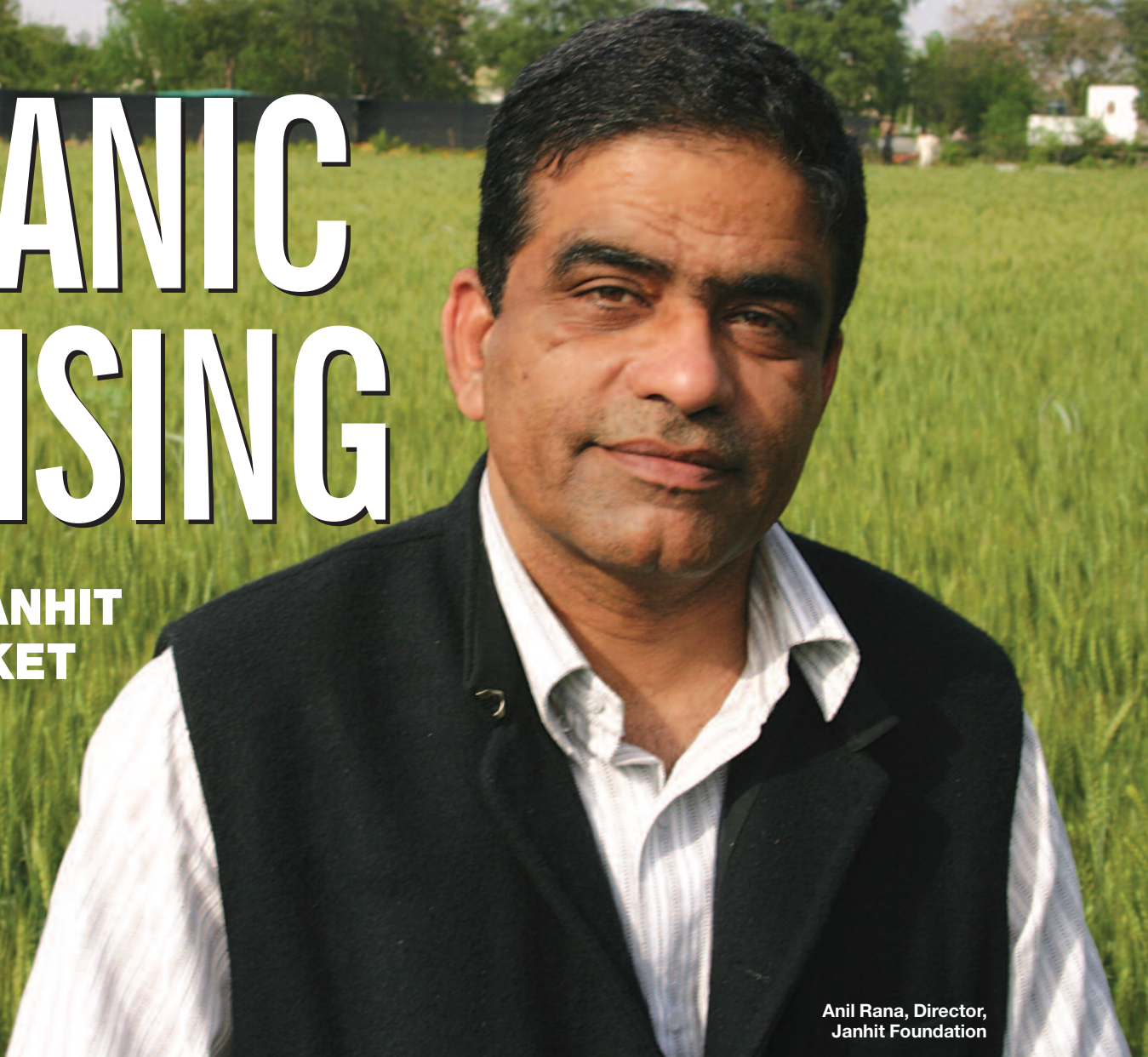


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ORGANIC UPRISING

IN MEERUT JANHIT FINDS A MARKET FOR THE BANKRUPT SMALL FARMER



Anil Rana, Director, Janhit Foundation

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YES: 90%, BUT... JUDICIARY, GOVT ALSO RATED

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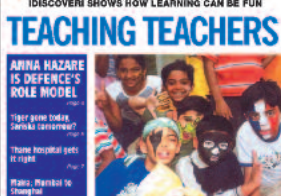
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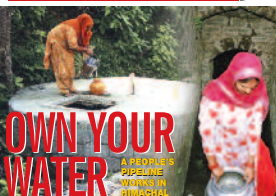
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ARUNA ROY, SUNDARAS THIRU, DHIRAJ GUPTA, NARAYANA MURTY, CM

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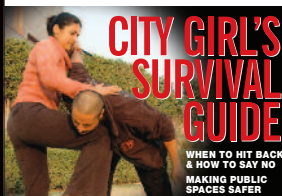
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IMAGE BOOST FOR NGOS

Govt ready with policy

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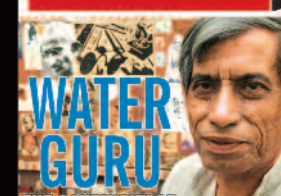
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THE GANDHIGIRI OF ANUPAM MISHRA

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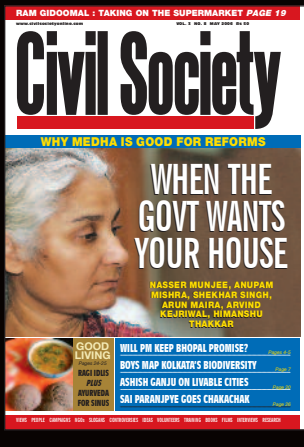
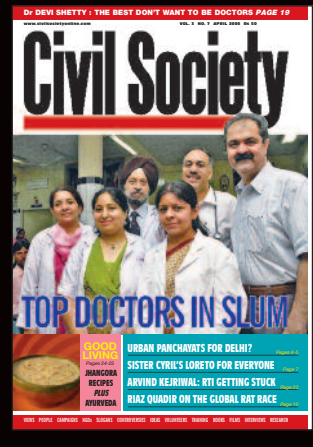
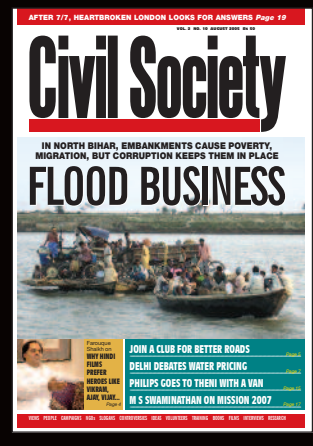
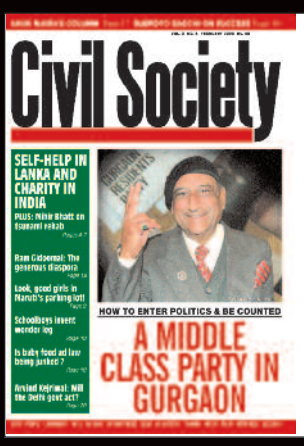
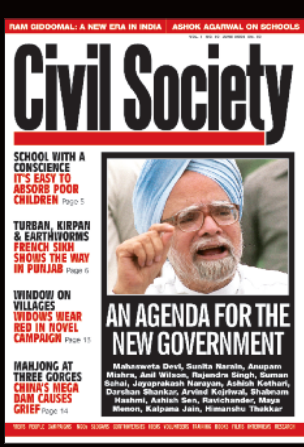
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IN THE LIGHT

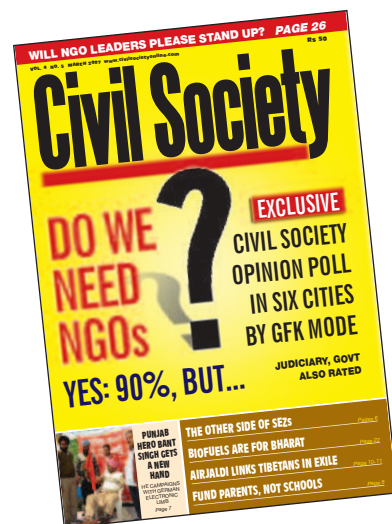
by SAMITA RATHOR

**FCR norms**

This refers to 'FCR norms opposed'. It is really very unfortunate that the government is desperate to bring NGOs under its clutches for its own vested interests. Even after 60 years of independence political parties have made little contribution in changing the condition of ordinary people. They have merely worked to divide them across religion, caste and creed. The small yet visible changes at the grassroots are mostly due to the dedicated and committed efforts of NGOs. They embraced public service as their selfless mission. The awareness about democracy, duty and rights of citizens, providing minimum basic amenities to marginalised sections are really praiseworthy attempts. The bad work of a few NGOs cannot be attributed to the entire NGO community.

Souvik Chatterjee in one of his columns in the *Indian Express* rightly says that politics does not mean 'Rajniti' as defined in the true sense. Rajniti is the ethics of a king. Today politics is bereft of ethics. True politics means public service which is honestly being done by NGOs. What the political parties are doing can be called 'poly-tricks'. They do not want the people to understand their opportunistic behaviour. Hence they want to control NGOs as they believe that the NGOs may spoil their game in future.

The NGOs are right in opposing the government's feudal norms. Ordinary people definitely support the NGOs whole heartedly. People understood the meaning of India Shining. Of course India is shining but what about Bharat where more than 70 percent of Indians live? Is it not doomed? Is it not the place where NGOs are struggling to improve peoples' lives despite the ineptness of successive governments? We stand firmly with the NGO sector.

LETTERS

We demand their freedom and autonomy to work for the people.

Biranchi Narayan Acharya, Cuttack.

Middle-class and NGOs

Your poll on the NGO sector was enlightening. I had no clue about how the middle-class felt about NGOs. I think NGOs do not find solutions for urban areas. This is because most of them work in rural areas. City based NGOs are engaged in lobbying, advocacy, public relations or fund raising. Some work for slum-dwellers. This is why middle-class citizens' movements are growing in Mumbai, Goa and Delhi. Educated, aware people can fight for their rights, if they want to.

Anjali Bhaduri, New Delhi

Great read

I really liked your opinion poll on the NGO sector. I am a student and I am especially interested in doing voluntary work. I liked the way you did the layout of the cover story. It was full of interesting charts that I

spent a lot of time poring over. Also, it was not text heavy. In this day and age it's very difficult to read page after page of matter.

Samira Narayan, Bangalore

Bant Singh

I am very happy that Bant Singh has got a new hand. Congratulations to him and the team that made it possible. I hope he will soon walk in his village. Technology is meant to help people. And I am sure the doctors will do their best for him. Bant Singh is a source of inspiration for millions of people.

Vidya Iyer, Chennai

Bio-fuels

The story on bio-fuels was interesting. What struck me was that although we have an army of scientists, they have not as yet invented good jatropha seeds. By now they should have come up with a range of solutions. India should be selling seeds to the world instead of flooding the poor farmer with expensive seeds from dubious multinationals. It seems our scientists are not working at all. This aspect needs to be investigated.

Devinder Varma, Hissar

New energy

I liked your revealing story on biofuels. Winrock International India's pilot project on growing jatropha to meet local electricity requirements in Ranidhera village of Kabir Dham district in Chhattisgarh can become a model for other remote areas. However, it is only reasonable to point out that in order to fuel many more initiatives, support needs to be provided. This will help to catapult many more farmers with entrepreneurial abilities like CS Patel who made a neat profit selling jatropha saplings.

Usha Rao, New Delhi

“ A well known newspaper stated that children of a nearby village were dying of malnutrition. We checked door to door but did not find a single case. We never print news without listening to all sides of the story. ”

Meera
Editor, Khabar Lehariya, Karvi,
Chitrakoot

“ How to make a one lakh car is the wrong question. The question should be, how best can we design transportation for different sectors of the country? Let us get out of medieval age thinking. Our leaders should think about growth and relevance. ”

Poonam Bir Kasturi
Srishti School of Design, Bangalore

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COVER STORY

ORGANIC UPRISING

In Meerut, the Janhit Foundation finds the right path for the small farmer with an organic store, certification and marketing strategies

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Nandigram and India

INNOCENT women and children have been killed in Nandigram in West Bengal and it should worry us. State-sponsored violence finally visits everyone's door. What has been done by the CPI(M) in West Bengal can happen anywhere in India. Indeed, with the collapse of governance it is happening in bits and pieces. In West Bengal, CPI(M) cadres have always used violence to assert themselves. Political hoodlums elsewhere do much the same. The people of Nandigram were crushed because they had ceased to be CPI(M) supporters and did not want to give their land for an SEZ. They were therefore given harsh treatment.

The reality is that people all over the country are unwilling to part with their land. If reforms matter enough to us, we must ask why. The short answer is that people do not trust politicians and industry. They don't believe that giving up their land will bring them long-term benefits. For the past year our magazine has reported on this worsening 'us and them' situation. Now even Reliance Industries, with its many persuasive powers, is finding it difficult to buy land in Maharashtra. On the face of it the Reliance offer is perfect because it says there will be no displacement. But no one trusts the company or the Maharashtra government for that matter.

Champions of economic reforms (and this magazine believes reforms are sorely needed) must tell us what has been done to prepare people for greater industrialisation. For instance, has the CPI(M) in all these years given Nandigram electricity, schools, computers, hospitals. Don't forget Nandigram is just three hours from Kolkata and it has got nothing. Who is to blame for this? The people of Nandigram who only have their rural economy to hold on to? Or the CPI(M) and its leaders?

It is the same story all over the country. The SEZ policy was itself cleared without consultation and a thought for rehabilitation. Can people be expected to trust politicians who don't consult them?

We need to question our idea of economic reform. Surely it must go beyond a chemical hub here and a real estate project there. Why aren't reforms designed to suit Indian realities? Why is it that we can't think of strengthening rural livelihoods and linking villages to cities in ways that are harmonious and wholesome? Reforms need to begin with access and inclusion. How is it that every other industrialist manages to cavort with ministers, but millions of honest Indians can't even open bank accounts?

Industry has historically taken prime land and left pollution and displacement in its wake.

It is being propagated that SEZs will bring economic uplift. Such claims are specious and the numbers are fabrications. There is no evidence that SEZs will bring jobs to the people that they will displace. It is clear now that the major part of the land is for real estate and not industry. Moreover, the internal administrative and ownership structures make SEZs the equivalent of feudal principalities.

Recently the people of Goa threw out a development plan that they did not want. They had to take to the streets. The women and children of Nandigram weren't so lucky: some of them had to lay down their lives and we should be concerned about the safety of those who survived.

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Printed and published
by Umesh Anand from
A 53 D, First Floor,
Panchsheel Vihar,
Malviya Nagar, New
Delhi-17. Printed at
Kaizen Offset, 19
DSIDC Scheme 3,
Phase-2, Okhla
Industrial Area,
New Delhi-20.

Postal Registration No.

 DL(S)-01/3255/2006-08. Registered with
the Registrar of Newspapers of India
under RNI No.: DELENG/2003/11607
Total no of pages: 44

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SEZ deadend: Why even Reliance

Civil Society News
New Delhi

Why are poor farmers refusing big money for their land? Why are they rejecting projects that come with promises of jobs and urbanisation? Why are women and children laying down their lives in Nandigram in West Bengal?

There is a single answer to these questions: People don't trust government and industry. No one any longer buys the argument that they should give up their land for the national good.

Six decades of big projects have seen the government take land and not fulfil promises of compensation. The projects have done little to improve the lot of people they have displaced. When people have actually received money for their land from real estate developers, it has been quickly blown up.

The experience of people in villages is that when their land goes out of their hands they end up on the streets of cities. The benefits of development, as they see it, are shared between industry and politicians.

People now don't want to give up their land, no matter how small, far flung or unproductive it may be. Their land is all they have in a hugely unequal world and they won't part with it – certainly not to governments that can't run schools or hospitals or provide justice.

Policies such as the one on Special Economic Zones (SEZs) are crafted without any consultation at the grassroots. They are then handed down with the decree that they are good for everyone. But getting people to accept this is now proving to be difficult. As West Bengal's Governor, Gopal Krishna Gandhi, points out: "Of course we have to make the transition from agriculture to industry. But the transition has to be a happy one and we have to take people along."

In Maharashtra, Reliance Industries is offering a very attractive compensation package for land in Raigad district for the Mumbai Special Economic Zone (MSEZ). But it cannot find takers. MSEZ's spokesman, Dilip Chaware, told *Civil Society* 200 acres have been acquired but that is nothing when tens of thousands of acres are involved.

Reliance's offer is that it will not displace people and it will not take away homes. The *gaonthans* or villages will not be displaced and their access roads will remain. The company is buying land under paddy at Rs 10 lakhs per acre and unproductive land at Rs 5 lakhs per acre.

It will give 12.5 per cent of the land it takes over and develops back to the project affected family. This means village property will go back to farmers urbanised and supported with modern infrastructure.

In case a landholder opts for the monetary compensation option (in lieu of 12.5% developed land) he would receive Rs 5 lakh per acre originally sold as one-time down payment or Rs 5,000 per month for life.

There are nine SEZs that have been cleared in principle by the Union Ministry of Commerce in Raigad district alone. One of them is the Reliance project which is particularly valuable because it creates urban extensions to Mumbai.

But there are no takers among the local population. The SEZ Virodhi Sangarsh Samiti, a coalition of 24 coastal villages in Raigad district has been demonstrating against SEZs in front of the Pen district headquarters since February 14.

Why don't the people of Raigad district believe that nine SEZs will change their lives for the better?

Manshi Asher of the National Centre for



Villagers run as police fire teargas shells in Nandigram

The haste with which the SEZ policy has been pushed through has put a question mark over all future land acquisitions. Will governments have to shoot people when people say they don't want to part with their property as has been done in West Bengal? Hopes of having a rehabilitation policy are being dashed.

Advocacy Studies in Pune says they question the government's figure of 50,000 people being affected. Perhaps 10 times that number are part of an agriculture based economy. They would have no source of employment and nowhere to go.

Asher reports what Anant Thakur, chairperson of the SEZ Virodhi Sangarsh Samiti and resident farmer of a project-affected village about 9 km from Pen, has to say: "This is a thriving local economy. Even an eight-year-old school-going child carries a net to the creek on holidays and catches fish worth Rs 100. From a child to an 80-year-old, most people are productively employed and contribute to the economy based primarily on agriculture and fishing. Will the SEZ employ all these productive peo-

ple? We know that they want only educated people. There is no value for the rest of us!"

There is deep suspicion: "They are doing everything to lure us. We read about it in the papers. They keep changing their rates. One day it is Rs 3 lakh, the next it is Rs 10 lakh. The truth is that they are not interested in any rehabilitation. When we don't want to move, there is no question of selling our land or wanting to even know what they are offering us."

Asher quotes Vaishali Patil, a resident of Pen and local activist as saying: "The people have learnt from past experience that the benefits of projects have not been shared. They have only paid costs. Take for example the Hetavne dam close by. Rs 295 crore have been spent and it took the government 25 years to build this project. The first beneficiaries were the residents of New Bombay who get drinking water from the dam. Local farmers had to fight for the government to even commit that it would provide dam water for irrigation to them."

If you drive into western Uttar Pradesh and ask farmers whether they will give their land willingly to the government for industry the answer is always no. These are farmers who are in debt and are plagued by falling yields, but they will not part with their land because that is all they have.

"If you take away our land we will be left with nothing. What will we do? Where will we go?" is what farmer after farmer told us in UP.

Everyone one of them had heard about the conflict over the Tata Motors factory at Singur and the conflagration at Nandigram. So, if politicians and industrialists believe that the message is not getting around they are mistaken.

We asked them what they would do if the government took away their land. They replied with a certain hopelessness: "The government has the power to push us out. But what else can we do but fight. We

can't get farmers to part with land



don't want money for our land. It is no good to us because this is the only life that we know."

Uttar Pradesh's experience with industry is for all to see. Modinagar consists of one derelict unit after the other. The companies have been milked of their investments. There are high levels of pollution with groundwater and rivers rendered useless.

Even as industrialists like the Modis have made their money and parked it elsewhere the local populations have had to live with the pollution and the collapse.

The farmers have another grievance as well. After the Green Revolution, the government and politicians have not tried to find solutions to the problems of the farm sector. Dependence on chemical fertilisers and pesticides, depletion of groundwater and pollution have resulted in the crisis on farms. The government has not sought solutions to these problems. Instead it says the solution to falling farm yields is to buy out farmers and take them off the land.

The haste with which the SEZ policy has been pushed through by the Manmohan Singh government has put a question mark over all future land acquisitions. Will governments have to shoot people and use force when people say they don't want to part with their property as has been done in West Bengal by Chief Minister Buddhadev Bhattacharya?

Even as SEZ's were being thought up with Commerce Minister Kamal Nath leading the way, a perfectly reasonable rehabilitation policy drafted by grassroots groups and passed by the National Advisory Council (NAC) was placed before the Prime Minister's Office. It was has never been discussed with any seriousness.

People clinging to their land and turning down even apparently generous offers like the Reliance one in Maharashtra. This has implications for the

FROM THE TRENCHES

How the CPI (M) tamed Nandigram

Thomas Kocherry and Harekrishna Debnath
Kolkata

NANDIGRAM is located 150 km away from Howrah railway station. It is in East Midnapur district of West Bengal. Sixty-two per cent of its population are Dalits and Muslims who are struggling to survive through farming. They are innocent people not aligned with any Maoists. There are CPI (M) supporters and Trinamul supporters among them. When these people came to know that their land was going to be taken away for a chemical hub they said 'no'. They united under the leadership of Siddiquillah Chowdhari of the Jamiat-ul-Ulema-e-Hind. He is the state secretary of this organisation.

On the morning of March 14 at around 10 am more than 200 police personnel heavily armed with sophisticated weapons entered Nandigram and immediately started killing farmers, fisherfolk, artisans and other villagers who have been protesting since January 3 against the setting up of a Special Economic Zone (SEZ) spread over 25,000 ha in Nandigram by the Salim Group of Indonesia.

Thousands of women with children were offering puja and reciting the Holy Quran in the true Gandhian tradition of non-violence and satyagraha to protest the forcible occupation of their villages by the police. Never did they imagine that the police of a 'progressive state' would unleash a reign of terror on them.

They expected arrests and were ready for it. But they were totally wrong. Within a few minutes the police started showering bullets – many at point blank range and aimed at the chest or head with the sole intention of killing.

The bloodbath started at 10.20 am. Bodies of the victims were spread all over the place. There was no ambulance or prison van with the police. They wanted only death and no arrests!

The people of Nandigram started their resistance more than two months ago, absolutely on their own independent initiative and without aligning with any political party. Women and children in thousands were always at the forefront of this resistance.

This police slaughter is a meticulously planned and well-orchestrated operation to silence the voice of dissent against the SEZ and to reinstate the control of the CPI (M) in the area. CPI (M) leaders and cadres blocked all transport and communication to Nandigram at a distance by setting up checkposts. All media persons were kept beyond these points. No news was allowed to go out. Mobile phones were the only medium for getting news from the people in Nandigram.

One or two local persons have taken some horrifying pictures of this mass killing. Some

of these have reached TV channels. This is genocide! Nandigram was attacked from three different directions and the whole area literally encircled by police and CPI (M) cadres.

Eyewitnesses report that many cadres of the CPI (M) accompanied the police right from the beginning. Till 8.00 pm that day the death toll was believed to be more than 60 (according to relatives and neighbours) out of which 23 bodies are in hospitals and morgues. Suvendu Adhikary, MLA, said, "Many dead bodies have been transported by police vehicles which were covered through the Khejuri route and have been drowned in the sea".

So far 47 persons, all with bullet injuries, have been admitted to hospitals in Nandigram, Tamluk and Kolkata. Most of the victims are women and children some in school uniforms. All these people were brought to the hospitals by relatives and neighbours. Police at the location did not help a single victim to reach medical aid.

The CPI (M) leaders and the police are saying that firing had to be resorted to in self-defence against armed attacks by the villagers. The DGP said that 12 policemen were injured. But till 10.00 pm they could not give the name of these police persons or show them to the media persons or give the name of the hospitals where they were admitted.

People in Kolkata and Contai and other towns are protesting against this mass killing. In Kolkata lawyers of different Bar Associations, students, eminent intellectuals, artistes, social activists and various organisations took to the streets. The Governor of West Bengal issued a statement expressing his deep shock and demanding an enquiry into who is responsible for this massacre. He thought that there is no parallel to this incident in the 60 years after independence. He visited Nandigram on March 15.

In an interesting intervention, Jyoti Basu, former chief minister of West Bengal asked how is it that the police were not injured? Why were women and children killed?

Five injured persons were taken to the PG Hospital in Kolkata to remove bullets. The doctors removed five bullets and only one bullet was found to have been fired from a police rifle. The rest were from private rifles.

Why were media persons not allowed to enter? The chief minister and CPI (M) are saying that vested interest are blocking the industrialization of West Bengal. But who closed down about 500,000 small industrial units during the last 30 years in West Bengal? What about the number of workers who became unemployed?

Is the next genocide going to take place in Haripur where a 10,000 MW nuclear plant is going to come up? It is only 15 km away from Nandigram.

Kashmir wants end of AFSPA

Jehangir Rashid
Srinagar

ROM Sharmila returned to Manipur from New Delhi deeply disappointed since the government refused to revoke the draconian Armed Forces Special Powers Act (AFSPA), despite her heroic peaceful protest. She continues her epic seven-year-old fast. But miles away from Manipur support for revocation of the AFSPA is gaining ground.

People from the Kashmir valley have taken to protesting against the AFSPA. In fact, a campaign against the imposition of the Act has already been initiated. Political parties like the Peoples Democratic Party (PDP), National Conference (NC) and Communist Party of India (Marxist) have been demanding revocation of this Act.

Ordinary people are tired of the misuse of AFSPA. "The imposition of AFSPA gives unbridled powers to the security forces to arrest, torture and kill a civilian while they carry out their daily course of action. Security forces, together with the Special Operations Group (SOG), label a civilian a militant if they face opposition to their actions," said Aijaz Ahmad, a resident of Srinagar.

The demand for the Act's revocation has taken such epic proportions that the Congress-PDP coalition government has boycotted most cabinet meetings till date. While the PDP is demanding a discussion of the revocation in cabinet meetings, the Congress higher-ups say the issue is of national importance and should be taken up at national level.

The parties in favour of the Act's revocation are saying there is an immediate need for demilitarisation, adding that this move could ease the tense situation across the state. The parties say that security forces should be recalled from major cities and towns.

Leaders of the PDP, especially its president Mehbooba Mufti, have been demanding that the police take over law and order. Most policemen are locals, they say, and people would feel comfortable dealing with them. The party leaders believe that the motive for which the Act was put into practice has been fulfilled and its time the police took over.

People from the Kashmir valley have taken to protesting against the AFSPA. A campaign has already started. Political parties like the PDP, National Conference and CPI(M) have been demanding revocation of this Act.

Though most people are in favour of revocation of the AFSPA, they are not too enthusiastic about handing over law and order to the local police. They say that this may result in a situation where unlimited powers are given to the police, which they are most likely to misuse.

A section of people feel that the demand for the revocation of the AFSPA by PDP is nothing but an election ploy (the elections for the state assembly are due to be held next year).

When Mufti Mohammad Sayeed, patron of PDP, was chairman of the unified command for three years he never raised the issue. People say since the PDP could not disband the SOG of the police, the party is on the lookout for fresh issues to tap for the ensuing assembly elections.

Meanwhile, according to CPI (M) state secretary Mohammad Yousuf Tarigami, the demand for the AFSPA's revocation is now part of a campaign. He said that political parties have been making the right moves by asking for revocation and this would mobilise public support.

"Governor Lt. Gen (Retd) SK Sinha, while addressing legislators on the first day of the Budget session on January 8, accepted that the security situation in the country needs to be reviewed. If the governor himself says the security situation needs to be reviewed then I believe that the AFSPA should not be imposed," said Tarigami.

He also said that the time has come when the AFSPA along with the Disturbed Areas Act (DAA) should be revoked. "The demand of revocation by the PDP is part of a campaign launched for revocation of the Acts and we will try our best to mobilise public support. Our party people in Parliament will raise this issue. We will

ensure that Parliament is taken into confidence so that AFSPA and DAA are revoked," said Tarigami.

National Conference (NC) and PDP leaders have been blaming each other for trying to acquire political mileage over revocation of the AFSPA and DAA. The NC leaders say that the PDP did not talk about the issue when it was in power, and the PDP blames the NC for creation of the SOG, saying that it was during the NC's rule that the group came into existence creating several problems.

The Seagull Foundation for the Arts

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Fighting diabetes in schools

Civil Society News
New Delhi

Do you think puppy fat is cute and tubby kids are cuddly? Do you measure your affection for your family in the number of spoons of sugar you add to those milkshakes and the *paranthas* and *pooris* that you serve up? Have you turned a blind eye to the bread *pakor*as and colas that get consumed as lunch in the school canteen? Are you so completely protective that a car and driver are always on call for your young ones so that they don't have to walk or take buses?

Chances are that you will say a carefree 'yes' to all of the above. After all, what is the big deal about a few extra kilos on a young frame? And which happy family table is complete without *paranthas* and more?

But hold on. Notions of good parenting are changing. Disturbing information on new lifestyles in the past two decades indicates that a whole generation could be at risk of becoming unhealthy in a deep-seated and irreversible way. Diabetes is taking a hold of young lives and with it come fears of heart disease and other illnesses at ages when people in generations gone by were full of vitality and purpose.

For a great many Indian youngsters, particularly those whose families have earned well and acquired many comforts, the future is full of foreboding about their physical well being. Many of these youngsters have access to education and the opportunities to draw on the best in the world. Ideally, they should be in leadership roles when they get into their twenties and thirties. But will their bodies be letting them down just when those important years arrive?

Dr Anoop Misra and his colleagues at the Diabetes Foundation of India (DFI) have begun working with schools in Delhi, Agra and Jaipur to propagate among children newer and cleaner ways of living and eating.

The schools are being encouraged to examine what their canteens serve. Is it possible, for instance, to replace those burgers and *pakor*as with steamed meals? The colas with fruit juices? The packets of chips with apples and oranges?

More importantly, the DFI is working with teachers so that the message about diabetes and the need for better eating habits is not delivered in isolation but along with other lessons and becomes part of a general consciousness.

Right now DFI enters schools in a reformist mode. But if it is to truly succeed, schools have to internalise the change. Teachers will have to take over, parents will need to become more demanding and school managements will have to aspire to a different set of standards.

Dr Priyali Shah, a nutritionist and chief programme coordinator, points out that schools take time in understanding that the health of children should be a part of the whole effort of educating them. Often DFI has a difficult time getting teaching staff to find time in the daily routine for its health messages. Similarly, schools prefer to be academically driven and don't see the importance of allocating time for games and physical activity, especially so in the exam season.

The biggest challenge however remains the school canteen. Schools mostly outsource the running of the canteen. A contractor moves in on certain commercial assumptions. He will only stock food items that sell. Big offenders are bread *pakor*as, *samosas*, greasy burgers and pizza slices.

Often fried items are fried once and then put into boiling oil twice over to keep them hot when children run into the canteen for a bite. There are also the soft drinks that are full of sugar and continued to be gulped down cold in summer months.

"A contractor running a canteen will only keep the things that sell and have long shelf-life. So they prefer deeply fried items. Even if we persuade canteens to offer fruits, they take them off when the students don't go for them," says Dr Shah.

But why all this high voltage concern over schools and children?

Dr Misra set up the Diabetes Foundation of India after studies he took up with funding from the Department of Science and Technology (DST). His research showed that the young were very vulnerable because of their eating habits and sedentary lifestyles.

The studies showed children were consuming more and more junk food and doing less and less by way of physical activity. The TV remote is a symbol of the new inertia. Many hours are spent before computers while surfing the Internet. The deep frying of foods in typical Indian homes, together with the wider exposure to fast foods and processed products, have similarly made a whole generation especially vulnerable to diabetes.

Earlier studies in slums by Dr Misra revealed that the poor too were affected. This was the first time people in slums were studied for diabetes, high cholesterol and so on.

"Clearly the important thing was to begin a movement in schools," says Dr Misra. He first found support from Rotary and started a programme called Chetna. Next came financial assistance from the World Diabetes Foundation. Both programmes run concurrently.

Dr Misra's team reaches out to 15 private schools and 15 Kendra Vidyalayas run by the government. The progress at individual schools varies, but as word gets around and the ideas gain currency the interest in what Dr Misra's team is offering grows. For instance, the entire Delhi Public School (DPS) network seems to be ready to enrol. Tagore International has been keenly interested, so has St. Paul's in the Safdarjung Development Area, DPS International and DPS RK

PIX BY LAKSHMAN ANAND



Dr Anoop Misra

Puram. Work at the Kendriya Vidyalayas will begin in April.

In a school the first step is to assess the students: their eating habits, body weight, levels of physical activity and so on. This has so far only confirmed fears that the children don't have the right nutrition and together with inadequate exercise they are strong candidates for becoming diabetic in coming years.

The next stage in a school is creation of awareness for which the DFI has several posters and other publicity materials that go up on notice boards. Talking to the students is an important part of awareness building.

The challenge is always how to involve children and hold their attention. Speaking to them about obesity and diabetes is not easy. Dr Misra says he uses cartoons, Garfield the lazy cat for instance, and rock music.

In fact, DFI is constantly searching for relevant communication tools that would help it send home its message to the young. It has also appealed to the creators of Garfield to make the laidback cat more health conscious.

But these are early days in the DFI campaign. It has already caught the imagination of some schools and teachers. Dr Misra's research projects have thrown up information that has been highlighted. The realisation is gaining ground that diabetes is a huge and growing problem across income levels in India. Requests from schools are trickling in and teachers and administrators realise the need to act.

But finally, a much larger frame of reference is needed. Dr Misra admits that there is a big role for the government. It could mandate that soft drinks should not be sold or that fruits should be propagated – as has been done in California. It is also essential to put health messages into curricula. For instance, there is need for a better understanding of the dangers associated with cooking mediums.

Dr Misra's team is playing a big part in debunking the notion that only western fast foods are bad for the health. Deep-fried *pooris* and *paranthas* are as bad. Dr Shah points out that even a good oil like mustard is overheated to the point where it becomes injurious. Similarly *samosas* and other snacks are full of trans fats. Biscuits and cookies come laden with calories. Roadside eateries use vegetable cooking mediums that are harmful.

Changing the way people eat really means helping them think differently about food. The real dividends are in beginning with the young.

Village newspaper grows in stature



Meera, Editor, *Khabar Lehariya* on assignment

Jauymini Barkatky
Chitrakoot (UP)

In June 2003, a group of Dalit women decided to start a newspaper in Karvi village in Chitrakoot district on the border of Uttar Pradesh and Madhya Pradesh. They had worked for a grassroots newspaper called *Mahila Dakiya*, published with help from Nirantar, an NGO in Delhi and the Mahila Sakhya, a local resource group. In 1999, the newspaper had closed down. But the women wanted to carry on. What encouraged them was the support of local people. And so, with Nirantar's help, they founded *Khabar Lehariya*.

"Villagers wanted a newspaper to read," says Meera, editor of *Khabar Lehariya*. "So did girls studying in a school run by the Mahila Shiksha Kendra. We took the name *Khabar Lehariya* to symbolise news and information flowing like the waves."

In 2004, *Khabar Lehariya* won the Chameli Devi Jain award for being an Outstanding Media Collective. The award was presented to them by the then Prime Minister, IK Gujral. It was a big boost for this intrepid

band of journalists.

Khabar Lehariya's first issue was 1,000 copies. Four years later, circulation has gone up to 3,000. Recently, a Banda edition was launched. It sells around 1,000 copies. Now *Khabar Lehariya* is read in Manikpur, Khovamandi, Jhansi, Lalitpur and Allahabad. Some copies are sent to Delhi, Kolkata, Bhopal and Chhattisgarh. From being a monthly, it has become a fortnightly.

"In 2003, we did a survey among our readers

and found that there was overwhelming demand for a fortnightly," says Meera. "We would like to become a weekly. But for that we need to increase circulation and we would require more funds."

The paper is priced at Rs 2, but there is no advertising.

Khabar Lehariya has an editorial team of seven: Meera, the editor, along with Shanti, Meena, Kavita, Krishna, Sonia and Mithilesh. Then, there is Vishnu who makes the pages.

The *Khabar Lehariya* office has a front room, a computer room, a store room and a meeting room. Mattresses are placed on the floor. The walls have several boards. Details of the newspaper's next issue are scribbled on one. On another board the layout for each page has been drawn and the number of words for each article indicated. From the assignments listed it is evident that stories on the coming elections are a priority. There is also a picture of Pandita Ramabai, the great woman activist.

When *Khabar Lehariya* started its main focus was women's empowerment. But now every kind of news is covered. Space is given to local news, national news and even international news. There is an editorial page too. "Our first few issues consisted of four pages. Thereafter we expanded to eight pages and we will continue to increase content," says Shanti.

It used to take them eight days to bring out an issue. The journalists found it hard to get news. They had problems writing. The team would wait for Nirantar to come and help them. Five years later Meera and her team bring out the newspaper in three days on their own.

For a small group of Dalit women to publish a newspaper in a feudal backward region is no small achievement. Says Shanti: "We took it as a challenge. We never lost heart. We cannot say that difficulties have all gone away. But they have definitely lessened over time."



After four years, circulation has gone up to 3,000. Recently, a Banda edition was launched. From being a monthly, Khabar Lehariya has become a fortnightly.

"At first we used to stand for hours just to get a few words from the police or from other authorities," recalls Meera. "But now relations with the police and officials have improved remarkably. Nowadays if we need any information, a mere phone call suffices."

On the 7th and 21st of each month the seven journalists have an editorial meeting to discuss the next issue. Each journalist has to collect information on stories discussed from their region. Most of them are computer literate.

Khabar Lehariya is proud of its honest journalism. Meera says: "We always tell people to be mindful of what they say to us because we will print their words exactly. We thoroughly investigate our stories. There was this incident when a well known newspaper stated that the children of a nearby village were dying of malnutrition. We went to the village and checked door to door but we did not find a single case of malnutrition. We never print news without listening to all sides of the story. If there are 10 angles, we will cover all of them."

The journalists use dictaphones to record conversations. They take their own pictures and even get signed testimonies for foolproof news coverage. They have learnt their journalism the hard way. On an average each journalist walks at least five to 20 km in search of stories or to distribute copies of the newspaper.

"Local people usually pick up their copies from the office. Otherwise we go and give it to them. Now my elder daughter has started selling the newspaper and taken over my beat," says Shanti. "In the beginning we used to spend a lot of time explaining our paper to people."

The stories and information that *Khabar Lehariya* provides would never be made available to villagers from any mainstream newspaper. There are stories on child labour, the National Rural Employment Guarantee Scheme, ration cards, infrastructure, education, dowry, violence against women, health, local politics, crime and farmer's problems. There are also jokes, letters and helpful hints.

Khabar Lehariya's layout and typeface make it very reader friendly. It is written in local dialect. Shanti explained that dialects between their region and Banda differ in a subtle way. There are two boards in their meeting room – one for the vocabulary of the Bundeli dialect and the other for the Banda dialect. "We use these when we write our columns," explained Meera.

The paper has started giving ordinary villagers the courage to confront injustice. "Recently there was this incident when a visiting SP raped a girl from a nearby village. When the local people came to know, they caught the SP, informed the police and the media. This is a big change. It shows people are getting the courage to stand up. Until recently they used to quail before the law."

The newspaper goes to local government officials. "An official from the Social Welfare Board admitted that it was only through *Khabar Lehariya* that he came to know about the state of widow and old age pensions in his area. We have also been instrumental in helping declare many areas as afflicted by drought."

Meera and Shanti say circulation and sale need to pick up. They have hired agents. Shortage of staff is another bottleneck. They have put ads in the paper and even spread the word. Recruitment is limited to women but agents for sale and circulation can be men or women.

Khabar Lehariya is printed in Allahabad. Meera said, "We have approached a number of local printing establishments but they all refused. One of the primary reasons is the size of the paper. It is not available locally. We chose such a size because we wanted it to be eye-catching."

The editorial team has come a long way from its earlier days. Women from their community used to ridicule them for whiling away their time. Very few understood their work. What did help was family support. Meera's husband, for instance, is an LIC agent and he helped her. "We both work in the fields and share the time we spend with the children. At first our kids found it a little strange that their mother was out of the home most of the time. But now my girls are proud of me." Meera is from Mau district.

Shanti comes from a community in Manipur. Till the age of 32 she didn't know how to read or write. "When I walk on the streets, people may not know my name but they point at me and say '*Khabar Lehariya*'. The very people who had in the past asked me to wash their dishes, now request me to dine with them."

NFFPFW unhappy, but works on rules

Rakesh Agrawal
Kalimpong

THE National Forum of Forest Workers and Forest People (NFFPFW) held its committee meeting at Kalimpong, a quaint Himalayan town in North Bengal. Sixty workers from different groups affiliated to the NFFPFW discussed a plan of action for the coming months.

The meeting is significant. The historic Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act was passed by Parliament in December after persistent lobbying by the NFFPFW. But the final Act did not entirely meet with the forum's expectations.

"Although the Act is a victory for us it is incomplete since it ignored many recommendations put forth by the Joint Parliamentary Committee (JPC) that were vital to bring justice to those dependent on the forests," said Ashok Chaudhury, NFFPFW's outgoing convener said while opening the discussions. All the same, delegates resolved to continue working sincerely to secure a dignified life for forest people.

"As the Minister of Tribal Affairs has promised to put all these recommendations into

the rules, we have decided to put pressure on the committee charged with finalising rules in three months," said Munnial, a worker from Uttarakhand. To ensure effective implementation and create awareness of the new law, the forum will network and build strong alliances with the people.

From March 8 to 22 the NFFPFW is campaigning to establish gram sabhas all across the country. "We are giving a clarion call to form a gram sabha in every village, as these bodies are going to determine peoples' forest rights and land rights. We are asking that all committees formed by the forest department, especially those for Joint Forest Management (JFM), community forest management and eco-tourism should

be repealed," said Saumitro Ghosh, NFFPFW's North Bengal organiser.

For this, posters and pamphlets about the new Forest Rights Act, the rights of the people and the role of the gram sabha are being prepared in Hindi, Oriya, Bengali, Gujarati, Marathi and Urdu. The handbook of the new Act is being translated in Hindi for wider circulation. "All this will persuade people to establish gram sabhas where they don't exist, as in our area," said Sandhya, a community leader from Sambalpur, Orissa. Armed with Oriya posters, she is ready for the battle.

In some places people have already started abiding by the new Act's provisions. For example, in the Kaimoor area of UP people have started building huts on disputed land lying between the Forest and Revenue Departments as the Act supports people on this count. The people being harassed by the Forest Department are getting no support from the police.

NFFPFW is getting support from unexpected quarters. "We organised a meeting with about 100 district forest officers (DFOs) from UP in Lucknow recently in which judges and lawyers also participated. The DFOs were informed about the Act, and in an open discussion on the issue several prominent judges flayed the DFOs," said Roma, a community leader from Sonbhadra district.

The forum's community leaders have begun taking stern action against the Forest Department. A beginning has been made in Jharkhand. "We have filed a series of claims in the courts to get back disputed land lying with the Forest Department and in some cases we have been successful," said Alistair, a community leader from Jharkhand.

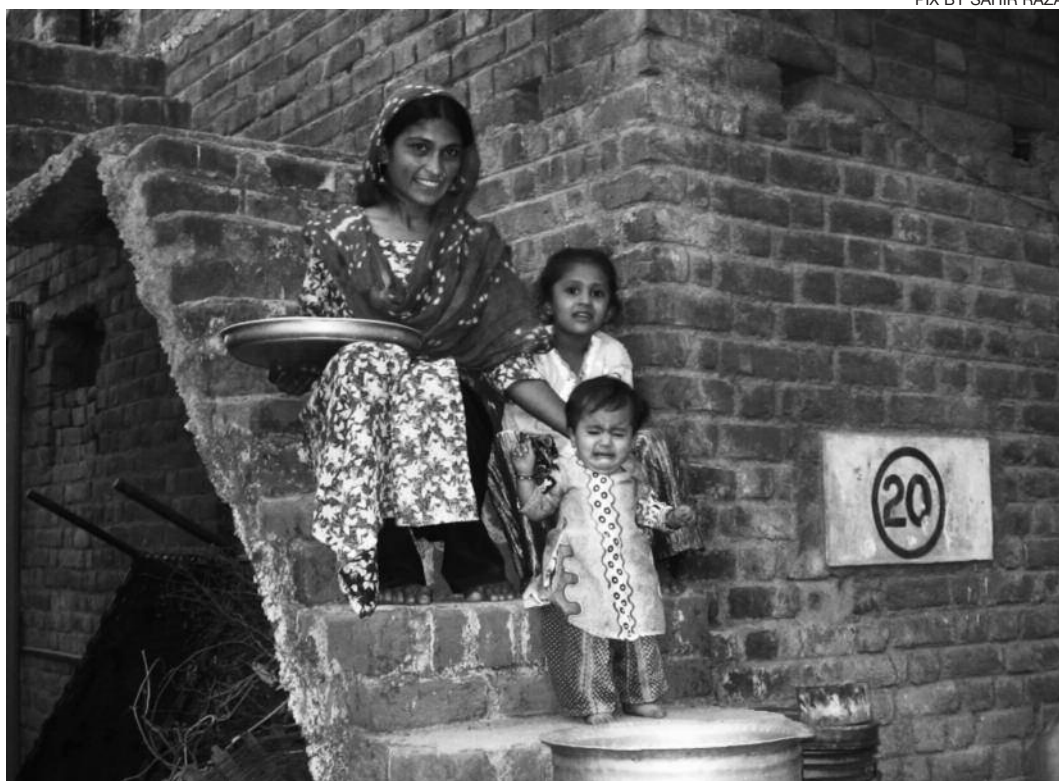
There may be many legal questions involved in forcing the Forest Department to give people rights on forest land. In many places, it is not clear whether the forest land being claimed is revenue land or village common property. A five-member team of lawyers has been formed to figure out such problems. "Land rights differ in each state, so we will study each land law carefully before providing help to people," said Ravi Shankar Bhure, a lawyer from Sonbhadra district.

The team will also prepare a manual on the Forest Rights Act and distribute it. "We will organise legal camps and educate people on legal rights. These people may help others and establish contact with lawyers in various High Courts," said Ramesh Chandra, a lawyer associated with the Forum.

NFFPFW is also putting pressure on the Rule-forming Committee that has 21 members – 11 non-officials and 10 officials – by writing memos, letters and presenting cases. It is also meeting them personally. The forum has formed a committee with this objective in mind.

Posters and pamphlets about the new Forest Rights Act, the rights of the people and the role of the gram sabha are being prepared in Hindi, Oriya, Bengali, Gujarati, Marathi and Urdu.

PIX BY SAHIR RAZA



A displaced family in a badly constructed home with no services

Hello and welcome to Bombay Hotel

Civil Society News
New Delhi

BOMBAY Hotel is the name of a ramshackle colony located on the outskirts of Ahmedabad. The city's entire garbage is dumped here, including dead animals. During the rains, water from the garbage dump seeps into homes. There is no drinking water. Underground water, supplied from a bore well, is yellow in colour. Effluents from a paint factory have polluted it. Bombay Hotel has no dispensary, school, road or street light. As darkness descends, anti-social elements roam the streets.

Who can live here? But then, 180 Muslim families, displaced by the Gujarat riots of 2002, had nowhere else to go. They could not return to their shattered homes. They used to earn a decent income, working as tailors. Now all of them are unemployed. Yet the residents eked together Rs 30,000 to construct a desperately needed drain. Nobody has a ration card or a Voter ID. The state government did not lift a finger to help. The Muslim League of Kerala built their homes. Another NGO, the Citizen Relief Committee, supplies electricity.

A committee from the National Commission for Minorities (NCM) visited Bombay Hotel last year to investigate the condition of families displaced by the Gujarat riots. The NCM's report says: "If there is hell anywhere under the sun, it is here."

The Gujarat riots left 2,000 people dead and 2,500 missing. About 200,000 were forced to flee their homes. Ninety-five per cent of them were Muslims. Most were forced to take refuge in 102 relief camps. Thousands moved in with friends or relatives. Camp conditions were hardly congenial. But they were the only means of survival. Then suddenly in end June 2002, the Gujarat government ordered the closure of the camps and blocked all aid.

With no shelter or work the displaced families sought refuge in 69 makeshift colonies hastily constructed by NGOs and community organisations on the worst land available. Out of 5000 displaced families, 1856 are in Sabarkantha, 729 in Ahmedabad, 566 in Panchmahal, 335 in Anand, 219 in Vadodara and 174 in Mehsana. Surrounded by squalor, with no drinking water, roads, health services, electricity or any facility they live with hope in their hearts that one day they will return to their *vatan* (homes).

■

There are no schools, roads, health services, electricity, street lights or ration shops. And yet the state government slaps house tax, municipal tax, electricity bills even a street light tax for non-existent street lights.

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The state government told the Supreme Court that internally displaced people don't exist. If a few victims had chosen not to return home it was because they had seen better prospects, it said. According to the state, damage to the property of victims came to around Rs 687 crores and financial assistance for rehabilitation came to Rs 121.85 crores. It returned Rs 19 crore to the central government claiming it did not have any use for it.

So the state does not recognise any of these colonies and provides no services. And yet the Gujarat government slaps house tax, municipal tax, electricity bills on residents. One camp was asked to pay a street light tax for non-existent street lights.

The NCM study on the rehabilitation status of the victims of the Gujarat riots was done in November 2006. Earlier surveys were carried out by the Centre for Social Justice, Ahmedabad in 2004. This February, Anhad (Act Now for Harmony and Democracy) released a book entitled *The Uprooted* combining both studies. It makes for a searing account of the dismal conditions in which internally displaced families survive.

"They do want to go back to their homes. But there are so many villages where they are not 'allowed' to return," says Shabnam Hashmi of Anhad. Families who chose to return had to compromise with criminal neighbours and withdraw their FIRs. Others were told to stop using loudspeakers for the *azaan*. Some faced an economic blockade. The families had to bow their heads and agree so that they could live in their homes. Others could not return because of threats of violence. There are families who justifiably want justice for all that had been done to them.

The NCM team, consisting of Michael Pinto, Zoya Hasan, Dileep Padgaonkar and A Banerji, a joint secretary in the government, went to 17 of 69 camp sites.

Displaced people spoke to NCM members often in the face of a hostile district administration. This experience gave them courage. They have formed committees called the Antarik Visthapit Hit Rakshak Samitis. Each district

now has a coordination committee and a state coordination forum has also been formed. The displaced victims of the Gujarat riots have come together to fight for their rights.

Most of them used to be traders, artisans, farmers, industrialists, mechanics and tailors, earning a decent income and living middle-class lives. Now their incomes have drastically reduced. And their quality of life has only worsened. As the NCM report shows, not one colony has facilities provided by the state. The sole service providers are well meaning NGOs. With no state support, only shoddy services can be provided.

Around 180 families live in Siddiqui Nagar. Before the riots they lived in Naroda Patiya, Gulbarg, Sabarmati, Chandkhhera and Bapunagar areas of Ahmedabad. Three-storied houses have been constructed here. The area is near the Sabarmati river. During the monsoon the ground floors get inundated with water. Last year residents paid Rs 40,000 for repairs. First floor occupants shelled out Rs 25,000. After a survey the state government gave them between Rs 200 to Rs 700.

In Ekta Nagar, Juhapura, the camp site is actually a three-storied building. Flats with a kitchen and toilet have been provided. But the flats are only 120 square feet. About seven to eight people are squeezed in. In summer the heat is unbearable. Residents are from Ognuj, Sabarmati and Navabaroj. They were forced to sell their land back home and their incomes have dwindled from Rs 8,000 to Rs 2,000.

The NCM has recommended that basic amenities be provided to displaced victims. BPL ration cards and widow pensions should be given. An economic package with a special focus on livelihoods, easy credit, raw material and marketing must be made available. The NREG scheme can be made functional so that people can build some infrastructure in their localities. The money returned by the government must be used for the victims. A monitoring

committee can oversee implementation. Victims have asked for a rehabilitation package similar to that given to victims of the anti-Sikh riots of 1984 in Delhi. The NCM also wants the draft national rehabilitation policy to include displacement due to violence.

"Not enough NGOs are working on these issues in Gujarat," says Shabnam Hashmi. "Their reach is limited. Helping the victims of the Gujarat riots is perceived as political work."

Building boom, but no creches

Séverine Fumoux
Gurgaon

THE people with the needles are back! This came from a happy five-year-old boy as he spied volunteers arriving for a vaccination drive. Children unafraid of injections? The boy's parents are construction workers in Gurgaon. He ran out of a local Mobile Creches centre, one of 64 that the NGO has set up in Delhi, Mumbai and Pune.

Children of poor urban migrants are doubly neglected; their parents are excluded from public services and they are part of an overall ignored age group. Mobile Creches field centres, located in construction sites or in resettlement colonies and bastis, provide a safe haven. Children get two square meals a day, education from birth to 12 years of age, and lots of love and care. Otherwise, these children would have been rag-picking or doing odd jobs for their parents.

When Mobile Creches started in Delhi in 1969, it provided daycare services to the children of construction workers. It pioneered an Early Childhood Care and Education programme (ECCE) for the development of underprivileged children from birth to six years of age. It soon created centres in Mumbai and Pune, and was the first NGO to develop a systematic model of temporary daycare centres in labour camps and slums.

In each Mobile Creches' centre there is an anganwadi, a balwadi, a non-formal education room, a kitchen with drinking water, a toilet and a playground. Trained care workers, and teachers provide tailor-made guidance to each child's learning. An amount of Rs 600 per month is allocated to every child, along with an individual medical card showing records of immunisation and health checks.

Most construction sites have now moved from Delhi to Noida and Gurgaon. It is becoming increasingly hard for Mobile Creches to find the human resources for this expansion and to centrally coordinate logistics.

Mobile Creches' team members agree that apart from a few exceptions like Unitech, building contractors have always taken little responsibility for their workers' welfare, let alone the needs of their children. Mobile Creches face apathy or even rejection when they acquire the building of a creche on a construction site. Most contractors pay lip service to the Building and Other Construction Workers' Act (1996), a law that Mobile Creches fought to bring in for more than 20 years. It is meant to guarantee provisions for workers' children.

But few contractors want to engage with Mobile Creche workers when the creche is set up. The common opinion of Shapoorji Pallongji's managing team, a contractor employed by DLF, echoes prejudices against the migrants' children: "They can't learn anything!" or "Why do you care for those children? They are too young to be taught."

Very few builders or contractors take the initiative to set up creches on new construction sites. In Gurgaon, DLF authorities have disengaged from Mobile Creches' work and have delegated full responsibility for the welfare of children of construction workers to their sub-contractors. The response of companies to Mobile Creches' demands vary enormously from one creche site to the other. This reflects discrepancies in Corporate Social Responsibility (CSR) policies. Clearly, more efforts are needed from the corporate sector.

This is why Mobile Creches decided not to focus on building new centres but to concentrate on developing advocacy strategies, starting with a



PIX BY LAKSHMAN ANAND

Most contractors pay lip service to the Building and Other Construction Workers' Act (1996), a law that Mobile Creches fought to bring in for 20 years.

PIX BY SÉVERINE FUMOUX



rights awareness campaign for parents. "When a worker registers, he realises he can get all the benefits that come with it, including provisions for the young child and the mother," said Mridula Bajaj, executive director.

At the same time, Mobile Creches' workers patrol construction sites to enroll more children and sensitise mothers about health and play-way learning. Campaigns on nutrition and hygiene are run regularly. There are 'mothers' meetings' at each centre which serve as a discussion platform. Mobile Creches follows a very inclusive approach. The door is always open for parents and their children.

Holistic education is the norm. The girl child's education is given importance. She learns basic school skills and is given vocational training according to her abilities. To bridge the knowledge gap, Mobile Creches takes the help of multi-skilled volunteers and constantly talks to parents about the

child's progress. "Parents want to know what their children do at the centre but they don't see the use of education until you ask them the question: do you want your children to work like you or to be like us? Then they think again," says Deepak Syal, a computer engineer from Gurgaon, who volunteers at the creche near his office on weekends.

However, the successful integration of the child requires the intervention of outside agencies. Mobile Creches is constantly building ties with different agencies whether it is for immunisation or enrollment into a mainstream school after 12 years. The task seems almost impossible because with a high turnover of labour on site, children stay at the creche between three to six months. But the NGOs workers turn this time into an interactive discovery of basic skills and knowledge that each child needs. "Every effort is worth it!" says Bajaj.

As the demand for migrant labour in Gurgaon has grown, more children are coming in, making it impossible to cater to all their needs. To address this issue, Mobile Creches not only facilitates professional training in ECCE to local women, it also imparts training to NGOs involved with young children. The organisation has built expertise and resources over three decades with the help of doctors, educationists and activists. Its in-service training package (including follow-ups and refresher courses) demonstrates an ECCE model backed with cognitive development theories. It has been delivered to more than 100 NGOs and several thousand women so far.

Mobile Creches has engaged in dialogue with people in resettlement colonies and slums to build grassroots capacity. Empowered women are becoming the spokespeople of both the community and the child. The women have started running clubs and classes with the help of adolescent groups. In Madanpur Khadar, outside Delhi, a Self-Help Group (SHG) has opened an anganwadi, and Mobile Creches' trainers have relocated on site with them.

When Mobile Creches co-founded the Forum for Creche and Child Care Services (FORCES) in the 80s, it was one of many steps to coordinate the efforts of NGOs and institutions. The NGO has fought for the child's place in India's Constitution. It has participated in Right to Food campaigns and striven to give ECCE the place it deserves in the ICDS programme.

Designers seek their due

Vidya Viswanathan
New Delhi

IN 1958, designers Charles and Ray Eames were asked by the Government of India to recommend a training programme that would help small industries. The two designers travelled extensively all over India and then wrote a report that they sent to Jawaharlal Nehru, India's first prime minister. The report said that students learning design should be trained not only to solve problems but to help others solve problems.

India's prestigious National Institute of Design (NID) was set up with this philosophy in mind. Yet nearly 50 years later, design has not been integrated into planning. Designers do not influence policy. They are hardly consulted.

Finally, designers have started organising themselves into an association and are working with industry. The group has created a forum called "Design with India". Its first meeting was hosted by the Asiatic Society in New York. The idea is to get all stakeholders- government, non-profits, industry and consumers- understand what design thinking can do.

Poonam Bir Kasturi, a graduate of NID and a founder- director of the Srishti School of Design, Bangalore, wrote a provocative background paper for the meet. Kasturi taught at Srishti and designed its curriculum. *Civil Society* spoke to her about the potential of design.

In your background paper for "Design with India" you call for design thinking in several critical areas. How can we get this to happen? Can we get two giants from the automobile industry, let's say the Tatas and Bajaj to collaborate and think about a transportation system for India instead of thinking about a car, bus and truck? We have to leverage technology to get answers.

"How to make a one lakh car?" is the wrong question. The question should be "How best can we design transportation for different sectors of the country?" Let us get out of medieval age thinking. Our leaders should think about growth and relevance. They should think about creating more jobs and wealth for everyone. I think they are risk averse.

Would design thinking be profitable for these companies or would it mean killing their current business?

The way to go about it is to bring in extreme users. For example, can a person who has had a heart attack and is in mid-traffic be taken to hospital on time? My father died because of a traffic jam. We could not get him to hospital on time. Let us take children and how they get to school. It is heart- rending to see what parents have to go through to drop their children to school. Let us look at executives.

We have to look at a completely new way of managing vehicles in urban India. Nobody wants to walk. But nobody wants the hassle of spending on petrol, insurance, maintenance etc. Now, supposing we did not have to walk too far, if all urban centres had cars that could be picked up to take you to your destination. These cars could also have drivers. The city taxi has its own problems. This could take care of that. That is the way the world is going. Technology can be used to make this service smooth.

The design community has had many meetings with other stakeholders. How far have you got?

Design with India has had one meeting in New York. But we have had six meetings with CII. I have just come from a CII meeting where we discussed concrete steps forward to try and see if we could take one or two projects of this kind forward.

Designers could be catalysts to ideate. We have to bring together users, cutting edge economists, sociologists, urban planners and development professionals along with industry. Industry thinks this is not their business. But it is.

There are instances across the world where public transportation systems have been redesigned around human needs and led to viable, profitable systems.

In your paper you say that community designers have to engage at all levels with the government. Education is the other big problem...

We are clearly not teaching our children to be capable in a rapidly changing world.

We are producing apathetic, unenergetic and disenfranchised children. Education has become a business in a country where many children can't afford education.

But this is a large system like the IAS and it is rotting. You have to subvert it. You have to find lean dynamic ways of plugging into the system. Let us say we look at the girl child of migrant labour in the city. You could create a fantastic programme. Now who is going to teach them? You could get housewives or every old person to teach one module.

Well, Brazil did create a currency system which rewarded older children who taught younger children. This currency could then pay for their university education. How would you go about it in this case?

We have to create a system where an older person is just told that he has to teach for a couple of hours at a particular place and the experience has to be made pleasant. Now look at the money that the builders spend putting up hoardings all over the place to create goodwill.

Now imagine the kind of goodwill or brand value that this will create. We have to have a backend where we line up all the older people, students and housewives. We then need a curriculum and a teaching method where these people can deliver easily.

Also, take into account the builder's fears. Point out the benefits of creating a human resource like this to him. Design around this. The local politician will get votes because of this. Instead of using old paradigms subvert it.

Development means different things to different people.

My sister runs a school called Riverside in Ahmedabad. She wanted to teach the ill-effects of child labour to Class 7 students. She told them that they would have to make a certain number of *agarbattis* (incense sticks) the whole day. They would get designated short breaks and *bajra roti* for lunch. At the end of the day

the children would get Rs 5.

The kids thought it was a damn cool thing to do and easy too. Just a little into the day, they realised what this meant and they are now changed people.

If you want people to understand what development means you have to reverse roles. You have to creatively design an immersive situation. You have to use techniques that social scientists and counsellors use. If you just get them to talk, they will be shouting at each other without anyone listening. You have to get them to empathise.

In your paper you call for all designers to do advocacy?

Yes, they have to push people to start thinking. Unfortunately, we are living in a situation where business can bring in more change than government. Businesses are no longer what they used to be ten years ago. They have begun to listen. If we do not reach a tangible alternative, in 50 years we will be left with a country which is not worth living in.

So how adequate is the newly announced design policy in this context?

Pretty crappy. Instead of spreading themselves thin, they should have taken three areas of high priority. The policy should address issues of sustainability. It should be human centred and keep in mind social heritage and culture. Design education is best suited for this. Whether it was NID or the Industrial Design Center (IDC) at IIT Mumbai, it managed to do this. NIFT is a cookie cutter model.



Poonam Bir Kasturi

If you want people to understand what development means you have to reverse roles. You have to creatively design an immersive situation. You have to use techniques that social scientists and counsellors use.

Protest against uranium mine

Rina Mukherji
Ranchi

THE Jharkhand Organisation for Struggling Humans (JOSH) is leading a struggle against acquisition of land for uranium mining in Bandhuhurang, the government's newest site. Bandhuhurang is just 7 km by road from Jamshedpur. This stretch of land is contiguous to the infamous Jaduguda-Turamdih mines complex.

In December last a sludge pipe leaked at Jaduguda, causing radioactive waste to flow into surrounding areas. It was sheer luck that the incident did not develop into a major catastrophe.

The Bandhuhurang deposits are in the Dhalbhumgarh subdivision of east Singhbhum district of Jharkhand. The villages that will be affected include Keruadungri and Talsa. The 344 acres acquired by Uranium Corporation of India Ltd (UCIL) in 1983-84 are now being used to build the tailing pond. Another 370 acres is not being parted with by tribal families in Bandhuhurang. Reason: the Jaduguda mines have caused disease, death and environmental destruction.

The old Jaduguda mines are now on the verge of closure, since the depletion of uranium here renders further mining uneconomical. Miners are now being transferred to Turamdih. New mines are constantly being added although UCIL and the Central Government have yet to accept responsibility for Jaduguda's radiation hazards. In the past the Bihar Pollution Control Board raised a storm and the Bihar legislative assembly demanded closure of the Jaduguda mines.

People living in this belt are affected by serious illnesses like thalassaemia and cancer. According to doctors Sanghamitra and Surendra Ghadekar of Anumukti, an anti-nuclear activist group, the areas around Jaduguda show a very high incidence of congenital deformities. "There were 60 people with congenital deformities born near Jaduguda as against 10 in otherwise similar villages," said the two doctors.

The incidence of tuberculosis was 80 per 1000, as against 8 per 1000 among the general population. "Silicosis and lung cancer afflict uranium miners all over the world, but UCIL chooses to term them TB. This can allow them to blame microorganisms for the disease rather than the noxious by-products of mining," said Sanghamitra and Surendra.

Uranium mill tailings from the Jaduguda mines were used to construct houses and roads, since UCIL authorities did not bother to inform people. According to MV Ramana, research staff member on Princeton University's programme on science and global security, "these (tailings) emit radioactive radon and are therefore harmful to health."

This is corroborated by the United Nations Scientific Committee on the Effects of Atomic Radiation, which says, "70 per cent of the total radiation exposure to miners comes from radon emissions." Besides, the tailings pond was not fenced off until 1999, resulting in people and animals walking over it.

The Environmental Impact Assessment (EIA) Report for Bandhuhurang, prepared by MECON for UCIL downplays the risks. It acknowledges that radioactive emissions would be present but claims the low grade of uranium being mined will prevent the risk to the miners concerned to quite an extent. The report says: "The proposed mine being an open-cast one, due to unlimited dilution with atmospheric air, radon concentration in the work zone will be reduced to insignificant levels. With wet drilling, generation of dust containing silica and low levels of long-lived radioactivity in the workplace will be significantly reduced. In iron ore handling areas, dust suppression by water sprinkling will be carried out to minimize generation of radioactive fugitive dust."

But the radiation levels at Jaduguda, according to a report by Greenpeace, are far above the 0.25 Sievert level, which a human being can absorb without immediate ill effects.

Apart from the high levels of radiation, canals flow from under the tailing ponds into rivers, and the river water is used by the people. Miners take their uniforms home and wash them, in contravention of all safety norms.

A large number of miners and villagers in Jaduguda and Keuradungri have come together in a strong movement against uranium mining. In the Bhatin-Mechua-Jaduguda-Narwapahar underground mines complex people have formed the Jharkhand Organisation against Radiation (JOAR).



Alobatti Orang and her brother Dhuniya, residents of Echra village, Jaduguda

Still births, miscarriages, cancer and thalassaemia abound here. Chatigocha, situated just outside the tailing pond in Bhatin reported 15 miscarriages. Manav Rajjak (18) has stunted growth, is mentally retarded and physically challenged. So are Dhuniya Orang and his sister Alobatti Orang, residents of Echra village in Jaduguda.

Mithun Patra's father, Sudhin Patra is a loader at Bhatin mines. At 18, Mithun does not look more than 10. He cannot talk or convey his feelings, and suffers from wasted limbs that confine him to a wheelchair. Dr Arjun Soren, a government doctor whose father worked in the Bhatin mines in the '70s, is now undergoing treatment for cancer in Ranchi.

Radioactive waste finds its way into the Gudra and Subarnarekha rivers from the tailing ponds. In between there is a village called Durku. Muhammad Moin, an insurance and investment agent who lives in Durku, has a five-year-old son with stunted growth; he has such weak limbs that he cannot sit or stand. Manju Das and Mohan Das of Durku have just lost their 11-year old son, Mahavir to thalassaemia. Mohan Das had sold nearly all his land in order to continue replacing little Mahavir's blood at the MGM hospital in Jamshedpur. Each of these children had been delivered at the UCIL hospital, which also took care of immunisation and vaccination. Yet, there are no facilities for physiotherapy, which has become such a necessity here.

Small wonder then that people at Bandhuhurang do not want uranium mining around here. Arjun Samad, a member of JOSH, whose family had to move twice from Toramdih and then from Bandhuhurang to their current home in Purihassa, says, "UCIL had promised one job per family in 1983-84. But with the families having grown, one job cannot suffice now. The compensation given then is also far below market prices today."

As one passes through the winding, hilly stretch from Bandhuhurang to Toramdih, Narwapahar, Mechua, Bhatin and onwards to Jaduguda, it is evident that mining has brought prosperity to these barren, single-crop villages. Motorcycles, cemented and well-kept homes greet you in most parts.

The Bandhuhurang project, as per official records, will affect only 110 households comprising 1120 people in the core zone around Bandhuhurang, Keruadungri and Talsa. But it will affect more than 200,000 people in the buffer zone. The very fact that this mining project is just 7 km from Tatanagar station, and close to Jamshedpur makes one shudder.

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About 370 acres is not being parted with by tribal families in Bandhuhurang. Reason: the Jaduguda mines have caused disease, death and environmental destruction.

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PICTURES BY LAKSHMAN ANAND

ORGANIC UPRISING

In Meerut, Janhit finds the right path for the small farmer with an organic store, certification and marketing

Civil Society News
Meerut

KANTI Tyagi, a middle-aged farmer at Khandrawali village in Meerut district, is saying a tearful good bye to his beloved mango trees. They have been rendered useless by a combination of pests and chemicals. But even as Tyagi mourns their demise, he prepares to celebrate a newfound freedom from the Green Revolution type of intensive farming. Along with 100 small farmers from 25 villages in Meerut district, he has turned to organic agriculture with the assistance of the Janhit Foundation, an NGO that works from Meerut.

For the first time farmers like Tyagi are seeing natural methods of agriculture succeed. More significantly, they are realising that there is money in going organic. They spend less on inputs because they don't have to buy a range of chemicals that only keep getting costlier as the soil loses its nutrients and pests become immune. Tyagi, for instance, says he saves Rs 22,050 per acre every year and he gets 25 per cent more for his organic produce.

Janhit has sampled local demand and found it to be strong enough to set up a store in Meerut. "This will be Uttar Pradesh's first organic outlet," says Anil Rana, director of the Janhit Foundation. Although he has been contacted by organic buyers from Delhi he is categorical they are going to first sell locally.

"Meerut has a big cantonment, two medical colleges, residential schools and institutions. It has a population of 1.5 million. There should not be any problem in marketing organic products. So far consumers had to get their

supplies from Delhi," says Rana.

To test the market, Janhit set up a stall in the Meerut Cantonment. Organic produce from the neighbouring fields sold out even as it arrived. For farmers strapped by debt and falling yields, nothing could be more encouraging.

Farmers can now see the market. They are face to face with the urban consumer. There is no middle man and no tension about what the government's minimum support price will be. "Till date marketing organic produce was a Herculean task," says 86-year-old Ramchandra Singh a farmer at Kaleena village. But now farmers have a point from where to sell. And this year's *rabi* crop will be the first to be sold in the outlet.

In the first phase Meerut's consumers will get to buy organic certified wheat, flour, porridge and mustard oil. Processing will be done by Janhit. After one year, cereals, vegetables, fruits and spices will be added.

Best of all, farmers are getting a certificate guaranteeing their crops are organic. There is a Participatory Guarantee System (PGS) for small farmers that is cheap and valid and will help them reach India's burgeoning domestic market for organic produce. For the first time, farmers who are transiting from chemical to organic farming can get certification under PGS. They get a different coloured label and, yes, more money as well.

"The biggest benefit is the increase in the income of farmers. If the government price for a quintal of wheat is Rs 700, the price for organic uncertified wheat is Rs 1,400 a quintal. As certification improves, the price goes up," says Rana. "Organic farming will also restore the health of the soil badly



Lalit (extreme right) and Devpal demonstrating use of the Cutter to farmer Kanti Tyagi (left)



At Khakti village, farmers recall what they learnt on a study tour to Maharashtra. They watched Power Point presentations on organic farming and heard experts.

degraded in this area because of excessive use of chemicals and pesticides. It will do away with monoculture by introducing crop diversification." So far farmers here have been cultivating mostly sugarcane.

As a hand-holder, the Janhit Foundation is playing a crucial role. The switch from chemicals is full of uncertainties for farmers because it means leaving a known system behind and opting for another. Farmers depend on what they grow from one season to the next and live on fragile finances. They don't welcome failure. There is also the problem of removing chemicals from the soil.

The bridge years are invariably full of fears. Tyagi, for instance, is growing wheat, mustard and potatoes on two acres. In the beginning he wasn't sure what the results would be but Janhit provided encouragement by showing them success stories.

Janhit has built its case on hard facts. The farmers are aware chemicals rob the land of its yield. Across Meerut district you will see topsoil excavated and dumped along fields as farmers experiment with desperate ways of dealing with infertility. But getting them to shift to organic agriculture means showing them that it works and finding a market for their produce.

Janhit's project is being supported by the Ford Foundation. Its focus is "income enhancement of the farming community by supporting select farmers to complete the circle of farming from seed to market." It is one of FAO's 14 pilot projects in India.

Kanti Tyagi's mango trees were the pride of his 10 acre farm. The trees still exist and form a thick canopy around Tyagi's homestead. But the truth is they have been destroyed by pests.

In his many attempts to save them, Tyagi consulted quacks and gurus and travelled all the way to Bangalore in search of a solution. The advice he got involved using more and more pesticides, which only seemed to make the pests resilient. Now the trees will just have to be chopped down because they are barren and useless.

Tyagi's battle against pests is an old one. He knows how tough they are. He has taken on pests in his sugarcane fields and tasted defeat. He has watched them play havoc with his vegetables.

Each round of confrontation over the years has taken Tyagi deeper into debt. He owes banks money for which he pays an annual interest of Rs 25,000. To him, farming has been all about losses and deficits and desperate ways of covering them from one year to the next. Seeds, fertilisers and pesticides burnt a hole in his pocket. Dirty water and soil made his family sick. All around him diminishing incomes were being stretched to pay for doctors and medicines.

A bigger loss has been the topsoil that has been rendered infertile by chemicals. You can

go to banks for money. You can go to hospitals for illnesses. But where do you go to rejuvenate topsoil?

"There were times I felt I was going mad," he recalls.

GOING BACK TO GO AHEAD

ASK farmers why they ruin their environment, health and bank balance by doing chemical farming and they will reply: this is what the government ordered. "The shift from organic farming to chemicals was one of compulsion and not choice," remarks Rana.

In the early 60s, farmers in this region of Western UP known as the Doab dutifully cultivated their crops organically. Nobody had heard of chemical fertilisers and pesticides and nobody was interested. There was no earthly reason to be. The land was fertile. Soil was rich and moist. There was plenty of water. The Ganga, Yamuna, Kali, Hindon and many canals flowed through.

Along came the Green Revolution. The government wanted farmers to switch to chemical agriculture and sent its emissaries to them. But farmers here were disinclined.

They saw no reason to oblige.

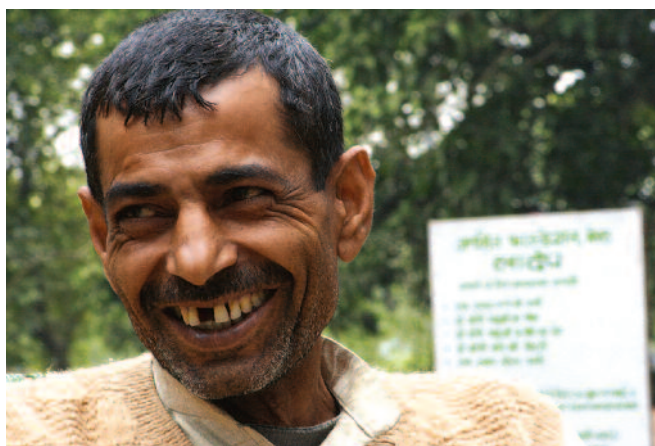
The government's officers failed to impress Meerut's farmers with their new fangled methods. So in desperation at night the officials would sneak into fields and throw around urea from bags. Deed done they would disappear. The farmer thought fine, since it was already there why not give it a try?

Close on the heels of the government's emissaries arrived representatives of chemical companies, laden with pesticides, fertilisers and urea. They offered the farmer tempting deals. All he had to do was buy the stuff and throw it on his fields. In the early days the chemicals did improve yields. The farmer got hooked. Soon, tractors made their appearance. Farming became readymade.

All around factories producing sugar, paper and distilleries sprang up. They dumped all their effluents into rivers and canals. Farmers added in urea, pesticides and fertilisers.

A study done by Janhit in March 2006 revealed that agricultural soil and drinking water were suffused with pesticides and persistent organic pollutants like DDT, Eldrin and Dieldrin, which are really supposed to be banned.

The honeymoon with the Green Revolution agriculture did not last long. Over the years farming became unviable. The price of chemicals kept rising. The soil lost its nutrients. Pests attacked crops. The farmer bought more and more chemicals. He became lazy. He just bought sacks of chemicals and threw it around his fields. The cow became



Kanti Tyagi under his dying mango trees

Ask farmers why they ruin their environment, health and bank balance by doing chemical farming and they will reply: this is what the government ordered.

redundant. When the farmer needed money he marched them off to the slaughterhouse. The cow became an extinct species here. All you can see are buffaloes.

Quick and easy money led to petty jealousies and rivalries. Every farm family wanted to keep up with the next. Meerut's law courts are now full of petty cases filed by squabbling farmers. The polluted atmosphere led to diseases unheard of earlier in the district like cancer, skin infections, stomach problems and neurological diseases. Nursing homes and hospitals sprang up to cater to rising demand. The farmer became sick and broke.

It took Janhit Foundation's workers quite some time to convince farmers to give up their addiction to chemical farming and go back to organic agriculture. Farmers did not want to bestir themselves. Some had college degrees and were not interested. Agricultural universities and Krishi Vigyan Kendras did not subscribe to the organic way.

One reason for farmer apathy was that they did not analyse their problems. Since farmers did not have access to soil testing labs they did not realise how bad their soil had become. Representatives of chemical companies were always there at hand to give them credit and egg them on with this poison or that. Besides, argued farmers, where was the market for organic food?

REPAIRING THE DAMAGE

JANHIT organised small meetings in villages. Two agricultural scientists, Lalit and Devpal, talked to farmers about the harmful effects of chemical farming. A few volunteered. The two scientists started training workshops on organic farming for them. "The main problem is lack of knowledge," says Lalit. "Farmers have irrational fears about lower yields. They need an education."

Lalit and Devpal sat with pen and paper and did a cost-benefit analysis with farmers showing them exactly why and where they were making losses. Since livestock had vanished farmers had trouble making compost or natural pesticides. Lalit and Devpal came up with a range of alternative methods. Sugarcane residues, leaves, sand and cow dung could be used for making liquid manure. They put on the table less labour intensive methods. Plant boosters can be made simply from weeds. The farmers named their most popular compost after its inventors Lalit and Devpal. It is called Ladev (Lalit and Devpal). Now manuals have been published in Hindi on organic manures and bio pesticides.

In about three months farmers found their soil's pH improving. Less water was now needed. On an average each farmer saved at least Rs 5,000 per acre every month by not buying fertilisers, pesticides or urea. Tyagi says he used to spend Rs 22,050 per acre every year on chemicals. And there was no guarantee his crop would fetch him good returns. "If a farmer paid rent for the land he was really sunk," he says. "Some of us had stopped farming and were selling buffalo milk to survive."

Best of all no pests have attacked his field since. "If the soil is rich, then plants are strong and can ward off attacks," says Devpal.

Janhit also took farmers on a study tour. The NGO contacted the Maharashtra Organic Farmer Federation (MOFF). Its president, Claude Alvares, advised them to visit a region where similar farming was done. So from January 15 to 21, a group of Meerut farmers met their counterparts in Maharashtra to study their methods of organic farming.

At Khakti village feisty farmers recall with wonder all that they learnt. They watched Power Point presentations on farming and heard lectures by experts. "Their sugarcane was really fat and eight feet high," says Amar Singh a farmer with 10 acres. "Here we plant 25 quintals on one acre. Those farmers would plant just one quintal on an acre with a gap of four to eight feet. Yet their yield was higher than ours and their sugarcane sweeter. In between, they grew crops like turmeric, lady fingers, wheat and coriander. Those farmers used much less water than us. I learnt that flooding the field takes away nutrients from the soil. I finally understood that less is more."

The Meerut farmers were especially impressed with two technological inventions, the Rain Gun and the Cutter. The Rain Gun gently sprinkled water on crops. The Cutter scooped out the eye or seed of the sugarcane to make cultivars. "In this way," says Amar Singh, "we can save on diesel, fertilisers, seeds, water and pesticides."

But the Meerut belt is thick with pollution. How do farmers deal with that? "It's easy," they reply. "We invoke the gods." The environment can be cleansed through Agnihotra methods. This is an ancient technique that dates back to the Vedas and is now being revived. At sunrise or sunset a copper urn is filled with cow dung and ghee. It is burnt in the field. The farmer sits on the ground and recites special mantras. Smoke from the urn purifies the air and gets rid of bacteria and pathogens. "It's absolutely true," says Ram Kishan Giri. "The pests have vanished."

The Janhit Foundation has plans to set up a unit to manufacture bio pesticides on a commercial basis. A business plan has been prepared by Somya Das and Bhaskar Jyoti Borah from the Indian Institute of Management in Ahmedabad. While farmers would be their main customers, the bio pesticides would also be sold through the Janhit organic retail outlet.

All the farmers now want their cows back. "Farmers are interested in local species of cows like Sahiwal, Gir and Thakarpar," says Rana. We all know cows matter a lot in organic farming. We have drawn up a list of 25 cows which will help farmers convert."



Janhit staff: (from left) Diwan Singh, Lalit, Sonakshi, Anil, Raman, Shiv Kumar and Devpal

None of the farmers is in a rush to get to the market. "First we will feed our families organic food," says Amar Singh, "only after that will we sell our crops in the market."



At Amar Singh's house the farmers of Khatki village tell their story

One enthusiastic farmer, Sudesh, has already got himself a traditional plough. He takes it to his small field and gives a demonstration grinning away while the other farmers look on respectfully.

"No more tractors for me," he says. The Meerut farmer has come full circle.

In Khatki village fields are lush with crops. Rambeer Giri admires the green coriander. Amar Singh holds up a bunch of brinjals, joy on his face. He then displays his lentils, chest swelling with pride. "Just put this in a pressure cooker and see the difference. The chemical lentils are like stones. But the organic one just melts with one whistle. It tastes terrific too." With a gleam in his eye he produces freshly dug out turmeric "Look at its colour," he says admiringly. "This can fetch good money."

But none of the farmers is in a rush to get to the market. "First we will feed our families organic food," says Amar Singh as the other farmers nod in unison, "only after that will we sell our crops in the market."

Organic certification apt for farmers

IN India just 0.05 per cent of farms are certified as organic. It's not hard to figure out why. The option so far has been Third Party Organic Certification, recognised by APEDA and in keeping with European standards. But the paperwork, hassles and expenses involved discourage most small and medium farmers from applying. Now a second option is in the pipeline. It's called Participatory Organic Guarantee System (PGS) and it has been studied and worked out for India by Ron Khosla, FAO International Consultant on Organic Certification Systems.

Currently, PGS is being used in the US, Brazil, Philippines and New Zealand. The government is expected to give it its stamp of approval for use in India.

The objective of the PGS is to educate farmers and consumers and grow the domestic market for organic produce, unlike Third Party Organic Certification which is really meant for farmers who want to export.

The PGS is especially apt for the small or medium farmer. It builds networks of farmers who support each other in marketing and sharing knowledge.

Even if the farmer is part of a group he gets an individual certificate and he can sell to whomever he wants.

Perhaps the biggest advantage of the PGS is that it includes the farmer transiting from chemical farming to organic. This is the toughest time for a farmer. He gets different coloured certificates or labels depending on which stage he is at.

PGS has low costs. Organic standards are strict but the process is inclusive. The farmer signs an affidavit or a pledge. Inspection is done by a peer group.

The PGS works through a network. First, is the Farm Family. It is linked to a Local Group of farmers and consumers in the same area. The Local Groups are connected to a Regional Council.

A Regional Council can be started and coordinated by an NGO or state agency. Local Groups can also come together and form their own council. The Regional Councils are linked to a National Council Coordinating Committee consisting of a representative from the ministry of agriculture, consumer groups and NGOs.

The Farm Family spreads knowledge of organic farming in the area. The farmer understands the organic standards he is willing to adhere to and he signs a pledge.

His farm is inspected by three peer inspectors from the Local Group. They validate the farm and may ask the farmer questions. All inspectors sign and endorse the farmer's Organic Guarantee, if his farm meets standards.

The Local Group decides which farmers will get certification and who won't for that year. Farmers pledges and inspection paperwork is then sent to the Regional Council. The council enters all the information into a national database and sends a paper certificate to the farm.

The Regional Council trains and supports Local Groups and maintains every farm's organic guarantee. It can be made available on request. It issues ID cards to Local Group members and the organic certificates. Regional Group members can participate in Local Group farm inspections.

Each Local Group gets an identification number that appears on every bag of food sold. All information is placed on the Internet. An SMS cell phone service provides information on the name of the individual farmer and the Local Group he belongs to.



Amar Singh mixing his compost

Farmers here go from lane to lane sniffing their neighbours compost pits. Earthworms are examined affectionately like pets. Tips are readily exchanged. Squabbling farmers have become friends. There is no competition. And so knowledge is spreading. "Almost everyone here knows about making compost now, though they may not be part of our team yet," says Rambeer Giri. The farmers say more money can be made by selling compost or by making *gur* and honey.

Janhit Foundation supplied the farmers with traditional seeds. The NGO is planning to set up a seed bank so that farmers don't have to buy costly seeds. Instead every farmer will return to the bank double the quantity he takes so that the bank becomes flush with seeds.

On February 18, Janhit Foundation organised a cultural festival on organic farming. There were full throated songs on going organic. Accompanied by a tabla and a sing song harmonium, composer Dharmender Puthi urged *veer* farmers to save mother earth from chemicals. He reminded them about its ruinous effect on their water, soil and health.

Kamal, Babloo and Ramesh entertained farmers with organic folk songs.

Documentary films were shown. One was on the endosulphan genocide in Kasargod district of Kerala where massive spraying led to cancer, children being born with deformities and mental health problems. Another film was about Deepak Suchde, an exemplary organic farmer in Maharashtra. The third, on Food for All, depicted cultural aspects of food among different communities. Hindus,

Muslims, Sikhs, Christians, Jains and Parsis. Lalit, Devpal and the farmers kept up a lively discussion on farming.

The event was much appreciated and demand is pouring in from neighbouring villages.

Farmers are in the process of getting certification. "We have contacted One-Cert in Jaipur for Third Party Organic Certification," says Rana. "It is one of 14 agencies accredited by APEDA. But the process is costly. For 100 farmers it works out to Rs 90,000."

Instead, Janhit is opting for a people's method of certification called Participatory Guarantee System (PGS). This system is in use in US, Brazil, Philippines and New Zealand. "Any respectable NGO, accredited agency or agricultural university can give this certification after following standard procedure. It is based on trust and the costs are negligible. It will have a logo and legal entity. Legal formalities are being worked out. The PGS will be cleared by the Union government since it is keen to remove the high cost of certification," says Rana.

The PGS is ideal for the small farmer who wants to sell in the domestic market. Even if he applies in a group, he gets an individual certificate and is free to sell to whomever he wants. The PGS supports the organic farmer through

The PGS is ideal for the small farmer who wants to sell in the domestic market. Even if he applies as part of a group, he gets an individual certificate.

a network consisting of the Farm Family, the Local Group, a Regional Council and a National Committee. Farm inspection is done by the Local Group and certificates issued by the Regional Council. Inspection is thorough, ongoing and rigorous. Data on each Local Group and farm will be put on the Internet.

Perhaps the biggest advantage of the PGS is that it includes the farmer transiting from chemical farming to organic. He gets different coloured certificates or labels depending on which stage of conversion he is at. (See box).

Can the whole of Meerut, a toxic hotspot, become India's first organic district? The UP government's Diversified Agriculture Sustainable Project (DASP), supported by the World Bank did aim to convert some districts. After studying the DASP model, Janhit Foundation concluded it had too many loose ends. There was no community participation. Farmers were not given enough knowledge. They did not go on field trips to study. Neither did DASP deal with certification, marketing and improving incomes, all critical to the small farmer. Janhit Foundation's project works out each step for the farmer, removing the lacunae in DASP.

Before the government dismisses the small farmer as a dead loss to the economy, it should take a look at how simple steps can make agriculture lucrative for him. May be the government should show the same missionary zeal as it did during the Green Revolution. But this time to spread organic farming, certification and marketing opportunities.

'Going organic takes time'

Anil Rana, Director of the Janhit Foundation, has been doing innovative development work in Meerut district. He has a small team of dedicated workers. Their involvement with farmers has been low-key and effective. Villages eagerly await Janhit representatives and take their advice. Anil Rana spoke to Civil Society.

Can the whole of Meerut go organic?

The whole of Meerut district can certainly go organic but it will take some time. One must remember that the farmers of this district were doing organic agriculture till the 60s. They were very reluctant to adopt chemicals and pesticides. In fact, government officials used to empty urea bags in their fields at night because farmers were not ready to adopt Green Revolution techniques. Similarly, cement, which was available against permit at that time, was easily provided to farmers with urea bags.

Shifting to a different practice is very difficult. Hence, the transition period is the toughest for farmers. Currently, they are watching our work closely. Once they are convinced that soil health has improved and there is a rich premium in the market for organic produce, certainly, a people's movement will flourish in this area.

To upscale our work we need more manpower to move around villages. This work requires small meetings, workshops and farm experiments to convince farmers about the benefits of organic farming. Due to our initial success, a few development agencies have come forward to support our work on sustainable agriculture. Once we have sufficient manpower and we develop a network of farmer's cooperatives and self-help groups, we can succeed.

Is there a problem of knowledge sharing on organic farming? Would you say there is a role for government in creating linkages?

Yes, there is. The problem exists because the government's departments, agricultural universities and the Krishi Vigyan Kendras hardly take any interest on such important issues of human and soil health or of protecting the environment. Very little work is done by them at the grassroots.

The government definitely has a role to play in spreading the movement in this region. It needs to convince farmers that they should take advantage of various schemes floated by NABARD, Khadi Gram Udyog, the National Horticulture Mission and others.

Government departments should undertake strong initiatives to create market linkages since it is poor farmers who have organic produce but no market. Civil society organisations who work at the grassroots have a larger role since they can share information, publish literature and experiment innovative ideas with the farming community. See, civil society organisations have created several models on promotion of organic farming.

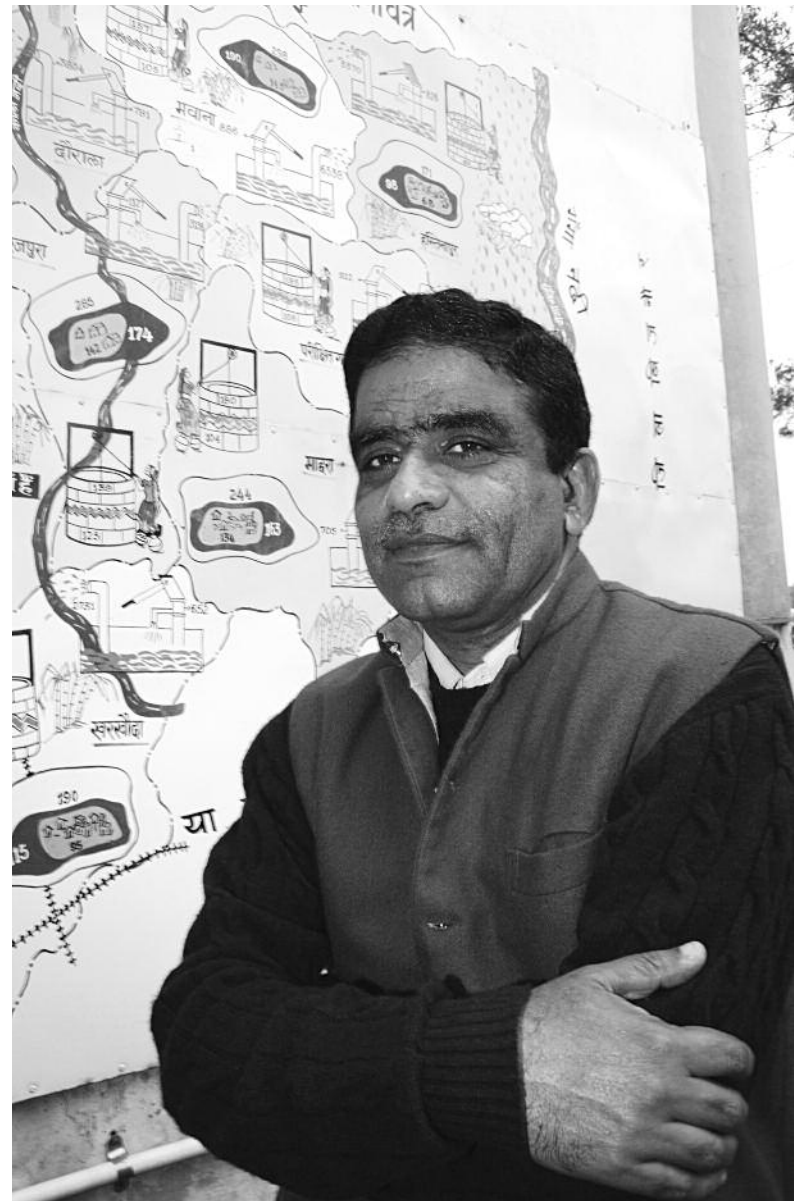
Should the government provide incentives?

The government should provide small loans with minimum interest to farmers so that they can establish organic manure units, bio-pesticide units, purchase cows etc. since these are an integral part of organic farming. During our association with farmers we noted that they are willing to adopt organic farming but they run short of money to establish even these small units.

Marketing is a Herculean problem. Hence, organic shops run by the government must start in small towns so that there is no fear of the middleman. Extension activities like training programmes, cultural and film shows on organic farming as well as success stories should reach villages. This effort can be taken up by government departments.

What advice do you give on marketing?

Marketing organic products is a vital issue. Buyers of organic products are mainly in metro cities and the farmers are sitting in villages with their organic produce. There is a wide gap. Civil society organisations can serve as a link between them. Even ordinary consumers who are interested in buying organic products have to rely on cities. If the farmer and the



consumer come together results would be very positive. The problem of marketing would be minimised.

Local organic markets need to be developed. Certification is an essential part in organic farming but the cost of certification is very high. Hence, with the introduction of the Participatory Guarantee System (PGS), the farmers will be able to certify their organic produce with almost no expense. Group certification can also serve as a low cost affair.

Does water pollution lower organic value? How did you tackle this problem in the villages you work in?

Of course water pollution and groundwater contamination adversely affect organic value. Due to excessive use of pesticides over a period of time we have witnessed in some places that the water used for irrigation is also contaminated since people in this area mainly

rely on groundwater for irrigation.

But we have to start the process from somewhere. Moreover, the *Talaab Bachao Abhiyan* (Save Water Bodies Project) of Janhit Foundation can also accelerate the dilution of pesticides in groundwater. Once water harvesting practices are adopted in villages by people, like revival of dead ponds and *johads*, certainly, there would be a lot of fresh water recharging and that will go a long way in improving groundwater quality. For example, there are more than 3,000 *johads* (tanks) in Meerut district alone and some of them are very big in size. If all these water bodies are revived and recharged, groundwater quality will definitely improve.

“The government should provide farmers small loans at minimum interest so that they can establish organic manure units, bio-pesticide units and buy cows.”

Worldview

LATITUDE MATTERS

Everyone owns a shrinking planet. People count more than governments. Track change before it becomes news.

The Empire's dark side

Manisha Sobhrajani
London

SURPRISINGLY, the school history curriculum in Britain for 11-14 year olds does not give much weightage to Britain's imperial conquests in the 18th and 19th century. It is not compulsory to teach the Empire's history!

The Qualifications and Curriculum Authority (QCA) of Britain assesses the school syllabus every few years, and it was only in November 2006 that they realised that the Empire's history has been ignored in British schools for decades. British education watchdog Ofsted found that schools in England spent insufficient time teaching the Empire. This was picked by *Eastern Eye*, the largest selling weekly Asian newspaper produced in London, which also claims to be "the voice of British Asians".

The British government is currently reviewing the curriculum. If QCA's recommendations are accepted, then the colonisation, apartheid and slavery caused by the British Empire, the impact its policies had on colonies like India and Africa and the independence movement in those countries may form an important part of secondary school syllabus. The syllabus is likely to include a study on the Partition of India, the creation of Bangladesh and a study on Mahatma Gandhi.

Eastern Eye has been supporting the QCA in putting pressure on the British government to review the school history curriculum. The newspaper has been running an active campaign, getting a host of British politicians and British Asians to support the QCA. British Prime Minister Tony Blair gave his support and spoke in favour of including a study of the British Empire in secondary schools a month after he condemned Britain's role in slave trade as "one of the most inhuman enterprises in history". A Downing Street spokesman told the newspaper that it was "important young people learn about the history of the Empire and the development of the Commonwealth, and it has a place in the history curriculum."

The general perception of British Asians is that if one were to show photographs of Nehru and Jinnah to young Britons, they would not be able to recognise them. *Eastern Eye* interviewed 50 prominent British Asians about how they felt about the issue. Among those who want British children to be more aware of their country's past are actress Meera Syal, businessman Sir Gulam Noon, British peer Lord Nazir Ahmed, Sadiq Khan MP, radio presenter Nihal Arthanyake, singer Aki Nawaz, boxer Akaash Bhatia and many more.



Eastern Eye has been supporting the QCA in putting pressure on the British government to review the school history curriculum.

Yasmin Alibhai-Brown, author and newspaper columnist, comments: "To teach just a glorified version of the Empire would be a crime against knowledge. To let black and Asian collude off the hook would be equally unacceptable. But as we see in William Dalrymple's book *The Last Mughal*, history, if truthfully told, can change how we see the past and imagine the future."

Jerome Freeman, programme manager for history in the curriculum division at the QCA holds the key to most of the changes in the history syllabus. He said: "It was always meant to be taught but our research proved that it wasn't. As a student growing up in 20th century Britain, I never learnt absolutely anything about the Empire. We knew about the Commonwealth, but that was it. As a teacher, I tried to rectify that for my students. But, because it was never seen as a requirement, teachers have found it easier to ignore it completely." He feels that in a lot of cases, it may have to do with the sensitive nature of the subject or in some cases it may be due to lack of resources.

Eastern Eye editor Hamant Verma said, "They have avoided the subject for so long. Recently, Britain celebrated the bi-centenary of the abolition of slavery, but it doesn't want its children to know about its actual history. It is the 'white man's guilt conscience'." He further added that the school syllabus concentrates on Nazi Germany, Russian history and the French Revolution, but not the struggle for independence in British colonies.

"Racism in Britain fuels from ignorance. It is a joke that the British Empire is not taught in schools because it has played such

a significant role in modern history. The Empire has been taught in Indian schools for years. Our newspaper is advocating the cause for British history to be taught in an objective manner, highlighting the accurate facts and truths, and not just glorifying Britain," Verma added.

In 2004, Ofsted warned that schools must raise awareness levels amongst children about the Empire's 'controversial history'. The organisation said "the British Empire is given as an example of a significant subject that currently receives insufficient time in many schools".

The *Eastern Eye* editor believes that racism in the West is a direct consequence of the Empire. The idea that Asian people are inferior is rooted in the 'white master' and 'brown servant' concept of the Empire. Perhaps white Britons would act a little more humble if they were aware of the history of the Empire. They would wonder a little less about the huge Asian and African population living in their country!

Nepal's gutsy trailblazer radio

MOST young radio journalists today probably don't know what a long and hard battle it was ten years ago to liberate Nepal's air waves and to create public space for radio.

When Radio Sagarmatha was finally granted a license to be Nepal's first non-government radio station in May 1997 it was a milestone not just for Nepal but the whole South Asian region. The day 102.4 FM went on air was the day the government monopoly of radio ended and frequencies were recognised as public property.

Sagarmatha opened the gates to dozens of community FM stations, private commercial radio and public broadcasters. Ten years later, there are 66 independent stations throughout Nepal, 27 more are going on air within two months and dozens of licenses have been given out.

"Sagarmatha was a hard-won group effort, it took years of lobbying," recalls Bharat Koirala the media trainer and activist who was given the Magsaysay Award in 2000 for his contribution. Koirala's original idea was to turn Sagarmatha into a nucleus for training community broadcasters throughout Nepal, and use grassroots communications to empower rural Nepal and help development.

But even after the license was granted to the Nepal Forum of Environmental Journalists (NEFEJ) to run Sagarmatha, there were numerous hurdles: fixing the tax for public broadcasters, distinguishing between community and commercial stations and finding a legislative framework.

"In April 1997, we sent a letter to the Ministry of Communication asking for permission to test broadcast," recalls present station manager Mohan Bista, "the government didn't respond so we went ahead and broadcast anyway."

Journalists erected the tower themselves, using drinking water pipes and driving around Kathmandu on motorbikes with radios to test the transmitting range. Even when the government threatened strong action, Radio Sagarmatha persisted. Finally, on 18 May 1997 the license was granted.

Getting Sagarmatha on air was instrumental in creating awareness that community radios could expand the public sphere creating conditions for democracy and development to thrive. But it hasn't all gone according to plan. The virtually unregulated process has brought with it commercial pressures on the quality of programming. Many private stations, dependent on advertisement support, cater to young, urban, middle class people with high purchasing power.

Nepal needs public broadcasters, doing inclusive and participatory programming, to supply rural communities with access to relevant information. These

programmes being information-based have higher running costs and lower advertisement revenues than commercial stations.

Forced to pay 4 per cent tax on income and a high annual broadcasting royalty, community stations including Radio Sagarmatha find it hard to sustain themselves. So it depends on donor support, partnerships and sponsored programming.

In July 2001, a landmark Supreme Court decision assured broadcasters the same freedoms as those available to print media and ruled that a ban on news restricted the constitutional right to information. But broadcasters have faced constant harassment and restrictions culminating in a blanket ban on news on radio after the royal coup of February 2005.

In November that year police raided Sagarmatha, seized equipment and took five journalists into custody for a BBC interview with Pushpa Kamal Dahal. The fact that the station hadn't actually run the interview wasn't considered. Sagarmatha took the case to the Supreme Court which ruled that BBC rebroadcasts should be allowed on FM. Sagarmatha had won this victory on behalf of a dozen other stations that also relay the BBC Nepali Service.

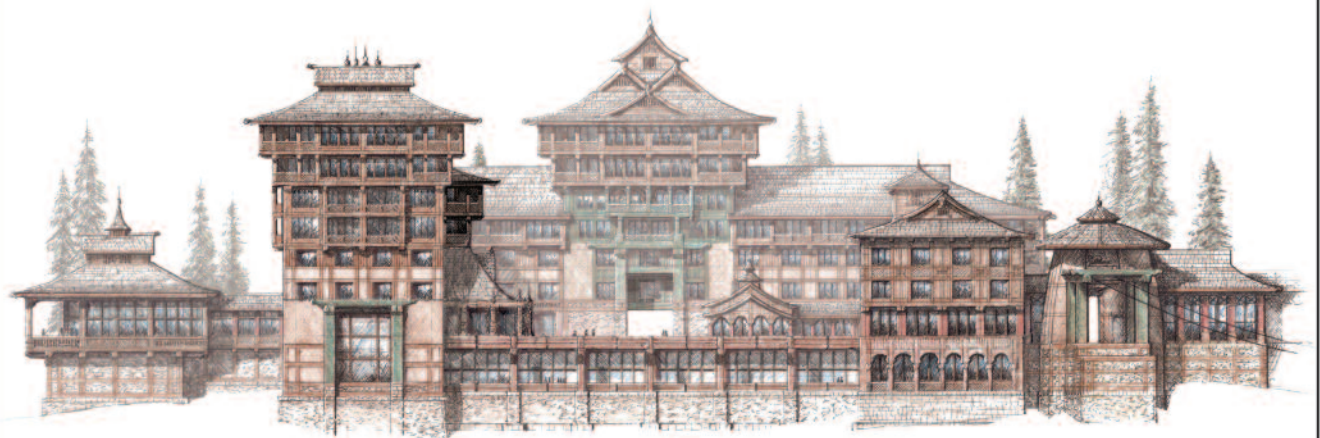
FM in Nepal is now no longer a development project, thanks to Sagarmatha's pioneering work. It is a mainstream phenomenon that has contributed to the creation of public space. "Now we are facing the second generation problems of monitoring and regulation and the setting of

quality standards which is most urgent," says Binod Bhattarai of the Centre for Investigative Journalism who was station manager in 1998-99. "Licensing should become more transparent. It should differentiate between non-profit and commercial broadcasters and be handled by an independent monitoring authority," he added.

To achieve this, the government should step back from being the monitoring, licensing and broadcasting agency all at the same time. It should be a regulator in the public interest and guarantee the survival of public broadcasters and institutions like Sagarmatha that try to promote this. Licensing and regulation should itself be decentralised.

Radios have given voice to indigenous groups and neglected languages, but they have a long way to go in ensuring ethnic and gender diversity in staffing.

Raghu Mainali of the Community Radio Support Center (CRSC) says: "Sagarmatha has helped community radios throughout Nepal with training. Now we need to work together to improve the quality and participatory nature of programming and ensure sustainability." *(Nepali Times)*



HIMALAYAN SKI VILLAGE

SOCIALLY RESPONSIBLE TOURISM FOR THE 21st CENTURY

NY forum for domestic workers

Shuktara Lal
New York

WHEN Nahar Alam left Bangladesh in 1993 to start a new life in the United States little did she know how nightmarish pursuing the American dream would be. A victim of domestic violence, she wanted to leave behind her painful past when she came to the US. Nahar had heard that families from the Indian sub-continent looked for housekeepers coming from the same area. So, Nahar secured her first job in the household of a Gujarati family. "I would work continuously everyday, and I was paid only \$50 a week," she says.

Nahar's next job was no different: "I was cooking, cleaning the house and looking after a disabled man. My employers did not seem to care that they were taking advantage of me."

Being overworked and underpaid were only two of the problems Nahar had to face. "When I made international calls using my employers' phone, they would deduct the calling charges from my salary. But there was a time when they asked me to pay the phone bill as well, even though they had made the agreed-upon cut in my payment. Later, they said it had been a misunderstanding, but I began to feel like they had no respect for my rights as an employee. It was as if they disregarded the fact that I was also a person."

Refusing to bow down to the whims and fancies of her employers, Nahar co-founded Working Hours – an organisation that sought to protect the rights of the ever-increasing number of immigrant South Asian housekeepers and babysitters. In 1998, seeking to expand the reach of this association, she, along with other low-income South Asian workers started Andolan – a non-profit agency that educates low-wage workers about their rights, dialogues with employers so that they understand the need to pay their employees better salaries, and throws light on abusive work conditions. Nahar is presently the director of Andolan.

The greater majority of jobs available for low-income South Asian immigrants are in domestic work, restaurants and retail stores. Nahar says, "Thousands of such workers enter the US yearly and work in the New York City area." While workers are from India, Bangladesh, Pakistan, Nepal and Sri Lanka, ironically, their employers also are mostly from these countries. However, common roots and shared national identity have not helped much. Apart from being given remuneration that falls short of federal and state minimum wage laws, workers have been sexually harassed, assaulted, imprisoned on false charges and have had their passports confiscated by their employers. Andolan counters these abuses at various levels.

One of the most successful methods deployed by Andolan has been to take abusive employers to court. "The lawyers who take on our cases do not charge us for their services. College and university students often do volunteer work for us; they contact their institute professors when we need legal advice,"

explains Nahar.

The association takes pride in a case it won concerning an Indian immigrant domestic worker named Zarina. A woman in her sixties, Zarina had been mistreated by her employers. She was paid less than \$2 an hour (far below the minimum wage requirement) and worked 70-80 hours a week. When she broke her hand while working, she was denied permission to obtain medical treatment. After taking legal action against her employer, she was awarded \$94,000 – the highest amount a domestic worker has ever been compensated with, making her case a point of reference for subsequent domestic worker lawsuits.

Another legal battle contested by Andolan, which created waves in the media, involved a diplomat at the Kuwaiti mission to the United Nations. The Indian woman who worked for him accused him of forcing her to work for 14 hours a day, taking possession of her passport and raping her. Andolan has received several complaints from domestic workers against diplomats, but has found it far more difficult to legally challenge the latter because of their diplomatic immunity. A case filed against a diplomat from Bahrain was finally settled out of court. At present, Andolan has launched a campaign protesting the immunity of diplomats.

Apart from legal support, Andolan organises demonstrations to generate public awareness in front of work establishments and private households where the rights of employees have been violated. Since all the

members of Andolan are low-wage immigrant workers, they are able to use their contacts to find other low-income employees and tell them that they do have certain rights under New York legislation, irrespective of their immigrant status. Andolan also invites health care professionals to speak about important health concerns to its members. Currently, it has tied up with the American Cancer Society which provides free mammograms to individuals.

Nearly all the members of Andolan are women. Confident and self-assured, they exemplify a fundamental objective of the organisation –empowering disadvantaged immigrants in the city. The members are always ready to share their stories. Mukta Begum, who used to work as a waitress 10 hours a day at a Bangladeshi restaurant, would earn only \$25 per day. Then, there is Asma. While working as a babysitter, Asma was hit by the mother of the child she was taking care of, and her jewellery and passport were taken away. Asma has filed a case against her employers. Mukta and Asma's experiences comprise just two accounts in a script with multiple narrators. Each of the Andolan members has confronted linguistic, cultural and professional obstacles.

For an Indian visiting the Andolan office, the surrounding area seems very Indian. Located in Queens in an area known as Jackson Heights where residents are largely South Asian, the office of Andolan fits in neatly with its vibrant surroundings. Andolan members are relaxed and at ease here, indicating the fulfillment of a goal that has run parallel to the agency's other objectives – enabling people to feel at home in a foreign country.



Nahar Alam (third from left)

WHERE
ARE WE
BEING
READ?

Civil Society is going places...

Delhi, Dhaka, Trivandrum, Tennerife, Nadia, Nagpur, Kolkata, Ghaziabad, Washington, Geneva,
Bhubaneshwar, Ladakh, Paris, Bangalore, Mumbai,
Meerut, London, New York, Versailles, Dehradun,
Chandigarh, Belgaum, Dibang Valley, Shillong, Patna,
Shimla, Ahmedabad, Panjim, Hyderabad, Singapore, Porto
Alegre, Gurgaon, Jaipur, Jodhpur, Lucknow, Surrey,
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Civil Society

READ US. WE READ YOU

Business

BEYOND PROFIT

Rethink money with us. What should the entrepreneur of the future be like? How can you get rich and still serve society? Do causes need bottom lines?

Small is big for smart Satin

PIX BY LAKSHMAN ANAND



HP Singh

Vidya Viswanathan
New Delhi

SATIN Creditcare is a financial institution on the fifth floor of a grey, unfashionable commercial complex in a rundown area of Delhi called Azadpur. A rickety lift clanks up to the company's office. The table in the conference room has deep scratches and the upholstery on the chairs has not been changed in a while. Clearly, not signs of a fast growing energetic business, you think. Yet this was the company in which the Bellwether Fund, whose charter is to invest in urban microfinance companies, has invested in recently.

But doubts get dispelled within the first five minutes of conversation with HP Singh, who founded the company 20 years ago. He is a turbaned Sikh over six feet tall, clad in a stylish tan suede jacket. Satin gives credit to small shops for their working capital and collects money back in daily installments. Its loans range from Rs 10,000 to a lakh and the loan period is a year. The average loan size is Rs 30,000.

"Our total loans outstanding are now Rs 25 crore. This is a bottom of the pyramid business. Our USP is daily collections and we offer loans to any legal business which has a daily cash flow," says the soft-spoken Singh, a qualified chartered account who lives in an up-market colony in nearby Model Town. "We have grown three times in the last two years. Our loans disbursed increased from Rs 13 to 37 crore in the period," says Jugal Kataria, the company's chief financial officer.

Now comes the most interesting part. Satin's 12,000 active borrowers include *kachoriwalas*, *paan* shops, *dhabas*, small grocery stores, vegetable sellers, sweet shops and cycle rickshaw owners across Delhi's National Capital Region (NCR) and 17 nearby cities in Haryana, UP and Rajasthan. "We lend to any legal business," says Sandeep Singh, a loan verification officer who has been working with Satin for 12 years.

The company, however, was started before microfinance became fashionable in India. Singh started Satin with Rs 50,000 as a company to finance purchases of Shriram Honda Gensets in 1990. "Nobody wanted to sell gensets in East

Delhi colonies like Seelampur and Nandnagari. We realised that if gensets had to be sold to small shops in these areas they had to be conveniently financed. Citibank was the only player in the financing market and they were not interested. So we took it up," says Singh. In those days Satin was a family business: Singh's wife maintained accounts, his brother did the verifications and his father looked after collections.

Shriram Honda was impressed with their sales and decided to give them a line of credit where they collected their payments after 60 days. "We rotated this money. In 1991, sales from east Delhi were 20 per cent of the Delhi branch. Nobody expected us to succeed. We hit upon the idea of daily collections one day. We did Rs 50 lakh of sales in two years," says Singh.

The business, which was then a Non-Banking Financial Corporation (NBFC), kept growing. Friends and relatives who saw potential in the business invested and the company went public in 1996 on the Delhi Stock Exchange. The company was allowed to take daily deposits till 2004. In the Internet boom of 2000,



PIX BY LAKSHMAN ANAND

Satin's 12,000 active borrowers include kachoriwalas, paan shops, dhabas, small grocery stores, vegetable-sellers, sweet shops and cycle-rickshaw owners across Delhi's National Capital Region (NCR) and 17 nearby cities in Haryana, UP and Rajasthan. "We lend to any legal business," says Sandeep Singh, a loan verification officer.

Satin tied up with an Internet company to start an e-commerce subsidiary. Satin was to provide the logistics and financing backbone for selling consumer durables. That plan went bust. In the peak of 2000 the stock price hit Rs 120 and all the investors cashed out.

After that dark times hit Satin. NBFCs became a bad name and no one would entertain them. Financing consumer durables became tough. "Even the security guards at the financial institutions knew that NBFCs should not be entertained," says Singh. Satin got its break in 2005 when SIDBI gave them a loan of Rs 50 lakh. "By then we were giving loans not for consumer durables but for working capital of small businesses. We convinced them that what we were doing was their charter and things began to look up," says Singh. They then got debt from ICICI and HDFC bank. Soon other banks followed.

Satin charges interest of around 10 to 12.5 per cent on the debt it gets from banks. It lends at a reducing balance of 18 to 22 per cent calculated daily. The company employs 225 people. This includes an army of 175 collection boys who report to the office at 10 am every morning and visit nearly 70 customers a day. They collect money daily and also bring in leads for new business. Every morning they deposit the previous day's collection in the office before they set off for the day's work.

Over the years, Satin has evolved a process for credit verification. A loan officer visits a potential borrower and creates a file on him. He estimates the daily collection, and fills in about 12 criteria. "A young borrower gets more points. There are points if he owns the house he stays in. Married borrowers get more points for stability than unmarried borrowers. "We need a guarantor. But we don't look for any excessive documentation. We look for a 50 per cent score and the loan is approved such that the daily loan installment works out to be about

12 per cent of the business' daily cash flow," says Umesh Varshney, a back-office loans processor, who has been with the company for seven years. Varshney points out that all their work is automated and the daily collections are insured since the company deals with cash even though it makes out the loan amount payment by cheque.

Many of Satin's borrowers are its neighbours in the same commercial complex. One of the company's earliest borrowers is Surendra Singh who runs a streetside eatery employing 11 people. He makes *kachoris* in the morning, serves platter meals in the afternoon, and shifts to selling burgers in the evening. He took his first loan from Satin in the early nineties to buy a refrigerator. He then bought a washing machine. Now he has Rs 40,000 working capital loan. "This allows me to buy material like *atta* (wheat flour) in bulk for 10 days. I pay a daily amount of Rs 135 to the company," says Singh, who owns a house in nearby Naaniwala Bagh. Ask Singh what the interest is and the answer is that he has never bothered to calculate.

A recent customer is Ganesh Gupta, a *paanwala* who started borrowing in the last three years. Gupta has been in the complex for nearly 13 years. He came from Gorakhpur 30 years ago to work as a labourer in a motor coil factory and set up his shop when the factory closed its business. He is still fighting a civil case against the factory. Gupta was forced to borrow when he was robbed of Rs 1 lakh. He borrowed Rs 5,000 the first time, Rs 10,000 the second and now has a Rs 15,000 loan which he repays at the rate of Rs 58 everyday. "There is no loss in this. It allows me to fund working capital," says Gupta, whose loan is guaranteed by another small shop next door. Gupta has a house of his own in Saroopnagar.

A loan from Satin helped Vinod Kumar, a small provision shop owner to get into digital photography. Kumar's family occupied a place in Khyber Pass in old Civil Lines when his family came to Delhi after Partition. He operates out of his home. There is a small provision store and an STD booth in the front while the family lives behind. Kumar first borrowed from Satin to buy a scooter. Then he borrowed Rs 50,000 to buy a still digital camera. He also took Rs 15,000 as loan to buy a digital flash. He owns a digital video camera, too. He employs two boys to shoot at weddings. If he loans out equipment he charges Rs 800 per night. If he takes pictures himself, he charges Rs 1,500 per assignment. In the peak wedding season, he could get three assignments a day. He processes the pictures on a computer (donated by his brother) in his bedroom which is in a loft in his high-ceilinged one-room house.

Most of Satin's borrowers have no other avenue to borrow from. If they do, it is at very high interest rates. Vinod Gupta, a Class 8 dropout, who now owns 35 cycle rickshaws, is an example. Gupta lost his job when lotteries closed down in Delhi in 1999. Somebody suggested that he should get into the rickshaw business and so he borrowed Rs 20,000 at

5 per cent interest per month from a neighbourhood lender and bought seven rickshaws. He returned the money in six months. Subsequently, his first cousin who owns a sweet shop suggested that he borrow from Satin. He has borrowed three times. The first loan amount was Rs 20,000 to buy five rickshaws two years ago. Then he borrowed another Rs 30,000 and now has a loan of Rs 40,000. He collects about Rs 900 a day and has to pay Rs 135 a day to Satin. He has hired a man at Rs 3,000 a month to maintain the rickshaws.

Vinod Gupta's first cousin, also Vinod Gupta, who runs Gupta's Sweet Shop in Khyber Pass, is also a Satin customer. He has recently taken a loan of Rs 30,000 to replace his old refrigerated showcase. This allowed him to save Rs 5,000 a month on electricity. "I haven't calculated interest. This is convenient and saves me money," says Gupta.

Singh says the potential for Satin's business is limitless. "We are constrained only by money supply. There are at least 10 crore households in this country engaged in urban micro-enterprises. They are everywhere," he says. His target is that they will be in 50 cities in the next one year and 100 cities in two years. "Just take the road to Chandigarh from Delhi. If you take the bypass, the first city is Sonapat. But in between there are two towns, Samalkha and Gannaur. In Gannaur, there are at least 2,000 shops selling *paneer*, agri equipment, pastries and fresh juice. Then there are services like beauty parlours or fixing punctured tyres. So we will go to these cities," says Singh. "If Infosys can employ 50,000 people, so can we," he adds.

The expansion plans are not just geographical. Satin is soon going to launch pilots in Jehangirpuri and Lalbagh to loan up to Rs 5,000 to factory workers, domestic workers, cart owners and *paan* shops. "This will be a group lending model," says Singh.

Biometric ATM talks to all

Vidya Viswanathan
New Delhi

BABYSITTERS, cooks, household cleaners, car cleaners, gardeners, vegetable sellers and drivers in our cities, who go to work early morning and return home late in the night, rarely find the time for their personal chores. They can't get to a bank, for instance. Many of them don't even have bank accounts because of the sticky paperwork involved.

But with banks waking up to the business possibilities around microfinance and the Reserve Bank of India (RBI) allowing them to outsource some banking functions to NGOs, SHGs, and microfinance institutions, more small savers stand a better chance of being served.

"This is the opportunity that we were looking for to offer savings bank facilities to our customers," said Veena Mankar, a former commercial banker, who now runs Swadhaar Finaccess, a Section 25 company that provides

micro loans to women in Kherwadi in East Bandra, Mumbai. Swadhaar, which lends small amounts to women, began its operations in March 2006. It also initiated talks with several banks about starting a savings programme.

"Financial inclusion means offering the entire range of financial services like savings, insurance, pensions and loans including for housing to everybody at a fair price," said Alok Prasad, head, Strategy and Business Development, Global Consumer Group, Citi Group India and business manager of the bank's Micro-Finance Group in India. "But banking relationships normally begin with a savings account, and so we planned our financial inclusion programme beginning with micro savings," Prasad said. But the reality of banking is that the cost of transaction is very high and small amounts are not profitable. So they decided to use technology.

"The needs of the low-income groups are fairly intuitive but we decided to do a dipstick survey. The economically weak need a place to keep their money, other than under the mattress or a hole in the wall. From a woman's perspective, this becomes even more important as her earnings can be targeted by a jobless spouse. Typically, the woman is also the one more interested in paying her children's school fees. So while incomes are daily, payments can be one time and chunky," said Prasad. It was also clear that this segment could not travel far to the bank, and the banking outlet had to be open very early in the morning or very late in the night. So the only option was an ATM.

The ATM had to be close to their doorstep. It had to have a biometric recognition system in addition to a PIN. The transaction had to be voice-led with colour-coded buttons for input. But the user would have to key in the amount. The ATM had to allow people to deposit cash and withdraw cash in denominations of Rs 100 (the bank is trying to bring it down to Rs 50), and to ask for balances. It had to have voice instructions in multiple regional Indian languages. Citibank would not disclose the cost of the ATM, but it would have to be economical compared to the other ATMs used by the bank.

Citibank then approached Pune-based Axis Software which had been prototyping and testing biometric ATMs for about two or three years with a couple of co-operative banks including the Jalgaon People's Co-operative Bank in rural Maharashtra. "We specially designed these ATMs for Citibank. We had to build in different man-machine interfaces here," said Abhay Kinsvara, the US-retained CEO of Axis, who has worked as product designer earlier. Axis designs



PIX BY LAKSHMAN ANAND



Alok Prasad

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the user interfaces, hardware and software. It also manufactures the ATM for several customers outside Pune.

"Globally these machines are not built for Indian heights. So the angles of the screens and the height have been designed keeping this in mind. The most important factor here was gaining the confidence of the first-time user that it is foolproof because he is going to deposit cash here," explained Kinsvara. So the angle at which the fingerprint scanner is kept is adjusted so that the print does not get skewed while bending the hand, thus increasing the chances of rejection. Instead of the usual thermal printer, they have put in impact printers. So the print does not fade away in 15 days because these slips are likely to be kept for longer. The machine also holds four denominations and if it uses only Rs 100 and Rs 50 as the bank plans to use now, it can hold Rs 40 lakhs.

Once the technology was taken care of, Citibank had to find a partner in whose premises it could house the ATM. The partner would verify and get customers. Unitus, an international microfinance capacity building and investing company, which has funded Swadhaar, introduced Mankar to Citibank. Swadhaar became a banking correspondent to Citibank in Mumbai. The bank's second partner is Basix in Hyderabad.

The ATM has begun operations in Mumbai since October 2006. Swadhaar has initially extended the savings programme only to its own loan customers in Mumbai. Their customers have to first register their fingerprints with Swadhaar. They then get a photo ID card. Then Swadhaar trains them on how to use the ATM. "It is their responsibility to assist with the KYC (know your customer) procedures. They get forms filled, visit applicants houses and also get valid residence proof," said Prasad. So far Swadhaar has managed 500 accounts.

Isn't that a very small number in over four months? "Yes, but there are several reasons for this. First, for savings people should trust the institution. Then a savings habit has to be inculcated in them; we are in the process of educating them. In addition, we have to stabilise our own back-end process with Citibank. Our bankers are people we have recruited from a similar social segment as our customers so they have to be trained too," Mankar added.

Citibank, in addition to Swadhaar, has also partnered with Basix to put up ATMs in two slum clusters in Hyderabad. How much reach can this initiative have? "Well that depends on the number of ATM licenses RBI grants us," said Prasad.

Reviewer

THE FINE PRINT

Get behind the scenes. Books, films, theatre, street plays, posters, music, art shows. The one place to track creative people across the country.

Q2P and other stories

Amit Sengupta
New Delhi

THE genre of documentary cinema or the short film is often the thin line which separates the tenuous threshold of reality and fiction. In that sense, when third rate reality shows of failed actresses dominate the living consciousness of mainstream media and urban drawing rooms, the Asian Women's Documentary Film Festival held in Delhi celebrating Women's Day on March 8 was a brilliant moment of creative revelation amidst all round mediocrity. Because this was a festival of the finest filmmakers in India who are not celebrities on or off entertainment-news television. Filmmakers who enter reality

brutalised body was found on the outskirts of Imphal later. She was reportedly gang-raped and shot, with bruise marks all over her body; she was allegedly shot on the genitals to eliminate evidence. The security forces claimed that she was a 'terrorist' who was escaping. Escaping? A tortured young woman in a sarong? From a band of armed men?

The protests which erupted in Manipur shook the nation's conscience. Joshi's film recaptures the 'naked protest' by the Mothers of Manipur, where scores of women stripped themselves naked outside the Assam Rifles headquarters with banners saying: Indian Army Come Rape Us. This was a peaceful protest led by women, who had earlier done extraordinary campaigns against alcoholism and male violence in Manipur. Police atrocities followed. Till date there has been no sign of justice despite Sonia Gandhi's promises, while the beautiful Manipuri landscape and its simple people wait for the dawn which must one day arrive, inside the lens of the camera, and outside. Like Irom Sharmila.

Irom, on fast, imprisoned, force-fed nasally since the last six years, protesting against the AFSPA, witness of the epic narratives of other Manoramas and innocents whose names bring alive simmering wounds of a social reality which has to be seen to be believed.

What mainstream India turns blind and deaf to, the camera enters that reality stealthily, taking risks, pushing the threshold of truth, time and space till the limits. "We were told don't go out after five," said Joshi. "But we had to go out – because everything would shut down and an eerie silence would stalk the streets after five. We had to capture this reality. If we were alone in a car traveling through the night through villages and forests, we knew, if we survive, we will be lucky."

Her film is a survivor like Irom and Irom is a survivor because she writes poetry, does yoga, practices meditation and she still dreams of a utopia of peace after this protracted Gandhian mode of satyagraha. "One day I will see the dawn of peace, of that I am sure," she says, and Joshi's camera pans onto her mother, an

old woman of resilience who has followed her promise to her daughter: she will not make her vulnerable by meeting Irom; she will hold her tears; she too must wait with pain and hope in her heart.

Move away from the magnificent and troubled northeastern landscape to the railway tracks of Delhi-Mumbai-Delhi, from the suburban ghettos of the capital to the dance bars of the Mahanagar. So what will young Kulwant Kaur do, now that her husband has thrown her out, after years of beating and torture, forcibly taking away her three children?

Her father used to do the same to her broken mother, hardened by poverty,

Continued on page 30



Irom Sharmila in a scene from *Tales from the Margins*



Q2P explores toilets, gender and the city



Delhi-Mumbai-Delhi is a profile of Mumbai's bar girls

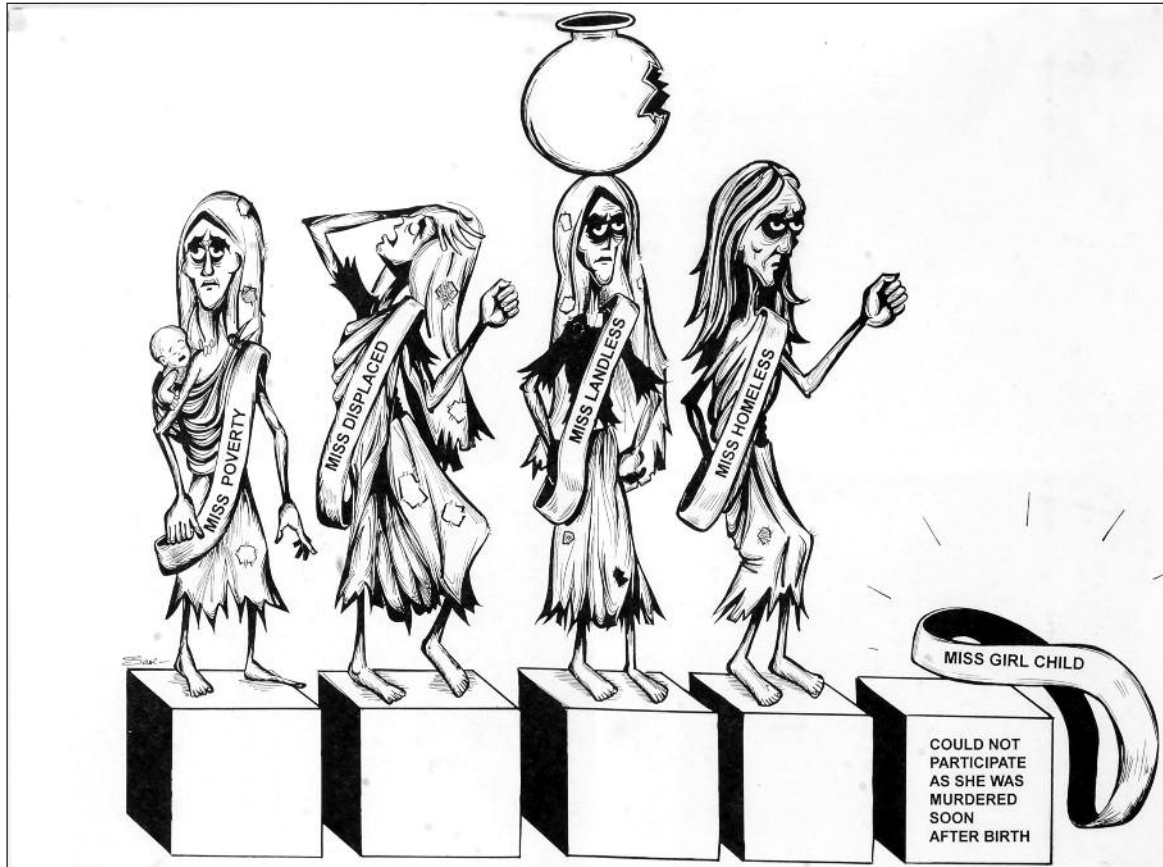
Tales from the Margins, celebrates the amazing resilience of Manipuri women, mothers, daughters, grandmothers, against a faceless, cold-blooded State machinery.

with their cameras and discover revelations: live, living, lived. And quietly, without pretensions or outside fame or money.

Take Kavita Joshi's 29 minute painstaking film, *Tales from the Margins*, shot through months of hard rigour in dangerous and difficult terrain, without funds or patronage, often with her own savings. The film celebrates the amazing resilience of Manipuri women, mothers, daughters, grandmothers, against a faceless, cold-blooded State machinery which often operates like colonisers and occupation armies.

The Assam Rifles men picked up young Manorama under the draconian Armed Forces Special Powers Act (AFSPA) on the midnight of July 11, 2004. Her

The poster as a rolling pin



Séverine Fumoux
New Delhi

It all started about two years ago. Urvashi Butalia, founder and head of Zubaan, a well-known feminist publishing house, wanted to visually map the history of the women's movement in India from the 70s. Along with her colleague Jaya Bhattacharji, she sent out a request to more than 200 women's groups for visual material.

They sent a flood of posters. Zubaan started an archive. Out of 1500 posters, 250 were selected for an exhibition on the women's movement in India held at the India Habitat Centre.

The display, 'Women Posters' illustrates some major national campaigns that have taken place in the past 30 years. Acknowledging the existence of identity politics within the women's movement,



Zubaan organised the exhibition on several themes ranging from health, environment, education, to civil rights and violence against women, so that every group got a chance to illustrate its contribution to the campaigns.

"The groups have a sense of ownership," says Butalia. Every exhibition is being adapted to represent the issues and groups of the region it travels to. Each poster is displayed in its original language but its caption and information are in English.

'Women Posters' is more than a display of images. It has provided an opportunity to sensitise audiences to women's issues through related events. A two-day workshop at the Lalit Kala Akademi in Baroda, got the local community to design new posters. Indian colleges and publishing houses as well as Western art institutions see the poster collection as a visual medium for understanding the movement's history.

In fact, the humble poster is now recognised as a crucial outreach tool for the women's movement. It started as a crude disposable object in the '70s and was then refined and made reusable in the '80s. In the '90s, the poster was turned into an elegant art object. Its text was shortened or removed altogether generating instant empathy, especially in rural campaigns.

All along, some women have been using their local craft skills to integrate the issues of the movement into their daily lives, creating an alternative form of posters. In remote areas of Bihar, women use *phads*, pieces of cloth on which they embroider narratives of reproductive rights and other women's issues, which are then sold as curtains or table cloth.

As a result, the poster has taken on a strong aesthetic dimension unique to the women's movement, including a diverse set of symbols: a middle-class woman ignoring domestic duties and putting her feet up in front of a TV or a peasant woman using her rolling pin as a pencil and brandishing her blackboard as a weapon. The icon of the woman as a multi-armed goddess appears in many posters as a sign of the plural identity and multi-layered life that defines Indian women.

"The collection today is only the tip of the iceberg", says Jaya. Let's hope Zubaan's archive of posters will keep growing and growing.



Women are forming bonds

Séverine Fumoux
New Delhi

URVASHI Butalia, Zubaan's enigmatic founder and director spoke to *Civil Society* about the struggles, campaigns and movements led by women in India. One thing is clear: over the years the women's movement has grown bigger and more influential, though it still has many miles to go.

Who does the women's movement represent?

Actually there is no one movement. There are many different movements but there are times when regardless of differences, groups have come together on national issues, like the campaigns against rape, dowry harassment, for preservation of the environment, and for women's health. In our exhibition of posters on the women's movements those are the campaigns we are trying to reflect.

Would you say that SEWA and the SHGs are part of the women's movement?

I think they are, even if they don't see themselves as such. There are many types of SHGs. For example, the advanced SHG would have a monthly meeting not only related to money issues but also to issues specific to the group's concerns, like those the women's movement is preoccupied with. The whole growing consciousness of being a woman and being part of the collectivity that defines the self-help movement is actually part of the women's movement.

One criticism is that the majority of women are largely not represented by the women's movement?

It is true that it does not represent the huge majority of women in this country. It is also true that it has spread much more now than 25 years ago. It is not a tiny minority.

If you look around the country, the anti-alcohol movement in Andhra Pradesh or the women's development programme in Rajasthan involved a huge number of women who thereafter gained political consciousness as a result of their participation in the movement. The numbers of women involved indicate a wide reach. The early activists grew out of local, peasant and student movements. Middle-class educated articulate women have been the visible face of the movement. We are the ones to talk to because we can speak and be heard,



Urvashi Butalia

so it perpetuates the myth that the movement is a certified middle-class one. In fact, it is much wider and bigger.

How can you measure the successes of the movement?

I don't think you can measure success easily. Any method is questionable. You can't measure success in relation to numbers because statistics are quickly meaningless; comparisons between states negate all assumptions. In a country as hierarchical as ours with so many divisions of class and caste and regional disparities, you might be able to measure success at a local level.

One alternative way to measure success is to really talk to women, look at the available anecdotal impressionistic evidence to see what the changes are. For example, when you look at numbers of female foeticide in the north, you wonder if there is a women's movement there at all. But if you look at women's success rates in education in the same region, you see that women are doing much better than men. These numbers are not enough without empirical evidence.

The women's movement has had major successes too.

Yes, there is the bill against Domestic Violence and the law on 33 per cent reservation for women in panchayats that has put 1.3 million women in power. Its success can be measured by the brewing opposition against the present bill for 33 per cent reservation for women.

Change is taking shape. The mistake we make is that we think that change has to be linear- it will go from bad to better. It never does. We have to keep looking at that lateral movement instead of expect-

ing things to be different immediately.

What is your vision for the movement's future?

It is fairly simple: everybody has a right to humanity and dignity. I would like to see this country change many of its laws in order to recognise women as independent citizens, not for women to have citizenship mediated through their husbands and their families. I would like to see a society where information about their rights is available to everybody. Issues like hunger, poverty, and health are very much part of the women's movement. This is a generic vision. It is only when you get to a point where the specifics are possible that you can create that vision in a more detailed manner.

Q2P and other stories

Continued from page 28

bringing up her daughters like only a mother can, her entire life a story of hard labour, deprivation and sacrifice, like millions of women in this country. So what will Kulwant do to save her family from apocalypse now? She goes to a Mumbai dance bar.

Saba Dewan's incredible film, *Delhi-Mumbai-Delhi*, shot over painstaking months of friendship and persistence, tells you once again, how reality shows can be so different and authentic. Shot inside a Delhi ghetto and a shared apartment in Mumbai, with beautiful, moving images of life inside a train and outside, real images, not concocted ones, she trains her camera to become an absent object where the subjects unravel their realisms without inhibition.

They talk, laugh, cry, put on lipstick, cook, look for water, flirt, dream of marriage, go to the beauty parlour: the dance bar girls, with Kulwant as protagonist. She too, like others, have left their past behind, and want to make it in the world of fame and money; they slip, they are left behind, they can't make it often, but no one can escape the tough trajectory of their hard lives, their steely resolve to hold on, their amazing capacity to adapt and work their way through the labyrinth of alcohol, smoke, sex, sleaze and shadowy creatures.

Saba's film sends no moral message except that these girls from nameless ghettos are like ordinary girls but with a difference: they don't want to carry the baggage of poverty and pain anymore. They want to experiment with their freedoms, with their dreams of a happy married home, with their bodies and minds, like liberated, hard working women who too want to mark a niche in this world.

Not all of them can become a Rani Mukherjee, as Kulwant so desperately

wants, but they can become their own identities. This itself proves, as the film shows with constant song and dance on a television as backdrop, that the Mumbai box office celluloid is bereft of reality, as is entertainment and news television.

There were some mundane and down to earth documentaries: of girls' schools with no toilets, men pissing all over pavements, teachers holding their bodily fluids because there's no place to go, working girls not even once visiting the filthy public toilets of our big cities.

But then there is a flip side to it all: VIP Delhi for instance is spic and span, but go to the underbelly of non-VIP metros, and you feel and see the most sub-human survival amidst incredible dirt, stench, shit, urine, garbage, and 'community toilets' with no water, no electricity, no protection, and girls in burqas standing in queue, waiting for their turn. Outside on the wall, the Shining India Poised prophecy: *Mera Bharat Mahan* or Cleanliness is next to Godliness. Inside, Paromita Vohra's documentary expose: *Q2P*, literally queue to pee, explores the dynamics between toilets, gender and the city, raising questions about male and female divides, class, caste, urban development and the twisted myths of the global city, the new mythological Shanghais of India.

There were other outstanding films: *Madsong*, *Call it Slut* – a mini-portrait of a transgender person who is more than a woman, *Moustaches Unlimited*, exploring masculinity and femaleness through moustaches, *Story Maker: Story Taker*, about the incredible paintings of the Warli tribe, now reduced to slaves and caricatures by 'outsiders', *Between the Lines*, the search for Dr Anandi Joshi, India's first woman doctor who went to study abroad, defying feudal, male barriers of her high caste Maharashtrian Brahmin family and community.

A society which discriminates against women lives in the medieval era of patriarchy. Between India's many queues there is a twilight zone which is not shining.

Perspectives

CATCHING TRENDS

Have an idea? Perhaps a lost cause? Tell your story or just express an honest opinion in these pages.

NGOs can bridge the divide

ARUN MAIRA



MIDDLE class citizens in Indian metros were the first beneficiaries of India's economic reforms. Competition amongst foreign and Indian companies, almost all in the private sector, vying for these customers have given them much more choice than they had before – of cars, home appliances, telephone services, media, clothes, and food. They appreciate these benefits and do not want any slow down of economic reforms. However two recent surveys of this poster-child constituency of Indian economic reforms reveal its feelings about which Indian institutions it trusts with reforms.

India is a democracy with freedom of association and freedom of speech, and NGOs are proliferating side-by-side with the proliferation of consumer goodies as the economy opens up. *Civil Society* commissioned a survey by the opinion poll agency GFK Mode of middle class Indians in metros. The survey sought to understand what citizens felt about the value NGOs added to India's society. An overwhelming 90 per cent said NGOs were necessary in society. Why? To protect the interests of the people. In fact, they said that NGOs were more effective than the government and even the judiciary in addressing citizens' concerns about fairness and equity. However, they had two concerns about the performance of NGOs. First, NGOs often have biases and personal interests in the causes they take up. Secondly, while NGOs are good at raising issues, they are generally not very effective in finding solutions.

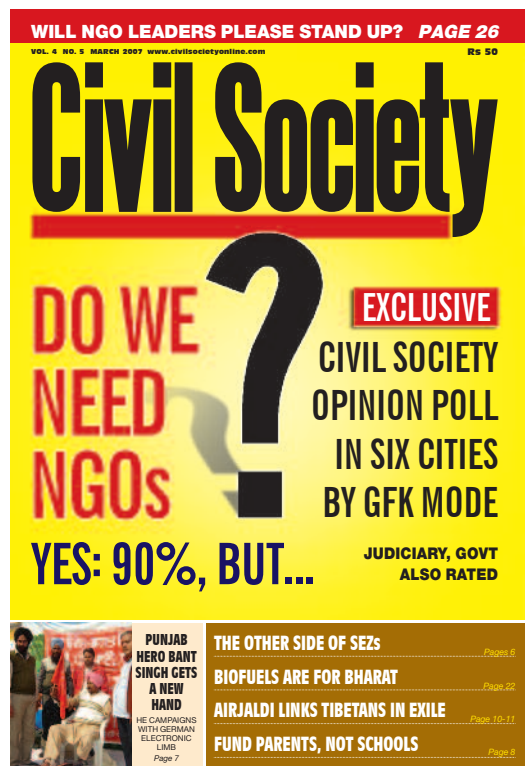
The other survey, commissioned by *TV18* and conducted by the market research firm Synovate, found that while middle class citizens in the metros were pleased with the first world consumer products they could now buy, they felt that India remained a third world country because of the poor quality of public services – power, water, sanitation, public transport, healthcare, education, etc. Eighty-eight per cent of those surveyed wanted more reforms but surprisingly, when asked whether the private sector, which had demonstrated its efficiency in many areas, should run these public services, as many as 73 per cent said, No! They said these services should be left in the domain of government.

The private sector may be more focused on customer satisfaction and more efficient than the public sector. But it is not oriented to resolve issues of equity. If it cannot find solutions to provide services at costs that some people can afford to pay, it can simply ignore these segments of customers. Indeed this is considered good business management. This may be acceptable in the automobile or even the mobile phone businesses where poor people can carry on life without such products and services. But what about water, sanitation, healthcare, education, etc. to which all human beings must have access at prices they can afford? If the private sector cannot charge the price it needs to for these 'public services' and therefore will not serve poorer people, government must provide the services even if it does it inefficiently. And NGOs should step in to take up citizens' concerns of inequity with both the private sector and government. While governments and corporations may resent the noise NGOs make, citizens say NGOs are necessary to create a just society.

The implication of what people are saying in these surveys is that privatisation and more FDI cannot be the only measures of the success of reforms. Many areas that affect people's lives must be improved and privatisation and FDI may not be the solutions. Even in the most liberal, market-based economies, such as the USA, the efficacy of the private sector in providing services like health and education is questioned. Indeed, the costs of healthcare in the USA, which has the most privatised health care sector in the Western world, are much higher than elsewhere. Also, the poor have much less access to healthcare in the USA than in European countries where their governments are responsible for healthcare services. The issue is not whether to privatise or not, but how to improve the lives of people. This debate raises important questions about the scope and purpose of reforms and the roles of various institutions in Indian society – business corporations, governments, and NGOs.

INSTITUTIONAL REFORMS : What India wants is faster growth but also more inclusive growth – 11 per cent even, but only if it can be attained with more equity. Perhaps there is no model for this. After all India is an unusual country. Therefore India will have to develop appropriate processes and the unique institutions required for inclusive and, at the same time faster growth. Institutions and processes make

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SPEAKING ALOUD

In the March issue of Civil Society we reported the findings of an opinion poll conducted by GFK Mode on perceptions about social sector organisations. The government and judiciary were also rated. Here we print a collection of views on the poll's findings. Over to Arun Maira, Harivansh, Shankar Venkateswaran, Riaz Quadir, Harmala Gupta, Kabir Mustafi.

Why we look like this

SHANKAR VENKATESWARAN



I find I have a love-hate relationship with opinion polls. They are absolutely essential to engage your stakeholders and find out what they think of you or want you to do. But the results can often be so confusing and contradictory! In the poll commissioned by *Civil Society*, 89 per cent of Delhi respondents felt that NGOs were important and 76 per cent felt they were effective in influencing government policies. But only 31 per cent said they were important to protect people's interests and as many as 78 per cent felt that they took up personal agendas. The similar percentages from Mumbai were 82 per cent, 69 per cent, 39 per cent and 33 per cent! Now, how does one tie up these figures?

That said, what I have chosen to do in this piece is to consider these inconsistencies as part of human nature and look at the bigger picture. And juxtapose this picture with a few of the thoughts and responses I got from some members of my dream NGO leadership team and other thoughtful people I had the privilege of crossing paths with.

NGOS ARE HERE TO STAY BUT ARE THEY EFFECTIVE? : Whether you like them or not, whether they are effective or not, NGOs are here to stay. This is one clear message from the poll with an overwhelming 88 per cent saying they are important and 71 per cent (lower thanks to Delhi and Mumbai respondents) think they are necessary to protect people's interests. Cynics would say that the importance of NGOs increases with the ineffectiveness of the other two major pillars – the government and the judiciary – who get a relatively lower satisfaction rating. It is interesting how the failure of the state gives rise to other sectors and industries – be it the inverter/generator industry or the private school industry, but that is for another time!

But how effective are NGOs? This has not emerged clearly from the poll because while NGOs get rated 70 per cent on effectiveness, when it comes to their effectiveness on specific issues (the more recent farmer suicides and SEZs), they don't even get to 50 per cent!

Vijay Mahajan, who has played a significant role in getting the Indian microfinance sector to where it is as a significant player, seems quite frustrated that the sector has not been able to change the post office and RBI regulations so that a migrant Bihari labourer can remit money back to his home in a cost-effective and clean manner and is looking to do his own second partition and independence of Bharat from India on the country's 60th birthday!

On the other hand, industry (including those he calls the Johnny-come-lately industrialists) seems to be able to influence public policy almost at will. Rajesh Tandon's frustration is the complete indifference of the government system to be sensitive to the poor. After spending a lifetime enabling the poor to organise themselves and fight for rights he is now wondering if he should start working with tax payers (who effectively pay salaries of public servants) to perform to their expectations or get out!

What I hear Vijay and Rajesh say is that the traditional methods of NGOs—their work of building models, scaling up and advocacy—is not working beyond a point, and certainly not as effectively as the changes industry has been able to bring about on government policy. It is time to try other ways. This means that if NGOs are to remain important and effective, they not only have to be good at what they are doing but they will also have to start thinking of newer ways to trigger change.

HIGHLIGHTING PROBLEMS NOT SOLUTIONS : I found it interesting that a significantly large number of respondents felt that NGOs highlighted problems not solutions, though Chennai and Bangalore respondents felt otherwise. Again, when I juxtaposed this with the other finding that a significantly large number (55 per cent overall) felt that NGOs pursued personal agendas, I could not help thinking that the sector has some serious work to do.

Taking this at face value, what is very clear is that the NGO sector has not

seriously engaged the public at large, especially the growing middle-class. I think it is important to know that the microfinance movement, watershed related work in India's drylands, bridge programmes to get out-of-school children back to school, the increasing role of the village health worker and the centrality of the traditional birth attendant are but a few NGO innovations that have become national practice.

So, NGOs have been providing solutions but the challenge is to remain motivated because it takes so much hard work to move policy by an inch while those that Vijay Mahajan calls the Johnny-come-latelys get what they want almost effortlessly!

Engaging the middle class is important not only to make NGOs look good in the next poll. What seems clear is that public policy is determined by a small elite in which the middle class is very influential. Involving them is critical for any NGO solutions to get recognised and adopted. It is in this context that one has to see Rajesh Tandon's idea to engage tax payers – not because he wants to satisfy their needs but in the process of forcing governments to be respon-

PIX BY LAKSHMAN ANAND



What I hear Vijay and Rajesh say is that the traditional methods of NGOs—their work of building models, scaling up and advocacy—is not working beyond a point, and certainly not as effectively as the changes industry has been able to bring about on government policy. It is time to try other ways.

sive to their public, the needs of the poor will also get addressed.

ENGAGING WITH COMPANIES : The respondents polled by *Civil Society* strongly felt that NGOs need to engage with the corporate sector. Few NGOs would disagree and many in fact do—a dramatic change from a decade ago when many NGOs had ideological differences in dealing with companies. Also, CSR is no longer a new word and hence companies too are more open to talking to NGOs more than ever before.

The challenge, however, is what issues should NGOs engage companies on? Traditionally, it is about fundraising but that would be minimalist. With much of public policy driven by a corporate-friendly economic growth maximisation paradigm, NGOs need to engage its larger stakeholder group to ensure public policies are at least not anti-poor. Engaging companies in such an advocacy effort as well as helping them conduct their business in a responsible way should be the key agendas for NGOs.

(Views expressed here are the author's own. Comments welcome, please email at shankarvee@rediffmail.com)

The global non-profit

RIAZ QUADIR



THE World Bank defines NGOs as "private organisations that pursue activities to relieve suffering, promote the interests of the poor, protect the environment, provide basic social services, or undertake community development". The broader usage the term NGO has presently acquired can be applied to any non-profit organisation which is independent from government. For their funding, NGOs depend wholly or in greater part on sources external to their operations. Although the NGO sector has become increasingly professional over

the last two decades, the idea of altruism and voluntarism linger in the public mind as their defining characteristics.

Were one to go by the above definition of an NGO one would be led through a monumental maze of organisations, big and small, stretching our imagination to its limits. Even a cursory coverage of such a vast topic would take volumes. What is more interesting is not the variety of pursued objectives of the vast range of NGOs that run the gamut from research institutes and benign think tanks with sinister purposes, to those that actually pursue their professed voluntary and altruistic goals.

Following the money however, would give us a brief glimpse at a parallel hierarchy of the global power structure. Every organisation requires capital to set up and finance its operations. For the profit-making kind the source is obvious. For non-profit NGOs the source of funding becomes a very interesting criterion for a political analyst and often provides answers to the *raison d'être* for these organisations. He who pays the piper is he who calls the tune, it is said.

The focus has been on individuals when it comes to the problem of funding misdeeds and NGOs set up for personal gain. The one that comes to mind is the 35-year-old investigation of the many enterprises of Humana People to People known as the TVIND Empire or the Teachers Group. This was run by a Dane called Mogens Amdi Petersen, who set up various organisations, first in Europe and then all over the world (including India) posing as humanitarian and charitable organisations, exploiting the gullibility and the guilt that goes with the economic disparity that exists across the globe. It is a \$840 million commercial empire and political cult built around a network of inter-related volunteering and recycling enterprises in 30 countries. Among many different things it did (and continues to do), it collects old clothing in the name of charity in rich western nations and then sells (or trades) them in poor developing countries for a smacking profit. It raises funds and it runs training programmes for development instructors who are volunteers from developed nations who pay money in advance for their 'training', and are required to spend weeks raising yet more money. Planet Aid is one of the names under which it operates in the USA.

Mike Durham, a British journalist and writer, correspondent for the *Sunday*

Times, *Daily Telegraph*, *Observer* and *Independent* newspapers; and Frede Jakobsen, a Danish journalist, working on the newspaper, *Fyens Stiftstidende*, were responsible for exposing TVIND through relentless investigation for many years, and the public has had the usual parade of villas and expensive lifestyles that included chalets in the Alps, luxury yachts etc. Front companies and offshore bank accounts in tax havens such as Guernsey, Jersey, the Cayman Islands, Gibraltar and the Dutch Antilles also followed the usual pattern.

Despite the significance of exposing such cases that involve individuals the real bane of NGOs rests with States. Here the slopes are much more slippery and the waters murkier. Here the power of governments are brought to bear upon the unsuspecting victims.

Here too, there are a variety of organisations that run from the multilateral to those that are operated by single governments. The UN and its affiliated bodies are at the highest end of this spectrum. Detailing their shortcomings could be a lifetime's work, but it is sufficient to say here that the salaries and benefits paid to their employees should put to shame anyone pursuing "activities to relieve suffering, promote the interests of the poor, protect the environment, provide basic social services, or undertake community development". Here is a perfect example of fund raising and fund disbursement that is so skewed that it challenges the very logic on which it is based.

Ironically, 'Debating NGO Accountability' is a report written by a UN official (Jem Brendell, UN Non-Governmental Liaison Service under UNCTAD) on the lack of accountability by NGOs. The author admits that it has usually been other NGOs (i.e. Amnesty International) that have provided the "loyal opposition" to the august body of the UN, in incorporating some of its best practices such as Human Rights while its well paid officials sit too remote from "we the people of the UN".

Even that has come to be acceptable in a world used to being run by echelons that both create the laws and implement them to their own convenience. What is truly unacceptable is donor behaviour by individual governments that have made a mockery of the financing of the international humanitarian enterprise and its "acknowledged principles of proportionality, neutrality, impartiality and independence."

An independent 2003 study by Ian Smillie and Larry Minear of Tufts University, titled 'The Quality of Money – Donor Behaviour in Humanitarian Financing', reveals the true state of affairs. "...humanitarian action is largely imbedded within competing and sometimes inconsistent domestic and foreign policy priorities. Much donor behaviour reflects foreign policy concerns, as was the case during the Cold War, but domestic politics now plays an even greater role. The influence of the media and of personal and institutional leadership on policy and action is evident as well."

This has consequently eroded the credibility of donors, and funds are increasingly seen as tainted, with strings attached. Hence the need for standards and regulations, transparency, accountability and global governance.

Bridging the divide

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change happen in societies, explains Nobel Prize winning economist Douglass C. North in 'Understanding the Process of Economic Change'. With the role of the private sector ascendant, the role of governments receding, and NGOs mushrooming in democratic societies all over the world, including India, there is a jockeying for power and space between these institutions. The pulls and tugs between these three actors within democratic societies can slow down the process of change and 'reform' that businesses desire. However, as North points out, the institutions themselves must also be reformed for the process of economic change to be effective (and this includes the private sector too).

Perhaps the answer is not an either-or one – to privatise or not. Partnerships are required to bring together the strengths of these institutions to serve society more effectively. The private sector can bring its ability to manage economic resources efficiently and NGOs their passion for the rights of the underserved. In the *Civil Society-GFK Mode* survey, 75 per cent of the respondents said that NGOs and the private sector must talk to each other and work together in the wider interests of society.

However, it is not easy for them to work with each other. There are deep seated biases on both sides. For example, a laudable initiative between some private sector companies, NGOs, and a state government in India to reduce the persistently high levels of child malnutrition in that state ran into many mental road-blocks. Though less than 25 per cent of Indians are classified as being below the poverty line, child malnutrition in India runs as high as 47 per cent,

which is even higher than many sub-Saharan countries which have much lower GDP per capita than India. Therefore the solution to child malnutrition is not just poverty reduction – India's problem is more systemic. The knowledge and resources of several institutions must be combined to even understand the roots of this problem, let alone implement solutions. Therefore a consortium was formed towards this worthy goal.

Unfortunately even after the representatives of various organisations had worked together for some months, their suspicions of each other's motives surfaced. The NGOs felt that the private sector was in it to make some money from new products and services that may be developed by the initiative. But why not, asked the private sector, so long as the people's needs are being met and child malnutrition is being reduced through innovations? Why the taboo against creating economic surpluses that can be reinvested – which is another way to describe 'profit' – they asked? To these private sector executives, the NGOs were displaying their impractical, ideological biases, and they wondered how they could work together!

The ways in which institutions interact, the quality of dialogue amongst them, and their ability to arrive at consensus quickly is an 'institutional' ability of great value to societies. Perhaps India needs this institutional ability much more than any other country in the world today. India is much larger and more diverse than most. And its development agenda is more complex than the economic management agendas of the more developed economies, and also more complex than developing countries like China that can side-step discordant, democratic debates. We must apply ourselves to develop the best 'technology' and capability for dialogue within our society to achieve our goal of more rapid and more inclusive growth.

(Arun Maira is chairman of the Boston Consulting Group in India)

NGOs do what govt should

HARMALA GUPTA



RECENTLY, while having a discussion with a doctor from Bangladesh, I was surprised to hear from him that the acronym NGO has a very negative connotation in Bangladesh. I was surprised because Bangladesh has NGOs that are often held up as models worthy of emulation elsewhere. Obviously, things look quite different from the inside.

On further reflection, I realised that the phenomenal growth of NGOs in Bangladesh has occurred because of a lack of governance. Successive governments have not even tried to meet the needs and aspirations of the ordinary person for a better life. Therefore, rather than representing a symbol of success, NGOs, at least for middle class Bangladeshis, have come to signify all that is wrong with their country.

The fact that NGOs may have an image problem is, therefore, not as important an issue as their omnipresence and all pervasiveness. So for me, the finding that only 23 per cent of the young are "very satisfied" with the performance of the central government and only 21 per cent with the judiciary is a much more significant and ominous fact than what they may think of NGOs.

It is not NGOs that need an image lift and greater credibility but rather the government and the judiciary. At best, NGOs can act as advocates and play a watchdog role and offer supplementary support and services. They cannot and should not become a substitute for good governance.

By their very nature, NGOs are susceptible to influence and manipulation both from within and from outside and will always have a credibility problem. They are dependent on donations for survival and may be run by unscrupulous people who are far from democratic and

honest in their manner of functioning. Currently, in India, we have no independent agency that monitors NGOs and can take punitive action against them for misuse of funds or for violations of the Societies or Trusts Acts under which they are registered. While NGOs are answerable to no one, democratic governments and their institutions on the other hand are.

There is a need, therefore, while appreciating their contribution, not to expect too much from NGOs. It is the responsibility of the government, the elected representatives of the day and the judiciary to do their job and to be more effective in meeting the needs of those who elected them and those they govern.

They cannot be let off the hook. They often try to do this by talking of private and NGO partnerships. These can be tricky and need to be assessed carefully. In the health sector, for example, we have a situation where private interests, and these often show themselves as charitable societies, have been given prime land at throw away prices and have set up hospitals that cater only to the rich and influential.

What India needs desperately is greater investment in setting up health facilities of standard quality all over the country from the Panchayat level upwards. This cannot be left to private interests for whom the profit motive is uppermost. Health is a public service which the government must perform. Perhaps one way of ensuring this is for NGOs to play their advocate role and insist that all elected representatives, bureaucrats, members of the judiciary and their families be entitled to receive treatment only in government dispensaries and hospitals.

This single act, I am confident, will not only energise the image of NGOs among the young but will revolutionise health care in this country.

(Harmala Gupta is president of CanSupport.)

It is not NGOs that need an image lift and greater credibility but rather the government and the judiciary. At best, NGOs can act as advocates and play a watchdog role.

NGOs are here to stay

KABIR MUSTAFI



WHAT an interesting issue of *Civil Society*. NGO India is a force to contend with, to acknowledge and, sometimes, be grateful to. This is because NGOs in many ways represent the sane ground in an India full of contradictions. Ideally, that is the role a government should play, but it doesn't always work that way and so people look to civil society to keep our disparate pieces glued together. Much of what we have achieved comes thanks to the government and it won't do to deny that. But NGOs are needed to fill the gaps,

take development further and define that all-important common space of shared aspirations that poor and rich alike can access.

Living in this country takes a great deal of chutzpah. If you live on the street, like the little guy talking matter of factly to TV in Mumbai about the need to watch out for his clothes because they get whacked, you need to know where you'll get good pickings, from sex to fruit to a quick smoke and a quick buck. Which cop will cuff you and which *bania* will call your parents and sister names.

If you don't live on the street but in a room with three other 'cousins' from the same village in a bylane of Khanpur or Vivek Vihar, you will need to know how which shop works what kind of credit, which *reriwala* offers the best deal for a meal, who you can take for a quick ride for a night on the town, and what you can afford to buy and from where to send home once or twice a year. If you've got the break then you could well have an ATM/debit card and send MOs or transfers more regularly. Maybe even ring the home land line to check on the non-working, the young, an old ailing father, the small holding and how your mother likes the new toilet you built on your last visit.

Or you can live in graceful anonymity, in your own three bedroom coopera-

tive housing flat, own two cars, watch the bank savings and mutuals grow and fall with mild panic, hobnob with the occasional newsmaker at the IIC or Kamani or wherever and get quietly on with life.

Or you could own a farm house and be completely undivided and unequivocal about your purpose in life and repeat candidly in 5 star bar or aircraft, "Boss, I am very clear about one thing: all I want to do is make money." And never mind if it leaves your companion politely gaping. At least the women and children in the family understand, and do their bit to keep the balance sheets in order.

The reality is we would not be where we are today if it had not been for the government, its successes and failures, its graft and corruption and also its resilience and strengths. And also if it had not been for free enterprise and NGOs, especially the more penetrative among them. For those with a 'fire in the belly', the social development sector is, today, the best way to make a difference in a country that, by sheer dint of the size of its population, makes light of its own accomplishments with its still dark corners, its still hungry children.

Without meaning to belittle the *Civil Society* GVK-Mode poll, it's not very important as to how the country looks at NGOs or how or why Delhi votes this way and why Kolkata that. The point is, that the NGO is an important and inarguable presence today. And is here to stay. And because of this, we may now be certain of checks and balances everywhere, irrespective of who or what is responsible, or for what or when or where. And just as we cannot do without manufacture, and cannot do without state of the art agriculture and research and development and education and literacy and health and hygiene, and sanitation and communication and trade, so too do we need this 'private' arm of assistance, to help the Government take prosperity to the remote, and bring accountability to the arrogant, and creativity to the bereft.

NGOs are being watched

HARIVANSH



THE opinion poll conducted for this magazine by GFK Mode is full of interesting perceptions and indicators that politicians and others interested in better governance in the country should take a close look at.

The mood in the country is in favour of NGOs. This is because there is a serious crisis in governance. The authority of politicians and the executive has been seriously eroded because of their own weaknesses and fatal flaws. They do not deliver results and the faith in them has hit rock bottom. In such a situation, the judiciary has

been the last resort for common people in search of justice in an unequal system. The judiciary has done much, but it is embattled. Such is the load that it has taken upon itself that it is now being called upon to take decisions and

deliver results that should have come from the executive. We can't expect judges to find solutions to all complex issues facing society. There is much that society itself must think through and resolve.

People are turning to NGOs, as the poll shows, because they are witnessing collapse in matters that are closely linked to the quality of life of the common man.

It is because of this in my opinion that people want the NGOs to play a role in health, education, rural development, urban uplift.

If governments and politicians had been doing their job there would be no need for people to look elsewhere. It should also be remembered that the attraction common people feel for NGOs is not entirely based on the good work that they do.

I am of the view that it is a kind of negative vote in which people turn away from the leaders they elect in despair

and look for an intermediary.

NGOs need to remember that the same disenchantment that people feel for politicians and political parties which are steeped in cronyism and corruption can also be directed at them if they do not imbue themselves with higher values. NGOs must be prepared to have their actions scrutinised. They should be ready to face social audits. It is necessary that they lay themselves open to accountability of a high order.

NGOs have a role to play in cleansing politics and improving the standards in public life. They can, for instance, through their interventions improve the quality of individuals who stand for elections. Several citizens' initiatives are in a small way managing to achieve this. But much more needs to be done and therefore the importance of setting an example.

Unfortunately, when we look around us what we find is that NGOs are

inclined to take the easy way out. There is a resistance to accountability. Serious questions can and should be raised about where money comes from and what it is used for. These are genuine concerns and NGOs should realise that it is in everyone's interests to raise them.

India is at the crossroads. The collapse in governance we see around us also presents an opportunity to bring in change. Where should we be headed?

We need economic reforms, better leaders and a responsive administration. Only a vibrant civil society movement can deliver this.

A huge responsibility therefore rests with groups and individuals who occupy this space. What they do can define the future. And if they fail? Then growing chaos and anarchy will visit us with greater frequency.

(Harivansh is chief editor, Prabhat Khabar)

NGOs must be prepared to have their actions scrutinised. They should be ready to face social audits. It is necessary that they lay themselves open to accountability of a high order.

PIX BY LAKSHMAN ANAND



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PARTH J SHAH



Just do it

ingly chaotic situations without any authority trying to create or impose an order.

Spontaneous order, as FA Hayek famously phrased it, is the 'result of human action but not of human design.' The laptop, on which I am writing this piece, is designed by someone who had to engineer all the pieces put together to make it work. It is the result of human design. An army is made of a commander and soldiers, and the orders of the commander create the much-admired order of the army. Similarly, a firm has a chairman and employees who strive to achieve the goals set by the chairman. These are examples of order created by conscious plan or design.

On the other hand, there is no one who sets goals or gives orders to the whole of society. A society is a complex system and the order that you see emerges through the spontaneous interaction of millions of people. The same is true for language, morals, markets, and the (common) law. No one wrote down the Oxford Dictionary of English and told people to start communicating with words instead of gestures. The most important pillars of our civilisation are actually this type of self-organising complex systems with emergent properties. The systems that nobody has designed and no one commands. They are the result of 'human action but not of human design.'

Some of you are by now thinking that this is an interesting idea and probably an insightful way of looking at the world but does it have any real life applications? Once we understand that many critical institutions and mechanisms that sustain our society and life are not really planned by anyone, it really liberates us to see our problems and particularly their solutions in a very different light.

Take, for example, the problem of making credit available in villages and to poor people. Seeing that most private banks and lending institutions were in cities, Indira Gandhi nationalised banks and insurance companies. Now under government control, these banks were ordered to open branches in rural areas even if they were unprofitable. They were required to lend a stipulated proportion of their loan portfolio to agriculture and other social priority areas. Many in the country thought that this would usher in a new era of equitable access to credit; it would end the extortionist monopoly of the moneylender in the village. Alas, the dream remained a dream.

Bank nationalisation was a political solution to the problem. This is the approach we most often take for many of our social and economic problems. It has tremendous intellectual as well as emotional appeal. It seems that the country has finally realised the plight of the rural areas, has set a goal to

In Bangladesh, all rural areas and poor villagers have access to credit, almost on demand. In India, hundreds of farmers commit suicide since they can't access sufficient credit. How is this possible? Ours was a national movement, a commitment of the government with all its powers and expertise.

A friend had to buy railway tickets for the family to visit Kerala from Delhi. He was told that the tickets sold out within 10 minutes of the opening of the reservation window. He went there at midnight and saw a few people already camping near the window. He joined in. They all faced one big problem: How can one maintain the position in the queue and attend to nature's calls or fetch *garam chai* or just walk around once in a while to keep the blood flowing? They had eight hours to exhaust.

One person took out a paper and suggested that everyone write down their names in the same order as the queue. Suddenly, instead of being tied down to one spot for eight hours, they all felt free. This is a great example of how people solve their own problems. It is an illustration of how order emerges spontaneously from seemingly chaotic situations without any authority trying to create or impose an order.

achieve more even distribution of credit and make sure that the poor are not left out of this much needed facility to improve their lives. The nation has awakened and set clear targets to work for. Experts are put in charge to completely revamp the system and deliver the service. A whole bureaucracy with its intricate checks and balances is put up to make sure that the targets are achieved. People feel elated, energised, and patriotic. Political leaders are eulogised in folklore.

Intuition seems to tell us that this is the right and probably the only way to address such large social problems: mobilise the country, set clear targets and deadlines, and put experts in charge. Everyone feels part of it and is able to see exactly what is done to address the dire problem.

There is no one who sets goals or gives orders to the whole of society. A society is a complex system and the order that you see emerges through the spontaneous interaction of millions of people. The same is true for language, morals, markets, and the (common) law.

As is the case with social and economic issues, intuition leads us astray. Such planned, designed, visible solutions don't actually solve these problems. But is there any other way of addressing such problems?

Muhammad Yunus made his first loan of \$ 27 to women making bamboo furniture in 1974. To his surprise, the loan was fully repaid, and in 1976 he launched the Grameen Bank. Today, there is not a single village in Bangladesh, a country far poorer than India, where the people lack access to the services of the Grameen Bank. The Grameen approach has expanded into many areas, notable among them is the Grameen Phone. From the remotest areas of the country, one can connect through a mobile phone owned and operated by a woman. Basically, a mobile phone PCO! Last year Professor Yunus, an economist trained in the US, won the Nobel Peace Prize.

In Bangladesh, all rural areas and poor villagers have access to credit, almost on demand. In India, hundreds of farmers commit suicide since they can't access sufficient credit. How is this possible? Ours was a national movement, a commitment of the government with all its powers and expertise, and we boldly sacrificed the families that owned and operated private banks. Professor Yunus started as a single individual with small personal savings. There was no national mobilisation, no powerful institutions behind the efforts. And surprisingly no one's fortunes or lives were sacrificed. Neither private banks, nor greedy moneylenders were forced to quit their business. They could openly compete with the Grameen Bank, if they chose.

India nationalised banks in 1969; the Grameen Bank began in 1976. If anyone was asked at that time to predict which country would solve the problem of access to credit for poor villagers, the answer would have been unanimous. Our intuition would have picked India as the winner. The winner, the true solver of the problem, is Bangladesh. Actually not Bangladesh, but Professor Muhammad Yunus! It wasn't even a local or regional effort, let alone a national undertaking; it was the effort of one man.

Professor Yunus's approach is the civil society approach where individuals or groups of individuals who come together voluntarily to address the concerns that move them. When they start, their efforts always look insignificant, a drop in the ocean, a well-meaning gesture. How could a few individuals address the problem faced by millions? But that really is the power of the civil society approach.

The opposite – the political approach – always starts on a grand scale with the confidence that the problem will be vanquished shortly. And as with any mammoth attack, a few lives are usually sacrificed, which at that time seems like a small price to pay for the grander social goal.

As we confront more and more acute problems of the nation, it is very critical to understand the differences between the political approach and the civil society approach towards their resolution.

(Parth J Shah manages the School Choice Campaign of the Centre for Civil Society, parth@ccs.in, www.schoolchoice.in)

No guarantee of employment?

MILINDO CHAKRAVARTI



Reforms Report

THE National Rural Employment Guarantee Act (NREGA) is being extended to 130 new districts in the country from the coming financial year. Two hundred districts were brought under the purview of the scheme last year. Now a total of 330 districts will be covered by the scheme. The finance minister allocated Rs 12,000 crores to ensure employment for 100 days a year to at least one member of each of the families from these identified districts, if they are willing to work at the minimum wage prevailing in the state, and within 5 kms from their residences. In case they cannot be employed, the state government is liable to compensate them financially.

Last July, I wrote about Amar Singh from village Adori located in Birsa block of Balaghat district, Madhya Pradesh, Baria Bhikhiben Ramanbhai from village Nadisar of Bhamariya Panchayat, Godhra block of Panchmahal district in Gujarat and Anand Rao Sakharam Mankar, of village Kokebad (M) located in the Bhadravati block of Chandrapur district in Maharashtra.

Now it is almost a year that NREGA has been in force, and Amar Singh, Baria Bhikhiben Ramanbhai and Anand Rao Sakharam Mankar, have not been able to get employment till March 12, 2007. In fact, no one from their villages has been lucky enough to get such benefits. In Balaghat block, out of 24,033 households and 72,523 persons registered under the scheme from 58 villages in the block, only one village – Chhapla – witnessed the creation of employment to the tune of 1090 man days so far. The rest of the villages did not record any employment. (see <http://nrega.nic.in>)

The situation is far worse in the Bhadravati block of Chandrapur district, Maharashtra. Neither Anand Rao Sakharam Mankar, nor any one from his village was offered employment. Out of the 12,900 households and 29,657 individuals who registered themselves to be considered for the benefits under the scheme, only four have been issued job-cards. Interestingly, two of them are from the village of Anand Rao! The most baffling finding, however, is that 160 man days of employment generated so far have been offered to villages where no job-cards have been issued till date, and no employment has been generated in the villages where the four villagers who had been issued job-cards, reside! As many as 701 individuals from 487 households demanded employment.

No employment has been offered in Bhikhiben's village from Panchmahal district, Gujarat, even though all 324 households from the village, comprising 880 willing individuals, have been issued job-cards. In fact, the website suggests that no one registered from this block demanded employment and was even offered the same. No activity under the scheme has been taken up across the entire block under NREGA, according to the scheme's website.

A state-level analysis reveals the disparities in implementation of the employment guarantee scheme. On the basis of information provided at the NREGA website, which is the aggregation of information gathered at the village level, around 65 per cent of the households registered have been issued job-cards so far. Not one household has been registered yet in Andhra Pradesh, Arunachal Pradesh, Himachal Pradesh, Karnataka, Nagaland, Punjab and Sikkim.

More than 87 per cent of the households registered for employment guarantee are in the states of Orissa, Madhya Pradesh, Jharkhand, Chhattisgarh, Maharashtra and West Bengal – perhaps after these states were identified as being severely poverty stricken. Only 0.18 per cent of the households registered could be provided with 100 man days of employment during 2006-07.

Surprisingly, only around 8.55 per cent of the registered households demanded employment under the scheme. Orissa had the highest percentage of demand for employment – a little over 28 per cent of those registered. Madhya Pradesh and Jharkhand followed. A major correction! A whopping 97.3

per cent of the households registered in Bihar demanded employment. However, only 37 households have been registered so far, and to keep the records straight, the powers that be ensured that all were issued job-cards!

About 89.25 per cent of the households in India that demanded employment were offered so, even though the state-level performances vary widely – from 97.6 per cent in Orissa to a little less than 17 per cent in Haryana.

For those keen to have further analytical insight into the present status of the scheme across the states, I reproduce the data (consolidated at the state level) from the NREGA website. However, this is just the beginning of a fictitious story. Data available from another page of the NREGA website downloaded on the same day paints a very rosy picture about the scheme's achievements. The differences are significantly high. Which of these sets of information are to be believed? Let us wait till the next issue.

In the mean time, the NREGA website – www.nrega.nic.in – has invited proposals from civil society groups "for undertaking the tasks of capacity-building of local rural communities to access their entitlements and assert their rights under NREGA in select NREGA districts. Organisations selected will be assigned a district each, and the tasks will have to be undertaken at the village

PIX BY SOHRAB HURA



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level upwards to the district level for six months to begin with. The tasks to be undertaken will include:

- Social mobilisation and awareness generation through door-to-door contact campaigns, village conventions, personal contact programmes.
- Training of the NREGA workforce, members of village vigilance and monitoring committee, members of gram panchayat and gram rozgar sewak on NREGA procedures and their roles.
- Enabling the local community to apply under NREGA for various entitlements covered under its legal guarantee.
- Enabling the NREGA workforce to verify the benefits due to them, inter alia, their muster rolls, job-card entries.
- Submitting reports as desired by the ministry.

As per the advertisement on the website, the proposals are expected to reach JS Audhkhasi, Under Secretary (NREGA), Ministry of Rural Development (Room No. 455) official within 15 days of the publication of the advertisement.

Read us. We read you.



Dr DPS Toor (extreme right) and the team at the Rural Medicare Centre where a surgeon charges Rs 1,200 for an operation. Civil Society discovered them on the fringes of Delhi.

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History and hunger in Old Delhi

Jauymini Barkatky
Delhi

ONE morning I joined a heritage walk through the streets of Old Delhi's Walled City. The walk was organised by Katha and Intach. The idea was to explore the Chandi Chowk of the 1920s, lucidly described in Krishna Sobti's novel, *The Heart has its Reasons*. The book is about disparities in the lives of the rich and poor during that period.

So at 8:30 am I found myself trudging through the haunts of a forgotten era. The walk took us to places of historical interest mentioned in Sobti's book. The Walled City used to be called Shahjahanabad or the city of emperors a long time ago.

As I took each step I felt I was reliving history. Built by Mughal Emperor Shah Jahan over a period of 10 years, Old Delhi is a labyrinth of tiny lanes lined with crumbling *havelis*. At one time it housed eminent personalities like Mirza Ghalib and the Nawab of Loharu.

It still is a bustling and vibrant city. But the palkis of yore have been replaced by rickshaws, carts and cycles. The *havelis* are a shadow of their former glory. Instead, we see trading houses, shops and offices, defaced with rusted signboards, many of them sprouting satellite dishes.

We started from the Jain Digamber Temple. As I looked around I realised how commerce had overrun history. A State Bank of India branch is housed in a large colonial building. Next to it there is a church. And standing incongruously and quite obscenely between the two is a McDonald's outlet. I wondered how the competition between McBurgers and the famed *paranthas* of Paranthewali Gali was faring.

We then entered the courtyard of a 17 century *haveli*. It might have been grand once but now it was in bits and pieces. The walls were badly in need of repair, though its marble floor was intact. Swapna Liddel of Intach read out a passage from Sobti's book which mentions this place as *haveli* Charbuzri.

Our next stop was near a gurdwara which faced the famous Ghanewala sweet shop. Liddel explained that the place around the gurdwara used to be a police station called the Kotwali Chabutara.

But after the Revolt of 1857, it ceased to exist. Behind it we could see the Masjid Raushan Ud-Daulah or Sunehri Masjid.

The sight of the Ghanewala sweet shop brought pangs of hunger to all of us in the group. But we virtuously ignored it and walked on. We stopped in front of the Town Hall. Liddel, after reading the required passage from the book, informed us that the Town Hall had been constructed on the ruins of the Sarai Chandni Mahal, a palace built for one of Shah Jahan's daughters. The road in front was called Nai Sadak.

After that we went to an area called Ballimaran, named after the boat-rowers

who used to stay here. It is also known as Qasim Jan Gali. This is where Mirza Ghalib, the Nawab of Loharu and other famous people stayed. We found ourselves outside Ghalib's home or rather whatever was left of it.

Our next destination was a dilapidated building still standing on its geriatric foundations. We were told this used to be the palace of Zeenat Begum, Shah Jahan's famous wife. The palace seemed besieged by ugly shops and offices. As we stood huddled in a circle under the archway of the building, an anxious crowd of people gathered around us. They thought some mishap had hap-

ILLUSTRATION BY SAMITA RATHOR



pened. We assured them we were just on a heritage walk but then the crowd seemed convinced we were making a movie!

As we neared Paranthewali Gali we began dreaming about food. But not one of us expressed our feelings because we feared we would sound uncouth.

Instead, we went on to Farashkhana historically one of the poorest sections of Old Delhi. It is probably the only part of Old Delhi which has maintained its historic condition without any effort from anyone.

Our last port of call was the renowned Fatehpuri Masjid in Fatehpuri. Built by one of Shah Jahan's wives, it is an immense square shaped structure with a large courtyard in the middle. The nearby buildings all housed madaras and primary schools.

At Fatehpuri our heritage walk came to an end. While feelings were varied, we all agreed that apart from being obviously educational, it was also reflective. I must mention that all through our walk the dilapidation and abject poverty all around were truly startling.

FOOTLOOSE

Lovely life in the jungle

Susheela Nair
Periyar (Kerala)

EXCHANGE your smoky, noisy city for a few days of absolute bliss. Go to Spice Village, on the fringes of the Periyar Tiger Resort in Kerala. A cottage with a roof of elephant grass awaits you inside a deep, dark forest. Birds sing a symphony of songs. Cool gentle breeze wafts in carrying the aroma of cinnamon and vanilla.

Set in the plantation town of Kumily, Spice Village is a resort where you can have a wild time. You also get material comfort—a lovely room, excellent food, a swimming pool, a smoky bar and lots more.

Combining the best of Indian tradition and Western comfort, this world renowned resort has consistently won acclaim for its service, cuisine and the experience it offers. Spice plantation resorts are now on the global tourist map, thanks to Spice Village.

Cottages here have been designed like jungle dwellings of the Oorali and Mannan tribes of Periyar. The cottage that houses the office is an original tribal hut which has been modified. The architecture merges into the forest.

Each cottage is surrounded by a verandah from where you can see stars, fruit bats and fireflies. The cottage is a home away from home. Interiors are simple and spacious with terracotta tiled floors, whitewashed walls, plaid upholstery and furniture from pine. You don't need piped music when there



is birdsong. You don't really need an AC when the breeze is so cool.

There is the heady scent of spice—vanilla, cinnamon and cloves—across acres of plantations. Guinea fowls prance through the grounds and keep snakes at bay. Birds, squirrels and monkeys cavort freely.

Spice Village has a swimming pool. It overlooks a buffet restaurant. You can have a lavish spread of Indian and Continental set meals. Next to it there is the historic Tiffin Room where light snacks are served all day. The rosewood chairs and tables are from a 100-year old restaurant in the next valley that shut its doors in 1995.

You will not like to stir out of this rustic haven. One can swim, laze around and attend cooking classes. The open air dining area serves a generous buffet of traditional Kerala and western cuisine. Organic food preserves, yoghurts, pickles and fresh juices accompany the puttus, uttappams, idiyappams and curries.

Before you set out for a trek or a boat ride into the sanctuary, visit the Tiger Room, behind a long verandah, where you'll get your first taste of the jungle.

Another spot for an introduction to the wild is the Woodhouse Bar, the former residence of AW Woods, an extraordinary forest ranger. While sipping your Bloody Mary, you can examine old framed prints above the bar's smoky timbers.

Like all CGH Earth Hotels, this sylvan paradise has a truly lovely botanical garden. Every bush, tree and flower is clearly marked and there is a botanist at hand to answer any queries. This lush, leafy garden of pepper, vines, cardamom, clove, cashew trees, vanilla, lemon grass and other plants, can mesmerise you. There are ebony, guava, teak and Malay apple trees. There is a 70 year old sapota tree and Somalatha, a rare plant used in Ayurveda.

GREEN CURES

Ask Dr GG



I am 32 years old and I work in a call centre. I keep irregular hours since I work in shifts. My problem is dandruff. All the lotions, shampoos, oils in the market are not doing me any good. Please help.

Kaushik Mitra, Gurgaon

When the body's heat regulation is towards the higher side and when the pitta and kapha are vitiated, dandruff occurs on the scalp. To get a radical cure, medicine, diet and lifestyle should be taken care of. We advise the following:

Cut your hair short so that good aeration can take place on the scalp. Apply every day, fresh juice of lemon and give your scalp a thorough massage. When

the lemon juice dries up on your scalp, wash it off. Do this for seven days.

After that, for one month apply Dhurdhurapatradi coconut oil (available in Ayurvedic shops) on your head half an hour before washing your hair. Then wash it off with warm water. Do not use any shampoo or soap. All these so-called natural shampoos are chemical based.

If you are living in a rural area and can get lots of Hibiscus leaves and flowers, make a paste of it and apply as a shampoo.

Take a lot of fruits and ghee with hot lunch. Do not have curds and deep fried foodstuff or cookies. At night take one tablespoon of Narasimha Rasayanam with a cup of warm milk.

My 10-year-old daughter has lice in her hair. Her friend also got lice, used a chemical shampoo to get rid of it and then suffered an adverse reaction. So I do not want to use any commercial shampoo on my daughter's delicate scalp. I would be very grateful if you could suggest any alternative method?

Mrs Indu Malhotra, Delhi

I hope you can get a lot of Tulsi leaves there. Take one or two handfuls of Tulsi leaves (around 100 gm). Make a paste and apply it all over her head at

night. Then cover her head with a thin towel. Next morning remove the towel and wash her hair. Do this for seven days and all the lice will come out.

If you can get some Acorus calamus (vacha-bach) then take 5 gm, powder it and mix it with Tulsi. This paste will be even more effective against lice.

I am a 47-year-old school teacher. Since the past two months my hair is falling rapidly. I am in my menopause years. Despite taking vitamins, getting good sleep, oiling my scalp and using a lot of 'natural' shampoos my hair continues to fall. Please tell me what I should do?

Kulwant Kaur, Chandigarh

Hair falling at the age of 47 is natural, especially during menopause. If you are not obese and have no cholesterol, take 1 tablespoon of Narasimha Rasayanam at night followed with one cup of warm milk. Apply Bringamalakadi coconut oil mixed with Brahmi Thailam, half an hour before bath. Do not apply any shampoo. Use green gram powder or a paste of Hibiscus leaves as a shampoo. Reduce intake of fried foods, pickles and curds. Take lots of fruits with red colour like pomegranate, well ripened papaya, water melon etc. Do this for a month and let us know.

I am only 30-years old but my hair has already started turning noticeably grey. Recently I applied for a new job and to look young I even dyed my hair. I live in a congested part of Delhi and my friends tell me premature greying is due to pollution or high chlorine in the water. Is this true? Is there any cure for premature greying? Can I at least stop my hair from greying further? Please do advise.

Prashant Sahni, Delhi

Early greying is due to one's genetic make up. Follow the advice given below:

Whenever you are travelling outside, cover your head with a cotton towel. Apply Prapundareekadi Thailam oil on your head everyday half an hour before you have a bath. Wash your hair once a week with Terminalia bellerica (baheda) decoction. If you can get baheda oil from some of the shops add 10 drops to the above oil and apply it. Do not use any shampoo or gel. Both can hasten the pace of greying.

Dr G G Gangadharan is a Joint Director at FRLHT, Bangalore. E-mail: vaidya.ganga@frrlht.org

A feast for the Gods from Kerala

Purba Kalita
Jodhpur

KERALA cuisine is an amalgamation of spicy combos. The food gets its flavor from a superb range of locally grown spices. The cooking methods of Europeans and settlers from the Middle-East who came here centuries ago merged into Kerala's cuisine, adding to its unique tang.

As journalist Lekha Menon puts it, "Our cooking means rice and more rice, coconut and more coconut." Rice ground in varying degrees is used to make different preparations. Here are some easy and tasty recipes from Kerala.

Kaipagya Pachadi

Ingredients

Bitter gourd: 200g
Ground coconut: 1 cup
Curd: 2 cups
Curry leaves: 5-6
Green chillies: 2-3
Dry red chillies: 2
Mustard seeds: ½ tsp + a pinch
Oil: 1 tsp

Method: Grate bitter gourd and boil in salted water till tender. Strain and keep aside. Grind coconut. Add ½ tsp mustard, chillies and grind together again. Mix this with curd. Add bitter gourd. Heat oil. Splutter pinch of mustard seeds, dry chillies and curry leaves. Add seasoning to side dish. Best eaten with steamed rice.

Thoran

Ingredients

Beans: 250g, finely chopped
Coconut: ¼ of whole
Mustard seed: 1 tsp
Coconut oil: 4 tbsp
Garlic: 2-3 flakes



Thoran

Green chilli: 1-2
Cumin seeds: ½ tsp
Turmeric powder: ¼ tsp
Salt to taste

Method: Heat oil. Splutter mustard seeds in it. Add beans. Coarsely grind coconut, garlic, cumin and chilli. Add to beans. Add turmeric and salt. Cook for five-seven minutes and serve hot.

Moong pradhaman

Ingredients

Split moong dal: 250g
Coconut milk: 2 cups
Jaggery: 250g
Cardamom: 5-6, deseeded
Cashew nut/raisins: 50g, chopped
Ghee in small quantity

Method: Roast moong dal, wash properly and boil. Grate coconuts and squeeze out milk. Add cardamom seeds to extracted milk. Melt jaggery in two cups of water and strain. Let syrup boil. Mash boiled dal properly. Add syrup to dal. Add coconut milk and stir. Bring it to one boil and remove from fire. Fry dry fruits in ghee and add to pradhaman. Enjoyed even when warm.

Chakkapradhaman

Ingredients

FOR HALWA: Jackfruit flesh: 500g
Jaggery: 250g
Ghee: 3 tbsp

FOR KHEER: Coconuts: 2, grated
Jaggery: 400g
Cardamom powder: ½ tsp
Coconut: ½ cup, chopped, fried in ghee
Ghee: 2 tsp & water: 6 cups

Method: Grind jackfruit in blender to get a thick pulp. Add jaggery to the pulp and boil. When mixture reduces, add ghee. Reduce further to get jam-like consistency. Let it cool. Grind coconut with two cups of water. Strain and extract thick coconut milk. Add four glasses to ground coconut and repeat procedure to get thinner milk. Keep it aside. Mix sweetened jackfruit pulp in second extract. Add jaggery and boil it for 5-10 minutes. Reduce flame and add first extract of thick coconut milk. Keep for five minutes on low flame. Garnish with cardamom powder and chopped, fried coconut.

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SOUL VALUE

6 perfections and enlightenment

Samita Rathor
New Delhi

THE first set of teachings on Buddhism by His Holiness the Dalai Lama took place from December 23 to 26 last. People who attended got a rare and inspiring opportunity to listen to him.

Venerable Geshe Lhakdor continued the teachings from March 5 to 11 at the India Habitat Centre. Venerable Lhakdor lucidly explained the significance of 'A Song of Spiritual Experience,' written by Lama Je Tsong Khapa which explains the meaning of Lamrim in a condensed way.

Lamrim means Stages of the Path to Enlightenment. The Lamrim is a map dividing the journey into uniform segments with relevant stops for respite and reflection. The instructions of Lamrim are easy to understand and can be applied to everyday life. Lamrim instructions were compiled by the great Indian Buddhist Master, Atisha.

According to one part of the teachings of Lamrim, within the practice of generosity are included the practice of other perfections: ethics, patience, resolute and unwavering joyous effort, concentration and wisdom. The practices of the Bodhisattvas can be subsumed within the practice of these six perfections.

GENEROSITY: In the "Song of Spiritual Experience" Lama Je Tsong Khapa says: "Generosity is like a wish-fulfilling jewel, granting the wishes of all sentient beings," and "Giving is the sharpest sword to cut through the knot of miserliness," and "A person who engages in selfless generosity will gain fame and renown in all the ten directions."

Thus Bodhisattvas follow the path of generosity, giving material resources, painstakingly accumulated merits and even parts of their bodies to sentient beings who are needy. The wise follow the path of generosity.

ETHICS: If a person practises generosity but lives an immoral life, the fruits of generosity will not be enjoyed by them as humans in their next life. They will be born as lesser creatures. To enjoy the fruits of generosity in a higher realm there is need to live an ethical life.

The practice of the perfection of morality is

described as, "The cleansing water washing away the dirt of immoral deeds," and as "The cooling moonlight soothing the pain of those scorched by immoral activities." Morality is strictly guarded by the Bodhisattvas--as strictly as they would protect their own eyes.

PATIENCE: You may practise generosity and morality. But these virtues can be wiped away by a moment of anger. The practice of patience is the



Venerable Geshe Lhakdor

supreme ornament adorning the powerful Bodhisattvas. Of all forms of ascetic practice, tolerance or patience is supreme. There is nothing like patience to cool the heat of anger. Anger is the most destructive of all delusions because it destroys the goodness collected from all other practices.

When you have the armour of patience you will not be harmed by bad treatment and harsh words directed at you by others. You will be like a soldier with good armour who is not harmed by spears and arrows in battle.

We need to persevere in developing our practice of patience so that we can remain undisturbed and peaceful at all times.

RESOLUTE AND UNWAVERING JOYOUS EFFORT: If we have constant diligence and a sense of joyful perseverance in our spiritual practices then our realisations--the deep experiences and understanding gained from our study of the Buddha's teachings--will increase like the waxing moon.

When you have enthusiastic perseverance or joyful application, all actions of body, speech and mind become meaningful and purposeful. Whatever virtuous projects you embark upon will be successfully completed. Thus, bearing in mind the benefits of enthusiastic perseverance, we must develop this powerful practice.

CONCENTRATION: A person with concentration has control over the mind. A concentrated mind remains unshakeable like the King of Mountains that is not moved by great winds and forces of destruction.

A mind with single-point concentration can remain focused on any object, undisturbed by extraneous thoughts. A person who develops a very high level of concentration generates physical and mental pliancy and bliss. The great yogis and bodhisattvas persevere meticulously, doing everything that is necessary to cultivate calm abiding and destroy the enemy of distractedness.

WISDOM: Profound wisdom is the perfect eye to see the ultimate reality of all that exists. It is this wisdom, understanding the ultimate mode of the existence of all things, which cuts through the root of cyclic existence. Wisdom is the practice most highly acclaimed in all scriptures, the torch dispelling the darkness of ignorance. It is spoken of by the Buddha in many scriptures as the most precious of all qualities.

It is only in wisdom that the path of deliverance from ordinary existence can be found.

Concentration and wisdom together can focus one clearly and steadily on the ultimate nature of reality and sever the roots of ordinary existence.

The "Song of Spiritual Experience" says: "Thus work on developing and increasing this path of combined calm abiding and wisdom."

The teachings were organised by the Foundation for Universal Responsibility, a non-profit, non-sectarian, non-denominational organisation established with the Nobel Peace Prize awarded to His Holiness, the Dalai Lama in 1989.

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ActionAid is an international development organisation which works with poor and marginalised women, men, girls and boys to eradicate poverty, injustice and inequity. You can become a part of their Karma Mitra loyalty program, which is based on the concept 'When you do good things you should get good things in return.' As a member of this program you can avail various tangible benefits.
Contact: ActionAid India C-88, South Extension - II, New Delhi-110 049
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HelpAge India

HelpAge India is involved in the care of the poor and disadvantaged elderly in 55 locations across the country. They organise primary

health care at village and slum level through 53 mobile medical vans, care of the destitute elderly through Adopt a Gran programme with 222 voluntary agencies, Helplines and income generation for the elderly. Their recent programmes are in the tsunami affected regions and in Kashmir for the rehabilitation of the elderly affected by the earthquake disaster. HelpAge serve more than a million elderly in India. If you wish to donate or adopt a granny, please donate online on our site www.helpageindia.org or send an email to helpage@nde.vsnl.net.in
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Chief Executive: Mathew Cherian - mathew.cherian@helpageindia.org

Bharatiya Academy

The Eco Development Foundation and the Soni Foundation Trust have set up the Bharatiya Academy which runs a school for underprivileged children and for children of defence employees serving on the border who are victims of violence and war. The school is located in Tashipur, Roorkee, Hardwar district and has 115 children on its rolls. The

school requires money for buildings and sponsors for the children. Temporary buildings have been made by the Bengal Sappers regiment. Teachers are also required.
Contact: Soni Foundation Trust, F-2655 Palam Vihar, Gurgaon, Haryana-122017
E-mail: kcjcodev@rediffmail.com
Phone: 0124-2360422

Smile Foundation

A national development agency with offices in New Delhi, Mumbai, Bangalore & Kolkata, is well known for its work with over one lakh Children & Youth through various projects with focus on •Education, •Health & Empowerment across 15 states of •India. •You can give your valuable support for our various programmes like - Twin e-Learning, Smile on Wheels, Individual Support Programme, •Swabhimana, etc.
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