

Conversations Today

Your journal about the world of NGOs and Social Enterprises

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FROM THE EDITOR

Dear Reader,

Positive thinking refers to a belief or mental attitude which makes us think that good things will happen eventually and our efforts will pay off sooner or later. Psychologists believe that positive thinking gears up people to make whole hearted efforts to perform a task.

It is quite common to hear people say: "Think positive", to someone who feels down and worried. Most people do not take these words seriously, as they do not know what they really mean, or do not consider them as useful and effective. Our mind affects our behaviour and mood.

Positive thinking is reinforced by thoughts such as optimism, hope, and belief that hard work is never wasted. A positive mind anticipates happiness, health, joy, and a successful outcome of every situation and action and works wonders like magic. The key benefit of positive thinking is good health. Negative thinking gives rise to anxiety, stress, frustration and more.

It is said that a serious person finds a way, while an idler finds an excuse. Positive thinking does not mean you do not notice the bad things in life. Where there is a will, there is a way. If you face a problem, don't lose heart, think positively and come up with a productive solution.

When the regional and national news about the COVID-19 Pandemic is about loss of lives, drop in economy, etc., it is indeed difficult for even the most optimistic person to think positive. Feeling confused, restless or anxious during an unprecedented time like this is certainly understandable.

There are many ways through which one can build positive thinking. To begin with, you must inculcate the habit of reading motivational and inspiring stories of people who are successful. Conversations Today features inspiring stories of changemakers and our [website](#) has an archive of this paper since 2010.

This period won't last forever. If there are any good deeds you have realised you can do for the society, take advantage of it while you can.

Do Karma, don't think about the result!

Marie Banu

EDITORIAL

Latha Suresh
Marie Banu

EMPTY, YET COMPLETE: Building awareness through Positive Energy practices

"The clay gives support and structure, yet it is the empty space at the centre that makes the bowl useful."—Dr Paula Horan

A university professor goes to have tea with a teacher. The teacher pours the visitor's cup full and then keeps on pouring. The professor watches the overflow until he can no longer restrain himself. "It is overfull. No more will go in!"

The teacher responds: "Like this cup, you are full of your own opinions and speculations. How can I show you Zen unless you first empty your cup?"

When I am full of myself, full of my pain, full of comparisons with others, full with knowledge of gaps in me, do I feel complete or incomplete? Incomplete! Surprising, right; because logically, something that is full, is complete. But this is not true when we are talking about our energies.

Imagine a weekend where you feel free, have no nagging thoughts of things to achieve; there is an empty feeling and yet it feels so complete. Again this defies logic!

The other word used to denote the same meaning as emptying, is openness. We often say, open your mind, open your heart.... in other words it means empty your mind and your heart to receive that you have been longing for.

The practices that we promote with the Positive Energy Program enable us to be 'empty', because in being empty lies the key to breaking learning barriers, creating clarity, and channelizing the release of emotional energy blocks.

FEW PRACTICES THAT HELP 'EMPTY OR OPEN US' ARE:

1. **Feeling and Reflecting on gratitude:** Most often things that make us full are stuff that we consider we do not have or desire to have. By experiencing genuine gratitude, we consciously empty out 'want-have-desire thoughts'. It serves as a regular reminder of all the things we feel grateful for.
2. **Meditating:** Pausing to 'throw out' the fullness inside our minds. In meditation, we are often told to observe our thoughts and let them go. As we continue to do this, over time, the inflow of thoughts reduce, and at some point we reach a state of 'thoughtlessness' – this is a state of emptiness, which fills us with bliss.
3. **Living in the present:** We are constantly living either in the past or the future. In looking into the past, we are grieving over what happened, feeling a sense of loss, lacking, sadness, etc. or we are thinking of the good times which are lacking today. And when we are looking into the future, we are getting anxious and planning for a time which



is yet to arrive. In both states, we are 'full' and dwelling on a lacking. However, when we live in the present moment, we can give of ourselves completely to the present moment and enjoy it completely. By emptying ourselves and being in the moment, we open ourselves to new experiences and living the present fully.

4. **Clearing the Conscience:** We are all conditioned about various aspects of living and life from our childhood. The values, culture, habits, beliefs, desires, feelings, behaviors, etc. are ALL programmed into us. We do not 'choose a value or belief' from our experience. We first adopt a belief or value or behavior, etc. and then we spend the rest of our lives justifying them. By clearing our conscience we open ourselves to 'first hand' experiences and this in turn enables us 'be in the present' and practice 'discerning living' in every moment.

5. **Chanting:** This is an age-old practice that helps us 'be in the present' and sharply channels our focus on one point – the chant. This prevents us from 'filling ourselves up' and thereby we remain empty and open.

Being empty makes one feel light and one goes about life with a joy and openness that brings life alive.

Yours Energetically

Ms. Bhuvaneshwari Ravi is trainer, facilitator and coach of the Positive Energy (PE) program. She is a spiritual seeker with a vision of transforming her own energy state from surviving to being. In this journey she has gathered deep insights and is continuously working towards creating a pathway for more seekers. With years of exposure to spiritual practices like yoga, reiki, and personal development interventions like coaching, she is working in the Organization Development and Leadership Development space.

She can be contacted at bhuvaneshwari@teamthink.co.in for arranging Positive Energy training and Coaching sessions.

ARE WE LISTENING?...

Listening is an art. It is a gift, an inherent part of all our personalities. It is a joint product of all our senses combined together. How does one with hearing impairment imagine or perceive listening to be? “It was this question that urged me to work for the hearing impaired children. Closely observing a family member tide through this disability prompted me to think from their side. I was overwhelmed by little things that could help them listen and respond better. I wanted to help other children too, with the same disability,” says Mr D P K Babu, Founder of Ashray Akruti in Hyderabad, Telangana.

Babu’s Diploma in Education from Aliyavar Jung National Institute for Hearing Handicapped opened his knowledge base and encouraged the learner in him to explore all details to work for such children. Soon after his B.Ed, Babu wasted no time in establishing Ashray Akruti, a non-profit organisation to work for hearing impaired children. “It was 1996, when social marketing was still naive. So, I had to convince stakeholders about imminent programs, safety of children and the credibility of this initiative. A lot of ground work was done and all that has given Ashray Akruti its credibility today,” shares an emotional Babu, who could not see poor parents giving up on their children due to this impairment.

Ashray Akruti’s Special School started with only five children; today, the NGO runs five special schools, four in Hyderabad and one in Andhra Pradesh, catering to over 550 children. Customised curriculum and tailor made use of teaching aids suiting the development needs of every child have been Ashray Akruti’s strengths. “I believe it all flows from your vision – Inclusive Education. We deliberately maintain a low teacher student ratio (1:8) to be able to focus, observe and build on the improvements we see in our children. With parents stepping in as partners, our team’s efforts are complemented, and children begin to trust and enjoy their growth. Every smile moves me to work further and better,” smiles Babu.

As mainstreaming hearing impaired children in schools was successful, Babu and team wanted to work out a market relevant skill development program that made them independent. Multimedia and Animation Training centre was initiated in 2010 where over 600 children got trained and 270 children were employed in visual effects, graphics and post production companies based in Hyderabad.

Babu conceptualised the first of its kind Mobile Hearing Clinic and its launch in 2015 marked a significant milestone in early diagnosis of hearing related complaints. It helped reach out



My lessons from CSIM helped me analyse my objectives organically. I was able to recognise gaps in understanding the genuine needs of hearing impaired children



to underprivileged children in government schools, anganwadi centres and refer them to corrective services. Having screened more than 1.2 lakh children, this outreach initiative has reiterated that hearing impairment can be treated and is not a permanent disability. “In many remote pockets, this realisation is a big step. Lack of awareness is a huge barrier and going to communities was the only way out to move across. We did that,” he adds. The Early Intervention Centre and Hearing Clinic in Srinagar Colony provide state of the art diagnostic facilities and clinical services. Everything, right from walls to furniture, is designed to suit the treatment needs of hearing impaired children.

A multifaceted team comprising of audiologists, surgeons, ENT specialists, special educators, listening speech language specialists, volunteers, etc. is Ashray Akruti’s backbone and Babu values their contribution in every opportunity. As a team, their application of oral-aural method and audio visual therapy calls for applause as listening is consistently stressed upon as the means of speech acquisition. “The challenge is in building instructions that are in line with a child’s speech, understanding, response ecosystem. As they develop, we are touched to see the result of all our efforts,” shares Babu, who has learnt every little step in this long journey, by doing.

His association with CSIM was timed rightly, he feels. Six years after Ashray Akruti was born, CSIM showed him the mirror for reality check. “My lessons



from CSIM helped me analyse my objectives organically. I was able to better articulate my vision and long term plans. I was able to recognise gaps in understanding the genuine needs of hearing impaired children. Impact, as I learnt here was multifarious, heterogeneous. As a Founder, I must be able to see every face of it. The success of every program brings me to this lesson and prompt new questions that lead me further,” shares Babu.

From a single man’s dream, Ashray Akruti has transcended into a holistic, hearing care institution. Residential care, special schools, diagnostic/

treatment centres, camps, college to build a new cadre of special educators, skill development centre and many more programs continue to inspire communities and the team, alike. “A member of World Hearing Forum and many prestigious collaborations, Ashray Akruti has come a long way in the last 25 years,” says Babu who is committed to work on every new opportunity and space that can improve, mainstream the lives of hearing impaired children from all walks of life.

Shanmuga Priya.T

CHANGING HUES: AWAKEN THE QUEEN WITHIN

My life, my path and my choices

“Hey, Shankara, what a lovely child.

She will be my daughter-in-law when she grows up. She will marry my second son, Sridhar,” declared Maami with ecstatic enthusiasm looking at the baby girl smiling in the cradle. Shankar mama, all smiles, ear to ear and beaming with happiness, looked lovingly at his favourite sister. Thus began beautiful moon-faced Chandra’s life right from the cradle.

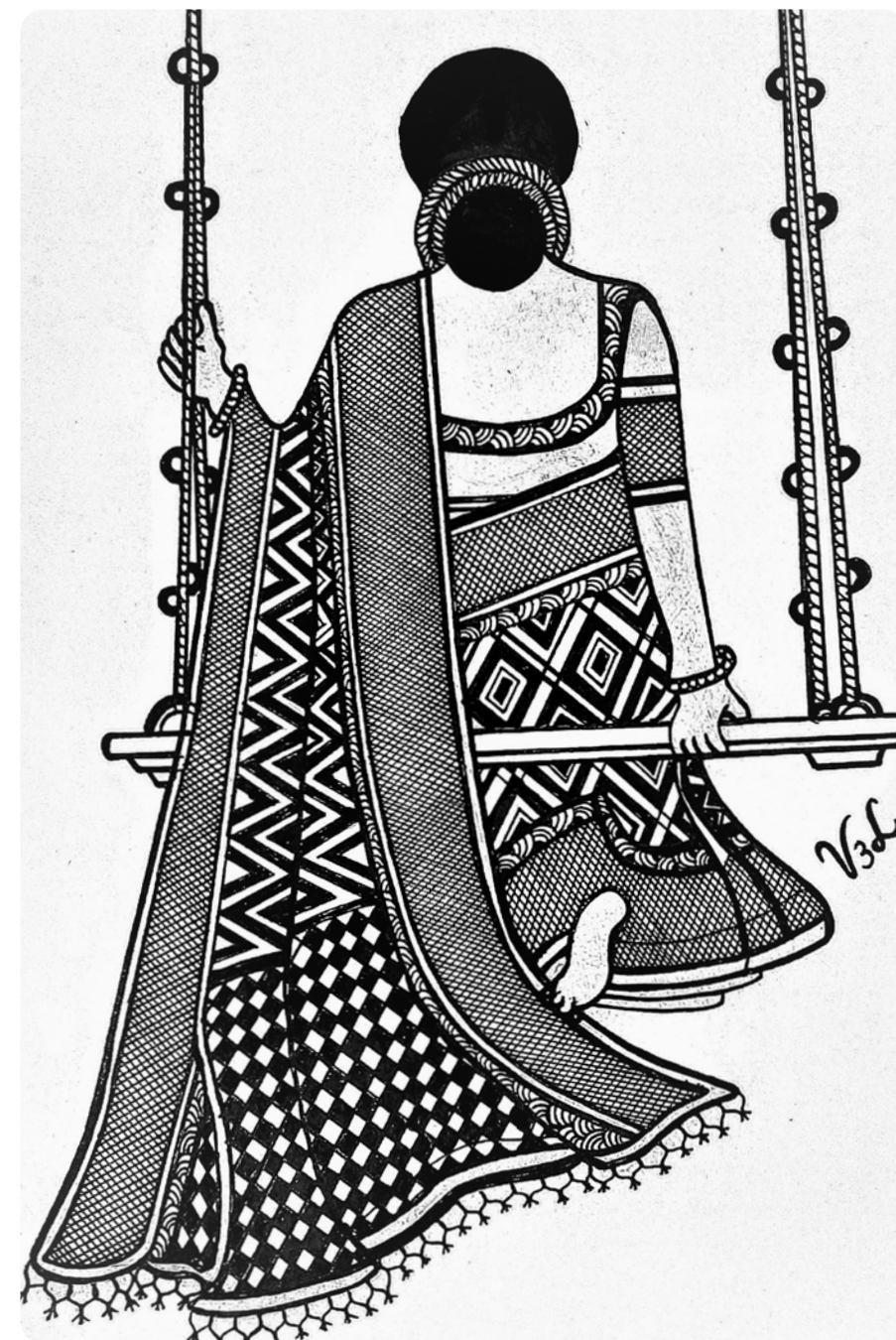
Sridhar was a brilliant, handsome boy who turned to be a successful young man over the years. Chandra was a very soft-spoken, beautiful girl who was excellent in her studies. She loved to be perfect in everything she took up to do – be it studies, arts, craft or writing. Chandra was the apple of her father’s eye, being his only daughter, and treasured by her brothers as their little sister. As life had its own designs, Chandra’s mother died of illness when she was hardly two years old. She grew up in the care of her stepmother, who loved her much more than her own mother, perhaps. The stepmother was a strong lady and did not allow anyone to blame ill-luck unto little Chandra, which was a regular practice in their community during the 1940s.

Everything seemed a fairy tale. The family waited till Chandra grew to be a young 16-year-old girl and passed her matriculation exam in order to get her marriage date fixed. Sridhar’s visits to their house over the weekends and Maami doling out her love and affection had left beautiful roots of romance and love in little Chandra’s heart. This was during the 1950s when romance was more spelt and spoken through eyes and unsaid expressions.

The word that is given once is held by everyone in the family as sacrosanct. Upholding parents wishes defined the good and cultured upbringing for the youngsters. As committed, Chandra and Sridhar got married and brought great joy to both families.

Padma narrated the story with an experiential depth to Reena. Reena sat wide-eyed and full of ears listening with heightened attention and beating heart. “Aunt, you are telling me as though you have seen it all happening,” interjected Reena. Padma smiled, thinking of her own younger years when Maami had narrated stories from her life. “Chandra is my aunt, and I have heard it all from my young age, Reena. She was an icon of the family, and her life has influenced me in my adolescent growing years. Life has its incredible twists and turns to ensure that we find our purpose in life to become who we are born to be, than who we want to be.”

Soon Chandra had her first child, a healthy, bubbly baby boy. They had to move far away due to Sridhar’s job as an engineer in a significant government-run project. She has dedicated herself to family life as a homemaker taking care of



Sridhar’s and the child’s requirements. Soon, she was pregnant with a second child. Those days, Sridhar was working very hard and travelling within the project areas, including moving across deep forests and rugged terrains.

One day, Sridhar was working in a forest range. He was bitten by a poisonous insect that spread its venom to several parts of the body before medical help reached him. Those were days when hospitals did not have enough diagnostic tools, resulting in high fever and eventually brain haemorrhage. Nothing could save him, and all of a sudden, Chandra’s safe-life bubble had burst.

“Reena, imagine she was around 20 years, with a two-year-old boy and pregnant with a six-month baby having to face life all alone”. The relatives behind her back only blamed her ill luck and watched the unfolding of events

lamely. While close relatives from families on both sides lent her their empathy and support, nothing could assuage the pain, agony and fear of the vast unknown life that stood in front of her.

Chandra cocooned herself for a couple of months in silence without wanting to shed any tears. Something inside her transformed the soft, coy, innocent young girl into a stone-willed, courageous, decisive woman within months. She had many paths in front of her. To live with her in-laws as a homemaker under their financial support; to be a self-loathing sulking widow with children living on the compensation money she received from the government; or press a restart button to her life and recreate it entirely. She decided perhaps for the first time to take her life into her hands.

“Reena, I want you to remember it was the 1950s, and her first two choices were accepted as the obvious ones for a young widow”. But, Chandra chose the third one. She spoke to her father, decided to live with her parents since her brothers were away. Chandra’s stepmother like a rock pillar supported her in the new journey.

A new beginning and a new chapter in Chandra’s life started. Chandra picked up her skills in studies and writing. Her immaculate hold on the English language and clarity of thoughts in words were highly appreciated. She went on to college to graduate in arts, complete her masters and then do her PhD in management and psychology. This was not an easy journey. Chandra’s life called for strength, grit and a firm belief in herself. The next sixty years had been challenging in social, emotional, and intellectual dimensions. Proving herself and her capacity in every step, Chandra had set a new example in life for many in society.

First, there were many challenges with widowhood to become a part of the societal framework and participate socially in all functions.

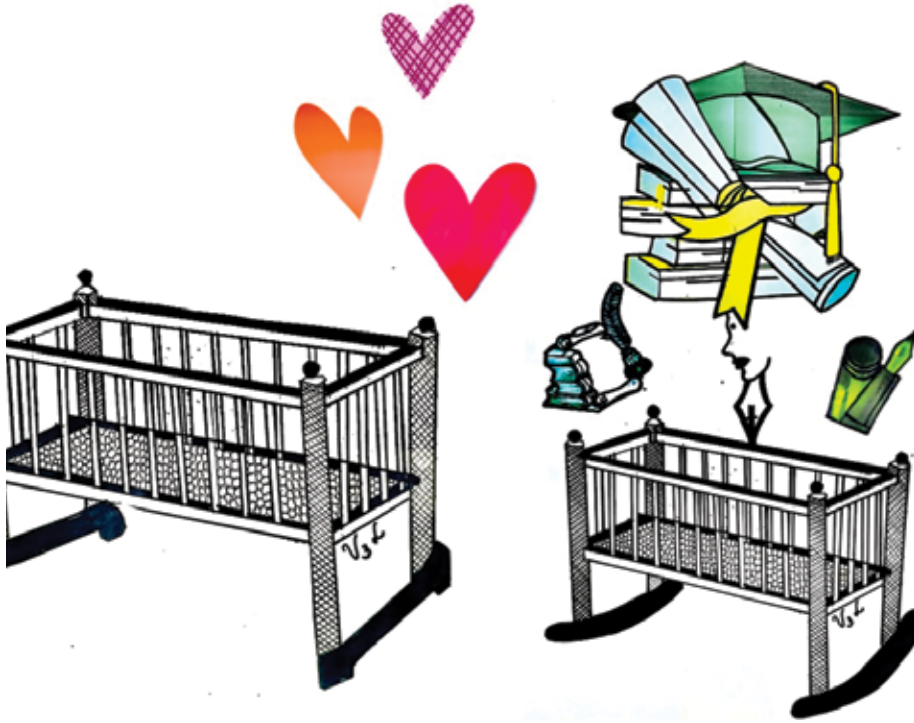
“But, Reena, I haven’t seen her sulk even once in any social events. On the contrary, she will always be happy, helping others, meeting each and everyone, and enquiring about them. She included herself joyfully, and society automatically moved to accept her presence and give her the position she deserved.”

Chandra, being a teacher and guide to students, became a go-to person in her maternal family. They respected her, sought her advice and counsel in matters of education and relationship management.

Chandra faced many hurdles in the challenging diversity and inclusion issues at work. But, being a lady, it is her grit and ability to speak her mind that made her a professor in one of the Prestigious Premier Research Institute in India. She held positions of respect, wrote several papers and guided many students. I am one of those lucky persons to have been picked by her to share her knowledge. My love for psychology as a subject came from her. She saw in me her own younger self, perhaps! Reena, it was she who mentored my studies and orientation towards life and womanhood every day in our bus rides together. We planned and travelled on the same bus every morning. She travelled to her Institute and me to college, which were both a few bus stop away from each other.

“Aunt, Chandra was hardly 20 plus year old when she embarked on a life of her own. How did she manage? She didn’t meet anyone later and think of companionship?” asked Reena.

“Yes, Reena. There were times I have



thought, too.” Chandra being so beautiful and accomplished, she must have struggled to keep interested men far at bay. However, her unflinching dedication to her children and parents till the last day of her life was commendable. Her inner resolve and strength came from the devotion to her family and the God she trusted more than anyone in life. It was a life with a strong purpose to take care of her family and make a mark in her profession.

There was a unique quality in her that I have observed. She had learned to hide her

emotions and feelings with a veil of pleasant disposition and smile. When she was silent and smiling, I knew at times she was tolerating the people around her and their discussions. She also had learned to not spend much time analysing people’s opinions and interpretation. Instead, she had developed a mind of her own. Although people called her stubborn and difficult to convince, I always found her easy to change when logically explained. She was referred to as being straightforward and outspoken. But, that

came from her confidence and no-nonsense attitude. At times I felt, it was unfortunate that people did not grasp that her demeanour was the need for her to tread a new difficult path all on her own.

“Reena, I want you to set this entire story thirty years back in your mind.” It was a time when a woman had limited opportunities outside the home. Most of Chandra’s peers were homemakers and couldn’t appreciate or understand her choice of life. They were either in awe or thought she was an outlier. But I think it is the people like Chandra who have initiated new confidence and possibility in the hearts of youngsters. She did this very subtly by simply living her life in the way she believed best.

“Aunty, this time, you have left me speechless and contemplative. What made you share this with me today all of a sudden?”

Padma spoke softly with moist eyes, “Reena, yet again aunt Chandra guided me. I went to bed last night thinking you were spending time with me today, and what story do I want to share for my readers this month. And I dreamt of her, smiling and talking on our bus ride. When I woke up, I knew I wanted you to write about aunty Chandra! There are people we think are no longer in our lives. However, they continue to live, guiding the society through the kind of lives they had lived, chartering a path for those willing to learn and grow.”

*Dr. Kalpana Sampath
Illustrations by Latha Venkat*



Reflect:

- What kind of choices have I made in life, and how does it impact the people and community?
- How aware am I of what I learn from the people around me?
- When life pushes me down, do I succumb or rise above the situation to pick up the challenges?

Sinning



Two *Buddhist* monks, on their way to the monastery, found an exceedingly beautiful woman at the river bank. Like them she wanted to cross the river but the water was too high. So one of them took her across on his shoulders.

The other was thoroughly scandalized. For two hours, he scolded the offender for his breach of rule - had he forgotten he was a monk? How had he dared to touch the woman? And worse, carry her across the river? And what would people say? Had he not sinned and disgraced their holy religion?

The victim took it gamely. At the end of the lecture, he said, “Brother, I dropped that woman at the river bank long back. Are you still carrying her?”

Explicit Learning

- The desire and the thought of sinning are as bad as sinning itself.
- The sinner in me keeps me talking about the sins of others.
- Each time I chew on the sins of others, I suspect the chewing gives me greater pleasure than the sinning gives the sinner.

Introspective Learning

- Why do I find pleasure in chewing others’ sins?
- How much do I talk about others’ good deeds?
- Why is it that I don’t miss an opportunity to talk about others’ mistakes?

ALL ABOUT LIVELIHOODS

Indian Grameen Services’ contingency approach to rural livelihoods has provided a readily available market for the communities it involves

The success or failure of any sustainable social initiative depends on whether or not it is ably and continually supported by communities themselves, by the State or markets. The characteristics of certain products and services render them more amenable to be provided by markets instead of by other avenues. Further, when no solution to an intractable problem is in sight, one has to think and work like an entrepreneur to address it without risking failure at scale or at high cost. This is the understanding that guides [Indian Grameen Services \(IGS\)](#) programs that combine contingency approach to rural livelihoods with the search for market based solutions.

“While working with communities for the betterment of livelihoods, the communities have several pressing challenges,” says Sanjib Sarangi, Associate Vice President at IGS, “This required contingency approach to livelihood promotion” which IGS adopted to achieve its mission of, ‘incubating innovations for pro poor sustainable livelihoods’. Our approach is based on the understanding that promoting livelihoods is a complex process. In any system, five types of resources / factor conditions namely, natural; physical; human, social and financial define the boundaries of livelihood choices which a livelihood promotion agency makes to design its interventions. So, rather than develop interventions around one or more of these resources, a better approach is to identify the bottleneck in the system at any point of time and develop solutions to resolve that bottleneck, and that is what IGS does while designing and delivering any interventions. These pain points could be access to credit, skills, other inputs, markets, institutions, or technology. The model argues that though a large variety of services are required, all of them are not required at the same time and in every case. Thus, the offering of a livelihood promotion programme should be contingent upon what is needed in that particular situation.

IGS was established 34 years ago, in 1987, by Mr. Deep Joshi, Dr. Sankar Datta and Mr. Vijay Mahajan and worked with PRADAN (a national level not-for-profit working on large scale rural poverty alleviation) promoted groups of poultry growers, mushroom growers (in Madhya Pradesh), leather flayers (in Uttar Pradesh), and tassar producers (in Bihar) provided them technical and marketing assistance and then handed over to local producers’ organisations.

“Market dynamics is important for the marginalised rural producers,” Sarangi explains, “This also helps communities for collectivization and get fair price for their produce, getting timely and quality inputs for their farm. The contingency approach works with the weakest link of the value chain. We identify those aspects and that decides where intervention is required.”

“The founders believed that livelihood was the core that contributed to better living income. If livelihoods are below par, then other factors like healthcare and education of a family also suffer,” says Sarangi, “Many NGOs are working in India and are implementing many livelihood projects. However, the challenges require in depth causal analysis and relations, innovative ways of program design and actions in terms of arriving at solutions and creating impacts on ground.”

The problem with solutions though was startlingly simple: one size just doesn’t fit all. “Strategies feasible in Tamil



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Nadu, for instance, may not be feasible in the North or North East of India,” explains Sarangi, “These solutions not only have to be feasible but also with local geographic contextual, livelihood sub-sector-oriented and target segment that are aimed at benefiting.”

Another major factor while dealing with the contingency based livelihood approach was the ready availability of capital. “Our founders realized that capital was the big challenge while dealing with the sustainability of livelihoods involving marginalized communities,” says Sarangi, “While banking services existed, rural communities were not able to access these facilities. Banks, for instance, needed guarantors, which the rural marginalized communities could not furnish.” Most banks back in the day were established in urban localities. IGS developed a solution to this problem nearly a decade since it began operations.

“In 1996, IGS helped set up BASIX Social Enterprise Group to provide micro-finance services at the doorstep of these communities,” says Sarangi, “IGS being the innovation and incubation lab, designed various micro-finance products and services. Once these products were tested in IGS operational areas, they were shifted to financial entity of BASIX SEG to offer the communities.”

What IGS did and did well, incubated several livelihood

innovations. “When IGS started its journey, every programme had an opportunity to think from an innovation point of view,” says Sarangi, “We started gauging livelihood solutions for specific regions, communities and areas of livelihood.”

Some of the innovations can be named here are the Soybean sub-sector in Madhya Pradesh, Maharashtra and telengana by introducing the Round Table on Responsible Soy (RTRS) principles guided the producers to promote economically, socially and environmentally sustainable crop production practices, enhanced production, received premium price for their produce.

Technology Assisted Financial Inclusion (TAFI) for money remittance of for the poor migrant workers from Muzaffarpur district of Bihar, resides at Delhi in 2007 combining the strengths of microfinance with a mainstream bank. IGS collaborated as the business correspondent of Axis Bank, with A Little World (ALW) as a technology partner. This was one of the first experiments with the business correspondent model in the country.

Another institutional innovation model was emerged through setting up of a Community Based Micro Finance Institution (CBMFI) at Marathwada region of Maharashtra during 2004-11 led by landless women of the villages. Later the CBMFI’s were transformed into a



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Non-Banking Finance Company (NBFC), Anik Financial Services. This has been a classic example of financial inclusion complementing livelihoods promotion for the disadvantaged communities.

The key was to gauge innovations and figure out ways to incubate innovations further in the pursuit of better impact and effectiveness. In fact, this approach was put to the test when IGS incubated an ecotourism model in Mangalajodi, a village located on the bank of Chilika Lagoon in Odisha.

“About 11 years ago, we promoted a model called Community-based Ecotourism in Mangalajodi,” says Sarangi, “This has been a community transformation initiative from trouble ridden socially defamed village due to rampant bird poaching at the wetland and damaged biodiversity to a birds paradise with unique experience of guided bird watching and community homestays and local delicious cuisine are being offered by trained community entrepreneurs. These services were well marketed across various forums, with the initiative bagging awards like UNWTO Awards for innovation in enterprise, the India Responsible Tourism Award instituted by Outlook Traveller, and the India Biodiversity Award.

The bigger takeaway from the Mangalajodi model was the fact that the establishment of an ecotourism enterprise through IGS’

contingency approach ensured that revenue was generated by the villages, which in turn led to income enhancement support. A nice bonus was the fact that conservation of the wetland was assured.

"Fast forward to today, we are present in 9 Indian States, and are implementing programs reaching out to over 6 lakh households. At IGS, we have approached the unprecedented COVID-19 pandemic as an opportunity to support each other and bond, to learn and reflect to deliver an Innovation-focused Program Strategy and Theory of Change (ToC) for the organisation which will provide a Mission-aligned canvas for our future programming, while leveraging the changing development landscape and overall environment in the country," said Ms.Bharati Joshi, Managing Director and CEO, IGS.

About IGS: A Section 8, not-for-profit company that develops and implements innovative solutions to exigent challenges faced by communities in rural and forested areas of multiple states of India impacting more than 600,000 households. For more details please reach at us info@igsindia.org.in

OPENING UP THE DOOR OF HOPE FOR REFUGEES IN MALAYSIA

Born stateless with no citizenship of any kind. Forced to flee a war-torn country. Found temporary refuge in a foreign land but has no right to work, get a driving licence or even send children to public school. These are not the typical stories one would share with a friend or a colleague but for refugees in Malaysia, like Ali Rustom, it is part of their reality.

Born and raised in Abu Dhabi, Ali and his family moved to Syria in 2006, but when war broke out, they fled to seek refuge in Malaysia in 2014. Since then, Ali has been a registered refugee with UNHCR — the UN Refugee Agency which reported that global forced displacement has surpassed an estimated 80 million at mid-2020.

Ali recalls, “The best part of my childhood is living in Abu Dhabi. Having a peaceful life, having our friends and family relatives around. When I was a kid, I even wanted to become a detective. I liked Sherlock Holmes stories and I liked movies infused with detective work. But things are different in real life.”

He adds, “I tend to keep myself busy to run away from my reality. Because if I start thinking about the fact that I’m still a stateless, hopeless refugee, 36 years old, single, I just get dark thoughts.”

In a similar predicament is Ekhlas Ahmed, who left a war-ravaged Yemen with her family to seek refuge in Malaysia. Having spent most of her childhood in Malaysia, the 20-year-old has never been to her home country.

An aspiring football player and model, Ekhlas shares, “Whenever you hear the word ‘refugee’ people will tend to have a lot of negativity. And I see a lot of refugees that were able to do different jobs, and they were rejected because they’re refugees. They have the passion, and passion has no colour, it has no religion, no race, no ethnicity. Passion is just passion.”

Taking a dip in the talent pool

“Refugees who have left their home countries and are waiting to be resettled, they’re typically in limbo. So I was just trying to think, what do I have that could immediately help some and that really is jobs”, explains Katrina Too, the founder of Open Door Policy (ODP), a not-for-profit initiative registered in Singapore that connects marginalised communities to remote jobs.

After learning about a friend’s Singapore-based snack company that had sought to create job opportunities for refugees in Indonesia by hiring them to work remotely in customer service, Katrina was inspired to visit them.

She recalls, “I had the pleasure of meeting a bunch of very talented young people with degrees, who belong to a community of refugees and we thought,



something needs to be done in getting people jobs.”

Katrina adds that, “Your job is such a big part of your identity that waking up for over 10 years without having something to attend to is pretty meaningless. So having a job is the most practical way because that’s feeding their dependents and families, and giving them a meaning to wake up for and to have dignified work.”

Through a specially designed 12-week online programme, Open Door Policy trains refugees for free in skills like business fundamentals and customer experience, and provides mentorship on soft skills and career advice. Qualified graduates are then connected to remote work opportunities, which allow them to work from anywhere in the world.

Connecting to the world

Thousands of kilometres away in Australia is Ricky Sallan, an account executive in the telecommunication sector and a volunteer mentor with Open Door Policy.

Ricky shares, “It was somewhat serendipitous that I came across ODP and it did align with a lot of what I believe — that everyone needs to be given an equal opportunity and if you’re in a place where you can provide back, that you should certainly look at doing that.”

He recalls, “My mentee, Saleh, lives in Jordan now and he studied civil engineering. Through talking with him, I learnt a lot about him outside of his career aspirations.”

Ricky adds, “My idea of mentorship is that we are equals, and we kind of learn from each other and provide advice and speak about our experience

to help the other person grow as well.

“In a way, Saleh was helping me learn more about society and cultures, and helped me become more self aware because he was so attuned with his own vulnerabilities, and his own self-confidence.”

Being part of something bigger

To date, Open Door Policy has trained some 70 refugees, and 75 per cent of its qualified graduates have landed remote jobs.

By the end of his programme, Ali got in touch with PartnerHero, his current employer. “They provided the laptop. I just have the internet at home and that transition was seamless”, he says.

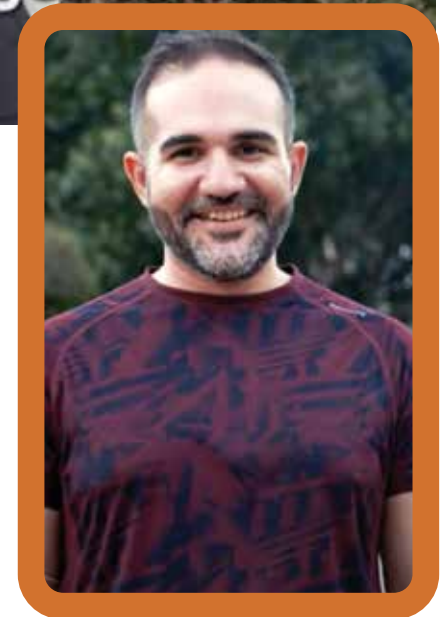
“This is more like a community, like a family,” Ali shares. “My daily work seems just like an extension of the ODP programme, from meeting with the people on video calls, and having that inclusive knowledge sharing culture.”

For Ekhlas, she finds her experience in the programme has made her “a little wiser”. “I love how different people come together. When young passionate people come together, there will be a very big impact,” she shares confidently.

Keeping her aspirations in sight, Ekhlas continues to volunteer with Open Door Policy and hone her digital skills by helping them with social media content.

As Ali seeks resettlement for him and his family, he continues to contribute at PartnerHero in his role as a customer support associate.

Reflecting on his journey thus far, he shares, “I’m proud of what I was able to manage. After all that I’ve gone through. I’m hopeful that things will be better in the future with my current role.”



He adds, “Maybe without being a refugee, without going through what I went through, I wouldn’t have met all those good people that I’m still meeting with. There is always a positive way to look at things.”

About The Organisation Or Support Group

Open Door Policy is a not-for-profit initiative registered in Singapore that connects marginalised communities, like refugees, to remote work opportunities globally. Through partnering with education institutions and grassroots NGOs that directly support marginalised individuals, they deliver online skills training programmes and mentorship for these communities to increase business knowledge, digital literacy, and workplace soft skills.

A story by Our Better World (the digital storytelling initiative of the Singapore International Foundation)
www.ourbetterworld.org

IDENTITY AND URBAN POVERTY

Urban poverty is an intricate phenomenon and slums in India have time and again demonstrated the functional hassles in developing them. “People from slums are used to common, community facilities for basic needs like sanitation. Cluttered, squalid tenements and inadequate access to facilities like water and electricity not only indicate gaps, but also the multiplying challenges in reaching them at the current rate of urbanisation. Unless we accept slums to be an integral part of our cities and plan their development from a city wide perspective, we won’t be fair to the bulk of the labour force who are the backbone of a city’s growth,” states Ms Pratima Joshi, Founder and Executive Director at Shelter Associates, Pune.

Pratima is an Architect from Pune who strongly believed in the concept of sustainable cities and the incredible role slum rehabilitation could play in the development of cities. “As architects we tried to refine the interface between slum communities, urban local bodies and the city as a whole. With experience we realised how valuable this was,” she emphasizes.

Founded in 1994, the organisation strives to improve the lives of urban poor. Fully aware of the need for real time and reliable data on slum households’ needs, a tailored Geographic Information System (GIS) was developed and used to map slums across Pune in 2000. “This was more than a milestone for us because city corporations found the data relatable and ground breaking. Soon they also used our data for their planning exercises. For the first time, a genuine, ground level attempt was made to map poverty and infrastructure in the slums. We were building slums’ portfolios, making them visible as a community bereft of amenities but fully aware of their needs,” adds Pratima.

Multi stakeholder approach and a cost sharing model together made way for simple, comfortable homes for households that had once given up hopes on rehabilitation. “Their livelihood matters a lot! So we did not take them far. Every such concern was factored in and the multi stakeholder approach ensured that service users and service providers, had their stakes accounted for. Hence service delivery and usage was made adequate, affordable and accessible,” says Pratima.

The first rehabilitation project was undertaken in 1996 in Rajendra Nagar, Pune. The slum’s journey to a housing society exemplifies people’s participation in both planning and construction. First of its kind, again, community members’ contribution in terms of labour motivated Shelter Associates to dream bigger. “People loved planning the layout, deciding on common spaces and toilet maintenance. They owned the project and their participation made the whole project cost effective. After a yearlong effort, every family from that slum had a house in an apartment complex. They were all home,” she smiles.

With local labour comes in local materials and also suitable building materials that are friendly to local weather conditions. As families settle in appropriately built spaces, they are very much visible to service providers. Next to housing, sanitation is an important aspect of slum rehabilitation that needs to be seen from a long term, integrated perspective. Community toilet blocks as the only sanitation solution was definitely not working and the issue of huge maintenance costs needed attention. Shelter Associates’ intervention brought about a refreshing change in the sanitation space. “Ours is the most successful model in sanitation and Swach



Bharat Abhiyan gave the right impetus. We provided materials at the door step and families took it upon themselves to get their toilets constructed. The fact that they were ready to allocate space for a toilet inside their small homes shows that sanitation is extremely important for them. We busted myths related to people’s inability or disinterest to contribute,” explains Pratima.

Infrastructure mapping and surveys were conducted to identify most needy/vulnerable families for construction of individual toilets. Workshops and focus group discussions allowed all community members to express their say on sanitation issues. Meanwhile, it also helped them recognise and reform some of their inappropriate, unsustainable practices. And, the cost sharing feature not only ensured usage but a positive behavioural change in terms of sanitation practices. “One might be surprised to learn that every age group, every gender and also the differently abled – each had their own concerns and were able to agree on a common solution,” she adds.

One Home One Toilet project is a successful, sustainable and replicable project completely based on the extensive infrastructure mapping of slums to study roads, drain network, sewage management and household level data collection to comprehend user profiles. “Over the eight years, Shelter Associates has facilitated the construction of more than 23,000 individual toilets in slums across 7 cities - Pune, Thane, Navi Mumbai, Kolhapur, Sangli, Pimpri-Chinchwad and Panvel,

reaching out to more than 370,000 persons directly and indirectly.’ This project earned Shelter Associates many awards including the LPC Honor Award at UN Habitat World Urban Forum in 2020.

To Pratima and team, data is their backbone. Over 298,000 families have been surveyed. Detailed data collected by community members and then spatially organised through GIS is also used by city corporations and made available on their websites. As a data driven organisation, Shelter Associates has not only shown how to identify needy families, rather it has exemplified a city wide vision to plan for a household in the interiors of a slum. Further, they have attempted to provide a digital location address to every individual household making it easier for the families to acquire government identity cards, service delivery through online apps and many other essential services like LPG. The project Plus Codes has answered families’ address woes that made it difficult for them to open bank accounts and also helps city corporations to provide effective and efficient service delivery (water, electricity, etc) for slum dwellers.

Using data to redefine the right to identity of every slum household, Shelter Associates has opened a vast array of opportunities for both communities and urban local bodies to interact and work together. The disconnect which earlier existed has now reduced and all the engagement has improved the confidence of these communities. New opportunities for livelihood and interaction with the outside world has made way for new aspirations and a new identity.

Shanmuga Priya.T

Fashionably Sustainable

Fashion industry is one of the top pollutants in the world. From synthetic materials that create toxic waste, to artificial dyes causing water pollution, to fast-fashion piling up on the landfills year after year, the industry is in dire need of change. While the ethical fashion market is steadily on the rise, it still accounts only for a measly 5% (approx.) of the global market.

Cotton, silk, linen, are all commonly known varieties of natural fabric. They are comfortable, luxurious and trendy. However, sustainable they are not. There is excessive usage of chemical fertilizers, artificial dyes and wastage in the production of these fabrics that renders them in a bad light. There is an ongoing quest to identify naturally occurring fibres from plant sources that can also be harvested and processed in a more environment friendly manner. This is where people like Shankar make a difference.

Shankar is the founder of Faborg, an eco-business that manufactures fabric from the wild plants *Calotropis Gigantea* and *Calotropis Procer*. Known in Tamil Nadu as '*Erukam poo*', the flowers of the *Calotropis* plant are usually made into a garland, as an offering to Lord Ganesha. Shankar, however, noticed the fine strands sticking out of the pods of the plant and those from within the stem of the plant, and decided to experiment with them.

Shankar hails from a centuries-old traditional weaving community in Tamil Nadu. Mainly weaving silk and occasionally other kinds of fabric, his community has for generations remained committed to their artisanal traditions. So connected is his community's ties to the woven fabric, that Shankar's childhood was filled with mythology, with stories of sages who wove clothes for Lord Shiva Himself. "As a child I grew up listening to these fantastic stories. It turned into a quest of mine, to unravel the mysteries behind some of these mythological stories, which in turn have become part of my very identity."

It was not just the glorious past that Shankar explored. He was also tuned in to the various opportunities and problems in his community. For instance, he noticed there was a simmering discord between the weaving community and the farming community in his region. The farmers, who provided cotton among other things to the weaving community, did not like that the weavers were part of the larger water pollution that was affecting their villages. The toxic dyes that the weavers let out into local canals directly flowed into the irrigation system. This set Shankar on a course of discovering the most holistic sustainable process to produce clothing.

Since starting Faborg in 2015, Shankar has been looking at end-to-end solutions. Identifying the least invasive methods to extract fibre, weave cloth, recycle the residue that gets created in



the weaving process, and also identifying ways to create fashionable clothing using natural, non-toxic dyes, attempting overall, to conduct his business in the most environment-friendly way possible. At this point, he has developed '*Weganool*' - vegan wool made from the *Calotropis* plant, and '*Arka*', a natural insect repellent that is made from the residues of *Weganool*. *Arka* has been tested and proven to keep agricultural crops, house-plants, and neighborhoods free of insects and pests. It is Shankar's offering of truce to the farming community, to say that he is eager to be a part of the solution.

Newer and more diverse uses for the *Calotropis* plant are showing themselves up, day after day and Faborg is determined to put this plant on the national map. Shankar suggests that if

he gets the support he needs, he would utilize wastelands to cultivate the perennial *Calotropis* plant, generate employment for people by the thousands and also help reduce water pollution all over the country. He has even worked out regions that are known for their drought-like conditions where *Calotropis* can thrive.

At the heart of Faborg is Shankar, whose maverick ideas keep him busily working, testing his own inventions and understanding governmental regulations (which are many) surrounding his business. Having previously worked in the high-fashion industry, he now runs a pilot unit just outside Auroville in Villupuram

District, Tamil Nadu. His wife Elen works right alongside him, helping him out in every way in this journey. An Estonian by birth, Elen and Shankar met at a party at a mutual friend's place. They soon fell in love and married. Elen left her high-flying sales career back home in Estonia to come live with Shankar in India. "We are constantly working together, day and night. We have this amazing energy between the two of us," says Shankar, "There is no decision I would make without first running it by Elen".

Faborg has earned clientele both from India and outside. Their clients include on the one hand, fashion boutiques that are happy to use Faborg's *Weganool*-vegan wool, and on the other, local farmers who rave over the efficacy of *Arka*- the pest-repellant made from the *Weganool* residue. Shankar is excited for the times to come. He is gradually looking to expand his small but mighty team. He feels especially protective of the farming community around him who have supported his *Arka*- pest-repellant even through the challenges of the ongoing pandemic.

"I want Faborg and the principle behind my eco-business to live on long after I am gone. I wish to keep all my knowledge open and available for the taking. At the same time, I'm wary of people who may want to tamper with the processes I've painstakingly developed. *Weganool* and *Arka* are mutually complementary products. In order to be sustainable, they both must be part of one larger process. Just this past year the government has announced a list of 10 natural dyes that can be derived from local plant sources. This opens up a whole host of opportunities for us" says Shankar, who has already begun working with natural dyes for Faborg.

He adds, "Innovation should not be restricted to just the crème de la crème of society. With just a little cooperation between stakeholders, even a plant growing in the wild can serve as a consummate solution to several problems."

Archanaa Ramesh



HOPE: Bridging the Digital Divide

Puducherry Riviera

Previously known as Pondicherry, Puducherry was once a French settlement. A love child of the French and Indian cultures, Puducherry is a beach-side Union Territory located near Tamil Nadu. French-style houses, churches and even the newly built French-style shops, bright coloured cafes and restaurants give Puducherry city, the capital of the Union Territory, an exotic character to it. No doubt, Puducherry is nicknamed as French Riviera of the East.

But, behind this facade of opulence, is a dark side of Puducherry. Almost 36 per cent of the total population of Puducherry are slum dwellers. The city of Puducherry in the Union Territory of Puducherry is characterised by high levels of urban poor population living in 140 slums or more.

Genesis

The 73rd amendment of 1993 gives the constitutional status to Panchayati Raj, self (local) governance for rural areas. Three years after the Amendment was passed, HOPE - an acronym for Holistic approach for People's Empowerment - started its activities with a core agenda of people's empowerment in 1996.

Leading this initiative was Mr. P. Joseph Victor Raj, a postgraduate in Social Work. His unique approach was the use of digital knowledge for the delivery of services to the have-nots using the vast potential of the digital space. His reasoning was, "I worked in the field of social work for years and felt that many NGOs lacked the knowledge of computers for Database Management and Social Work Research".

Advocacy and Campaign

From its inception, HOPE was functioning as a support service organisation; and in due course it evolved as an advocacy and campaign organisation.

The tsunamis that lashed the eastern and southern coastal areas of the country have left more than 7,000 dead in the coastal areas of Tamil Nadu and Puducherry.

Though HOPE started as a campaign organisation for protection of child



rights, it had to work with the children who were affected by the tsunami disaster. Since the children underwent the trauma due to loss of family members and witnessing the giant waves, HOPE had to focus on psycho-social welfare of the surviving children with the technical support from NIMHANS and financial support from TdH (G) IP. The HOPE team was in the coastal villages within hours after the tsunami, mainly for fact-finding purposes through which campaigns were held for environment protection and pro-people development.

However, through continuous visits to the villages, it was found that the relief efforts by various individuals and organisations lacked gender sensitivity and the special needs of the children.

From campaign mode, HOPE got into grassroots-level activities by providing psycho-social support to the tsunami survivors; creating livelihood opportunities for the women.

Justifying his core group strategy, Victor Raj says, "The disaster was huge and the means at our disposal were very meagre. By focussing only on the special needs of the women and children, we were able to carry out the tasks effectively."

Interventions

Some of HOPE's interventions were Formation of Women Self Help Groups, making them empowered women by



educating about Right to Information Act, Protection of Women from Domestic Violence Act, National Rural Employment Guarantee Act, Rights of Children to Free and Compulsory Education Act and Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act with the financial support of Oxfam Australia.

"Some of our empowered women have also addressed the International Conference on Microfinance organised by Pondicherry University", says a proud Victor Raj. And he further adds, "Tsunami gave us an opportunity to practice whatever we have been preaching as a consultancy organisation".

Media Campaign

HOPE reaches out its advocacy and campaign programmes through publication of posters on all social legislations. Furthermore, women and children were trained in street theatre and they gave performances in different parts of Puducherry.

HOPE hosted the national secretariat for Campaign Against Child Labour (CACL) between 2014 and 2019 and involved in advocacy with around 60 Parliamentarians to strengthen Child Labour (Prohibition and Regulation) Amendment Bill. Victor Raj adds, "We have organised a series of Press Meets across the country; and discussed the Bill in Rajya Sabha TV also".

Pandemic & Online Campaign

HOPE'S knowledge on the digital space is coming handy for the present covid pandemic.

Initially, HOPE was lockdown like the rest of the world for quite a few months. And then decided to start working again. Since social distancing was the norm, HOPE took the digital way to reach out to its constituency. Before the beginning of the second wave; HOPE organised online training on Child Rights and the participants were the school teachers and the NGO staff.

The present project is 'Ensuring Survival, Development, Protection and Participation Rights of Girls Children' with the support of India Literacy Project (ILP); and the main tasks were giving career guidance, life skill education, personal hygiene and menstrual hygiene education and awareness against child marriage in the Government Schools. Earlier, these were carried out by visiting the Schools and conducting the training in the Classrooms.

Since visiting Schools was not possible during the lockdown, HOPE created four WhatsApp Groups for students of high school in career guidance and other subjects. The organisation's techno-savvy staff created video content on the project's tasks. While the short video films were directly shared with students, a few films were uploaded to YouTube and links shared through WhatsApp. Apart from project's tasks, corona awareness messages were also communicated. There's constant interaction with staff and students and other stakeholders to gain feedback and improve the video contents.

"The Government has made it mandatory for the Associations to receive the FCRA donations only through the Main Branch of SBI, New Delhi with a lot of other riders. We are complying with all these new regulations; however, these processes consume a lot of human resource, which can be otherwise utilised for better purposes", P. Joseph Victor Raj concludes.

Harry Jayanth



Centre for Social Initiative and Management

Contact Persons:

Centre for Social Initiative and Management (CSIM) is a unit of Manava Seva Dharma Samvardhani (MSDS). 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. 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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“The synergy between economic and social development is the key for a sustainable future.”

Mr. Pankaj Kamaliya shares with Marie Banu about Gujarat CSR programmes

Mr. Pankaj Kamaliya, Chief Operations Officer, Gujarat CSR Authority is a development professional with over 14 years of experience in project management. During his career, Mr. Kamaliya has closely worked with various government departments on integration of technology in programmes such as implementation of Mahatma Gandhi NREGS under Commissionerate of Rural Development, Govt. of Gujarat, where he worked extensively on establishment of real time Geo ICT integrated web-based solution for MGNREGS & web-based MIS system across Gujarat, review of Government policies and its impacts and conceptualization of Policy design & Programme delivery mechanism for Gujarat. He was also deputed on a special assignment by Government of Himachal Pradesh for National Urban Livelihood Mission (NULM) for conceptualization of Policy design and Programme delivery mechanism.

Mr. Kamaliya started his journey with GCSRA in the year 2016 and has been leading the operations of the organization since then. During this period, he has contributed in implementing & managing over 60 CSR projects addressing the key developmental priority areas of the State as well as played a key role in successfully managing 3 editions of GCSRA's National CSR Conclave & Awards among other achievements.

In an exclusive interview, Mr. Pankaj Kamaliya shares with Marie Banu about GCSRA programmes.

About GCSRA and its purpose?

GCSRA was set up by the Government of Gujarat in 2014. Gujarat CSR Authority helps public and private sector companies optimally utilise the CSR funds, and also contribute to the welfare of the state. The purpose of the organisation is to manage the CSR funds and coordinate, monitor and implement the various CSR activities in the state.

GCSRA provides support to the companies and PSUs in development of CSR strategy and Annual Plan. It also offers training and capacity building support on a common platform to corporate, government agencies, NGOs and civil society members to share their expectations, aspirations and responsibilities to implement various projects.

What is the CSR spend for companies in Gujarat?

Under section 135, CSR rules, on an average, 12,000 crore rupees are spent

every year by companies on CSR. Education Sector received the maximum funding (38% of total) followed by hunger, Poverty and health care (25 %), Environment & Sustainability (12%) and Rural development (11%).

Gujarat has consistently been in the top 5 states in both allocating and attracting CSR funds. Gujarat along with Maharashtra, Karnataka, Andhra Pradesh and Tamil Nadu has received approximately 40% of CSR funds in the country. Gujarat contribution for CSR is steadily increasing from year 2014 to 17. The contribution of CSR funds accounted during the period 2014-2019 is Rs. 3,569 Crore.

What are the key CSR programmes in Gujarat?

Since its inception, GCSRA envisioned to not only act as a means to social development but also serve as replicable models that can be adopted and improved across the state benefitting thousands of people.

GCSRA focuses programs on skill development and special children and have been instrumental in empowering individuals and providing sustainable livelihood opportunities. At GCSRA, we believe that the synergy between economic and social development is the key for a sustainable future. Our progress in facilitating initiatives that catalyse social change would not have been possible without the generous support of our partners.

About the Machine Hole Robot and its functions?

Machinehole robot is made from India to promote the Mantra of Atma Nibhar Bharat. It is a multi-utility robot that can be utilised for sewerage man hole cleaning, rescue operations and for agriculture purpose. The entire project is conceptualized and monitored by Gujarat CSR Authority (GCSRA) while the financial support has been provided by DGVCL & GUVNL at Surat and Vadoara respectively.

The robot is solar powered battery based and can work up to 7 days in single charge. It is fully water proof and can work in any environment.

It is integrated with 12 Type of GAS detection sensors, and alerts while detecting gas from chambers. It can collect up to 100Kg sludge at a time and can dive up to 15 Meters. As it is GSM enabled, the Robot can be tracked remotely. It has a live monitoring camera, Ultra HD Color Image in Night.

GCSRA has handed over the two solar operated Machinehole Robot along with electric cart to Surat Municipal Corporation on 25th May 2021 and one



to Vadodara Municipal Corporation on 11th May 2021.

How effective are the three robotic nurses deployed at SMIMER Hospital?

The Robot Nurse and Temperature Scanning device, donated by L&T, have been extremely helpful to hospital and Medical Staff at SMIMER Hospital. It has lessened contact between medical staff and patients, thereby significantly decreasing chances of Covid Infection among our frontline medical workers.

The screening device has been placed at the entry gate and has proved to be crucial in developing a culture of self-assessment. Service Robot Nurses has benefited more than 700 Patients at SMIMER Hospital so far.

Any notable entrepreneurship programmes initiated by GCSRA that you wish to share?

GCSRA had initiated multiple entrepreneurship programmes especially related to income generation programmes for rural people. One of the notable programmes is the Community Help Desk.

Help Desks with basic infrastructural requirements such as Computer, Printer, Scanner and working internet connection have been set-up in the intervention areas to facilitate and ensure effective coordination of the programmes.

As per the internal feasibility study of this project at GCSRA, it is estimated that facilitation support of corporates who run CSR Projects can bring

wonderful results as the cost to cover one household is around Rs. 1200/- and the amount of Scheme benefits to one household ranges from Rs. 500 to Rs. 2.4 Lakhs. The cost benefit analysis of the project has made this project a replicable model across various geographies in the State.

The “Rural Entrepreneurs (Tissue Culture Plants)” was implemented in different phases. A total of 30 Agri-entrepreneurs were selected from major Banana growing districts, such as Valsad, Navsari, Surat, Tapi, Chhotaudepur, Bharuch, Panchmahal, and Narmada. An in-depth training and Technical knowledge was imparted at the high-quality tissue culture lab. The cost economics of the project estimates the Agri-entrepreneurs to earn Rs.30,000 in the first year and Rs 1 Lakh until the third year. These high earning projections has made this project viable.

Another notable Project is the ‘Promotion of Agri Entrepreneurs (Tool Bank)’. Tribal farmers have small farmlands and lack modern agriculture equipment, which sometimes make the process labour intensive. Now, with the tool bank, they are able to use farm equipment, which they could not afford earlier.

The small tractors with agri-equipment is the most feasible and affordable alternative to small and marginal farmers. The Agri-entrepreneurs were able to recover the cost of the tractor and repay their loan.