

# DAM OR DOOM?

Taking a close look at the Pancheshwar Project

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MFIN was established in October 2009 with the primary objective of working towards the robust development of the microfinance sector, by promoting:



## **Our Vision**

The vision of Microfinance Institutions Network is to be an engine of inclusive growth for India and help provide financial services to 100 million low income households by the year 2020, in a responsible and transparent manner.

## Weaving Success!!

Shabeena lives in a small hanlet of Shahjahanpur, in the northern state of Uttar Pradesh, India with her family of six. A mother of three daughters and two sons, familial responsibilities weighed heavily on the mind of Shabeena. Solely, dependent on her husband's income earned through bangle vending to run the house, Shabeena harboured dreams of running a small business of her own to supplement the family's meagre income. Traditionally Shabeena's family has been involved in the business of carpet weaving.

While looking for alternatives to supplement her family income, Shabeena heard about Margdanshak Financial Services from local sources. The company provides handholding support to rural women in establishing sustainable livelihood options. She started her business with a basic capital loan of Rs. 10,000. The initial phase continued to be difficult for her due to lack of marpower. However, Shabeena with her determination expanded her business and hired craftamen to support hec.



Her daughters now have started going to school and the family can now afford the simple pleasures of life. Shabeena is also a role model for the women in her society, many of whom are aspiring to join her business. She also wants to help her husband out by taking a bigger place so that he can start manufacturing his bangle business.

> In Shabeena's words' Margdarshak has justified the name, it has not only given me financial assistance at a crucial time but also supported me in my further business plans and income".



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Samita Rathor

MFIN has touched so many such lives as that of Shabeena by providing financial services to 2.16 Cr borrowers thereby helping them build sustainable livelihoods.

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**Civil Society** 

# Why go in for dams?

THE BJP government has a better record than its predecessor in promoting alternative energy. It has done much to incentivise the use of solar power and allow market forces to take over, bringing prices down. We now also have an electric vehicle policy in place with ambitious targets set for 2030, which will almost certainly result in modern and eco-friendly transportation with the potential to reduce runaway pollution levels in urban areas. These are forward-looking measures which indicate a willingness to stay in step with efficiencies that the rest of the world is choosing.

It is therefore strange that the same government should be interested in building dams in the ecologically fragile Himalayas when it is now well established that capturing the flow of rivers does more harm than good and the trade-off that we are getting hydro power in return is just not good enough. Our rivers are a precious resource which have been polluted and abused for far too long. It is more important to let them flow than to dam them. The country faces a water shortage of a dimension that will have serious economic consequences. Our rivers are the lifeline we need together with extensive rainwater harvesting so that water availability follows a distributed model in much the same way as has happened with power.

Globally there are more examples of dams being dismantled than built because they are no longer seen as a solution. We have enough evidence in India of the problems with dams to know why we shouldn't be building them. As far as disasters in the Himalayas go, we only have to look back on the tragedy that unfolded in Kedarnath a few years back. We have, therefore, found it appropriate to carry an extended article by Himanshu Thakkar on the many implications of the Pancheshwar Multipurpose Project. Himanshu has for long studied rivers and dams. He takes activist positions but is at the same time the kind of expert we need to hear out.

Public healthcare is a subject this magazine has pursued over the years. There is little doubt in our minds that only the government has the capacity to adequately serve the healthcare requirements of a population as large as ours. But there is also a need for partnerships and innovations which can meet the huge demand expeditiously. Regulation and setting of standards are much required. To hand public healthcare over to the private sector, as we have seen, is a folly. The medical profession is primarily a service and it cannot be driven by notions of profit alone. We interviewed Dr K. Srinath Reddy of the Public Health Foundation of India to put some of these concerns in perspective and explore possible frameworks going forward.

Finally, we are delighted to have Ratna Vishwanathan as one of our columnists. Ratna has been in government and after that has spent some years at the helm of MFIN, the microfinance industry's internal regulatory body. What she has to say will enrich our monthly offering to our readers.

How Arach



### **Harvesting Rain for Profit** Name: Shri Muniraj, Village: Muthur, Krishnagiri district, Tamil Nadu

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

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

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

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### IN THE LIGHT



**LETTERS** 



#### **Gram sabhas**

Thanks for the cover story, 'Goa's gritty gram sabhas.' Apart from Kerala, Goa is the only state in India where panchayats still have some powers, though, as your story states, these are being encroached upon by the state. But Goans, being literate and aware, can assert themselves. If people are educated and panchayats are strong, villages will benefit.

Shanti Sinha

The problem is that Goa's success in tourism is its undoing. There are villages that have actually become large towns and might require a municipality instead of a panchayat.

For a village to transit to town status is not easy. Such large villages along the coast are populated by tourists and people from outside the state. So the small, familiar and warm ambience of the village is lost and





# VOICES

#### SAMITA RATHOR

alongside, Goa's unique culture and way of life get eroded.

Vinita Fernandez

#### **Think-tank**

Thanks for the interview with Rajiv Kumar, Vice-Chairman of NITI Aayog. I finally understood everything I needed to know about this hugely important institution. Its non-political nature is a real relief and we hope the many issues India faces get resolved.

Srirupa Banerji

#### Siddu jack

Your story, 'Siddu jack' is a real ace, was interesting. I admire the scientists involved in promoting Siddu jackfruit. It is praiseworthy that they honoured S.S. Paramesha, the farmer

whose father raised this variety, at a public event and ensured that his family gets custodian rights of this variety of jackfruit unlike the colonisers of yore and contemporary pharmaceutical companies which draw from our traditional knowledge and give nothing to the custodians.

**Gabriel Britto** 

#### GM crops

On 25 August the Parliamentary Standing Committee on Science and Technology, Environment and Forests submitted its report on GM crops and its impact on the environment. This report has strongly criticised the pro-GM lobby bias of government policies and regulations and is a wake-up call to the government to show more

concern for protecting the health, environment and agriculture of the nation. This report will be remembered for standing up for the true national interests of the country.

The committee has regretted that regulators are relying on data made available by the applicants of GM crops. They have expressed their apprehension that this leaves scope for technology developers to fudge data to suit their own requirements.

The committee has made one very clear recommendation, "We strongly believe that unless the bio-safety and socio-economic desirability, taking into consideration the long-term effects of GM crops, is evaluated by a participatory, independent and transparent process and a retrieval and accountability regime is put in place, no GM crop should be introduced in the country."

On GM mustard the committee has said that many questions have remained unanswered.

It also made an important observation: "Many state governments are opposed to the entry of GM crops even in the form of field trials, let alone commercial cultivation."

Bharat Doard

#### No plastic

I am a regular reader of *Civil Society* and I sincerely admire various articles that you publish and the quality of printing etc. But it is sad to see that a magazine which is doing so much for the betterment of the environment is mailed to its subscribers in a plastic jacket. This is not expected from Civil Society. Hope you will try to find some alternative solution to this.

#### A. Guha Sarka

Letters should be sent to response@civilsocietyonline.com

# 

# 'Give access to quality healthcare with costs contained'

## Dr K. Srinath Reddy on why healthcare can't be a business

**Civil Society News** New Delhi

**D** VERY now and then, tragic stories about the consequences of poor quality healthcare make news and come to public attention. They could be stories about infants dying in government hospitals for want of oxygen cylinders as has happened in Gorakhpur or about a private hospital allowing a little girl to die from dengue and then presenting the parents with a massive bill.

Since the government doesn't provide reliable healthcare services, the private sector has stepped in. Citizens, rich or poor, have been forced to turn to private physicians, hospitals and testing facilities, often paying far beyond their means.

But even after paying, the quality of care is not what it should be because there is no regulation worth the name and private healthcare providers have been doing pretty much as they please.

A Clinical Establishments (Regulation and Registration) Act does exist but is operative in just four states. Health anyway is a state subject and each state is free to make its own rules.

Efforts to mend this broken system in a holistic way have been resisted. Doctors in Karnataka, for instance, protested and went on strike when the state government decided to bring in a law that would ensure standards and put a cap on charges.

*Civil Society* spoke to Dr K. Srinath Reddy, President of the Public Health Foundation of India (PHFI), on the kind of healthcare system India should be framing instead of a few fixes here and there. An eminent cardiologist, Dr Reddy was head of the Department of Cardiology at the reputable All India Institute of Medical Sciences (AIIMS) in Delhi before he joined PHFI.

#### Private sector healthcare has grown rapidly but as a business. What are the implications of this for medicine and healthcare?

Industry perceives healthcare as a business. Even senior doctors in private hospitals talk about healthcare as an industry and ask for concessions for the sector as an industry. If we make healthcare into a business the very ethos of medicine is lost.

It is also inaccurate because in any business transaction one expects the consumer to be setting the demand based on a very clearly recognised need and some idea about the value of what he or she is purchasing in that transaction.

Here it is the felt need of a person who is extremely vulnerable. There is huge asymmetry in knowledge and in the decision-making power. Now, if a doctor tells a patient he needs to get these tests or procedures done as part of treatment there is no



Dr K. Srinath Reddy: 'A system of universal health coverage should pay for health services from a pooled fund'

way an ordinary patient can actually argue with that decision. Quite often, even if the patient is knowledgeable, he is unable to challenge the authority of the doctor. So this isn't a proper business transaction in the traditional terms of what we understand is a business.

More important, even the moral origins and guidelines of good medical care do not see healthcare as a commercial transaction. The idea of a provider or a consumer or a client has been anathema to medicine over centuries because healthcare has been seen as a very important service. Of course, service providers will have to be paid and compensated so that they can also live. But that price cannot be extracted from a vulnerable patient. It is for the system, which society accepts as just and humane, to provide that compensation.

What is the kind of system you would recommend? Previously, healthcare was purely a government service paid from tax-funded revenues. Now private hospitals have come up. Their charges should not be imposed on a vulnerable patient. A system of universal health coverage should pay for these services from a pooled fund consisting of tax-fund revenues like employer-provided insurance, government-subsidised social insurance programmes like Rashtriya Swasthya Bima Yojana (RSBY) and some of the Arogyashree programmes. A single-payer system at state level should purchase services from private healthcare providers.

First, we need strong public sector healthcare services. Then, if we need supplementary provisioning by private sector providers, we can carefully purchase those through a single-payer mechanism from empanelled healthcare providers in the private and voluntary sectors. We need to have a very clear mission about the kind of services to be purchased, how they are to be delivered, what is the level of payment, what is the quality of service and what are the accountability mechanisms.

So, universal healthcare can do that. After all, the United Kingdom's National Health Service (NHS) purchases services, under certain conditions, from general physicians who are all individual private doctors running their clinics. It is possible to get services out of private providers in a responsible manner under a universal health coverage system.

In our mixed healthcare service, which has evolved by default and not by design, you can't wish away the private sector. But you can't also allow the public sector to grow feebler and feebler by the day. Strengthen it and then supplement it with private sector services but in a very clearly defined manner through contractual mechanisms which serve a public purpose.

Public-Private Partnership (PPP) in health is not a commercial venture like in infrastructure. It has to be a partnership for public purpose. PPP has a different nomenclature here. Public purpose is foremost. And that public purpose is to provide accessible, assured, quality healthcare at an affordable cost so that no individual or family is rendered financially vulnerable or bankrupt. This is only possible under the structure of universal health coverage.

# But this would really mean strengthening government-run hospitals and healthcare facilities?

They have to be strengthened. After Independence we started off with a predominantly public sector healthcare delivery system. But under-resourcing and poor management led to the decline of the public healthcare sector. That led to the private sector emerging as the prominent player in the delivery of healthcare but in a very skewed manner both in terms of its presence — most private facilities are concentrated in urban areas — and in terms of cost. Quality too isn't always certain.

#### What would quality in healthcare mean?

We mistake quality to be mere professional competence and a high degree of sophistry in equipment. But if it is inappropriate care, then that, too, isn't good quality care. You do more tests than are necessary. You do treatments that aren't really called for. Even if it is done by a highly skilled doctor it is still inappropriate care and amounts to bad-quality care.

So how do we set standard management guidelines? Are those guidelines being followed? Are there quality audits? Are there social audits to find out the level of satisfaction in the community? How are patients and their families being treated? All these become very important while defining quality. This is not happening now. More and more we are venturing into an unregulated zone in which the vulnerable patient and family are at the mercy of the care provider.

But all this will only happen if there is political the care provider. It is possible that a number of private doctors and commitment to protecting and promoting the private hospitals are ethical. For example, in eye public healthcare sector. If we starve the public care Sankar Nethralaya or LV Prasad Eye Institute sector of funds and treat it with poor management are highly ethical. But you can't leave it to the moral practices and then say it doesn't work and so let's go compass of an individual doctor or institution or to the private sector, then we are giving a free hand the paying capacity of a family. As a just and humane to the private sector to do what it wants. In a weak regulatory environment what the private sector society we must ensure that quality healthcare is available to all by creating systems and not by wants is to make more money. Therefore, we have to bring out the good in the private sector and that leaving it to a laissez faire method of operation.

# NEWS

Even economists in Western countries, which are free market economies, clearly recognize that there is a market failure in health because traditional market conditions do not operate in health. There is asymmetry and vulnerability. So you have to treat health and education very differently from other business transactions. We have to ensure, like Western countries, that a system is created in which people get healthcare without having to necessarily depend on their paying capacity.

## You are saying that the public healthcare system must be given primacy. But it is in a shambles?

Yes, the public healthcare system has to be better managed. Unfortunately, public sector hospitals are ill-equipped, inadequately staffed and don't have regular supply of drugs.

One of the terrible things that now happens in government hospitals, even in government medical college hospitals, is that doctors appear there for a can only happen by strengthening the public sector and then coupling the two.

But over the years the government has shown no inclination to increase funding and radically improve government-run healthcare facilities.... See, apart from AIIMs there are good hospitals like GB Pant Hospital and Kalawati Hospital. They are trying to do their best. The problem is that the government public sector advanced-care institutions are bursting at the seams because of the weakness of primary healthcare and intermediate healthcare.

You don't have a good urban primary healthcare system. You don't have good district hospitals. In most places they are starved of funds and personnel. So even for health problems that can be taken care of at that level, the tendency is for people to flock to advanced-care institutions. As a result, these are now overcrowded and, therefore, their standards of care will fall because they just don't have the resources to cope with this huge mixed demand.

So if we strengthen primary healthcare in rural and urban areas we will be able to take care of several problems: first, by preventing disease and, second,

### 'You can't also allow the public sector to grow feebler and feebler by the day. Strengthen it and then supplement it with private sector services but in a very clearly defined manner through contractual mechanisms which serve a public purpose.'

short time and then go away to their private clinics and corporate hospitals.

Doctors are getting attached to four or five corporate hospitals apart from their private practice. They put in a guest appearance in the government hospital or government medical college hospital where they are actually supposed to be working. Their patients are left to be managed by postgraduates and others. A very, very decadent system has emerged because of misgovernance. Look at the states. Almost every doctor is allowed private practice right from PHC level. Some even do private practice in the government hospital!

When I was a student in Hyderabad's Osmania Medical College, my consultants would come at 8.30 am, leave at 1 pm, go to the medical college to teach and open their private clinics only after 5 pm.

Of course, government doctors, including those in primary healthcare and community healthcare settings, have to be paid well, treated well and given enough social amenities to ensure they are happy and their children can go to reasonable schools. by early detection. We can therefore limit the number of people going to advanced-care institutions in a very sick condition and those hospitals can then play their originally intended role.

In AIIMS because we run an undergraduate programme as well, we are a primary healthcare centre for south Delhi, a general hospital for Delhi and a referral hospital for all of India. That's not the kind of role the institution should be playing. Despite this, if AIIMS is functioning and maintains a reputation, kudos to the doctors.

## Should regulation be applied to both public and private hospitals?

Regulation of quality is essential for both. Any institution that is delivering healthcare must have quality assurance. Regulation is required for public sector hospitals to ensure they are functioning well. But mere regulation does not help. You need to resource better.

What is the point of mandating a certain quality of care if there is no access since people can't afford the quality of care? The private hospital will say, I will provide quality of care according to your management guidelines but I will still charge this amount of money.

You have to build in a universal health coverage system in which access is assured, quality is assured, costs are contained and financial protection is provided. Piecemeal solutions will never work. Even universal health coverage requires regulation *Continued on page 8* 



#### Continued from page 7

to make it effective. You need both in tandem, the carrot and the stick.

#### Is the NITI Aayog's PPP model for public healthcare facilities an appropriate one?

They are trying to assure access to certain services that don't currently exist in district hospitals. For instance, non communicable diseases like heart disease, diabetes and cancer. The NITI Aayog's proposal is to bring in a private partner who will be asked to build institutional structures on the campus of the district hospital and equip and operate services with some shared facilities.

But why not first invest in strengthening district hospitals to provide these services especially if you want to convert them into medical college hospitals, as envisaged in the national health policy? Second, if the private partner is given a 30-year lease, what is the assurance they will leave if they fail to keep their commitments? How will you remove them?

A better arrangement would be for the private

### We should strengthen district hospitals with public investment and supplement their services from the private sector by a contractual system.

partner to invest and build facilities and you can empanel them to augment your services. You are then the master. You can dis-empanel them if they don't perform.

I don't think the NITI Aayog model is appropriate. We ought to strengthen district hospitals with public investment, supplement their services from the private sector, but through a contractual mechanism. We should not be embedding them in government facilities.

#### Would you recommend putting a cap on prices in private hospitals?

Of course. I believe price control is absolutely necessary. You can do it effectively through a singlepayer mechanism. In some states, for drug procurement they are able to bring down drug prices by directly negotiating the price.

If I am the single purchaser and I am buying large amounts, then the person who is selling will accept my conditions. On the other hand, if there are 10 different purchasers and 10 different providers they can play around and try and manipulate the system.

If you are the single purchaser, you have negotiating power which has been shown very clearly in drug procurement. Wherever there is a single purchase system you can drive down prices and eliminate the middleman.

The same system can be followed for bringing down the cost of healthcare. If you have purchasing power you can not only set price controls, you can make sure it is followed. If you have multiple mechanisms, then the provider will say, okay, I will set my own price. ■

# Villagers get grievance redressal under one roof



People in front of an information desk for the ICDS and midday meal scheme

#### Swapna Majumdar Nuh (Haryana)

**T**'s a cold and foggy December morning. But this hasn't dampened the enthusiasm of 35-year-old Nirmala and her 65-year-old mother-in-law, Resham. The two, along with 13 other women, hired a tempo from their village, Chundika, early in the morning and headed to Rangala, a neighbouring village in Tauru block of Nuh district, Haryana. As their tempo splutters to a halt in front of a brightly coloured shamiana, Nirmala tells the women to step out. She asks them to hold the papers they have brought safely in their hands. "Don't lose them otherwise we will not be able to achieve what we have come for at the legal literacy camp," she cautions them.

"We are all part of a Self-Help Group (SHG) and know that documents like the Aadhaar card, voter's card and ration card are important. But we don't know how these can be used to access government schemes. All of us have come to learn more about that," explains Nirmala.

It is not just Nirmala and her group who are keen to know more about their rights and entitlements. By 11.30 am, the shamiana is packed with men and women jostling to queue in front of the eight information desks disseminating details of various government programmes related to pensions, ration cards, Integrated Child Development Services (ICDS), labour and agriculture. While some want to know how to fill in relevant forms to access services, others want to know why they are being denied services. Soon, more chairs have to be brought to accommodate the enthusiastic crowd.

"The huge number of people that have turned up is an indication that the government still has a lot to do to ensure its various schemes and entitlements reach the people," says Vishal Singh, Chief Judicial Magistrate, District Legal Services Authority (DLSA).

This is where legal literacy camps are making the difference. In Nuh, the DLSA has teamed up with the Sehgal Foundation, a non-profit working on governance and advocacy, to connect the dots through such camps. The legal literacy camps are an integral part of the foundation's Sushashan Abhi (Good Governance Now) strategy to empower rural communities to know their rights and entitlements and learn how to access services.

So far, 30 legal literacy camps, reaching out to over 39,000 residents, have been held in 25 villages in Nuh district since 2011. One of the reasons for choosing Nuh, earlier known as Mewat, was its literacy level. Compared to the state literacy level of 76.8 percent, the district's literacy rate is only 54.1 percent. Female literacy in Harvana is 67.6 percent but in Nuh it is just 36.6 percent.

Each camp is, therefore, preceded by five days of mobilisation by the Sehgal Foundation's field workers through door-to-door visits and public announcements to raise awareness about its objectives.

This was how Suman Devi, a resident of Rangala, heard about the camp. When she got to know that relevant forms would also be available, Suman knew this was her chance to solve her problem. Ever since she shifted from Bulandshahr in Uttar Pradesh to Rangala, her old ration card





Vishal Singh, Chief Judicial Magistrate, at the camp

had become invalid. Buying rations in the open market was straining the family's meagre resources. "After I was told that there would be a desk for problems related to ration cards, I felt relieved. If they have come to help us, why shouldn't I take advantage?" she says.

Although there is a queue, Suman waits patiently for her turn at the desk related to the government's public distribution system (PDS). When her turn comes, she narrates her problem. "Since you have shifted to a new state, you will first have to get a certificate from your earlier depot validating that your ration card has been cancelled. This will have to be attached to a new ration card form along with photocopies of your Aadhaar card, the Aadhaar cards of your three children and proof of your address. Don't worry, we will help you once you get the no-objection certificate," says Sangeeta, a foundation staffer in

### Sushashan Abhi empowers rural communities to know their rights and entitlements and be able to access govt services.

charge of the desk.

Sangeeta also informs Suman that if she has any further queries she should get in touch with Prem, the foundation's governance guide, after the camp. A governance guide since 2008, Prem's job is to share information about various government schemes and entitlements and to handhold the community until they understand the processes and begin to participate in improving governance in their villages.

On hearing Prem's name, Suman nods her head and smiles. "Now I know that my ration card will be made. Prem is known to all of us and she is always there to accompany us to the government offices," says Suman.

It is no wonder that Prem's cellphone is constantly ringing. Even at the camp, she is surrounded by people clamouring for her attention. Even in that melee, somehow R.G.

Pandey manages to catch her eye. He has taken half a day off from work in a nearby office to accompany his widowed sister-in-law, Munni Devi, to the camp to find out how she can get a ration card. She has three children. He tells her that he has been given her phone number but is unsure whether Prem will remember him and his problem.

"Don't worry. My job is to look after all of you. I will come to your house and personally look into the case and ensure she understands the procedure and fills the forms. I will also make sure it is delivered to the right place," says Prem.

The presence of an energetic sarpanch in Rangala has also made a big difference. Sarpanch Jaswant Singh has been an active partner in the foundation's efforts to empower the community. "Being a lawyer, I understand legal matters. Such camps are a good way to improve knowledge, to voice grievances and to find solutions," says Singh.

Geeta, a 45-year-old resident of Koikala village, agrees. She had attended a camp in 2016 in her village. A person with physical disability, Geeta wasn't aware of her entitlements. Attending the camp had helped her to learn about her rights and to access financial help under the relevant government scheme. This is why she has come again to the Rangala camp. This time she wants to know the procedure to get pension for her 65-year-old husband.

The success of such camps prompted the foundation to expand its Sushashan Abhi intervention. In 2014 it began Citizen Information and Support Centres (CISCs) and Village Leadership Schools to reach out to a larger number of rural communities not just in Haryana but in Alwar in Rajasthan and Samastipur in Bihar as well. While the CISCs are permanent information hubs located at the block level and run a toll-free number to help even those who may have missed the legal literacy camps, the leadership schools train selected articulate members of the community, women and men, while Sushashan Abhi champions motivate and inspire their communities to demand better governance. Over 100,000 people have benefitted from the Sushashan Abhi initiative, according to Dr Vikas Jha, director, governance and policy advocacy, at the Sehgal Foundation.

However, some challenges still exist. While the introduction of technology has meant that forms can now be submitted online, thus reducing corruption, not all government officials have embraced it. Cases of harassment by bank officials who withhold loans on the pretext of incomplete documentation are rampant as are irregularities at ration depots and refusal by officials to redress grievances. Nevertheless, there is hope that with 13,000 Sushashan champions in Nuh, 800 in Alwar and 820 in Samastipur, the movement to empower communities with knowledge, skills, and confidence will help them overcome such obstacles.

# Smart answer to BP, sugar in rural India

**Civil Society News** New Delhi

rising graph of blood pressure and diabetes cases in India has been found to include A rural areas as much as cities, the poor as much as the rich. But what can be the strategies for dealing with these diseases when awareness is lacking and medical facilities aren't up to scratch?

The George Institute, which dedicates itself to bridging the gap between theory and practice in matters of public health, has come up with some interesting insights based on an initiative over two years in the West Godavari district of Andhra Pradesh.

Working in 54 villages since July 2014, the institute used public health workers to identify individuals at risk of cardiovascular disease (CVD) because of blood pressure and diabetes, provided counselling and encouraged them to seek treatment.

The aim of the effort was to see whether the public healthcare system could be sensitised and successfully deployed to address challenges in dealing with noncommunicable diseases in a rural population.

Using its SMARThealth platform, the institute screened 53,478 persons above the age of 40 in 54 villages. Of them, 16 percent were found to be at high risk of CVD and were referred to a nearby primary health centre (PHC). Of these high-risk patients, 40 percent consulted a PHC doctor and 38 percent went to a private practitioner. When followups were done with 85 percent of these high-risk patients, it was found that 75 percent of them were taking their medicines.

The success of the effort is not merely in adding up these numbers but in marrying the public healthcare system with technology. A total of 240 ASHAs or Accredited Social Health Activists were trained to promote awareness and measure diabetes and high blood pressure. They learned how to use the SMARThealth computer application on a hand-held tablet which recorded these readings and showed risk levels. At the same time, 18 PHC doctors were trained to use the data the ASHAs were collecting.

SMARThealth not only takes in data but provides comparative information about the readings to the person being screened. For instance, how does a smoker's longevity improve by becoming a nonsmoker? Or, how do exercise and better diet reduce obesity? The tablet also shows educational videos. The data collected on the tablet is shared with the PHC where the doctor can access it. The blood

pressure machine and the tablet are linked through Bluetooth so that readings are directly transferred and there is no chance of data entry error.

But at the core of this effort is the ASHA, who is embedded in the community and, therefore, able to win trust and create awareness. It is also she who follows up on patients, encouraging them to go to the physician and take their medicines regularly.

ASHAs are taught to take blood pressure and test for blood sugar

Making the ASHA effective in identifying and dealing with NCDs is one of the achievements of this effort. The other is helping the PHC doctor deal with such cases. The PHC doctors are oriented to deal with only the most basic of health needs. Getting these doctors to identify NCDs like high blood pressure and sugar and prescribe medication for them requires setting the context with prompting and exposure. Often, medications for NCDs are not stocked in PHCs.

The George Institute's goal is to promote preventive healthcare through awareness and early detection. Since the ASHA belongs in the community, she is the perfect sentinel and since she connects easily with local people they find it easier to understand the complexities of diabetes and blood pressure through her. Similarly, the PHC doctor deals with the problem before it gets out of hand.

Both blood pressure and diabetes and, at a later stage, cardiovascular ailments place a huge burden on the public healthcare system. They also dent family incomes when the public system is inadequate and private facilities are used. Studies show rising numbers, which means prevention strategies are needed sooner rather than later. In 2000, 118 million people were diagnosed with hypertension and the number could reach 213 million by 2025. CVD accounts for 52 percent of all mortality in both urban and rural India.

These numbers are probably on the low side because sentinel services and documentation are inadequate. It is also clear that diabetes and blood pressure are not only health issues related to the lifestyle of the urban rich, but also of the poor and people in farming communities who could be eating wrong or not doing enough physical labour.

The George Institute was founded in Australia and additionally has offices in India, the UK and China. It conducts healthcare-related research across Asia and Southeast Asia. This is the institute's 10th year in India.

"We believe in finding solutions which are affordable, scalable and yet high-quality. The objective is to improve access to healthcare and make it affordable for all," says Amit Khanna, director, finance and operations, at the George Institute's office in New Delhi

> "We essentially support the public sector, but quality and outcome measures have to be much more

carefully defined," he says. Often, public-private partnerships work well to achieve these ends as in the example of providing access to dialysis in Andhra Pradesh where a private player, Nephro Plus, has improved services in government hospitals and the George Institute is a knowledge partner in the initiative.

"SMARThealth provides an ecosystem for improving the delivery of quality primary healthcare in communities. It influences three key areas: task shifting, facilitating technology for healthcare providers and use of mobile devices for delivery and quality control," explains Khanna.

"What is the problem in rural areas? The PHC is geared to cater

only to basic diseases, and many of them only to maternal and child health," says Kannan Krishnaswamy, communications manager. "But evidence shows that NCDs are increasing in rural areas. So, can we use the same set-up that the government has to provide these services?"

"The doctor-patient ratio in rural areas is 1: 20,000. So how do we create a system whereby NCDs get attention and treatment?"

"Another need the project addresses is to create awareness," adds Krishnaswamy. "People don't know that they have hypertension and blood sugar. How do we create an environment of health-seeking behaviour?"

"Chronic diseases don't just happen like infectious diseases," points out Krishnaswamy. "They build up over a period of time and either they never get treated or it takes years to treat them. We are advocates of preventive care to keep people out of hospital."

"Our survey in Andhra Pradesh showed that more people were dying of cardiovascular disease than of HIV and road accidents put together," he says.

The successful use of SMARThealth based on the experience in West Godavari district remains to be seen. But the possibilities are enormous, particularly its use in relation to other diseases and in the integrated management of multiple ailments.

# **Rural creches for better nutrition**

Bharat Dogra

Bilaspur

HEN women in remote villages go out to work, their biggest worry is the well-being of their children. In nearly 42 villages of Lormi and Kota blocks in Bilaspur district of Chhattisgarh, thanks to a pioneering project of creches for children aged six months to three years, women can now go to work without worry. The creches are being run by the Jan Swasthya Sahyog (JSS), one of the most respected voluntary organisations in health and nutrition.

Undernutrition of children is a serious issue in rural Chhattisgarh. The slide begins when the baby is just six months old and doesn't get adequate supplementary food, apart from breastfeeding.

By the time the child is two, undernourishment sets in. In Chhattisgarh, as in many other parts of India, the Integrated Child Development Services (ICDS) or anganwadi centres only offer takehome rations for children under three years of age.

The problem is not just lack of proper food or knowledge of the importance of adequate supplementary food. The most serious problem is the lack of a caretaker who can carefully feed the child at frequent intervals when both parents need to go out to work.

Often, an older child has to look after the baby - or two babies. This child caretaker cannot be expected to meet all the nutrition and health requirements of the baby, even if food is available, which is often not the case. Besides, the child caretaker, who has to play the role of mother, is then deprived of the opportunity of going to school.

To overcome all these problems, the JSS in 2006 began rural creches in its project area which has mostly tribal communities living in forest villages and forest-fringe villages. These creches or phulwaris are meant for children from six months to three years. Currently, JSS is running 90 creches which have around 1,000 children.

A lot of care and effort have gone into training the







# NEWS

caretakers and nutrition providers of the crèches. They are women selected from within the community who are well-trained in hygiene, nutrition, childcare and treating some very common ailments. One caretaker looks after 10 children. If there are more than 13 children, two caretakers are provided

A creche generally works from 8 am to 5 pm and never less than eight hours. Five meals are served during this duration. These consist of one cerealpulse-oilseed snack, two servings of khichdi with a



Children receive a nutritious meal at the creche

rice-pulse ratio of 5:1. A boiled egg is given three times a week to each child. Iron supplementing syrup and deworming syrup are also provided.

Toys, mats, bedsheets and mosquito-nets, facilities for clean drinking water and basic hygiene, some commonly needed medicines and adequate utensils are provided at all creches. There are arrangements for monitoring of weight and height of children and for identifying and referring cases requiring special attention to the hospital in Ganiyari village run by JSS.

The results of this 10-year effort show a significant reduction in wasting and under-nutrition of children under three. At the same time, elder siblings stand a better chance of going to school and mothers can explore better job opportunities. The demand for creches spiked when MGNREGA work became more accessible here.

A review of the *phulwaris* conducted in 2012 by Sangita Kulathinal and Bijoy Joseph says, "Generally children attending phulwaris were visibly happier and healthier. Our observation and data showed improvement in the weight of children who attended phulwaris. Most of the village and senior health workers started working before the phulwari programme was initiated and hence have witnessed the positive trend in the health of children and reduction in illness among those attending phulwaris."

Ravindra Kurbude, coordinator of *phulwaris*, explains, "During their six to seven hours' stay in the creche, children are given two cooked meals and one snack made of sattu which has high protein and energy value. The sattu is prepared by women's groups, and packed by JSS for distribution in creches." Parents say that these regular meals have stimulated the appetite of children, and now they are more likely to eat at home as well. Some of them also insist that everyone should wash their hands before eating.

Anil Bamne, field coordinator of phulwaris, adds, "Apart from improved nutrition, safety of small children is better ensured in creches."

Creches also have toys to stimulate learning. It is heartwarming to see small children responding to songs sung by creche coordinators by clapping and trying to repeat what the coordinator has said. A seven-month-old baby tries to imitate what a threeyear-old is doing, while the latter tries to play the 'senior' role!

The importance of the *phulwaris* initiated by JSS is that they are a role model that can be replicated at state and national levels. In 2012 the Public Health Resource Network started 136 phulwaris in Jharkhand, Odisha, Bihar and Chhattisgarh while the JSS provided training and technical support. The governments of Madhya Pradesh and Bihar have asked JSS for technical and training support for their phulwari programmes. The Madhya Pradesh government has expressed interest in a project to jointly implement a phulwari programme with the JSS as a partner.

# Litfest for writers by writers

Derek Almeida

HE eighth edition of the Goa Art and Literary Festival (GALF) once again proved that something as serious as art and literature can be debated and discussed in Goa, generally branded as the fun capital of India.

Jerry Pinto, whose analysis of Helen in Helen: The Life and Times of an H-Bomb (2006) won him the National Award for the Best Book on Cinema, was there. So was Maria Aurora Couto, who nearly came to tears at the release of her acclaimed book, Goa, a Daughter's Story in Konkani. Hansda Sowvendra Shekhar, author of The Adivasi Will Not Dance, which was banned by the Jharkhand government, was a speaker at the fest and so was Frederick Noronha, whose publishing house has given Goan writers a voice. Nitin Gokhale, the journalist and expert on defence and security matters, was present for the Goa release of his book, Securing India the Modi Way.

Nearly a decade ago, the Goa Writers' Group first started floating the idea of such a festival and it finally came to fruition in 2010 when the first edition of GALF was held in collaboration with the International Centre Goa (ICG), which is now a permanent host. Eight years later it has evolved into a movement that wears the word 'independence' on its sleeve.

"GALF started off as a strictly independent and volunteer-driven fest and the core principles have remained intact," said Vivek Menezes, co-curator of the fest. "It was started as a small festival, which celebrated what is normally referred to as the margins. It embodied the Eunice D'Souza idea of different ways of belonging, which is appropriate to Goa and other parts of India which had the same kinds of issues."

The festival embraced a variety of creative offerings, including graphic novels, which might not make it to the larger festivals. The strength of the festival is that it is organised by writers and hence there is no compulsion to bow to the diktats of publishing houses or follow market trends.

GALF has grown over the years to encompass writers from all over India and even the world and become a landmark in the literary world. Said Menezes, "Nine years ago, when we started the festival, even if a Goan writer in English wanted to release a book he or she was told by the publisher to have the launch in Mumbai or Delhi, because these places have readers. Damodar Mauzo (co-curator) and myself never believed this. Writers who have been attending GALF have told me that in Jaipur you have 1,000 people attending sessions, while there are only 80 here. What they all agreed on was



Pushkar, Director of ICG which hosted the literary festive



the quality of the engagement in Goa."

Menezes modestly describes GALF as an alternative movement, but when a major mainstream author like Ramchandra Guha inaugurates it and stays on to be a panellist for a discussion on trolls on the internet, it means GALF

can easily be counted as a trailblazer. Over the years, the festival has drawn writers from Kashmir, Bangladesh and Pakistan. "People and writers from these regions might not always feel free to speak their minds in larger cities like Delhi, but in Goa they are free to express themselves. What I am put off about is the intrusion of politics. The great joy of this festival was a lovely presence from Pakistan every year. That is no longer possible and I find it outrageous."

But such is the spirit of openness at the festival

that it saw Chief Minister Manohar Parrikar launching Gokhale's book, and the release of Teresa Albuquerque's The Portuguese Impress by the Archbishop of Goa, Rev Felipe Neri Ferrao, a day later.

Despite the growth of the festival and the presence of writers, attendance at GALF dwindled on the second day and turned into a trickle on the third, raising questions about whether three days is too long or if Goa was the right place for a literary mela.

Just as Menezes emphasised quality, Pushkar, Director of ICG, spoke of ambience, which made up for the possible lack of size.

When asked if Goa was the right place for a literary festival, Pushkar said, "I don't think there is a wrong or right place. Which place has the right conditions to host a festival? Ideally, it would be large cities because an urban population tends to be more educated, better read and more likely to be interested in culture. It doesn't mean that people in smaller towns and cities don't read. In the case of GALF it's virtually Panaji, which is a small place. The catchment area for the audience is quite small. So, in terms of location, Goa is as good as any other place. As an idea, Goa is a place with more freedom and the atmosphere is more relaxed. So what we lack in terms of size we make up in ambience."

Literary festivals need money and the ICG puts in a tidy sum as host. Exactly how much is needed is not known, but getting the money together is not an easy task. Menezes is of the view that the government ought to lend more support, while Pushkar feels that having a corpus for the literary festival would certainly be an advantage.

"As an independent event where we go looking for sponsors and small advertisers, I would like to add that the writers themselves should play a bigger role. It should be driven by community and I don't see why GALF should not have a corpus."

Nurturing the original community spirit is important. Despite the innumerable challenges in organising the festival every year, it's GALF's core values of independence and free expression that are making it the Sundance of literary festivals in the country.

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# Toddy tappers do a high act Ropeway takes them from tree to tree

#### Shree Padre Palakkad

**T** UNDREDS of coconut climbers in Kerala are walking from tree to tree at a dizzying height of 15 to 20 metres above the ground on a 'coconut tree ropeway'. From below it's a jawdropping sight; the climbers look like they are walking on air. They walk coolly, as if strolling on a city road.

The ropeway works like this: all the trees are connected with two nylon ropes. The skilled climber or toddy tapper moves seamlessly from one tree to the next, using the two ropes. One rope is for his feet, the other for his hands to hold on to.

The coconut tree ropeway is believed to have originated in Sri Lanka. In India the idea first caught on in Puducherry and then emerged in Kerala about a decade ago. In the past two or three years the ropeway has become more popular. Today, Chittoor taluk in Palakkad district of Kerala, a wellknown toddy belt, has an estimated 1,000 acres of coconut gardens strung together with coconut ropeways.

The ropeway is a boon for toddy tappers. Earlier, toddy tappers would climb up and down each coconut tree. They would mostly tie a coconut husk at regular intervals on the tree trunk to act as a step. If the tree was short, a ladder would be used.

The ropeway reduces the physical strain of climbing and descending from each tree. The toddy tapper climbs one tree and then, using the ropeway, walks from tree to tree tapping coconuts along the way. In most places, toddy tapping is done twice a day, in the early morning and evening. Sometimes, toddy is tapped even three times a day in Kerala.

Saravanan, 30, a toddy tapper, learnt the art of walking on a ropeway three years ago. At first, he was afraid. But practice made it easier and now he is an expert walker. Saravanan has, so far, trained about 10 to 15 tappers on how to use the ropeway - a skill that requires courage and an adventurous spirit.

Toddy tapping is carried out on a contract basis. The contractor enters into an agreement with the coconut farmer to tap a certain number of trees. A dedicated route to transport the extracted toddy is worked out. The time for tapping is fixed depending on the distance to the pooling centre.

"There are instances when the timing of the first tapping is fixed at 12 midnight or 1 am. The tappers climb the tree in the darkness of the night with a headlight," says Shaji, a toddy contractor in Malampuzha.

"Walking on a ropeway almost doubles the efficiency of toddy tappers. A tapper who would tap from 25 trees can easily tap from 50," says Chandran, the manager of a toddy tapping unit. "In my team, only 12 labourers from Tamil Nadu use the ropeway. The other five who are from Kerala aren't experienced in walking on the ropeway." Most ropeway users are from Tamil Nadu. People in Kerala have not as vet learnt how to use it in large numbers.

Experienced tappers walk across coconut trees with as much ease as a tightrope walker in a circus. In reality, using the ropeway isn't that simple.

"There is no guru to teach you this skill. You have to learn it on your own. Initially, tappers tie the rope at a lower height and practise walking on it," says Anil Kumar of Meenakshipuram. "It requires a minimum of one month to pick up the skill and gain confidence." He was a toddy tapper years ago and now runs a shop that sells rope to make the ropeways.

It is expert toddy tappers who have taught themselves this skill. A ropeway building team consists of four to five people. Two climb the tree, using the traditional technique, and tie the rope from tree to tree. The other team members help to tighten the rope by pulling it from below. A single team takes a week to build a ropeway for, say, a block of 50 trees.

Shaji has signed a contract to tap 1,600 trees. His team builds ropeways only for very tall trees. "It is worth it because these old trees yield toddy very consistently," says Shaji. Three years ago he connected 300 trees with a ropeway. It is now time to replace the old ropeway since the nylon ropes used last three seasons only. Ropes have to be provided by the contractor. Shaji has spent Rs 35,000 on a ropeway for 100 trees.

Kumar has seen the method of constructing ropeways evolve over the years. Initially, toddy tapper teams from Puducherry would build ropeways. Now Palakkad alone has at least 25 teams, all from Tamil Nadu, who construct ropeways. People from Kerala haven't picked up this skill either.

"At first they would use coir ropes. A total of 10 narrow ropes would be tied — seven ropes to walk on and three to hold on to. Slowly, they changed their method. They realised that two ropes for the feet and one to hold on to are enough. These coir ropes don't last for more than one and a half years. The tappers who walk over them realise when it's time to replace the ropes," says Kumar.

Four years ago, the toddy tappers started using nylon ropes. Since these proved sturdier, people realised two ropes would suffice. Generally, an 18-mm rope is used for walking and a 16-mm one for holding on to. Good quality nylon ropes cost ₹80 per kg.

### The ropeway is a boon for toddy tappers. It reduces the physical strain of climbing and descending from each tree.

"The ropeway is perceived as a labour-friendly device. So toddy tappers have started making it a condition. They say they will carry out tapping only if a ropeway is built," explains Sashidharan, a toddy contractor of Muvattupuzha.

He began getting ropeways built three years ago. "It has become very popular and is inevitable," he says. "The Meenakshipuram belt has a high concentration of coconut gardens. Around 700 of us hold permits to carry out toddy tapping. Even at a modest estimate, we have over 100,000 coconut trees to tap. Currently 70 percent of this area, which spans around 1,000 acres, is connected with ropeways."

Kumar says since the ropeway benefits workers who climb coconut trees, some of the tapper teams agree to pay half the expense of constructing it. Their suggestion is that the contractor should initially pay for the ropeway and then deduct 50 percent of the expense from the toddy tappers' wages.

Ropeways aren't built only in Kerala. In Tamil Nadu, the palm sugar industry which taps toddy in many areas also has ropeways. But it is less common than in Kerala.

However, using plastic ropes does have a disadvantage. The rope becomes slippery during the monsoon. Could it be dangerous for toddy tappers? "No, I haven't heard of anyone falling and dying from a ropeway," says Kumar. But Shaji has a different opinion. "It is always risky to climb a tall coconut tree. Although most falls are due to intoxication, some have been accidents."



Arati Rao, recipient of the first Anupam Mishra Medal, with Bhagirath Prayas Samman awardees, Mahavir Singh Sukar

# **Friends of rivers find** recognition in Delhi

**Civil Society News** New Delhi

HE fourth Bhagirath Prayas Samman (BPS) awards in 2017 and the inaugural Anupam Mishra Medal for exemplary media work on rivers were announced in a packed hall at INTACH on 25 November, India Rivers Day, and given away by Supreme Court judge Justice Madan Lokur.

The Meenachil Nadee Samrakshana Samithi of Kerala received the award in the organisation category, and Mahavir Singh Sukarlai of Rajasthan in the individual category. Arati Rao, an environmental photographer and writer, was the first recipient of the Anupam Mishra Medal.

For nearly 30 years the Meenachil Nadee Samrakshana Samithi has been faithfully protecting and restoring the ecology of the Meenachil river which feeds the Vembanad lake - a Ramsar site in Kerala.

In 1989-90, a group of eco-sensitive youngsters came together and prevented an ecologically unviable dam from being built on the Meenachil river in Teekoy gram panchayat in Kottayam district of Kerala. The movement against the dam transmuted into the Meenachil Nadee Samrakshana Samithi which decided to rejuvenate the river. The Samithi adopted a basin perspective and involved all stakeholders to tackle the grave threats the river was facing - catchment area degradation, water diversions, urban pollution, encroachment and sand mining.

In 1995, the Samithi launched a check dam campaign and reached out to gram panchayats, zilla panchayats, the Department of Local Self Governance, college students and other communities. A large number of check dams was constructed in Eattupetayar, Poonjar and Teekoyar - key tributaries of the Meenachil river. This led to

recharging of aquifers and thereby improved the hydrology of the river.

In 2014-15, to tackle encroachments, urban pollution and sand mining, the Samithi stepped up its work and launched yet another innovative idea. It organised local vigil groups called kavalmadams comprising local stakeholders who met regularly and discussed the prevailing condition of the river. the action needed and the action taken.

The Samithi's green education programme, embedded in local culture, and its innovative campaigns like 'Give our Meenachil Back' and 'We can bring our Meenachil back to life' captured the imagination of young people living alongside the river. It succeeded in inspiring them to participate. The Samithi expanded kavalmadams to include college and school students and got them involved in catchment restoration by planting trees and creating awareness.

In 2017, the work of the Meenachil Nadee Samrakshana Samithi inspired a People's Unity (Janakeeya Kootayma) campaign to re-establish the hydrological and ecological links of the Meenathra and Koddor rivers, two tributaries of the Meenachil, by removing encroachments and accumulated silt. Several organisations, the government and the green fraternity came together to remove blockages in the tributaries, free up encroachments and bring back paddy cultivation to improve water security and restore the basin's ecology.

The Samithi's work is an exemplary example of campaigning combined with education and local action. It got everybody involved and did not rely on any external funding. So, there was a strong sense of local ownership and collaboration to achieve scale and make an impact.

Mahavir Singh Sukarlai has valiantly and untiringly, through campaigns, advocacy and Continued on page 16

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#### **INDIA RIVERS WEEK**

NEWS

# A sordid story in pictures

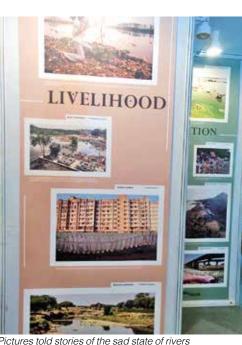
**Civil Society News** New Delhi

HE plight of India's urban rivers was emotively displayed at an exhibition held at INTACH to celebrate India Rivers Week. The exhibition depicted the unassuming role rivers play in the lives of citizens and the slow death they are facing.

The display was divided into segments: livelihood, religion and rituals, mining, pollution, floods and tourism. Panels with eve-catching pictures and captions related sad stories of India's rivers. Mighty rivers are reduced to streams and drains due to human intervention. Rivers are dammed, their catchments degraded, and their sandy shores mined mercilessly. Once a river enters the city, it is inundated with filth.

Installations underlined the importance of rivers in people's lives. The Ganga and Narmada are revered. Rivers are used for transport and recreation. There were some evocative photographs by Arati Rao of the Brahmaputra in Assam.

Despite pollution, people use rivers for bathing and washing. A child poses for a picture in front of Mumbai's dank Mithi river. Lines of clothes washed with filthy water become a rainbow of colours against crumbling tenements. Pictures showed mountains of trash sailing in the Jhelum and Assi rivers and textile units dumping colour into the Bandi river in Pali town. Sludge from manholes in Varanasi flowed like black filth into



the Ganga. Most cremations take place along the Ganga but there is no ash disposal system.

Another picture, by Manu Bhatnagar, revealed labourers blatantly extracting sand from the Ganga near Patna as officials passed. The Nambul river flows into Imphal in a near pristine state and then turns into a drain full of trash. There were telling pictures about the devastating floods which hit Srinagar and Chennai. A picture by Siddharth Agarwal of the Hooghly depicted the



chaos on its banks.

Neither are flood plains preserved. So a car park is built on one river, there is rampant encroachment on another and in Nagpur a crematorium is built. And yet rivers are still sites for biodiversity, whether it is the Gangetic dolphin or seagulls. Goa is perhaps the only state where mangroves still line the river Mandovi.

The exhibition was educative and will inspire young people to work for the welfare of rivers.

Green Tribunal (NGT) in 2014.

Sukarlai's legal intervention led to the closure of 200 units operating in the non-industrial areas of Pali. This, along with various directives of the High Court, ensured that the volume of effluents generated came down from 34 million litres a day to 12 million litres. In 2016, all 500 industrial units were closed for 10 months by the NGT order and, perhaps for the first time in decades, farmers received uncontaminated water from the Nehda dam for irrigation.

For 13 long years Sukarlai has worked dedicatedly against pollution. He combined campaigns with advocacy and litigation to help reduce the effluent load on the river and thereby arrest the trajectory of pollution.

Arati Rao has been writing a series of vivid reports, with evocative photographs and other art work, on the impact of ecological degradation and climate change on ecosystems and livelihoods along South Asian rivers. Her focus has been mostly on the Ganga and Brahmaputra basin, documenting the changes that developmental activities have brought to the region. She has written extensively on diverse issues related to freshwater degradation, while traversing the major river systems of India. A landmark project of hers has been River Diaries, which include narratives on the exploration of ecosystems and communities around rivers.



# Water for Life.

Project Neer at Hirve village was started in Mokhada block, Palghar district of Maharashtra which faced the issue of acute water shortage – resulting in seasonal cultivation and low-income levels, which forced the villagers to migrate in search of employment.

To help solve this problem, here's what we did with our implementation partners and contribution from local communities.

The project set up a water pump along with 1,700 metres of pipelines and also developed drip irrigation grid farming through solar-powered lift irrigation system. This forced the untouched waters from the valley up into the hills, and provided water for daily consumption as well as farming.

The implementation has been a success. Farmers gained access to almost 90,000 litres of water and were able to extend their cultivation cycle from a single Kharif crop to cultivating Rabi crop too. The word spread; farmers from across the river approached Project Hirve, hoping to benefit from it. Together, we covered and cultivated more than 100 acres of land.

The project has had a positive impact on over 400 lives across 9 villages. In addition to extending cultivation cycles, increasing the income levels and reducing migration, access to water has also improved hygiene levels and reduced drudgery.

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Continued from page 15 litigation, reduced industrial effluents in the Bandi — a seasonal tributary of the Luni river in Raiasthan.

Forty years of unabated pollution from textile dyeing and printing industries in Pali in Rajasthan left the Bandi a toxic mess. Ordinary effluent treatment plants did not make much of a difference since the volume of effluents generated was far higher than the plants could handle. A cocktail of untreated, treated and partially treated wastewater accumulated in the Nehda dam on the Bandi, constructed for irrigation purposes. Instead, the dam's waters contaminated aquifers.

Alarmed at the huge ecological and health impact of the contaminated river, Sukarlai -

then a fresh graduate — took up the cause of freeing Bandi from pollution. In 2004 he founded the Sri Kisan Paryavaran Sangharsh Samiti, a communitybased organisation, and sensitised and mobilised farmers living downstream to demand their right to a clean river.

Despite innumerable petitions and meetings with industries as well as district and state authorities, the Bandi got no relief from pollution. In February 2008, protesting against the administration's shortterm and piecemeal approach, Sukarlai mobilised thousands of farmers. They agitated for 20 days on



Justice Madan Lokur presenting the award to Mahavir Singh Sukarla

the banks of the Bandi and succeeded in attracting the attention of the District Collector, who ordered rotational operation of the industries to meet the capacity of the effluent treatment plants.

But that too did not make much difference. Business as usual continued. Finally, Sukarlai, through the Sri Kisan Paryavaran Sangharsh Samiti filed a PIL in the High Court of Rajasthan in 2012 demanding long-term solutions including zero discharge of effluents into the river and compensation for the loss of ecology and wellbeing of farmers due to pollution. The case was transferred to the National

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# **DCB BANK**

## COVER



# **DAMOR DOOM?** Himanshu Thakkar takes a close look at the Pancheshwar Multipurpose Project

N the dense forests of Pithoragarh district in Uttarakhand, on the India-Nepal border, the world's tallest dam is being planned. It will come up on the Mahakali river, about 2.5 kilometres downstream of the confluence of the Saryu with the Mahakali and, with a height of 315 metres — measured from the deepest foundation level — it will be a full 10 metres higher than the Jinping-I dam in China.

The dam, known as the Pancheshwar Dam, is part of the Pancheshwar Multipurpose Project (PMP), which includes another dam about 97 metres high located 27 kilometres downstream at Rupaligad.

The project is expected to generate 5,040 MW of power, which is several times more than any other hydropower project in India. It will have a massive reservoir, the largest in the Himalayas and the third largest in the country, with a storage capacity of 11.35 billion cubic metres (BCM) and a reservoir area of 11,600 hectares.

Perched where it will be, the weight exerted per unit area by the Pancheshwar Dam will be much higher than that of the Nagarjunasagar Dam on the Krishna or the Indirasagar Dam on the Narmada though they have larger reservoirs.

The project has the potential to cause long-term environmental changes in the Himalayas because it will inundate thousands of acres of forests. It will drown at least 123 villages, raising concerns about resettling people. Also gone will be the Pancheshwar Temple to Baba Bhole or Mahadev, another name for Lord Shiva. The question is whether such a large hydropower project should come up in the ecologically sensitive Himalayas, already besieged by climate change and melting glaciers. How thorough has been the environment impact assessment (EIA) and what have been the concerns addressed at public hearings?

One would have liked to see a full-scale disaster impact assessment and management plan. One looked forward to seeing a confidence inspiring costbenefit analysis, the application of precautionary principles, a genuine application of lessons learnt from the past including the Uttarakhand flood disaster of June 2013 which also affected this area and past earthquakes in the Himalayas.

The EIA and appraisal were expected to be done by a reputed agency with an exemplary track record and no conflict of interest. It was essential to have had a credible appraisal of the project by the Expert Appraisal Committee and the Ministry of Environment and Forests. International law required that there be a joint impact assessment of the project as the basis for the consultation and appraisal process. Unfortunately, in all this we have only faced utter disappointment.

**MAPS AND QUAKES:** The project authorities do not inspire much confidence. They have not even been able to get the map right. The map hosted by the official site of the Pancheshwar Multipurpose Project shows the Saryu flowing southwest from Bageshwar and running through Almora district before flowing





Terraced fields alongside the rivers. Land here is fertile

east along the border of Almora and Nainital districts, which is inaccurate. In reality, the Saryu flows southeast from Bageshwar and marks the border between Almora and Pithoragarh districts. As the headline in a local newspaper highlighted, if the project authorities cannot get even their maps right, what hope is there that the project decision will be right?

The Pancheshwar Dam is to come up in one of the most seismically active areas of India. In fact, there has been no major earthquake in this area for so long now that seismologists are afraid that the next one to hit this area could be a really big one with magnitude above 8.5 on the Richter scale. The April-May 2015 earthquake in Nepal did not help release the accumulated seismic energy of the area, since almost all the aftershocks of that earthquake occurred to the east

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The project has the potential to cause long-term environmental changes in the Himalayas because it will inundate acres of forests. It will drown at least 123 villages.

of the epicentre, with almost none to the west, where the Mahakali basin is located.

The EIA mentions only one earthquake in the area: the 1980 one of magnitude 6.5. But on 30 May 1833, an earthquake of magnitude 7.5 struck Lohaghat or Lohughar, as it is recorded, hardly 15 kilometres from the Pancheshwar Dam site. This is among several other significant earthquakes in the area.

Besides the inherent seismicity of the area, the massive reservoir could also have what scientists call Reservoir Induced Seismicity (RIS). Koyna is one well-known example of dams causing RIS. It would also be useful to note that the reservoir area of the Koyna Dam (11,500 hectares) is comparable to that of the Pancheshwar Dam (11,600 hectares); the storage capacity of Pancheshwar (11.35 BCM) being over four times that of Koyna (2.8 BCM), the impact of the Pancheshwar Dam on the geology of the area could be much higher. Moreover, the Pancheshwar Dam is proposed in an area known to be seismically active, unlike in the case of the Koyna Dam.

In fact, seismicity and RIS are not the only hazards that the Pancheshwar Dam faces.

The Himalayas are known to have a number of other high vulnerabilities including flash floods, landslides, erosion, landslide dams, and glacial lake outburst floods, among others.

The EIA of the project says: "The Geological Survey of India, at the instance of WAPCOS Ltd. has taken up a project of landslide hazard zonation mapping of the reservoir domain and the studies are in progress. On availability of the result of ongoing studies, the reservoir competency issues vis-à-vis landslide potential shall have to be further evaluated." The EIA thus confirms that the landslide hazard zonation is yet to be mapped and the reservoir competency study is still to be evaluated. How can the EIA be complete without these?

The key point here is to first assess the disaster potential of the area, which the

# COVER





Local people hold a protest march

EIA has failed to do. The next step would be to examine how the project construction and operation would change the disaster potential of the area and the third step would be to assess how the project will perform in these circumstances. None of these assessments has been completed by the EIA, the last two have not even been attempted.

The project will have a submergence area of 11,600 hectares, of which 7,600 hectares are in India and 4,000 hectares in Nepal. The EIA states that 123 villages will be affected in India. In Nepal, areas under 25 Village Development Committees (VDCs) and one municipality are expected to face submergence.

But these figures are based on shoddy social impact assessment. The impact due to the Rupaligad Dam, the downstream impact and also the coming up of roads, townships, mining, muck dumping and other components of the project will be additional and remain unassessed. The disaster impact assessment will throw light on additional implied impacts. The impact assessment done in the Nepal part of the project is not even available on the Nepal government website, nor is it part of the EIA done in India or the project that is under appraisal with the MoEF and the EAC.

Besides, the project was initiated through the February 1996 Mahakali Treaty between India and Nepal. But the treaty has become outdated as many of its provisions stand violated. Within Nepal, there has been debate about the constitutional validity of the treaty. More recently, there have been questions

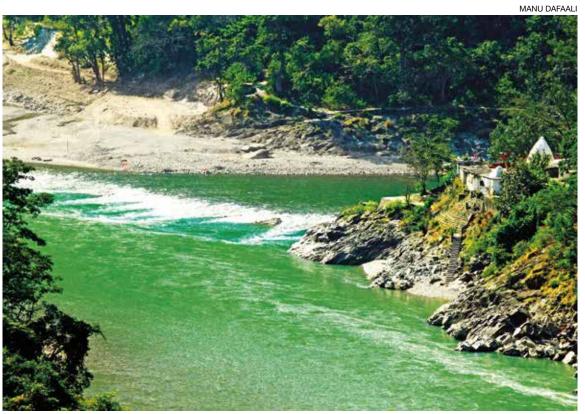


Save Pancheshwar, don't drown us, say the womer

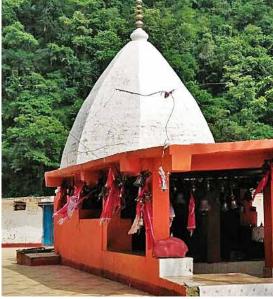
### The project authorities do not inspire much confidence. They have not even been able to get the map right.

about certain "unfair" provisions in the treaty that protect the "existing" water use from the river by both countries; Nepal officials see this as an unfair precedent. Considering the prevailing atmosphere of mistrust between India and Nepal, which has become worse in recent years following the blockade during the Madhesi agitation in Nepal, and also considering the history of stalled India-Nepal projects, not many are convinced that this is the best option for improving India- Nepal relations.

MANY FICTIONS: The EIA for the project has been done by WAPCOS (Water and Power Consultancy Organisation), an agency under the Union Ministry of Water Resources, the developing and lobbying organisation for this project. But the EIA is supposed to be done by an independent organisation, which WAPCOS is not. One of the possible conclusions of such an EIA could be that the project is



ne confluence of the Mahakali, Ramganga and Saryu river



The Pancheshwar Temple

environmentally unviable or its impacts are unacceptable. One cannot expect WAPCOS to reach such a conclusion, since it is working under the project development agency. In fact, as the EIA makes clear, WAPCOS has been involved in proving the feasibility of the project since the 1960s. One does not expect such an agency now to turn around and conclude that the project is not the least-cost option or that it is not environmentally viable.

Lastly, WAPCOS has a very poor track record in doing EIAs, as many have repeatedly pointed out through analysis of various EIAs. Here are a couple of quick examples of how poor the EIA of the Pancheshwar project done by WAPCOS is.

So, who exactly will benefit from this unviable, unprecedentedly disastrous dam when it is clear that it is not required for electricity generation — its basic In Section 1.6 (p 9) the EIA says about the catchment area of the Mahakali objective? For a project that will cost at least ₹50,000 crore at current prices, river basin up to the Pancheshwar Dam site, "The Mahakali (Sarada) basin up to there are, of course, many big and small contractors, consultants, engineers, the Pancheshwar dam site has a total catchment area of 12,276 km<sup>2</sup>... Out of the bureaucrats, equipment suppliers, cement companies, politicians and, of course, total catchment, an area of 9,720 km<sup>2</sup> of the river catchment lies in India, and financiers who will be seeing opportunities for doing business. So are we going 4,456 km<sup>2</sup> in Nepal." Now if we add up the catchment area upto Pancheshwar to allow such a disastrous, risky and unviable project so that some businesses can Dam in India and Nepal, i.e. 9720+4456, we get 14,176 sq. km and not 12, 276! make monev?

In the next paragraph, about the catchment of the Mahakali river basin up to Purnagiri, located several kilometres downstream from the Pancheshwar site, it says: "The total drainage area up to Purnagiri temple has been worked out to be around 14,922 sq km, out of which 10,884 sq km area lies in India and 4,038 sq km area in Nepal."

## COVER

BHIM RAWA

Note that the Nepal catchment area in the Mahakali basin has decreased as we go downstream! The Nepal catchment area up to the Pancheshwar Dam site is 4,456 sq km as given in the previous paragraph, now, at Purnagiri temple, several kilometres downstream, it decreases to 4,038 sq km.

The EIA does not assess the downstream impact, does not include the impact of the irrigation component, does not include the project impact in Nepal, does not include the impact of climate change on the project and how the project will hasten and worsen climate change impact. Its impact asssessment on biodiversity is so shoddy that even a normally non-critical EAC has asked for it to be redone.

The public hearings for the project were held in Almora, Champawat and Pithoragarh districts in August 2017 during the monsoon season when farmers are busy in agriculture. The entire exercise seems to have been designed to keep people illinformed and out of the public consultation process.

There were at times more armed police around the public hearing location than the affected people. Those present were not even allowed to speak, even as politicians took up most of the time. The public hearings had so many violations that they won't stand any legal scrutiny. In India, unfortunately,

public hearing are reduced to a mere formality.

Several detailed submissions informed the EAC about violations in the public consultation process before the 24 October, 2017, EAC meeting where the project was considered for the first time. But the minutes of the EAC do not even acknowledge this reality! This shows that there is no respect for the law of the land.

HIGH COST, LOW DEMAND: The EIA of the Pancheshwar project clearly states that hydropower generation is the basic objective of the project. India is currently power surplus and has become a net power exporting country. India's power minister has repeatedly said so on the floor of Parliament and outside. He has also explained how large hydropower projects with cumulative capacity in excess of 11,000 MW are stranded, mostly for lack of economic viability.

Studies show that India is likely to remain power surplus for decades to come. The most recent projection by international energy experts have shown that the share of hydropower in India's total electricity generation will drop to three percent by 2050, as most generation is projected to come from solar and wind. The cabinet note prepared just two months ago for pushing stranded hydropower projects showed that every MW of installed capacity, from large hydro, even from these under-construction projects, is going to cost in excess of ₹10 crore. This puts the conservative cost of the Pancheshwar project at over ₹50,000 crore.

The EIA report says that the Pancheshwar project is expected to generate 9,116 million units of power at 90 percent dependability. This means the cost of every unit of power from the Pancheshwar project will be over ₹6 to ₹8, at most conservative estimates. However, these days there are no takers at India's power exchanges for any power costing over ₹3 per unit.

Nepal actually hopes to sell most of the power generated at Pancheshwar to India, since its own demands would be taken care of by other ongoing and planned projects. But who will buy this expensive power in a surplus market? It's clear that even if we were to set aside the social and environmental costs and risks for a moment, even in terms of pure economics the project is unviable.

Mahadev is called Bhole (innocent) and the Prime Minister invoked this name when he addressed the people at the famed Kedarnath Temple a day after Diwali this year. But can Baba Bhole and the people of India and Nepal be fooled so easily in the name of development?

Himanshu Thakkar is with the South Asia Network on Dams, Rivers and People, Email: ht.sandro@amail.con

# BUSINESS ENTERPRISE | CSR | ICT | GREEN TECH

# 'Northeast is full of opportunities'

Neichute Doulo on training entrepreneurs

#### **Civil Society News** New Delhi

OR decades, the Northeastern states have been showered with government funds to promote development. One of the consequences of this largesse has been widespread corruption with the money getting siphoned off from projects. A less understood but equally debilitating consequence has been the mindset to depend on the government for jobs.

With the government's capacity to recruit being limited, and the Indian economy opening up, over time young people from the Northeast with a basic education have left their home states to seek livelihoods elsewhere in the country. Look around in any major city and it seems that an exodus is on.

For the Northeast, this is a big blow because its best and most productive people are leaving. If it could attract investment, perhaps they would stay. Better still, if an entrepreneurial mindset could be encouraged young people could build businesses and create wealth.

Neichute Doulo, 49, gave up teaching economics in a college in Shillong, to promote the spirit of entrepreneurship in Nagaland. He set up Entrepreneurs Associates with friends 17 years ago to help young people with training and seed capital. Thanks to his efforts, thousands of young people in Nagaland and Manipur have become entrepreneurs.

Doulo himself comes from a village on the border with Myanmar. He worked his way through multiple jobs and successfully acquired a master's degree in economics from the Northeastern Hill University before taking up teaching for two years.

It is his mission to take up self-employment or jobs in the private sector and stop looking to the government. "I am just a village boy really," he says. "If I can do it anyone can. People have to realise that the opportunities are in their backyard and not behind a sales counter in Mumbai or Bengaluru."

Here are excerpts from a conversation Civil Society had with Doulo in Delhi recently:

#### You have been promoting entrepreneurship in Nagaland for 17 years. What is the impact you have had?

The most important impact we have had is in the shift in mindset among people. They are more willing today to create enterprises and look for jobs in the private sector. Earlier, no one would think beyond a government job.

How do you measure this?

I can give you the example of a small town in



Neichute Doulo: 'Our voung people must not just see themselves working in hotels and malls

Nagaland called Mokokchung. In 2003, most of the trade and commerce activities in this town were controlled by people from mainland India and people from Bangladesh, who you could say were illegal immigrants. But it is 10 years since we began working in Mokokchung and now 70 percent of the businesses are run by local young people. You could say it was 30 percent earlier and now it is 70 percent. That is the transformation that has happened.

If you see Kohima, the capital of Nagaland, in 2003, local participation in local trade and commerce was just about 10 percent and today it is about 40

Young people are more willing today to create enterprises and look for jobs in the private sector unlike earlier.

percent. In Kohima district, which is the hub of commercial activity in Nagaland, local young people were involved in just about five percent of the commercial activity and today it is about 20 percent. So, there has been a huge change in the level of involvement of local young people in creating small enterprises and earning through them.

#### What are the kinds of businesses that people take up?

It is very varied. It may sound strange, but there are people selling frogs - not a business common elsewhere in the country but certainly an opportunity in Nagaland. You also have people opening hotels, restaurants, printing presses, grocery stores, motor garages. There are others who take up carpentry, truck-driving and taxi-driving. Just about any kind of economic activity.

#### When you say taxi-driving, do you mean owning taxis?

Yes, some of them would even own 10 or 20 taxis. Some would just own one. But a lot of them would own two or three taxis.

#### The first example you gave was of frogs.

There are a lot of frogs in rivers and ponds and frogs are regarded as a delicacy in Nagaland. But it wasn't seen as a business and there was no local entrepreneur who had a hang of this market. People who trained with us to be small entrepreneurs, however, saw the opportunity in catching frogs and selling them. We never saw frogs and snails as an economic activity. But now there are hundreds of women who collect and sell them.

### Are the frogs and snails only sold in Nagaland? In Nagaland and they are also exported to Manipur

and Arunachal where they are popular and considered to have health benefits.

#### Is there collection only from the wild or are people farming frogs as well?

Some people have begun farming frogs in a small way here. I won't be surprised if in the coming years some big entrepreneur will develop frog farms in the region. There is a big demand for frogs.

#### How have incomes changed? What is the average size of the businesses that get set up?

I can give the example of a person who came to us in 2005 with very little education and dispirited. We trained him to be an entrepreneur and today he employs 15 people. He has two big trucks, two smaller commercial vehicles and a small car of his own. He has bought land in Dimapur and Kohima. This is the kind of impact that can be had — people who at one time had nothing but have succeeded through entrepreneurship.

#### Do you find failure is something that you need to deal with?

Yes, I encourage people to fail. If you haven't failed you haven't experienced business. We have financed 8,000 young people. Of them about 3,000 are successfully in the market and therefore there has been a lot of failure and frustration as well. It is part of the game. In the world of entrepreneurship if someone has not seen failure they are not fully mature.

#### What is the nature of the finance you provide?

If an unemployed youth were to come to our office and for 45 days go through what we call our BEST having to borrow from the banks. Yes, because these are all unemployed young people programme - Basic, Entrepreneurial, Skill, Training — he could be eligible for a BEST Award of who have no access to bank finance. Now that the ₹1 lakh as interest-free loan. In every batch, we give government is pushing Mudra loans, some of the the BEST Award to three people. But everyone banks have begun to give loans to our entrepreneurs. trained by us can get a loan at the normal rate of But it is still not sufficient. interest. Some who are lucky can get loans at six percent, but that is not available for everyone. The You borrow from the banks at 12 percent? rest would be eligible for loans at 16 percent interest. Some banks we borrow from at 10 percent. A lot of the time we borrow at 12.5 percent.

#### Where do the funds come from?

Some of the money comes from our partnerships And you lend at? with banks. We also have our own thrift and credit Our maximum rate of interest is 16 percent. The cooperative where we give loans up to ₹5 lakh. We spread is very low and that is why we keep our team have our own Non Banking Finance Company verv small. (NBFC) under licence from the Reserve Bank of India that gives up to ₹25 lakh as loan per individual. What do you spend on your operations? What kind of administrative budget do you work with? We have some projects supported by the Tata trusts. The Government of India has also supported us as a part of its promotion of entrepreneurship. All put together, we work with a very small budget of about

So, from the cooperative it is under ₹5 lakh and from the NBFC it is up to ₹25 lakh per unit. What would be the size of your loan book? It is very small. We work in both Nagaland and

# **BUSINESS**

₹3 crore. There is no wastage.

#### How much is gender an issue?

We don't have a problem with gender bias though we could improve our gender sensitivity in Nagaland. So, if you look at the garments businesses, almost 80 percent of them are being run by women. Taxis are 100 percent men. Vegetable vending is 100 percent women. If we look at the whole spectrum, it is 50 percent men and 50 percent women.

#### Across India there are people from the Northeast doing jobs — almost as though they have run away from the region. What do you think can be done to keep them back? Should they be held back at all?

I would put it this way: there aren't many opportunities in the Northeast for young men and women to earn ₹1 lakh a month. But there are lots and lots of opportunities to earn ₹25,000 a month. In Delhi if someone earns ₹30,000, it is the equivalent of earning ₹10,000 a month in the Northeast. The cost of living is much lower. But there is the mindset problem in the young that they don't have opportunities they can avail of in the Northeast. I want to encourage them to think that there are a lot of opportunities. Also, earlier it was difficult for youngsters to set up micro enterprises and earn ₹20,000 or ₹30,000 a month by being selfemployed. But today the scenario has changed. I tell you there is a lot of opportunity out there.

While it is good for our young people to go out of the Northeast and come back with experience, it is very important for them to realise that opportunities exist in our backyard.

The Northeast is full of opportunities.

Our young must not just see themselves working at front desks in hotels or as sales people in shopping malls. The opportunities exist right here.

## 'It is 10 years since we began working in Mokokchung and now 70 percent of the businesses are run by local young people.'

Manipur and if you were to include all our lending activities it would be about ₹30 crore. It is very small but very meaningful to those young people who have absolutely no access to bank finance.

#### And where do you get your funding from?

Our members who are already successful have put in equity by buying our preferential shares. We also have members who buy small shares for one or two years. We have about 3,500 shareholders now.

## And you also take funds from the banks.

### And by taking from the banks and lending further vou solve the problem of young entrepreneurs





## **BUSINESS**



# **Disability** awards more than ceremony

**Civil Society News** 

HEN the Heller Keller Awards were first given out 18 years ago, it wasn't easy for people with disabilities to find employment. Now, companies rival each other in hiring the disabled and giving them professional roles that people without their challenges would otherwise do.

The Helen Keller Awards have in no small measure contributed to this change. Instituted by the National Centre for Promotion of Employment for the Disabled (NCPEDP), the awards have been a source of inspiration in making workplaces inclusive by ending biases, improving design, using new technologies and recognising the right to employment of disabled people.

The success of the awards comes from the seriousness of purpose with which they have been instituted. Heller Keller was a beacon of hope and courage to people like herself. In recognising companies and individuals who have made a difference, the NCPEDP has provided innumerable living examples of what can be aspired to.

"From 1999 up to now, we have identified 200 role models of individuals and organisations," says Javed Abidi, who is the CEO of NCPEDP. "We can see a pattern and the progress India has made in employing the disabled."

"From Wipro to Infosys to ANZ to Pepsi to Lemon

Tree and many others — each of them is not a mere awardee but a case study of how the disabled can be given a job on an equal basis with others," says Abidi. This year's awards, supported by Mindtree, the IT company, were given away in Delhi in December.

#### **ROLE MODELS**

Devanshi Joshi works as a store assistant in Gram Bharat in RK Puram in New Delhi. Cheerful and efficient, Devanshi helps her juniors and remembers not just product codes and prices but also stock levels and reordering schedules. She delivered the keynote address at the World Down Syndrome Congress in Chennai in August, 2015.

Dr Charudatta Jadhav heads the Accessibility Center of Excellence (CoE) at Tata Consultancy Services. He has helped launch Sugamya Pustakalaya, an online initiative that makes content available nationally to people with visual disability. He is the founder of the enormously successful All India Chess Federation for the Blind.

Dr Nirmita Narasimhan is Senior Fellow and Program Director of G3ict, an IT company in Bengaluru. She is helping to develop and lead its global advocacy programme for the Asia Pacific Region and oversee its ICT Accessibility Advocacy Tools and Resources.

Pradip Sinha is deaf and blind and works as an executive in DELL EMC'S Issue Retrieval Centre in IT Asset Management. Most deaf and blind have an interpreter to help them constantly. Pradip does his work at Dell EMC without such support and lives independently.

#### PERSONS PROMOTING JOBS

Swaminathan Subramanian works with ANZ's Bengaluru Service Centre. As Manager, Payment and Operations, he oversees a team of 130-odd people. Swami is leading an initiative to hire persons with disabilities. Over the past seven years, 220 persons with disabilities have been hired in ANZ Bengaluru. This is more than three per cent of its workforce.

SV Krishnan, founder and CEO of Dialogue in the Dark (DID) & ACE Take 1, has helped sensitize over 350,000 people to the abilities of disabled persons resulting in 8,000 job pledges for them from corporate visitors. ACE Take 1 creates at least one job in every company for disabled persons.

#### **COMPANIES PROVIDING JOBS**

BarrierBreak Solutions was founded in 2004 by Shilpi Kapoor, who has successfully built a sustainable business in disability products and services. BarrierBreak's accessibility consulting services include testing websites and mobile applications to make them disabled-friendly. BarrierBreak's teams comprise people with disabilities. They are the initiators of Techshare India and the recently launched Newz Hook, India's first channel for disability news.

Hatti Kaapi is a popular South Indian filter coffee chain based out of Bengaluru. More than 10 per cent of Haati Kaapi's 300 employees are disabled persons. Hatti Kaapi also employs rural youth and senior citizens. It contacts NGOs to find people with autism, physical disability, visual disability and deafness. The coffee chain has decided that one of its outlets will be managed entirely by disabled persons.

#### Lemon Tree Hotels

India's largest hotel chain in the mid-priced hotel sector. In 2007, the hotel chain hired two disabled employees. It now employs 662 people with disability and they make up 22 percent of the workforce.

#### Vindhva E-Infomedia

A BPO that employs close to 1,500 people. Around 58 percent of their employees in their Bengaluru centre are persons with disabilities and their Hyderabad centre is staffed 100 percent by disabled people. They also employ rural youth whose primary occupation was farming. The job helps them become debt free. An important change is that families of those employed now accept that disability is not a liability.

# Why Bharat lags in going digital



#### RATNA VISHWANATHAN

**T**NDIA is an interesting place to be living in currently, particularly for people like me, in the Leye of the financial maelstrom. This is a fascinating phase. We have today universal banks, small finance banks, payment banks and then, microfinance. Every seminar or conference on financial inclusion must have all these entities on the dais. We debate ad infinitum on where the sector is heading; does one entity coming up mean the doom of another; and what does the other sector need to do to ensure the stability and protection of vulnerable client groups.

The latest conversation is about digitisation of delivery of financial services. The premise being put forth is that this will bring in efficiencies and lower the cost of service delivery. According to a World Bank report on Fintech and Financial Inclusion, global investments in Fintech ventures grew by 75 percent, reaching \$22.3 billion in 2015 (\$12.7 billion in 2014).

For a vulnerable segment like microfinance, digitisation is a valuable intervention since the largest risk to the business is cash in transit. I have been working with the Reserve Bank of India (RBI) regulated microfinance sector over the past four years. The challenges for this particular segment are two-fold. The price of delivery of digitisation to this segment is quite high and the ability of the borrower to understand fintech solutions and the secure environment it includes is limited. In the interest of financial inclusion, prices need to be lowered for microfinance institutions (MFIs) on the supply side and literacy around digital transactions has to be integrated into the delivery mechanism for the borrower, on the demand side.

I was at a conference last month that dwelt on the impact of digitisation on financial services. As one panelist put it very aptly, the conversation is between India and Bharat. India has the sophistication, the wherewithal and the appetite to consume digitised banking services. The larger body of people has been brought into the framework in some way or the other but do not really understand the ecosystem they have been co-opted into. When it comes to the provision of fintech services which combine digital and mobile technology with financial services, inclusion drags its feet. There are instances of rural borrowers with bank accounts who have their

# INSIGHTS OPINION | ANALYSIS | RESEARCH | IDEAS

Rupay card laminated and tucked away in the cupboard since they think it is an award from the government. Even in urban India, in malls and other public spaces, one can see the janitorial staff approaching the security guard with their ATM cards and giving him their PINs while waiting patiently in line as he withdraws money for them, one by one.

Over the past two years, various entities have been getting into relationships with different telcos, wallet companies and fintech companies offering accessing these services. Awareness of security of transactions, need for confidentiality in the use of PIN-enabled cards or other access devices is integral especially for vulnerable people.

In one of the innumerable seminars and conferences on the subject of digitisation of the financial inclusion space, an esteemed co-panellist stated that their app had been translated into 30 different languages. The presupposition was that everyone could read. The truth is, while everyone speaks a language, only those with some sort of



Women learning to use a mobile for digital transactions

## The larger body of people has been brought into the framework in some way or the other but do not really understand the ecosystem they have been co-opted into.

solutions. The impressive rise of fintech companies and entrepreneurs has, to date, been focused on developed markets, with the provision of products and services aimed at customers who understand something about sophisticated banking.

So, while everyone is holding on to different parts of the elephant, the elephant is still not visible to everyone in the room. The larger majority who is either unbanked or under-banked needs to be onboarded on the fintech train from a point where they understand what they are doing and why they are doing it. While the supply side is buzzing with solutions, there is a large information gap on the demand side in the case of vulnerable households

education can actually read. Most people who will take up fintech services have feature phones and apps are usually designed for an Android or iOS platform. Infrastructure, in terms of internet connectivity and electricity, is an issue in large parts of the country. While infrastructure will take its time, interim solutions need to factor in these vulnerabilities in their design.

The difference between India and other countries which have successfully integrated technology solutions into financial services is size and absolute numbers. The M-Shwari model in Kenva has been a runaway success. M-Pesa has reached over 80 Continued on page 26

# After POSCO left



▲ ILENCE can mean different things. It could mean that all is well. Or that you didn't hear The noise. We don't hear about events that take place at a distance from us if our favourite TV channels or hashtags don't trend them. If it's out of earshot, it's out of mind.

This is one such instance. At one point of time the anti-POSCO protest was one of India's most significant people's movements against a large foreign direct investment that had the backing of both the central and the state governments. The sustained resistance of a few affected villagers over a period of 10 years, along with litigation related to serious regulatory lapses and strong research, led POSCO to withdraw its stake. This was a popular project that sought to construct a steel plant and port in Jagatsinghpur in Odisha. The environment ministry had supported the South Korean company's applications and the Prime Minister's Office (PMO) had pushed for a decision Nuagaon is well-known for its thriving betel gardens in the company's favour.

In April 2016, the company stated before the National Green Tribunal's (NGT) Delhi bench that it was not in a position to pursue its investment in India. The global drop in iron ore prices, delay in getting allocation of the iron mine in Khandadhar and fresh investigation following long-term litigation had all played a part. At the grassroots, villagers were continuing to ask for three things: sustaining their livelihoods, recognition of forest rights and revocation of all the 'false' cases against those who were at the forefront of the agitation.

The people resisting the project realised the road ahead would not be easy. But what they had not envisaged was that they could be walled in after POSCO withdrew.

THE WALL: On 27 April, the Odisha Industrial Infrastructure Development Corporation (IDCO) cancelled the allotment of forest and non-forest land in favour of POSCO. Soon after they began constructing a boundary wall at Nuagaon and adjoining villages to secure the land into a land bank. This came to light only when a regional newspaper published the story and the Posco Pratirodh Sangharsh Samiti (PPSS), heading the anti-POSCO agitation, responded to the development. Till then there was scattered news that the Odisha government was looking to reinvest the land, but there was no physical demarcation of the area.

PPSS immediately wrote to the regional office of the Ministry of Environment, Forests and Climate



Change (MoEFCC), pointing out that the area being cordoned off included forest land. This was on 13 June. The ministry had granted approval to use 1,253.225 hectares of forest on condition that, first, the legal status of forest land would remain unchanged and that the diversion was only for the specific purposes of the "establishment of Integrated Steel Plant and Captive Port by POSCO-India Pvt. Ltd., in Jagatsinghpur district of Orissa". Therefore, claimed the PPSS letter, the construction of the wall was illegal.

When the regional office did not respond, the villagers decided to take the matter to the Kolkata bench of the NGT. Since then the matter is pending before the bench. There have been six hearings and

a reply from IDCO arguing that it is well within its rights to allocate the land to a land bank for future industrial use. The NGT appeal, in turn, argues that since the state government never issued the mandatory order allowing for the forest to be diverted, construction of the wall is simply not as per law. This is apart from the violation of the conditions of the approval letter.

**DEMAND FOR RIGHTS:** When the POSCO struggle was at its peak, villagers had raised another legal issue - that their right had not been recognised to the land that had been diverted in favour of the company. This needed to be done as per the Scheduled Tribes and Other Traditional

> Forest Dwellers (Recognition of Forest Rights) Act, 2006. When the approval for diversion was issued, the environment ministry's position was that the rights process had been completed as per the assurance of the state government. The explanatory note put out by the then environment minister, Jairam Ramesh, had said: "Faith and trust in what the state government says is an essential pillar of cooperative federalism."

> For the people, this issue continues to be unresolved, and that is the latest development. This is the same area that was once earmarked for POSCO where IDCO is staking its claim. On 6 December the palli sabha (village assembly) for Gobindpur village

opposed the construction of the wall and demanded that their rights be duly recognised under the 2006 Forest Rights Act. News reports indicate that the villagers have demanded the state government hold a mandatory village assembly before initiating the construction work.

Even as the issue is gaining traction, one question arises: Why doesn't the construction of the wall by IDCO make the same noise nationally as POSCO's actions did? After all, it is the same people, the same land and the same concerns. Except that this is the state government duly elected by the people and not a foreign company bringing in the largest FDI into India.

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#### Continued from page 25

percent of Kenyan households, according to the World Bank 2016 report. But one of the largest MFIs in India worked with M-Pesa for two years and yet could not upscale successful pilots because the price point for delivery was high.

Today, many MFIs are working on integrating digital solutions into their disbursement and collection models. Considering that the population is spread across urban, peri-urban and rural India, this is posing a challenge. Due to the feet-on-street model of microfinance, the outreach exists. But cost is a major factor. MFIs borrow money at commercial rates from banks and other institutions. The RBI allows them a margin of cost of funds plus 10 percent or 2.75 times the base rate of the five largest commercial banks by asset size (which is notified on a quarterly basis), whichever is lower. This hovers around the 26 percent range and the 10 percent needs to factor in the opex (operating expenses) and other expenses. This leaves MFIs with a very slim margin as profit, usually between one and two percent.

MFIs are permitted by regulation to levy a processing fee of one percent of the loan size on borrowers which is an all-inclusive fee. Any expense arising in the delivery of service has to be absorbed

within this construct. This makes it very difficult for MFIs since they are already working with low margins. As a result, price becomes a major stumbling block for digitisation. The solution, in part, lies within the volume that microfinance generates. Today, there are about three million women borrowers across the country. A vendor who is willing to absorb a part of the cost of delivery in the initial stages and can demonstrate viability will be able to onboard many MFIs who are constricted due to price considerations. This could generate the necessary volume to ultimately bring down the price.



R IGHT from day one of my working life I was required to deal with the media and organisation. And quite early I realised the power of the media as well as its nature as a double-edged weapon. It can build or destroy a story overnight! It can report facts in their stark nakedness or conceal/ highlight important facets in a way that effectively misrepresents the reality. If adequate care is not taken, even the visuals accompanying the text can convey a totally distorted picture to readers. With its reach and mass credibility, the media wields influence over public opinion that is quite unmatched.

My first serious encounter with the media was in 1984 when a journalist reported the death of a factory worker, saying he had fallen into the soap pan of "Double Soap" whereas the actual name of the soap was Bubble. Citing the news report, the rival company won a court case — obtaining a ban on the usage of the name "Bubble" because even the educated journalist had confused the name with "Double". So, he had caused, in the bargain, the death of a brand name!

When a question about the effluent water from our factory was raised in the Assembly by the local MLA, the concerned journalist, without checking the facts with us, created adverse public opinion about how we were playing with the lives of thousands of people. Finally, the pollution control board clarified that the report was not true at all.

At the Azim Premji Foundation, we consciously adopted an approach of shunning the media as far as possible. There were many reasons for that. To begin with, we were not in education for publicity but for long-term impact. Second, the government was our partner in all our work and while we knew that working with the government could have several challenges, we could not hurt the relationship. Third, it was critical not to create a perception that we were trying to take credit for any successful programme.

Despite all this, there were instances when the media wanted our reactions, our opinions and details about our work. In the process, we met several types of reporters. There are the stereotypes who keep asking for event-based reactions such as after the Union or State Budget — they look for a few reaction bytes which they can report in a sensational manner. I have now learnt to tell them that budgets come and go each year — what is important is how the budget is utilised and what it achieves. There are others who call up at about 7 pm on a particular day to get one's reaction on a very narrow point because they want to file the story by 8 pm the same day.

# **INSIGHTS**

# When the media goofs up

Just last week, a local language newspaper misreported a particular research project to which the Foundation had also contributed. The key message of the research report was that the language learning performance of children in schools of two particular districts (researched) needed improvement. However, the newspaper reported that as per the research, the teachers in those districts do not teach properly and need to drastically improve their teaching. Obviously, the teachers and the teacher unions are upset and are up in arms against the Foundation despite the fact that it has been working with thousands of teachers in

implementation of the National Policy of Education and the National Curriculum Framework. Issues about structural reforms, inadequate budgets, poor quality of teacher preparation, suboptimal functioning of important institutions that are created to support the schools and higher education, and so on. The status of infrastructure is highly deplorable in many rural government schools. There are blatant inequities in the opportunities that the children of disadvantaged parents get, compared to those of well-resourced parents. There are gaps between promises made by various policies and programmes and the actual delivery.

The media can play a far more constructive,



Journalists can play a very constructive role in education

protested in writing, advising their members not to associate with the Foundation. Thus, an erroneous media report has jeopardised a wonderful relationship built through meaningful work over more than 15 years. A lot of time is now required to clarify and rebuild trust.

The journalist could simply have (a) understood the nature, purpose and findings of the research in depth (b) verified his understanding with the researchers (c) thought of the impact the report would have on the work on the ground.

About 10 years ago, after I noticed the long-term interest of a few journalists in the education domain I offered to sponsor them for a meaningful and in-depth programme on "Perspectives on Education" facilitated by a team of some of the best educationists in the country. I said that we could pay the course fees and all that they had to do was discuss with their employers the matter of being granted paid leave for the duration of the programme. It was unfortunate that the media houses did not support this endeavour.

There are so many issues in public and private education that need to be highlighted, including the malpractices that the government and private institutions indulge in. Issues dealing with the

powerful and lasting role in constantly highlighting such infirmities. However, it has to be done in mission mode. It can be done only if mediapersons develop deeper understanding about educational issues, have the patience to gather enough relevant data, have the competence to analyse data in a professional manner and move away from sensationalism in their reporting. Essentially, we need institutions that develop competent media professionals with an aptitude for delving deeper and firmly connecting with societal issues. We need mediapersons who understand the serious implications of their work. We need media moghuls and editors to support their journalists for their professional integrity without controlling the headlines of their reports to make them sensational to merely improve readership.

Education is too important a subject to be treated as a mere "news item" in a cavalier manner. It is fundamental to re-building our nation and influencing change in society. It is the foundation of the future of our children and of our nation. And the media needs to nurture and promote everything that is beneficial for society in the most constructive manner.

Dileep Ranjekar is CEO of the Azim Premji Foundation

# Go local on clean air



NCREASING urbanisation is a worldwide trend and India too is experiencing rapid growth in its urban population. Existing city infrastructure, however, has not been designed for this kind of growth.

What is required for infrastructure and population to keep pace is development of new cities, expansion of old ones and re-development of

existing urban areas. Each is a long-term option requiring huge investment, successful design of public-private partnerships and creation of an urban ethos that speaks to responsible living. The experiment of Providing Urban services in Rural Areas (PURA), with an aim to stem migration from rural areas, did not achieve the desired results.

So, how is the absence of effective infrastructure services affecting urban air pollution? The lack of road space together with inadequate access to public transport services is leading to exploding, and unregulated, growth of private vehicles based on fuels and technologies that are not environment-friendly. The resultant congestion, limited options to manage free flow of traffic and poor use patterns create a deadly concoction of poisonous gases that are released at the breathing level of human populations. Merely expanding road infrastructure — a favourite of most political

leaders — is largely a not-so-quick high-cost, shortterm solution to congestion problems and creates the environment for greater demand for private ownership of vehicles!

The poor performance of the electricity sector highlighted again for decades — is another major contributor to urban air pollution. India has a large number of thermal power plants that are intrinsically polluting and several of these are located close to urban areas. To worsen matters, both the quality of power supply and its reliability are extremely poor, necessitating large-scale use of alternative, captive power-generating solutions by both commercial and domestic users. The most developed, easy-to-use, service-friendly options are diesel generators available in a range of capacities. Unfortunately, these diesel generators again contribute majorly to air pollution in urban areas. Solutions like cooperative generation and, more recently, rooftop solar panels have still not found large-scale acceptance due to a variety of reasons including reliable supply chains, certification of service, awareness, and so on.

The high population growth in urban cities combined with rising incomes has also resulted in an exponential growth of municipal waste. Garbage collection and management systems in all our cities are abysmally inadequate and reflect the total lack of a systemic, strategic approach to the management of such waste. Dumping of waste in landfills that often catch fire or open burning of waste are common practices that exacerbate the air quality situation in urban areas. A proper management



Tackling pollution requires the setting up of an empowered taskforce in each city to deal with this challenge in an urgent, apolitical, policy-coherent, accountable and inclusive manner.

> strategy would require creation of awareness, an exploration of decentralised solutions, the inclusion of the millions who are dependent on the waste for livelihoods and a well thought-out system of incentives, among other measures.

> A natural extension of rising urban population is the demand for housing and commercial buildings of all kinds. Lack of a long-term housing strategy, constantly changing policies and building norms accompanied by much greater affordability are resulting in a near-continuous re-design or re-construction of urban buildings. Poorly designed and enforced regulations on air quality and waste management from such activities also contribute to the deterioration of air quality.

When all of the above makes the air quality of a city unbreathable then we start clutching at straws like the fuel use by street vendors or the biomass fires that security personnel or other urban poor use to keep themselves warm on winter nights!

Therefore, it is no surprise that the knee-jerk measures taken by the cities of north India, including Delhi, to curb pollution levels are seen as mere political statements. Delhi, and most other cities in the country, suffers from an air quality level that can at best be classified as 'poor' or 'very poor' through the year. The spike in air pollution due to crop burning came on top of these very poor air quality levels, exposing large swathes of north India to beyond 'severe' pollution levels. A serious effort to provide breathable air quality to India's urban populations would, therefore, need to ensure that both the long-staying causes of pollution as well as the spikes are addressed.

A recent Lancet report has stated that nearly 10 percent of the burden of disease in India is on account of air pollution. It led to an unacceptably high 2,750 cases of death or severe illness per

AJIT KRISHNA 100,000 of the population. The medical community in India has warned about the dire consequences of this extended exposure to high pollution levels. India is also at risk of compromising the health of millions of yet-to-be-born babies, making this an intergenerational challenge.

The complexity of causes and severity of consequences outlined above call for an emergency, long-term response from all the governments at national, state and district levels. A response that would enable a holistic, coherent approach to tackling the sources of pollution, using a multi-pronged approach covering the scientific, governance and social aspects of the problem.

This requires the setting up of an empowered taskforce in each city of the country to deal with this challenge in an urgent, apolitical, policycoherent, accountable and inclusive manner. This task force, with a suitable composition of experts and civil society

representatives (on a rotational basis), should have the responsibility of drawing up a blueprint for action across all sectors, guiding its implementation and monitoring the progress for mid-term corrections, if required.

This task force needs to be supported by proper data generation, compilation and analysis to ensure that the action plans drawn up are optimal and will yield the desired results. In the absence of such a task force, all other siloed response measures are unlikely to clean up urban India's air and we will end up wasting precious national resources on futile efforts.

Leena Srivastava is Vice Chancellor TERI School of Advanced Studies

# Love in the time of hate A gutsy film on a Hindu-Muslim marriage



A Billion Colour Story' is about a liberal, open-minded Hindu-Muslim couple and their 11-year-old so

Saibal Chatterjee New Delhi

Billion Colour Story, written and directed by ex-adman Padmakumar Narasimhamurthy, Aupholds the spirit of independent cinema in its purest form. It is a film produced with the director's own money in order to obviate the risk of his creative vision being diluted in any way. The move has paid off: A Billion Colour Story is a refreshingly uncompromising film that stares contemporary reality in the face without sinking into overt pessimism.

Narasimhamurthy's artistic choices give the film its distinctive character. It is, for the most part, in black and white. Its language is predominantly English. Its principal cast has no saleable names. And, above all, it addresses, through the tragic plight of an agnostic inter-religious family, the grave threats posed to India's syncretic foundations by right-wing rabble-rousers, cow vigilantes and forces intolerant of rational and liberal thought.

In doing so, A Billion Colour Story punches well above its weight. It is as profoundly moving as it is hard-hitting. It is gutsy, honest and unwaveringly on the side of the cherished 'idea of India' that derives inspiration from the principles of diversity, freedom and peaceful co-existence.

Are the men and women who people the film drawn from real life or are they entirely fictional? "It's a combination of the two. The story has a mix of real people and imaginary figures," says Narasimhamurthy, who gravitated towards cinema

# LIVING BOOKS | ECO-TOURISM | FILM | THEATRE | AYURVEDA



m director Padmakumar Narasimhamurth

after spending 17 years writing for ad films for some of the biggest multinationals.

"When I conceived this film, I thought of it as a fictional short film. But as I wrote the script, I knew it would grow into a bigger, longer film," says the Mumbai-born Narasimhamurthy, who is also a poet. Not surprisingly, his debut feature, despite its dark concerns, is laced with life-affirming lyricism. Completed last year, A Billion Colour Story has been doing the festival rounds with great success.

Wherever it has gone — London, Busan, Palm Springs — the film has struck an instant chord. "A theatre release is now a distinct possibility," savs Narasimhamurthy. A Billion Colour Story certainly deserves a wider audience in India. It deals with weighty, provocative issues in a simple, light, heartfelt manner.

The film germinated when Narasimhamurthy, former creative director of Y&R Advertising, felt that he had had enough of selling brands and peddling marketing messages. He did what he always wanted to: tell a pure story unshackled from the need for instant connect with an audience. That intention is writ large over this film. It is about a liberal, openminded Muslim-Hindu couple and their 11-year-old son trying to make sense of a world that is ominously closing in on them.

The protagonist of A Billion Colour Story is a sensitive schoolgoing boy, Hari Aziz (played by the director's son, Dhruva Padmakumar), who sees the world around him and wonders what is going wrong with it. One thing that he is sure of is that his parents, Imran (Gaurav Sharma) and Parvati (Vasuki Sunkavalli), who met in film school in Australia, fell in love, got married and returned to Mumbai in search of professional pastures, "are so boho, they don't belong here".

Hari, named after Hari Seldon, the hero of Isaac Asimov's sci-fi book series Foundation, is the film's 'voice of God' narrator. He calls himself a combination of "green and saffron" although the communally-charged colours mean little to him. There is, therefore,

good reason why Narasimhamurthy chose to film in black and white. "A Billion Colour Story," he says, "is about a child's world. It is un-coloured because a child, unlike adults, does not assign colours to things."

In one scene, Hari visits his maternal grandma's home attired in a green *kurta*. To her, the colour in a film shot in pristine digital 4k black and white, Continued on page 30

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we cannot see it, only sense it — is "too Muslim", a misgiving that she shares with her husband. Hari is compelled to discard the kurta.

In many other subtle but undisguised ways the film addresses the deep-rooted prejudices gnawing away at the nation's pluralistic social fabric and dividing India along religious lines, fomenting distrust and disaffection in the bargain.

When Imran looks for a smaller apartment for his family because Parvati and he need to save every penny they can so that they can tide over their struggles to complete their first film, his identity

#### realities that surround us today.

Parvati talks about being deeply affected by Muzaffarnagar Baaqi Hai (a film about the September 2013 riots in the Uttar Pradesh town). Later, she alludes to the Dadri lynching as well as the continuing denial of justice to riot victims. For her, India is increasingly a strange new country. "It's going to the dogs," says Parvati. "If you ask me, it's going to the cows."

Imran, struggling to get his first film off the ground, decides to shelve it and start work on a new project. He and Parvati plan a period film about a Hindu man and a Muslim woman whose love for



Still from the film 'A Billion Colour Story

and food habits become stumbling blocks. He is denied a flat first because he is a Muslim and then because he is non-vegetarian. He is forced to retreat to a "ghetto", a housing society inhabited exclusively by his co-religionists

Even here, his troubles do not end. A committee member wants to know the difference between 'agnostic' and 'atheist'. Parvati tries to explain. Imran, at his tether's end, cuts her short. His unuttered question is: is it even worth it? Once they settle in, they befriend a like-minded family in the building. But the housing society's committee president, a local goon, objects to the way Parvati dresses, leading to a violent fracas with Imran.

A Billion Colour Story is a daring film that delves into the darkness that is engulfing India. Yet it clings to hope and keeps outright negativity at bay. Parvati insists that "this is not the India I used to love", and remembers her homeland as "the craziest carnival in the world, one endless festival, warm, noisy, full of colour".

Imran, in contrast, is steadfastly hopeful and positive despite the provocations he faces. Ruffled by an untoward incident, Hari, in all his innocence, asks him: "Are we going to move to Pakistan?" The father's reply is unequivocal: "India belongs to us and we belong to India." In the course of another conversation, Imran says: "This country has survived much worse."

"This character," says Narasimhamurthy, "is representative of what I believe. I am idealistic, maybe foolishly idealistic." But that does not stop him from recognising the very real threats that India faces. The film is strewn with references to the each other prevents the Partition. Imran finds a mentor in a veteran director, Anand Shastri (Gangadharan Menon). The latter, on account of his views, receives death threats in a chilling reflection of real life

Fortunately for Narasimhamurthy, "the film went through the censors like a hot knife through butter". This despite the fact that one line of dialogue in A Billion Colour Story refers to the possible presence of fundamentalist elements in the censor board.

In another stroke of luck, Bollywood actor, producer and director Satish Kaushik, who plays a cameo in the film, came on board as co-producer as soon as he saw the finished film.

Not only has Kaushik's support eased the path of A Billion Colour Story towards a commercial release, it has also facilitated Narasimhamurthy's upcoming second film, Distant Teardrop, to be shot in Sri Lanka and the United Kingdom. Set in strife-torn Sri Lanka during a 10-year period from 2000, it tells the story of an estranged father and son. "If all goes well, we will start filming in the first quarter of 2018," says the writer-director.

Distant Teardrop, like A Billion Colour Story, will be completely content-driven. Narasimhamurthy has already cast veteran Sri Lankan actor Ravindra Randeniya in the role of a father. A relatively new Tamil actor is on the director's radar for the younger lead. All the other roles are slated to be played by actors from the UK.

Padmakumar Narasimhamurthy is on the move: enthused by the power of his maiden cinematic effort, we will be watching his filmmaking career with keen interest

# A heritage home which is a green haven

#### Susheela Nair Bengaluru

S one walks into Silverend, the 138-yearold heritage home of Mohan and Priya And heritage nome of violant and inc. chirping birds, and the mini-waterfall gliding past rocks usher a welcome to this arboreal paradise. The first thing that grabs one's attention is the sprawling garden, embellished with several varieties of blooming beauties of all hues and sizes, a colourful array of flower beds, carefully nurtured trees, shrubs, and exotic and indigenous plants. There are potted plants from all over the world, ginger lilies, Birds of Paradise, cactus and anthuriums.

This colonial-era house won the INTACH Heritage award in the private residential category. The Urban Arts Commission had awarded Silverend as the 'Pride of Bangalore' and the best maintained house for many years. It is recognised as a living heritage of 19th-century bungalow architecture for its maintenance and the owners' passion for retaining both the built environment and its surroundings.

There are 25 tree species here, including mango, chikoo, Australian fig, banana, wild plantains, custard apple and other fruit-bearing trees. It is green beyond imagination and as colourful as a spring garden. The prime attraction is the amazing variety of heliconias that tumble around the garden. Heliconia is Priya's favourite plant. Adding to the verdant ambience are the water bodies, fountains and the waterfalls in strategic nooks and crannies. Park benches and a tiny bridge adorn the sylvan haven.

Priva's dalliance with plants started during her childhood as she grew up on lush green coffee estates in Karnataka. "I have been blessed with good parents, good education and Christian values that have carried me through life. Besides, a very caring and supporting husband has helped me a great deal," says Priya. A degree in arts from Mangalore's St Agnes College was followed by study of art at San Officio School of Art in Rome, Italy (she speaks fluent Italian). Priya worked as marketing director with Spencer International Hotels. Currently, she is director at Metters International, her husband's agency that represents several European engineering giants.

Her elder daughter, Nisha Rebello, has inherited her interest in gardening. "But it is Champa, my younger daughter, a special child, who was the source of inspiration. She helped me to painstakingly put together a green haven and understand life better," says Priya. She developed her garden as a curative measure for her daughter. For a spastic child, natural settings provide the best therapeutic effect. "To Champa, the garden is a nursery of love where she has discovered the curative power of plants and flowers. As a child she spent precious time in the garden, growing with it. We relish our moments of peace, tranquility and togetherness in the garden. Today, she knows all



trance to this carefully conserved heritage home



A waterfall has been created in the garder

## LIVING

about cacti, the varied flowering plants and the waterfall." explains Priya. The unique garden is indeed a tribute to her special child.

A cobbled stone driveway leads to the main house. The interiors are equally impressive and as impeccable as the exteriors. The house was bought by the Mascarenhas family in 1948 from a British family who once lived there. The massive carved pillars, high ceilings, Mangalore tiled roofs, monkey tops, wooden beams, Kadapa stones, canopied beds, and wooden almirahs lend a vintage touch. The interior of the house is akin to a museum. Priva is house-proud and her attention to detail is discernible in the aesthetic display of eclectic objects, ancestral pieces, artifacts and souvenirs in every nook and cranny of the house.

An avid traveller, she has collected artifacts and antiques from her sojourns in 75 countries. Her living room is a visual treat with conservation pieces like Waterford nativity scenes, Swarovski knick-knacks, Llado artifacts, Piedmont and Petit point figurines, leather wall figures and art from South America and other places. Chinese camphor chests, dowry boxes, cuckoo clocks and oriental figures find pride of place all over the house. China plates in blue and Venetian masks grace the interior walls of the house.

Being a staunch Catholic, Priya has picked up religious icons from all over the world. There is an altar over practically every door-frame, silently blessing the person who enters. Images of Christ and scenes from the Bible are to be seen at strategic points all over the home. There's also a smattering of bronze Buddhas in various sizes and postures. What grabs one's attention is the Steck piano, almost as old as the house. There is even an original GEC fan regulator, fighting for attention among the few modern light switches. The African room flaunts Brides of Africa paintings on the walls, picked up during a trip to the continent.

Priva's other coveted awards include the Roll of Honour from the Governor of the state for her house and garden, and the Dawn of Millennium award.

Her dexterity with plants has been well recognised. Another feather in her cap is that her boutique garden has had the unique distinction of winning coveted accolades and trophies for more than 40 years (in the ornamental garden section) at the horticulture show organised by the Mysore Horticultural Society. Priya puts her heart and soul into everything she does, right from the heritage home which has been restored with love to the carefully tended garden.

Her heritage home and garden are her magnificent obsessions, the result of her unstinted determination, excellent time management, meticulous planning, styling, and personal supervision. Priya's home reflects her love for art, travel and beautiful things. Her travels provided her a lot of experience and her job as a hotelier several years ago took her closer to cultures, people, décor, living, food habits, art and style. ■

SUSHEELA NAIR

#### **RANDOM SHELF HELP**

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

# **Decoding a quirky kinship**

#### <u>By Anjana Basu</u>

OUDEEP Chakravarti covers it all in his foreword to *The Bengalis*. Amra Ke or Who are We, in a poetic sweep that makes you wonder what is left to say. The rush of river-loving, endlessly talkative, passionate Bengaliness. Of course, there is a great deal more since this book is essentially the history of a community narrated through anecdotes, research and genealogy.

It begins with language, a tongue that Bangladesh fought to preserve. The passion to uphold language created crises of all kinds throughout Assam, Sylhet and Meghalaya. Small pockets of prosperous Bengalis clung to their own language and created envy in states looking for their own unique identity. Add to this the fact that, as Chakravarti points out, the Bengali is arrogant and determined to prove his superiority. He cocks a snook at his neighbouring states and has nicknames for the lot that raise hackles.

Regardless of all this, the ever spreading Bengali diaspora is linked by one of the most widely spoken languages in the world. Chakravarti traces its history, a vast subject that seems impossible to cover. He also emphasises the way Bengalis pronounce things and then scatters these linguistic

gems throughout his work. There is deft word play and the balance of Bengali and English in the chapter headings or the turning of scenic beauty into 'sinikbewty' hints at the balancing act that is the subtext to life on both sides of the border.

From language he moves on to culture and here there are unfortunately no surprises. The usual suspects, including the gems of the Bengal renaissance and the scholars from Presidency College who made their mark on the world. That was certainly an unparalleled time and to attempt to match it with lists of people from the present day who have not been tested by time is possibly a mistake more so because it leaves out a great many names that one feels should have been included. The Bengalis' love for sport, travel

and monkey caps - 'mankicap' in Chakravarti's meticulously diacritical version — is known and the Bengalis reading the book will enjoy the send-up but find nothing new. This despite the fact that the chapters have clever titles like Oedipus Hex referring to the cult of the Mother Goddess in this case. Non Bengalis reading the book will get some of the nuances — Chakravarti ensures that — but it is a book that will have Bengalis roaring with laughter.

The power of Chakravarti's writing is seen in the

section he calls Ogni Jug. Where the violence of politics and the Bengali's habit of cutting off his nose to spite his face comes into play. Despite being a race sneered at by the British for its so-called

> cowardliness, the Bengali manages to combine violence and peaceful co-existence in an odd mishmash. From the Great Calcutta Killings to the Naxalite revolt and beyond. Of course, Naxalism is old territory for Chakravarti — he captured it adeptly in his previous Red Sun.

> Chakravarti writes the narrative in his own vivid style, drawing on his family roots which are as diverse as the community, spanning what is now two countries, two religions and, over time, an international intermingling. He also has the advantage of

having become a probashi bangali, a non-resident Bengali, so that he can step back from the bustling chaos of two worlds and put it down with a certain objectivity.

This valiant attempt to sketch a balanced portrait of a community first divided by Curzon, then by Partition and now by turbulence merits kudos. There have been other attempts at community portraiture and Chakravarti's book certainly deserves a place side by side with John Hooper's and

VERY few months somebody, somewhere in India gets offended by a film, a book, a media report, or perhaps an innocuous cartoon. There are loud street protests and angry debates on TV. The State steps in. The film, book, cartoon, whatever, is banned. This pattern repeats itself.

Censorship has become not just the domain of the State but of various religious and fringe groups. The cautious writer and the wary publisher tend to practise self-censorship for selfpreservation.

Mini Chandran's Literary Censorship in India is therefore a timely book, readable and insightful. A professor of English literature in the humanities and social sciences department of IIT Kanpur, Chandran examines in six chapters India's literary tradition from the ancient period to contemporary times, censorship laws and rules, books banned in India, the Emergency and, lastly, why censorship has become so democratic.

Delving into history, she writes that while Western literary tradition is littered with examples of writers being persecuted by the State, in India we find no concrete evidence of rulers hounding writers

Plato believed the writer's duty was to further the cause of the

State, to provide role models. Community welfare was more important than individual freedom, he wrote. Milton argued passionately for free speech, for the writer's dignity and autonomy.

Ancient Indian philosophy, however, believed the role of the arts and literature was to elevate the senses, to experience bliss, proffer advice and create inner peace.

Regulation wasn't needed. The hierarchical nature of Indian society, in which Brahmins were the votaries and gatekeepers of knowledge, precluded the writer from being a rebel. Bharata's Natyashastra, the earliest treatise of the arts, categorised everything neatly, the stories, the kind of performances to be enacted, the audience and so on. There were different plays for the elite and for commoners. The poet held an exalted position for, as the bard, he sang the praises of the king. Then there was patronage down the ages by kings

and queens. "Art was not against the establishment, but it was the establishment," writes Chandran. Dissent did simmer among the subaltern. There is the Bhakti movement - Kabir, Bulle Shah, Baba

Devi – The Goddesses of India

According to the ancient texts, goddesses have limitless powers on their own; they can merge into gods — Vishnu is awakened from

his yogic slumber by Brahma's plea to Ardhanidradevi, the goddess who holds him in sleep. Only when the Devi melts out of his limbs does Vishnu awake to spring into action and destroy the asur, Madhu. In many cases the goddesses cannot even be separated from each other by appearance, especially in the world of Hindi films where divine appearances have the same shimmering halo around them. And the truth is



that they have the ability to merge seamlessly into one another in sacred and popular texts. The story of Vindhyavasini Ma, for example, is one of a local goddess being merged with the Adishaktis with a Vindhvavasini Mahatmva text to back it up.

Kali, born of the wrath of Durga, is married to Shiva in his Bholenath aspect but is the dominant partner in their relationship. Durga herself springs from the combined wrath of the Trinity, though in her gentler aspect she is Parvati, the consort of Shiva. Shiva's marriage to the goddess is probably the overarching myth in Hinduism and of all the avatars of his wife, Kali is possibly the most complex which is why she recurs again and again in her different forms, as Shmashan Kali who becomes coy in the context of Shiva her husband or Kerala's Bhadrakali who is

the daughter of Shiva, born of his anger and a virgin possessed by bloodlust.

Devi is cross-referenced and researched in detail, though barring Vasudha Narayanan's essay on Sri, the writers are all Westerners who rely on translations and their own experiences. Kathleen Erndl, for example, interviews women who have been possessed in her essay on Seranvali or the Goddess Who Rides a Lion. She meets a living Mata who has fits of being possessed by Kali. Possession is apparently fairly common in certain parts of India and the unlikeliest of women get carried away by the goddess's wind when the goddess wishes to 'play' in her Mahamava aspect.

The anthology follows the histories of the myths involved and relates them in many cases to received practices and the reimagining of the sacred feminine in cases like the briefly popular Santoshi Ma who evolved from a carnivorous goddess to a vegetarian protector invoked by dedicated fasting and who now has a temple in her name. And of course, Bharat Mata who represents a unified Hinduism so that her temple houses Jain and Sikh saints as well according to the tenets laid down by Savarkar who finally gave shape to the cult. Sara Caldwell's account of Bhagavati, the milder form of Bhadrakali, and her possession of a male actor is immediate and makes for fascinating reading, along with the gender divide in Kerala society, something that Bhagavati violates with her wild, violent behaviour.

Devi has been brought out before with different essays. This version has been modernised to include the patterns of the sacred feminine in 21st-century India where the goddess has more immediacy to the mores of society, bursting out of the confines of temples and received practices.

Jeremy Paxton's works. Avatars of the sacred female

Bengalis

The Bengalis.

A Portrait of a

Sudeep Chakravarti

#### By Anjana Basu

HIS collection of essays focuses on the sacred feminine, something that the monotheistic

religions of the West and Islam have brushed aside. In Hinduism, however, the goddess has an important role to play. All villages have their own guardian goddesses and all male gods have their consorts. The role of these feminine deities tends to shift depending on whether the goddesses are shown paired with their male counterparts or independently as the all-possessing protective mother.

# LIVING

# Why books get banned

Farid. Even the bard was capable of reciting a quietly subversive poem.

Censorship really began with the British and the advent of the printing press which democratised knowledge. After the Mutiny of 1857, however, the British put in place a series of laws to curb free speech and maintain law and



## **Right since Independence the** government has constantly buckled under social pressure mostly from religious groups



Literary censorship in India: The Writer, the Reader and the State; Mini

order. They wanted to keep an eye on books, sedition, disaffection, blasphemy, defamation, communal tension and more.

Worried about the aftermath of Partition, India retained the entire British apparatus of control:

censorship and prohibition, media control and a State propaganda machine. The words 'public order' and 'reasonable restrictions' on free speech found their way into the Constitution. In the second chapter, Chandran provides a handy list of censorship laws, the various books banned under each, implementation of these laws and the procedure of censorship, a curious one, she writes, riddled with confusion.

In the next two chapters, "Banned in India: Books denied to the Indian Public",

and "Bhasha Fights: Censorship in Indian languages", Chandran does a thorough critique of books, in English and regional languages, banned by the State. Some book bans ended up in legal wrangles and Chandran examines the orders given by judges who heard such cases.

Right since Independence, the government has buckled under social pressure, mostly to religious groups. Politics, and not literary merit or demerit, have led to books being banned.

The first book to be censored post-Independence was Aubrey Menen's Rama Retold, A Secular Retelling of the Ramayana. It was done by Nehru's government under pressure from Brahmin priests in 1956. Ironically, at that time Periyar in Tamil Nadu was ripping into the

> Ramayana. Yet his book was read and discussed.

Chandran also dwells on the controversy that erupted over Salman Rushdie's The Satanic Verses. The book was banned for political reasons. The Congress was keen on the Muslim vote. None of the protesters, mostly religious leaders, had read it. Yet the same secular political parties failed to protect Taslima Nasrin. Chandran points out that, for India to be a truly democratic country which values free speech, political parties must speak up for all writers.

Chandran also looks at the various laws applied to censor books — for obscenity, a concept that didn't exist earlier. Indian philosophers believed the writer's intent and not content mattered more. So D.H. Lawrence's Lady Chatterley's Lover was banned for obscenity as well as a regional short story called Shama. Or, under the Official Secrets Act, V.K. Singh's book on R&AW was also banned. Various states have

banned various books. Shivaji: Hindu King in Islamic India by James Laine was banned in Maharashtra. There are plays which have caused outrage, even a street play.

More recently, Perumal Murugan who faced the anger of religious and caste groups for his book One Part Woman in 2014, declared himself dead as a writer - an extreme case of selfcensorship.

The chapter "Of Shame and Silence" is on the Emergency years which were marked by an eerie silence. Some eminent writers even supported it. Perhaps Indira Gandhi's patronage of the arts, like the rulers of yore, muted criticism. Yet there were a few who did speak up and there was a spate of books, post-Emergency.

The last chapter is on the rise of various fringe groups demanding bans and the voiceless reader. India has become unsafe for writers, writes Chandran, citing the killing of Kannada writer M.M. Kalburgi and Marathi writer Govind Pansare. "The task of monitoring art and literature seems to have become a public responsibility to fringe groups that act like a mob," she states. It is really hate speech which needs to be curbed for it incites violence.



# **Relax your eyes**

E spend long hours staring at screens. It could be a mobile phone, a laptop or a TV. As a result, our eyes get extremely stressed. Computer Vision Syndrome (CVS), also referred to as Digital Eye Strain, can be described as a group of vision-related issues affecting those working on computers for long hours. Individuals suffering from this will usually complain of discomfort and vision disturbance especially experienced when viewing digital screens for an extended period.

This condition is also called Computer Fatigue Syndrome. It is acquired by excessive use of gadgets like tablets, computers, e-readers and cellphones.  $\hat{CVS}$  is not one specific eye problem — it is a term used for a whole range of eye strain and pain or fatigue symptoms experienced by computer users.

CVS manifests itself with different symptoms such as eye pain, eye strain, dry eyes, irritation/burning sensation in the eyes, eye fatigue, blurred vision, tiredness and, in some cases, headache, double vision, neck pain and giddiness.

**CAUSES:** Long hours of computer-related work — continuously, without a break; reduced distance between the eyes and the computer screen; excessive glare either from a brightly painted wall at the workplace or reflections from the computer screen; bad posture; infrequent blinking of eyes; or faulty illumination at workplace are some of the causes of CVS.

CVS is not a dreadful health condition but it can reduce the work efficiency of the person affected.

MANAGING SYMPTOMS: Sleep well: Good sleep of eight hours will usually relieve most CVS symptoms. • Adjust screen brightness: Adjust the brightness of your computer screen. It should be neither too dark nor too bright. One can wear anti-glare lens/glasses. Avoid bright lights shining from outside into the work area by covering the windows. Use low-intensity tubelights/bulbs to reduce interior lighting. •Maintain distance: Keep a distance of at least 12-15 inches between your eyes and your computer screen. • Look at green: It will help if you can look at a green scene just outside your work area, through a window. If that is not possible, hang a

green scenery calendar and occasionally keep looking at it. You may consider green scenery as your screensaver. • Wash your eyes: Wash your eves and face with plain water once in at least two hours. • The 20-20-20 rule will be beneficial: This rule states that after every 20 minutes, the computer user should take a break for at least 20 seconds and look at objects that are about 20 feet away. Or you must ensure blinking of eyes at least 10-12 times per minute.

Palming is a good exercise for your eyes. Rub the palms of your hands together rapidly for about 10 seconds. If your eyes are hot or it's summertime, omit this step and instead place thin, wet, cold cotton pads on the palms. Close your eyes and place your warm palms over them, blocking out all light and without putting any pressure on the eyeballs.

**HOME REMEDIES:** After reaching home from office, gently wash your eyes with cold milk or tender coconut water. It relieves strain. After work, put a slice of cucumber or lotus petals on your closed eyes and relax for about 10 minutes.

**AYURVEDIC REMEDIES:** Wash eves with Triphala water — soak one teaspoon of Triphala powder overnight in one glass of water. The next day strain the water and wash your eyes with this Triphala water at least 2-3 times a day. Ideally, use an eye cup to wash your eyes.

1 teaspoon of Triphala powder along with a teaspoon of honey and 5 drops of ghee or Himalaya Triphala tablets — 2 at bedtime, is a good remedy. You can continue this for about 8 weeks.

Amla, being rich in antioxidants, is one of the most useful herbs for eve care. Amla powder - one teaspoon twice a day; or Himalaya Amalaki tablet - 2 tablets twice a day for a month is good for CVS. When fresh fruits are available, take 30 ml amla juice daily.

Eye drops: Ophthacare (Himalaya) or Itone eye drops (Dey's) may be used to improve lubrication and to reduce eye strain.

Massaging the scalp and feet every night with Chandanadi taila/ Bhringamalaka taila (Kottakkal/Vaidyratnam) is a very effective remedy for reducing eyestrain and complaints of burning eyes. Plain sesame or castor oil may also be used instead.

Regular consumption of Triphala ghrita (Kottakkal/Vaidyaratnam) and Amalaki rasayana (BV Pandit/Baidyanath) — 1 teaspoon each, twice daily on an empty stomach has been found to be effective in ensuring good eye health.

Ayurveda says that several therapies such as Tarpana and Shirodharato reduce eye strain and fatigue. You may consult an Ayurvedic consultant (preferably a postgraduate in Shalakya tantra) and undergo these therapies if none of the above remedies give you substantial relief.

nd ĥas been a consulting physician for the past 17 years. He is currentij National Manager, Scientific Services, at The Himalaya Drug Company cian for the past 17 years. He is currently

PRODUCTS Socks from the hills

POONAM Paul and her group of women came from the Himalayan heights of Lahaul-Spiti in Himachal Pradesh to sell woollen socks at Dilli Haat's Aadi Mahotsav. The women had brought heaps of thick woollen socks in all shapes and sizes and in a riot of colours.

They were from the Lady Keylong Federation which comprises 500 Self-Help Groups (SHGs) from villages in 28 panchayats in the Lahaul-Spiti valley. "Women in the hills work enormously hard. Yet we find time, when the sun sets, to do more to earn money," explains Paul who is from Yangla village and represents 73 groups.

Women here traditionally take to knitting during the long winter months and make sweaters, socks and caps. Some years ago, their colourful knitwear caught the eve of the district collector, Vivek Bhatia. He suggested they form a federation and market woollens. That's how the Lady Keylong Federation was born. Bhatia helped the federation sell in Shimla.

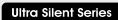
"This is our first time in Delhi," said Paul. "We have sold some socks but more importantly we are learning a lot about the urban market." She said their federation had also set up a food stall and it was their local cuisine that was really attracting customers. "This has surprised us,"



#### said Paul, thoughtfully.

Organised by the Tribal Cooperative Federation of India to celebrate the 'spirit of tribal culture, cuisine and commerce' the fair was well organised with tribal communities from all over India displaying artwork, clothing, crafts and more. For the first time, a food court was organised with stalls selling indigenous cuisine from tribal areas.

Contact: Poonam Paul, Lady Keylong Federation, Lahaul Block, Lahaul -Spiti, Himachal Pradesh-175132 Phone: 09418434843







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