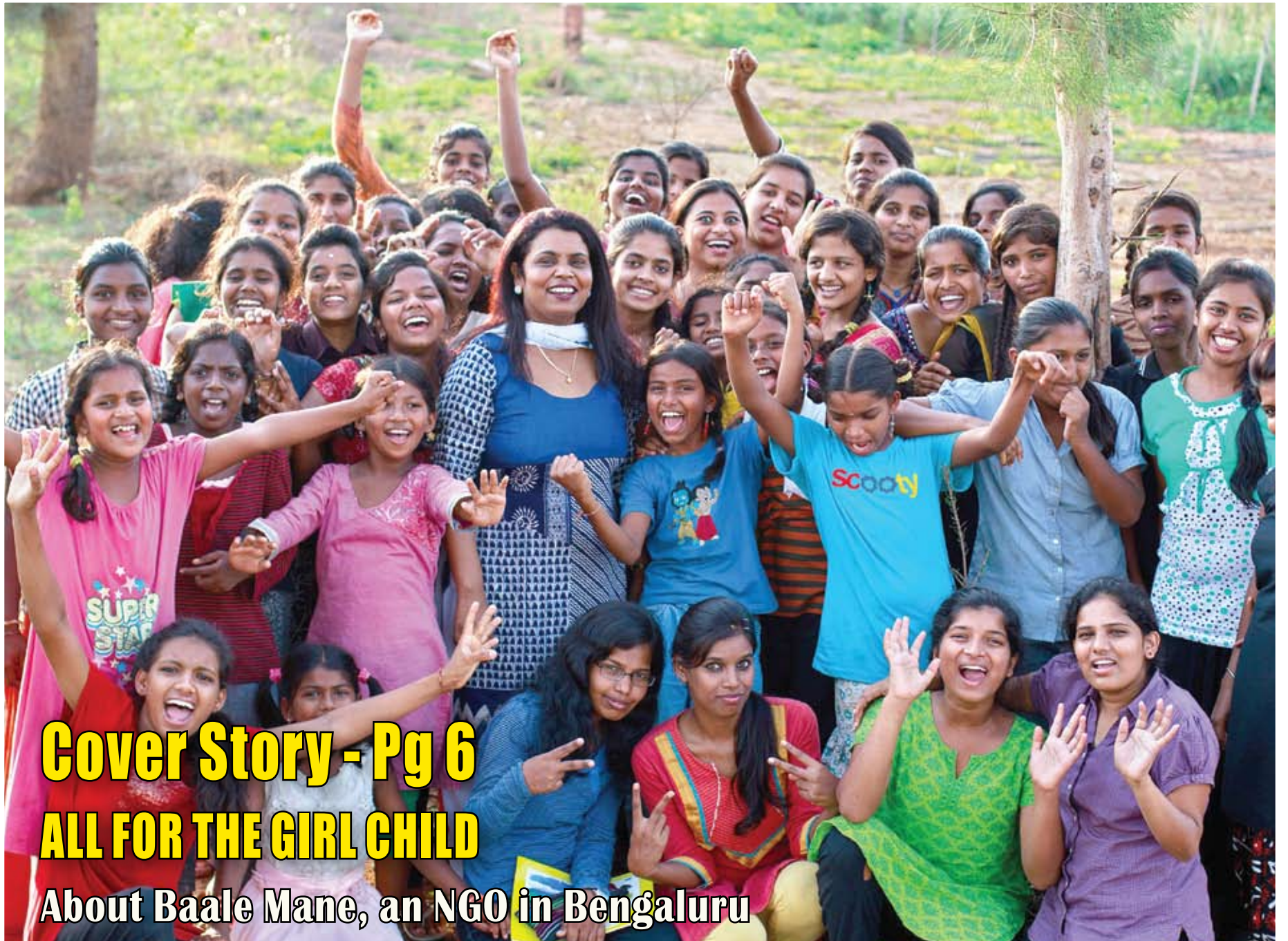


Conversations Today

Your journal about the world of NGOs and Social Enterprises

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About Baale Mane, an NGO in Bengaluru



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From the Editor

Dear Reader,

Universal Children's Day takes place annually on 20 November. First proclaimed by the United Kingdom in 1954, it was established to encourage all countries to institute a day, firstly to promote mutual exchange and understanding among children and secondly to initiate action to benefit and promote the welfare of the world's children.

On 20 November 1959, the United Nations adopted the Declaration of the Rights of the Child and on 20 November 1989, the United Nations adopted the Convention on the Rights of the Child. In 2000, the Millennium Development Goals outlined by world leaders in order to stop the spread of HIV/AIDS by 2015. Although this applies to all people, the main objective is with regard to children. The Universal Children's day is meant to remind us about the importance of the children in the family, society and country. In India, Children's day is celebrated on the 14th of November every year.

Under the terms of the convention, governments are required to meet children's basic needs and help them reach their full potential. Central to this is the acknowledgment that every child has basic fundamental rights. These include the right to:

- life, survival and development
- protection from violence, abuse or neglect
- an education that enables children to fulfil their potential
- be raised by, or have a relationship with, their parents
- express their opinions and be listened to.

Children are treated special by everyone. They are the future of our country and building blocks of a strong nation. We cannot ignore their involvement and contribution in our lives, as well as others. They are liked by everyone and conquer our hearts with their innocence and smiles.

Conversations Today team is happy to share with you the tryst of several changemakers who have been working with children.

Let us join our hands together and take a pledge to secure the present and future of our children.

—Marie Banu

Creating a supportive ecosystem for social enterprises

Moved by the wide spread inequality in the society, I felt that nurturing socially conscious citizenry is the only best solution to realise equality. Interactions with people from the social sector gave me new lessons. Most of their work were unnoticed and their inability, especially that of women, to think in entrepreneurial terms prevented their scope of reach. Thus, In 1999, I launched Manava Seva Dharma Samvardhani (MSDS), a charitable Trust, in Chennai, to provide professional hand holding to socially conscious individuals. The Trust's has a multi-pronged approach of recognising social change agents with the annual Sadguru Gnanananda Awards, grooming prospective social entrepreneurs to launch new initiatives, and providing educational opportunities for the marginalised. These added value to the efforts made by many socially conscious personalities and institutions.

CSIM was launched by MSDS in 2001 as a Business School for Social Entrepreneurship and Social Work. As a pioneer in offering training programmes in social entrepreneurship, CSIM encourages persons or institutions to operationalise their service missions by applying business principles, and making the impact more visible. The curriculum therefore, was supported by modules that helped candidates to contextualise their ideas without any room for second thoughts or ambiguity.

Given below are the list of courses offered by CSIM:

- Post Graduate Diploma in Social Initiative and Management (PGDSIM)
- Post Graduate Diploma in Social Enterprise and Management (PGDSEM)
- Social Entrepreneurship Outlook Program (SEOP)
- Online – Social Entrepreneurship Program (e-SEOP)

The most enlivening part of the post graduate courses is the one month block placement and project presentation. During the block placement in an NGO, the candidates get hands on experience in NGO management. Project Presentation is a component that encourages candidates to pen down ideas of their social enterprise.

As an institution desiring to work as a catalyst for social change, it becomes imperative for CSIM to create a 'supportive eco system for social entrepreneurs to evolve and thrive'. This requires CSIM to spread the message of social entrepreneurship through customised workshops for various stake holders (not just the enrolling students), especially those from corporate and social work circles, whose endorsement and application of the same will promote a conducive atmosphere for the small and medium social enterprises. The training programmes organized for this purpose focus on multiple themes ranging from Financial Management to Fundraising, Documentation to Group Dynamics, and Social Accounting & Audit.

Interaction and networking with many groups made CSIM realise the need to incorporate Social Audit as part of its regular work. In an atmosphere where sustainability and social responsibility greatly influence each other, the equation requires social audits to authenticate good work, and offer lessons to those that have derailed.

CSIM partnered with Social Audit Network (SAN), UK to establish a support system that will encourage the practice of Social Accounting & Audit among NGOs, social enterprises and corporate social responsibility programmes. CSIM is SAN UK's knowledge partner in India and has established its Indian chapter – SAN, India. So far, SAN India has conducted social audit for 10 for-profit organisations, 6 CSR programmes, and 21 NGOs have been. SAN, India also coordinates Impact Assessment for projects funded by leading Foundations.

As part of creating a supportive eco system for social enterprises, Centre for Media and Development Communication (CMDC) was launched in 2009 as the communication wing of CSIM. Besides teaching principles of development communication in regular courses, CSIM also conducts short term courses on media and development communication for students and development workers. As the need emerged, CMDC soon introduced consultancy services for NGOs to manage their websites, prepare annual reports, newsletters, brochures, magazine and tabloids.

Conversations Today — a monthly tabloid launched in January 2010 and registered with the Registrar of Newspapers for India in September 2013—focuses exclusively on social issues. It has created its niche in the social as well as print media and has a readership of over 50,000 across the globe. The tabloid features NGOs, CSIM alumni, Change Makers, and celebrities involved in social work.

A team of professional editors and writers compile this publication and is shared widely amongst corporates, NGOs and educational institutions free of cost. Printing of this tabloid is sponsored by New Indian Express and corporate and individual sponsors help CSIM to meet the distribution and overhead costs. The compilation of articles featured in this tabloid are published as a book titled "Unsung Beacons" each year.

CSIM has collaborated with many like-minded groups to reach potential social entrepreneurs pan India. Currently, there are four centres – Chennai, Coimbatore, Bangalore and Hyderabad. Our centres at Mumbai, Delhi, Devrukh, Guwahati and Hosangabad are in the pipeline. Our objective is to establish 100 CSIMs by 2020 so that a potential social entrepreneur from anywhere will be able to access the programmes and services.

CSIM has persistently looked for areas to improvise their work. On this lookout, they identified groups of people suggesting that regular training programmes were not enough and that they needed more specific and tailor



made curriculum giving a wider scope to explore their area of work.

A group of five parents who approached CSIM for guidance to start a bakery unit that will employ their challenged children encouraged them to start the Courses on Social Entrepreneurship for Vocational Rehabilitation. It targets parents of differently abled children and organizations working on similar lines. With friends approaching us with different needs, CSIM has now embarked on the path of providing customized course curriculum.

We desire to begin Social Entrepreneurship programme for School Teachers, convinced that reaching the school students will be a constructive step in promoting sensitivity towards the concept of social entrepreneurship. One also targeted at organic farmers, who require assistance and guidance in accessing markets, establishing market linkages and means of support during transition from chemical to organic farming, is on the cards.

In Chennai, 159 prospective social entrepreneurs have benefited from PGDSIM, 262 from SEOP, 36 from PGDSEM, and 766 from E-SEOP. 52 participants have launched NGOs on completion of the course.

The journey continues with its own moments of surprises and challenges, learning with the social entrepreneurs groomed here.

—P.N. Devarajan

Editorial

Latha Suresh
Marie Banu

Specially Connected



Special children need special care. Unfortunately, this special care is defined by the socio economic status of families, parents' occupation; availability of family members who can be with their children round the clock; and the stigma the family has to face in the neighbourhood. Many times, these factors affect the morale of care takers, primarily parents, leading them to restraining their children within their houses. Ms Swathi Kureti, Founder of Special Friends in Hyderabad, was deeply disturbed by such practices and attitudes of the society towards intellectually challenged children.

She moved to Hyderabad during her high school days from her native, Karimnagar. She had to pursue Hotel Management but the resultant job opportunity in a reputed MNC allowed her to engage in social service activities. "I met Ms Ayesha Rubina, a Social Worker, in 2006. She is now a Corporator in Ahmed Nagar, Maharashtra. Inspired by her work, I also attended a few carnivals and events that she had organised for special children. I felt connected with those children," she recalls.

Swathi was deeply concerned about children who did not have adequate care at their homes. Three years' association with Ms Ayesha allowed her to explore all facets of caring for children. She was instrumental in counselling under privileged women to set up creches for slum children in Adilabad district. "I did not want to stop with this. I also worked with 'Seriously Amusing International' an international NGO, and Genesis Special School. I met Mr K.L. Srivatsava, Director

of CSIM Hyderabad at an event and that's how CSIM happened to me. The diverse crowd I met and their perspectives helped me to visualise my own organisation. I felt encouraged and completely engrossed with these engagements and decided to build a career in this sector," says Swathi, adding that her decision came in sooner than its execution. She then joined Google, but did not give up on her aspirations. She continued her social service activities and involved her colleagues who were interested in her work. Swathi, was now the point of contact for all CSR activities at her campus.

Two years later, marriage allowed her to plan for her own NGO and family's support let her embark on a new journey. She moved around city's slums to learn the plight of special children, particularly those of daily labourers. "Their practices were alarming. Children were locked in the houses until they returned from work. They were socially restricted in every possible way. To get the parents realise this was not difficult, but to propose a suitable solution was complicated. A series of home visits, focussed group discussions with mothers, community members and counselling sessions helped shape the idea of a school for these children," says Swathi. She did convince her stake holders and finally started 'Special Friends' with four children in 2013. In preparation for her role at Special Friends, she studied BA Psychology and is now pursuing her masters in Clinical Psychology. She says: "I would like to learn and prepare myself to handle the special children better. They are my responsibility now." Special

Friends also provides pick up and drop facilities to ensure safety of the children while commuting between the school and their homes.

Special Friends attends to children with various intellectual challenges like Down Syndrome, Autism, Hearing and Speech Impaired, Muscular Dystrophy and other physical impairments. While academic skills is the focus for children below 12 years of age, older children are also equipped with vocational skills. Where children need other specialised services, the school also refers them to other institutions in the network. Swathi raises funds to support the schooling of children from slums. For other children, parents pay the fees and a portion of this is also used for the under privileged children.

Swathi feels deeply connected with Special Friends and her children. She feels relieved about building a space that is preferred by parents than keeping their children locked in their houses. The school intends to prepare children for mainstream school atmosphere. "The process of preparing a lesson plan for every child is an experience in itself, where children are grouped according to their IQ levels. Learning and recreation go hand in hand and utmost care is taken to ensure that children do not feel burdened by the activities they are given. As the days pass by, children want more and the team prepares to match their enthusiasm. We all grow together," says Swathi.

The school initially focusses on building basic skills that help the children to manage themselves independently. Children learn to write their names,

addresses, phone numbers, packing objects and other simple tasks. They learn to follow instructions and communicate their thoughts. "Communication is critical. We set a goal for every three months and keep the parents abreast about their children's development. It is now more interesting to see how parents keep a track of their children's improvement. They are contended," she asserts. The school equally focusses on training parents and families so that they know how to handle these children.

"Some children take time to distinguish girls' and boys' toilets. They must be given the time to understand their gender. While cleanliness is the first target we all want to work at, care takers should also be prepared to handle issues involving adolescents, older girls, and the pertinent information they are exposed to," warns Swathi.

Mainstreaming entails a chain of processes. Passing the threshold IQ level is just the beginning. Children need support to retain their IQ levels and then move on to socialising with children without intellectual challenges. Special Friends has demonstrated the impact of intervention but keeps creating awareness on the criticality of early intervention. Presently hosting 18 children (aged 6 years to 35 years), the school hopes to spread the message that beginning training as early as ten years of age will help mould the children easily. "The earlier, the better!"

—Shanmuga Priya.T

The IPO Story

The journey of entrepreneurs from the ideation phase to scaling up and, eventually, a listing in the public markets.

Going public is a major move for an organisation and a sign of natural progression that comes with scaling up and market expansion. We talk to three entrepreneurs to understand how they took their company from the ideation phase to listing in the public markets, their professional routines one year before the IPO, the changes they had to make to the way they run their companies and what has changed post listing.

All entrepreneurs agree that there is no perfect timing for an IPO and it depends on the organisation's positioning in the market place, economic conditions, thought process of the management team, and the overall goals of the business. Integrated business service provider, Quess Corp's founder & Managing Director, Ajit Isaac, believes that a company is ready to go public, when it is ready to take responsibility and the company and management have a compelling investment thesis and are able to communicate the same to the broader market, effectively. For Dr. B. S. Ajai Kumar, founder of HealthCare Global Enterprises (HCG Enterprises), the IPO was more a sign that his organisation is maturing and entering the next phase.

For most organisations, getting ready for an IPO also meant that new systems and processes had to be put in place. After all, for the first time, there is a whole lot of compliance-related deliverables and also the management has to get used to 'making progress', every single quarter. However, PN Vasudevan, the founder of Equitas Holdings, says that the company always adhered to systems and processes, as if it were a public limited company, keeping in mind the nature of its business. In the story, he talks about some of the most important aspects needed to deliver a good IPO, some unique challenges faced by Equitas, and how the company was changing its underlying business model right around the time of listing.

The three stories have been narrated to give you a perspective of what it takes for a venture to progress from idea to a successful IPO. Read on.

Equitas' IPO Journey

Equitas Holdings raised Rs. 2,200 crore from the public in April this year. Incorporated as a company with a distributed ownership model, it was during this period when it changed its business model from that of an NBFC to that of a bank. The managing director and founder, PN Vasudevan, takes us through the various challenges and learnings he and his team had while planning for the company's IPO.



For the founder of Equitas Holdings, PN Vasudevan, building a transparent company with high level of governance was always of utmost importance. And it was one of the main reasons why the company was 'IPO ready' right from the early days. When Equitas hit the bourses in April 2016, raising Rs. 2,200 crore, Vasudevan and team were working round the clock to ensure a successful listing, but one thing they didn't have to do was to add systems and processes, for governance and compliance; That had been inculcated into the business process, right from day one.

Vasudevan says, "Usually, the merchant bankers study the organisation and make it IPO complaint which involves changes to the composition of the board, shareholder agreements and committee composition and eventually file the draft red herring prospectus (DRHP). In our case we had to do nothing at all." In fact, there is Clause 49 in the listing agreement which describes the governance standards for a company in India. "On 26 July 2007, when the first board meeting was held, we were already Clause 49 compliant," says a proud Vasudevan.

When the company was started, some principals were laid down for Equitas. That it had to be: an organisation run by a set of professionals with no owners;

majority independent board supervising the organisation and governance standard complaint.

Through this story, Vasudevan describes some key strategies adopted by Equitas during the public offering process and some lessons learnt during this phase.

Why the IPO?

The company, originally registered as an NBFC, received its license to convert into a small finance bank in October 2015. Once the banking license came through, there was a condition that the 93 per cent stake holding by foreign investors in the company had to become less than 49 per cent. "In India, domestic institutions are not allowed to invest in unlisted stocks and hence, we had to come out with an IPO if I had to get domestic investors interested in our company," explains Vasudevan.

However, the management took the decision to apply for an IPO even before it got its banking license. "Even if we had not got the license, we would have come out with an IPO as an NBFC," says he. The reason being the company was growing and so was its capital requirement and SEBI's rule that Indian VCs cannot invest in unlisted NBFCs did not help much. The only other option Vasudevan had was to seek a new investor to raise money. "In the private equity market, upto a certain size

Equitas Holdings raised Rs. 2,200 crore from the public in April this year.

Incorporated as a company with a distributed ownership model, it was during this period when it changed its business model from that of an NBFC to that of a bank.

of investment, you get a large number of investors who are ready to pump in US \$10 million to US \$20 million in companies. When your requirement increases, the number of potential investors reduces and they want certain strategic relationship with the company," adds he. They are not interested in just attending board meetings, but want more participation in the management and decision-making of the company. But, since the philosophy of the organisation was distributed ownership (was willing to give away a maximum stake of 9.9 per cent to investors), Vasudevan found it hard to raise funds from large PEs.

When asked why Vasudevan didn't want a promoter run business? He says, "I was the one who started the company and I didn't have money to be the promoter. I knew that this company will never be mine. And, I wanted to ensure that all decision-making and operations were extremely professional. Even my continuance here is only because the board approves my performance."

Challenges galore

Shareholding pattern: The fact that the company had no promoter was one of its biggest challenges. The company was high on governance standards and did not allow any shareholder to have more than 10 per cent stake, including Vasudevan. This, however, did prove to be a challenge at the time of the IPO as SEBI regulation for an initial public offering is such that whenever a company taps the capital market, the promoter should lock in 20 per cent of the post issue capital for a 3 year period. However, the company got an exception under one clause in the SEBI guideline. "In India, only L&T received it before us. A private company, L&T went public without a promoter and is still listed as a company without a promoter." Equitas is the second company in that category where SEBI gave an exemption to the promoter clause, due to its governance structure.

Business model swap: Equitas operated as an NBFC for 9 years and received its

license to convert into a bank in October 2015. During the IPO, the company could not give any forward looking statements. “When we filed the DRHP, we mentioned that we have a license to convert into a bank in the next year or so. And beyond that we were not allowed to mention anything else,” states Vasudevan. This was a unique situation as people had a lot of questions on how the company raise deposits, brand and marketing strategies and its interest rates. So while the company’s entire business model was undergoing a dramatic change, it could not communicate on how it will manage that change. However, the company decided not to change the IPO timing and to counter this challenge, it put out a few strategic plans for the bank in its DRHP. “We were allowed to talk within that DRHP document. We highlighted our strengths as an NBFC, that is, large distribution, customer base and the fact that this particular customer base we serve, is not serviced by the mainstream banks even for liabilities,” says he.

Its large customer base is its future potential depositors and it gets an opportunity to leverage on this strength right from the start. It has 545 branches spread across 13 states in operation. The company highlighted its past execution capability in the microfinance and commercial vehicle finance sector. “Many things we have done in MF is a benchmark globally for all MFIs,” This apart, a survey done in 2013 suggests that there are 5.8 crore micro entrepreneurs who need loans between Rs. 50,000 and Rs. 10 lakh, out of which only 4 per cent is serviced by banks. “That is highly underserved because no one wants to take on the high risk associated with it. We have been doing this for 5 years now and our NPA is 0.2 per cent,” states Vasudevan. Across all products, the company has shown capability to be innovative in product structure and delivered it to an underserved segment of society and managed it well. The company highlighted these factors and allowed the prospective investor to see the larger opportunity it had and its ability to deliver it.

Foreign shareholding: The company had 93 per cent foreign shareholding before the IPO. As per bank norms, when

they gave us the ‘in principle’ license, one of the conditions was that the foreign holding has to come below 49 per cent. “Due to this, when we did the IPO, we made it as an exclusive domestic issue. No foreign participation was allowed in the issue,” says he. Typically, when foreign investors come in, they take a long term view, if they believe that the company is capable of delivering long term. And in the domestic market, 50 per cent of the issue is reserved for institutions, 35 per cent for retail and 15 per cent for HNIs. “So every institution which is active in IPOs had to take the highest share (given the size of Rs. 2,200 crore) that they have ever taken in any other previous IPO to meet the 50 per cent criteria from institutions,” states he.

Life after the IPO

The company uses its platform to send two key messages: One, the team highlights the real risk in the sector and communicates, in detail, the company’s capability to manage the risk.

Two, Equitas has a business model of integrating business with social activities. The company donates 5 per cent of its profit to its trust on a quarterly basis and 15

per cent of the microfinance net worth will be used for creating hospital and school infrastructure for supporting low income families.

Clearly, the company has come under the radar of a lot of people in the market, with several analysts tracking it on a regular basis. While the company used to put up its results on its website even before it went public, Vasudevan believes that it is being scrutinised more today, and aims to keep it as transparent as it has always been.

Going forward, the company is all set to capitalise on the market potential of the banking sector. Almost 45 per cent of depositors in India are not serviced by the formal sector, while only 11 per cent of India has access to formal loans, like from banks. “We see this as an opportunity as we have established our ability to address the need of this segment,” states Vasudevan. “Even if the NBFCs are servicing some of this sector, on cost of funds or lending rate they will not be able to compete with Equitas,” adds he. The company is raising money at the cost of the rest of the banking system and its lending rate will be substantially lower than what the normal NBFC can

lend at, he reasons.

As the banking operations start in full swing, every client the company gives a liability product to, can potentially be converted to a depositor. The company is also planning to forge an alliance with insurance companies and offer insurance products to its customers. It is planning to work on the National Pension Scheme. “As a bank, there are so many things we can do to influence the low income people. In the medium term, our motto is to reach a situation where these people borrow to grow their business or buy assets,” says Vasudevan, on a concluding note. These days Vasudevan has a relaxed demeanour, dressed in his red T-shirt and Khakis. We’re told that this is in line with Equitas’ new brand positioning – that of being a ‘fun bank’ – in the marketplace.

“On its fun banking strategy: “As a bank we looked at what positioning we wanted and fun banking was a suggestion that caught on with the entire team. Even at the branch level, there will be something more on offer when compared to other banks. We will make the process and delivery fun, though the transaction will continue to be as serious as it is always.”

How did you prepare for the road show?

The company had its first road show in the beginning of January. However, the response from the investors was not euphoric. It was period when the banks were being pummelled by RBI to disclose their NPA and the bank stocks was going down. The company countered this issue by offering more data about itself. “We drilled deep into our financials. Made it division wise, product wise and people asked me questions about competition. And we got into industry comparison and created a large template of comparisons. This went on for almost three months,” says Vasudevan.

To be continued...

—Poornima Kavlekar

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Financial Performance

(Rs. in crore)	H1 2017	FY 2016	FY 2015
TOTAL REVENUE	732.58	1114.87	755.93
PROFIT AFTER TAX	107.52	167.14	106.60
EARNINGS PER SHARE	3.27	Rs. 6	Rs. 4

Rs. 2,175 Crore
Amount raised in April 2016

Rs. 183.30
Current Market Price (Oct 21, 2016)

Rs. 6071.95 Crore
Market capitalisation

CENTRE FOR SOCIAL INITIATIVE AND MANAGEMENT

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

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

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

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All For The Girl Child

Since becoming an independent trust, Baale Mane has continued with its mission of making the world a better place for homeless girls in Bengaluru.



In the year 2000, Mary C, who worked with the Paraspara Trust, noticed a worrying trend. The number of homeless girls in Bengaluru (then, Bangalore) was on the rise. “In Malleswaram alone, our survey revealed that there were 70 girls on the street, in 7 wards in the locality,” she says. “We found it necessary to make a start somewhere, to ensure that these children were taken care of.” In a way, that’s how Baale Mane began. It began as a temporary shelter that could house 40 girls. The aim was to feed them three meals a day and give them a home. But more importantly, the objective was to bring an end to the exploitation faced by girl children. Mary was thus entrusted with the responsibility of overseeing this new initiative of the Paraspara Trust. When Baale Mane would go on to become an independent trust in 2007, with the objective of providing its girl children with long-term shelter, Mary officially became its Managing Trustee.

“In the beginning, we wanted to concentrate on four main thrust areas with respect to the girl child — protection, development and participation,” Mary explains. “We didn’t have the wherewithal to raise funds, so that was a major challenge for us. We approached the Women and Child Welfare Department, but somehow our priorities were different.” This difference in priorities was simple. While the Women and Child Welfare Department wanted a day-care centre for girls, Mary’s vision was more long-term. “We wanted to focus on our thrust areas, safety, we needed space, we wanted to cater to different age groups of girls,” she explains. “We were firm that we wanted to start a permanent shelter for our girls. Our aim was to start a home for 55 girls.”

The challenge was resources required to feed the girls. It didn’t help that corporate enterprises that Mary approached, also had different priorities: “Most companies wanted to fund items like stationery. We needed help when it came to feeding girls three meals a day.” Thankfully though, with aid from its parent trust, the Paraspara Trust, Baale Maane could expand a fair bit. “We moved into our second shelter in 2002, and by 2003, we found a place that could shelter 70 girls with basic amenities. Groups like the Leaders Quest, are thinking of supporting us for a longer time with proper shelter facilities, and daily operational amenities,” Mary explains.

There was some more assistance when it came to caring for girls under the trust’s fold. The priority remained feeding the girls and funding their education. “The Paraspara Trust and the group called ‘The Friends of Baala Mane UK’ supported us financially and helped us until we finally moved into a suitable place in Gopalapura in 2007,” says Mary.

Since becoming an independent trust, Baale Mane has continued with its mission of making the world a better place for homeless girls in Bengaluru. It has executed that mission through simple steps, like for instance, street plays that help the girl child understand her rights, highlights crimes like child abuse, and helps build awareness. “The aim was to ask questions about education and the rights of a child,” Mary explains. What began as a one-room project and only enough funding for one meal a day, soon grew into a permanent home for 70 girls, today. Along the way there have also been beautiful stories that have emerged from the organization, like that of 20-year-old girl who lost both her parents to HIV at a young age, but who is now pursuing her BCom with dreams of becoming an international banker. “Stories like that of hers bring me such joy, that makes all of this worth it,” says Mary. “Through my time here, I’ve enjoyed giving love, support and shelter through different age-groups, with the focus on reaching our goals. It’s that, which brings me great satisfaction today.”

Once the girls at Baale Mane reach 18, a process of transition begins where they begin living an independent life. The trust currently has around 20 girls who are in the process of undergoing this transition. Some of these girls aim to get college degrees, while some others focus on vocational education. Meanwhile, the girls back at the trust, continue with their busy schedules. Each child wakes up at 5.45am, begins the day with yoga, joins a common prayer session, has her breakfast and gets ready for school. They either walk, or board a Baale Mane bus and spend their days in school till around 3.30 pm when they return.

The Trust’s present-day goals have evolved into building on its expansion plans. “We are also recruiting girls who are in need even as we focus on developing our facilities, mentoring programmes and streamlining our efforts and attention on everything that is needed for a self-sustaining adult life. To reach this stage, Baale Mane is now focusing on strengthening life skills, soft skills as it develops special programmes surrounding computer education and career counseling,” says Mary.

Going forward, Mary says the aim is to get other institutions to replicate the model that her trust has so successfully implemented for the last 15 years. “If this can be replicated on the larger scale — sustainable shelters for girls with three meals a day — it could make a sea-change to the world we live in,” she says. “Doing this ensures that we uphold a girl child’s rights, that we eliminate child trafficking and in doing that, we reduce crimes against women and children.”



Conversations with Shri Ramana Maharishi

A visitor from Dindigul said: I suffer in both mind and body. From the day of my birth I have never had happiness. My mother too suffered from the time she conceived me, I hear. Why do I suffer thus? I have not sinned in this life. Is all this due to the sins of past lives?

M.: If there should be unrelieved suffering all the time, who would seek happiness? That is, if suffering be the natural state, how can the desire to be happy arise at all? However the desire does arise. So to be happy is natural; all else is unnatural. Suffering is not desired, only because it comes and goes.

The questioner repeated his complaint.

M.: You say the mind and body suffer. But do they ask the questions? Who is the questioner? Is it not the one that is beyond both mind and body?

You say the body suffers in this life; the cause of this is the previous life: its cause is the one before it, and so on. So, like the case of the seed and the sprout, there is no end to the causal series. It has to be said that all the lives have their first cause in ignorance. That same ignorance is present even now, framing this question. That ignorance must be removed by *jnanam*.

“Why and to whom did this suffering come?” If you question thus you will find that the ‘I’ is separate from the mind and body, that the Self is the only eternal being, and that It is eternal bliss. That is *jnanam*.

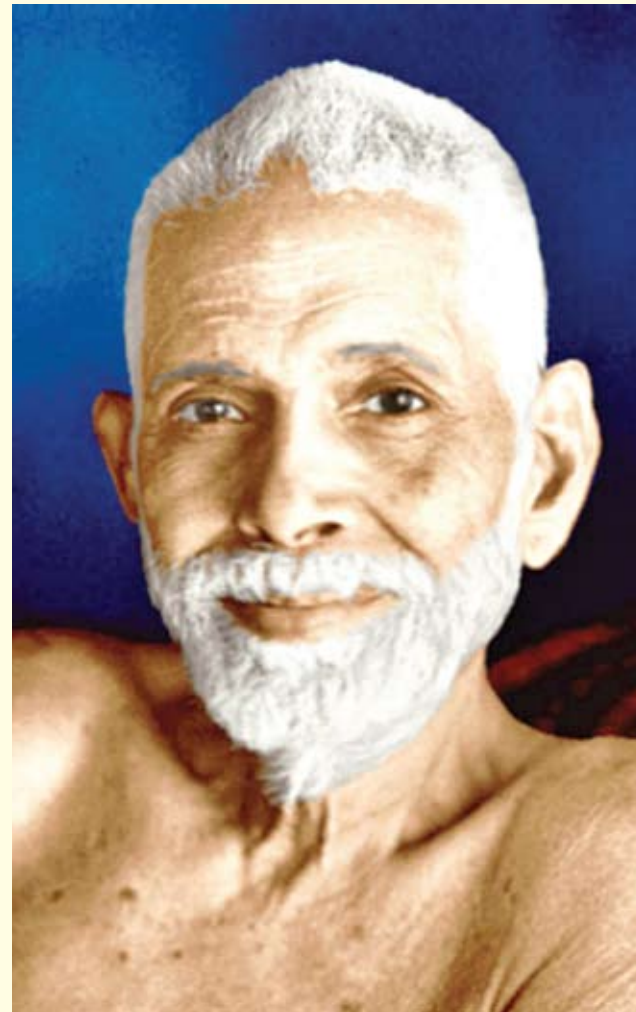
D.: But why should there be suffering now?

M.: If there were no suffering how could the desire to be happy arise? If that desire did not arise how would the Quest of the Self be successful?

D.: Then is all suffering good?

M.: Quite so. What is happiness? Is it a healthy and handsome body, timely meals, and the like? Even an emperor has troubles without end though he may be healthy. So all suffering is due to the false notion “I am the body”. Getting rid of it is *jnanam*.

*Source: Talks with
Sri Ramana Maharshi*



Fear



According to an ancient Indian fable, a mouse was in constant distress because of its fear of the cat. A magician took pity on it and turned it into a cat. But then it became afraid of the dog. So the magician turned it into a panther whereupon it was full of fear of the hunter. At this point the magician gave up. He turned it into a mouse again saying, “Nothing I do for you is going to be of any help because you have the heart of a mouse.”



Explicit Learning

- Fear is more a matter of how one feels at heart than what one really is.
- You can't get rid of your fear until you really want to.
- Whatever one may do, it's ultimately you who will have to gain the courage to overcome your fears.



Introspective Learning

- What is the basis of my fears?
- What is the nature of 'Fear'?
- How do I overcome my fears?

Sensing the Special Children

Conscious parenting is not a strategy but a new trend where parents are educated to be more conscious of their children's development. They are told the impact their decisions can have on their children. Simple choices, habits and many other factors influence the growing child and peers. As conscious parents, couples also spread the message through their lifestyle and attitude towards their children. "It does take time, but this must be the way," says Mr Athma Raj, who founded Arvind Foundation along with his wife Ms Sudha Athma Raj, in KK Nagar, Chennai. The Foundation works for underprivileged children with special needs.

Their son, born after four abortions, was affected by cerebral palsy. They knew it early on and went through the same phase as any ignorant parent — denial, trauma and the question "why we?" kept ringing in their heads. They did not have an answer nor did anybody give them one. It was their son, Arvind, who made them conscious. "He was carrying the message for us—Arvind Foundation is the answer. We realised there were other parents like us, but did not have the capacity to take care of their intellectually challenged children. They needed help and we knew we could do something about it," shares Athma Raj. The couple soon adopted two children marking the beginning of the Foundation in 2004.

Today, Arvind Foundation runs six outreach centres, hosting 145 children across the state. Three of the centres also provide bus services to pick up and drop children as it is unaffordable and uncomfortable for mothers in remote locations to carry their children to the centres. These day care centres use a combination of physio therapy, occupational therapy and musical therapy to promote healing in the children. Regular curriculum is taught depending on age and ability of the children. Alongside subjects like history, geography, science and mathematics, the children are also taught vocational skills like pottery, carpentry and jewellery making. Arvind Institute of Vocational Excellence trains inmates on computers, catering, administration and other tasks that the students can engage independently. "They just need guidance. They sense things faster than normal children. You will be surprised to see their creations. Pottery was introduced for the benefits it assured — concentration, improvement of fine motor skills and creativity—addressing sensory needs. Our children have created magic with what they learnt," he says proudly.

Interestingly, gardening is an



important part of children's routine here. Kitchen gardening is practiced in all the centres and completely managed by the children with staff support. "Gardening is a therapy in itself. It is a significant part of growth and healing in our children. When they see what they have grown, they feel achievement. They feel positive and capable," says Athma Raj.

He also emphasises on the criticality of early intervention. The first five years of a child is the golden period, as the possibility of training and healing is very high. "A lot of inputs can go into the child; peer adaptation and socialisation becomes easier. Early intervention is a magical opportunity and we cannot afford to lose that magic," he says adding that "the later it gets, children get violent and there is a whole lot of unlearning they have to go through, including for the parents". Therefore, growth in these children and development is slow. While delay in detection and intervention is a cause for concern, Athma Raj is more concerned about the pattern parents set into. He is worried that 'they don't see the soul caught in a crippled body'. Any intervention must appeal to the soul and create a balance between their mind, body and soul, to facilitate healing and growth in the children. Curative education iterating the holistic approach towards every child is practiced in the Foundation's schools.

The couple are categorical about not promising a remarkable change in the children. Cognizant of the fact that every child is unique and each child has its own

pace of learning and equipping with skills, tailor made story telling is followed to engage all of them. However, he also warns that all these efforts may not be fruitful if practices in the family, or parents' habits disturb the children. "During a family visit, we noticed parents taking the younger sibling with them whenever they went out. The older, challenged child was left alone at home. Parents did not ask what the child wished and presumed that he will be comfortable at home. But, the child felt left out and unloved. In another instance, we found a non-verbal autistic child missing the school uniform as her younger sibling wore it while going to school. Once the uniform was given, the child would get ready happily and wait to board our bus to the centre. Parents have to be brought out of such patterned behaviour," he opines.

Another commonly raised concern by parents is: "what after us?" Parents are always apprehensive of the dependence of their children and can hardly imagine what their children might get into in their absence. Arvind Foundation dreams of building a residential facility to answer this concern. The facility will host challenged children of under privileged parents, orphans and those who do not have care takers within the family. Regular training and education programmes will be administered to engage them meaningfully and help them lead independent lives. Besides assuring a shelter away from home, this facility also intends to protect them from

abuse and neglect.

As a first step, Nirman (means 'to construct') programme has been initiated at the Poonamallee centre where children come and stay for two days without their parents and return home after the sessions that teach them one-to-one support, thereby preparing them to live independently. Parents can follow the same in their homes to build their habits. "We actually see parents growing with their children. The smile on their faces is all we want to feel assured of the work we do," he says.

Athma Raj and Sudha are very grateful to their staff and leave no stone unturned in capacitating them. Also conscious of the need for trained therapists, care takers and specialists in the field, Arvind Community College was established in 2010 to promote Diploma, Certificate courses in rehabilitation studies. They are both contented with development in the children and the staff who have also grown over the years. "The love showered by our staff is the medium through which we have reached where we are today. We have seen our children getting jobs. Parents coming out of stigma about special schools is a positive sign. Their smiles during PTA meetings and narration of developments during home visits only encourage us to do more. Our street plays have also contributed to increasing awareness on the needs of special children. We wish to do a lot more to realise the larger dream of inclusion".

—Shanmuga Priya.T

Towards a Citizens Doctors Forum for Ethical Healthcare in India”



Seminar on “Towards a Citizens Doctors Forum for Ethical Healthcare in India” was organized at ICSR auditorium, IIT Madras on 12th November 2016. the programme was hosted by Carnatic Foundation of the Rotary Club of Chennai Carnatic and the Local Community Exchange Empowerment Trust.

The objective of forming a Citizens Doctor’s Forum is to **‘be the voice of citizens to suggest, advise, and advocate on patients’ expectations and rights for a more enriching experience while seeking and undergoing healthcare treatment.’**

After the welcome address and introductions, Dr Gadre spoke on the current state of healthcare practices based on his experience of having interviewed more than 75 doctors all over India. He also

suggested measures for the Forum to adopt in the state his experience of setting up such citizens forum in other cities.

Dr. Suchitra Ramkumar, and Dr Vijay Gopichandran discussed various aspect of healthcare such as Rising Costs and Ethical practice, Ethics and Medical Practice, Trust in Patient-Doctor relationship and the Drug Pricing Scam. Dr V. Shanta of The Cancer Institute gave valuable insights in the discussion.

Dr. L.N. Rajaram, Convener and Managing Trustee of the Hosting organisation, gave a clarion call for action. He called upon the immediate formation of the Forum and called for Doctors, social activists, prominent citizens, celebrities, and donors to join and support the cause.

—Marie Banu



Nruthya Bodhini – Musings of an Artiste

03 – Crossing the shaky bridge

“Sadhana, Sadhanaaaa, look here – do it once more; why are you standing every now and then?

Girls, come on lets repeat it two more times,” came the clear instructions from the dance teacher, her voice raising above the mumblings and grumblings of the girls. “Miss (that’s what a teacher’s colloquial name is in most schools here in south India) ... no, I can’t do it again. My legs ache.” Ignoring the pleadings and smilingly the teacher began “thai ha thai hi thai ha thai hi.” Sadhana hated this. She felt so helpless. She had to go on; all her friends were already doing it. After another 20 minutes of gruelling time, she darted to the door wanting to be out of the class and would not stop to listen to anyone especially, the happy friends.

Annoyance, anger, hatred, tears... all into one tiny heart, Sadhana moped home pulling her aching feet. Surprising, how all the dreams of being a dancer has got flattened like a balloon without air. Every class seemed like a drudgery. “I am not going any longer to that class, dance wance, this is not for me, this is too much, and I can do so many other things in that time, with this pain I can’t study this evening too...” a string of thoughts juggled in her mind.

“What happened? Why are you so grumpy? Did teacher scold you?” asked Amma as soon as Sadhana plonked herself on the couch. Sadhana retorted in full anger “Don’t even talk to me about dance! It’s so boring, painful and too tiring. Same thing again and again... do your steps properly; sit in aramandi; don’t see here and there; be serious, one more time, one more time! Whew! I’m not going back there again!” With anxiety, Amma began to convince that everything in life has difficulty and what comes with difficulty always has joy at the end of it and so on. Sadhana cried loudly, “Please please listen, and don’t say anything to me now and no forcing me! I don’t want to be a dancer and it’s not for me. I have decided.”

It’s interesting how new social ideas soar like a hot air balloon and within a few months starts plummeting when many realities begin to dawn. A social entrepreneur in good faith begins the journey with enthusiasm and hope. But how long that enthusiasm does last is the

question. There is always a honeymoon period, even in being a social entrepreneur. The new idea, exploring new spaces, meeting with new people, all these seem so interesting in the beginning. But as the work starts and it calls for breaking and making an inroad into society; shaking, changing, modifying the beliefs within us as well as in the society, the challenges loom large. It demands the social entrepreneur to be out day-in and day-out pushing edges to see even a small wedge that can enable movement of the idea. That’s when the thoughts of comfort zone beckons and the need to run away from the difficulties looms larger in the mind.

It’s Wednesday evening and Amma decided to come home a bit early from office and accompany Sadhana to dance class. She knows Sadhana is a stubborn girl and it is not easy to change her mind. Amma convinces Sadhana to at least have a talk with the teacher before quitting. No point taking opposite argument when the opponent is strong and decided. Better to go their way but twist the perspective at the appropriate time!

With total disinterest and helplessness Sadhana went along with Amma to class. “Why, my dear I heard you were crying in last class. Are you so weak that you can’t bear a bit of pain from the less used muscles?” Rukamma stopped Sadhana and her mom in the hallway as they walked in. “You should eat well and rest when you go home. Soak your legs in hot water for a while. You’ll be fine. All children complain initially, but in a year’s time they will extend class!! Everyone goes through this, even me when I walk a bit more, my legs ache. But I don’t allow it to dictate me.” The loving words were soothing for both of them. The teacher heard them and joined too. Guarded and armed with excuses, Sadhana immediately had a zillion reasons: “The thin girls find it easy. But I am a bit plump as my mom says and it is not easy. I can’t study when in pain. So my homework doesn’t get completed. Also, how long can I be doing only the steps? And it gets so



dark that I don’t get time to do anything else in the evening. Maybe I am not born for dance, it’s not me. I haven’t lost one bit of my weight even after six months!”

“Oh, ho, ho, wait wait! I know you want to quit. But so fast? So early? You have so many reasons to stop dancing, do you have one reason you can tell yourself not to quit? All my students irrespective of how they are, go through a period of aches and pains. Once they pass that bridge, their body accepts the new movements and then, it is no longer so painful. They begin to integrate into dance as a seamless one entity. Every great dancer or sports person has gone through pains. No pain, no gain. If you can give me and yourself another two months chance, you’ll be fine. You’ll never regret this chance you gave yourself. Focus on finding the purpose to hold on than thousand reasons to quit. So, shall we hold hands now and go upstairs to the class?” said the teacher.

The enchanting personality of Sadhana was that she could never say ‘no’ to loving words as well as a challenge thrown at her. She looked at her mother’s reassuring bright eyes, which shone with hope and confidence, from where all her life energy was generated and decided to give it one more chance. “Let me cross this bridge, and I will treat myself to a chocolate from the little

store in front of the class on the way back home,” she said to herself.

Every social entrepreneur stands at the brink of the bridge, wondering how to cross. It calls for perseverance and a little nudge from some trusted friend to stretch a hand and say, don’t quit. Be it relationship, social idea, new venture, adventurous task, the honeymoon period is usually short lived. It is so because initially everything is at a thought level and people encourage at the idea level. But when real work begins, the perspective shift and challenges emerge, that will be the test of sustenance of the person as well as the thought. When rewards don’t seem tangible or interesting any longer, the path opens long and untrodden, people slowly dissipate in their encouragement, and the question of survival comes in making the mind find 101 reasons to quit and go back to known ways of living. That is time to find one single strong purpose to continue and not to fail self. The true choice to be the master of circumstances begins here!! It’s not how well a social entrepreneur started, it’s about how well and how far they lasted, that counts.

Sadhana’s movement to always find that one strong purpose, to continue before she calls it quits for anything she took up in life, began from this day, making her tread some of the most untrodden difficult paths in work and relationships...

To be continued....stay connected....

—Dr. Kalpana Sampath

“In social sector infrastructure it is not just the product, but the process which is important.”

Dr Kalpana Gopalan IAS shares with Marie Banu her views on Public Private Partnerships.

Dr. Kalpana Gopalan is a serving officer of the Indian Administrative Service for 29 years. She has worked in land administration, urban management, rural development and education, and is now Principal Secretary to Government, Administrative Reforms & Training and Director-General, Administrative Training Institute, Government of Karnataka.

A practitioner, policy-maker, scholar, author, advocate for social causes and a mother, Dr Kalpana Gopalan wears many hats. She has a unique mix of academic and practical experience. She honed her research skills as a Doctoral and Masters Student in public policy in IIM Bangalore. She was rated among the ‘top two percent of Doctoral Candidates in the past decade,’ for her research on infrastructure public private partnerships.

A gold medalist and university topper in her undergraduate and master’s, she was fellow in the University of Salerno in Italy; Chevening scholar, UK; and Maxwell public policy scholar in Syracuse University, USA.

While serving as a public service professional, Dr Kalpana Gopalan concurrently continues her academic activities as a Senior Research Fellow in the National Institute of Urban Affairs, New Delhi, Visiting Professor/Fellow in the Institute of Social & Economic Change, Bangalore, Indian Institute of Science, Bangalore and Indian Institute of Management Bangalore and Guest Faculty, Kuvempu University, Shimoga.

In an exclusive interview, Dr. Kalpana Gopalan IAS shares with Marie Banu her views on Public Private Partnerships.

About your childhood, education?

I studied at Vidyodaya School in Chennai and did my Graduation and Post-graduation in English Literature at Stella Maris College. My parents had an inter-regional marriage; my mother is from Gujarat, and my father is from Tamil Nadu. My father grew up mostly in Orissa and Andhra, so most of our family members (the older generation) speak very good Oriya and Telugu as well. We always had a pan-Indian ethos in the family.

I was a very good student, a gold medalist in both UG and PG. I joined IIT Madras for PhD and was a All India topper in the Common Examination for Research Admission.

I was there for a year, wrote the Civil Services Examination, and joined Indian Administrative Service.

What inspired you to join Indian Administrative Service?

It was serendipity! My father set the goal. He always had this as an option, but I was interested in academics. I did not find a PhD programme tailored to my research interest, therefore I looked elsewhere. The real encouragement came from my paternal uncle and a neighbor. In the Chennai of those days, we were all in and out of each other’s houses and the whole street was like a family. I had a neighbour who used to like me, because I was good at studies. That’s how I got encouraged, wrote the Civil Service Examination, and passed in the first attempt, standing 20th rank in the All-India Merit List.

Any momentous occasion in your career that you wish to share with our readers?

Several, perhaps. In IAS, we work very closely with people and that is the real strength of IAS. That keeps you going!

I have worked in several parts of Karnataka—in Dharwad district about 25 years ago which has now been bifurcated into three districts—and in coastal Karnataka. Even now when I go there, people recognize me, especially in the rural areas. They come and tell me: “you gave me a house”

or “you gave me a piece of land and I have set up a dhaba and my life was made because of you.” This is not one such incident, but happens frequently.

In 2013, I served as the Managing Director of Cauvery Handicrafts Development Corporation and as part of my work I used to meet artisans across the state. When I visited Bidar, I came across an NGO that was specialized in sandalwood handicrafts. They used to buy sandalwood from us and engage artisans and make figurines, etc. The reception was over the top and they offered me a garland made out of sandal wood. I was surprised as people are usually nice, but not so very welcoming. I went around the unit and met the women working here. The owner of the unit came towards me and said: “you are not able to recognize me, but when you were in the Rural Development Department, you had sanctioned the seed money of Rs. 2 lakhs for me to set up this NGO.”

This person had come to Bangalore, was waiting in my office for my approval, but as I had cleared his file and sent it I did not get to see him. This happened around 20 years ago. You really see the fruits of what you have done. Although it is your responsibility and duty, it is still a great feeling!

Your experience with social work organisations?

In IAS, you have a lot of opportunity to get involved in social work, but you do it partly with the mantle of authority which the service gives you. I have been associating with NGOs since my probation period. One of the earliest association that dates back almost 30 years is with Swami Vivekananda youth Movement which is promoted by Dr Balasubramanian in Mysore. When I was serving as a Probationer at HD Kote, Dr Balasubramanian and his colleagues were young doctors who had just come out of medical school and were trying to do some service. I used to walk along with them for 14 kilometers every day to work in the villages and even lunched together. I still tease him about his poor cooking!

Many years later, I took on a more formal honorary association with GRAAM (Grassroot Research and Advocacy Movement), which is an offshoot of SVYM, as their Technical Advisor. The informal association I had over the years with social organizations, crystallised when I took a sabbatical to do my PhD in IIM Bangalore. That is a whole different kind of experience where you are without your regular portfolio or network of authority, and are looking at things from a different perspective. You might have an open mind even otherwise, but to look at it from a different vantage point was very good. This also coincided with my children growing up and family responsibilities being lesser.

After that, I began to associate in a more formal way as an advisor to several social work organizations. After completing my PhD, I committed to give more and more of myself, not only with GRAAM, but also several other organisations like Bangalore Women’s Forum, The Akshayapatra Foundation, and so on.

Why is the social sector infrastructure and service delivery challenging? How can Public Private Partnerships enable meeting these challenges?

In social sector infrastructure it is not just the product, but the process which is important. You can build a bridge or construct an airport, but you need mindfulness, involvement and empathy in the social sector. PPP can definitely enable meeting these challenges provided they are well designed and managed.

The formative phase of PPP project, whether hard or soft infrastructure, is critical. Networking or working together becomes easy when public money is not involved. When public funding is involved, it calls for two things—from the public side it calls for greater flexibility which should be built in the structure. It is not just a mindset change as is popularly believed. There should be some leeway for delegation, financial flexibility, and dispute resolution. From the private side, what is largely lacking in the NGO sector, is that there should be an assumption of fiscal responsibility. You cannot expect that it would be ‘free for all’. There is an attitude that people feel that is it the government money, so there need be no accountability. This is the crux of the problem.

NGOs and Government have equal commitment, passion, and hard work, but with structural financial flexibility on the one hand and financial responsibility it is possible to succeed in social sector PPPs.

