport. There is also little sense in raising rates when industrial activity in the economy is sluggish. There can hardly be a manufacturing revival if logistical costs keep going up even as demand is not. The justification for a rise is even less when oil prices are going

*Continued on page 16*



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## CONFLICT ZONE

# Tangled in wire

Riyaz Malik  
Jammu

THE Delhi Assembly elections were fought and won entirely on development issues. Electricity, water, security and roads topped the list. But in Jammu and Kashmir (J&K), the focus of the elections was largely AFSPA and Article 370 that gives the state 'special status' under the Indian Constitution. The issues of the common man found absolutely no space.

Between politics and false promises, the expectations of people in Mandi tehsil, a remote village in Poonch district, fell flat as they listened to political statements by elected representatives of the newly formed government. There were no references to things that affect their daily lives.

During the eight-hour journey from Jammu town to the historic town of Poonch nestled in the Pir Panjal mountain range, a visitor witnesses not just the beauty of nature in gurgling rivers and lush green forests, but also the indifference of both the state and central governments that has pushed this border district into being classified as one of the most backward regions of the state.

People living in various villages in Poonch face a plethora of problems ranging from issues related to water, schools, roads and health facilities to electricity. The local authorities are negligent and callous. Take electricity. There are increasing cases of villagers being electrocuted because of live wires left lying around by the J&K Electricity Board.

Thirty-three-year-old Nizamuddin was the most recent victim of the apathy of the electricity authorities. A farmer, Nizamuddin is from Saloniya panchayat of Mandi tehsil in Poonch. He was working in his field last month when he got entangled in electric wires that had broken loose from the pole. Hearing him scream in pain and



Nizamuddin's hand had to be amputated after he was electrocuted

shock, villagers rushed to the spot and saved him from electrocution. They took him to the district hospital in Poonch where he was provided first-aid and then referred to the Government Medical College in Jammu where he was admitted for a while. When his condition did not improve, he was referred to a private hospital in Ludhiana. After days of treatment, his right arm was amputated below the elbow, leaving him handicapped for life.

To make matters worse, a few days later, complications arose in his left arm too, leading to a net expense of over ₹600,000 on his treatment — with no improvement so far.

"I have borrowed money from almost every household in my village. The doctors have suggested further treatment but my family has run out of money to meet my medical expenses. I spent my entire life working hard to be able to provide a good education and a better life for my son but due to the negligence of the electricity department, our entire family will have to suffer now," rued Mohammad Haneef, his father.

Representatives of the electricity department visited him only when an FIR was regis-

tered against them two days after the accident. They were quick to make written promises to take care of the medical expenses and get him a government job, even as they requested his family to withdraw the FIR.

As the family feared, the department soon turned a blind eye to his plight. "The Assistant Engineer wanted to get rid of the matter by offering us ₹30,000. Our family refused to take that money. We still have that note with us but there is no one to take action against the department," said Mohammad Deen, Nizam's maternal uncle. The officials refused to comment on the issue.

This isn't the first case. In 2011, 40-year-old Batcha died of electrocution when he ventured from his agricultural land in Dangiwa village in Sopore, leaving behind a widow and two sons to fight for his case. In 2009, 12-year-old Romesh Kumar and his maternal grandfather died when they came in contact with an electric wire tied to a wooden pole. In 1996, Mohammad Bashir was electrocuted when he accidentally stepped on a broken live wire while walking towards the main road in village Chokian in Kotdihara.

On 28 February, Sharifa Bano died in Reasi district after coming in contact with a 33 KV live wire lying in the fields in Bagga in Mahore. These cases reflect a pattern that, over the years, has seen no change, especially in villages which become soft targets of State apathy.

**The local authorities are negligent and callous. There are increasing cases of villagers being badly electrocuted because of live wires left lying around by the J&K Electricity Board.**

"Villagers saved my son's life but he will now be forced to live a life of dependency. At this age, when he was supposed to take care of us, we are looking after him and his family," said Nizam's father who, at the age of 60, has returned to working in the fields.

The J&K Electricity Board should be taken to task for its negligence. There should be a thorough audit of its operations so that live wires are not left lying around. Not only should compensation be paid to the victims of its callousness, there should be sensitivity towards villagers whose voices hardly ever reach the media. It is these voices that can make the agenda of political parties truly pro-people. ■

Charkha Features

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down and the cost of diesel, on which most railway locomotives hauling goods trains run, is following suit. The need to garner revenue to show a better performance is there, but it should not be fulfilled at huge long-term cost!

A good beginning is to be appreciated but there should be no illusion that there is still a long way to go for things to be even reasonably acceptable. The accident rate of the railways has to reduce much more and the first area to address is one of the biggest and most senseless causes of casualties, those that take place at level crossings. There is no reason why a combination of two resources already available cannot do the job. One is to use the national employment guarantee programme to man every level crossing with at least two people, using

the resources under the rural employment guarantee programme. The rules can be tweaked to take in those with at least some primary education so that they can follow a safety drill.

This can be done by using the country's mobile phone network. Let us say every level crossing has to have two mobile phones with two people. When a train approaches, a message has to be sent to both and confirmation that the gate has been shut has to come from both. If this is not available then the train driver is immediately asked to stop. This means he also has to have a mobile phone.

But what do we do with the problem of there being no network in many remote areas? An ambitious emergency technology project has to be taken up to fill the missing gaps in the network by installing transmission towers along the rail line or

by extending the optic fibre network that has already been extensively put in place by RailTel.

As a result, the driver and guard of every train will also have a mobile phone with which they can send an alert when an accident, not just at the level crossing, takes place. Right now it often takes time not just for a message to be sent but also an emergency rescue mission to arrive so that it is usually the local villagers who are the first to help out when there is a crash. There will of course be a cost but it is not unbearable, particularly given the number of lives it will save each year.

What the railways have so far done is launch a big programme to build overbridges and underpasses. That can go on but what has been outlined above is a far cheaper solution that can be put in place in months. ■





## The Aditya Birla Group: Transcending business

A US\$ 40 billion corporation, the Aditya Birla Group is in the League of Fortune 500. It is anchored by an extraordinary force of 120,000 employees, belonging to 42 nationalities, operates in 36 countries. Over 50 per cent of its revenues flow from its overseas operations. The Group has topped the Nielsen's Corporate Image Monitor 2013-14 and emerged as the Number 1 corporate, the 'Best in Class', for the second consecutive year.

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- Working in 3,000 villages globally. Reaching out to 7 million people annually through the Aditya Birla Centre for Community Initiatives and Rural Development, spearheaded by Mrs. Rajashree Birla.
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#### Highlights:

- Over a million patients treated at 4,000 Medical Camps and its 18 hospitals. More than 1,200 children learnt to smile again as they underwent cleft lip surgery. We helped immunise 6 million children against polio as well.
- At our 42 Schools across India we provide quality education to 45,000 children. Of these 18,000 students belong to the underprivileged segment. Merit Scholarships are given to an additional 12,000 children from the interiors.
- Our Vocational Training Centres and the Aditya Birla Rural Technology Park accord training in sustainable livelihood projects to 80,000 people.
- Our 4,500 Self-Help Groups have led to the empowerment of 45,000 women.
- Working closely with Habitat for Humanity, we have so far built more than 400 houses as part of our community outreach programme, besides supporting the building of an additional 3,800 houses.

- We are also engaged in creating model villages in rural India. We have chosen 300 villages for this transformation - whereby in a five year timeframe the villages would be self-reliant in every aspect, moving out of the "below the poverty line" status. So far more than 90 villages in India's hinterland have already reached the level of model villages.
- To embed CSR as a way of life in organizations, we have set up the FICCI - Aditya Birla CSR Centre for Excellence, in Delhi.
- In line with our commitment to sustainable development, we have partnered the Columbia University in establishing the Columbia Global Centre's Earth Institute in Mumbai.
- Ongoing education, healthcare and sustainable livelihood projects in Philippines, Thailand, Laos, Indonesia, Egypt, Korea and Brazil, lift thousands of people out of poverty.

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# WILL BANDHAN BE A

**Subir Roy**  
Kolkata

**W**HEN Bandhan Financial Services, the country's leading micro-finance institution, secured an "in principle" banking licence last year, it made history. Most of the public speculation till then was whether, or if so which, leading business houses would get licences. In taking the decision, the Reserve Bank of India (RBI), the country's banking regulator, was acknowledging that India's big business and cities did not need yet another bank. What the country needed was to promote financial inclusion, take banking to the poor, mostly living in rural areas, who had been left out despite bank nationalisation over four decades ago. (The other gap, in infrastructure financing, was addressed by giving a similar licence to a financial firm engaged in lending to infrastructure ventures.)

Once Bandhan, which was launched as an NGO in 2001 to lend to the rural poor and in 2009 became a non-banking finance company under RBI supervision, secured the big prize, the focus of the financial sector shifted to seeing how it would successfully morph into a commercial bank. Existing commercial banks wanted to see Bandhan's business model to find out how it planned to succeed where they had failed (only 40 per cent of the country's population engages with banks) and perhaps adopt an idea or two. For this very reason, Bandhan has been guarded in revealing its strategy. It has time till October to fulfil the formalities to start banking operations but the buzz is that it will be ready well before that.

Chandra Shekhar Ghosh, the founder-chairman and managing director of Bandhan, who is in his mid-fifties, made it clear from the beginning that the bank, with 600 branches, would be present in all the states and both rural and urban areas in the first year of operation, even if it be a token footfall in the south and a modest presence in the west and north of the country. Bandhan, which has high penetration in the east and Northeast as a microfinance institution, has set itself the task of building its banking business first in these areas.

Despite being an organisation until now structured to serve the rural poor, in terms of physical presence it has decided not to ignore the central business district in large cities where property prices are sky-high. However, it has also taken the key decision to keep from lending to the corporate sector made up of giant companies whose bank borrowings go into hundreds of crores of rupees.

So what will Bandhan's branches in key commercial areas of large cities do? Ghosh explains that large companies do not exist in a vacuum. There are any number of micro and small businesses which operate around large commercial properties like street vendors, large and small shops, and service providers like those who photocopy, print, bind and offer access to the Internet, and car hire businesses. There are also those firms which make up large companies' supply chains and customer reach. All these will be in Bandhan's focus.

Geographically, most of the non-rural presence will be in the extended suburbs of metros and peri-urban areas of cities which are at the intersection of the urban and rural.

The key issue is that these areas are already well banked and established large banks are focusing a lot of their branch expansion on them as urban prosperity grows. Ghosh's strategy for success is simple — offer a kind of service which will be a differentiator. "Our USP will be our service," he emphasises, adding, "this is high on our agenda." It will be premium service in urban and metro areas, and total banking service along with traditional microfinance in rural areas.

To enable this and make up the slack that has existed till now in its use of technology, Bandhan has mapped a key role for its technology consultants, Fidelity Information Services (FIS), the global technology and payments solutions provider. All technology operations have been outsourced to it under the technology service provider model where fees are paid on a per transaction basis. FIS will provide and manage a fully integrated banking and payments platform.

## TECH TOOLS

If in urban areas Bandhan has to fight competition to establish a presence, it is in the rural unbanked areas, its home turf, so to speak, where it will break new ground as a bank. Commercial bank penetration has remained low because of a variety of reasons. A not insignificant section of the rural poor is illiterate and



*Chandra Shekhar Ghosh: 'Our USP will be our service.'*

intimidated by banks and their procedures; bank branches are often far away, requiring a daily wage earner to set aside a day for a visit. Plus, bank staff in rural areas are mostly city-bred people who are marking time to be able to get back to the urban areas where they belong and so are not very proactive in engaging with rural customers.

Bandhan will address this situation in two ways. First, with the help of its technology partner, it will offer extremely simplified banking solutions that can work through SMS — a technology that innocent users can handle with the help of the most basic mobile phones. "Technology will be one of our main weapons, using it innovatively to reach those not yet covered by banking," asserts Ghosh.

The human element will be its staff and those of its business correspondents who will work like walking ATMs, armed with point of sale (POS) devices through which people make card payments for their retail transactions. It will be doorstep banking on a scale and with a degree of dedicated attention not seen in rural India till now.

Second, the human factor will step in with the Bandhan people hand-holding rural customers on the paperwork and formalities which is a major hurdle in their ability to walk in and do business at a regular bank branch. Only two groups of people have till now taken financial services to the doorsteps of the rural people. One is the representatives of ponzi schemes, and the other is the microfinance people.

Bandhan's staff or representatives will add regular banking to microfinance.

In doing this Bandhan will have some key advantages. In many areas, particularly in the rural east and the Northeast, it has the first mover advantage. It has

# BANK TO ADMIRE?

PICTURES BY PRASANTA BISWAS



mostly been there before other financial service providers have come in. This advantage will come in most handy in facing the competition from the payment and small banks which will be sanctioned by RBI and come in over time. The first mover advantage has already been able to establish the Bandhan brand on its home turf. This is why it does not plan to go out in a big way into the rural areas of the southern states which have already been somewhat saturated by well-established microfinance names.

Having outsourced technology delivery to a well-established technology partner, Bandhan has done a bit more on its own — with the help of its human resources consultant, Aon Hewitt, it has devised an HR strategy which will enable a cost-effective model to make money out of a largely poor rural clientele.

The main reason why banks till now have not put their heart and soul into taking banking to the rural poor is the cost factor. In this Bandhan will take forward what it has already been doing.

As a microfinance organisation it broke new ground by using the services of young people from rural and semi-urban areas who often lived in the back-rooms of their offices and dealt with people who were like them. Training played a big part in this. It enabled Bandhan to be a low-cost leader among microfinance organisations.

It has now undertaken a massive exercise to train and upgrade the skills of the existing microfinance staff who, from the day the bank commences operation, will become bank staff. “Bandhan has shown and will keep showing how people with essentially non-city backgrounds can be trained to perform jobs requiring higher skills,” says Ghosh. First it was performing microfinance tasks, now bank-

‘Technology will be one of our main weapons, using it innovatively to reach those not yet covered by banking,’ asserts Ghosh. The human element will be Bandhan’s staff and those of its business correspondents who will work like walking ATMs, armed with point of sale (POS) devices through which people make card payments. It will be doorstep banking on a scale and with a degree of dedicated attention not seen in rural India till now.



*Chandra Shekhar Ghosh and his team at their modern office in east Kolkata*



*Small borrowers meeting*

ing tasks will be added.

Bandhan has naturally recruited staff with regular banking skills for its urban operations. There has also been an induction of individual consultants and senior management to fill higher-level slots. For rural and semi-urban areas, a hub and spoke structure has been devised. At the extreme end will be doorstep service centres, then will come bank branches and at the apex will be a sort of cluster formation manned by bankers to supervise the pyramid below.

At the lower level there will be mostly the existing microfinance staff. Microfinance operations will continue from the existing offices of Bandhan and the bank branches will offer both microfinance and banking services. In a way it will be just a change of nomenclature. What was earlier microfinance lending will become priority sector lending that every bank has to engage in.

How will the old and the new gel? Laterally recruited banking staff will naturally earn much more. Will this adversely impact the morale of the old staff? Ghosh does not see a problem here as nobody can take exception to “compensation being linked to experience”. Aon Hewitt has helped devise a “fitment” scheme which will amalgamate the compensation of the old staff in the new scheme of things.

The mood within the organisation is distinctly upbeat. The existing staff sees new career opportunities opening up and is excited about being able to work in a bank. Along with the positive excitement there is also a bit of uncertainty over being able to measure up to the new skills demanded of them. The Bandhan workforce has always been highly motivated and disciplined and it remains so. Says one senior person in the organisation, “Right now it is all excitement. Any kind of them-versus-us feeling can crystallise only after a year or so, if at all.”

## **CAPITAL BOOST**

The key difference between being a microfinance organisation and a bank is that the former gives small loans largely by borrowing in bulk from commercial banks. It cannot accept deposits, whereas a bank can. Bandhan’s ability to mop up rural savings, beginning with the savings of its borrowers, will hold the key to its long-term success. These savings have to a great extent remained untapped till now.

Currently, a microfinance organisation borrows from banks at 10 per cent or more and lends at over 20 per cent. If rural savings can be accessed at an average cost of, say, six per cent, reducing or eventually eliminating the need to bor-

row in bulk from banks, then that will be a great plus for Bandhan.

However, it will now have a new obligation as a bank, having to maintain statutory liquidity reserves (mainly in the form of investment in approved government securities which pay a low interest rate) and cash reserves (deposits with RBI which earn no interest).

Currently the statutory liquidity ratio (SLR) has to be maintained at 22 per cent and the cash reserve ratio (CRR) at four per cent, that is, altogether ₹26 of every ₹100 that a bank garners in deposits cannot be on-lent. This is an additional cost a bank has to bear in return for being able to accept deposits. So a bank’s profits have to come from the ₹74 that it can lend or invest. The more a bank can use low-cost deposits (most banks pay 4 per cent on savings bank deposits and a maximum of 8 per cent on term deposits) to fund its lending, the



*Bandhan has been giving loans for micro businesses*



**If Bandhan succeeds as a bank, it will send out multiple messages. One, let your savings be in a safe place like a bank. Two, don't be greedy and fall for promises of very high returns because ultimately they will never come and you will lose your money. Three, there is no more need to take the trouble to go to a bank branch. Doorstep banking is here.**

*Ghosh at the grassroots*

more profitable it becomes. Against the cost that statutory reserves represent, there will also be a saving. Now Bandhan has to maintain working balances with banks to honour payment obligations. These balances which earn no returns will hereafter be with Bandhan Bank itself.

Bandhan has till now been a healthy profit-making microfinance organisation (it ended 2012-13 with a loan book of just over ₹6,000 crore and net profit of ₹209 crore) but in view of the massive investments that it has made and will make to become a bank (real estate for a branch or administrative office in a large city costs a huge amount), it will cease to make a profit for some time. This is fine for its investors like Small Industries Development Bank of India (SIDBI) and the World Bank group investment firm, International Finance Corporation (IFC). In January, Bandhan announced its decision to secure ₹1,600 crore of

additional capital, with ₹580 crore coming from IFC and the rest from new investors. It currently has a net worth (capital plus reserves) of ₹1,400 crore.

## **BRAND BUILDING**

Bandhan is going in for an elaborate branding exercise for which O&M have been retained as consultants. The branding exercise will be two-fold. One will be to tell the world, "Now we are a bank". The other will be to create trust in the institution. Bandhan is already a household name in rural and semi-urban West Bengal and its profile in urban areas has transformed ever since it won the banking licence.

But, additionally, trust has to be built and bolstered for another reason. Bandhan's home base, the east and the Northeast, is currently being rocked by the slow unravelling of the Saradha ponzi scheme scam. Thousands of poor families have lost their meagre savings, mainly for two reasons. One, they were taken in by promises of irrationally high returns. Two, Saradha agents, motivated by a huge commission, had moved door-to-door to collect savings. Commercial banks, manned by office babus, were nowhere in the picture.

If Bandhan succeeds as a bank, it will send out multiple messages. One, let your savings be in a safe place like a bank. Two, don't be greedy and fall for promises of very high returns because ultimately they will never come and you will lose your money. Three, there is no more need to take the trouble to go to a bank branch. "Doorstep banking will be what will make us different," says Ghosh.

When Cyclone Aila hit West Bengal and Bangladesh in 2009, it particularly devastated entire communities in the Sundarbans where the Ganga meets the sea. After the waters had receded, rescue workers from NGOs discovered a numbing phenomenon. The bodies of many dead men had currency notes wrapped in cloth around the waist. They obviously kept their savings in cash at home. Banking services were not available or mostly inaccessible on those islands. When the moment of reckoning came, they tied their savings on themselves and hoped for the best. The significance of taking banking to the doorsteps of such people is immeasurable.

For a long time, Indian microfinance enthusiasts bemoaned the fact that India did not have a Grameen Bank like Bangladesh. Soon India will. Grameen is not just a bank but an institution with many operations that in a small way has changed the face of rural Bangladesh and made a dent in its poverty. A successful Bandhan Bank can create a similar little revolution in India. ■



*Self-help groups have been the core of inclusion*

# BUSINESS

ENTERPRISE | CSR | ICT | GREEN TECH

## Near.in seems a far-out idea

Sanjay Singh  
New Delhi

**I**N the higgledy-piggledy Indian city, how do you find services that you need most when you least expect that you will need them? Where do you at short notice look for a plumber, electrician, yoga teacher, driver, interior designer, theme party manager, wedding photographer, physiotherapist, dietician, painter...?

Chances are that you will ask people next door or check out Yellow Pages or hit a listing. You could be super lucky and get what you want at first shot, but experience shows that it is usually a long process.

Near.in sees a business opportunity in easing this distressing trial and error. A young enterprise, launched in Gurgaon sometime in December, it has been attracting early-stage investment because of the growing demand for the validation of services in urban India. Unlike Yellow Pages and listings, Near.in takes the side of the user and is strict about the credentials of service providers — checking them out to the extent possible and then dumping them if the feedback is negative. A provider can't just pay and be showcased on Near.in. The message is that the site wants to be user-driven and will sift the good providers from the sloppy ones.

Akshay Khanna, Lomesh Dutta and Sunil Goyal are the founders of Near.in. The three share a strong entrepreneurial spirit. They are start-up types who have tasted success before and made some money. They are also all in their thirties, engineers by training from Delhi, and have lived in the US. It is a lot to have in common and in the rough and tumble of start-ups the glue of old friendship can be a good thing.

The Near.in idea comes out of growing needs of Indian cities and the changing perceptions of the founders themselves as the years have passed. Lomesh says, "We were back from the US and settling down and from our own experience realised that even doing simple things in life is a pain-point. We talked to people and it emerged that it is a pain-point for them too."

The question was whether this could be a viable business proposition. Done the right way, with values in place, the opportunity could be as big as e-commerce. "Just count the number of theme birthday parties being held in Gurgaon in a year," says Lomesh.

In the past few months alone, 2,500 listed service providers have been identified across 130 categories. Other hard numbers are not being revealed as yet, but it is clearly a big idea.

"The issue is not on the user side only. From the vendor side of things, different professionals and home-based entrepreneurs are trying to reach out to users who respect quality. Take the example of the mom who bakes great cakes but doesn't know



Young enterprise: Lomesh Dutta, Sunil Goyal and Akshay Khanna

how to find customers. The demand is there and suppliers have discoverability problems. So we thought that if we are able to connect these two then magic could happen," explains Lomesh.

Prior to the founding of Near.in, Lomesh and Sunil co-founded Wirkle, a mobile application development firm in 2006 and sold it to Location Labs USA in 2011. Then came a few years of employment in the US where Akshay was at the same time.

Getting identification of vendors right is important. For the time being, Near.in is focused on quality and delivery rather than quantity. It is an online business but a lot of the action is offline. It is necessary to collect information by word of mouth. A social review system has been put in place. There is a team that does ground research and surveys of the vendors before listing. Users rate vendors, who have to stand the test of reviews. There are also nominators that Near.in uses.

Some of the verification is basic stuff like Aadhaar cards and driving licences. In certain cases where the vendor is well-known and has won awards and so on, the verification is considered

already done. Providing a driver, plumber or electrician with the required qualifications and credentials is where Near.in hopes to make a difference and also raise the bar for such services. So, from category to category, criteria are laid out.

Demand trends are already visible in Gurgaon. In the short span of time Near.in has been around, interest has been seen in categories like event planners, physiotherapists, yoga teachers and driving instructors. The demand is both from the user and the provider.

Near.in is also positioning itself to ride the growing trend of people seeking alternative careers to make their lives more satisfying. There are professionals giving up jobs to pursue their dreams. They need a platform like Near.in to connect. A CEO who got in touch said he wanted to teach yoga in his spare time because it was his hobby.

Vendors often need help with writing up their bios and profiles. They need advice on positioning themselves. While Near.in currently only takes a percentage of successful transactions, it sees many opportunities for generating revenue by adding

value to what vendors do.

“The paying for listing model is not workable. If a vendor does not get work proportionate to the listing fee, then it will be of no use to him. There is no guarantee of work. The companies that are already working in the sector pass on the user requirement to their top listed vendors who are paying for that. That vendor is not necessarily the best in the category,” says Akshay.

Thus Near.in is working with no obligation towards vendors, as they are not paying any sum for

AJIT KRISHNA



listing. The work is passed on to the vendor who can give the best services according to the requirement.

From Gurgaon, Near.in plans to expand to Delhi and from there to another city like Bengaluru where there are young professionals and disposable incomes.

Near.in has raised ₹1.8 crore from investors like Anupam Mittal of Shaadi.com, Prashant Tandon and Gaurav Agarwal of Healthkart.com and Manish Vij of adtech firm SVG Media.

The founders are optimistic that the business has the potential to become as big as e-commerce. The services sector's contribution to the economy is increasing and is witnessing a big change in recent times. Reflecting on this, Sunil explains, “We are a big services economy now. Across metros, the numbers are huge. Skills have a big role to play in the current scenario.”

A lot of learning will need to happen as they go along. Will Near.in take the long road to creating true value and improving the standards of services is the question. Right now it seems a far-out idea whose time has come. ■

## Smart Cane goes places

**Rakesh Agrawal**  
Dehradun

**T**HE Smart Cane, a device to help the visually impaired move around more freely, is catching on in cities across India through word of mouth and low-cost marketing. It is becoming a Make in India success story — invented by IIT Delhi, manufactured by Phoenix Medical Systems in Chennai and marketed by a network of NGOs and welfare organisations.

“The mobility needs of visually impaired persons are well addressed by Smart Cane. It costs just ₹3,000, inclusive of distribution and training,” says Dipendra Manocha, Director, Saksham Trust and President of the National Association of Blind in Delhi.

Prof R. Balasubramaniam of IIT Delhi, under whose supervision the project was started, says: “The device makes use of modern sensor technology to detect obstructions up to a distance of three metres. It is compatible with the standard folding white cane and eliminates the need for physical contact with the cane to detect obstacles in the immediate environment.”

Smart Cane was launched in April 2014. IIT Delhi, the Assistive Technology Group (ASSISTech), Saksham Trust and Phoenix Medical Systems came together to invent a state-of-the-art device. The total cost of inventing it was ₹3 crore, funded by the Wellcome Trust, UK.

Extensive field trials with 150 users took place before the device was launched. “Blind people are surprised by overhanging branches, protruding air-conditioners and parked vehicles while navigating unfamiliar terrain. Smart Cane warns the user of such objects in their path through a unique system of vibratory patterns, designed to detect potential obstacles even at head height,” says Rohan Paul of ASSISTech.

The device uses ultrasonic ranging to detect obtrusions and generates varied vibratory patterns, which tell its users the distance of the impending objects so that they can negotiate the obstacles from a safe distance. Smart Cane is a user-detachable unit and is powered by a rechargeable battery.

The product's low cost remains its USP. “This product is an example of India-centric research because of its affordability and societal needs. It costs one-tenth the price of similar devices available in Western countries,” says R.K. Shevgaonkar, Director, IIT Delhi.

Smart Cane took birth in IIT Delhi as a student project. It was transferred to Phoenix Medical Systems for just ₹1. Phoenix further developed the device and now manufactures it. Saksham Trust in New Delhi trains users.

Several design innovations were done to make Smart Cane fit for Indian consumers. The environment in Indian cities is especially challenging for the visually impaired. Public spaces are full of

barriers. There are no ramps and footboards on buses and trains are high. In buildings, often windows and air-conditioners jut into corridors. Real-life scenarios were studied and the inputs greatly helped design Smart Cane.

The first feature its developers included was its easy grip. They had observed that visually challenged people hold the white cane in a number of ways. Hence, a unique ergonomic grip was evolved so that people could hold it whichever way they found comfortable.

Smart Cane was also designed to enable visually challenged people to tap the cane close to their feet or extend it and tap it farther away when they walk outdoors.

The device is detachable and never breaks even if it gets stuck in a cycle wheel spoke or gets bent if someone walks over it. It can withstand dust and temperature variations. Women



can fold it into their bags.

The device is affordable, with low-cost sensors and electronics and other materials that don't cost much. Yet its quality is of international standards.

The National Institute of the Visually Handicapped in Dehradun provided field trials. A network of over 16 welfare organisations for the visually challenged across 12 states is selling and marketing Smart Cane and training people how to use it. “We conduct free demo classes, giving detailed description about the product, and we do a product demo,” says Mohan Kumar, trainer, Indian Association for the Blind (IAB), Madurai.

Smart Cane is selling in Bengaluru, Ahmedabad, Dehradun, Delhi and also in Kashmir. In Bengaluru, IIT Delhi conducted a training programme with 40 participants like Enable India, Mitra Jyothi and the National Federation for the Blind. ■

# The milk of kindness

**Shweta Vitta**  
New Delhi

**T**IPTUR is a small town about 150 km from Bengaluru, surrounded by water bodies and coconut plantations. Set against this bucolic background is Akshayakalpa — a cluster of organic, sustainable, rural dairy farms that operate on the power of empathy.

Established in 2010 by Ashoka Fellow and veterinary expert Dr GNS Reddy, this enterprise is radically redefining the way dairies are run in India. Akshayakalpa's ingenious and compassionate methods are creating happy cows, healthy milk and increasing the income of farmers. As a result, rural to urban migration is being minimised.

"Today, cooperatives lay more stress on minimising production costs and optimising performances. They seldom think about the comfort and health of their cattle. This incorrect focus is one of the prime reasons for the low productivity and quality of milk," says Dr Reddy.

Most of the milk sold in the market is adulterated, containing contaminants from detergents to urea and formalin, making it unfit for consumption. According to the National Survey of Milk Adulteration 2011, a snapshot study, as much as 70 per cent of milk samples collected from across the country did not conform to set standards.

"By the time the milk reaches the consumer, most of its nutritional content is lost. The consumer doesn't gain any value for the money he or she has spent," says Dr Reddy.

He emphasises that it is important to focus on production processes for better milk. "The dairy system inflicts continuous suffering on cows. They are tied up in congested and poorly ventilated areas, curbing their freedom to move around freely. Water isn't available round the clock for them. The cows are fed artificial, factory-made fodder such as groundnut cakes and bran. To increase milk productivity, steroids, artificial hormones and antibiotics are used regularly," explains Dr Reddy.

Cows get used to a particular person's milking style. But when the milking person changes frequently, the style, speed and pressure applied while milking also varies. "This has a deep impact on a cow's stress levels. Given that cows aren't treated well and are under stress all the time, the quality of the milk obviously suffers," says Dr Reddy.

Citing an example, he says, "In most sheds, there aren't separate areas to milk the cows. When people milk the cows manually, naturally there is spillage. The milk that drips on the ground becomes an excellent breeding ground for bacteria to thrive. These germs ultimately find their way into the cow's system. So when cows are restricted to one place, they are forced to sit on this bacteria and even their own faecal matter. This increases their chances of



The health and comfort of cows takes precedence



Dr GNS Reddy at the Akshayakalpa dairy farm

catching mastitis, diarrhoea and hoof infections. The harmful effects emerge in every glass of milk consumed by the customer."

Finally, at the packaging stage, since most local farmers don't have chilling units, milk needs to be pasteurised and the process destroys many useful nutrients such as Vitamins A, C, B6 and B12, iodine and calcium. The milk is more or less 'dead'.

Akshayakalpa follows a different philosophy and different methods. Every day, its dairy farms produce 5,000 litres of 'farm chilled, organic cow milk' using 'udder to cap' automation technology. The milk is sold for ₹50 per litre and demand is increasing by the day. With an initial investment of approximately ₹20-25 lakh, a full-fledged Akshayakalpa dairy farm has 20-25 cows, an advanced cowshed, an automated milking system, a biogas plant and generator, a fodder chopper and a chilling unit, all of which are vital to produce healthy milk.

At Akshayakalpa, the health and comfort of cows takes precedence. The cow is queen. "In our dairy farms, we ensure all our cows are stress-free and treated gently, with love and care," says Dr Reddy. "They move about freely and have access to green, healthy fodder as well as water throughout the day. Their sheds are well-ventilated and cleaned regularly, minimising the risk of disease. For resting, there are comfortable mats. Each cow is monitored electronically for its health and milk production and

this enables our veterinarians to attend to any problem immediately."

Once the cows are milked, the milk is immediately chilled in the chilling unit at 4°C, completely eliminating the need for pasteurisation. Besides, the indigenous technology used makes farmers self-sustainable — cow dung and urine are diverted to the biogas plant which produces enough methane gas to run the technology used on the farm for eight hours every day, drastically reducing dependence on the power grid.

The cows are fed a variety of organic fodder — monocots (maize, ragi, multi-cut jowar, and local jowar), dicots (cow pea, field beans, velvet beans) and tree fodder (*moringa*). The fodder is grown by the farmers adhering to the organic protocols set by Akshayakalpa.

Dr Reddy says, "A well-grown cow needs 40 kg of fresh fodder every day to give 15 litres of organic milk which has over 60 digestive enzymes and immunoglobins and high contents of essential raw fats, amino acids and proteins, all of which are 100 per cent digestible."

With a sense of fulfilment, Dr Reddy says, "By training farmers to place greater importance on the welfare of cows and enabling technology at the ground level, we have reduced the mortality of cows from 10 per cent to 0.2 per cent. Milk production has increased from a national average of 2.5 litres per cow per day to as much as 10 litres per cow per day."

Currently, there are 105 farms at various stages of development and 40 are fully functional. Each farmer earns anywhere between ₹40,000 to ₹100,000, depending on the size of the dairy farm. In the first phase, Dr Reddy aims to set up 300 farms which will produce 100,000 litres of milk every day.

"Milk is the cheapest source of protein available to our population," says Dr Reddy. "By providing value addition to farmers and increasing monetary benefits, they will independently produce high-quality, nutritious milk which will become a new normal very soon." ■

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# INSIGHTS

OPINION | ANALYSIS | RESEARCH | IDEAS

## Spare the rod, save the child



DILEEP RANJEKAR

### BACK TO SCHOOL

IN 2003, my colleague, MN Baig, and I were visiting schools that were part of the Accelerated Learning Program of the Azim Premji Foundation. In a school in Gulbarga (now Kalburgi) district, I asked the headmistress, pointing to a teacher carrying a stick, “Why, in so many schools, do the teachers carry canes?”

Unfazed, she replied, “Sir, the children in rural schools are very thick-skinned. They are not like our urban children. The only language they understand is that of the cane.” I was shocked to hear this philosophy espoused by someone who was the custodian of the culture of the school and responsible for the future of those young minds. In her, I saw a jailor who believed that inmates deserved to be treated with a certain cruelty — without which they would not be reformed.

Thereafter, I witnessed this in many schools. The male teachers, especially, would always carry a cane and would not hesitate to use it on the children. When asked why they carried the cane, they would come up with lame excuses like: as an indicator when showing maps. One gave a hilarious explanation: he slapped the cane against his trousers so that the children knew he was entering the class.

Despite clear provisions in the Right to Education (RTE) Act, punishment of children — physical or mental — continues unabated across the country. In many ways, it is a reflection of centuries of societal mindset. For hundreds of years, people have believed that punishment is an effective way of disciplining children and making them do what we want.

When we started the Azim Premji Foundation Schools among remote and disadvantaged communities, there were two complaints from parents in the initial months. One, our schools did not give homework; second, their children were not punished. They went to the extent of saying that our schools pampered the children and promoted indiscipline.

Today, some 24 months later, they have realised the importance of bringing up their children through dialogue, self-commitment and self-realisation. They too have stopped beating their children at home. The children have become far more self-confident and don't need threatening, shouting or beating to make them do anything. In fact, there



**The male teachers, especially, would always carry a cane and would not hesitate to use it on the children. When asked why they carried the cane, they would come up with lame excuses.**

are several children who earlier did not participate in activities or did not speak much but have now become very active and expressive.

At times, my daughter gets frustrated with her seven-year-old son and shouts at him and, though rarely, even uses physical force. My wife and I remind her: “Did we ever intimidate you when you were a child?” She agrees that we did not but then argues that she was a more disciplined child and did not need to be coerced.

I am often asked questions by some of the new members of the Foundation: “What is wrong if a teacher, once in a while, uses punishment to enforce discipline? Doesn't a mother too punish her child?”

I am always open to debate and discussing issues on merit. However, on one issue — corporal punishment — I refuse discussion. We cannot debate

law in a private forum or on the streets. Corporal punishment is prohibited by Section 17 of the RTE Act and it is not debatable. If you want to change it, you will have to follow the process of changing it in Parliament. Nor is it open to interpretation, finding loopholes or arbitrary partial implementation as per people's convenience.

At another level, those who want to use punishment as a means of child reform seem to be coming from an archaic belief system about the child and human development. The old system used to believe that children are essentially defective and need to be ‘repaired’. And the only way to repair them is to ‘reward’ them for predefined ‘good’ behaviour and ‘punish’ them for not conforming to such norms.

*Continued on page 26*

# No data on urban investment



SUNIL AGARWAL

IT is undeniable that urbanisation is happening and cities are growing, expanding, sprawling beyond the imagination of city planners or economists or all of them put together. While half the world population now lives in cities, 31 per cent of the Indian population too now lives in cities (according to the 2011 Census report) and this is expected to grow by 10 million annually until 2050. The McKinsey report (2010) estimates that the size of India's GDP will be five times the 2010 GDP size, by 2030; the net increase in working age population will be 270 million people; 70 per cent of net new employment will be generated in cities; and capital investment necessary to meet the projected demand in Indian cities will be \$1.2 trillion by 2030. Yes, cities is where action is!

The contribution of cities to the national GDP is ever-increasing and they are projected to contribute roughly 70 per cent to India's GDP by 2030. Recognising the need for and the importance of investments in urban areas, the government of India set up a High Powered Expert Committee (HPEC) for estimating the requirements for urban infrastructure in May 2008. The Committee found there is a requirement of investment in urban infrastructure to the tune of ₹39 trillion (2009-10 prices) over the next 20 years. The government also announced

a new 'Mission for Development of 100 Smart Cities' and allocated ₹76 billion in the 2014-15 Budget. These statistics highlight the direct link between the level of urbanisation and economic productivity and performance.

In order to catch up with the explosive pace of urbanisation in India, mega investments are happening and will continue to happen in the future. These large-scale investments serve as catalysts in making cities the engines of economic growth. Even investments by Micro, Small and Medium Enterprises (MSMEs), that mostly create jobs for the semi-skilled / unskilled labour force, affect the local economy. For instance, in the Pune region alone, the MSMEs invested ₹7.65 billion in 2010-11.

It is not an epiphany that urbanisation and infrastructure need investments and that these investments create jobs, incomes, wealth and make cities liveable. Usually, it is the investments that define the direction of a city or region's growth. However, Indian cities are still not looked at as important eco-

economic entities. A consolidated figure on the quantum of investments a city is able to attract is unavailable in the public domain. There is not a single public or private entity that can provide annual investment data for a city or region. There are no regulatory mechanisms to know comprehensively the total quantum of investments, what is happening with these investments, and what they are doing to the city and its people. Given the current trend of data-driven decision-making, the absence of such critical information has serious implications on the overall planning of a city or region.

For example, in Maharashtra big-ticket investment (investments greater than ₹500 million) data is available with the Maharashtra Pollution Control Board (MPCB) and the District Industries Centre (DIC) collects data from the MSMEs. However, with the government notification (S.O. 3252 (E)) on 22 December 2014 exempting large building and construction projects as well as township development and area development projects, a lot of information

LAKSHMAN ANAND



which was earlier available with MPCB will have huge data gaps because of non-collection of largescale real estate data. Similarly, while it was mandatory for all MSMEs to register with DIC till 2006 the MSMED Act 2006 made information reporting by these MSMEs optional. Therefore the information available with DICs is based on selective self-reporting by MSMEs and has gaps in the data.

While some systems were put in place to collect city or regional-level investment data, can we now afford to tweak them in such a way to miss out on this vital information? ■

*Sunil Agarwal is a consultant to Habitat Forum ([www.inhaf.org](http://www.inhaf.org)) and is working on 'Investment Watch', an initiative that aims to identify, quantify and understand what investments are doing to cities and the urban poor*

## Continued from page 25

The concept of punishment is not new. It exists even in our mythology. About 50 years ago, I experienced a draconian teacher of handcraft who used sharp objects to slowly tap on our palms and also pinch us where it hurt the most. He was creative in inventing newer methods of punishment each day and even the girls were not spared. Our history teacher once slapped a girl in our class so hard that she fainted. The entire class protested and went to the school supervisor who, sensibly, reprimanded the teacher.

The RTE Act also covers 'mental harassment' that includes a range of methods, from shouting at the child to humiliating him. On most occasions, the scars of mental harassment can be far deeper than of physical punishment. Some of my schoolmates are still unable to get over the treatment that was

meted out to them by certain teachers — some 50 years ago.

The most critical stakeholders who need to be sensitised and educated on this issue are parents and teachers. Our experience in the Azim Premji Foundation Schools assures us it is very much possible to bring about change in the way both these stakeholders view this issue. The most powerful way of demonstrating the futility of punishment is by practising a constructive way of dealing with children.

The pre- and in-service teacher education must include the principles and practices of dealing with the education process without punishment. It has to be an integral part of pre-service teacher education. What is needed is a philosophical commitment by teachers. The teachers then have to educate the parents through continuous formal and informal interactions.

A teacher is often required to deal with 30 to 40 socially and economically diverse children in a classroom. Unless she is equipped to deal practically with such complexity, she would tend to use her own methods of dealing with it and this could include punishment.

Punishing a child in any manner amounts to breaking a law or committing a crime.

Punishment has the potential for far-reaching negative impact for the child and society. We cannot ignore the suicides of thousands of students each year — arising out of the fear of punishment or humiliation by parents, peers and teachers.

As John Holt said, fear, boredom and confusion are the three key reasons for failure of children to realise their potential. And punishment creates fear in the mind of a learner. ■

*Dileep Ranjekar is CEO of the Azim Premji Foundation*

# Walking a fine line



RAJIV KUMAR

## INDIA FIRST

EVER since his electoral victory, the question facing Prime Minister Narendra Modi has been: will he successfully lead India on an economic trajectory that will ensure rapid, inclusive and sustained growth in the coming years?

The stakes are unusually high. If the PM is successful, India can emerge as a good example of a pluralistic democracy breaking out of the low to middle-income trap. This will have global implications in economic and geo-strategic terms. Failure to push towards a higher economic trajectory and instead succumb to hubris, populist economic nostrums and to the premature ambitions of a global role would result in another unsuccessful economic take-off for India. This would be disastrous because a young, impatient and aspiring population is a double-edged sword. It can yield a hugely positive demographic dividend. But it can also precipitate social and political strife if its aspirations are thwarted and its potential goes unrealised.

Given this context, the Budget for 2015-16 was one of the most anticipated economic events in recent history. Two more contingent factors made it even more critical for this Budget to send the right signals.

One, the investor community adopted a wait-and-watch stance. Second, there was a genuine fear that, with AAP's handsome win in the Delhi elections in January on a populist platform, the PM and his Finance Minister, Arun Jaitley, could be under pressure to jettison the reform agenda and adopt a populist programme in the Budget.

They did not succumb to these pressures and have persisted with a policy of reigniting investment, accelerating growth and at the same time ensuring that the benefits of faster growth reach those at the bottom of the pyramid.

The Budget expectedly bears Modi's imprint in mapping a path for putting India back on a rapid, sustained and inclusive growth trajectory.

There are seven principal components:

- Maintaining a stable macroeconomic environment by emphasising fiscal prudence and reining in inflation;
- Eliminating the three perennial deficits of infrastructure, governance and education, which afflict poor people the most;

- Improving the business environment for promoting both domestic and foreign investors to accelerate growth and generate employment.
- Dismantling the dysfunctional system of procedural clearances and permissions whose burden falls disproportionately on MSMEs;
- Plugging leakages in the distribution of subsidies by moving to a system of direct cash transfers;
- Affording greater fiscal autonomy to the states to enable them to design social sector programmes to suit their conditions; and
- Strengthening energy and food security while protecting the environment.

It is clear that the Modi-Jaitley team does not view the Budget as a one-off exercise to maximise short-term gains or achieve immediate goals. Instead, they have used it as part of a medium-term



strategy to put the Indian economy on a higher and sustained growth path.

Overall, the Budget comes through as a pragmatic attempt, replete with small focused measures that will improve growth prospects. There is a conscious attempt to avoid a big bang or grab headlines. This is in keeping with the PM's apparent preference for incrementalism combined with persistent follow-up to make a tangible difference on the ground. The approach does face the risk of being perceived as far too timid and full of bureaucratic inertia, and thereby unable to improve investor sentiment. This can be avoided by persistent follow-up for results on the ground.

The goal of generating 12 million jobs each year for the next two decades is a daunting but unavoidable target. Can the economic measures initiated by Modi's government achieve such targets?

It depends on three factors. First, the PM's ability to successfully build a political coalition in support of his economic agenda and to ensure necessary legislative sanction for some critically needed reforms. Second, the PM has to ensure that the bureaucracy has the capacity and necessary incentives to implement his economic reform. Third, external economic conditions must remain benign and India

must retain the interest of foreign investors.

The PM's best bet for putting together a supportive coalition lies in remaining focused on the development agenda and not allowing partisan issues to distract him. He will have to rein in his rightwing supporters from stoking communal issues and using anti-minority rhetoric. He has already stated that his government will not support any communal programme and will ensure that the benefits of growth are equitably distributed. It is possible that such a clear centrist and development-oriented stance in the pan-India context will yield rich dividends as it did in Gujarat.

It is perhaps even more important for the PM to ensure that his credibility as a pragmatic economic reformer is strengthened. He can achieve this by taking tangible steps to improve people's daily lives and making conditions more conducive for ordinary businessmen. This will essentially require addressing the triple deficits in governance, infrastructure and education.

Substantial progress in these three areas can be achieved through executive action, without having to face legislative hurdles. These include: measurable and visible reduction in corruption; easier entry and exit conditions for businesses; freeing MSMEs from the deadening hand of petty bureaucracy and rent-seekers; and achieving greater efficiency in the delivery of public services, especially primary education and basic health. Substantial progress in these areas will ensure that Modi's political credibility continues to rise, making it more difficult for opposition parties to unify against his

reform agenda. It will also help him thwart pressures from his rightwing supporters.

It is not entirely clear that the required executive capacity is available. The PM has to create the required capacity in his Cabinet and senior bureaucracy to effectively address the three critical deficits. He will also have to re-engineer the incentive structures for both the political leadership and senior bureaucracy to deliver or be held accountable for desired outcomes in addressing the three deficits. Modi has a reputation for successfully exploiting the inherent potential of an operating system. Let's hope that this will allow him to get the best from the bureaucratic establishment that he has inherited, but which he himself described as largely broken during his Independence Day address.

He would, therefore, do well to augment this capacity by freely borrowing talent from the private sector and civil society. This is especially true for designing new policies and coming up with new solutions where sheer incrementalism may not suffice. The PM will have to drive the bureaucracy to higher levels of efficiency, transparency and accountability and be prepared to augment it where necessary. ■

*Rajiv Kumar is Senior Fellow, Centre for Policy Research, and Founder-Director, Pahle India Foundation.*

# Out in the cold



MATHEW CHERIAN

## GREY LINES

THIS year's Budget presentation was preceded by hope that there would be a departure from the past. On the last day of February, Finance Minister

Arun Jaitley indicated that the emphasis would be on social security as promised in the BJP manifesto.

With regard to the elderly, this is what he proposed:

- A new scheme for providing physical aids and assisted living devices for senior citizens below the poverty line.
- From unclaimed deposits of about ₹3,000 crore in the PPF and approximately ₹6,000 crore in the EPF corpus, creation of a Senior Citizens' Welfare Fund to subsidise the premiums of vulnerable groups such as old age pensioners, BPL card-holders, small and marginal farmers and others.

The proposals in this regard are as follows:

- Increase in the limit of deduction in respect of health insurance premium from ₹15,000 to ₹25,000.
- For senior citizens the limit will stand increased to ₹30,000 from the existing ₹20,000.
- For very senior citizens 80 years old or more, who are not covered by health insurance, deduction of ₹30,000 towards expenditure incurred on their treatment will be allowed.
- The deduction limit of ₹60,000 towards expenditure on account of specified diseases of serious nature is proposed to be enhanced to ₹80,000 in case of very senior citizens.
- For the benefit of senior citizens, service tax exemption will be provided on Varishta Bima Yojana.
- Increase in the limit of deduction under Section 80CCC of the Income-tax Act on account of contribution to a pension fund of LIC or IRDA-approved insurer from ₹1 lakh to ₹1.5 lakh.
- Increase in the limit of deduction under Section 80CCD of the Income-tax Act on account of contribution by the employee to the National Pension Scheme (NPS) from ₹1 lakh to ₹1.50 lakh. It is also proposed to provide a deduction of up to ₹50,000 over and above the limit of ₹1.50 lakh in respect of contributions made to NPS.
- Increase in the limit of deduction on account of contribution to a Pension Fund and the New

Pension Scheme from ₹1 lakh to ₹1.5 lakh.

To provide a social safety net and pension facility to individuals, an additional deduction of ₹50,000 is proposed to be provided for contribution to the New Pension Scheme under Section 80CCD.

It would seem that the focus is to create a pensioned society. This is very well-intentioned but pensions for the poor was not a priority in the Budget. The New Pension Scheme has very few takers so the government is trying to make it a success.

The National Old Age Pension Scheme (NOAPS) under the National Social Assistance Programme (NSAP) was introduced as a centrally sponsored scheme in 1995. It provided a monthly pension of

reduced to 60 years and the monthly amount was increased to ₹500 for persons aged 80 and above.

In 2002-3, the scheme covered 7.4 million older people and in 2010-11, this number was 17 million. In addition, 0.8 million were covered under Annapurna in 2002-3 and one million in 2010-11.

The inadequacy of the numbers and amount should be seen in the context of population ageing and also in terms of the older persons living below the poverty line, along with the rise in the cost of living over the years and lack of facilities like healthcare.

It is important to mention the pathetic recommendations of the Task Force on National Social Assistance Programme, Ministry of Rural Development, which submitted its report in March 2013:

- Immediately increase central assistance to ₹300 per month for the age group 60-79, which will require an additional outlay of ₹1,762 crore per annum. This will benefit the existing 1.47 crore old age pensioners in this age group.
- Rates of assistance should be indexed to inflation annually, using the criteria adopted for payment of dearness allowance to central government employees.
- Coverage should be expanded over the Twelfth Plan period in a phased manner, with the ultimate objective that all households eligible for benefits under the National Food Security Act will also be covered.



## Is it too much to ask the government to commit 1 per cent of the GDP for the various schemes benefitting 10 per cent of the population?

₹75 to a destitute person over the age of 65. The limited coverage of the scheme was basically due to resource constraints since, as against 8.71 million eligible beneficiaries, only five million could be covered under the scheme, using central funds.

On 1 April 2000, a new scheme called Annapurna was launched with the objective of providing food security to the destitute who were not being covered under the National Old Age Pension Scheme. This scheme was expected to cover 20 per cent of the older persons eligible for NOAPS. The scheme was not received well by the states as some refused to implement it and others demanded modifications. In 2001-2, as against the target of 1.34 million persons, only 15 per cent could be covered.

In 2007, NOAPS was renamed the Indira Gandhi National Old Age Pension Scheme (IGNOAPS) and made applicable to all older persons belonging to families living below the poverty line. The central contribution per beneficiary per month was increased to ₹200. In 2011, the age criterion was

However, the allocations in this Budget for the elderly clearly amount to an additional allocation of ₹10,000 crore, ₹9,000 crore for a Senior Citizens' Welfare Fund and another ₹1,000 crore for assistive devices. The amount allocated for senior citizens is still less than 0.032 per cent of GDP.

Is it too much to ask the government to commit 1 per cent of the GDP for the various schemes benefitting 10 per cent of the population? Is it too much to ask that each ministry allocates proportionate human and material resources to deal with the respective aspects of age care? Is it too much to ask the refurbished Niti Aayog to continue to include the important concerns of the ageing population in its deliberations? And, is it too much to ask the representatives of the people in Parliament to ask certain pertinent questions on behalf of the voiceless 10 million elderly Indians? What has the government done to improve the condition of older persons in the country and what are its plans to do so in future? Why has the government not mentioned the concerns of older persons in its schemes and budgets?

This Budget has also failed India's elderly. Though the Finance Minister's speech indicated the right intentions, there was not much allocation to favour the elderly poor. ■

Mathew Cherian is CEO of HelpAge India

# LIVING

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## Coorg's rainforest hotel

SUSHEELA NAIR



Cottages built on stilts are aesthetic and luxurious

**Susheela Nair**  
Bengaluru

**E**NTERING Tamara, a hilltop resort nestled in the upper reaches of the Kabbinkad hills in Coorg district, you come face to face with greenery at its luxuriant best. Before you reach the lobby, there is a seven-km drive through a coffee plantation — passing sparkling waterfalls hurtling down rocks, gushing streams and rippling brooks, and mossy nooks gurgling with crystal-clear water.

I soaked in the beauty of the foliage and breathed in the crisp morning air. Flowering shrubs, indigenous plants and sculptures flanked winding pathways on both sides. After check-in, a battery-operated buggy ferried me to my cottage which was perched on timber stilts at the edge of a hill within the 170-acre coffee plantation.

Each cottage comprises a patio, a living area and a bedroom at split-level. The interiors are plush and tastefully done with aesthetic furnishing. Large French windows open onto a private balcony with a stunning view of the valley and Virajpet. It was soothing to relax in the balcony, sipping steaming



Sparkling waterfalls and a dense forest

cups of coffee. Coorg goes into hibernation during the monsoon but this hilltop resort is a wonderful place for a monsoon break. I watched the rain drench the landscape and listened to the pitter-patter of raindrops on the roof from the wooded comfort of my room.

Getting to the restaurant was an exercise in burning calories. The cool air definitely whipped up my appetite. The restaurant, built almost wholly with wood, had a bar constructed over a stream and a translucent dance floor through which you could see a gushing stream nearly 30 feet below. The timber structure is ingeniously designed and built by reputed architect N. Mahesh. A profusion of Balinese artifacts dominates the resort. Two Buddha visages and volcanic ash murals welcome you into the restaurant. Surrounded by forests on three sides and with a valley in front, the restaurant enjoys a sweeping view of the landscape.

I pampered my palate with delicious Kodava fare. The most delectable items on the menu were the succulent *pandi* (pork) curry and *kadambuttu* (steamed rice dumplings). I tucked into Kodava del-

*Continued on page 30*

Continued from page 29

icacies like the *koli* (chicken) curry, *nool puttu* or rice noodles, *kumm* (mushroom) curry, *bembla* (bamboo shoot) curry and *akki roti* or rice roti served with honey. Local ingredients like mushrooms, bamboo shoots, native ginger, chillies, pepper, cardamom and *kachumpuli* (local vinegar) are profusely used in this ethnic cuisine.

At night, everything seemed to sparkle anew. I watched the rain drumming on the green canopy



Trek through the coffee plantation in the rain

before me and heard the forest come alive with chirping birds, buzzing insects and croaking frogs.

The next morning, armed with an umbrella and a guide, I embarked on a long, invigorating walk across the sprawling coffee and spice plantation. Walking in the rain with leeches for company is a thrilling experience. The air here has a whiff of the coffee that Coorg is famous for. I saw coffee beans in different stages of growth. The guide pointed out two varieties of coffee plants, Arabica and Robusta, grown at the estate which is also dotted with cardamom plants, cinnamon trees and pepper vines clinging to graceful silver oak trees.

We also looked for exotic flora and fauna, exclusive to Coorg, and spotted rare species of giant Rudraksha, orchids and colourful frogs. A bright red ginger torch flower caught my attention. The resort is an avian paradise. At intervals, there were flashes

of colour and we realised these were birds darting around. We spotted yellow-browed bulbuls, Pacific swallows, grasshopper warblers, blue jays and yellow-billed babblers. We were not fortunate enough to sight some rare species, including the Malabar trogon, great black woodpecker and the Malabar whistling-thrush.

After completing the plantation trail, I was ushered to The Verandah, a veritable museum. The ever-present aroma of coffee wafted through. The walls of

SUSHEELA NAIR

The Verandah were lined with numerous illustrations of coffee-growing regions. Every nook and corner showcases various apparatuses used for curing, roasting and grinding coffee along with other coffee paraphernalia.

There is an exquisite gift shop here too with a range of branded memorabilia and gifting ideas. There is also a bookstore well-equipped with history books. This heritage building is the perfect backdrop for guests to indulge themselves whilst they stay over at the resort.

It was an incredible learning experience to trace the entire life cycle of the red coffee berry, encompassing farming, harvesting, drying, blending and roasting, before it reaches millions of consumers in steaming cups of fresh brew. At the Custom Coffee section, I learnt to custom blend and roast my own coffee beans to create the perfect cuppa and call it my own. While enjoying a freshly brewed cup at the Coffee Bar, my guide emphasised that the

instant variety of coffee available in cities is not 'good coffee'.

From the resort, you can also explore the many delights of Coorg. For the spiritually inclined, there is the Bhagamandala temple, dedicated to the Hindu Trinity, at the confluence of the Cauvery, Kanika and Sujyothi. There is also a temple at Talacauvery, the source of the Cauvery. One can visit the Igguthappa temple, one of the sacred temples of the Kodavas, or the Nalaknad Palace, the former hunting lodge and summer getaway of the Kodagu kings. You can also go on a guided trek to Tadiyendamol, the tallest peak in Kodagu. ■

## FACT FILE

**BY AIR:** Mangalore is 195 km away, Bengaluru is 310 km away.

**BY RAIL:** Mysore is 133 km away, Thalassery is 125 km.

**BY ROAD:** The Kabbinkad junction is 270 km from Bengaluru, 164 km from Mangalore and 187 km from Kozhikode.

**TAMARA RESORT: 080-2609 0707: www.tamara.com**

# DISCOVER



The Good Earth store in Delhi: stylish, traditional and luxurious

## Civil Society News

New Delhi

**T**HE Good Earth stores in India are best known for their good taste. Nothing you buy is out of sync. Whether apparel, pottery or furnishing, the products are an amalgam of style, luxury and traditional craft.

"Crafted by hand, inspired by nature and enchanted by history. Each design has a story. Every story takes you on a journey," is Good Earth's mantra.

Designers with Good Earth have embarked on many a yatra to search for craftspeople with a yen for style.

"At Good Earth we are all passionate about hand-crafts. Our constant endeavour is to find craftspeople from across India whom are keen to do interesting work. We actually go hunting for them," says Akshay Deep Singh, who heads the apparel design division of Good Earth.

A textile designer and a graduate from the National Institute of Fashion Technology (NIFT), Akshay is equipped with a team of five designers. Each works with a craft cluster — a group of artisans and weavers who have been organised as a cooperative or as an NGO. The designer's job is to improve styles and ensure the craftspeople get enough work and proper wages. Akshay has been working with different clusters for the past five years.

"The aim is not just to get beautiful ethnic designs created by the craftspeople but to provide them with a livelihood, a guaranteed occupation," he says. The team ensures that craftspeople don't get cheated by middlemen. "That's the reason our network of craftspeople and weavers have been working happily with us for years," says Akshay.

"Now our relationship has reached a stage where we are approached by them. Our entire team is

# CRAFT WITH GOOD EARTH

PICTURES BY AJIT KRISHNA



quite accessible," he says.

Anita Lal, founder and creative director of Good Earth, started the first store in 1996 in Mumbai. She believes that "true luxury is in the details of everyday living. It is being surrounded by things that are natural and hand-crafted with designs that elevate the spirit."

Though the store has a melange of artistic products, their starting point was the simple khadi kurta.

"We felt that there was a dearth of good, well-stitched khadi kurtas," explains Akshay. "We wanted to create the perfect khadi kurta which one could

wear through the day. So we worked with weavers who were spinning natural handspun khadi. We visited many regions. We found that each had its own version of the natural handspun fabric." Good Earth finally zeroed in on a cluster.

What caught their attention after that were organic indigo dyeing techniques. An NGO in Wardha had organised a cooperative where this craft was being revived. Good Earth began to work with them to improve design.

"It has been a good association for four-and-a-half years now," says Akshay.

Another yatra took him and his team to Lucknow.



Akshay Deep Singh: 'We wanted to create the perfect khadi kurta'

**'The aim is not just to get beautiful ethnic designs created by the craftspeople but to provide them with a livelihood, a guaranteed occupation.'**

They walked through Mehbooba Bagh, famous for chikankari. "When *chikankari* was started by Mughal Emperor Jehangir's beautiful wife, Nur Jehan, the concept was to create luxurious embroidery on pure cotton. But it has lost its authenticity. So we have majorly tried to revive the original *chikankari* by using blocks to embroider," he says. Old embroidery and motifs have been resuscitated too.

Akshay's next yatra was to Kolkata's back alleys where he has been helping craftspeople use the traditional *kantha*, a hand-run stitch, in a more contemporary way.

"The new style of using the *kantha* stitch is very

minimalistic. Not on the whole garment. Just a pinch of it. Maybe around the neck or the shoulders so that it looks modern, refined and contemporary," explains Akshay.

The finished garment has an unmistakable Indian stamp. "But it does not say that I am ethnic. It says I am contemporary, I am Indian and I am very proud of my craft," says Akshay.

He also journeyed to Dharwad in Karnataka. Another traditional form of embroidery called *kasuti* is practised here. An intricate stitch, it is used on the Kanjeevaram sari. Most patterns created are *gopuras*, chariots, lamps and conch shells. Karnataka holds a geographical indication for *kasuti* but it suffers from lack of patronage. Good Earth has partnered with an NGO, Kai Craft, to revive and modernise this technique.

"I wanted to take up an embroidery that had been overlooked by other designers," he says.

Akshay's yatra took him to the *kasuti* cluster in Dharwad. The craftspeople here had become inured to doing *kasuti* in a fixed format. Akshay had to persuade them to go back in time and revive a more subtle version of the *kasuti*.

The general opinion was that *kasuti* didn't have a future. The designs were boring. The stitch was ordinary. To make it look extraordinary, Akshay designed three collections with the *kasuti* embroiderers.

"The first one was a very subtle one on khadi. The second was an eye-catching black and white collection and now we are planning to do one bursting with colour," he says.

It needs tact and patience to change the way craftspeople work. Most are used to doing a particular stitch with a specific thread and a familiar motif.

The Good Earth team therefore tries to keep its designs as simple as possible so that the craftspeople does not feel overawed or intimidated. Consumers too need to be given a reality check.

"For instance, we taught our embroiderers in Lucknow to recreate the flawless original *chikankari* that made it famous. It was a difficult proposition for them to understand. We were telling them it's fine to take a step back into history and not cater to current commercial tastes," says Akshay.

He says most weavers and embroiderers share Good Earth's passion for their craft. Yes, they would like to be admired for the finished garment but, more important, they want to be admired for their techniques. Most weavers and craftspeople are very skilled, points out Akshay.

"When we started, we faced problems. NGOs and craft clusters have very limited resources. The number of people engaged is also small. So we ensure we give them a lot of time to complete our garments," says Akshay.

Instead of dictating deadlines, Good Earth asks its craftspeople and weavers to decide delivery dates. Good Earth's collection calendar is designed accordingly. "We don't haggle with craftspeople. We pay well and take care of them. Artisans are a major part of the company. They are not just doing a job for us," says Akshay. ■

Contact: [www.goodearth.in](http://www.goodearth.in)

# 'Indian media is part of the

LAKSHMAN ANAND



**Civil Society News**  
New Delhi

FOR all the attention that TV channels, newspapers and magazines get in India, there is little serious scrutiny of their functioning. Questions of ownership, monopoly, independence and professional skills are not adequately addressed in the public domain. Regulation is weak and hasn't evolved.

The past three decades have seen the Indian media grow exponentially. It has gone from a few newspapers and magazines and one government-run television channel to global connectivity. Its reach is much more than it ever was. From time to time it asserts itself as an important pillar of a democracy. But questions also arise about its integrity and relevance. Does it really serve to inform and empower citizens? Or is it awash in paid news and coloured reportage? Has ownership by big business made the media biased in favour of the rich? Are journalists finding it easier to become part of the stories they cover as they struggle to cope with new technologies on the one hand and the demands of managements on the other?

Many of these questions are dealt with by **Usha Rodrigues** and **Maya Ranganathan** in *India News Media: From Observer to Participant* as they look back on the past 25 years and analyze coverage of key events and issues. They are Ph.D scholars who teach in Australia and both have been journalists in India in the 1990s. This is their second book on the Indian media.

In eight chapters the book captures some key events and trends. The first chapter is an analysis of the impact of neo-liberalism on the Indian media. The second is on the growth of Sun TV

in the south and the politics-journalism-business nexus. There is a chapter on sting journalism and another on paid news.

The authors examine reportage of the Mumbai terror attacks and attempt to answer whether media crossed the line in how it covered developments. Anna Hazare's movement, where traditional media followed social media, the Nirbhaya case and the media's 'mediated nationalism' in foreign policy issues such as the Sri Lankan ethnic issue or attacks on Indian students in Australia, form part of the book.

### Why a second volume on the Indian media?

The interest is partly because we worked as journalists in India in the 1990s when significant changes were sweeping across the Indian mediascape. Globalisation and the evolution of communication technologies changed not only the ways in which news was produced and delivered, but also called for a redefinition of 'news'.

Our subsequent entry into academia provided us with an opportunity to explore and understand the changes occurring in the Indian media in the context of changes worldwide. The books also allow us to theorise some of the significant developments and implications of the Indian media's changing role in society.

In the first volume, we explored the transformation of the Indian media in the context of two major developments: globalisation/liberalisation and advances in communication technologies. We addressed several issues that impacted the media industry in India following its merger with the global media market, although the media in India remains national and local in significant ways.

In the second volume, we investigate

some of the landmark events and issues that indicate a change in the role of the Indian media, from an observer — reporting on events and issues in politics, economy and culture — to that of a partaker, reporting events and issues as a participant rather than as an onlooker of events and issues. Our argument is that the Indian news media cannot be isolated from the social, economic and political changes taking place in India and overseas.

### You have chosen topics that are the subject of much debate here — paid news, sting journalism, the corporate-political nexus... Is all this eroding the status and credibility the media used to enjoy earlier?

Maya: In this book I have attempted to move away from the media studies perspective of news as purely related to truth and reality. The concern in the chapters is not so much the extent to which news reflects truth, as the processes, procedures and other influences on news that have changed the way we perceive it. No media outlet is immune to these influences. Paid news and sting journalism, for instance, are consequences of these influences. While as a whole, news media may not enjoy the elevated status that it enjoyed in the eighties, it is worth remembering that readers and audiences are now more media-savvy and are able to construct their own accounts of truth from the diversity of sources available to them.

### Why do you think journalists are drifting from their earlier role as observers and watchdogs to becoming participants?

We would hesitate to call it a conscious drift on the part of journalists. It is the result of the 'mediatisation' of the public sphere in the country, where the media has become omnipresent, and yet is under pressure from extremely competitive conditions in the Indian media market.

However, the changing role of the news media as the 'fourth estate' needs to be seen in the context of



### INDIAN NEWS MEDIA

From Observer to Participant

Usha M Rodrigues  
Maya Ranganathan

₹ 895  
Sage



# story'

other changes taking place in the realm of three other pillars of Indian democracy — the legislature, the executive and the judiciary — and the media's interaction with them.

In the book, the examination of media coverage is an attempt to highlight the changing role of the news media in India as the country travels through a transitioning period.

We use the neo-liberal framework where the government's role is reduced to a regulator, whereas the role of private wealth, individual liberties and market forces are being enlarged. The Indian news media and its role are impacted by the processes of globalisation and liberalisation, the breakdown of social and political institutions and the rise of individualism in India. Contemporary Indian audiences make a conscious choice to consume certain kinds of media messages, and increasingly participate in their dissemination via their social media networks. The media often ends up chasing these audiences to survive in a competitive market.

## Regulation of the media has been advocated. But is the problem one of ownership?

We think it is a rather simplistic argument, divesting the readers and audiences of any responsibility. After all, the 'liberal model of the press' expects the market to regulate media content, where audiences choose the right content to read, listen or watch. However, we think the quality of media content is a complex issue that needs to take into account a number of factors: owners, audiences and the government regulatory framework.

## People are also driving content via social media as in the coverage of the Anna Hazare-led India Against Corruption movement, as you point out. Doesn't social media make it difficult for journalists to be observers?

Usha: The social media as a platform is part of the conversations taking place in a society which includes every shade of views and issues. Journalists participate in this conversation as journalists and as common citizens. It is no more difficult for journalists to remain objective in everyday conversations in social meeting places, than on social media platforms. It is an individual journalist's own standards and expectations which determine how far he or she would be emotionally swayed by the conversations on various social media platforms.

## Is the Indian media giving the middle class the content it really wants? Does 'dumbed down' content really sell?

There are different kinds of people and the Indian middle class and youth are by themselves too vast and diverse to be homogenous. Also, it is not clear what exactly is meant by 'dumbed down'. Commercialisation has indeed had an impact on news media and, as has been detailed in the book, led to many changes in the news process and presentation. But there are newspapers and even television channels that continue to deal with serious issues and present it devoid of frills, at the same time reserving some space and time for infotainment. ■

## FAMILY RECIPES

# Mutton medley

**Amit Dasgupta**  
Vishakapatnam

I enjoy cooking, especially if it is for family and friends. When my daughter is in town, it's a treat cooking for her. And when she brought her fiancé along, it made the experience all the more enjoyable.

My cooking experience started a long time ago. My mother was a wonderful cook and I recall my father insisting that he would prepare breakfast for the family, with egg preparations to boot. I was the sous chef and the experience was a disaster. Eggshells were strewn all over the kitchen floor and found their way into the omlette. Ma was amused and Baba was, if I might put it this way, somewhat shell-shocked. He never cooked again.

I landed up in Montreal, where I was a student at McGill University for a couple of years. My roommates were outstanding cooks and dinner was invariably delectable pork chops or beefsteaks with mashed potatoes and sautéed mushrooms, washed down with some great corner-shop Canadian red wine.

But, like all good Indians, after a few months of steaks and chops, I missed turmeric and the scent of garam masala. And so, when we went out grocery shopping, as we did every Saturday morning, and I saw turmeric and Indian spices being sold at a South Asian store, I bravely offered to prepare 'an Indian meal'.

It wasn't the era of the Internet and I did not have the benefit of google recipes. Nor indeed was a reply to a letter by me to Ma by airmail likely to reach me within the week, with a fail-safe recipe.

A bit intimidated, I bought a one-litre bottle of Cutty Sark. We would, usually, have dinner by 6 pm and I poured the first drink at around 5.45 pm and put the TV on. With the favourite TV programme [M.A.S.H.] on, a glass of stiff Cutty Sark doing the rounds, I knew I was all set. I was cooking goat meat.

I mixed every conceivable spice I could think of, filled the vessel with water and cooked it off the bone. It was disastrous. But my roommates were friendly, lovely, polite and very Cutty Sark-ed. Dinner was served at 10 pm. I recall that the vessel was polished through and through. Finger-licking, someone slurred. The bottle was also very empty.

I swore to learn and bit by bit, cooking became a hobby — one, in fact, that I enjoy with great passion. And so, when my daughter came home and brought along her fiancé, I tightened my apron, as I looked at the goat meat leg with a sense of affection.

Here's a simple mutton curry that is easy to cook

and wonderful on the palate.

### Ingredients

Good quality mutton: 1½ kg  
Onions: 2 large  
Garlic: 10 pods  
Ginger: 1-inch piece (ground to paste)  
Tomatoes: 6 red ones  
Cooking time: 20 minutes

### Method

Clean the goat meat, making sure to remove excess fat and small bones. Marinate with one-and-a-half teaspoons of turmeric and some salt.

Heat oil in a pressure cooker. When hot, add meat bit by bit, stirring and turning to allow meat

AMIT DASGUPTA



to seal and start browning. It will give out water and you need all the water to dry out. Once the meat has uniformly browned, add the sliced onions, mix well and allow onions to sweat. Add the ginger-garlic paste and keep stirring, on high heat, so that meat does not stick to vessel.

Add 2 teaspoons of coriander powder, 1 teaspoon of cumin powder, 2 teaspoons of garam masala and 2 teaspoons of Kashmiri chilly powder and allow it to coat the meat-onion mixture. Add sliced green chillies [to taste]. Keep stirring and add the tomatoes. Lower heat, cover and allow the tomatoes to give out their juice. Open the lid and add salt to taste, two tablespoons of red wine vinegar and enough water to just cover the meat. Put the lid and pressure cook (five whistles). Let it cool so that the pressure lets off and the lid can be opened. Taste to see if salt is okay and the meat is cooked thoroughly. It should fall off the bone. Allow excess water to evaporate. You should have a light but wonderful-looking gravy.

Serve with freshly cut coriander leaves and white rice. I prefer to squeeze a bit of lemon juice on the meat.

As Julia Child put it, "Nothing is too much trouble, if it turns out the way it should."

I can confirm that my daughter and her fiancé loved it. And my wife, who prefers vegetarian food, took a second helping. ■

## Earthy soaps

IN 2007, Sanjay Bapat, a biomedical engineer, and his wife, Vijaya, started a small enterprise in manufacturing natural aromatherapy products. Sanjay was working with Philips. On his trips to the US he had noted a rising interest in natural products. Vijaya, a postgraduate in science, was then a journalist with ANI. They gave up their jobs and began their new enterprise, which they named Floria Naturals.

In just eight years Floria Naturals has flowered. It now manufactures a range of products: soaps, oils, face masks and shampoos. The soaps are refreshingly fragrant and tailored for different seasons and skin conditions. You can buy Gardenia Green Soap with khus or Aloe Cucumber soap, both ideal for summer. Then there is Neem-Basil soap, soaps made with rose, honey, almond, lavender and more.

Floria Naturals also offers natural oils. Their oil made of coconut milk is absorbed into skin instantly leaving it soft and fragrant. "We are expanding our product range to cow therapy products. We have invented a Panchagavya soap, soap made with cow's milk and saffron, and cow's urine with sandalwood," explains Sanjay.

Floria has been supplying soaps to Iskon since one and a half years. The company also exports to Japan, Africa, Singapore and Germany. ■



AJIT KRISHNA

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## Rugged baskets

IN Delhi, Manipur is becoming famous for its baskets, mats, black pottery and tribal trinkets. Several NGOs and trusts in Imphal are helping collectives of artisans to modernize their designs to attract urban consumers in north India.

Among them is the Humanity Foundation and Trust in Imphal. It has a network of craft collectives in different districts of the state. Siddharth Keisham, coordinator, says the foundation seeks out international and national designers to create stylish, contemporary products from natural material that can then be replicated by Manipuri artisans and crafts people.

Humanity Foundation also micro-finances the artisans so that they can buy raw material. Marketing and export of finished products is done by the foundation.

"We face a lot of logistical problems in moving our products from Imphal to Delhi," says Keisham. "Our transport expenses are high since we have to move our goods from remote hilly areas. The long, exhausting trip to Delhi really cuts into our modest profits."

But, he says, the journey is worth it. The mats, mattresses, baskets and eco-friendly furniture they produce sell in Delhi. "Good response by the public brings joy to our artisans and management groups. We should have *melas* devoted to products from the Northeast at least two or three times every year," suggests Keisham.

Humanity Foundation has a counter at Panthoibi Manipur Emporium in central Delhi so you know where to go if you want to buy their products. ■

### CONTACT:

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Sales counter: Humanity Foundation, Panthoibi Manipur Emporium, Mezzanine Floor, C-7 Baba Kharak Singh Marg, New Delhi-110001.





## **Introducing Tablets for better education**

SST has started using tablets in schools to help children improve their learning levels. This has attracted many children coming to the schools.

S. Latha, a girl student studying in class 4 of Panchayat union primary school, Thirukkurungudi village, Tirunelveli district was irregular in attending school. Therefore she was not able to keep up with the rest of the students in class. After introduction of tablets, she enjoys coming to the school and uses tablet every day. She finds the school interesting. She is no longer a slow learner. She is one among the best students in the class.

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