

Conversations Today

Your journal about the world of NGOs and Social Enterprises

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Alumni Talk Pg 3

**Influencing learning in
Government schools**
Kalpana's efforts to promote
quality education in Hyderabad



Profile Pg 9

**Goat Rearing through
Mobile Learning**
About Vidiyal, an NGO in
Theni district that focuses on
empowering women



Chit Chat Pg 12

**"Health care services should
become people's movement to
reduce human sufferings in India."**
An exclusive interview with
Dr. P. Kuganathan

From the Editor

Dear Friend,

Gender inequality refers to the gender based inequality against women. Women are often denied their social, cultural, economic, and political rights leading to a decline in the condition of women. During the last 50 years, there has been a change in perception towards women.

Constitutionally, the women of today enjoy similar opportunities with men. Two Acts have been enacted in their favour: Protection of Women from Domestic Violence Act, 2005 and the Compulsory Registration of Marriage Act, 2006.

Women Empowerment is now considered a human rights issue. Gender inequality cannot be fully eliminated merely by the legal and administrative measures. Educated people should develop a national consciousness of the positive impact of gender equality. There is a need for changes in perception towards women.

India has made great strides in terms of economic growth in the past decade. The increase in female literacy rates and improved maternal mortality ratio suggest a movement towards greater gender equality in the country. The human society would be most advantaged only if women are treated equally and are not deprived of their rights.

However, the 2011 census showed that the child sex ratio dropped to its lowest value since independence to 914 females for every 1,000 males, showcasing the continuing trend of boy preference.

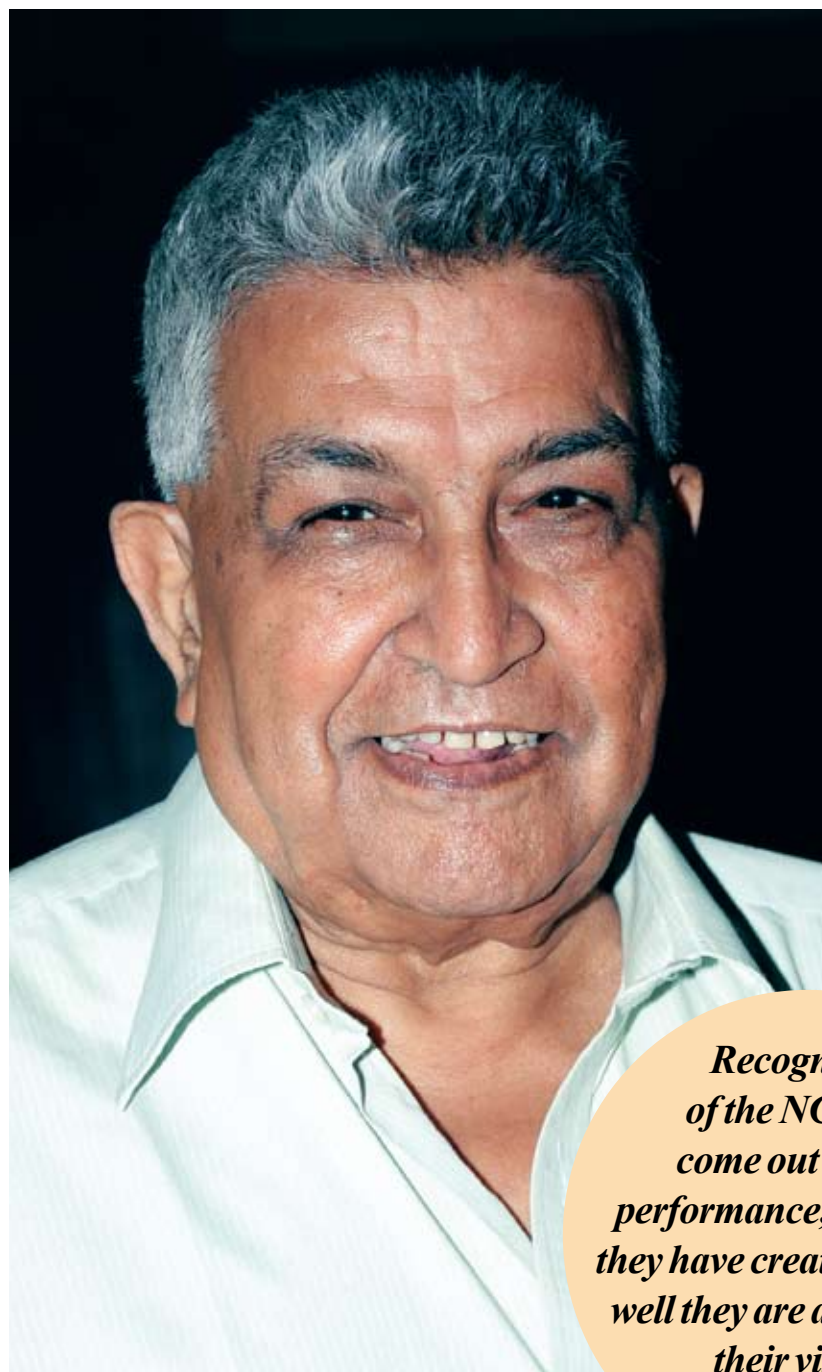
To what extent legislative measures have been able to raise the status of women in India? Are women now feel empowered in the sense that they are being equally treated by men in all spheres of life?

The changemakers featured in Conversations Today brings to limelight issues concerning women and their efforts to mitigate the social problems they face.

Let us hope for a society where women are not discriminated because of their gender!

—Marie Banu

Networking



Recognition of the NGO will come out of their performance, the impact they have created, and how well they are aligned with their vision.

The most important requirement for an NGO to succeed is to network with its stakeholders. I used to call Network is Networth.

In a company, networking is equivalent to financial net worth, equal to equity shares and reserve fund. The reserve plus equity is called net worth. Successful companies have a high net worth and they can use it for future for further investment and the like. Similarly, for NGOs, networth is not money. Networth is network! Because, it is the network that will come to its rescue whenever they are in need. NGOs who operate in isolation without recognising the need for network will under-achieve

their mission.

For network, it is with people. They could be the donors, beneficiaries, public at large, neighbourhood, volunteers, and employees. Firstly, you need a network of these key stakeholders and increase their number and type, because the essential strength lies on the quality and involvement of the stakeholders and their commitment to give continuous support to the NGO.

Network between NGOs are also essential. It is not sufficient at the moment as they operate in isolation.

Recognition of the NGO will come

out of their performance, the impact they have created, and how well they are aligned with their vision. You have to rate their work depending on the context in which they work.

There was a company working in the field of pest control who wanted to work in a Koli tribal area. They posted their volunteers and carried out a need analysis. An analysis will remain an analysis unless it is accepted by the recipients. So, the organisation asked a husband and wife team to live in the community as part of their citizenry and get to know the beneficiaries. It took a year for the beneficiaries to be accepted by the community and realise that they have come to do good work.

For, networking faith is an important element. Beneficiaries will therefore become participants because the social work agents or the NGOs has taken the trouble of aligning with the people to improve their standards of living. Social work organisations also tend to make their recipients feel that they are superior and the recipients are not equal. If you go to the village and community and say that you are equal to me - they won't accept your word as they have to get a belief that what you say is what you mean. In order to gain their

faith, you have to live in the community, take part in their activities and become acceptable to them.

They will then have faith in what you say and put their time and ability to improve their living conditions.

What is very important is to make the recipients feel that they are equal. It is a situation of give

and take that the NGO should create amongst the beneficiaries. This will result

in a multiplier effect. It will lead to Each One, Reach One. People have created an impact, unless this goes out to a larger section of a community, it will remain limited. To reach out you need people. It is better they are beneficiaries as they have the experience of having been benefited. 200 beneficiaries can reach out to 1000 people, this is the replication effect of reaching out. The beneficiaries are therefore becoming catalysts of change.

—PN Devarajan

Influencing learning in government schools



Education system in our country, despite all the improvements, is still confronted by many challenges that not only call for a new approach, but for a new equation in its very service delivery mechanism. Ms. O. Kalpana, Founder of Prardhana Charitable Trust in Hyderabad has understood this quite early with her own bag of experiences. Coming from a banking background, her transition to the development sector is one interesting tale.

Three years into banking, she realised this was not her cup of tea. Upon quitting, Kalpana volunteered with the Spastics Society and Blind School in Delhi. Back in Hyderabad, she worked in the marketing sector. “I saw a lot of children in Hyderabad out of school for different reasons. The reason ranged from disinterest and inability to afford to special learning needs not being addressed. In 2001, she established a Trust to work for the underprivileged children. “Our focus was to identify out of school children, provide them basic training, and mainstream them in Government schools. In the next couple of years, we realised that this was not addressing the systemic issues that eventually led children out of schools. We therefore decided to change our strategy,” explains Kalpana.

Government schools, they found, were lacking essential resources like place, human resources, and teaching aids. Even the schools that cooperated to admit out of school children could not do much due to these constraints. The Trust, therefore, began to involve with the schools to build their capacities. However, they were very conscious since the beginning. “Building schools’ capacities is not an easy task.

More so, when these are Government schools. We got in touch with the SSA department to learn the details of land allotment for schools. Then, we collaborated with local NGOs, corporate representatives, NRIs, friends and others to match resource mobilisation with needs of identified schools. The Trust soon built three schools and got children admitted in them,” shares Kalpana.

Alongside, the Trust also allocated resources to other schools to build toilets, provide water facilities and other amenities. Having worked on infrastructure concerns, it was then the turn to focus on strengthening teacher-pupil ratios in Government Schools. Qualified private teachers were employed in schools who were supported by the Trust. Then, teaching aids were provided to further enhance the learning outcomes and experience of under privileged kids in these schools. “Six students have now finished B.Ed and are teaching in our schools. Some of them have completed Engineering and volunteer with us to prepare new learning aids for the children,” says a contented Kalpana.

With the basics in place, Kalpana and team decided to improvise the learning methods as children were not able to go beyond the pre-designed question and answers in their text books. “From mundane methods, we wanted to move to fun filled methods,” she adds. The new tool, comprising of cross words, puzzles, quiz, board games, Sudoku, maps and other thought provoking activities, was called the ‘Locofunsia’. This tool, the team felt, could provide all other features that kids in private schools could experience while learning. Upon its good reception, Locofunsia was introduced in 16 government schools across Hyderabad and Rangareddy districts.

The Trust has managed this extensive reach with a group of committed volunteers, who had contributed where and whenever possible. “Some of my students would come home to help me with the learning kits. All of these tools are prepared by us manually with the help of volunteers and alumni students,” says Kalpana. In terms of infrastructure, the Trust is also extending support to setup libraries and computer laboratories in

Government schools. Games circulated in these libraries are also prepared in house by the team.

As interventions took good shape within the schools, the Trust introduced scholarships with flexible rules to ensure that the most needy and interested students were brought into the schools. In the process, they also assisted students who were challenged by the transition from English to Telugu medium due to resource constraints.

Kalpana is proud and elated to see her older students – now engineers, teachers and chartered accountants – come back regularly to help her with the Trust’s activities. The frequent interactions between the students and the team has also facilitated building in a feedback mechanism.

Amidst all this, Kalpana still felt the need to pursue CSIM’s SEOP programme. “It is a bigger team now and we know the scope of our interventions. Naturally, we did not want to restrict our reach. Prardhana’s growth needed a new paradigm and CSIM’s course gave the answer to this,” she says.

Kalpana holds that CSIM has something new to offer her every time she visited the centre – whether perspectives, insights or new network partners. “In fact, the locofunsia tool originated at CSIM as a project. It was only known by a different name then,” she informs.

Coming across a wide range of expertise within the classroom has helped her put all her concerns and ideas together within an operational framework. “I could go ahead without any intimidation. Thanks to CSIM!” she signs off.

—Shanmuga Priya.T

How Blackbuck is building a logistics company with an eye on social impact

Backed by Accel Partners, Tiger Global & other INVESTORS, Blackbuck's vision is to reinvent the freight-booking logistics sector, with a focus on uplifting the truck driver in the process.



In December 2015, when the Economic Times reported that BlackBuck, a one-year old freight-booking service company, raised Rs. 155 crores in Series-B funding, it caught our attention at The Smart CEO. We were intrigued to find out how a company that was less than 12 months old managed to raise such a large round, that too in the logistics space. Our initial reaction was, maybe, the company was riding the e-commerce wave and it would play a vital role by offering the problematic logistical support that the e-commerce sector needed. We decided to dig deeper, only to find out that the company specialized in the intercity trucking space, and served some of India's biggest brands including Britannia, Asian Paints, Marico, Unilever and Godrej Consumer. We decided to interview Rajesh Yabaji, co-founder and CEO, BlackBuck, to find out more.

The Bengaluru-based venture was started by Yabaji along with B. Ramasubramaniam and Chanakya Hridaya, both professionals who had hands on experience in the field of logistics. Yabaji was a supply chain manager at ITC Limited, and he understood, very clearly, the whole value chain of logistics – planning, warehousing and transportation.

"In large organizations, we could often control the planning and warehousing, but we could do very little to improve the transportation part from inside," he says, explaining how he identified a need to improve customer experience in

transportation logistics. In January 2015, he founded BlackBuck, with the mission of delivering superior customer experience in managing intercity transportation for large companies. In the process, he realized that it was crucial to improve the lives of truck drivers and the entire logistics ecosystem, if this superior customer experience had to be offered.

"In large organizations, we could often control the planning and warehousing, but we could do very little to improve the transportation part from inside"

Finding able support

Once Yabaji quit ITC in 2014 he wanted to put together an experienced founding team. He roped in Hridaya, his colleague and friend from ITC and IIT Kharagpur. But that wasn't enough. He was fortunate to run into Ramasubramaniam B, a logistics industry veteran who spent several years at supply chain advisory firm MieBach Consulting.

Together, they mapped the global logistics industry and realised that the problems plaguing third world countries such as India and China were the same. They decided to focus on the Indian

market, with a clear goal of having global ambitions.

The idea was to build a technology platform to serve as a marketplace where companies could find truck operators. Additionally, the company would handhold the whole process, making it an assisted marketplace. The key differentiation was, it wasn't just a place

where companies and truck operators would meet; Instead, BlackBuck would take ownership of the transportation process.

With a solid Business Plan and experience to back them, the founders were able to get good amount of traction (in terms of customer acquisition) from some of India's largest business houses. Blackbuck received Series-A funding in April 2015, to the tune of US\$ 5 million, from Accel Partners and Flipkart. The company also received subsequent funding in December 2015 to the tune of US\$ 25 million from Accel Partners,

Tiger Global, Flipkart and partner's fund of DST Global. This money will be used to ramp up expansion, build products and scale up the team.

The company has built a team of 230 people of which 40 form the core and Blackbuck recruits only through word-of-mouth. "Earlier, I used to be involved in the hiring process. Now my core team does the hiring," says Yabaji, reiterating the need for trust in one's team for success. He also believes that since this is not just an industry solution but a movement to improve the socio-economic status of the stakeholders (truck owners and drivers), the company is particular about choosing only those who have a high level of commitment to this cause.

Since the founding idea is to revolutionise and change the dynamics of this industry, the company is comfortable with hiring professionals with no logistics experience. "We are trying to implement small, incremental changes such as introduce cashless transactions – which is unheard of in this industry," points out Yabaji. As of today, sales and marketing comprises nearly 100 people, 25 to 30 people are in business development, CRM and operations and about 25 people handle technology.

Yabaji reiterates that technology plays a crucial part, especially in using data sciences for transportation management, Human Resources and many other processes.

Tying up two ends

Blackbuck is a technology platform that enables the customer to buy and operate freight. In a traditional market, once the freight is on its way, the customer has no information or control on the status of his freight. Transporters themselves cannot provide accurate data.

While GPS enabled freight management is not new, the Blackbuck platform not only enables remaining in touch with the asset (truck), but the transporter too can increase the number of trips based on real time information, thus improving the value on the asset. A dashboard is made available using sensors (Internet of things), monitoring truck health, position of the truck, status of freight and other such information in a seamless fashion. The customer also benefits from the control it gives him from the comfort of his office.

“Technology has evolved and so that is less of a challenge than orchestrating this entire link up of the value chain; that remains the bigger challenge,” says Yabaji. Initially, convincing owners and the customers alike was difficult but now as word-of-mouth spreads, this process is easing up. Big players such as Unilever and Asian Paints are on the company’s client list and that adds credibility to the platform. Introducing

apps in four languages namely English, Hindi, Tamil and Telugu, has been another major breakthrough to keep the drivers and truck owners engaged. These are 2G enabled, given the poor connectivity in interior parts of the country, and 10 versions have been introduced to cater to the different segments. In addition to this, Blackbuck also contacts potential customers to expand its base.

Yabaji and Blackbuck have a larger vision – of improving the life of the truck driver on the road

Eyeing the Future

Yabaji shares that Blackbuck has been growing its revenue between 40 per cent and 80 per cent month-on-month. The platform has 10,000 trucks, that are now serving several large companies. The goal is to scale as fast as possible to become the largest B2B transporter by providing value added services and sustained marketing efforts. From its presence in 40 locations, it will also expand pan-India, before eyeing markets abroad.

What defines Blackbuck is not only its

aim to connect the buyers and sellers of freight. Yabaji and Blackbuck have a larger vision – of improving the life of the truck driver on the road. The second round of funding will be used to build physical infrastructure such as lounges and amenities that will make driving safe and comfortable. He believes, only then will the impact be truly meaningful. He wants Blackbuck’s logistics revolution to take care of the truck owner as well as the

driver, improving profitability and quality of life.

He estimates the Indian logistics industry at US \$70 billion. Technology adoption is his greatest challenge, but he is sure it is only a matter of time before that is overcome as Blackbuck engages in totality with the entire ecosystem addressing the different needs of each stakeholder. “This needs a managed marketplace and cannot be handled by sites that hope for transporters and customers to meet on their own,” he sums up.

Revolutionising the transport industry

Freight transport forms the backbone of most industries; it involves transporting important cargo from the warehouse to the distribution channel. Yet, this is plagued by unprofessionalism, as many enter this segment more due to lack of choice than a passion. Rajesh Yabaji, while working in ITC, realised that he was able to effect improvements in planning and warehousing, but was unable to do anything with regard to transportation, which was in the hands of truck owners. Along with Chanakya Hridaya, he started Blackbuck, a freight management solution that addresses the needs of every stakeholder in the transporting industry, right from the customer to the truck owner to the driver. The company has received two rounds of funding and has 10,000 truck owners registered on its platform. Transparency and better governance has enabled it to bag large players as its clients. Moving forward, it also aims to improve the infrastructure along the driving routes of truck drivers to improve their quality of work-life.

—S. Meera

This article was first published in The Smart CEO Magazine (www.thesmartceo.in)

LIFE’S ODYSSEY

As life begins, a child is born, that is a bundle of joy is born. The innocence in the eyes of this child is worth a million stars. The love, compassion and joy brought by this beautiful soul is immense. The way a child learns to walk, talk, eat and sleep is enchanting and leaves me wonderstruck.

Life’s a wonderland, if you follow the path, you’ll find miracles. The transition from being a child to growing into a teenager is both hard and easy, filled with ups and downs. Life encourages you to ‘wake up’ and face your obstacles. And the time period where you actually need to realize you are grown up and it’s time to take up responsibilities is during that age of teens. Every single person has officially moved on to being an adult when they become teens. However, they never think of having fun and expressing themselves just the way they are. ‘Life isn’t a bed of roses, neither has thorns’ - life isn’t perfect but isn’t bad too - move on and make your dreams come to reality. Friendship counts too – some being friendly and some being trustworthy.

Moving on to the ‘ACTUAL’ adult’s age. Being an adult in my opinion is just ‘WORK, EARN, EAT, and SLEEP’. It’s just a guideline to follow to be able to survive. People may think life’s pressurizing and just

not fun; but that’s just how you think of it. The way you think of it can change your life. If you want to make it ‘ALIVE’, you can, just live it the way you will enjoy. This period may consist of your core memories and times of happiness. A dream needs a lot of hard work and compassion to be fulfilled. The last transition of this beautiful story is the ‘golden age’. This is the last and ultimate stage of a person’s life. During this age memories are treasured like diamonds and kept in the heart for a lifetime. This is the most natural phase of one’s life.

Personally, this story is one the most exciting rollercoaster experience. Life should be enjoyed to the fullest and lived happily. “Is there joy, ease and lightness in what I’m doing? If there isn’t, then time is covering up the present moment and life is perceived as a burden or a struggle” – Eckhart Tolle.

Enjoying what you do is very essential as it changes your view about it. If a particular task isn’t fun or interesting, the way it’s performed can be modified. ‘How you do it changes your opinion about it. So, let’s make life wonderful as it’s beautiful.

Message to be conveyed is to be natural and let your life flow in it’s way – the result will be tremendous!

—Kaushiki Ravi



Conversations Today team extends a warm welcome to our youngest writer Ms. Kaushiki Ravi (13), Grand daughter of Shri P.N. Devarajan, Founder of CSIM. She studies in CHIREC, Hyderabad in class 8. Writing is her new passion!

Hands that help

Reaching Hand believes that we can and need to play an active role in the overall development of our youth by contributing in the fields of education, health and skill development.



In 1996, two gentlemen who went by the name of VM Samuel and KT Saju felt the need to lend a helping hand to underprivileged children. The first option at hand was to start a scholarship programme to provide financial assistance to such children — funds that would help them with their education. “What began as an initiative by this group of passionate professionals soon grew into a programme that would go on to cater to provide abandoned, destitute and vulnerable children with the necessary support, protection, healthcare and education so that they could in turn contribute to society,” says Akshaya Kumar Sagar, the Chief Operating Officer of Reaching Hand, the NGO that Samuel and Saju began. The same NGO which has in the last two decades helped with the education of nearly 1000 children, and the housing needs of nearly 50 orphan, destitute and underprivileged kids.

From its inception in 1996, Reaching Hand has been unwavering in its mission to educate. “We strongly believe that through education, poverty can be addressed and eventually eradicated,” says Sagar. “However, many children in our society are unable to pursue their education simply because of financial constraints.” It was here, that Reaching Hand saw the perfect opportunity. And while providing scholarships seemed like the most viable option at hand, it did not come easy. Several like-minded people who identified with the NGO’s mission were instrumental in providing help. And one of the beneficiaries was the NGO’s very own housekeeping staff, Susan, who lost her husband in 2011, and had a daughter in class 8 to bring up on her own. “We stepped in and took care of Smitha (Susan’s daughter)’s education back then,” recalls Sagar. Today, Smitha is pursuing a BCom programme in

her second year, and plans to become a chartered accountant. Her life story is a wonderful example of how we have had the privilege and honour to invest into the lives of numerous underprivileged children, and turn today’s destitute into tomorrow’s leaders.”

Education, however, wasn’t the sole aim of the Reaching Hand. India’s growing rate of poverty among children was also a worrying factor in the NGO’s journey. Doing its bit for India’s 20 million orphaned children was something it hoped to achieve as well. The primary problem here seemed lie in that most of these children were without homes. “These children were in danger of losing opportunities for school, health care, growth, development, nutrition, and shelter, in short, their rights to a decent and fulfilling childhood,” recalls Sagar. It was here that Reaching Hand saw another opportunity, and launched its next big project. Christened ‘New Home’, the project was started to address the need to provide housing solutions to destitute children. “Our objective was to achieve this by providing these children with the

Education, however, wasn’t the sole aim of the Reaching Hand. India’s growing rate of poverty among children was also a worrying factor in the NGO’s journey.

necessary support, protection, nutritious food, health care and quality education with life skills so that they can be mainstreamed and become productive members of society,” says Sagar. He continues, “When we began in 2006, we started with 10 children. Today we have two shelter homes for orphans and destitute children for both girls and boys consisting of 46 (23 girls and 23 boys) children.” This year alone has seen several of New Home’s first children, who arrived at the facility a decade ago aged 5 and 6, graduate from school and begin their college education. On the anvil now, is a bigger housing project, which will see Reaching Hand build a bigger facility for children. “We have completed phase one of the construction, and hope to complete the project by 2020 where the facility will be able to house and cater to 500 children, and include a clinic, staff quarters and a residential school,” says Sagar.

Through the last two decades of its existence, Reaching Hand has continued to emphasize the need to not just ‘provide’ for children, but do a whole lot more in ensuring a better future for them. “While providing for children might be helpful in the short term, the long term goal should be to transform them into contributing members of society,” affirms Sagar. “This can happen only by creating opportunities for them to succeed.” To create such opportunities, the NGO has also launched a series of programmes. One of these projects is *Namma Shale*, which focuses on developing infrastructure facilities at schools like classrooms, toilets and libraries. At present, the project has impacted more than 10,000 children at 50 government schools. Reaching Hand expects it to impact an additional 25,000 children by 2020. Other projects along these lines include the likes of Spoorathi (after-school programme aimed at improving learning level outcomes of children), Girls Glory (sanitation and hygiene initiative for girls), Pratishta (vocational skill-training programme) and Reaching Hand’s Women Empowerment Programme, which aims to empower women by providing training to start businesses. The NGO’s Pratishta and Women Empowerment Programme have impacted 200 youth and 226 women, so far. The NGO hopes to impact 2,000 youth by 2020, and help an additional 100 women every year by developing on these two programmes.

As it sets its sights on the future, Reaching Hand finds itself with an array of challenges, but like Sagar says, the team is more than excited. “A majority of India’s population, by 2020 will comprise of individuals between the ages 10 and 24,” he says. “While this is great news in terms of potential for economic and social progress, it also poses a great and serious challenge that needs to be addressed.” Reaching Hand has also deduced that a young generation brings with it, a certain set of specific needs, challenges and aspirations. “The youth of today can be the leaders of tomorrow only if they have the right skills, education, health and direction. This is where Reaching Hand believes that we can and need to play an active role in the overall development of our youth by contributing in the fields of education, health and skill development,” says Sagar as he signs off, “Only then can we truly grow and succeed as individuals, as communities and as a nation.”



Common sense



A large truck was moving through a railway underpass when it got wedged between the road and the girders overhead. All the efforts of the experts to extricate it proved useless and the traffic was stalled for miles on both sides of the underpass.

A little boy was trying to get the attention of the foreman but was always pushed away. Finally, in sheer exasperation, the foreman said, "I suppose you have come to tell us how to do this job?"

"Yes", said the kid, "I suggest you let some air out of the tyres".

Explicit Learning

- Common sense involves looking out for possibilities.
- Things which cannot be dealt with expertise effectively can be done so with simple common sense.
- Common sense is not dependent on one's age.

Introspective Learning

- What does 'common sense' mean to me?
- What prevents me from using my common sense?
- Do I look for ready-made solutions or use my common sense to solve my problems?

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Remembering Abdul Kalam



It has been a year since the country bid an emotional farewell to President APJ Abdul Kalam. Known as the People's President, Dr Kalam died on the evening of July 27 in Shillong. He collapsed during a speech at the Indian Institute of Management. He was 83.

"When I am dead, do not declare a holiday. Instead, work a day extra" - these were Dr Kalam's profound words and hold true especially today. The 16th batch of PGDSIM students at CSIM Chennai paid tribute to our beloved President on his death anniversary. The event was presided by Human Rights Activist Mr. Thenpandian. He shared the life history of Dr. APJ Abdul Kalam and how he rose from humble beginnings to become one of the most loved president.

The PGDSIM students shared instances from the life Dr. APJ Abdul Kalam and his famous quotes that have not only left a deep impact in them but also act as a fuel to propel them towards their life goals.



Goat Rearing through Mobile Learning

Self help groups are seen as the keystone to women empowerment in India. Having been in existence for the last two decades, the very concept has been exploited to engage women from communities in different actions. In many places, the women's network that was built was used to deliver informal education for rural women, promote participation in democratic processes like Gram Panchayat elections, besides others. Establishing such credible, sustainable networks of women has been challenging and many institutions have followed their own strategies to reach out to the needy women.

Vidiyal is an NGO in Theni district initiated by a group of youngsters in 1986. Drawing his experiences from other professional engagements, Vinobha Bhave's movement, it's Founder – Mr Kamaraj, wished to work with youth and build their capacities to lead development in villages. "I was inspired by Gandhigram. Swami Vivekananda's words resonated in me. I wanted to prove the potential of a youth group," he shares. However, the group eventually disintegrated, shifting the focus from rural development to women and farmers' empowerment.

Kamaraj and team started forming SHGs in 1994. Alongside, responding to the need for a local health centre, a village committee centre was initiated to provide first aid to the injured or sick and guidance to villagers on matters pertaining to community life. Residents of Rasingapuram village paid 10 rupees each to enrol in this centre. The Health Centre's programmes were collectively sponsored by the villagers and external sponsors regularly pitched in to manage the cost of medicines. "In all that we did, we imbibed the culture of community participation and ownership so that the process is seen as a community effort. It built accountability on both sides," Kamaraj explains.

As a lawyer, Kamaraj also provided legal aid services through Vidiyal. The SHGs meanwhile, settled for a monthly meeting routine where every income and expenditure was reported and assessed. By 1996, a women's collective for every Panchayat was established as a point of contact to coordinate matters within the respective Panchayat. Spreading out to 25 villages, the Vidivelli Women's Federation came into being. "Little did we know that Vidivelli would evolve as a model in itself," smiles Kamaraj.

Vidivelli set standards for operation and maintenance; these standards were set by women themselves following a deliberation on what they could possibly do. Women's adherence to these protocols gave Vidivelli the credibility it celebrates today. The federation soon became the focus of micro finance operations in the villages.



Every group contributed a one-time deposit of 3,000 rupees towards the corpus fund which amounts to 7 lakh rupees. Every member in an SHG pays 100 rupees a month to support the maintenance costs. "We built a corpus to save on the interest amount which is paid to the bank. As women borrowed from this corpus, the interest earned was added to the SHG revenue," explains Kamaraj.

Allowing only 10 instalments in every group and also giving back 3 percent to the group if the borrowing woman repaid on time, the rate of repayment was never a concern. All decisions pertaining to distribution of money or shortlisting of deserving women for loans was taken by the groups and funds were disbursed through the village Gram Panchayat, further ensuring accountability. For those women who needed more money than what the group could afford, Vidivelli recommended bank loans.

"Vidivelli as the epicentre of all micro finance operations has made it easier and more comfortable for women to borrow and repay loans. Banks lent money through Vidivelli and thus the federation was responsible for repayment. In the event of a default, Vidivelli repaid the bank, but the concerned group remitted a fine to Vidivelli. Loan defaulters were not

allowed to access loans for the next three months," says Kamaraj, adding that the Commonwealth of Learning from Canada was inquisitive about this model and wanted to use this network to promote 'livelihood security through knowledge empowerment through Life Long Learning (L3).

Vidiyal also focused on educating women and farmers using mobile technology. Though an ICT model, the nuances of the programme were collectively decided by the villagers through participatory rural appraisals. In fact, the choice of mobile phones as the medium was also suggested by the people. On the activities that could be carried out, majority of them had suggested goat rearing. They wanted appropriate training to procure and rear goats. Women themselves worked out an approximate cost for the purchase and rearing of one goat. "Vidiyal operationalised its standard protocols here too. Women were educated about goat rearing, the costs involved, bank procedures, related terms and conditions, wealth creation, etc. We also insisted that women contribute a small portion of the fund required from their end too and they agreed," says Kamaraj.

Vidivelli decided to screen 300 women from the 1500 applicants and set the project on roll. But, the banks were speculative and felt that mobiles were an

'asset burden'. Every group met the bank representatives individually and explained why the loan was very critical for them, also their ability to manage their responsibilities and repayment. Finally, the banks agreed to support them.

Vidivelli women arrived at a protocol to acquire bank loans and meet on the 23rd of every month. Till date, Vidivelli has organised 350 such meetings.

The standards of project management set in the process emerged to be a new benchmark. A project monitoring committee comprising of members from NABARD, Insurance

Company, Bank, Department of Agriculture, Department of Animal Husbandry, 5 loan recipients, Vidivelli representatives and a veterinary doctor meet once in three months. This was also represented by the telecom company that partnered to provide the requisite services for mobiles. Since 2008, 5 voice messages on goat rearing have been sent out to recipients.

"People had decided to repay their loan within a period of 5 years, but settled all the loans within two years, thereby becoming owners of 1.5 lakh worth of assets. This was a win-win model. The proportion of non-performing assets with banks reduced, goats were healthy as there were prompt messages on their rearing shared on the mobiles, and banks welcomed more loan applications. Commonwealth of Learning and Gandhigram University that studied the model's strength and impact, also piloted this programme in seven other countries. We have also received awards from many reputed institutions like the NASSCOM and Vodafone," says Kamaraj with pride.

In 2011, women who benefited through this pilot project organised a convention to inform all banks, including RBI about the concept and its strengths. "Vidiyal and Vidivelli were proud to see our women take over the stage and vouch for two percent of the future loans to be set aside to promote learning amongst women. RBI also studied the impact of our project. 1050 of our women are now engaged in business as resource persons on goat rearing. Extending the programme to cover other relevant themes, we now intend to educate 30,000 learners across 3 districts," says Kamaraj.

Completely convinced on the strengths of this model, Kamaraj feels that this could be used effectively to build social capital in any sector. Vidiyal has now emerged to be a resource organisation, building capacities of all likeminded groups.

—Shanmuga Priya.T

Performance Excellence...final connect

Performance Excellence is a journey. Last 19 months, each of the elements of this process has been delineated connecting it to the implications for social organizations. The meaning and definition of business process words like Project, Operations, Portfolio, Program and Business acumen were discussed. The 5 W and 1 H (What, Why, When, Where, Who and How) were clearly highlighted so that we can understand the essence and the implication of having a sound project management practice in an enterprise. The key essentials of Performance Excellence includes –

- A clear and deeper understanding of business process
- The importance and role of project and process in an enterprise
- The meaning and relevance of project management
- The knowledge areas of project management
- The scope, time, cost, quality, risk, communication, procurement and stakeholder management of the project and their management
- The ways to integrate project management in an organization
- The use and importance of technology usage in organization process and project management
- Ways to improve the business process maturity and
- Ways of assessing the organization excellence



The 5 W 1 H enquiry process; 5D (Discover, Define, Design, Develop and Deliver) business process management framework aid in project management. The 10 knowledge areas as defined in PMP BOK (Project management Professional – Body of knowledge) a PMI standard were also discussed. These included Project management Integration; Scope; Cost; Time; Human Resource; Quality; Risk; Communication; Procurement and Stakeholder

management. These processes connect end to end of an enterprise, with many inter-linkages, inter-dependencies and enablers. The 10 knowledge areas have to be well integrated and made the DNA of running a project efficiently and effectively.

The use technology and analytics to measure and manage every activity and task involved is a very important dimension of Project management. People analytics, a quantitative and objective way to measure and manage comes very handy. People analytics brings the ability to take business connected and people centric decision using SWOT, Focus Areas, Training Needs Analysis, Compatibility and Comparing teams, Competency and metrics mapping along with forming virtual teams before they are physically formed. Each of these are derived from assessment data – primary data so that we could rely on them with higher reliability and validity rather than big data/ secondary data. Business Acumen and Financial Acumen are the key competence and skill needed for any project manager or entrepreneur to function efficiently and effectively. Using a simulation and game theory based learning, we shared the relevance and use of these acumen in a real life context. To run the organization, there is a clear need for diverse work force and minds to bring variety and radical inputs to performance and growth.

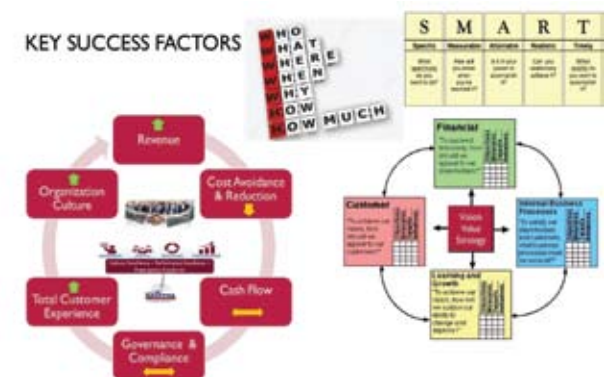
Finally to connect it all, the Organizational Excellence model below shows that organizational Vision and Values lead to organizational design in turn enable excellent business process resulting on Organizational excellence. Business process is not a standalone; neither are vision and values. They are intricately connected in the fabric of organizational existence.



The project manager or entrepreneur needs to strategize and design his/her projects effectively and efficiently. Each of these key knowledge areas are to be used and integrated into every day thinking and doing. An efficient and effective project manager needs to be contextual, relevant and extremely sensitive to all his stakeholders needs all the time. Our attempt is to give this knowledge, which can give you some insight into what does it take to run an extremely efficient, scalable, effective, long lasting, sustainable enterprise. Along with this the context sensitivity, relevance and

common sense of the project manager plays a huge part in contributing to this.

Organizational excellence therefore is a combination of Performance excellence + Cultural excellence. The combination of these two has multiple impacts on Organization culture; Revenue; Cost; Cash flow; Governance and compliance; and total Customer experience. For this the Vision- Value- Strategy play the key influencing role. There should be a balance between the financial- business process- learning and development – customer orientation connected to vision and values. The functioning strategy has to be aligned to all this to maintain the balance score card. To function smoothly there should be absolute clarity on the goals and the goals have to be SMART. The connection between all these elements is given in the figure below.



Social Organizations are no different when it comes to existence of these elements. The methodology may vary based on the size, feasibility and reach. Yet, it is no doubt that efficient project management is a crying need for every organization – be it social or corporate.

With this article we bring the discussion on performance excellence to a completion at this point of time. We believe the elements discussed gives a comprehensive viewpoint and readers are most welcome to include many other points that can help them manage projects efficiently.

We thank CSIM management and editorial board to have given this opportunity to share our thoughts and publish the same. Wishing them the best in all their future endeavors.

—Dr. Kalpana Sampath and Prathaap B

Editorial

Latha Suresh
Marie Banu

CENTRE FOR SOCIAL INITIATIVE AND MANAGEMENT

Centre for Social Initiative and Management (CSIM) is a unit of Manava Seva Dharma Samvardhani. It is a learning centre that promotes the concept of social entrepreneurship. CSIM offers training and consultancy to social enterprises – for-profits and non-profits – to facilitate them to apply successful

business practices and yet retain their social mission. It also offers training and hand holding support to prospective social entrepreneurs and enable them to launch their social initiatives. CSIM operates in Chennai, Coimbatore, Hyderabad and Bangalore. www.csim.in

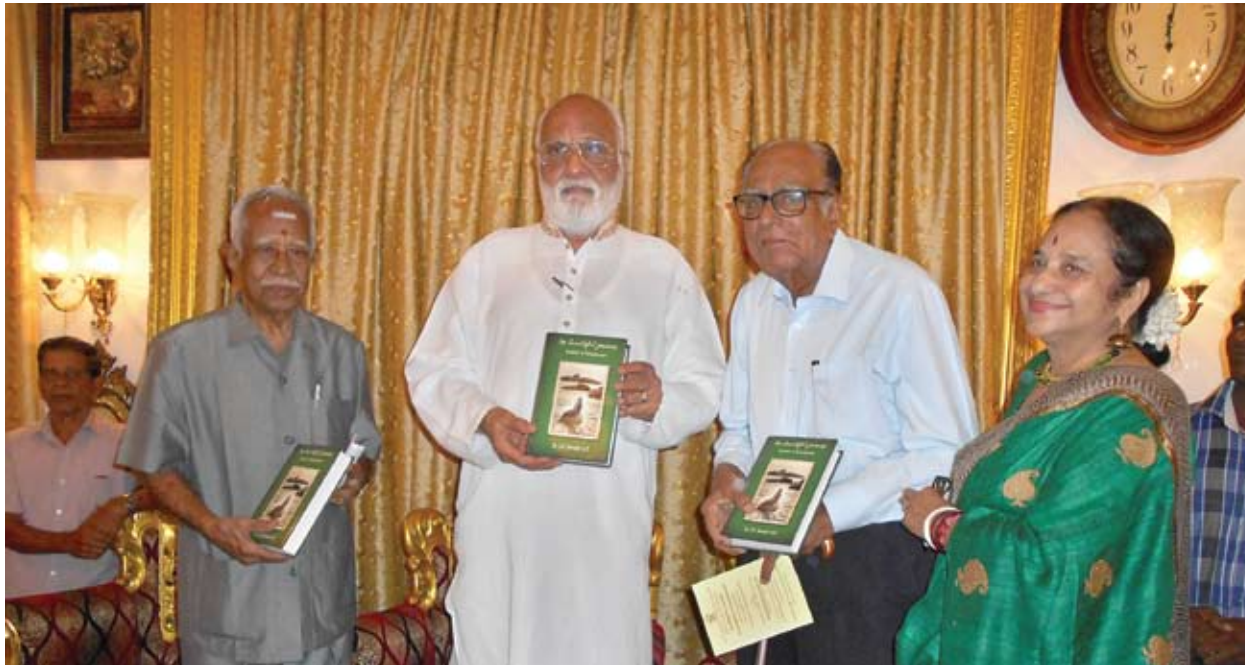
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CSIM also facilitates Social Accounting and Audit for social enterprises, CSR projects, and NGOs through Social Audit Network, India (SAN, India).

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‘My beautiful journey - From Kashmir to Kanyakumari



Interview with Dr C.K. Gariyali IAS

What was your motivation to write your story?

In childhood, I used to keep a diary. I get the curiosity to know from my sociological background. All along I had been maintaining chronicles and diaries. Whenever I went on official tours, I used to prepare elaborate reports for the government and include photographs in it. Hence, I was able to reconstruct the memories and compile it as a book.

I was also curious to know about my background in Kashmir. So, I asked my parents and took notes. I also collected information on the types of houses we were living in as some of them I had not seen. For instance, my grant parent's home.

The motivation to write about Kashmir was to bring to light the Hindu culture at Kashmir which has been almost destroyed. There are very few Hindus living here today and the temples are hardly being attended. It was urgent and important for me to document that culture which I knew through oral tradition—from my mother and other relatives.

The history of 90 years of Kashmir; 60 years of Tamil Nadu; and Old Delhi has been documented and I would be happy if the colleges include my book in Sociology or English syllabus and recommend their students to read.

Was it emotional to re-live the moments?

Yes, it was very intense. I started the book with my mother. When I first wrote the book, my mother said that she will not allow me to publish her story as it was personal. Therefore, the first draft of the book was without it. When she passed away in 2012, I decided to include her story as it was very important to document her role in changing the society's mindsets.

It was emotional to relive some of my own experiences, for instance, the appreciation and the awards that I received as well as the challenges that I had faced during my career. Many people advised me not to write about it, but I had to inform the younger generation that there will be good times and also not-so-good times in a IAS Officer's life.

Your experience with the tsunami programme?

I served as a Relief Commissioner for the tsunami programme and derived the State-level strategies while in Cuddalore. Women were involved in the rehabilitation programmes through SHGs and we made it participatory. We also involved NGOs in shelter construction where the government provided the land and the NGOs constructed the houses.

Bill Clinton appreciated the work very much and the Cuddalore programme has been recognized globally.

My beautiful journey- from Kashmir to Kanyakumari, is a heart-warming story of a young women bureaucrat, Dr. Chander Kanta Gariyali. Born in Kashmir and brought up in Old Delhi, her main contribution as an officer has been population stablization and poverty reduction in Tamil Nadu besides spearheading the Self Help Group Movement in Tamil Nadu.

The book traces her journey, right from her birth in Kashmir to her growing-up years in Old Delhi, to her stint at the National Academy of Administration in Mussorie, to her triumphs and tribulations in Tamil Nadu, which she chooses as her karma bhoomi. As the narrative unfolds, it transforms from being a mere diary of one individual to a prism through which the reader can view the various events and developments of an entire era.

The book was launched in Chennai on 5th August by Saraswathi Educational Culture and Charitable Trust. His Highness Nawab Mohammed Abdul Ali, The Prince of Arcot graced the event and released the book. He said, "My friendship with Ms. Gariyali dates back to 1976. The book would be useful for aspiring civil servants."

Speaking on the occasion, the author Dr. Gariyali said "At one level, the book is an evocative story of a wide-eyed, small town girl who embraces the world and gets excited by every new experience. At another, it is the inspiring tale of a pioneering woman bureaucrat who chips away at difficulties and challenges and cuts red tape to serve the society with single-minded devotion."

Excerpts from the book, with a foreword from N. Ram, Chairman of Kasturi and Sons Ltd, were also read

out at the book launch.

The event saw the presence of eminent personalities like, Mr. Sabanayagam, IAS Former Chief Secretary, Padma Bhushan Mr. T.V. Antony IAS & Former Chief Secretary; who was also given the first copy of the book.

Dr CK Gariyali is the founder trustee of EQUITAS Development Initiative Trust, working with 30 lakh women in Micro-enterprizes in eleven states of India. She has written five books on women's development.

—Marie Banu

The E-book is available on Amazon, Kindle, and at Amethyst in Chamiers Road, Chennai and Odyssey, Chennai. If you wish to receive a copy, please contact: Mr. Vignesh Murali at 99520 20629 or 044-4299 5097.



“Health care services should become people’s movement to reduce human sufferings in India.”

Dr. P. Kuganathan shares with **Marie Banu** the need for systems in disaster management.

Dr P.Kuganathan is a practicing public health expert in India for the past 30 years. He has served as the Director of Communicable Diseases Hospital in Chennai, Consultant for UNICEF (United Nations International Children Emergency Fund), Centre for Disease Control (CDC, Atlanta India division), Project Director, Public Health Management Institute, Hyderabad and the City Health Officer of the Greater Chennai Metropolitan City.

He has led several disaster reliefs and rehabilitation programmes across India and is presently Head of the Department of Social Medicine & Infections Diseases at SIMS hospital, Chennai.

In an exclusive interview, Dr P. Kuganathan shares with Marie Banu the need for effective systems in disaster relief management.

Tell us about your experiences as a public health expert in the management of natural disasters

I have worked for the disaster relief programme in Gujarat, the tsunami programme and the recent floods in Chennai. Our system seems to remain unchanged even after 69 years of independence. The Government machinery reacts efficiently to such situations to tide over the emergencies instead of establishing a permanent system to prevent or to manage such situations. For instance, organising temporary corrective measures, food supply to the affected and alternate accommodation during disasters continue to be a major task every year.

The recent floods in Chennai are a clear example of unpreparedness and non-existence of effective systems in place. The 28 canals of Chennai city, which includes Koovam, Adyar, Buckingham canal and 8000 km length of storm water drains were all dysfunctional; they were clogged with silt with no outlets to drain. They were built with considerable funding from World Bank, but were not serving their true purpose. Hence the floods heavily affected the low lying places in Chennai, dislocating nearly 5 lakh families with several deaths. Proper planning of the city to cope with yearly rains and flooding was not done, which resulted in the disaster.

In the Gujarat earthquake, I was able to see the foreign medical teams, especially female doctors from Russia who were able to rescue children from the deep debris, while our Indian medical doctors were not accustomed to do that. Here, the question of disaster management training for Doctors in our medical schools arises. Disposal of large number of dead bodies with the discrimination of low caste and



high caste by the military team of Gujarat was heart-breaking. I shed tears that day at the lack of humanity in the midst of such suffering. However, over the years, there has been a change in the mind-sets of our people. For the first time, the Chennai youth were involved in flood relief. Sex workers from Kolkata contributed more than 10 lakhs for the flood relief programme. This is laudable!

Chennai’s population exceeds over 1 crore, out of which one-third of people live in slums, who are vulnerable to all natural disasters by virtue of their living conditions. But, what is our agenda to ensure that these people have better living conditions? We are yet to develop a concrete plan for the provision of protected drinking water and rehabilitation of slum areas with spacious high raised buildings instead of removal of slums along with people to the outskirts of the city, where they do not have livelihood. I have always raised these issues in almost all my delegations at Smart City Health, NUHM Projects and the UNICEF, CDC meetings.

Can you tell us about the Amma Unavagam initiative?

The idea of Amma Unavagam was conceived by the health department after encountering a few women who were running food stalls on the road side. I had proposed to the government to start food canteens at affordable costs and employ

those women, as it would ensure better health standards as well as secure employment for women. The proposal was well received by our Honorable Chief Minister and the allocation of rice, oil, dal and other provisions were provided at subsidized rates that was sanctioned by the Government.

Initially, there was a lot of criticism and when a team from Egypt and North India visited, they stated that this programme was not cost effective. I told that the Government of Tamil Nadu and the Hon’ble Chief Minister that they are committed in investing in our people rather than focusing on revenue. Cost effectiveness and benefit depends on people’s well-being. We now have reduced rates of mortality and malnutrition among the marginalised.

Can you tell us about the facilities available in our Government Hospital?

Government Hospitals serve large poor and the middle class population in Tamil Nadu especially Chennai. 60 percent of the income earned by the poor people is spent for health care in private hospitals. We have an average of 8000 patients visiting the Government General Hospitals in Chennai, but there are no adequate doctors employed to take care of them in out-patient units.

There is no separate structure to provide basic health care services. Ideally, this should be provided by peripheral

hospitals, but everyone visits GGH, which is a tertiary care hospital. We need to have more doctors and nurses to reduce the disparity between those seeking health care and those who are providing it.

The Government sector has been playing a great role to a large section of our population as their services are offered free of cost. Although the government has been providing good medical facilities, many choose to go to private hospitals.

When compared to other states, Tamil Nadu is in a much better position as our health structure was structured as early as 1950s. The Primary Health Centre (PHC) concept has been very efficient since then. I would always compliment leaders like Shri Periyar, Shri Kamaraj and the Chief Ministers for creating awareness on health issues.

What is the state of communicable and non-communicable diseases in our country?

I have played a big role in reducing communicable diseases in our State—especially cholera. Providing treatment alone is not sufficient; it is important to target the source by providing clean drinking water.

With regard to HIV, we have greatly increased awareness amongst our people, especially the pregnant women. While working for UNICEF as officer-in-charge for Prevention of Mother to Child Transfer of HIV Programme, we organised doctors and social workers to treat and counsel pregnant mothers. Within a decade, we observed a drop in rates of HIV among antenatal mothers from 0.75 to 0.25.

It is pertinent to say that non-communicable diseases are now on the increase. It is a paradigm shift! For instance, we have about 60000 to 70,000 deaths/year out of which 32 percent is due to heart diseases. I also understood that globalisation brought in international food courts, soft drinks, confectionaries, fast food and commercial oils. They are at the reachable rates to people from all walks of life, including people living in the slum areas.

Non-communicable diseases like hypertension, diabetes, PCOD among young women, Cancer colon, breast cancer are showing an increasing trend not only in the urban population but also in the rural areas. We need to provide services such as lifestyle management and sustainable treatment programmes to reduce increasing number of morbidity and mortality. Health care services should become a people’s movement to reduce human sufferings in India.