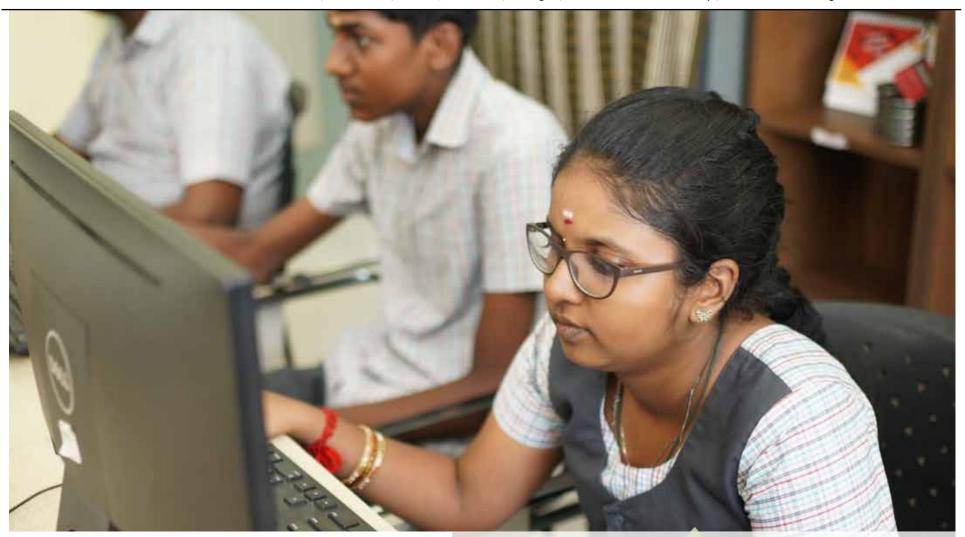
Conversations Today

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An exclusive interview with Ms.Suba, a natural farmer based in Dubai

FROM THE EDITOR

Dear Reader,

In a time when lifestyle diseases are surging and processed foods dominate supermarket shelves, the call for healthy food habits is more urgent than ever. From childhood obesity to adult diabetes and cardiovascular disease, many of today's health issues can be traced back to what we eat and how it is grown. As we search for solutions, it becomes clear that the health of people is inseparably linked to the health of the planet. This is where natural farming and organic agriculture play a transformative role.

Healthy food habits are not just about choosing fruits over fried snacks or drinking water instead of sugary beverages. They are about building a deeper connection with food—knowing where it comes from, how it's produced, and the impact it has on our bodies and environment. Industrial farming, with its dependency on synthetic fertilizers, pesticides, and genetically modified crops, has not only led to soil degradation but also tainted the very food we consume. In contrast, organic and natural farming practices aim to nourish the soil, preserve biodiversity, and produce food that is free from harmful chemicals.

The growing movement toward natural farming is not a trend but a necessary shift. Farmers across India are rediscovering traditional methods that rely on compost, crop rotation, native seeds, and animal-based inputs like *jeevamrut* and *panchagavya*. These practices do not just enhance soil fertility but also produce crops that are healthier and more resilient to climate change.

Conversations, a platform that showcases stories of change-makers and grassroots movements, has been consistently spotlighting the inspiring journeys of such farmers. Through its features and interviews, we bring attention to individuals who have transitioned from conventional to organic farming, often at great personal risk and investment. These farmers are not just growing crops; they are growing awareness. By opting for organic methods, they send a message: food should heal, not harm. But their efforts need to be supported by consumers who are willing to understand the value of organic produce, even if it comes at a slightly higher cost.

Their stories reveal the possibilities of sustainable agriculture and how conscious consumer choices can support this ecosystem. Conversations continues to act as a bridge in this space—documenting the shift from chemical to chemical-free, from market-driven to nature-driven, and from apathy to awareness. It is not enough to talk about healthy eating without acknowledging the source of our food. The health of the consumer and the dignity of the farmer must go hand in hand.

As we reflect on our food choices, we must remember that every bite is a vote. A vote for health, sustainability, and equity. By choosing to eat consciously and support natural farming, we invest in a future that is kinder to our bodies, our farmers, and our Earth.

The journey to good health begins in the soil. Let's keep it alive.

Marie Banu Rodriguez

EDITORIAL

Latha Suresh Marie Banu Rodriguez

SELFLESSNESS: THE NATURAL EXPRESSION OF THE TRUE SELF

In the silence of Arunachala, the mountain that drew him into lifelong stillness, Sri Ramana Maharshi taught a truth both radical and simple: you are not the body, nor the mind—you are pure awareness, the Self. From this understanding arises a way of life rooted not in ego, but in selflessness.

When asked how one should live in the world, Sri Ramana did not offer elaborate moral codes or commandments. Instead, he said, "Realization is nothing to be newly acquired. It is only removal of the screen of ignorance." In this light, selflessness is not an ideal to be achieved, but the natural outcome of recognizing the illusion of separateness.

The Illusion of the "I"

Sri Ramana frequently encouraged seekers to ask the question: "Who am I?" Not to gather intellectual answers, but to dissolve the false sense of ego that identifies with the body, mind, or personality. The ego, which claims ownership—my life, my needs, my desires—is the root of selfishness. When this false "I" is seen through, what remains is silence, peace, and compassion.

"The Self is not somewhere far away. It is here and now. Realize that and live accordingly," he said.

When the sense of "I" drops, so does the burden of self-centered action. In its place arises effortless service, humility, and unity with all beings.

Action Without Doership

For Ramana, selflessness did not mean renouncing action, but renouncing the ego behind action. He taught that the wise act without attachment to the results, letting the divine will express itself through them.

"Let what comes come. Let what goes go. Why do you worry?"

This surrender is not passive, but alert and grounded. It brings clarity to one's duties and a quiet joy in performing them, without pride or possessiveness. A selfless life is one where actions arise from presence, not from anxiety or ambition.

Love Rooted in Being

To live selflessly is to recognize others not as "other," but as expressions of the same Self. When the ego fades, compassion becomes spontaneous. Ramana once said, "Your own Self-realization is the greatest service you can render the world." Because in realizing the Self, you recognize the Self in all.

His mere presence radiated peace and empathy. He did not preach social reform, but through his stillness, awakened a deep transformation in those around him. To him, love, service, and humility were not cultivated practices, but the fragrance of realization.

Beyond the World, Yet Within It

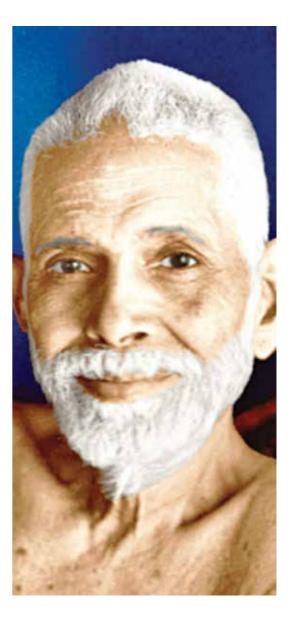
Though Sri Ramana often sat in silence, he did not escape the world. He answered questions from kings and beggars alike, guided devotees in distress, and allowed all to sit in his presence without discrimination. His own life was an example of profound inwardness expressed through deep outward gentleness.

Selflessness, to him, was not about denying the world, but seeing through its illusions. It is not about suffering for others, but about knowing there are no "others."

In His Words

Here are a few selected teachings that illuminate the path of selflessness:

- "There are no others. All are only the Self."
- "As you are, so is the world."
- "The ego claims ownership of action and responsibility for it. But it is the Self alone that acts, effortlessly."
- "Happiness is your nature. It is not wrong to desire it. What is wrong is seeking it outside when it is inside."



The Way Forward

In a world shaped by competition and self-promotion, Sri Ramana's teachings offer a gentle, unwavering alternative: live from the heart of stillness, act without self-interest, and remember who you truly are. In doing so, selflessness will not be a burden or a virtue—it will simply be your nature.

"Be as you are," he said. That is the beginning and end of the path.

Inspired by the teachings of Sri Ramana Maharshi

DISABILITY, DIGNITY, AND DETERMINATION







In a world where success is often defined by corporate titles and material benchmarks, Sowmya Simhan chose a different path, one shaped by resilience, empathy, and the enduring belief that even the tallest mountains can be moved, one step at a time.

Diagnosed with polio at the age of two and a half, Sowmya's journey has been defined not by limitations, but by her refusal to be limited. In 2006, she founded Sukriti Social Foundation in 2006 in Chennai dedicated to empowering individuals with physical disabilities through a holistic approach that spans prevention, rehabilitation, training, and advocacy.

With a steadfast commitment to social and economic inclusion, SSF has positively impacted the lives of over 5,000 children—remarkably enabling recovery for nearly 2,500 of them. The foundation provides vital mobility aids such as wheelchairs, walkers, and orthopedic supports, while also equipping individuals with skills essential for sustainable livelihoods. Rooted in the belief that collective action drives change, SSF partners with communities, volunteers, and stakeholders to build a more inclusive society where every person with a disability can live with dignity, independence, and purpose. Sukriti provides free physiotherapy to children at their Baby Cure Centre at Shenoy Nagar

"I lived with disability right from my early childhood," she says. "So I know the struggles, the barriers. It wasn't one incident that pushed me, it was the accumulation of many moments, many challenges."

Long before words like "social entrepreneur" or "changemaker" became common, Sowmya already envisioned a future of service. "Back then, we didn't have labels for what we were doing," she reflects. "The idea was simple: once you reach a certain place in life, you help others who haven't had the same privileges."

Her early resistance to risk softened after a transformative encounter with the teachings of spiritual teacher Mahatria. "He said, 'Don't think only this is possible, this and that are both possible.' That line changed something in me. That's how I decided to start the Baby Cure Centre," she recounts proudly. The center, just over a year old, has already helped children once carried into its doors walk into schools on their own.

"We have children now going to Kendriya Vidyalaya and government schools. That's what I'm proud of, that one decision created that change."

Observing Sowmya speak about her work, it becomes clear that Sukriti is not just an organization, it's an extension of her spirit. There's a calm conviction in her voice, the kind that doesn't shout for attention but moves mountains anyway. She speaks not as a founder, but as someone who has walked the same road as the people she helps, step by step.

For Sowmya, Sukriti isn't a 10-to-5 job. "It's a 24/7 x 365 life," she says proudly. "Even if I get an idea at midnight, I jot it down or send a message. It's not work, it's a beautiful process."

A typical day may begin with lighting a lamp and saying a prayer for her staff and the children. It continues with emails, physiotherapy sessions, problemsolving, and managing the nuances of a lean team.

"We don't run on strict schedules. Each day brings its own story, its energy."

Despite being called a "leader" by others, Sowmya's modesty is palpable. "Leadership? These are all concepts. I never thought of myself as a leader; I just managed people and problems. But I did have one year as a zone chairman in Lions Club, managing five to six clubs and nearly 200 people. That taught me a lot."

Her team at Sukriti is small but deeply aligned with her vision. "We don't do formal training. The people here are mature, experienced, and committed. Communication is enough."

Over the years, Sowmya has witnessed a positive shift in attitudes towards disability, especially in urban spaces like Chennai. "Earlier, people thought we needed sympathy, that we couldn't do anything. Now, many come and say directly, 'You can do this?' That's progress."

However, much remains to be done. "Accessibility of built spaces is still a major gap," she stresses. While technology has opened up new doors, the basics, like ramps and inclusive infrastructure, still lag.

Her words are a quiet reminder that while policy and awareness may be improving, the real change lies in how deeply we're willing to challenge everyday barriers like a missing ramp or a dismissive attitude. For every banner that says "inclusive," Sowmya asks the harder question: Is it truly accessible?

"If we had this level of technology when I was young, you wouldn't be interviewing me as Sowmya. I would've been someone far ahead."

To aspiring social entrepreneurs, Sowmya offers a powerful piece of advice: "Don't treat this like a business opportunity. Your heart should bleed for the cause. If you see a problem and feel like you cannot sit still, that's when you start an NGO. Otherwise, don't."

"You're not selling a product. This is not a market, it's about people's lives."

What sets Sukriti apart is not just its mission, but its method, slow, deliberate, deeply personal. It doesn't chase numbers or visibility. It focuses on depth, not data. And perhaps that's the most radical act in today's age of fast-impact activism.

When asked how she hopes Sukriti will be remembered 50 years from now, her answer is clear and hopeful: "I want it to be known as an organization that stood the test of time, an NGO that kept adapting, evolving, and doing good work, no matter the changes in society."

As India continues to redefine inclusion and empowerment, Sowmya Simhan and Sukriti Foundation remain quiet yet unshakable forces, turning lived experience into large-scale change one step, one story, one child at a time.

Bhavadharani K

FINTECH FOR THE UNBANKED MASSES



Financial inclusion refers to the process of ensuring that individuals and businesses—especially those in underserved and remote areas—have access to affordable and useful financial products and services such as banking, credit, insurance and digital payments. It plays a crucial role in fostering economic development, reducing poverty and empowering marginalized communities by integrating them into the formal financial system. In recent years, fin-tech start-ups have emerged as key drivers of financial inclusion in India, leveraging technology to bridge gaps in access, affordability and awareness.

In spite of the surge in account ownership in the last decade, India remains to host the world's second largest unbanked population. "This is alarming to you, but back then, when I was at MIT in the US, I read that half the world was unbanked. Further, 800 million out of this unbanked population lived in South Asia,' recalls Ms Seema Prem, Founder of FIA Global, in Gurugram, Haryana. Poverty and inequality were not strange to her. As her father was in the Army, Seema has had to live in remote locations witnessing economic disparities and its consequences on large section of the population. Deeply moved by this disparity and drawing on her experiences growing up in remote regions and her early career in mobile services, she conceptualized a fintech solution to bring banking to the underserved.

Her idea about banking the unbanked was born during her time at MIT and it earned her the runner-up position at the prestigious MIT \$100K Entrepreneurship Competition. This success inspired her to team up with MIT alumnus Sameer Mathur

and launch FIA—an acronym embodying Fearlessness, Inclusivity and Agility—headquartered in Gurugram. Founded in 2012, FIA's vision was to bring essential financial services to the last mile through technology and grassroots innovation.

In 2006, the Reserve Bank of India (RBI) introduced a landmark policy allowing banks to appoint Business Correspondents (BCs)—local individuals or institutions—to deliver basic banking services in underserved and remote regions. This regulatory shift enabled banks to extend their reach without the need for physical branches, opening the door for innovative financial inclusion models.

FIA Global capitalized on this policy by building a network of trained local agents equipped with biometric devices and digital tools, effectively transforming rural shops and kiosks into mini-banking outlets. This approach not only brought formal banking closer to millions but also created livelihood opportunities within the communities served. "We became a scalable bridge between large financial institutions and millions of unbanked individuals," she says.

Lack of awareness was the huge challenge before her team and people's tendency to immediately shun them as some chit fund company added to their woes. "Going deep into the rural areas, places with insurgency operations, appalling logistics and short funds early on – it all made every step a complex function of our capacity and local circumstances. Since nobody wanted to go here, there was demand and we consciously invested in marketing and awareness campaigns," reminisces Seema.

FIA Global's first partnership with State Bank of India was a success and the company became profitable from its first year, then consistently bootstrapped. Their financial discipline is an

exemplar in

itself.

FIA Global's face and identity stems from the hardwork of its banking agents. They are typically trusted community members recruited and trained by FIA Global to act as mini-banking outlets. These agents operate on a commission based model, earning a percentage from every transaction – this can be account opening with eKYC, cash deposits,

MSME loans, Insurance products, utility bill payments, remittances, etc. "We have over 50,000 banking agents, 30% of whom are women. Every time they explain banking to other community members, they not only build financial awareness but also foster trust, empower others to take control of their finances and

become catalysts for economic change in

withdrawals, direct benefit transfers for

government subsidies, loan applications,

their communities," she adds.

One of their successful innovations – the Fintap –is an app that culminates every kind of feature that is essential to promote the utility of banking services in low literacy settings. It integrates a wide range

of financial services in a single mobile app—banking, insurance, lending, investments, bill payments and moremaking it easy for users to manage their finances from one place. It offers regional language support and a simple interface, making it accessible even for first-time smartphone users or those with limited literacy. Interestingly, it also includes in-app educational content to help users understand budgeting, saving, borrowing and investing—empowering them to make informed financial decisions. For the banking agents, this app is a big boon, allowing them to track their commissions, access dashboards, reporting tools, thereby turning them into tech enabled micro entrepreneurs.

FIA Global's mind-blowing Finvesta app is a game-changer for financial inclusion and empowerment. Designed with the underserved in mind, Finvesta goes beyond basic banking—it acts as a smart, AI-powered financial advisor in one's pocket. From helping users set savings goals and assess their financial health to guiding them through investments, insurance and retirement planning, Finvesta makes complex financial decisions simple, personalized and accessible. With support for multiple languages, Finvesta offers a clean

interface and real-time
insights and empowers
even first-time users to
move from being
account holders to
confident wealth-

builders.
Today, FIA
Global stands tall
as a leader in
financial
inclusion,
boasting a robust
network of over 25
banking alliances
and offering more
than 40 financial
services. With 28,000+
active banking outlets across

India, Nepal and Bangladesh, the company sees a daily footfall of 450,000 customers. Its operations now span an impressive 97% of India and 90% of Nepal—an extraordinary feat that reflects both scale and impact.

As a result, FIA Global has successfully reached over 110 million customers, transforming lives and communities through accessible, tech-enabled financial services. "2025 is a milestone for us – we have created 1 million jobs, reached than 110 million customers and digitised cash savings of up to \$10 billion. By 2030, we want to reach 10 million households, i.e. to secure 50 million people financially. We're building not just access to finance, but long-term financial resilience for the underserved," commits Seema.

Shanmuga Priya. T

HEALTH AND THE OUTDOORS:

UNCONVENTIONAL ASPECTS OF NATURE MEDICINE

When we consider the words 'natural medicine', 'Nature medicine' or 'home remedies', the immediate pictures in our mind are of powdered roots, leaf pastes and maybe decoctions made out of plant bark or flowers. But recent research has shown that some lesser appreciated aspects of nature have documentable health benefits too. This article discusses some of them in some depth.

Fresh Air: Old-styles houses used to have a large courtyard in the centre, and/or a garden all around. In other words, they lived in the midst of more fresh, and circulating air. And we do keep saying that our grandparents seem to have had more energy and less grey hair, and general ailments, than we do. I'm not sure how many of us explicitly relate these two facts to each other, but according to research (just one out of a whole body of such studies being a 2014 article in 'Frontiers in Psychology') has proven that even as less as 2 minutes spent in a breezy outdoor atmosphere with fresh air all around can reduce inflammation, reduce cortisol levels, reduce muscle tension, and stabilise heart rate and blood pressure.

Sunlight: Almost everyone knows that sunlight is essential for maintaining Vitamin D levels in the body. Vitamin D is proven to reduce the risk of some cancers, type 2 diabetes, cognitive disorders, and cardiovascular disease, among other chronic, autoimmune, and infectious diseases. But there is another huge and often underrated - health benefit that comes from sun exposure. This is the correction and balancing of our circadian rhythm, which leads to better sleep cycles, increased mental alertness, prevention of brain fog, and weight loss. (Yes! Weight loss is promoted by sun exposure because following evolutionary patterns, our body's basal metabolism rate (BMR) picks up under the sun, and this helps the body burn more calories while at

'Forest Bathing' or Shinrin Yoku: The idea of spending time in a forest as a form of recreation and relaxation has long been around in India. It is called 'vana vihara', and if you're having a picnic in the forest, 'vana bhojana'. In fact, in the ancient Indian systems, there is a whole stage of life called 'vanaprastha' which translates to 'progress through the forest' or 'the forest path'. I can't help thinking that all these words/ideas/activities are oblique references to all the physical and mental health benefits one derives from being surrounded by plants, trees and earth. Recently, the Japanese equivalent of this, forest bathing or Shinrin Yoku, has been in the news.

Research has shown that this 'forest medicine' improves immunity, has preventive impacts on cancers, hypertension and heart disease, increases the activity of the parasympathetic system, improves insulin sensitivity, reduces anxiety, depression, anger, depression, fatigue and confusion, and markedly improves sleep quality.

Green and Blue Therapy: This involves nothing but looking at green and blue spaces such as green rural horizons and large water bodies. A recent World Health Organisation (WHO) report shows that gazing at green and blue spaces has measurable positive impacts on mental health. At one time or the other, we would all also have experienced this - lying down under the blue sky and staring up into it gives us an unmistakable sense of peace. While the reasons for this could be many, one of them is that this makes the eye muscles relax to their maximum potential. It is known that the eye and vision-related mechanisms occupy the largest neural space in the human brain among all the individual functions, and therefore connecting maximum relaxation in the eyes to a large extent of relaxation in the brain is hardly a stretch. Other research has shown that people living in greener and/or coastal areas report a higher overall positive wellbeing.

So what do all these unconventional aspects of Nature medicine, taken together, imply? It's just this - that we don't really have to necessarily eat something or drink something out of the bounty Nature provides in order to obtain some health benefits. Just being around Nature is enough too. Looking at natural green spaces, being around natural water-bodies, walking through woods, gardens and parkland, climbing the odd hill, experiencing a brisk breeze blowing away our cares, having the sunlight fall full into our eyes these activities too bring us the gift of good health. There's another Sanskrit phrase that encapsulates all these pleasurable and health-boosting activities very well - it is 'pancha bhoota sparsha.' Being 'touched' by the Five primal elements of Space, Earth, Water, Wind and Warmth. Come to think of it, we are made out of these elements, we are all bits of this planet and everything around it. So perhaps, for our bodies, basking in the presence of these elements is like being caught up in a warm hug from our Mother Here's to all our readers being able to spend time amidst Nature in the coming days and weeks, and enjoying all the benefits that come with it!



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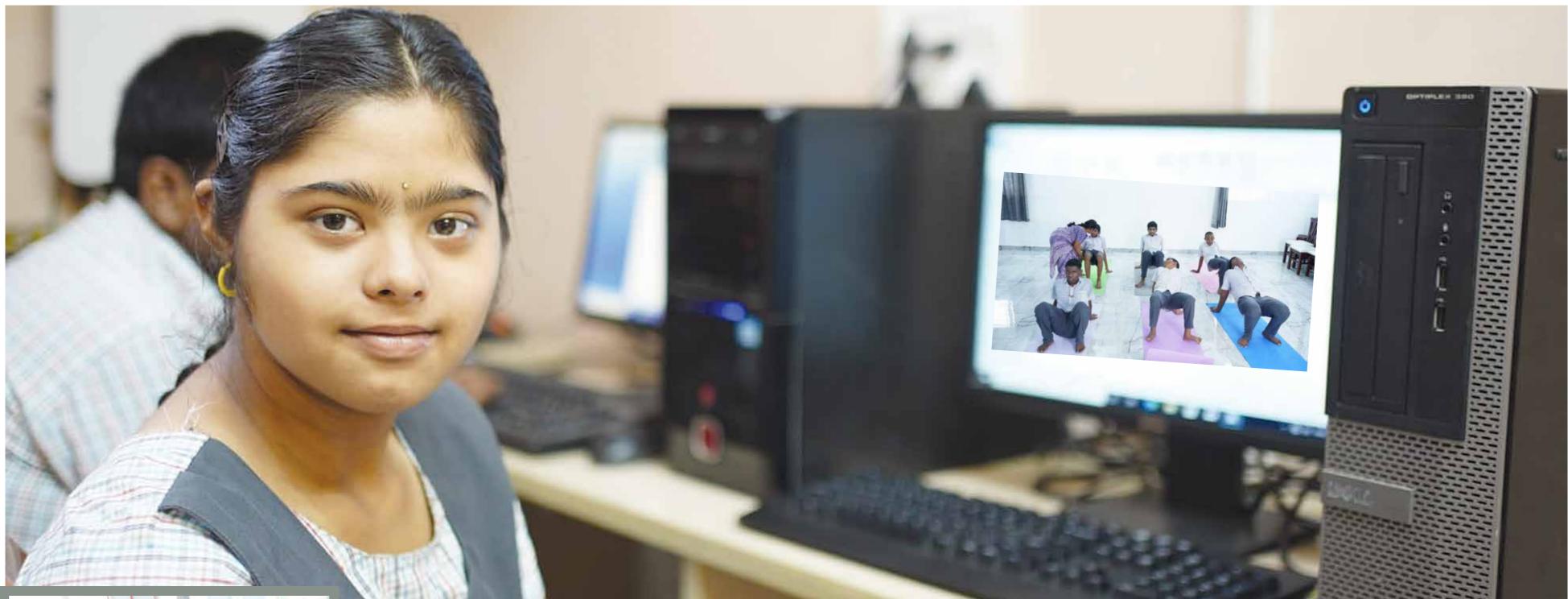
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to contemporary situations.

WHERE ABILITY MEETS OPPORTUNITY





Inside Jayam Special School's Mission for Inclusion and Empowerment

In a quiet lane of Chennai, far from the noise of mainstream education, a different kind of school is changing lives — not with marks and medals alone, but with care, courage, and compassion.

Founded in 2011 by G. Sayadevi and her husband V. Balasubramanian, Jayam Special School is a sanctuary for children with autism, intellectual disabilities, and learning difficulties. It is more than a school — it's a commitment to possibility.

"After losing my disabled brother, I promised myself that no other child like him should feel abandoned," says Sayadevi, her voice steady with purpose. "Jayam is that promise in action."

Sayadevi's experience spans years of work across special education institutions. But Jayam is where her heart is — a school born out of personal loss, powered by empathy, and driven by expertise. Today, it serves

183 children, aged 4 to 26, offering not just therapy, but academic learning, vocational skills, and dignity.

Students are mostly referred through hospitals. Many families cannot afford the cost, so Jayam relies heavily on sponsorships and donations to operate.

"Most people still think children with special needs should be kept hidden. We're here to prove they belong in the world, too," she adds.

Jayam is the only special school in Chennai that follows the Tamil Nadu State Board curriculum for children with special needs. The results are astounding: a 100% pass rate in Class 10 board exams, and every year, around 15% of students are integrated into mainstream schools.

Children at Jayam fall into one of three broad categories: Autism Spectrum Disorder, Intellectual Disabilities (including Down Syndrome), and Specific Learning Disabilities like dyslexia, dysgraphia, and dyscalculia.

Upon admission, each child undergoes a two-week, 400-parameter functional assessment, after which they are placed into one of three learning levels:
Level 1: Full academic curriculum with minor support; Level 2: Functional academics with tailored modifications; Level 3: Life skills and structured task-based education. For Sayadevi, education doesn't end at books. It ends with livelihood.

Jayam's Vocational Placement Tool (VPT) assesses graduating students' readiness and places them in one of three employment categories: Skilled (open employment) – For academically capable students like Harish Reddy, who after completing his 10th boards and diploma in mechanical engineering, now works as a supervisor at TVS. Semi-skilled (sheltered employment) – Students with behavioral challenges are given supportive roles in weaving, data entry, or bakery work. Unskilled (self-employment) – Those with severe disabilities are trained in repetitive but

dignified tasks such as folding, packaging, and assembly. "We tell every child: Your work has worth. You have something to offer," Sayadevi says.

To bridge the employment gap, Jayam has also launched in-house livelihood units — a bakery, tailoring studio, confectionery lab, and a data entry unit. Jayam combines speech, occupational, and physiotherapy with music therapy, using over 160 concept-based songs developed in-house. The school also emphasizes sports — with over 1,000 medals at district level, 100 at state level, and 14 national medals to date. Jayam accommodates both residential and day scholars, offering a safe, nurturing environment for learning and healing.

As of 2025, 66 students have completed their 10th board exams from Jayam. But Sayadevi is quick to point out the biggest hurdle isn't passing exams—it's employability.

"There are job fairs, but no jobs," she says. "Most

employers only think of physical disabilities — autism and intellectual challenges are invisible to them. But our children have talents too. They just need a chance." "Jayam's vision," she says, "is simple — to help every student stand on their own feet, disability or not."

Despite policy progress, society still struggles to accept children who think, learn, or behave differently. Isolation, misunderstanding, and exclusion continue to dominate their lives.

Jayam is quietly changing that — child by child. "We're not asking for sympathy," Sayadevi says. "We're asking for understanding. For space. For opportunity." In a world that often ignores the needs of the most vulnerable, Jayam Special School stands tall — not with grandeur, but with grace — offering education, empowerment, and above all, hope.

Aatika Kouser

SAGA OF A KUTIR

Just 250 steps from the roaring Bay of Bengal, nestled behind Ocean Spray Hotel near Mudaliyar Kuppam, lies a humble yet soulful abode — Ananda Sagar. This is not just a kutir. It is a story of persistence, adaptation, and a love for natural building.

The Land That Called Me

It began with a nudge — a persistent land broker from Chetpet who had past dealings in this stretch near Pondicherry border. He was convinced I needed to own a small plot here — just 2000 sq ft, under a ground. Frankly, I wasn't sold.

"I didn't choose the land; it kept calling until I gave in."

But something made me dig deeper. The documents revealed it was a fisherman's allocation, originally doled out in 2.5 cent units. Legal hurdles popped up one after another: Tahsildar's approvals, unrecorded conditions, unexpected costs. What was pitched as a smooth deal ended up 40% over the original cost. Still, the broker didn't give up — he even offered to resell it at a profit. That, strangely, closed the deal.

What Drew Me In

Despite the chaos, the place had charm. A tarred road just 700 meters off ECR led to the plot, bordered by roads on three sides — a rare find. More alluring was the sea, just 250 steps away. With panchayat land in front, the view was unobstructed. From the elevated sit-out I built later, sunrises looked like private celestial performances, accompanied by the rhythm of waves and the occasional fishing boat cutting across the horizon.

"The sea doesn't just whisper here — it speaks, sings, and sometimes shouts. It makes sure you never forget it's alive."

Building with Intention

I'm not a fan of cement jungles. Wherever possible, I build using reclaimed, recycled, or natural materials. Ananda Sagar Kutir was no exception.

The design was simple — a 400 sq ft plinth housing a front room, bedroom, and a combined bath—toilet unit. It had to stand strong against wind and cyclones but still whisper nature in its every corner.

"To me, a kutir is not built with cement and sand — it's built with soul, silence, and sunlight."

The Construction Alchemy

Main Frame:

- 8 Vairam painja palmyra trunks salvaged from the ECR expansion, dug 4 ft deep and grouted, with 5 ft rising above ground.
- Fastened with solid wood, bound using large nuts and bolts.

Floor & Walls:

- Serrated, water-resistant plywood panels from a trusted kayalankadai supplier.
- A unique barter trade: I supply traditional rice varieties; he supplies reused lumber.

"Every piece of material carries a past life. The kutir is a mosaic of forgotten stories."

Roof & Insulation:

- First layer: coconut leaves.
- Second layer: 8-inch thick vetiver bundles brought from Cuddalore and Cheyyur.
- Final layer: Fishing net draped over for wind resistance and hold.

Add-ons:

- Bamboo grove chopped and split for wall accents.
- Clean recycled drum for elevated water storage.
- Borewell, pump, pipes all new.
- Interior: mats for flooring, wallpaper and bamboo panelling inside.

The Spirit of Ananda Sagar

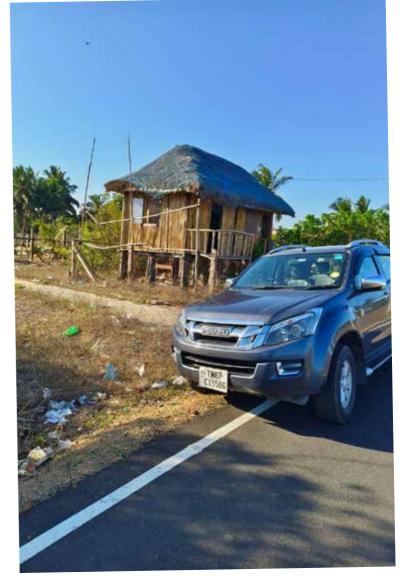
What started as an unsure purchase ended up becoming a living experiment in sustainable living. Yes, there were rusted fences, urchins bending their way in, and reminders from local caretakers to build a proper compound wall. But slowly, the land began to breathe with life.

A cemented compound wall keeps guard. Birds have made it their feeding stop. The kutir stands sturdy, serene — a tribute to hand-built resilience and coastal simplicity.

"It's not just a structure. It's a conversation with the earth, the salt, the wind — and myself."

And as the waves continue to sing, Ananda Sagar listens — quietly holding space for the sea, the sunrise, and stories yet to unfold.

PNSubramanian









Conversations Today • June 2025

SOWING RESILIENCE

romatic plant cultivation is rapidly gaining traction across India, driven by government initiatives, corporate partnerships and growing global demand for natural and wellness products, thereby promising higher economic returns per acre of land. Most of them are hardy, pestresistant and use less water and chemicals. A combination of these factors make them a sustainable, high-value alternative to traditional crops—especially in regions facing resource constraints or market volatility. But, how easy is the transition for small farmers?

"That is where people like us come in. We work like a bridge that facilitates communication and execution between farmers and the StateMedicinal Plants Board, along with their state units. It is not new that the demand for sustainably sourced aromatic ingredients has been on the rise and this ensures stable market demand, fetching better prices for farmers. For small farmers, cultivating aromatic plants alongside food crops not only regenerates soil and reduces chemical dependence, but also fosters biodiversity—making it a sustainable and resilient livelihood strategy in harmony with nature," says Ms Seema Gupta, Founder of Narayan Sankalp Foundation in Raipur, Chhattisgarh.

Seema is an Economics graduate who followed her passion for interior designing. While building her career in design, she also began managing farming activities on her land—a journey she has pursued for over a decade. Early on, she recognized the potential of aromatic plants as a sustainable and profitable option for small farmers too. Through her close interactions with farmers and farmer groups in neighbouring villages, Seema understood the transformative role aromatic cultivation could play in rural livelihoods. Her vision is now focused on taking aromatic farming to small and marginal farmers, helping them diversify income, reduce input dependency and transition toward higher-value, environmentally conscious

agriculture. She founded the Narayan Sankalp Foundation in 2017 and employed the community approach to farming. In fact, the StateMedicinal Plants Board promotes cluster-based cultivation model to drive sustainable farming and value-chain development among small and marginal growers. Farmers grow key medicinal and aromatic crops—such as pacholi, vetiver, stevia, brahmi, shatavri, etc —together on nearby plots of land, forming larger farming clusters that help them share resources. learn from each other and reduce costs.

"When we talk about clusters, it's not just about bringing contiguous plots of land together. It is also about building a support system—starting with nurseries that provide healthy, uniform planting material, and extending to shared



yards, storage facilities, For small farmers, every rupee saved is a step towards a better income, and that's where the true value of a cluster lies

setups. These shared assets reduce postharvest losses and make it easier to process and sell products right at the farm level. When farmers come together, their collective strength grows—they can achieve more, negotiate better and reduce individual investment burdens. For small farmers, every rupee saved is a step towards a better income, and that's where the true value of a cluster lies," explains

processing units,

even distillation

The Foundation works closely with the Board, enabling the buyback guarantee from the Board itself. While Seema and team train and prepare the farmers about cultivation, harvesting, processing practices, the Board drives the support system, with some schemes offering subsidies of 30–75% on planting, cultivation costs and infrastructure depending on crop type and region. The Foundation, farmers and the Board work

in synergy to take the initiative forward.

Seema has trained more than 6,000 farmers in Chhattisgarh. "I wasn't sure when I first started—Chhattisgarh has always been known as paddy land, Seema quips. "When farmers began visiting my farm, I had no idea they'd see a new opportunity for themselves in what I was experimenting with. I certainly didn't imagine that I would end up leading a transition that could actually improve their livelihoods. But here we are—we've come a long way together."

Shifting farmers from traditional paddy cultivation to aromatic crops in Chhattisgarh was no easy task, especially given the volatility in aromatic plant prices. However, Seema understood early on that staying committed to a single crop over the long term was key to stability and higher returns. As the first few clusters started to show results, farmers began to see real change—many have now doubled their incomes. The success of these initial groups inspired others to step forward and form similar clusters

Through the Foundation, over 500 selfhelp groups (SHGs), involving nearly 5,000 women, have been trained in cultivation, harvesting and basic processing. These SHGs have now become ambassadors of the model,

mentoring new farmer groups across the

To support this ecosystem, the Foundation also raises funds for its operations and expansion. Local engagement plays a critical role here – Sarpanches for example, help convene farmer meetings. This is followed by exposure visits, after which interested farmers formally consent with the Board to participate. Soil experts from the StateMedicinal Plants Board assess each plot and recommend suitable aromatic crops, ensuring the transition is both economically and ecologically viable.

Seema understands the significance of farmers' livelihood and strongly believes that diversifying farmer income is crucial not just for improving livelihoods, but for sustaining farming itself in the long run. The Foundation's Cluster model is not just about supplementing farm income, but also facilitates better use of land and other resources. "We are gradually building a more stable, resilient farming system that supports both local economy and ecology. We are all right here, growing together, she smiles.

Shanmuga Priya. T

WHICH ARE MORE POWERFUL -**QUESTIONS OR ANSWERS?**

We humans seek answers for many things in our lives. There must have been instances in our lives where someone shared their thoughts or described the situations they were going through. These must have triggered some ideas in you. Discussion is an especially important tool for generating new ideas and thoughts. So, answers are powerful in invoking new thoughts and ideas.

In our lives, we may have also come across situations where someone has asked a question that has hit you hard, and you have realised something significant in your life. You must have experienced this yourself, or you may have seen someone else go through a similar experience. These are called breakthroughs. Questions are more powerful than answers, in that the right question, asked in the right way, to the right person, at the right time, can be a life-changing one, leading to a breakthrough.

If you are a coach or a trainer or even a parent, this is what you should do: facilitate such breakthroughs by asking the right questions to your participants/ clients/children.

Asking Right Questions is An Art

Just like creating a beautiful artwork needs a lot of practice, asking the right questions also needs practice. A question that was very apt for a given situation, in creating a breakthrough, may have no impact at all in a different scenario, with a different person, or at a different time. The more you use questions tactfully, along with an understanding of the other person, the more effectively you will be able to

Importance of Questions in **Knowledge Mastery**

Just like the right questions can invoke the right thoughts, the right questions can also lead you to unforeseen explorations in life. The 5Ws and 1H - What, Why, When, Where, Who and How, are a great way of learning about anything. When you want to learn about something, don't start by delving straight into whatever information is available on that topic Instead, start framing numerous questions using the above friends of ours – 5Ws & 1H. Then go ahead and explore the answers to all those questions. There is an exceptionally good possibility that there might be some questions for which you won't be able to find answers. Using this strategy, you will gain knowledge and insights to such a depth that you could not have even imagined when you started. That is how powerful questions are.

Questions for Personal Growth

Many of us may be aware of affirmations. There are powerful concepts with questions that can trigger positive thoughts in a person. These are much powerful than affirmations in directing

your attention to exactly where you want it to go.

For example, when I ask the question, "How did you make your day productive?" It immediately directs your thoughts to look within for what you have already implemented that day. Instead, if I ask the question, "What can you do to make your day productive?" This directs your efforts to again look within for what you can implement. If you see it makes sense to ask the second question while you wake up, and the first question before you go to sleep, to reflect upon. Both of these questions are introspective – they prompt you to think within, for your situation. So, your thoughts are directed towards a specific purpose by using the appropriate

Similarly, you can also ask questions that will direct you to look out and understand what others are doing around you. "What do others do to make their day more productive?"—This question directs us to look out for what others are doing. "What can others do to make their day more productive?" – This question will

towards my goals?" This kind of question prompts you to consider whether you are putting in the effort to reach your goals, and if so, to what extent. Revisiting these kinds of questions every day keeps you connected to your priorities and ensures accountability towards your goals. These kinds of questions we can ask ourselves every day, he calls them Daily Questions. You can frame such questions based on the areas you want to focus on more and revisit them daily. This applies to both personal and professional lives. This is a highly effective strategy for reviewing your progress toward your goals on a daily basis.

Lofty Questions by Vishen Lakhiani

This concept of Vishen is a little different; in this case, these are questions we ask ourselves, assuming that our intended goal has been reached. This is a tool to shift our perspective from a negative, self-doubting mode to a positive, confident one. For example, instead of asking, "Why am I not able to lose weight?" we would ask ourselves,

thoughts in someone, what matters is whether the questions you are asking are meaningful enough to trigger the required thought, get the correct answers or fulfil the purpose. I prefer to call any such efficient. Way Forward

question that serves the purpose in a given situation a "Meaningful Question". Meaningful questions are what can rapidly transform our lives, making our journey towards purpose and productivity Use the strategies mentioned here to empower yourself and your teams towards your purpose. When we become productive as an individual or as an organisation, remember that not only does

to believe them, they manifest in our real

world. However, what Noah says is that

when the human brain seeks answers, why

afformations – change them into questions

don't we transform our affirmations into

starting with 'why,' which triggers the

considering that the desired state has

statement for the sake of simplicity.

"Why am I a healthy person?" afformation that triggers the purpose and

"I am a healthy person." – an

Meaningful Questions

already been reached. See the example

below. I am taking a simple affirmation

However, this applies to any affirmation.

affirmation that states a desired situation.

hence drives our inner motivation towards

No matter which kind of questions you

use to grow yourself, review yourself,

learn something new or evoke specific

purpose and hence motivates us,

our journey become joyful and serene, but we will not bother about competing with others, we will be busy just being our best and serving our purpose, and in the process also make the world more sustainable, as productivity and sustainability go hand in hand. Go ahead and make the world a more productive and sustainable place.

I send out Positive Morning Quotes to all my network through WhatsApp so that the day starts in a positive, thoughtprovoking way. Visit srkr.pro/quotes to subscribe

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likely invoke new ideas, prompting people to look outside and compare what others could have done in addition to what they are doing now. However, in this case, it is encouraging to dissociate from your thoughts – instead of focusing on what you can do for your situation, you look for what others can do. Sometimes, putting others' perspectives before your own can give you better answers. So, depending on the situation, you may use questions to trigger the right thoughts.

Daily Questions by Marshall Gloldsmith

Marshall Glodsmith, author of thoughtprovoking books – "Triggers" and "What Got You Here Won't Get You There" talks about the concept of Daily Questions. These are a set of questions you can keep asking yourself daily to assess how well you have done for that day. For example, "Did I do my best to make progress

"Why was I able to lose weight?" As you can experience, when reading the questions themselves, we start looking for answers in different ways. When we ask the first question, we look out for negative things, like what is preventing us from losing weight – we are focusing on lack. Whereas the second question forces us to look for solutions that helped us lose weight. So, these questions help us look from the end, which is one strategy of evoking the right thoughts towards our intended goals.

Afformations by Noah St. John

The concept of afformations was introduced by Noah St. John. It is a modified, or rather, flipped version of affirmations. When we use affirmations, we employ statements that, for now, are not real, but we want them to become a reality. We repeat them to train our subconscious mind, so that when it starts

ADVOCACY, ACTION, AND EMPOWERMENT

Conversations Today • June 2025

Since its founding in 1991, the Association for Community Development Service (ACDS) has stood as a powerful force for social change in Tamil Nadu. What began as a modest intervention to support children and women working in stone quarries has grown into a leading child rights organization with a presence in Chengalpattu and Kancheepuram districts, reaching thousands each year through education, advocacy, and empowerment programs.

When we first entered the quarry communities, we found children breaking stones instead of holding pencils," recalls Mr. Devanbu the Founder of ACDS. "We knew then that our mission had to begin with education and dignity.7

ACDS started its journey in Tirusoolam, where child labour, bonded labour, and school dropouts were rampant. The initial years focused on rescuing children from hazardous labour and enrolling them in local schools. With time, the organization began working closely with parents, especially mothers, to build awareness about the value of education and break the cycle of poverty.

Self-Help Groups (SHGs) were formed to improve financial literacy and independence among women, while child care centres and bridge education programs helped children transition to formal schooling.

"We had to face many challenges from quarry owners and local power structures," Devanbu shares. "But over time, we won the trust of the community."

Today, ACDS celebrates a historic milestone: 100% school enrolment and zero child labour in 12 villages, a declaration formally recognized by the Chengalpattu District Collector Mr. Raghunath IAS in 2024.

At its core, child rights remain the primary focus of ACDS. The organization identifies out-of-school children and ensures they are re-enrolled and retained in the education system. With support from CSR partners like Ford and Omni Connect, ACDS has also helped improve school infrastructure—building classrooms, computer labs, sanitation blocks, and safe spaces for adolescent

"Child rights is our main focus. We enrol all the dropouts in schools. We also



develop school infrastructure with CSR funds. And we run life skills training for adolescents directly in schools," he explains.
ACDS runs Children's Panchayats

in 25 panchayats, where children are encouraged to raise local issues, engage with ward members, and participate in governance. These groups mirror adult panchayats but are child-led, giving young people a platform to voice their concerns.

"In adult Panchayats, elders read from papers. But in our Children's Panchayat, the children meet their ward members directly. They talk about water, toilets, school safety-all on their own," says Devanbu with pride.

To strengthen adult accountability, ACDS has formed Child Rights Protection Forums (CRPFs), where adults commit to safeguarding children in their communities. These forums meet regularly—twice a month—to address child protection concerns and work alongside the Children's Panchayats.

In addition to its child-focused programs, ACDS runs vocational training centres offering computer education, tailoring, and life skills to rural youth and women. These courses are critical in helping young people—particularly adolescent girls—gain confidence and prepare for self-reliant futures.

We go to villages and deliver life skills and motivation sessions to youth. There

are also special sessions where we talk about leadership, careers, and health. It's not just training—it's transformation," he shares

Over the years, 500 individuals receive direct training annually, while another 1,000 benefit indirectly through peer-led sessions in their villages. Trained individuals become local ambassadors. spreading knowledge and change.

"Our goal is ripple impact," says Devanbu. "We train a few, who go back and train many.'

ACDS currently operates with an annual budget of around 60 lakh rupees, mobilized through government programs, CSR partnerships, and international donor grants. For the past five years, this funding has sustained and expanded its outreach programs.

To ensure long-term growth and broader visibility, ACDS is preparing to empanel with the Social Stock Exchange (SSE)—a new platform that connects NGOs with large-scale philanthropic and CSR investments.

The SSE can open doors for us helping us reach new donors, scale our Children's Panchayat model, and sustain our regular programmes," notes Devanbu.

ACDS plans to submit a project proposal of 50 lakh rupees or more, meeting SSE's threshold for listing. Though the documentation process is complex—requiring third-party audits, detailed impact reports, and digital transparency—ACDS views it as a crucial step forward.

While many battles have been won against child labour, dropouts, and early marriage—new challenges are emerging.

"Now we see a rise in drug use among adolescents. There are growing gaps between children and teachers, and mental health is a silent issue. We need to act fast, and we need support," Devanbu emphasizes.

ACDS plans to scale its adolescent behaviour modification programs, deepen its school-based counselling services, and introduce awareness campaigns across all operational villages.

Guided by its enduring motto—"All for Children, For All Children"—ACDS continues to uphold the rights, dignity, and potential of every child it serves. Its impact is visible not only in statistics but in the lived realities of the thousands of children who now go to school, dream without fear, and speak with confidence.

"We have moved from welfare to rights," says Devanbu. "And now, we are building a future where children lead."

Marie Banu Rodriguez



CSIM Centre for Social Initiative and Management

Contact Persons:

≺entre 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). For further information, please contact: Ms.Latha Suresh Director, SAN, India @ 92822 05123. www.san-india.org

"My goal has always been to provide clean, chemical-free food for my family."

Suba shares with Marie Banu her passion for natural farming

Suba is an engineer by education and an organic farmer by passion. With a degree in Printing Technology from the College of Engineering, Guindy (CEG), Anna University, she began her professional journey in the printing industry and later served as a lecturer in Mumbai. Her roots trace back to a farming family in Tamil Nadu, which laid the foundation for her lifelong connection with nature and sustainable living. For nearly a decade, Suba has been dedicated to organic farming at her land in Chettikulam village, Perambalur district, Tamil Nadu.

She focuses on practices such as soil fertility restoration, water conservation, and integrated farm planning. Despite residing in the Middle East since 2011, Suba has successfully managed her farm operations remotely with the support of her family. Her current focus on dryland and drought-resistant crops reflects her adaptability to climate realities. She envisions developing her farm into an eco-tourism destination centered on sustainable agriculture.

In an exclusive interview, Suba shares with Marie Banu her passion for natural farming.

Tell us about yourself and how your farming journey began

I was born and raised in Chennai, where I completed my schooling and higher education. My family is originally from the Trichy district. After graduating, I worked in my field for a few years and then moved to Mumbai, where I worked as a lecturer. Later, we moved to Saudi Arabia due to my husband's job posting. Because of restrictions on women working there, I took a break from my professional career to take care of our young son. In 2016, we relocated to Dubai, where we currently live. I frequently travel back to India.

My passion for organic farming stems from my childhood. My parents, especially my father, were deeply rooted in farming despite his government job. His weekend trips from Chennai to our village to tend to the land left a lasting impression on me. During school holidays, I spent time on the farm, following my grandfather through fields and helping with the cattle. These experiences built a strong emotional bond with the land. Inspired by this, I decided to invest in farmland and take up organic farming from the outset. My goal has always been to provide clean, chemical-free food for my family.

How do you manage your farm while living in Dubai?

It might sound unusual, but it has been a deeply fulfilling experience. We bought our farmland almost 10 years ago, and ever since, I've been managing it—even while living abroad. I usually travel to India every three months and stay for a month or more. Meanwhile, I have appointed a full-time family to stay on the farm. They take care of daily tasks. Every morning, I speak to them to give instructions, and in the evening, they send me pictures of the completed work. I've set up a system of remote monitoring, and although it doesn't replace the efficiency of physical presence, it has been working well for us.



Long-term, I plan to implement indigenous seed conservation, honeybee and poultry rearing, and develop the farm into an agrotourism hub.

What inspired you to get into farming?

Farming runs in my blood. I have vivid memories of walking the fields with my grandfather and watching my father's unwavering commitment to the farm. Even my relatives—like my aunt who is a bank manager—maintain their farmlands. Seeing their dedication made me believe that farming could be managed alongside other responsibilities, even from afar.

Was the family farm always organic?

Initially, my father used chemical fertilizers and pesticides—especially during our nursery days in Chennai. I remember we would shut all the windows and doors after spraying. Over time, he became aware of the health hazards and transitioned fully to organic farming. He joined organic farming groups and influenced me deeply. So, when I started my own farm, I committed to organic practices from the beginning.

Can you describe your land and cropping system?

The farm is located in Chettikulam in Perambalur district, and spans 18 acres of dry land. I started with monocropping, growing pulses and groundnut like other local farmers, but weather unpredictability made it unprofitable. Later, I moved to mixed cropping, focusing more on soil fertility and water conservation.

What methods have you adopted for water conservation and soil health?

Water and soil conservation are top priorities. We depend on an open well and rainfall, but water levels drop significantly in summer. I received government support to build a large pond. I also experimented with vegetation-based bund stabilization. Inspired by Arugampul (Bermuda grass) paths from childhood, I later adopted vetiver grass for its deep roots and soil-holding capacity. I sourced 1,000 slips from Cuddalore and planted them along bunds and water channels. This significantly reduced erosion and maintenance costs. Now I'm planting vetiver throughout the farm as it enhances moisture retention, soil structure, and microbial life.

Are you cultivating vetiver for commercial use?

No, I use vetiver solely for conservation. Though it's valuable in perfumery and water purification, our black soil isn't ideal for large-scale vetiver cultivation. Some farmers ask why I grow a non-commercial "grass," but it has helped us save on bund repairs and canal maintenance. I also use the trimmed vetiver as mulch.

What are your future plans for the farm?

My primary goal is to ensure my family has access to healthy, chemical-free food. I also want my son to understand and appreciate the value of farming. I bring him to the farm during holidays so he can participate in the activities. Long-term, I plan to implement indigenous seed conservation, honeybee and poultry rearing, and develop the farm into an agro-tourism hub. I've already fenced two fields for this purpose. I'm inspired by integrated farms like Akshayakalpa and would love to build something similar.

Are you considering seed banks or shared farming resources in your area?

Yes, I'm seriously considering starting a community-based seed bank to help small and marginal farmers access native varieties. I'm also exploring integrated farming methods that include poultry, dairy, and beekeeping. My biggest challenge is finding trustworthy, skilled people to help manage the expansion in my absence.

Any closing thoughts?

Farming, for me, is about more than food production. It's a lifestyle and a legacy. I want my family to understand where their food comes from and to value the soil that sustains us. Organic farming is not just a method—it's a responsibility. Even with the challenges of remote management, I believe it's possible to build a resilient, sustainable farming model that serves future generations.