

# Conversations Today

Your journal about the world of NGOs and Social Enterprises

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## FROM THE EDITOR

Dear Reader,

India has made great strides in technology and other areas. However, much of the country remains unaffected by such developments. There are many areas that need attention in order to create an inclusive society where the living conditions for the whole population are brought up to an acceptable level and absolute poverty is eradicated. The complex global challenges such as climate change and health epidemics need to be addressed by leaders and citizens. It is therefore pertinent to focus on our key stakeholders—the youth—who will be affected by what we do now.

Youth are often considered to represent the future as they bring new ideas and energy to add to the pool of knowledge that currently exists. They are the key agents for social change, economic development and technological innovation. Their vision, ideas and energies are essential for our country's development. They need the right mix of skills to thrive and need to develop a greater breadth of skills to evaluate and apply knowledge in ways that meet the new demands of our changing social and economic landscape.

Access to information is increasing, and memorising facts is less important today than it was in the past. Although academic skills remain important, they are not sufficient to foster thoughtful, productive, and engaged citizens. Skills like communication, teamwork, critical thinking, and flexibility have always been important for work and life. They are even more crucial for our future generations due to the rapid advancement in technology that is transforming the world.

Youth can only commit themselves to active participation and full integration in society when they find enabling environments that fulfil their civic potential and when their actual needs and conditions are taken into consideration.

The changemakers featured in *Conversations Today* have all worked with youth and brought about a sea change in their lives.

It is time to start thinking and focus on long-term outcomes so as to make inter-generational equity the norm and design a society that cares for all people.

*Marie Banu*

## EDITORIAL

**Latha Suresh**  
**Marie Banu**

# RBI to tighten grip on Digital Lending Companies



One of the fastest-growing fintech segments in India is digital lending. In 2019 its volume was around US\$ 110 billion, this is expected to grow up to US\$ 350 billion by 2023. Neo Banks, Non-Banking Finance Companies (NBFCs), and fintech start-ups are the major drivers of this business. Digital lenders have a strong customer base, created by banks during the previous decade, especially after the launch of the Pradhan Mantri Jan Dhan Yojana (PMJDY) scheme in August 2015.

Various government schemes to support first-generation entrepreneurs and the MSME sector has widened the requirement for external sources of finance. New business start-ups require a small amount of loans which are given conveniently by Digital lending companies (DLCs) through apps or online platforms. Covid-19 pandemic has also fuelled demand for such small-scale credits. DLCs have been rescuing operators for such MSME firms to whom banks do not provide loans due to their rigid eligibility criteria. Digital lending is more convenient to people as it does not require long banking relationships or onsite visits and other credit processing methods as banks have. Only a bank account is required as a reference point where the amount of loans can be credited. Customer finds The DLCs process significantly quicker and more convenient.

DLCs provides a wide range of loan products right from small personal loans for purchasing an air conditioner to educational loans; vehicle loan to small housing loans. Access through mobile phone make digital lending very much comfortable and easy. Liberal eligibility checks and less paperwork when compared to a bank make DLC more attractive.

The business model of digital lending primarily includes the 'First Loss Default Guarantee (FLDG)' cover and instalment loan termed 'Buy Now Pay Later (BNPL)'. Under FLDG arrangement; a third party is bound to compensate a lender in case of default by the borrower defaults. In an FLDG setup, without maintaining any regulatory capital, the credit risk is accepted by the loan service provider (LSP). Under the 'Buy now pay later' set up the buyer gets a cushion of credit for a 15–30-day interest-free repayment period on the purchase of any product.

But addressing protection for customers and another overhaul in the digital lending business, the Internal working group of the Reserve Bank of India (RBI) has recommended some major changes to these practices. Set up of nodal agency, set up of self-regulatory

organisation, and permitting lending only by balance sheet lenders are the prime recommendations of the internal working group.

The working group emphasized that increased reliance on third-party service providers can upsurge lender's operational risk, hence, regulated entities should not be allowed to extend any arrangement involving synthetic structure, such as FLDG, to such entities. Eliminating unchecked growth and curbing apps for illegal digital lending is the prime target for the RBI.

One segment of policy experts believes that a complete ban on FLDG may negatively impact credit expansion. Such prohibition will lead to a shortening of the lending amount to creditworthy borrowers. The poor household debt/GDP ratio (12%) of India may get hard hit if working group recommendations turn into guidelines. The ban on FLDG would lead to discouraging lenders to get into partnering with LSPs. All new and small-sized LSPs with innovative solutions from the emergent fintech lending ecosystem will get into the risk of shutting down. It could also have a chilling spill-over effect on competition and financial inclusion.

However, abolishing FLDG agreements as a whole is not being suggested by the RBI Working Group. Prohibition of any regulated entity from entering into such unregulated entities is recommended. It means that NBFC digital lenders can continue to forge FLDG agreements with their partner banks.

The executive committee of the Digital Lending Association of India (DLAI) found these recommendations a step forward toward making a safer and more credible ecosystem for customers as well as for digital lending firms. They believe that these suggestions would encourage healthy competition and responsible lending in order to form a positive and transparent consumption economy.

Although it may sound that digital lending may be a connecting bridge to reach a huge untapped credit potential in India, it should also be marked that lending institutions should comply with regulations and should have risk management systems in place. The recommendations of the Working Group should provide direction to the digital lending industry. These regulations may decrease the lending amount in near future but for the long run it will make a robust ecosystem for the lending business.

*Dr. Agyeya Trippathi*

# ATTITUDE OF GRATITUDE



*At CSIM, how we learn outweighs what we learn. The technical aspects of running an NGO are near universal and every individual intends to put his principles, values at work while establishing his or her organisation.*

What should be the source of an individual's strength? "It could be anything, but never a substance like alcohol. While alcohol may make you feel strong, its absence reduces you to a vulnerable mouse unaware of its fate in a lab," shares Mr. K. Ramakrishnan whose alcohol addiction lasted 23 long years and affected every aspect of his life. Born in Pollangudi village in Sivagangai district, he grew up watching his parents manage farming and a Mess in Madurai.

He moved to Madurai for his secondary education and new acquaintances exposed him to alcohol. "Was it the place or atmosphere or the people around me? I don't understand nor do I blame. All that mattered is that I started drinking along with my friends from a very young age and at that time it all seemed valid to me. I had failed in class ten examinations and so did my other friends. I didn't find it unusual," adds Ramakrishnan. He was not successful in completing his higher education either. All efforts in polytechnic courses, technical courses and others did not work and he got back to alcohol very easily. "At a time when everything else failed, it was only alcohol that made me feel stronger and hopeful. As with every addict, I was also blind to the fact that alcohol was the reason behind all this, keeping my focus away from studies," he says.

As habits began to change, Ramakrishnan also perceived the changes in people's behaviour towards him. In spite of being aware of this, he could not give up alcohol. "Addiction is for those who see from outside; for those who are affected alcohol is a companion," he laughs recalling the level of addiction he had reached. In an attempt to help him, his parents took him to treatment centres but every time he

resumed drinking after a brief period of sobriety. In the midst of all this, he got married. "I still wonder why my parents felt marriage could help me. Rather, it made me realise how weak I was, unable to confront my fears. My responsibility towards my partner and two children compelled me to come face to face with my failures more frequently and the stress was unbearable. I could not give up my family nor could I give up alcohol. I felt all hell breaking loose and even attempted suicide," says an emotional Ramakrishnan.

Inability to act when one desperately wants to is the height of helplessness and the struggle within oneself is real. Ramakrishnan owned a small shop selling refreshments that ran into loss in few years. "I realised I had no skill and joined a small tea shop. My habits chased me everywhere and I never lasted for more than a month working in a place. My addiction never gave me time for myself; maybe I had taken to alcohol way too early to even realise what I was interested in," he quips. Self-introspection and 20 attempts at deaddiction treatment did push him to try more, but the alarm rang louder when his family threatened to commit suicide.

This time, Ramakrishnan felt different about his treatment. "I saw another addict's family begging for his recovery. The very thought of imagining my family in their position shook me. I had lost everything in my life and my family was all I was left with. I wanted to genuinely try one more time for their sake," he shares. Very soon, his efforts gave him the courage to educate people about alcoholism and its power that makes one completely powerless. He visited prisons, self-help groups, various schools and colleges to address all vulnerable populations. He also interacted with

conductors, drivers, health department staff, nurses and many others whose occupation gave a greater exposure to this habit.

When a middle aged man who came to his centre recovered, his family thanked Ramakrishnan. "The desperation with which they brought him moved me. Every such instance showed me how my family had suffered because of me. I wanted to inspire and be the reason behind others' recovery," he recalls. He recently passed his higher secondary exam and is pursuing B Sc Psychology in correspondence at Kamarajar University. After completing a course on deaddiction provided by the central government, Ramakrishnan also took up CSIM's course and soon after, established the Gratitude Hospital in K K Nagar, Madurai. Gratitude Hospital is not just a rehabilitation centre and Ramakrishnan was sure that it must be more than that.

His days at CSIM helped him experience an ecosystem that survived to make social change possible and sustainable. He believed that Gratitude Hospital could grow into a holistic rehabilitation cum resource centre. "At CSIM, how we learn outweighs what we learn. The technical aspects of running an NGO are near universal and every individual intends to put his principles, values at work while establishing his or her organisation. The experience at CSIM prepares you to identify one's own principles, values and that of other stakeholders in order to pool in all like-minded groups and establish a joint effort. This clearly shows that we all can do it together. This gives you the strength and drives you from inside," shares Ramakrishnan.

*Shanmuga Priya.T*



# IMPART-ING A LIFE WORTH LIVING

*Empowering youths to support each other in overcoming life's challenges.*

“I’ve had my own mental health journey, and it was especially difficult in those times,” shares Jasthina Bte Jamaludin (Jas), a 23-year-old psychology undergraduate.

It was her personal experience dealing with self-harm and suicidal tendencies that led her to volunteer with SYNC (Strengthening Youths in a Network of Care), the mental health arm of Impart. Started in 2015, Impart is a non-profit organisation in Singapore that trains and equips youth volunteers in healthy stress management strategies and peer support. Its goal is to build a community of young people who can care for and journey with each other in dealing with issues of mental health.

“I know how hard it can feel to be alone,” discloses Jas, referring to her struggles with depression when she was in secondary school. “And how important having support, the right company and proper coping skills can be at that point in your life.”

## Imparting skills to cope

With suicide being the leading cause of death for those between ages 10 to 29 in Singapore, the youth-centric organisation hopes to make mental health services easily available and accessible to this group of people, especially marginalised and under-represented at-risk youths, who may have difficulties in getting counselling and psychotherapy services because of costs and other reasons.

Impart works closely with social service organisations, volunteer welfare groups and their community partners for referrals. Currently, they are serving youths between 10 to 24 years old who are facing adversities such as peer pressure in school, financial difficulties, domestic violence and homelessness.

Many of Impart’s volunteers are psychology students eager to put their knowledge into practice to help other youths. Impart trains them and other volunteers in Dialectical Behavioural Therapy which can help with emotional regulation, coping with stress, and relationship issues. Self-harm and suicidal ideation are also some of the self-destructive behaviours that Impart volunteers often encounter.

To help youths deal with emotional distress, Impart volunteers teach their clients coping techniques such as visualisation, expressive art, breathing exercises as well as taking cold showers to increase clarity and mental alertness. However, the most important service that the volunteers provide is one of companionship.

Being a volunteer with Impart for more than a year, Jas has journeyed with youths from all walks of life, lending her support and skills to at-risk youths in Singapore as a befriender.

When engaging a young girl who has thoughts of suicide, Jas uses drawing as a way of helping her to express the difficult



emotions that she is going through and to use it as a method of coping.

“Beyond that, we also try to create a safe place in her mind for her. Somewhere she can feel comfortable, safe and relaxed, and where other stressors of the world cannot get to her,” Jas explains.

Acknowledging one’s pain and sadness - no matter how bad it may seem at the moment - is an important part of the process of learning to manage emotions. Often, Jas encourages her clients to “ride the wave of all the difficult feelings”, while reminding them that they had successfully navigated through it before, and they will be able to ride out this wave too.

## In crisis mode

Youth suicides in Singapore have increased 37.5% in the past year, fuelled in part by the COVID-19 pandemic. Impart has also seen a steady rise in the number of referrals and crisis cases during this period.

Their volunteers are on always standby to respond to young people in a crisis,

As someone who has personally felt the sense of isolation that is associated with those who experience suicidal ideation, Jas’ advice to them is to not be afraid to seek help. “Ultimately, you are not alone. You are never truly alone. There are people out there who want to help you, and will help you if you give them the chance to be there for you.”

“My biggest goal is always going to be just to help at least one person - to help them get through a difficult time in their life, to let them know that they are not alone, and to help them feel like they can help themselves.”

## You are not alone

Juggling between her undergraduate studies and volunteering is no easy feat. Jas confesses that there were times when she felt overwhelmed too. Yet, the desire to help others and the support from other Impart volunteers kept her going.

“My supervisors have been very understanding from the get-go,” she shares. “They understand the need to have the space to look after our own mental health, and they give me the time to recharge and to return stronger.”

Seeing even the smallest progress and positive change in her clients deeply encourages her in the work that she does. And when the youths are able to build a safe place for themselves and connect meaningfully to others, “It really makes the whole thing worth it.”

## About Impart

Impart is a non-profit organisation in Singapore that focuses on transformative youth development. Their mental health arm, SYNC, trains and equips youth volunteers to impart healthy coping strategies and lend support to their peers in dealing with challenges in life.

*A story by Our Better World  
(the digital storytelling initiative of the  
Singapore International Foundation  
[www.ourbetterworld.org](http://www.ourbetterworld.org))*

*You  
are never  
truly alone. There  
are people out there  
who want to help you,  
and will help you if  
you give them the  
chance to be there  
for you.*

either from the possibility of self-harm, suicide, or being in any situation where their lives are in danger. Their goal is to stabilise them and ensure their safety within 24 hours.

“One of the biggest things about suicide is that we can never really expect when it will happen,” Jas shares. “So, as soon as we notice a possible warning sign, it is important for us to open the conversation about it.”



# AWARENESS TO OBSERVE AND ACT



A group of friends were concerned about forests and endangered species engaged in a variety of awareness building initiatives like forest cleaning drives. In 2009, they chose to formally establish an institution to strategise efforts towards a long term vision. Environment Conservation Group (ECG) was thus born and the vision is loud and clear – every individual can do their part to protect nature, wildlife and biodiversity. “A simple gesture can help us connect, protect, and preserve our nature and the wildlife. Awareness is the key. People are not aware of the full picture. There is asymmetry in how general public are educated about environment and these layers have distanced them from nature as such,” says R.Mohammed Saleem, President of Environment Conservation Group (ECG), based out of Coimbatore

Development has come at a heavy cost and not all of us have faced the consequences as much as those who were displaced. Displacement was inevitable and the ill planned rehabilitation efforts have built new layers within the socio-economic plateau. “Some were able to raise their concerns through some agency and were able to work for their betterment, but nature and wildlife, perhaps the most affected ones by development, do not seem to have an agency that can support them in times of need. Which is why we are here,” he says.

When a tree is cut or when a bird/animal is hurt, all we have to do is contact ECG. A group of volunteers spring into action and the increased calls every year reiterate that ECG has successfully managed to convince people that their concerns can be addressed. “It is evident that case by case support is actually possible to protect nature and wildlife. What is expected from us is to inform, instead of turning a blind eye. This is not too much to ask for,”

he sighs. Having evolved into a huge network, ECG embarked upon ambitious projects and their bonafide interest in environment has brought a wide range of stake holders into action – general public, students, forest officers, conservationists,



corporates, disaster management teams, urban local bodies, etc.

ECG’s focus on ‘localised change’ has not only helped check wire-snare poaching, trophy hunting and illegal bush meat trade, wetland conservation and pollution but has spearheaded a movement in making communities aware in the real sense. “Any knowledge must help you act, must encourage you to do the right thing. What is the point otherwise?” he asks. The Save Race Course Movement in Coimbatore is a case in point. The felling of trees, removal of a children’s playground and razing to ground a park with rare shrubs to make way for a Smart City project didn’t go well with the residents. ECG and the public succeeded in protecting the greens

along Race Course and the way this movement led to stalling of the project encouraged many far and wide to make some noise about their neighbourhood.

ECG’s avian wing, the Coimbatore Birding Club has introduced a culture of

key to identifying patterns and the changes that can be harmful. “Nature communicates to us through its patterns. When educated to observe, general public can play a key role in developing knowledge on local flora and fauna, and this culture of learning passes through generations easily,” he adds.

Determined to carry the message in every possible way, ECG came up with their PATH (Provide Animals Safe Transit on Highways) expedition in 2016 to study the impact of road on wildlife. A team of five wildlife conservationists led by Mohammed travelled through major wildlife sanctuaries and visited major institutions, covering 20,000 kilometers across 22 states in India. The success led to a series of international expeditions in the following years – SEEK (Save Endangered, Endemic and Key Species) 2017 and 2019. SEEK 2019 was a 79 days long expedition across South India covering important bird areas like the Nilgiris. They also spotted Europe’s small migratory passerine bird, the whinchat, for the first time in India. Every expedition also comprises of dialogues at educational institutions, NGOs and communities that have shown how we can live in harmony with nature.

Apart from the expeditions, nature camps are also a regular feature for school, college students and other interested groups. “Trekking, birding, nature walks and camping are an inherent part of such camps and we encourage participants to experience nature and its vulnerability, at the behest of our development dreams. The idea is to show why conservation is important and how each one of us can be a part of the process,” he says.

*Shanmuga Priya.T*



bird watching among young and old alike, enthusing bird watchers to document local birds and their migratory patterns. Mohammed feels that observation is the



# BUILDING BLOCKS OF LIFE

It was around 2004 when James Suresh Ambat was determined to find a way to help the children of poor families residing in slums around Bangalore. The primary need was access to education, especially given that hundreds of children required it and their parents were neither willing nor able to prioritise it.

Today, thanks to contributions from individuals, corporate entities and philanthropists, Building Blocks (BB), which James founded, has 10 kindergartens for children aged 3 to 6. “There are 728 children enrolled and as part of regular schooling,” says James, “Nearly 414 BB Scholars have moved on to English-medium primary and secondary schools, supported by an After-School Programme. As the operation has grown, the schools have supported almost 3640 students in the last 15 years, with over three million nutritious meals served to these undernourished children. Children start at a Building Blocks school at the age of 3, and for the first few days there are lots of tears and confusion.”

For two weeks, children learn basic principles of hygiene, cleanliness and behavior. There is an emphasis on hygiene, with special attention to washing hands. “We emphasize on this procedure because diseases which are rampant in the slum communities,” explains James, “At home, in the slums of Bangalore, children don’t generally have access to clean running water, electricity or toilets. At Building Blocks, they see a new world, and are taught how to adapt to their environment.”

Building Blocks’ kindergarten curriculum is designed to give underprivileged children a good foundation in English, arithmetic, science, and social/practical life skills from the age of three: “By the time they are six, children are indistinguishable from children of a similar age who attend a school in an up-market residential district.”

The first four months see social workers select first-year pupils from children living in impoverished slum districts around Bangalore, Hyderabad, Coorg and Goa. “We offer them a 3-year programme of totally free, quality English-medium education in addition to classes in the local language,” says James, “They have a nutritious breakfast and lunch, and learn good manners and social behavior.”

One of Building Blocks’ most ambitious and successful programmes is Project +10. James explains what it’s all about: “After three years, students become Building Blocks Scholars, and over 90 percent of them progress to an English-medium Primary/Secondary school either supported by their parents, or with a sponsorship or general scholarship that provides them with heavily subsidised school fees, and a programme of coaching, tuition and mentoring. This After School Programme is designed to ensure that they do not lag behind the achievements of their classmates who may come from more privileged backgrounds.”

One of the features of Building Blocks is its foster programme, which aims to children with security and a healthy living environment. Foster homes reproduce a convivial and family



atmosphere for children to heal as they grow in trustworthy social circles. “As a preventive action, with the support of Dream India Network, Building Blocks India enrolls them at the youngest age in order to avoid the psychological disorders induced by the dangers encountered in the street and offer them the childhood they deserve,” says James, “Today, there are 448 girl children enrolled and as part of Foster Home and availing good education in nearby English Medium Schools.”

In all, Building Blocks has impacted 3,640 lives since inception, even as it continues to expand its model of social development. “We hope to utilise our experience in establishing new Building Blocks pre-schools to serve other slum districts around Karnataka, Telangana and Goa,” says James, “We want to work towards helping students expand their vision of all that they can accomplish in this world, by exposing them to experiences that they would never have in their current habitat.”

This may include something as simple as field trips to museums, corporate offices or airports — experiences that show them there so much more to the world that they can strive towards. “Our pre-schools are usually over-subscribed because parents and the community acknowledge our measurable achievements,” James adds, “This means that in every area around different parts of the country there is already a demand for more capacity, whether or not Building Blocks is



already present in that area. We would like to set a goal of increasing the capacity of our existing projects or start new kindergarten centres to accommodate this.”

Building Blocks has started a Scholarship and Sponsorship Programme that funds the children in ongoing education in English-medium elementary schools till the age of 16. Project+10 on the other hand offers financial assistance with school fees to promising children from extremely poor families. “This is supported with an After School Programme which ensures that our children do not lag behind the achievements of children from more privileged backgrounds,” says James.

Building Blocks monitors progress on a daily basis, by having students come back for tuition and extra coaching in subjects that are new to them. “Selection for Project+10 is based on need. We give priority to single parents and extreme hardship cases, with an income level below the poverty line,” says James. “It is important to verify that the parents are fully supportive of the programme, and ensure, as far as possible, that they are committed to keeping their child in full-time education.”

Finding continuous financial support is an ongoing challenge. “Our sponsors include Boeing, Goldman Sachs and others who have been helping us for many years,” says James, “But these companies can change policies and assistance runs the risk of stopping.” For Building Blocks, connecting with companies



that have good CSR budgets and tapping their resources is a challenge, especially in the absence of a marketing arm.

Building Blocks is presently setting the foundation for an ambitious project: a residential school for up to 2,500 students on a 100-acre property. “This school would be very unique where the students will be learning cutting edge carpentry, plumbing, advanced computer skills, electrical skills, photography,

cooking, farming, animal husbandry, tailoring and masonry apart from academics and sports,” explains James, “This would also enable the children to practically learn about water and power conservation through rainwater harvesting and tapping into solar energy, and would be a self-sustaining community that can help children realize the importance of taking care of our environment which would in turn take care of our basic needs.”



# DWELLING IN NATURE

“The whole of nature is a metaphor or image of the human mind.” I started this semester with this line from Emerson’s “Nature”, learning that the way each individual perceives nature is unique and depends on what each one makes of it. Every week henceforth, I devoted my conscious attention and awareness to explore my personal connection with nature. As a social introvert, I knew that I always sought refuge and freedom in open spaces, allowing myself to engage in self-expression. I was introduced to the thought of living deliberately: with purpose, intention, determination, and conviction through Emerson. This freedom of expression truly inspired me and propelled me toward finding myself in midst of nature. As opposed to how adults see nature as a societal construct, based on prejudices and a superficial sense of life centered on biases, I felt an emotional connection with nature.

During my vacation to Miami, I found myself drawn to the beaches, and interestingly the ones that were less known by the public. One of the beaches that I visited was the North Beach. Unlike regular bright, sunny days in Miami, this day was the complete opposite. As I stood on the sand barefoot, I noticed the borders of every wave engulfing grains of the golden sand. These waves created definitive borders on the surface of the sand but changed every time a new wave crawled gently onto it while the raindrops quenched the thirst of the sand. At that point, I felt a crucial correlation between borders and emotional boundaries. Just like the borders of the waves at the shore, the emotional borders in our lives are prone to constant changes based on people, experiences, and circumstances. I was amazed by how symbolic borders could be, especially with respect to interpersonal relationships and interactions. On that realisation, I remember thinking, “Borders are emotional constructs, branching from experiences, perception, and connections.” I find it beautiful how emotional borders are understood by people, personal to everyone, and never static. This particular experience deepened my relationship with nature, as I discovered a conceptual connection that became close to my heart. I always seek experiences that can create learning exposure and significant ties with my daily life, and this was one of those experiences.

Adding to my vacation, I experienced some of my most carefree and peaceful moments during my walks across the green areas on and off-campus. While journaling, I poured out my emotions and brought my conscious attention to the connection between my body and nature. Suddenly, the voice in my head was no more the dominant aspect of my consciousness as the music from the sweet birds seemed to grab my attention. The musical symphony of the gentle wind, rustling leaves, and sweet birds left me awestruck, eager to venture into many more areas encircled by nature.

On one of these adventure walks, I decided to take a trip to the secret pathway behind the Woodruff Library. To make the experience interesting, I decided to explore the trail during the night time. As I reached my destination, the first thing that caught my eye was the breathtaking array of stars in the sky. The blanket of stars seemed to stretch to infinity and was accompanied by the pale white moon somewhere in between. I never truly understood why musicians and artists romanticised stars in the sky, however, this sight truly made me appreciate the beauty of a sky full of stars. I felt a sense of inner peace and serenity as everything seemed calm and “complete”. As Emerson said, “I become a transparent eyeball,” I had accepted nature in the raw, ethereal, and idyllic way it has been presented to me at that moment.

Progressing further into my adventure that night, I realised that I had merely one slender log of wood to travel the mysterious path. Initially, I felt overwhelmed and fearful at the thought of having to cross the path. It



was narrow, not concretely developed, and dangerous; however, I was curious to discover what the end of the path had to offer. At the end of my journey, I found a sight that was worth traveling. I stood in front of a beautiful waterfall encircled by greenery on all other sides. As Albert Einstein states in the extract from Afoot and Lighthearted: A Journal for Mindful Walking, “It is never enough if one tries merely to comprehend a little of his mystery each day. Never lose a holy curiosity.” Adventure in the outdoor environment significantly piques my curiosity and this experience made me explore the mystery behind an unknown pathway that led me to find a new safe space for myself on campus. This safe space became my escape, a place where I could feel confident and with complete emotional security.

Although I found serenity in this space, I found it difficult to prioritise time to spend here every week. With countless assignments, multiple examinations, and essays to write, I never really gave myself time to reflect on things that were happening in my life. During one of my walks, I tried hard to clear my mind of any conflicting thoughts, but honestly found it quite stressful to do that. I found my mind wandering back to familiar zones, the anxiousness setting in, and the guilt of not utilising my time to finish academic work coming back to my head. At that moment, I learned that I was only driven to finish tasks that could give me materialistic, tangible fulfillment. I needed to give my mind a refresher, I needed to focus on my mental health and improve my understanding of “self.” That day, I remember expressing myself in the most carefree way that I have all semester. I went to one side of the Quad, took off my shoes, and danced my heart out barefoot on the grass. I felt magical while emoting through dance with the crimson-red sunset and birds chirping in the beautiful backdrop. I had never felt this calm on campus before this day. I did not know that it could be easy to put away my work and let myself feel such a state of peace and serenity, even if it were for merely fifteen or twenty minutes of time. I truly knew that my mood at that moment allowed me to appreciate the phases and sides of nature that I consciously experienced in that space. I was inspired by Shepherd’s “The Living Mountain,” which describes her visionary nature of becoming one with nature. She would sometimes go barefoot to merely feel the raw contact between her feet and the grass, mud, and sand on her

skin. She felt a connection with nature that was strong and personal to her life.

Although I visited Lullwater before this semester, I never appreciated the little things as I did during my walks. I began to notice the intricate details like the bright purple flower in midst of the dense bunch of weed species. At first sight, I thought about how the flower was lonely between grass on all four sides. However, on more careful observation, I envied how powerful it looked between plants much bigger and stronger than it. More than lonely, I thought it embodied “main-character” energy and outshined the other plant species around. “In a world full of people, what makes you unique? Would you want to be like everyone else in a familiar zone or would you want to stand out in an unfamiliar zone?” These were the questions that immediately popped up in my head on visualizing the sight in Lullwater. This flower chose the road not taken, choosing to be confident in an unfamiliar place. From this experience, I made it a point to willingly choose uncertainty at times and work my way through finding my place within that area. Familiar gives comfort and security, but unfamiliar fuels personal expression and confidence. Standing tall even if no one follows is the key lesson from the picture of nature I chose to examine in detail.

Overall, throughout the semester, I solidified my personal understanding of the universe as a whole and my co-existence with nature. All the places I have explored have a definitive tie with my life, securing a fond and special place in my heart. I was so caught up in the busy schedule of my everyday life that it left me no time to appreciate my surroundings for all the wonderful marvels they provided to me and humans in general. My walks and adventures through various green spaces enriched my understanding of “self,” helping me learn crucial lessons of self-expression, emotional security, and confidence with nature as my supportive sidekick. Now, with several nature-augmented places on campus, I share strong emotional security, becoming safe spaces for me to explore when I feel low, burdened, or stressed with the regular busy schedule. I feel grateful to be able to live deliberately, aware of my surroundings and the fundamental reason for my beautiful relationship with nature.

*Kaushiki Ravi*



# BRINGING LIGHT THROUGH LIVELIHOOD

There are more than just a handful of challenges when it comes to women and their success rate at earning a livelihood in India. Poor infrastructure and far-flung remote areas are just two of them. However, the issues are layered and more than what meets the eye. “Public transportation facilities in these locations are non-existent,” says Shabnam Mohan Raj, CEO of VASU, an organization that has been working towards equipping women with livelihood opportunities.

“We face these challenges too — when we use our own vehicle or sometimes hire vehicles, it becomes an expensive prospect,” she adds, “The areas we work in are militancy affected, and there is fear when it comes to staying in some of these areas during the course of our work.”

Challenges like these make VASU’s work that much harder. In fact, the prospect of staying at a nearby town to reach out to a village for livelihood means higher travel costs and more travel time. Yet, over the course of its two-year existence, VASU has impacted the lives of 2,000 women by providing them with livelihood opportunities.

“With an ever-increasing population, vertical expansion of rural families, inflation, under-industrialization, rising unemployment and a greatly reduced availability of agricultural land in a predominantly agrarian economy, handloom provides a goldmine of an opportunity to generate additional income for rural folk,” says Shabnam, “Agriculture has been saturated due to pressure on land resources. Hence, handloom, sericulture and other village industries are in a position to afford what seems to be the only scope for self-employment in the region.”

The region Shabnam refers to is chiefly the North-East where traditional handloom weaving has been the traditional craft of the land. “In earlier times, a girl wouldn’t be considered eligible for marriage if she didn’t know handloom weaving,” she adds, “It comes across as natural to people of the region and as a result, we find it easier to enhance this skill and make it a livelihood opportunity. We have gone on to provide training in upgraded handlooms that ensure better production.

What VASU has successfully done is tap into a market for hand-woven products, which in turn allows a large number of people to secure employment through the trade. There are benefits and advantages too: the craft doesn’t require electricity, which makes it ideal for un-electrified villages in far-flung, remote locations.

“Our tailoring training for apparel-making at Mahendraganj and handloom weaving project at Samatigaon in the South West Garo Hills of Meghalaya have been successful projects for us because many of the artisans are either self-employed or working in our production centre,” says Shabnam. “These are also areas on the India-Bangladesh border and are far from Indian metropolises,” she adds, “The geographical distance from central authorities mean such villages rarely receive the attention they deserve — there are no industries in these areas, so people hardly have livelihood opportunities.”

Another project of VASU’s that the organization considers quite successful is its handloom weaving project at Sadiya in the Tinsukia District of Assam. “Sadiya is a mostly rural and border area where people belong to indigenous communities of Assam with an artisanal background,” says Shabnam, “The villages are remote, have no livelihood opportunities, and see handloom weaving taken up by most women as a seasonal or part-time occupation.”

So much so that the trade is often looked at as leisure activity and one that meets domestic requirements while satisfying a creative urge. “The handloom sector has been the main source of additional income for these women for generations now,” says Shabnam, “The earnings are used to improve living conditions and the quality of life for several families.”



In its journey of providing well over 1,500 livelihood streams, VASU has ensured that women in the North East are more empowered than before. What has added value to the work that the NGO does is that the work in question is being carried out in militancy-hit villages and impacting the lives of people living in forests, hills and flood-affected areas. “We need to take everyone along on this mission of ours,” says Shabnam.

Over the course of its existence, VASU has set some goals for itself: to provide livelihood opportunities through skill-development, promotion of traditional art and craft like handlooms and handicrafts in the North-East, and promotion of awareness campaigns surrounding healthcare with a special emphasis on a woman’s sexual and reproductive health including pregnancy and childbirth.

*In its journey of providing well over 1,500 livelihood streams, VASU has ensured that women in the North East are more empowered than before*

“Our goals also include promotion of menstrual hygiene management, HIV/AIDS awareness and intervention, and promotion of awareness surrounding proper sanitation and waste disposal,” Shabnam says.

Along the way, agriculture, floriculture, horticulture, plantation, fisheries, piggeries, and dairy farming as income-generating activities have gained prominence through the work that VASU does. The organization has also created a niche for itself in the promotion of awareness surrounding gender equality, women and child rights and environmentalism. However, it wants to do more.

For the moment though, VASU has made a successful operation of creating livelihoods through a mechanism that has proven reliable in its consistency. “We conduct a baseline survey of the place, establish contact with block development officers, ASHA workers, village headmen and local leaders,” she explains, “We go about conducting cluster-level meetings that educate people and motivate them to take up skill-development training. We then establish training centres and procure equipment for the same. We also go about conducting training classes and employ people in production centres.”

In case, some of these people want to work independently, VASU helps them procure looms, sewing machines and raw material through loans secured from various financial institutions. “We also help them market their products,” Shabnam adds.

After impacting the lives of nearly 2,000 in the last couple of years, VASU has set its sights on going bigger with the work that it does. After all, the journey has only just begun and there are miles to go, newer villages to tap and many thousands of livelihood opportunities that are waiting to see the light of day.

*Rahul Philip*



# WOES TO WOWS -THE NEW DAWN

*“There is no greater joy nor greater reward than to make a fundamental difference in someone’s life.” – Mary Rose McGeady*



Covid had struck, and it was lockdown for the previous three months. Private schools ran online classes, but all the government schools were shut down. Bhubaneswar and surrounding areas in India faced the onslaught of Covid. Teachers, tuition centers, and small shop owners - all suffered economic losses. The borders between states were shut except for emergency travel. People only connected with their loved ones over the phone or through video calls.

Back in Bangalore, the situation was worse. There was a complete lockdown, and in the Indian Silicon Valley city, most people worked from home. All meetings were on technology platforms.

Achal, his father Biju, and his mother Sandhya lived in an apartment complex. Biju was a Project Manager in a large multinational company, and his mother worked as a Senior Executive in an NGO. Acha's grandmother Biraja (60), a retired Headteacher, lived in Bhubaneswar alone in the home that she and her husband had built together with their life savings.

Biraja, popularly known as Biraja Ma, ran a tuition centre that she started along with four of her colleagues, and taught mathematics, science, and English to higher secondary and pre-university college students.

Biraja was a fiercely self-reliant, independent lady who considered self-respect her identity and the only jewellery she wore. In the early years, she had struggled to make ends meet. Education and health had been her husband's as well as her priority while managing the

household expenses. Her husband had passed away soon after her retirement and she spent most of her savings to meet his health needs during the last two years of his life. She ran a tuition centre to meet her monthly expenses.

Biraja Ma continued living in the family home and was certain not to sell this property at any cost. She had never stretched her hand out nor asked or received money from others to meet her needs. This included her son and daughter too. She was happy to save money and give her children gifts for the Durga pooja festival every year when they visited her. When her grandchildren spent the nights with her during the festival, they loved her for the stories she told them about history and mythology. She always encouraged them to live a life of self-dignity and independence.

It was an evening online video call, usually every weekend, when Biju and Biraja Ma spoke to each other for an hour. Sandhya and Achal joined them too. After the usual discussion about her health, weather, sister's family, and the rest of the news in the neighborhood, Biju said, "Ok, Ma. Take care. Miss you!. Unfortunately, we cannot meet, and you too can't come over due to lockdown." In a highly hesitant low voice, Biraja Ma said, "Beta, I hate to ask this from you but the times are such I am unable to turn anywhere, and tuitions are shut. Can you please transfer 20,000 rupees to my account? It will take care of my living and some routine medicines I need to purchase. Kindly do not think otherwise or

consider me as a burden. I will certainly not ask if I could manage myself."

Biju felt very sad. He couldn't look into his mother's eyes. He thought he should have enquired about her financial needs before she had asked him. He immediately answered, "Oh, yes, Ma. Don't worry. I will do it in the next 10 minutes." Sandhya had gone to the kitchen while they spoke and Achal sat next to his father, hearing the conversation between Biju and his grandmother. He observed the crestfallen face of his grandmother. He knew how fiercely independent she always was, and this ask must have killed her spirit inside and buried her within. He felt a sudden surge of sorrow and an unknown annoyance over the situation everyone was suffering due to the pandemic.

Biju had a silent dinner that evening and watched sports on television. Sandhya retired into her room with her book. Achal went into his room and locked himself with his laptop.

That night, Achal couldn't sleep for a long time. He kept thinking about how he could help his grandmother be self-sufficient financially during this pandemic time. No one knew how long the situation might continue. Many moments when his grandmother had spent with him sharing her past stories flashed like short reels. Achal fell asleep with the same thought. The early morning time, they say, is the best for new ideas to strike. When Achal woke up, a brilliant idea struck him. He quickly freshened, had his milk, and sat to write



down his action plan. He was doing a program on Social Entrepreneurship Development at a school called EQUBE and hence had some templates to define and design his interventions.

When he was done, he called his grandmother. “Aaji, I have something exciting to share with you. You know I have had online classes since last month. It is on a platform called Zoom and Google meet. I will teach you how to use it, and you can re-start the tuition classes. Will you learn? I know you have four other teachers too. I will make small videos in Oriya for them to understand easily. I will teach you, and you teach them to use it. You can get the students use their parent’s mobiles and learn from you.” Biraja Ma had teared up when she listened to Achal’s excited sharing. She knew he cared for her very much but this understanding of her situation and responding to that was way beyond her imagination. The learner spirit, which is always alive in her, woke up. She immediately agreed and asked him to fix a time for their lessons without disturbing his school work.

Achal took a week to make a few simple videos on instructions to use zoom. He created an account for his grandmother. Due to pandemic time, she had unlimited time accessibility on zoom available. He trained her and her teachers, giving them examples of how to operate. He also helped them download the app on Biraja Ma’s laptop and mobile phone. The training sessions went on for a month. Achal had his assignment submissions coming in and online tests too. So, he left them for

*I have something exciting to share with you. You know I have had online classes since last month. It is on a platform called Zoom and Google meet. I will teach you how to use it, and you can re-start the tuition classes.*

two subsequent weeks to explore and develop their class contents.

It was a surprise for him within a month when his grandmother had a Zoom call with them instead of the usual WhatsApp video call. Biju and Sandhya were equally pleased and proud of Achal. Achal had a challenging time learning how to simplify his instructions for Biraja Ma and her teachers to understand the screen share, whiteboard, chat, and other features. They were also novices for PowerPoint. Achal taught her some tips on developing simple

PowerPoint presentations for her teaching. He shared several ideas that he grasped from his school classes. He promptly noted every point to share with them during his sessions.

The next few weeks passed in Biraja Ma contacting the 9th to 12th-grade students.

In two month’s time Biraja Ma enrolled her regular students and resumed the tuition classes along with the other teachers.

After three months, when Biju gently asked his mom if she needed any financial support, she had a satisfied smile and said, “Your son has empowered me to stand on my



own.” In the following two months, Biraja Ma went ahead and shot a video of her experience with zoom and sent it to Achal’s EQUBE Project to showcase how his intervention had helped her. The teachers and Panellists were thrilled and Achal scored a 10/10 for his project work! He had a wonderful experience of what it means to make a difference and help others to help themselves.

*Dr. Kalpana Sampath*



## Centre for Social Initiative and Management

### Contact Persons:

**C**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](http://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 is an overseas chapter of Social Audit Network, UK covering India and Middle East.)

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## "The Private Sector is a contributor to global social issues and they are expected to play a vital role in solving these issues worldwide."

### Kaori Harashima shares with Marie Banu Japan Development Institute's programmes

The Japan Development Institute Ltd. (JDI) is an independent think tank/consulting firm, specialized in international development. It was first established in 1982 as the World Consultant Service (WCS) and later changed its name as JDI after merging with the think tank of the Institution of Engineering Consulting Firms Association, Japan (ECFA) in 1997. With its distinguished experts from numerous disciplines and the network with its associate institutions and experts in the world, JDI provides a broad range of consulting services in the field of development, carries out practical studies, and proposes concrete projects and strategies.

The mission of JDI is to address social problems through programmes that interests private investors – from proposing a developmental plan to involving enterprises—thereby yielding concrete outcomes.

Ms. Kaori Harashima is a consultant for development projects in overseas. She has been engaged in researching on SHGs and their activities in South India and was based in Chennai from 2010-2015.

*In an exclusive interview, Ms. Kaori Harashima shares with Marie Banu Japan Development Institute's programmes.*

#### What are the social issues in Japan that need attention?

In my opinion, COVID-19 has affected people's lifestyle as well as their values. In Japan, we have come to know that many young people lack aspiration. Their only objective is to seek employment which can offer a high salary. It is our responsibility to empower them. We need to tell them that the world is filled with possibilities and each of us has a role to fulfill.

#### The status of social entrepreneurship training in Japan?

"Social Entrepreneurship" is a new concept in Japan and will take time to be accepted widely. Japan International Cooperation Agency (JICA) has been supporting Social Entrepreneurship through partnerships with the Japanese Private Sector. The Private Sector is a contributor to global social issues and they are expected to play a vital role in solving these issues worldwide. Through Private Sector Business activities and utilisation of Japanese technologies, we could make a win-win relationship between Japan and other developing countries.

There are various opportunities for obtaining training, mentoring and funding opportunities for social entrepreneurship in Japan. In May 2018, the Government of Japan and the Government of India launched "Japan-India Startup Hub", a start-up Initiative (online platform) to bridge the gap between Indian and Japanese start-up ecosystems and enable meaningful synergies to promote joint innovation in the two countries. I hope this Japanese social entrepreneurship initiative will be beneficial and further strengthen our collaboration.

#### Your thoughts on the role of private investments in development?

There will be no development without private investments. Private Sector is the key engine for a country's economic and social development.

Most of the developing countries are incapable of attracting private investments because they often have internal issues such as unstable politics, lack of capacity among leaders, insufficient infrastructure, and



most importantly, lack of strong political will. While there are many economic, social and administrative aspects that needs improvement for developing countries to prosper, the most important thing is to increase the employment opportunities. This could be done only by drawing private enterprises into the country. Else, how can developing countries with poor infrastructures, unskilled labour force, and insufficient capital attract the private sector?

#### Role of JDI's in Special Economic Zones?

A Special Economic Zone (SEZ) is legally guaranteed by the host country government to attract private sector investment mainly from foreign countries. A SEZ is physically a protected industrial and/or commercial area where the basic infrastructure and facilities are made available for companies. Private companies are encouraged to invest and operate by hiring local human resources, procuring raw materials, using local distributors, and exporting the products produced.

A new company operation creates a large number of local employment opportunities. Employees have opportunities to gain new knowledge and advance their skills by learning from the high levels of management in the private sector.

JDI promotes and provides assistance through SEZ and has been engaged with over 40 SEZ projects in 20 countries including India. As the only development consulting firm for developing countries, JDI's services cover the whole range of consulting services—from planning to implementing programmes. JDI works closely with developing countries to achieve their objectives and mainly focuses on environmental and social development activities.

JDI also drafts policies and strategies for the country and advises on suitable SEZ laws and regulations. JDI trains central and local administration people for law enforcement, and offers assistance to effectively attract private investments, thereby assisting the host country and investing companies for smooth collaboration.

As a facilitator and advisor, JDI has assisted a

number of Japanese businesses to seek and expand their business opportunities in the new market and helped them overcome obstacles using our knowledge and network in overseas. We are constantly seeking unique and innovative technologies of Japanese companies, regardless of their size, to introduce them to bigger markets beyond borders.

#### Tell us about your new product that creates awareness on breast cancer.

Awareness on breast cancer is quite important for all women in the world. India has the largest rate of death arising due to breast cancer in the world. Over 1 lakh new breast cancer patients are recorded every year, of which 50 percent do not survive. Doctor consultations in rural areas are extremely low due to high rates of illiteracy, ignorance and poverty. Women generally visit the doctor only after detecting abnormality of their breast at a later stage of cancer. Therefore, it is very crucial to provide awareness and highlight the importance of early detection of breast cancer.

If awareness and importance of the early detection of breast cancer would spread and the proposed product is used widely among the women, then appropriate treatment at the early stage of breast cancer at medical institutions can be possible. Eventually, the number of breast cancer patients and death rates will decrease.

Our product called "The Breast Care Glove" is a glove that aids breast-cancer self-examination by heightening finger sensitivity. This is a glove for self-palpation to check signs of breast cancer. It is manufactured by ICST Corporation, established by investors in Russia, Taiwan and Japan in June 2004.

When wearing the Breast Care Glove, the fingertips become extra-sensitive, enabling highly effective palpation. Doctors generally recommend applying soap in the bath, to make the skin smooth and slippery, before conducting self-palpation. But, with the Breast Care Glove, you don't have to wait for bath-time. You can easily perform self-palpation at any preferred place or time. Early detection of breast cancer leads to decrease in overall mortality rate.

The glove uses an ethyl vinyl acetate (EVA) composite and is made of a powder-free material, and free of allergens and proteins which otherwise might irritate the hands and skin during examination. Also, it is disposable, generating no dioxins when incinerated.

The proposed outcomes of this project are: sensitising rural women on breast cancer, early detection, habituation of self-examination, and motivating women to seek medical consultation.

#### How can NGOs collaborate with Japan development Institute to implement your programmes in India?

First of all, let us clarify that JDI is a consulting company and has been supporting ICST Corporation for their business in India. The Breast Care Glove is made by ICST Corporation and has obtained the patent in 2011 for marketing in Japan and also in India. Our target beneficiaries are primarily rural women.

ICST Corporation requires a reliable Indian partner which has a wide network even in remote areas. We are planning to involve Women Self Help Groups who are engaged in micro finance and income generation activities and build a cooperative relationship with them. SHGs and establish a business model to benefit both SHGs as well as ICST. Another option is to involve SHGs in sale of the Breast Care Glove. Collaborating with an NGO would therefore be ideal for Breast Care Glove programme launch in India.

We are considering to set up a small factory for manufacturing this product and employing SHGs women. We are looking forward to sharing our experience with NGOs and seek their inputs for our project.