Conversations Today

Your journal about the world of NGOs and Social Enterprises

6 COVER STORY

MISSION: WOMAN AND CHILD

About Pranyas Development Foundation and its programmes

FROM THE EDITOR

Dear Reader,

Online education is not so easy as speaking into the microphone at one end, and connecting a laptop and listening in on the other; there are challenges faced at both ends of the spectrum.

Just as the pandemic has changed the dynamics of learning for students, it has also impacted methods of teaching. In fact, it has prompted teachers to innovate and adapt to online formats. Many have been forced to upgrade their pedagogical and communication tools.

Creating a positive learning environment, where children can learn and thrive, is a goal of all schools. Now, with the delay in school re-opening, virtual sessions have commenced in private schools in major cities. The Student Code of Conduct has been re-defined and the traditional method of teaching has radically shifted from in-person instruction to remote online learning.

While technology can simulate the experience of being in a physical classroom, it's hard to replicate the nuances, body language, looks and facial expression that are key to effective classroom communication. Instead of walking down the aisles, ensuring discipline and checking the student notebooks, teachers now appear as thumbnails, while the black-board lessons unfold on PowerPoint.

Abishek Kumar's humorous interpretation and body language of a quintessential Chennai school teacher 'Mrs. Janaki' has appealed to people of various age groups. But, the reality, at the teachers' end, is stressful in many ways. For many, it is the workplace that was entering their homes, where some of them have to grapple with domestic responsibilities and faltering internet connections. Most alarmingly, the (virtual) classroom are no longer privy to the eyes of their students alone. Parents and guardians can also view their sessions and judge their merits. The situation is stressful, even for those most prepared.

But what about the less privileged environments and at-risk youth? A child in a less advantageous home situation faces an overall lack of resources, including the proper technology for remote learning. Adding to the problem is the fact that there are parents whose work must take place outside the home, making them unavailable to aid in the learning process during school hours.

While teachers grapple with new ways of managing this sudden transition to online education, students are left clinging on to their mobile phones and computer screens. If the lockdowns were to continue for some time, how would higher education be affected? What are some of the deeper issues that require introspection? And what does this mean for the students going forward? Is this the end of traditional classroom teaching as we knew it?

So, what does maintaining a positive learning environment look like in a remote, primarily online context? What standards of behaviour are expected, and what consequences can schools implement virtually since exclusion of extra-curricular activities, traditional suspension, detention, and other more common consequences are not viable?
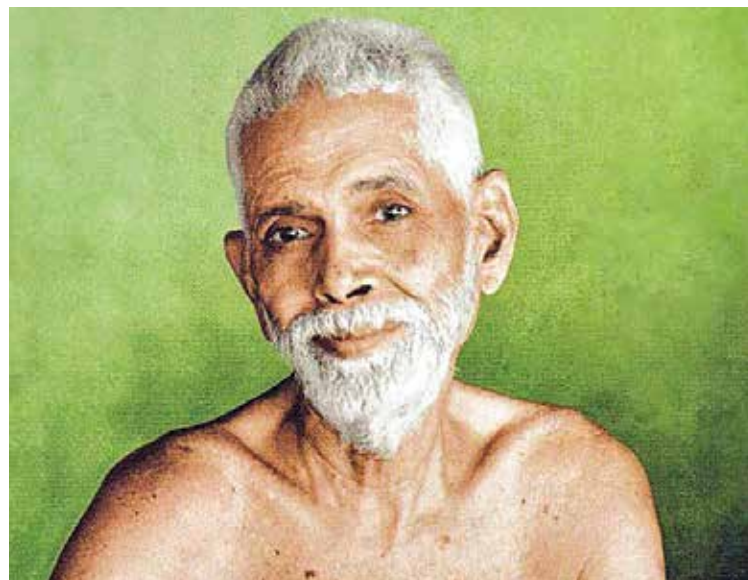
Marie Banu

EDITORIAL

Latha Suresh
Marie Banu

CONVERSATIONS WITH SHRI RAMANA MAHARISHI

"If you remain in the "don't want" state, everything will come to you."

D: I am thinking of leaving my village to go into a forest to perform tapas [severe spiritual austerities]. I have decided to go with the permission of Sri Bhagavan.

M: One may leave the village, but one cannot leave one's Self. If the village exists apart from the Self, it may be left. To live alone at the place of Self, and then leaving your village to live in a forest, will be the same as living in a city. The one who thinks that he is a *sannyasin* [one who renounces the world] is not a *sannyasin*. The householder who does not think that he is a householder is a *sannyasin*. The one who does not think that he is the one who is doing all his actions is superior to the one who thinks that he has renounced everything.

D: The scriptures say that attention should be placed at the centre between the eyebrows. Is this correct?

M: The feeling "I am" is directly evident to everyone. What happiness is there in seeing any particular God if one ignores this feeling? There is no foolishness like that of thinking that God exists only in certain spots such as the place between the eyebrows. Fixing the attention on these spots is just a violent form of spiritual discipline whose aim is to concentrate the mind in order to prevent it from running everywhere. Enquiring, "Who am I?" is a much easier method of controlling the mind.

D: Because I have too much work to do I keep forgetting to meditate. If I frequently forget like this, when am I going to make any progress?

M: Never mind. Self-realisation [*jnana*] will not come in a day. Mental habits will only go gradually. Today we may think every five hours, "Oh, I have forgotten to meditate." Tomorrow we may remember every four hours. The day after, every three hours. In this way, enthusiasm for meditation will slowly come. Why do you think, "Why didn't I meditate?" or, "Why didn't I work?" If the thoughts "I did" and "I didn't" are given up, then all actions will end up as meditation. In that state, meditation cannot be given up. This is the state of natural and permanent abidance in Self [*sahaja samadhi*].

D: Can we attain Self-realisation through your Grace and teach it to the people of the world?

M: First know your Self; leave alone the idea of teaching others. If the world and its people remain after your realisation, you may teach them. Trying to help the world without knowing your Self will be just like a blind man trying to teach the diseases in the eyes of others. First clear your own eyes. If you do this you will see the eyes of all others as your own. Then, if you see the eyes of all others as your own, how can you exist without helping them?

D: It is said that one can attain the Self by means of Patanjali's Yoga. Is this true?

M: Yoga means the union of two existing things. Would you agree that there are two "I"s?

D: No.

M: Where is one to attain knowledge of the Self? Since we ourselves are already the Self, suffering arises only when we think, "I am the body" or, "There is a Self which I have to attain." The Self is not something that is a long way away. We need not search for it by travelling on planes or trains. To do this will be like a man who is immersed in water crying out, "I am thirsty! I am thirsty!" If we want to attain the Self while already being the Self, how is it possible?

D: Please tell us a method to destroy the mind.

M: Find out who has the mind. If the mind is still there after you succeed, you may then look for a method to destroy it.

D: I have a mind.

M: Who are you? Are you this body? Why do you not raise questions like this while you are asleep? Do you agree that the mind and the life-force which animates the body are not yourself?

D: No.

M: You are the Self. If there is anything separate from you, you can think about doing good or bad things to it. But if you yourself are the only thing that exists, how can there be any likes and dislikes? Desirelessness is absolute bliss.

D: We are asking you again about destroying the mind because of our ignorance. We pray to Sri Bhagavan to forgive us and give us a reply. It is said that one must do spiritual practice to get rid of the mind. How should this be done?

M: Enquiring with the mind, "Whose is the mind that ought to be destroyed?", is the spiritual practice to get rid of the mind.

D: Who am I? I do not know.

M: Without even knowing who we are we want to attain something else. That which we want to attain is that which we already are. The experience of any state or heavenly world that comes to us will eventually go away again. That which comes and goes is not the Self. That which is always within the experience of everyone, that alone is our real Self. That is liberation, enlightenment.

Source: Daily talks with Ramana Maharishi

ACCEPTANCE AND ABUSE

Gender as a social construct is yet to be fully understood. As a society that is continuing to find its stand between equality and individuality, gender comes across as an intriguing identity. How important is this discussion? Rather, how sensitive are we in noticing the interaction between such social constructs? "Neither of the questions matter to trans-women like me until the day we face our reality. What really matters is awareness and only awareness can push you to a rational decision. We live between acceptance and abuse," says Ms Viji, Founder of Anbu Trust in Tuticorin, Tamil Nadu.

Awareness, she insists, is the reason she feels positive about herself. "When you realize you are different, a kind you don't know about, a kind you don't want to be, what do you do? Delude, run away? I was blessed. It was my father's awareness that made me feel positive about myself and that gender is no more than a label. He kept telling me that labels morph as societies evolve and that, what should really matter is my ability to think and act independently," says Viji.

Hailing from a small village (Muramban village in Tuticorin), even before she could come to terms with her reality, changes in her body language invited criticism and abuse. "My parents were hurt. My relatives berated my presence. I had suicidal thoughts. My father eventually stood by me and motivated to complete my studies in spite of all these hardships. His love laid the foundation for my self-respect," she says.

After completing graduation in English Literature, Viji came to Chennai in search of employment. Having faced abuse in every place she went, Viji learnt to move on with the dose of acceptance from few friends and mentors. She worked as a peer educator and field worker with many non-profit organizations. With experience, her aspirations also grew and Viji resolved to become a role model for other trans-women who were forced to accept the way of life that deranged their individualities. "Why were they taken into sex work? Why shouldn't they live a normal life like any other adult in this society? Why can't we be seen in respectable jobs and positions? Why is this so difficult?," she asks emotionally.

Her work at South India Positive Network led her to pursue studying Social Work but due to issues in her certificates she was guided to do the PG Diploma in Social Initiative and Management at CSIM. "It was at CSIM that I learnt to map reality, ideas and solutions at different levels. I was able to put all my field experience into context. I am now able to guide many Trusts in networking and auditing. CSIM made me a resource person in a short period. I also pursued my own dream project," says Viji who was the first trans-woman to work with Madras Diocese Society. In her capacity as Project Manager, she travelled across India and found that many trans-women were from South India. Then on, she nurtured the dream of playing an instrumental role in reuniting them with their families.

Viji established the Anbu Trust in 2007 to support abandoned children, women and trans-women. One of the most significant contributions of the Trust is to help trans-women procure proper identity documents and therefore be able to access government welfare schemes.

Today, more than 90 percent of trans-women in Tuticorin live with their families. Counselled by Viji and her father, this is a feat she is very proud of because she strongly feels that no institution can replace or take over the role of a family. Her successful marriage and the journey of her four adopted daughters (trans-women) not only inspire others but also testify that bonding, relationships and aspirations are beyond norms and constructs.

She also worked with the Trans-Women Welfare Department, Government of Tamil Nadu and used the opportunity to spread awareness about the physical, mental and health issues of trans-women. She became the first Lok Adalat member in 2012 and with legal aid being an essential part of her work, Viji felt the need to study Law. After a lot of challenges, Andhra University accepted her admission. Here again she went through abuse but never gave up until completing her course. Soon after the course, she registered with Tamil Nadu and Puducherry Bar Council and started practicing at the Madurai High Court.

A lawyer, educator, counsellor, editor and mother – Viji has done complete justice to all her roles and has also prepared her daughters to do so. Countering challenges and abuse at every turn, Viji, going by her father's words, had chosen to rely on acceptance and self-respect. "The journey between acceptance and abuse in the lives of trans-women is not unpredictable, but certainly very hard to pull through without a strong support system. I wish every family becomes one for their children like my family did. I owe all my success to my father who made me look beyond," remarks Viji.

Shanmuga Priya.T

> *"It was at CSIM that I learnt to map reality, ideas and solutions at different levels. I was able to put all my field experience into context. I am now able to guide many Trusts in networking and auditing."*

CHANGING HUES: Awaken the Queen within

The monsoon season in Bangalore is like an orchestra. Usually, the afternoon sun begins to hide behind the dark clouds, and at 4:30pm, the rains start from one part of the city, and in a symphony, they move through each region, pouring and leaving the city drenched and cooler by night. One such day, Padma came home from work early, and it rained. "Time for some Banana Bajji (fritters) and piping hot filter coffee!" she thought. Reena walked in at the right time, and they both sat on the veranda to sip their coffee. Manju, their housekeeper, came with a plate of snacks.

Manju hesitatingly lingered on, and looking worried, asked Padma, "Akka, can I quickly go to the market and come back? I heard that we may no longer get 'Fair and Lovely' cream. Is it true, Akka?"

Amused, Reena enquired, "why are you so worried, Manju?".

Manju shot back, "I can live without coffee but not without my Fair and Lovely! From the age of four, I have been using this cream. My mother always used it, and I have seen on television how this makes our skin white and glowing."

Reena teased Manju saying, "Manju, you are already fair, and if you continue to use fairness creams, you may become transparent!" Manju glared at Reena and trotted off to the kitchen.

"Aunty, isn't it amazing the way people believe that confidence and beauty lies in being fair-skinned? Also, a whole lot of body-related distinctions to be called a beautiful woman! I wonder when all this began and what can be done to get out of this."

Padma's mind rolled back to the past stories her mother Seetha had shared. It was the naming ceremony of the baby, and Seetha was busy taking care of the pooja (prayer) celebrations in the home. Rangam paati and Lakshmi were sitting with the baby on their lap. Other relatives crowded around the baby, which was the new object of evaluation.

"Look at her ears, looks like she will not turn out fair-skinned

"Can't be sure, sometimes the baby turns fair as she grows older!"

"No, not really if she would be pink now, then she will be fair like milk later. But, this baby is more brown-skinned!"

"How come? All the other girls are very fair in this family."

"But Seetha is a lot darker, isn't it?"

"How does it matter, Paati? Fair or dark?"

"Of course, it matters! Since this is a baby girl, I am saying this. Who will marry her if she turns out darker as she grows!"

"Oh, she has beautiful hair on her head. So silk-like, I love it!!"

A relative quickly added, "Haha, she has hair on her arms and back too. We will call her Romasundari (hairy beauty). Seeta will have to put a lot of turmeric from now itself to ensure these hairs fall off. She is a girl, baby, after all!"

"Seetha, also keep massaging and pulling her nose bridge up. Her nose will get a better shape in the future."

Many others felt the need to dole out advice and set beauty standards for the baby.

Whew!!! The comments and evaluations made Seetha's stomach churn! All about color and looks! No one noticed she was an active baby with sharp, beautiful eyes. People wished her to be fairer, and not many blessed her to grow up to be a good human being. Seetha could understand how her sister's skin color, height, and looks were playing a pivotal role in the success of marriage proposals.

Reena, listening to Padma's narrative, argued, "Aunty a lot has changed now. Do people still talk so much about the color, hair, and shape ?"
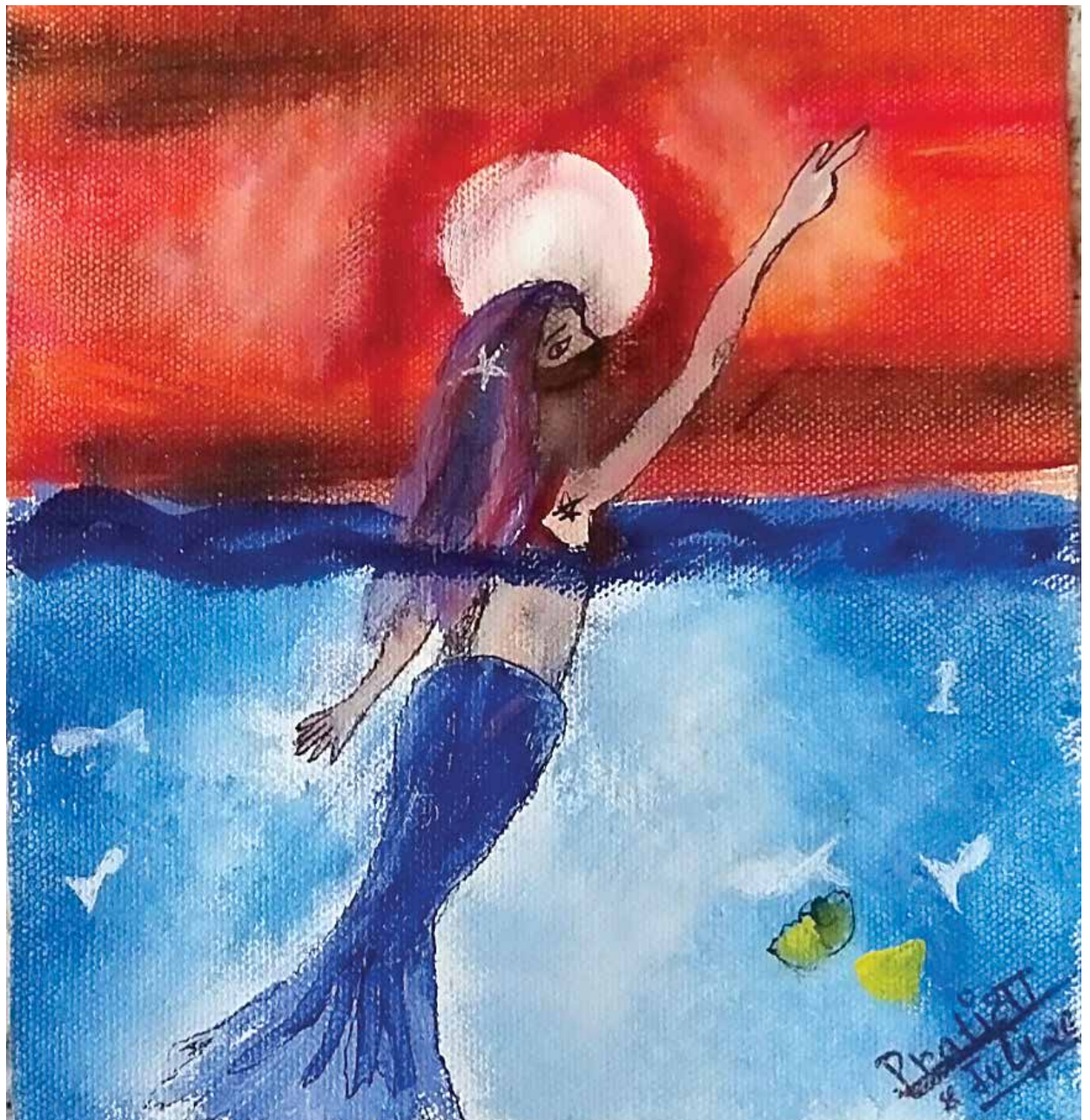
"Has it really changed, Reena? I am not sure. When I travel to the most remote rural parts of South India on work, I have noticed that a restaurant may not be available, but a beauty parlor will be open, even if it is just a small shack. What does this indicate? I think grooming has become every woman's prerogative from their teen years. We have found all ways of lightening the skin color, hiding the grey and waxing all over the body. There is no thought about it. It has become an accepted part of life. I know some of the friends who spend a whooping sum every month at the parlor. You can see the number of ads that revolve around how you look, the color of skin, the shape of the body, and the stereotypes that define beauty. There is still a lot of emphasis on your waist size than your health and fitness, Reena?"

Reena reminiscing her readings from history and sociology, "Aunty, I think we always had women and beauty associated with skin tone, glow, smoothness and so on. But I think after the foreign invasion, the obsession of fair skin has never left us. I know many acclaimed paintings with brown and dark-colored women from Pre-British periods. The need for size zero and willingness to go to any extent to become curvy amongst all ages is also something to think about."

"Reena, you know, my colleague's daughter had to visit a counselor to get her to accept her body shape and learn to love herself as she is? She had fallen into depression. Her self esteem was at her lowest. Being fit and healthy is different. I am not talking about it. But, to go against nature, to look like the way others will accept you as being beautiful and therefore reject oneself, is so toxic to one's mental health."

Reena interjected, "Aunty, I read in a magazine about a group that has gone against the so-called beauty norms. They are questioning these practices and the thought behind it. Do you know Fair and lovely as a company is finally planning to change its name?"

Padma, with her usual loud laugh, added, "Reena, it is not so much about what is endorsed in the society any longer. It has to do with what we as women, think, feel, and subscribe to; the way we see ourselves and the ability in us to accept ourselves and other women the way we are naturally. Over a century, some beliefs have crept in, and we have been interjecting them generation after generation. We are not able to get out of the supremacy of fair skin, especially in the southern parts of India. The kind of correlations that have been made with fair skin like being more confident, successful, securing a job, and becoming famous! Whew… just imagine the association in the young minds who watch these ads on television. Now the new term 'going back to nature' is not about the cool organic stuff we eat and buy. It's also accepting ourselves and moving more into natural ways of living."

Reena pondered, looking dismayed, "Aunty, is what you're saying possible? I am just thinking of many friends and me in college! Whew! Some are obsessed

with using an app to change their own selfies. There has to be a serious revolution to change our mindsets!"

Padma pulled yet another anecdote from her life, "Reena, these are deep-rooted, and we learn a lot of things through observation. It happens right in the childhood. Let me share my experience with you. My friend was in labour, delivering her second child, and I was babysitting her daughter outside in the waiting area. An adorable kid, about 5 years old. She looked tense and was not playing around. She quietly sat next to me and asked me to pray just like her. After the baby was delivered and was shown to us, I saw her relieved and happy. I bought her some chocolates, and on the way home, I asked her, "Chinnu, what were you thinking and praying for when mom was in the operation theater?" She looked down at the floor and mumbled I was praying that the baby will not be born dark and ugly. I was shocked! I asked her, "Why do you think dark is ugly?" With a pain in her voice, Chinnu said, "There is a girl in my class who is very dark, and no one plays with her. They tease her all the time. I don't like that. I was afraid that our baby will have to go through it too if she had dark skin.

Reena, just think of this! A five-year-old already has it in her mind an association for skin color. That night she stayed with me since her father was at the hospital. As a bedtime story, I read out from Discovery book a story on Black Balloons. The story goes like this –

Raju was a dark-complexioned little boy. He stood watching the balloon man at a country fair attracting customers by releasing a red balloon, a blue, a yellow, and a white one. They all went soaring up into the sky until they disappeared. The little boy asked him, Sir, if you send the black one up, will it go as high as the others? The balloon man understanding the boy's question snapped a string that held a black balloon and as it soared upwards, said, "it is not the color son, it what is

inside that makes it rise. Chinnu immediately looked at my face and asked, you are talking about that girl in my class? I smiled and patted her to sleep. I knew I had snapped an association in her mind that night".

Reena instantly got up and gave a tight hug to Padma, "Aunty, you have set me thinking too. There are so many associations coming out of comparison and bodily association that plays havoc on my self-esteem. I realize I have lots of work to do with myself! I begin today and hope to help my girlfriends too. Love you".

Dr. Kalpana Sampath
Illustration by Prathiksha (13)

Wisdom

Pu Shang once said to Confucius, "What kind of sage are you that you can say that Yen Hui excels you in straightforwardness? That in clarifying matters Tuan-mu Tz'u is superior to you? That Chung Yu is more courageous than you? And that Chuan-Sun is more dignified than you? In his eagerness to get a reply, Pu Shang moved to the edge of the mat and nearly fell off it . "If these things are true" he said, "then why are these four men your disciples?"

Confucius replied, "Stay right where you are and I shall tell you. Yen Hui knows how to be straightforward, but he does not know how to be flexible without losing his straightforwardness. Tuan mu Tz'u knows how to clarify things, but he does not know to give a simple Yes or No for an answer. Chung Yu knows how to be courageous, but he does not know how to be cautious. Chuan-Sun knows how to be dignified, but he does not know how to be unassuming. That is why these four men are glad to study under me."

Explicit Learning

A. We should try and be balanced.

B. True wisdom is knowing how to be flexible without diluting one's own strength.

C. Let us be aware of when our own strengths become our own weakness.

Introspective Learning

A. What is the nature of 'Wisdom'?

B. How do I become a 'whole' person?

C. What prevents me from understanding all the dimensions of what I know ?

MISSION: WOMAN AND CHILD

Child development is a key pillar of human resource development, and Pranyas for one believes that it is the domain that "holds that key to the future." Therein lies the organization's aim to educate and groom children into good human beings, supporting them until they start earning so as to enable them to support their families.

"By providing necessary resources to underprivileged kids, to be able to complete like a normal kid and chase their dreams, we are shaping our future," says Rahul Sharma, Founder-Director, Pranyas. The road to this approach however, has been quite painstaking even as it involved a great deal of study and research. "We conducted various surveys in various cities to get to know the exact problem on which we have to work on," Rahul adds, "Even when we finalized to work on child development we continued our regular surveys to pinpoint the root cause of the problem."

Through this study, the one conclusion that the team at Pranyas chanced upon was that child development and women empowerment had to go hand in hand. "We conducted surveys to understand issues that a girl routinely faces," says Rahul, "We did this survey among different age groups and different work cultures and regions."

One of the main issues that cropped up was that of sexual harassment. The team is working on a seven-phase model that will go LIVE in due course. However, through its child development project, Pranyas has benefited 300 children through career counselling camps in Bilaspur and Indore, 500 through awareness and medical camps across Delhi, Gwalior, Bangalore and Mumbai to name a few cities, and 239 children across the country thanks to Pranyas shouldering the responsibility of their education.

Nearly 400 girls and women were benefited through awareness and medical camps across Delhi and Gwalior, 50 of whom benefited thanks to legal aid. Pranyas' HOPE model has brough it the most success. "HOPE is an initiative designed for children having fewer opportunities like financial strain, lack of resources, and is motivated towards education," says Rahul, "In this programme, we form a group of 20 people and that group will take responsibility for the child's education and his/her amenities. This model is designed to aim for the amount which does not affect anyone's livelihood but can start the education of one kid when collected at a single place."

A donation of Rs 100 per month enables an individual to shoulder a child's educational responsibilities, post-which they receive details of the children and their family that are being sponsored. These numbers have only grown — from 21 children in 2018-19 to 208 children and counting in 2020-21.

"Through this initiative, we take complete educational responsibility of kids whose

Families don't educate their female children," says Rahul, "Families often get their kids into child labour educational expenses or because families or deceased or are simply just poor." However, Pranyas through the initiative and a contribution of Rs 100 per donor takes care of school fees, stationery and uniform expenses and medical check-ups for a child, among other initiatives. This includes mentoring and extracurricular activities too. "During the Lockdown and due to the ongoing pandemic, many underprivileged people faced possible homelessness since their homeowners began asking them to vacate their houses," says Rahul, "Daily wage earners lost their jobs and were unable to pay up. We at Pranyas formed a team of lawyers and worked on such complaints and tried to provide as much relief as we could."

But that's not all that the organization is doing to fight COVID-19. "In our ongoing and upcoming nationwide fight against Coronavirus, we are distributing 10,000 PPE kits to doctors across India, and 5,000 masks and face shields to frontline warriors across India," he adds.

This initiative has slowly but surely begun garnering support of eight IIMs, seven IITs, 2 BITs and three prestigious colleges, according to Rahul. "The uniqueness of this initiative is that for the first time in history, social clubs of many IITs and IIMs are supporting a common cause and taking unanimous effort."

Some of Pranyas' short term goals include targeting to adopt 35 slums, and take complete responsibility of nearly 30,000 children, and set up a library in 50 slums or villages by the end of 2022. This will be flanked by the organization's efforts to build an on-ground legal support system for women in 50 cities, to fight sexual harassment by the end of 2022.

The more ambitious and long-term goals of Pranyas are more impressive. "We are targeting to take complete educational responsibility of nearly one million children across the globe by the end of 2030," says Rahul, "We also hope to build an on-ground legal system for women in 10 countries, to fight sexual harassment by 2030."

The NGO will also launch a women safety device by the end of 2025, so as to ensure that women stay safe from any form of sexual harassment at the workplace, home, educational institution, public spaces and public transport.

"We are targeting to take complete educational responsibility of nearly one million children across the globe by the end of 2030."

COVID 19 EFFECTS ON MICROFINANCE

The pandemic and its multi-pronged effects are no more a secret topic for any country around the globe. This article focuses on COVID-19 effect on microfinance sector in India.

Medical experts brought in an effective solution to contain this pandemic; that is voluntary Social Distancing further leading to complete Lock Down where situation is beyond self-discipline. Microfinance sector also got hit by this pandemic and is facing another big crisis after 2010 AP amendment bill and 2016's demonetisation. Small and micro loans serve large segment of population running small and micro enterprises mostly in unorganised livelihood domains. These financial institutions play a key role between commercial lending institutions ready to take moderate risk for better returns and clients who are in need of non-collateralised loans to finance their livelihood activity.

Latest report published by MFIN, shows that as on the sector caters 3.22 crore clients with gross loan portfolio of Rs. 74,371 crore. This converts to average loan amount of Rs 22,000 plus for all active accounts, which shows 6% YoY increase. The sector holds a strong position, when it comes to return on investment in monetary and social returns. The amount of money deployed in this industry reaches out huge number of customers, with sustainable and traceable livelihood options and making it more impactful for social scientists and for financial investors. The reports also mention that the industry received Rs. 42,140 crore as debt and Rs. 16,140 crore as equity which is 33% higher (respectively under both categories) than previous year, showing increase in demand of loans and increase in trust from lenders.

Microfinance industry works on a crude principle of 'Close Contact, Trust and Financing Sustainable Livelihoods'. On one hand it fuels micro and small enterprises; while on other hand generates employment opportunities in unorganized and organized sector. It is estimated that even during pandemic this sector employs more than 2 lakh individuals working at field level, organizing virtual meeting with clients and resolving their queries related to business sustainability, finances, convergence of government support and even personal health management related to COVID-19.

Other than internal employment, the sector gives employment and entrepreneurial opportunity to almost all those who take loan i.e. 3.22 crore individuals. In other words each income generating loan given is for changing the life of all family members, an average of five.

Complete lockdown brought halt to almost every business, but worst affected were those with small or no reserves and operate in high liquid model. Most micro and small businesses are impacted except the ones engaged in activities coming under essential goods and services as announced by government from time to time.

Diminishing earning capacity of MFI clients is now becoming threat to MFI existence, although government is trying to smooth out its operations through rescheduling of loans. MFIs have their own debt obligations and liquidity needs; post pandemic scenario is certainly going to put pressure on sector with surge in demand for more income generating loans and more gestation period. The scenario is building for new mergers and acquisition in the sector with lots of financial restructuring.

Affected cash flows of business enterprises in turn affected their microfinance service providers and hence the commercial banks at higher level. Unemployment in unorganised sector surpassed all levels till date, affecting migrants in big cities, enterprise owners in cities and towns, rural entrepreneurs and semi/skilled labour all across the MSME ecosystem.

Microfinance providers are expected to face serious liquidity crunch during COVID-19, gap between revenue and operational expenditures are increasing with depleting reserves. This shrinking liquidity may not create problem for large MFIs or those with strong stable backup, but is sufficient to haunt small and mid size MFIs. MFIs with stable financing, well-established technology platforms and strong hold on communities have higher probability to survive during and after this pandemic. Criticality of microfinance operations is not limited to this sector only; slowly it will start effecting large financiers of these MFIs including commercial banks (private and public), donors and investors.

Reserve Bank of India in past three months took various steps for easing out liquidity in the sector, the steps taken include:

- Special package of Rs. 50,000 crore targeted for mid to small sized microfinance companies

- The reduction of reverse repo, gave banks options to utilize their funds for lending and hence increasing the liquidity in the system

- The special 90 day moratorium on NPA classification also helped in postponement of asset classification, reducing the risk in overall system.

- A special refinance ability has been provided to apex institutions like NABARD, SIDBI and NHB also allowed financial institutions to take risk and provide funds for on lending.

Most of these announcements from RBI are focussed on commercial banks and remained vague for MFIs and its customers in particular. COVID-19 is expected to show far-reaching effect on sustainable income generation activities and individual household who took loan and are dependent upon running of their micro to medium sized enterprises.

Post COVID-19 the sector is expected to see rise in loan demands, as individuals need to re-establish their livelihoods and bring back life to their old normalcy. The steps taken by Government of India through fiscal and monetary policies in past few years and specially during this pandemic are expected to take care of these short to medium term shocks in Indian microfinance sector.

Dr. Agyeya Trippathi

COLLECTIVE EFFORTS TO UPLIFT INDIVIDUALS

The collective power to influence social change can bring positive transformations to the society in the long term. No society has ever remained the same, and focus should be on change being constant. Helping out people even in the smallest possible way can go a long way, and at this day an age. The world needs it!

Bringing constructive changes to the society is not easy. It requires teamwork and collective efforts by every individual in terms of investing time, funds and planning.

Maathiyosi is an organisation started by a group of friends in 2013, who wanted to bring change to the society by helping out people who were in financial difficulty. The aim of the organisation was to take part in the progress of the society by improving the lives of the poor and the needy (Including differently abled, widows, elderly, and socially and economically backward people).

Maathiyosi has a team of 75 members, out of which 25 members donate every month, while the others contribute as and when it is possible. Since 2013, Maathiyosi identified NGO's that were in need of funds and supported orphanages for children with books and clothes.

An annual newsletter narrating the year-long activities carried out by the organisation are shared with their close friends and family. By word of mouth, the team identifies individuals who needed support for their medical treatment, payment of school and college fees, and other personal needs.

From offering assistance to NGO's, their focus slowly shifted to transforming and bringing complete change at an individual level, so that he/she can build a good life with it. They also got personally involved with the beneficiary through regular follow-up and provided them with the support they needed.

Augustin, Founder of Maathiyosi, says, "We started out as a group of friends in college to bring a change to individuals so that they make something good of themselves. Over time, our circle increased in size and so did the contributions. We try to make the best use of it by helping those who ask for help. We feel focussing on one person and catering to their requirements completely is more tangible rather than offering support to a group of people."

Maathiyosi played an active part in 'Child Rescue Operations' where children below 14 years were employed in small shops, eateries and households. The team would gather data on child labourers, and along with Child Helpline officials rescued children. They would carry out this mission on every second Saturday of the month. Based on the decision of Child Welfare Committee, children were either sent back to their parents or taken care in Rescue homes

(Boys home in Royapuram and Girls home in Kilpauk).

The organisation also takes part in blood donation and organ donation camps coordinated by the government (rather than the ones run by private hospitals). The idea behind this thought is that the poor find it more difficult to have access to blood when they need it. Maathiyosi website has details of their blood donors, so that people can directly get in touch with them.

Maathiyosi also actively volunteered during Chennai floods in 2015 by providing rice and groceries to affected families that was worth over 5 Lakhs rupees. They also provided coconut saplings and groundnut seeds to villagers who lost their crops due to the Gaja Cyclone.

The organisation have also assisted in providing infrastructure for schools. For instance, a new block in Thiruvalluvar Primary School, Chengalpettu , a small brick house for a single lady in Cuddalore, etc. They also supported construction of huts, obtaining identity cards for Irular communities in order to have access to government schemes.

Mathiyosi concentrated on specific medical requests that they received and also sponsored an auto rickshaw for Karunai Ullangal Trust, an NGO started by Mr. Arul benefitting orphans and old aged people in Chennai.

COVID-19 pandemic has put life to a halt, hence making it difficult to afford even basic necessities. Since April 2020,

Maathiyosi has a team of 75 members, out of which 25 members donate every month, while the others contribute as and when it is possible.

Mathiyosi team have been raising funds to support the disadvantaged people by distributing groceries and daily essentials.

Augustin says, "We are trying to help people as much as possible. We have distributed basic necessities like rice and groceries to families worth 7 lakh rupees to those who have lost their livelihood due to the lockdown."

"I would like to Thank Ramesh (Unique One Gym), Sylvestor Mathew (Advocate), Arockia Raj (Chidambaram), J Prabhakar (Ennanglain Sangamam –NDSO) for their remarkable field work, volunteer support and encouragement. Our aim is to help Individuals or group of people who are in need. We also wish to offer support to emergency and trauma care patients for their medical treatment as well," he signs off.

Aatika Kouser

SHATTERING THE BARRIERS THAT SILENCE US

Living with tinnitus can deafen the world around you, but for Grace, it has heightened her sensitivity to disability

The buzzing in your ear that doesn't go away, drowning out all other sounds. A song that seems to get louder and louder, as if the singer is singing right into your ear.

The world recedes, and a heavy veil of noise descends, silencing everything else.

This is Grace Lee-Khoo's world. Growing up she was often labelled a "daydreamer" or a "space cadet". "All my life I assumed I didn't hear very well, because I wasn't paying attention. But here I am, trying to listen to my friend. Her mouth is moving, but I can't hear the words," says Grace.

Eventually, Grace saw a doctor and was told she has tinnitus — the perception of noise or ringing in the ears that can range from a low roar to a high squeal, affecting a person's ability to hear. "It was like, 'Mystery solved!' Life goes on!" says Grace.

By then, she was also already a theatre practitioner who had founded Access Path Productions to discover and nurture disability-led work.

A former teacher, Grace had returned to her first love, theatre, and went to pursue her Masters in Applied Theatre in the United Kingdom in 2015.

There, she immersed herself in the art form's potential to open doors for marginalised persons, who are still often regarded as objects of pity in mainstream society.

"Some people might see disability theatre and take it as an opportunity for inspiration porn. 'You poor thing, you're so brave, you're superhuman, you're so inspiring.' That's charity," says Grace.

"And I saw this other model that was, 'We are here to reflect. We are here to examine ourselves'. That's the kind of work I realised I had always wanted to make.

"It is about changing people's attitudes towards disability. It highlights the fact that people are disabled by barriers in society, not by their impairment or difference. It helps us recognise barriers that make life harder for disabled people."

Returning to Singapore, Grace founded Access Path Productions in 2018. The same year, Access Path co-produced And Suddenly I Disappear: the Singapore-UK 'd' monologues by Kaite O'Reilly, a disability-led theatre project created between UK and Singapore artists.

For Grace, advocating alongside the marginalised is about "parity, not charity".

> *"We always seem to want to hide our flaws or ignore them. But isn't that what makes us different? What makes us so wonderfully unique?"*

"I, alongside many others, would still very much like to live in a warm environment where people would not see my impairment as a flaw, a burden or something to fuss over but just something to collectively accommodate," she says.

She adds: "We always seem to want to hide our flaws or ignore them. But isn't that what makes us different? What makes us so wonderfully unique?"

So while "inclusion" may be a buzzword, Grace hopes that Access Path's performances and activities can engage people of all abilities in a deeper way.

"It's about participation. Inclusion is like getting an invite to the party, but participation is when you are invited to dance. And we should all be dancing."

A story by Our Better World (the digital storytelling initiative of the Singapore International Foundation

www.ourbetterworld.org

UNSUNG HEROES- VOLUNTEERS HELPS FRONTLINE WORKERS AND DOWNTRODDEN.

The COVID-19 preventive lockdown has put a halt to the normal routine and changed the life of every individual in the country. While the intention of the lockdown is to fight the unprecedented pandemic, it has in many ways lead to unending number of problems to the underprivileged, daily wage workers and migrant labourers. Families belonging to economically weaker sections of society are struggling to fend for themselves and even to have access to one square meal a day. Mantra4change and Suriya Foundation, based in Bengaluru, have worked individually in addressing the issue of poor quality of education.

Mantra4change

Mantra4change has a team size of 44 and partnered with 88 schools. Their aim is to improve and introduce innovative methods of education in every school. They have also partnered with non-profits like Teach for India and Advaith foundation.

Mantra4change is a well-funded organisation, and the funds were majorly used in improving education and teaching facilities until COVID-19. When the organisation learnt about the distress and hardship the poor were facing due to the lockdown, Mantra4change decided to use their resources to help those in need.

Suriya Foundation

Suriya Foundation focuses on providing quality education to the poor and needy in Bengaluru. They also assist visually-challenged children who otherwise find it difficult to cope in normal method of schooling.

Puneeth, Co- Founder of Surya Foundation along with 30 volunteers, Indian Red Cross society and other Government agencies volunteered during COVID- 19 lockdown to support the vulnerable.

The Beginning

When Puneet shared photos of his volunteering work with Suriya Foundation, they offered to jointly coordinate the COVID-19 relief efforts. Since then, both Mantra4change and Suriya Foundation have been actively helping the vulnerable resolve the issues they were facing during the lockdown period.

Mantra4change started out as a 30-member volunteer group. They joined the war room set up by DIPR (Department of Information and Public Relation) to plan out the process, along with Suriya foundation.

During lockdown 1.0, when all the economic activities came to a standstill, affecting the poorer section of our society, which includes daily wage labourers, auto drivers and factory workers who were dependent on their day-to-day income for survival.

Volunteering

Mantra4change focused on providing food grains and ration kits to stranded labourers and their families who were not covered under India's Public distribution System (PDS). With the help of Government and corporation officials, they also identified families who needed immediate supply of basic essentials like food and water. They also supported COVID-19 designated hospitals, quarantine centres, isolation wards and frontline warriors by supplying necessary medical equipment, PPE kits, sanitizers, Infrared thermometers and masks.

At a point, when the entire police force was working tirelessly for the proper implementation of the lockdown, the volunteers lent a helping hand to hospitals and assisted in distribution of relief materials.

In due time, Mantra4change became volunteers of the government, and obtained permission to move across Karnataka to distribute essential supplies to people living in interior parts of the state, where supply of basic products had been cut off.

They tied up with the local authorities in setting up of isolation wards, where they contributed beds, masks and other items that were provided by the government.

In lockdown 3.0, migrant workers who were stranded all over the country were allowed to finally travel back to their home towns by the Shramik trains arranged by the Railway ministry with the Government order. The process of identifying migrant labourers and registering them involved lot of paper work and was time consuming.

Puneet and his volunteers assisted Mantra4change and also arranged food and water for the labourers who had to travel for one and a half days.

Puneeth says, "We have to continue doing what we have been doing so far, even after the lockdown is lifted, as COVID-19 cases are increasing day by day. The economy is also going down, and with many people hospitalised and increase in requirement for beds, we will have to keep helping out hospitals and quarantine centres."

Currently, part of Home Quarantine squad, formed by the Corporation of Bengaluru, are setting up COVID care centres by converting wedding halls provided by the government into a complete hospital infrastructure.

Puneeth adds, "We have 61 volunteers now and are doing our best. We have now started with contactless testing of patients, to make the COVID-19 testing process safer. We are also refurnishing the hospital in Anekal so that residents in that district can get proper treatment. We hope to continue volunteering and helping people."

Aatika Kouser

"If you are aware about your own inexperience and inadequacies, you will be successful."

Dr. Madhukar Gupta is an Electrical Engineer, MBA and law graduate. He was selected as a Mason Fellow by Harvard for a Master's in Public Administration. The Government of India sent him for a Master's in Public Policy at Maxwell, Syracuse. He has been awarded a PhD n Economics in 2010. He is presently Additional Secretary, Ministry of Public Enterprises and Heavy Industries.

Dr. Gupta focused on Public Policy in US and China with experts on economic growth, public sector management, infrastructure, corporate finance and development at Harvard, MIT, Syracuse, Maryland, Cornell and Fletcher School. He has won many National Awards from NPC and NABARD. Indian and international Universities have hosted him as a visiting faculty and scholar, including BITS where he has been adjunct faculty for more than 20 years. Dr. Gupta has presented professional papers in nearly three dozen countries.

In an exclusive interview with Marie Banu, Dr. Madhukar Gupta IAS talks about the present trends in Corporate Social Responsibility in India.

Please share your experience on International training program on DFFT (Domestic Funding of Foreign Training).

When I joined the Government of Tamil Nadu in 1986, the Collector of Chengalpet who was based in Kancheevaram asked me to oversee the work in a village for three weeks as part of my training. The basic idea was to understand the village life in Tamil Nadu and see how it is different from villages across India.

After two weeks, the Collector asked me what I had learnt from the village exposure visits. I told him that Engineering and MBA has given me critical financial and analytical tools, but to learn about India I will have to start from scratch as I did not know much. He replied saying, "If you are aware about your own inexperience and inadequacies, you will be successful. If you think that you already know enough, you are possibly wrong."

I worked with UN for a year and realized that a lot of things have already happened in India, which I was not really aware of. For instance, when the British were in India, 100 thousand Britishers were managing 300 million Indian people. As the number was less, a handful of District Collectors were invariably British. However, a lot had changed in the world thereafter and we need to learn from it.

What were the key lessons you learnt during the training period?

One of the lessons that I learnt during my training in Tamil Nadu was in management of water deficit areas. 60% of India is water deficient. If you see the onset of famines areas of Tamil Nadu, you will find Palmyra leaves turning yellow. Droughts and water scarcity were explained vividly and even today the State Government and Government of India depend on these old famine management systems.

Other countries have taken initiatives to manage water scarcity at country levels which includes offering entitlements at household levels. In fact, 50% of the states in the US have drought management mitigation plans. The world has moved on and there was a lot to learn from other countries. I had more questions than answers about the way the world functioned.

When I returned from the UNDP, I applied to universities across the world to learn more on development. Eventually, I was selected by the best universities teaching public policy and development, including Harvard. I focused on the US and China in a short span of time.

I studied the health policy in the US and realised that it cannot be followed in India as they have more resources for health management programs. If programs have to be laid out in India, they have to be more cost effective as we have issues like high growth rate, maternal mortality and child mortality.

You have been managing CSR policies in its maturity phase after its launch phase. What is the trend of CSR implementation among PSUs?

The difference between the public sector and private sector is that public sector exists for the greater good of the society. The bottom line, as far as the functioning of the public sector is concerned is to make reasonable profits and also, at the same time look after the greater good of society.

When the CSR ACT was rolled out in 2013 (with effective from 2014), most of the PSU companies had no idea on the compliance issues as their CSR programs were coordinated through their implementation agencies.

India became the first country in the world to mandate CSR by legislation. Once anything is mandated by law, we don't have a choice. All PSU'S had to follow the law. Government could have levied a tax and used this tax or cess in the manner in which they would have wanted to, but they didn't do that. Our government's basic objective was to leverage the capacities and competencies of corporations, public as well as private for the greater good of society.

It took a while for companies to understand the ACT because their core businesses were different and they did not have the expertise in this area. Many companies who were not engaging in CSR prior to 2014, hired experts or they had to learn from others. The first three years was a learning phase. Things are getting better now. Companies are clearer about what they have to do and what not to do.

Since the initial learning was in the traditional sectors, obviously the focus was on education or on health. Now, you can see a change in the CSR expenditure relevant to sectors specified under schedule VII of the ACT. Corporate are now focusing on restoration of heritage, art and culture, sports, incubation of new technologies, environment conservation, etc.

Continuous efforts are being made to ensure that CSR spending is done right throughout the country. There is a provision for pooling of resources. Basically if more than one company will come together, they can act as a force multiplier. So every company, every entity has its own sense when they come together, their forces get multiplied.

How do you compare CSR implementation in PSU's with that of private sector?

About 50 PSU's are exceeding the desired 2%. PSU's are not driven by the profit motive and in some ways they are doing even better than the private sector. At the same time, private sector is learning very fast so things are improving in this sector as well. Initially, some private companies who were not spending the 2% have realised that they have to spend this amount.