

# Conversations

A Chronicle of Social Currents

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inside



**Focus**  
Pg 3

**Philanthropist Speak**  
Rtn. Narasimhan Rajagopal's  
tryst in social service



**Profile**  
Pg 9

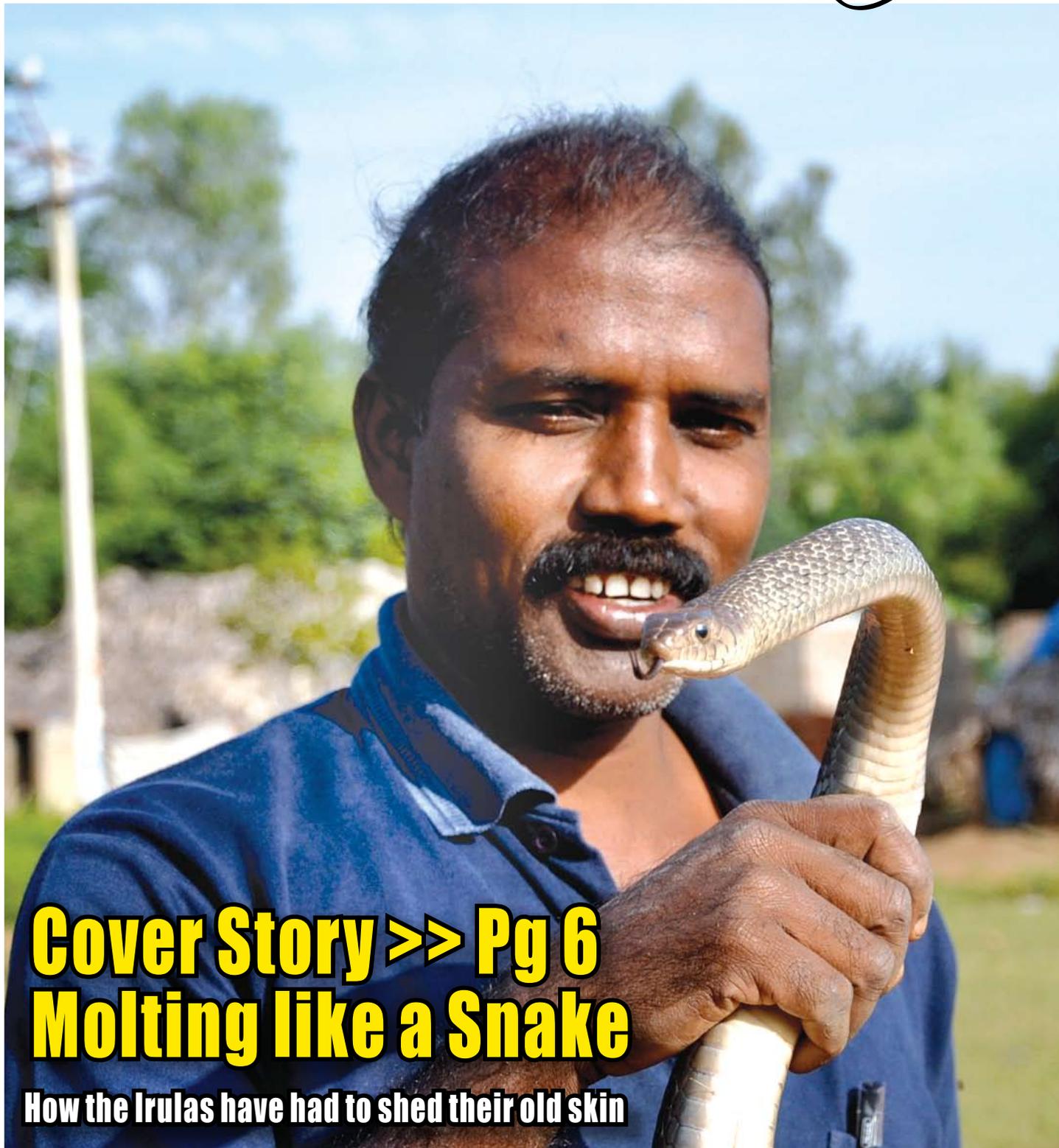
**Step by Step - A better life**  
About Equitas Development  
Initiatives Trust & its programmes



**Chit Chat**  
Pg 12

**"I am a big consumer of  
advertisements."**

An interview with  
Srinivasan K Swamy



## Cover Story >> Pg 6 Molting like a Snake

How the Irulas have had to shed their old skin

Photo: AK

From the Editor

Dear Friends,

It has been said that - Those who bring sunshine into the lives of others cannot keep it from themselves. The magic formula for putting more joy into your life can be summed up in one word—'kindness'. This New Year is the perfect time to share kindness that can change our world.

So, take a break from your 'to-do' list, and perform a random act of kindness. You'll bring joy to your own life, as well as in the lives of others.

Whether you lend your time, offer a thoughtful word, provide a sympathetic ear, your random act of kindness has the potential to transform the world.

Let us all resolve to unconditionally share the power of kindness this year. Let each day be a new chance to look at things with fresh eyes, and to be inspired.

Happy New Year!

PN Devarajan



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Information provided by the Commissioner of Police, Chennai for the month of December 2011

Loss of lives due to accidents - 85

NUMBER OF CASES BOOKED FOR TRAFFIC VIOLATION - 326,815

- Signal violation - 24,864
- Wrong side driving - Nil
- Over speeding - 7,118
- Violation of one way rules - 8,182
- Violation of no free left - Nil

# Traffic Update



ADD SPARKLE TO THE SEASON WITH A TOUCH OF THE ORIENT AT **China Town**  
 A SIP OF SCINTILLATING SPAIN AT **Zara**  
 A TINGE OF EXOTIC THAILAND AT **Benjarong**  
 A MESMERISING SENSE OF NORTH INDIA AT **COPPER CHIMNEY**  
 A SPLASH OF COASTAL FRESHNESS AT **Kokum**  
 A MÉLANGE OF SPICES AT **ENTÉ KERALAM**  
 AND VEGETARIAN GOODNESS AT **Cream Centre**

*“Every day there are 14 persons under 25 years of age who die in road accidents. What often goes unnoticed is the trauma that the victim’s family members go through.”*

# Philanthropist

**A** Rotarian since 1969, Sri. R. Narasimhan is the Chairman – Public Relations of the Rotary Club of K.K.Nagar in Chennai. A Post Graduate in Chemical Engineering from Annamalai University, his career was marked by his experience in organizations like DCW Limited and Mico Farm Chemicals Limited. He is presently the Director of Protech Consultants Pvt. Ltd. His association with Rotary Club began with the Rotary movement with Mettur Dam Rotary Club, and since then he has been part of several social welfare projects as a member of Rotary Club of Chennai KK Nagar.

*In conversation with Shanmuga Priya, he shares his thoughts on public safety which his major area of concern.*

**What are the projects that Rotary club of KK Nagar is currently working on?**

The major projects executed by our club are: providing drinking water purification; a gobar gas plant and solar street lights for Sivasakthi Kaakum Karangal, a residential home for the mentally challenged children and adults; providing facilities to an Integrated Child Development Centre in Ambattur; and providing drinking water supply system with water treatment plant for a school at T.Nagar.

At present, RC KK Nagar is doing a project for The New Life Charitable Trust, a Home for children and old age destitute people at Eraiyoor Village in Kanchipuram District. This is a Matching Grant Project assisted by a Rotary Club of Euskirchen – Burfey, Germany.

This year RC KK Nagar has taken up a proposal to provide equipment and other facilities to RMD Pain and Palliative Care Trust for their Hospice Centre at Alapakkam. This facility will provide pain management and palliative care treatment free of cost to terminally ill patients who are suffering from cancer, HIV, hepatitis, heart, or liver diseases.

Right now, we are working to create a facility for pain and palliative care. The plan is to establish a 60-bed hospice in Thiruvannamalai district of Tamil Nadu. It is an ambitious project that will be implemented in three phases—visit hospice; out-patient hospice; and residential hospice.

**Why has public safety been very much your area of concern?**

Ideally, it should be everybody’s concern. I am myself a victim of rash wrong side driving, and I have my hip replaced in 1999. The number of accidents in a day stands testimony to this. In fact, more saddening is the



Photo: Varun

indifference of people to safety rules. I started reading more about such incidents, rash driving, violation of rules, and lack of care and deliberate ignorance of rules despite knowing them already. I realized that it was the educated who are the most indifferent. Change in attitude is very much the need of the hour and I am just doing my bit here.

**The pamphlets that you circulate out of public interest mention about the WHO report showing that India has the highest fatalities of 1.3 lakhs annually due to road accidents. How could one bring about attitudinal change?**

Every day there are 14 persons under 25 years of age who die in road accidents. What often goes unnoticed is the trauma that the victim’s family members go through. I have traveled across Europe, America, Japan, China, and many other countries. Something intriguing is how Indians, obedient everywhere outside India, unabashedly flout rules the moment they land in our soil.

Attitudinal change is a personal trait with public implications. ‘How’ can be a question of introspection, but designating responsibility is a complicated task. ‘Doing your bit’ is simply the way. Every drop in the ocean counts!

Visual media can play an effective role in this respect. Their contributions to matters such as these are underestimated. On the other hand, Community Policing can bring in a phenomenal impact on people in multiple ways.

We cannot forget our Government authorities and the police who play a major role. Unfortunately, they do not create a hope among the public to voice our concerns freely.

**What are the other social issues that bother you?**

Water wastage and garbage disposal are some issues that bother us in our day to day lives. Public’s indifference only exacerbates the situation. A person who goes to the hotel only for a cup of tea or coffee does not bother to decline the drinking water that is being served. In the end, this gets wasted.

Another issue of concern is the way our elderly are treated. In my opinion, the railway department should encourage volunteers to help the elderly carry their luggage at the railway stations. I voiced this to the concerned authorities at T Nagar railway station as we find no escalator or walkways here and unfortunately till date, I have not received any positive response.

**How do you manage time in handling**

**the role of a Rotarian and that of a Chemical Engineer, directing Protech Consultants Pvt Ltd.?**

I don’t think it is ever a question of time. In fact, at the age of 70, I would like to devote more time for such activities and am happy to be engaged with these. I try and do everything I can. This is what I earlier mentioned as ‘doing your bit’.

I am also supporting and educating my maid’s son who is pursuing his Diploma in Electrical Engineering. I am happy to mention that he will be completing the course this year. I would be providing him with skill and language training so that he can get a good placement.

I have been inspired by many individuals and organizations. One of them that I would like to mention is Mr. Chezhan, a visually challenged person at Thiruvannamalai District in Tamil Nadu who took the initiative to train 60 to 70 women in tailoring. I am touched by his gesture and I have contributed to his initiative and his programs.

**What is your message for our Conversations readers?**

I would urge everyone to always follow rules; any rules for that matter. Never forget that every action of yours has an implication on another person. Do what you can and you will see the fruits multiplying!

# PRIZED RICE

## PROFILE OF MITTABAGILU DEVARAO



Photo: AK

### Devarao advocates growing local varieties of paddy over hybrid or high yield varieties

**W**e run to catch up as the 55-year-old young 'organic' farmer guides us through the green waves of paddy. Mittabagilu Devarao and his wife proudly point out the different varieties of paddy growing in an enclosed area of five acres. This patch of land is used for growing and storing seeds from close to 65 different species of rice. The rest of the 20 acres is dedicated to growing paddy, mango, and vegetables apart from a few trees of areca nut, banana, and coconut.

"Agriculture is a means of sustenance. We consume only what we grow," says Devarao. At a time when agriculture in India is going through a distress phase and farmer suicides are widespread, these words sounded reassuring. Though he may not understand the term, Devarao has been an organic farmer since 1985. He recalls the time when the trend of using chemical fertilizers began, soon after the government started subsidizing them in the wake of Green Revolution in the early 70's. A decade of continuous use saw a decline in yield

and Devarao reverted to using compost. He still relies on the mixture of cow dung and soot to fertilize his fields and swears by the efficacy of cow urine as a pesticide in combating mealy-bug infestation of paddy.

Questioned about the impetus that led him to switch over to traditional farm practices, Devarao is quick to reply in a booming voice, "The book 'One-Straw Revolution' by Fukuoka changed my outlook. I chanced upon a Kannada translation of the book in the 80's and I was inspired to do away with the use of chemicals in my fields."

Devarao advocates growing local varieties of paddy over hybrid or high yield varieties. He strongly denounces the policy of promoting genetically modified crops, a matter on which Indian farmers seldom have a say. "The local varieties are pest resistant and hardy. Also, they do not become weak after repeated cultivation. Some of the species possess medical properties as well," says Devarao.

He has collected and preserved nearly 65

varieties of paddy sourced from different parts of the country as well as from abroad. His ancestral home in Killuru resembles a seed bank where he stores his prized species in earthen pots and gunny sacks, citing lowered rate of germination for samples stored in plastic sacks. His collection includes local pest resistant breeds like Gandasale, Kaime, Rajakaima, and the drought resistant breed Tonnuru sourced from Kerala. Rice varieties from Manipur and Thailand also make up the assortment, sourced through friends and agricultural scientists.

However, Devarao sounds wary of collaborating with researchers to preserve these species. "I do not want them (scientists) to create hybrids out of these species or to preserve them like museum pieces," he says. However, Devarao has given samples to agricultural colleges at Dharwad and Wyanad in exchange for new varieties.

The framed citations hanging on the walls of his unpretentious home speak of the

recognition his efforts have received from different organizations. The citation from Pesticide Action Network –Asia & Pacific awarded in 2007 is close to Devarao's heart as it was presented by G. Nammalvar, admired widely as India's Fukuoka.

In the village of Kajor where he lives, Devarao seems to be the only one who practises organic farming. Even though he gives away seeds for cultivation to interested farmers, most of them use chemical fertilizers and pesticides. "Despite the case of Endosulfan poisoning in Kakkada in the 1960s, people have not learnt their lesson. There is a shift from growing paddy to growing areca nut and other cash crops. Slowly we will lose the ability to sustain ourselves, no matter how much money we make," signs off Devarao, as he picks his way between the lush fields in the twilight.

— Payal Ganguly  
Asian College of Journalism



# GOODWILL AMBASSADOR

“Thirukural has the essence of management, which must be included in books on human resource.”

**D**r. V. Irai Anbu IAS is one such person who is identified with several personalities— as an author; orator; administrator; and above all as a socially conscious person. Till date, he has authored 37 books; each one being an inspiration for many. In December 2011, four of his publications were formally launched at a book release function at Sir P.T. Thiyagarayar Kalai Arangam in Chennai.

Being an avid reader of Dr. Irai Anbu’s books, and eager to get hold of the new publications, I pulled myself together to witness the event.

A pleasant smile from Dr. Irai Anbu welcomed each one of the guests. His concern to introduce each one of them to his spouse revealed his humility. There were stalls set up at the entrance of the venue and almost all the guests rushed to procure copies of the four books—Ancient Yet Modern ; Management Concepts in Thirukkural; On the Banks of the River; *Nenjai Thottathum Suttathum*; and *Avvulagam*— that were set to be released on that day.

After being served with snacks, I entered the auditorium and seated at ease. The hall was slowly getting crowded, and it was overwhelming to see over fifty IAS, IPS, and IFS officers; leading doctors; philanthropists; ace authors; and media personalities as guests. I felt delighted to be amidst them!

Mr. Malan was the chief guest for the event and Mr. Manushya Puthiran delivered the welcome address. The event took off with the release of the book “*Avvulagam*” by renowned author S. Ramakrishnan. Narrating a short story on selflessness, he underscored the need



**“The royalty from the books would be donated to a cancer institute in Chennai and night schools functioning in the neighbouring Kanchipuram district.”**

for revisiting our thoughts to lead a heavenly life.

Speaking about the book titled ‘On the Banks of the River’, Cartoonist Madan said, “This book will spark a curious question in the minds of readers on why

one should bother about the welfare of tribal people. The entire universe belongs to the tribal communities. If the forests are destroyed, it would have an adverse impact on the survival of human beings.”

Finance Secretary Mr. K Shanmugam IAS appreciated the short stories authored by Dr. Irai Anbu and elaborated on the application of messages from the ancient Thirukural in present day lifestyle. Quoting a few couplets, he said, “Thirukural has the essence of management, which must be included in books on human resource.”

Mr. Manikandan the Master of Ceremonies of the event was witty and kept the audience chirpy until the end. “I have seen houseful film shows, but this is the first time I am witnessing a houseful

book release event,” he said. This prompted me to take a quick glimpse behind, and was amazed to see about 100 people standing at the corridors.

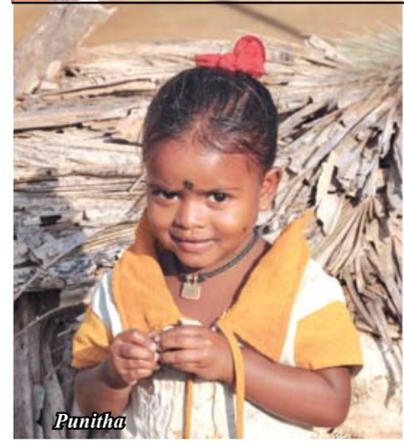
Dr. Irai Anbu while delivering the Vote of Thanks announced, “The royalty from the books would be donated to a cancer institute in Chennai and night schools functioning in the neighbouring Kanchipuram district.” This laudable act received a standing ovation from the thousand plus audience and moved many to tears.

I am sure that this event has set a beginning for many authors to share their virtue not only through their writing, but also by giving a portion of their royalty to the lesser privileged.

—Marie Banu

# Molting like **A SNAKE**

Conversations team spends a day with the Irulas to learn about their new life.



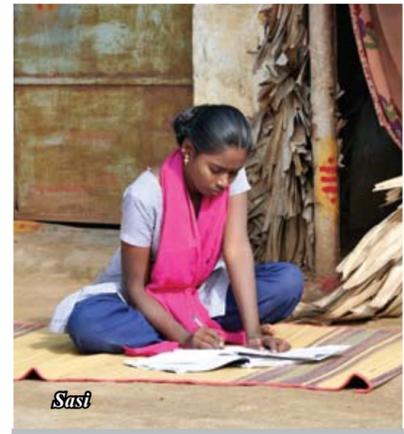
Punitha



Prema



Nivedha



Sasi

**A** scenic drive winding through lush green paddy fields and casuarina plantations led us to Pinnal Nagar, a Irula hamlet at Kalvoy village in Kancheepuram District where 28 Irula families live.

Sourana and Balaji, our contacts, seated us at the front of a concrete house. The entire community gathered curiously, and the children were the first to converse. They began with a rapid-fire round: "What is your name? Where do you come from? Can you speak Tamil?"

After introducing ourselves and explaining the purpose of our visit, Maragatham, an octogenarian, told us wistfully, "I don't know my age as I never attended school. I married Singaram when I was young. We had two sons. My elder son Kanniappan died due to illness when he was 40 years' old, and my younger son Dorai lives with his family here."

Maragatham tried to hold back her tears while remembering Kanniappan. She paused for a moment and introduced us to Dorai. Adjusting her spectacle strap fashioned out of a thin rope, she said, "My husband used to catch snakes and sell its skin while I grazed cattle. In those days, men went hunting and women worked as agricultural coolies. We received paddy grain instead of money and led a simple life eating fruits from the forest, rabbits, and rats. After the Indian Government banned the sale of snake skins in 1972, my husband also worked as a farmhand."

While I was engrossed conversing with Maragatham, four-year-old Punitha came up behind me and touched my hand. When I shuddered – I imagined snakes everywhere – she giggled.

Sourana drew herself closer and said, "Irula children join their parents in the hunt for rats and rabbits and can hold a snake with ease. Although educated, they follow our traditional customs and food habits."

Sourana, 35, is the Director of Adhivasi Social Service Educational Trust (ASSET) and has completed the Post Graduate Diploma in Social Initiative and Management at CSIM. When I asked how the Irulas made a living after the government imposed a ban on selling snake skins, she said, "As they had no other skill, they earned their living by doing coolie work. They either worked as farmhands during the sowing and harvesting seasons or worked in rice mills. They collected firewood from the forest to sell, and also engaged in fishing."

Post-tsunami, Sourana and Balaji were employed at Irula Tribal Women Welfare Society (ITWWS), a non-governmental organisation at Thandarai in Chengelpet for over three years. In 2009, they together launched ASSET with the objective of educating and empowering the Irula community.

Speaking about their advocacy efforts, Sourana said: "Out of the 37

tribes listed under the Scheduled Tribe category, Irula ranks fourth. It was a challenge for us to obtain ration cards and community certificates for our members, which is a necessary proof to avail government benefits like free school uniforms, fee scholarship, subsidy, and bank loans. We found it difficult to prove to the government that we belonged to the Irula community as they were of the impression that we would wear dirty clothes and appear shabby. At times, our community members had to even sing the traditional Irula song to prove their genuineness."

The Irula population in Tamil Nadu is estimated at six lakh. They are also found in various parts of Andhra Pradesh, Kerala, Maharashtra, and Karnataka. At Kalvoy village in Tamil Nadu there are about 91 families with a population of 320 who live in several settlements, and Pinnal Nagar is one of them. The government had allotted five acres of land to Pinnal, an Irula, in 1968 to establish his settlement, and today 28 families belonging to his lineage live here.

Most of the houses are thatched or semi-thatched and each has access to electricity and tap water. In 2009, the government of Tamil Nadu offered four families a grant of Rs. 75,000 each to construct concrete houses under the 'Kalaingar Veettu Vasathi Thittam' that was launched in 2010. This six-year programme aims to convert eligible huts in rural areas into concrete-roofed permanent houses by 2016. Of the 131,241 houses that were identified in Kancheepuram District for construction, the Scheduled Tribes were allocated a quota of 2.8 percent.

"I was the first Irula at Kalvoy to complete my tenth standard. I used to go hunting along with my father for

Ramesh



snakes and rats when I was young. After I got married in 1995, I engaged in social work. I now work as an insurance agent and spend my free time to serve my community," said Balaji, Treasurer, ASSET.

As part of the Trust activities, Sourana and Balaji also run a free tuition centre in one of the thatched houses at Pinnal Nagar. "All the 20 children from this settlement study in government schools at Kilkalvoy and Melkalvoy and attend our tuition centre during evenings and weekends. We are planning to construct a bigger centre so that the children from the neighbouring hamlets can also attend. Besides studies, the children are taught music and dance and we have a cultural team that performs during school events and festivals," said Sourana.

Whilst Sourana was leading us to the temple, we heard a loud shriek. We saw Balaji hold a five-foot snake that squirmed restlessly. "This is 'garandiya' (rat-snake) and is harmless. They come to feed on rats," he said, proudly holding the snake by the neck. Vignesh, 15, wanted to

hold it and pose for a picture and the rest of the children surrounded Balaji to have a close look.

Hiding my fear, I slowly slid away into one of the concrete houses and waited until Balaji released the snake in the nearby hillock. The stench of the snake was unbearable even from a distance of about 100 meters.

When he returned, we asked him to show us the rat burrows and demonstrate a capture. He promptly led us to the wasteland nearby, punched the fresh mud patches with a pole, and in one of the burrows caught two rats. "Do you know that these rats are healthier than chicken as they feed on herbs?" he asked rhetorically.

He carried them quietly to the hamlet and gave it to one of the community members. "Our ancestors used to depend on these rats for their food. When they found grains in the burrows, they spared the rat as a token of gratitude. But, today these will be served for dinner," he added.

As dusk neared, we noticed some children settling with their books to study. Sasi, 15, a first generation school-goer, was preparing for her tenth standard board examination. "I want to become a doctor. I would like to serve my community by offering free medicine and treatment. Although I scored only 200 marks in the model examination, I am working very hard to excel in the board examination," she said with hope.

Govindammal, 13, was helping her disabled grandmother Anjalakshmi grind mint leaves into a chutney on the grinding stone, and the aroma filled the air. Deendayal led us to the nearby tree where the children were playing on the swing made of an old saree tied to a tree.

As we headed towards our vehicle, the children followed us and asked eagerly when we would come again.

—Marie Banu

*Irulas are a scheduled tribe who are present in various parts of India, but mainly located in the district of Tamil Nadu. They are known as snake and rat catchers. They are reported to be in possession of excellent medicobotanical knowledge of herbal wealth and related vegetation in their immediate vicinities. Prior to the Indian Wildlife Protection Act of 1972, the Irulas were one of the leading suppliers of snake skins to the global exotic skin industry. The hunting of snakes for their skins was eventually banned in 1972 to prevent the local extinction of several species and this deprived them of their main source of livelihood.*

*All Irulas worship the virgin goddess Kanniamman. There are two important festivals in their calendar. One is for their goddess Kanniamman; the other is the spectacular Maasi festival that is celebrated on a full moon day by the sea.*



Vignesh with Balaji



Sourana with her daughters and Maragatham

Photos: AK

# A Ray of Hope

**M**eena K Jain started to give meaning to issues related to children since the age of eight. The sight of the street children would raise questions like these in her mind: 'why life has to treat them this way; 'what has been their mistake'; 'How can the lives of orphan children, especially girls with physical and mental problems be bettered?'

Meena's mother who shaped her thoughts as she used to take care of the food and clothing needs of a mentally disabled girl as well as an orphaned girl who lived in a nearby ashram.

Meena determined to make a difference in the lives of such children and chose education as a way to enable her aspiration. She did her graduation in English Literature, pursued her Masters in Sociology and Psychology, and Doctorate in Psychology and Women Study.

At the age of 17, she started working with cancer patients. She would travel along with her mother to the families who had terminally ill children and try to fulfill the child's last wish.

During 10 years of her work life, Meena had the opportunity to work with experts in the medical field like Dr. R N Varma, Professor Milton, Dr. Nandini Muthkudan, Mr. V P Krishna Swamy, Dr. Mahadevaiah, Sree Neetu Srinivas Rao, and many more.

She has been inspired by her director who was a Harvard scholar. Her exposure in Community Based Rehabilitation work and Rehabilitation science facilitated her writing a manual on dealing with mental retardation and intervention in early childhood. She worked as project coordinator for seven projects and handled technical aspects, administration, finance, community service, community projects, and rehabilitation programmes for people with disability. She also worked at Nirmala Shishu Bhavan that catered to children with multiple disabilities.

Meena's team was the first to set up a remedial resource room at Kumaran School in Bangalore for children with mind disability, and also established a resource room for children with learning disability. Later, an Army school was also launched to serve such children.

## Setting up of NGO

Meena's exposure in the development sector helped her to launch her own NGO. With a loan of Rs. 5000 that was lent by Mr. Avlani, she launched 'Srishti' along with two of her friends.

Today, corporate houses in India take pride in partnering with Srishti. Meena used to sell lot of art work created by her to raise funds for the NGO that she set up.



Meena K Jain

Srishti first started with sale of *panipuris* (a popular Indian snack) and squashes as a means to raise funds for the organization. At first, her friend's father ridiculed them for renting a place for Rs. 5000 and earning less than the rental amount, but a year later, he spoke with pride about his daughter's venture.

Meena graduated as a Social Entrepreneur in 1995 and within a decade she was able to cater to the needs of many needy children. She also mastered the nuances of NGO Governance.

## A new start

As Srishti became sustainable over a period of time, Meena chose to part with the organization. She was selected as a member of Child Welfare Committee and her social activism got her elevated as the Chairperson of this committee.

She questioned the very basis of human existence and issues like the rape of a 10-year-old, child kidnap, and all atrocities on children. She toughened on the evil doers and focused to make a difference in the Juvenile Justice Act of India.

While serving as Chairperson of CWC in Bangalore, Meena revamped its policies and systems and became the role model for other states.

## Sambhav Foundation

In 2006, with the help of her family and friends, Meena started Sambhav, a home

regular schools every year.

For children over 16 years of age and who are suffering from epilepsy, Sambhav provides them treatment through Dr. Rajesh Iyer, an epileptologist. For those who cannot afford the medical expenses, Sambhav identifies a sponsor too.

## Sakshi for vulnerably background sector girls

'Balika Siksha' is an education programme that supports girl children who hail from economically weaker families.

## Developmental Programmes

Life skill training is imparted to school children and modules on self-awareness, effective communication that are based on WHO principles are imparted. Volunteers from different corporate houses train these children on Saturdays.

Rural Development programme  
Sambhav also adopts economically and socially backward villages like Kuppachari village near Madhugiri in Karnataka. Based on the funds available, medical camps are organized; toilets are constructed, and children education programmes are conducted here.

## The Differentiator

There is a lot of preventive work that can be done in India. For Meena Jain, any and every issue related to children who are in difficult circumstances is a priority. She wishes that all stake holders who work from prevention to rehabilitation come together to address this issue.

Meena strongly confirms that we are all culturally influenced and socially stigmatized and says that the child today is a confused individual as he lacks direction or focus in life.

"There are experts who are trying to find solutions to social problems, which is wonderful. But, as a society are we ready to accept them with all these problems? Are we open to accept a HIV positive child? Can we accept a prostitute who wishes to reform? Will we give her a dignified life without a stigma?" she asks.

Although Meena had many offers to go abroad since the time she started working, she chose to remain in India, as she wanted to care for her aged mother. But, recently she had the opportunity to visit as there was no emotional constraint as before.

Meena believes that the world can be bettered, and the pain and suffering in the world can be reduced only if everybody comes together and work towards the cause.

There are experts who are trying to find solutions to social problems, which is wonderful. But, as a society are we ready to accept them with all these problems?



for those with disability and ability. "We have 100 percent success cases—whether it is a child with disability or a person who needs mental health intervention. I can't choose any one case as being close to my heart, as every case that we deal with are close to my heart. When I see the happiness on a mother's face when she hears her child who was unable to speak earlier, call her *amma*, I feel elated," says Meena.

Sambhav works with delay in development of mind of the children. Intervention therapy, special education, and physiotherapy are provided to children and Sambhav aims to mainstream one or two of their children in

—Vijaya Madhavi

“A better quality of life meant different things to different clients. Our company identified two crucial strands—improving income and reducing expenditure.”

# Step by step — A Better Life



“One who lives in a rented house wants to own one. This was the next dream we set out to fulfill.”



Poverty as a concept remains debatable. However, access to credit as an effective means to contain this vicious circle is the lesson of the day. “Thanks to Mohammed Yunus who brought this concept to light,” begins John Alex, Programme Director, Equitas Development Initiatives Trust.

The company, Equitas Microfinance India Pvt. Ltd, floated the Trust in February 2008, in addition to other social initiatives that were undertaken. Equitas, as a company, targets low income households that are not served by the formal financial sector to improve their quality of life. The key is ‘access to credit’.

“Access to credit is a very complicated task, given the circumstances in our country. Grameen Bank model of micro finance, as a concept, works. It has worked in Europe, Russia, China, America, and in war torn areas like Afghanistan and Africa which can be replicated with suitable adaptations. It works everywhere for the simple reason that women are better than men in repayment,” explains Alex.

“Financial services to the low income households created a large client base (about 15 lakh borrowers) for the company. The self-help group mechanism created a ‘peer force’ that ensured timely repayment. Our clients are not poor. They just did not have the access to credit. This is where Equitas pitched in,” he says.

Financial literacy is an integral part of the services provided by Equitas. At times, private moneylenders and even NGOs have charged exorbitant rates of interest that ranged between 35 to 60 percent. Assessing the ignorance of clients, Equitas educated

people on these nuances. It became the first enterprise to reveal the interest rates to clients and operated in a transparent manner which resulted in a bond between the people and the company.

“All our clients have great dreams. Along with the increase in confidence levels of the women and their ability to face and approach authorities, Equitas also acknowledged their dreams. A better quality of life meant different things to different clients. Our company identified two crucial strands—improving income and reducing expenditure,” says Alex.

In order to augment income levels, Equitas provided the clients micro finance loans; trained them in skills that they chose to learn through ‘Equitas Gyan Kendra’, and offered placement of clients’ unemployed children in enterprises like Nokia and others. Recently, they have come up with the Business-to-Business initiative which is a for-profit model like the micro finance loans. In this, clients like vegetable vendors make better profits by procuring goods directly from the producer and farmers use the distribution centres that have been created for this purpose.

“We are able to pass on 20 percent margin to our clients,” points out Alex. A market research team which studied the expenditure patterns of the clients revealed that 50 percent is spent on food; 20 percent on health; and 10 to 15 percent on education. Guided by the study, Equitas established ‘Equitas Dhanya Kosha’. These are retail shops which sell products at 10 percent lesser market price. Along with a monthly revolving credit of

1000 rupees, 6 percent of the discount is passed on to the members.

Three models—camps and referrals; health helpline; and tele-medicine—were adopted to curtail health related expenditures. The field officers inform the self-help group members about medical camps during their regular visits. Soon, primary health care covered 6.6 lakh out of the 15 lakh client base. Further, the screened members were referred to doctors who provided discounts for treatment. “We played the number game too. Seeing 10 patients for 500 rupees per head versus 20 patients for 300 rupees per head was the cue. Fortunately, it worked,” laughs Alex.

Latest on the cards is the tele-medicine-video conferencing programme that was launched at the centres at T.Nagar, Selayur and Perambur. An excited Alex says, “This is first of its kind initiative that has been welcomed in many circles, including the government. What is inspiring is the prompt and responsible networking that facilitates the execution of these projects. The system provides a check up, an ECG, and prescription at an affordable price of 50 rupees. Needless to mention, technology like the remedi-kit in health centres has come along since the beginning to ensure effectiveness of this programme.

In the area of education, adopting a Corporation School was not possible, hence tuition centres was an alternative for Equitas. Today, there are 50 ‘Equitas Shiksha Centres’ across the state, benefiting 4000 students. Equitas has opened schools ‘Equitas Gurukul’ in Dindigul, Salem, Coimbatore,

and Trichy that provides quality education at an affordable price.

So, what followed ‘an increased income and reduced expenditure’?

“One who lives in a rented house wants to own one. This was the next dream we set out to fulfill”, says Alex, describing the housing loans. “Our principle was simple. We believe that any social initiative should reach at least 20 to 25 percent of our client base.”

Equitas also focused on the pavement dwellers. Interestingly, upliftment of pavement dwellers and beggars was the original idea and the company was to be named UPDB, an acronym for ‘Upliftment of Pavement Dwellers and Beggars’. However, it was renamed EQUITAS, a latin word meaning fair and equitable. Going back to the same group, they worked out a model to finance their deposit and rent houses to them.

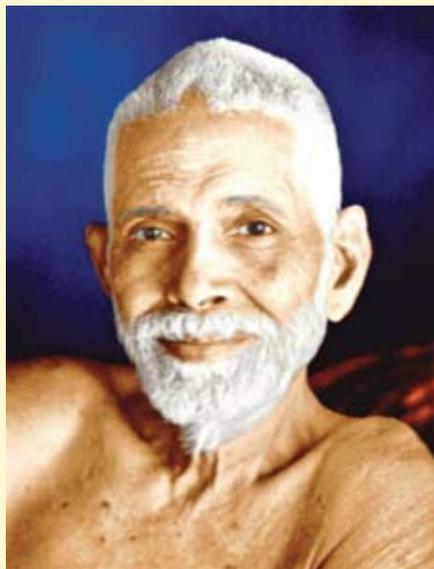
Eventually, integrated approach was followed. The residents were enrolled in the skill training programmes and their products were sold in retail outlets. Children from these families were employed in warehouses through the placement programmes. Now, out of the 100 families that have been identified, 87 live in houses and 70 have started remitting the rent themselves. “As a guide and facilitator, we always have to think ahead. We are now working to get ration cards for these families,” concludes Alex.

Thus, Equitas, as a corporate citizen, has walked that extra mile to prove that self-sustenance is true empowerment.

—Shanmuga Priya.R.

# Karma Yogi

Conversing with R. Seshagiri Rao, a visitor, Maharshi remarked that a Self-Realised sage (*Atma Jnani*) alone can be a good Karma yogi. “After the sense of doership has gone let us see what happens. Sri Sankara advised inaction. But did he not write commentaries and take part in disputation? Do not trouble about doing action or otherwise. Know Thyself. Then, let us see whose action it is. Whose is it? Let action complete itself. So long as there is the doer he must reap the fruits of his action. If he does not think himself the doer, there is no action for him. He is an ascetic who has renounced worldly life (*sanyasin*).”



Maharshi then made certain remarks: “When you adhere to one philosophical system (*siddhanta*) you are obliged to condemn the others. That is the case with the heads of monasteries (*matadhipatis*)”. All people cannot be expected to do the same kind of action. Each one acts according to his temperament and past lives.

Wisdom, Devotion, Action (*jnana, bhakti, karma*) are all interlocked. Meditation on forms is according to one’s own mind. It is meant for ridding oneself of other forms and confining oneself to one form. It leads to the goal. It is impossible to fix the mind in the Heart to start with. So these aids are necessary. Krishna says that there is no birth (*janma*) to you, me, etc., and later says he was born before Aditya, etc. Arjuna disputes it. Therefore it is certain that each one thinks of God according to his own degree of advancement. You say you are the body in wakeful state; not the body in sleep.

Bodies being several-fold for an individual, should not there be infinite capacities for God? Whichever method one follows, that method is encouraged

by the Sages. For it leads to the goal like any other method.

Mr. Ekanath Rao, an Engineer, asked Sri Bhagavan if solitude is necessary for *vichara*.

**M.:** There is solitude everywhere. The individual is solitary always. His business is to find it out within, and not seek it without.

**D.:** The work-a-day world is distracting.

**M.:** Do not allow yourself to be distracted. Enquire for whom there is distraction. It will not afflict you after a little practice.

**D.:** Even the attempt is impossible.

**M.:** Make it and it will be found not so difficult.

**D.:** But the answer does not come for the search inward.

**M.:** The enquirer is the answer and no other answer can come. What comes afresh cannot be true. What always is, is true!

—Excerpted from Sri Ramana Maharishi teachings

**D.:** How did the ego arise?

**M.:** It is not necessary to know it.

Know the present. Not knowing that, why do you worry about other times?

Maharshi said in reply to a question: “Is the world within you or without you? Does it exist apart from you? Does the world come and tell you ‘I exist’?”

The questioner resumed: “How do we know that action is ours or not?”

**M.:** If the fruits of actions do not affect the person he is free from action.

**D.:** Is intellectual knowledge enough?

**M.:** Unless intellectually known, how to practice it? Learn it intellectually first, then do not stop with that. Practice it.

## Perseverance – the mainstay in growing social entrepreneurs

The questions many times asked to a social entrepreneur are: “When did you decide to become a social entrepreneur?” “How did you know this is your life purpose?” “Which incident started this?”

Most of the times, it is not a single incident or a particular time, but a series of events and experiences and the growing passion towards what one wants to be associated with. It could seemingly be a very powerful event that enabled the person to make the decision to walk in that particular path, but to arrive somewhere there would have been several consistent efforts and ‘perseverance’ is the word which best describes this. Social entrepreneurship is not an outcome, but a process and requires perseverance.

One day two frogs fell into a pot of milk. They swam around and tried to hop out. As there was no solid support under their feet, it was not possible for the frogs to hop out and escape.

After some time one of the frogs said, “I am completely tired. I can’t swim any longer. I am giving up.” He gave up and sank to the bottom.

The other frog said, “I will go on swimming. I hope something will happen.” So, he went on swimming. His movements churned the milk and turned it into butter. After sometime, the frog climbed up on the butter and hopped out of the pot. (*Sampath. J.M. story 93 Discovery– 3rd edition, Insight Publishers, Bangalore, India, 1998*)

For the world, a person is a social entrepreneur; for the social entrepreneur he/she is a person following his/her vision with



an undying passion and faith. While on the path of the vision it is very easy to give up when obstacles come, but it calls for tremendous courage to stand and face it. Even the impossible happen if we are not willing to give up.

When we hear about the frog jumping out it seems pretty simple, but only the frog knows the efforts that went into churning the milk to get the butter. Also, the effort when it is for a single person is very different to efforts when an institution has to be run around a vision, or to fight against a system so as transformation at macro level becomes possible.

Transformations in the system and organizations have happened not because of the single person’s personality alone, but also because of their perseverance. Jim Collins in his book ‘Good to Great’ calls this the ‘fly wheel effect’, where a single person is able to put his effort on moving a huge fly wheel. It is difficult till the momentum picks up, but once the momentum has picked up, it takes very less effort to keep the fly wheel moving.

Similarly, each of us has the capacity within us to be a social entrepreneur. But, how many of us are willing to stay with an idea or a path irrespective of what we face while walking on the path? How many of us are willing to put efforts to build that stamina and tenacity to persevere?

**Perseverance calls for many things –**

- A deep faith in oneself and the vision
- A realization and firm connect between the self and path we pursue
- A healthy restlessness within which says ‘rest not until reached’
- A number of sacrifices of self needs and wants
- A deep sense of credibility – to walk the talk ; practice before preaching
- To be rooted firmly - if we don’t stand for anything we give up for everything
- To determine the threshold where we are likely to give up and anchor ourselves in that space
- To see the vision larger than the self and be willing to stay focused
- To identify every opportunity and take appropriate actions
- To convert every problem into an opportunity to learn
- To be willing to be with the flow and submit to larger design of the consciousness
- To grow beyond the problem than make oneself small and make the problem appear larger than the self

‘Arise, awake, and stop not till the goal is reached!’ said Swami Vivekananda. He

### A Series on Growing -Reflections for Deep Change

terms perseverance as ‘Shraddha’ an unparalleled Sanskrit word for single minded devotion. “No problem is big or small; it’s my own smallness or bigness which makes the problem look big or small”. When there is perseverance and tenacity and the intention is for the larger good, the universe will converge itself to make things happen.

The best of the ideas have value only when someone is willing to stay with it and implement it. Social entrepreneurship is more about staying and persevering rather than the idea itself.

#### Points for Reflection:

- What makes me stay with an idea?
- What makes me stop believing in my thoughts and efforts?
- What are my own fears and anxieties that stop me from moving with the idea?
- What are the everyday actions that enable me to anchor and strengthen my roots?
- What support structures have I built within myself to get back onto the journey when I slip back?
- When faced with a constraint where is my focus – on myself or the circumstances surrounding me?

—J.M.Sampath & Kalpana Sampath

# BICYCLE SHARING

“I enjoy riding the bicycle and feel really fresh and peaceful to cycle at 6.45 A.M. It forms part of my daily exercise and keeps me fit.”

**C**ycle Chalao! is a popular slogan in every bicycle rally in India. The shout out is used by everyone who cares for the environment, the public transportation, and our society.

Raj Janagam and Jui Gangan, two enterprising Management Graduates in Mumbai, are the leading experts in Bicycle Sharing Systems for developing countries, with an award winning and world recognized brand – ‘Cycle Chalao!’ that they founded in India.

They have spent the last three years in pioneering work for bicycle sharing systems for which they were featured by Forbes, Fast Company, and Outlook Business Magazines. They have been also acclaimed as social entrepreneurs and fellows at Unreasonable Institute, Unlimited India, Foundation for Youth in Social Entrepreneurship and PUKAR.

Presently, they are working with the Ministry of Urban Development (Government of India) and Pune City Municipal Corporation in designing and implementing mass-based high impact bicycle sharing systems in India.

“We could not find a better word to describe what we are doing! We are India’s leading bicycle sharing social enterprise. Bicycle Sharing (known as Bike Sharing in the west) is one of the major activities for us coupled with Bicycle Promotions and Bicycle Advocacy. It’s all about giving YOU the power to—curb air and noise pollution; save fuel; burn calories and improve fitness; save time and save money,” says the founders.

The project was first piloted at Mumbai and this was their strategy:

Place: Mulund East Railway Station to Vaze Kelkar College (Distance: 2.5kms)

Logistics: 30 regular MTB’s with self Locks, customized mudguards, few bicycles with baskets, robust locking facility near railway station, registers, toolbox, first aid kit, and the founders.

Customers: Students of Vaze Kelkar College who pay a very minimal charge for hiring the cycles.

How it works: 30 cycles are kept at a Cycle Chalao point near the railway station. The students hire the cycles and cycle their way to college. They drop the cycles at the college at the Cycle Chalao enclosure. Those who want to go back to station hire the cycles and ride back to



**“It’s all about giving YOU the power to—curb air and noise pollution; save fuel; burn calories and improve fitness; save time and save money.”**

the Cycle Chalao point near the railway station. These points are manned by the Cycle Chalao team.

The Students of Kelkar College are now using bicycles in their routine commuting between college and railway

station for the last few months. By picking up a bike from station and dropping it at the college and vice-versa, reaching college has never been so fun, easy, green and cool for these youngsters.

“I subscribed to the service not only for economic and eco-friendly reasons, but also because it is fun riding a bicycle and it makes a lot of sense to travel this way. I swiftly ride through the traffic and actually reach my college early,” says Swejal, a student.

“The best part was that all our subscriptions were sold off in the first week of the launch itself,” says Rai. “We’ve successfully converted many students who used to travel by auto-rickshaws to bicycles. Apart from cutting their carbon footprints and burning calories they also saved money and made the vicinity of their college a bit cleaner, greener, and quieter. We’ve crossed our benchmarks to measure the success of the pilot phase in the first month itself, and are still wondering on all the factors

which lead us to the beautiful numbers,” quips Gangan.

“I am really thankful to Cycle Chalao! Team as they have made me go back to my childhood days. I enjoy riding the bicycle and feel really fresh and peaceful to cycle at 6.45 A.M. It forms part of my daily exercise and keeps me fit. It is also convenient to use this service as the promoters are very friendly and are always there to help us out in the best possible ways. Apart from this, I feel happy that I don’t have to deal with the auto rickshaw guys,” says Shalaka Patankar, student.

“The success of the model operationally and financially showed the feasibility of Cycle Chalao! and answers all the doubts raised by our critics in the best way possible. We are now set to scale and need your support to reach our vision ‘To make cycling as the best mode of public transportation in India,’” concludes Gangan.

—Latha Suresh

# “I am a big consumer of advertisements.”

Srinivasan K Swamy shares with Marie Banu his journey in the advertising sector and his passion for social causes.

**S**rinivasan K Swamy is the Chairman and Managing Director of R K SWAMY BBDO Pvt Ltd, a leading advertising firm in India. He is also the Chairman of HansaVision, Hansa Research, HANSA Customer Equity, iVista Digital Solutions in India and HANSA|GCR and HANSA Marketing Services in the USA.

R K SWAMY BBDO is present in Mumbai, Delhi, Chennai, Bangalore, Kolkata, and Hyderabad. It has over 75 large national and multinational clients across all important product categories and services. In addition to its Creative and Media Services, it provides communication solutions for Healthcare, Social and Rural sectors as well as specialized divisions for Interactive, CRM, and HR Communications.

Srinivasan K Swamy is the Past President of All India Management Association and is also the Past President

of The Madras Chamber of Commerce and Industry; Madras Management Association; and the Advertising Club of Madras. He serves on the Board of Indian Institute of Management, Tiruchirappally and is also a Trustee in the Consumers Association of India and CONCERT.

*In an interview, Srinivasan K Swamy shares with Marie Banu his journey in the advertising sector and his passion for social causes.*

**Being the Chairman of Confederation of Asian Advertising Agency Association, can you tell us what inspired you to venture into the field of advertising?**

Advertising was a default option for me. My father started this Company—

(R K Swamy Advertising Associates)—in 1973, and when I completed my MBA in 1978, my uncle literally forced me into it. I cannot say that this was a wrong decision, because I dare say that I made my own contribution to the progress of our company which has now grown into an institution covering 20 different business offerings both in India and the USA.

My involvement with various industry associations is not seen by us as a waste of time,

since we believe that any amount of time spent for strengthening our industry is well spent. It is after all the hand that feeds us.

I was the President of Advertising Agencies Association of India for three years. When I was chosen to lead the Confederation of Asian Advertising Agency Associations, it was a natural corollary.

**Advertising has positive as well as negative points. Can you share your thoughts on this?**

Advertising promotes choice and competition. It reduces the product price due to the competitive forces. It improves quality, promotes innovation, and makes the consumer choose with confidence the quality they can get. I can go on and on. But, the only down side of advertising is the small fellows with better products cannot always compete with big manufacturers with deep pockets. It is an unfair world, after all!

**Can you tell us an advertisement that impressed you and one that disturbed you?**

Being in the profession for over three decades, I am a big consumer of advertisements. To me the ads that serve the advertisers' best in terms of increased sale or change in behavior, impress me. I don't get taken-in by entertaining ads. Yes, like for others, they do entertain me. I enjoy them, but most often these are wasted if they do not lead to positive action. Similarly advertisements do not disturb me. Some may be in bad taste, however well they may sell the product.

**You have involved in several social service activities, Valluvar Gurukulam School Society being one of them. How do you find time for social work?**

As a person I believe in the virtue of delegation. You are only as effective as your team is and team members take more interest if they see the outcome of their efforts rather than as per direction of someone else.

At Valluvar Gurukulam, we have been able to make this into a wonderful institution in a matter of 15 years. From 200 students, we have scaled up to 2700 students who are all housed in a modern building which has all top facilities for sports, extra-curricular activities, etc. The dedication of our Honorary Secretary, Education Advisor, Principal, Head Mistress, teachers, staff, and students made this possible. As Chairman, my role is limited to encouraging people to take positive and firm steps. Our only goal is to make the school a preferred destination for

parents and students in the community. The joy is more because most of the students are girls who are first generation school goers.

**You seem to be passionate about providing education to the underprivileged. Which other social causes are you concerned about?**

I am passionate about all things that I take up. I am the President of Hindu Mission Hospital, a 230-bed multi-speciality institution that caters to the health needs of the poor and needy. I am also the Trustee of AIM for Seva, an organization that runs homes for poor students in over 80 locations across India, and a Trustee in Consumers Association of India and Concert.

I play a serious role in the affairs of the Sri Ahobila Mutt. I continue to be involved in many of our industry's initiatives where I have served as Chairman or President earlier. I enjoy all of this because life gets monotonous looking at 'work' alone.

**Most youth prefer to venture into visual media today. What according to you could be the reason?**

I wish more youth take more interest in visual media (*as you call it*). Given the growth in IT industry, many have taken this vocation seriously. Media industry (print, television, radio, and internet) offers great prospects. Marketing Communication or advertising is undergoing some structural changes and young people are more adept to absorbing these changes and making a difference.

The challenges are arising out of the rise in digital media on the one hand and media proliferation on the other. The youth of today are big consumers of media yet unreachable for commercial messages. This problem could be best-solved if they enter the advertising profession with enthusiasm. Ideally they should have some basic training that is provided by visual communication courses and which further could be supplemented by MBA to make them wholesome professionals.

## Editorial

Latha Suresh  
Marie Banu