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EDITOR: MARIE BANU

CO THI About

COVER STORY THE GIFT OF SIGHT

About Mission for Vision and its programmes

Alumni Talk



Learning to Inspire

Mr. M. Manivannan's efforts to provide an education-friendly atmosphere within the village and guide the children in their higher education

Profile



Abor Envi

Facing the Undeniable Truth

About South Asian Forum for Environment (SAFE) in Kolkata, West Bengal and its focus on re-envisioning SGGs by promoting climate adaptive interventions

Chit Chat



12

"The higher education partnerships are designed to fulfill the education paradigms of the 21st century."

An exclusive interview with Smt. Mamta Saikia, Chief Executive Officer of Bharti Foundation

FROM THE EDITOR

Dear Reader,

Gratitude is the quality of expressing gratefulness to someone for an act of kindness or help. It is the same quality that lets you remember the kindness someone has shown for you and urges you to return the favour. It is a beautiful way of enriching our lives.

Gratitude refers to the feeling and attitude of appreciation and thankfulness for the good which we receive in life. It is a very important quality that improves the quality of life, making the existence more sensible. It establishes social harmony and induces an environment where everyone is appreciating each other and providing support.

Robert Emmons, one of the world's leading scientist and expert on the subject of gratitude reveals that feeling grateful have many benefits for your body, mind, and relationships, especially towards your parents. When we express our gratefulness towards other people, we tend to feel happier, calmer and as a result, it opens up more channels for goodness to enter into our lives.

Each of us should realise that gratitude is one of the most important elements for happiness. It is the key to experiencing life at its best and appreciating things even on the most difficult days. Many will tell you that hard work and dedication produce success. However, being grateful for even the smallest things on a daily basis is what opens the door to a life of success and happiness.

Have the right perspective and understand the value that each cycle of life brings. Make Gratefulness a part of your character!

Marie Banu

EDITORIAL

Latha Suresh Marie Banu

INNER ABUNDANCE - POSITIVE ENERGY WAY

he Positive Energy journey brings various experiences our way. A state of Abundance is one of them. However, we experience this differently from the typical worldly ways.

The dictionary meaning of abundance is 'large/great' quantity, plenty, loads, wealth'. All these words are typically understood as 'having or possessing' something of value in plenty. Therefore, people attempt to create abundance in their lives by hoarding wealth. Some people create wealth through hard work and then hoard it for later, others resort to grabbing or stealing wealth to create abundance. This form of wealth creation and hoarding, are actions that arise out of fear and insecurity - fear of the future

In the Positive Energy path, abundance takes on a different experiential meaning. Abundance ceases to mean 'having or possessing' plenty of wealth. Abundance to the Positive Energy seeker is 'knowing' that whenever s/he needs, whatever s/ he needs, as much as s/he needs, s/he shall have access to it. This comes from a strong connection with the universal energy, of which s/he is a part. This experience of connectedness and oneness makes the universe our wealth and all things in it, become shared resources

Abundance in Positive Energy terms is the awareness that I'm a spiritual being living in a material world. Then, one has access to the pure energy that a spiritual being possesses. In turn, then one becomes less compulsive in daily life as abundance stops being associated with material possessions.

Unlike the abundant wealth of worldly existence, this form of abundance is renewable, fair, nourishing, and fulfilling. It creates contentment in every instant. There are no comparisons, no competitiveness, no jealousy, no hatred, no yearning – it is a state of ultimate freedom and deliverance. It releases the positive energy seeker to live to their fullest, in pursuit of their spiritual path. This state of abundance is liberating - it sets us

free to live life in the present moment, in complete mindfulness. Every moment then becomes fulfilling and joyful. There are no regrets from the past, no fears of the future, no guilt, no anxieties, no shackles that bind us to worries.

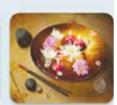
Abundance, then, is not a physical state, but a state of being, of existence. This is a natural state that becomes us, when in the Positive Energy path. This form of spiritual expansion brings many more experiences, such as renewal, restfulness, energizing, gratefulness, humility, and learning.

Abundance in the four energy dimensions translates into:









Physical Energy: Physical stamina for sprightly action Emotional Energy: Calm, creativity and restfulness Mental Energy: Intense Focus, providing momentum to every idea, plan and action Spiritual
Energy: Bodymind-spirit
alignment
resulting in
openness to
and deep
awareness of
life's meaning

Struggle with abundance happens when one's energy is engaged in reinforcing limitations and lack.



Limiting Beliefs

A powerful ritual that attunes one to abundance and consistently addresses limiting beliefs is writing a gratitude journal—which brings to the conscious mind things that are going well in life. We need to learn to be grateful for the abundance we already have. That is what makes it grow and multiply. When we live in gratitude, we experience abundance and support of the universe, and we actively contribute to the abundance of the universe too.

Here's how you can easily incorporate this practice into your life.

- Cultivate a spirit of gratitude: Be conscious and mindful of the blessings big and small that surround you.
- Write down at least three things that you are grateful for everyday: Either at the beginning or end of each day, write down every thing that you're grateful for. These questions are helpful to get you into the habit of experiencing gratitude---What am I thankful for in this moment? What's working for my good right now?

Yours Energetically

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

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

LEARNING TO INSPIRE

Education sector is intriguing, challenging, and confusing; but it has a huge potential for those who can recognise the multitude of verticals and the hidden opportunities in it. "It is not only me. Every first graduate from a village is bound to notice this and what they do next re-defines their life. Although graduation is the first, significant step, one has to push himself to look beyond. Else, we will remain where we are,' warns Mr. M. Manivannan, Founder Trustee of Thisaigal Charitable Trust, Villupuram, Tamil Nadu.

Hailing from Veedur village in Mayilam Block, Manivannan had a successful schooling life where he topped in both tenth and twelfth board examinations. Along with success, a student needs timely guidance to be able to decide on his next steps. Manivannan and his friends were not aware of entrance examinations and the registration process. Their quest to pursue higher studies took one long year for them to understand these processes. "For rural youth, progressing from school to college is not a natural and pre-planned transition as it would happen for those in cities. For me, it was not! It was the most challenging phase where I had to be determined to study further instead of succumbing in local labour opportunities. Thus, I chose to study Electronics and Communication Engineering and became the first graduate in my family and village," he proudly shares.

The uncertainty and anxiety in each step of graduation moulded the mentor in him. Thus, Manivannan prepared himself to reach a position where he could guide other school and college students who faced similar challenges. At first, he explored opportunities in Chennai and Pondicherry and in a year he secured a job at Chennai. As he was unable to be of assistance to his parents as well as to students in his village, he decided to return to his hometown. "I managed to clear bank entrance exam and returned to Villupuram. Working in a bank exposed me to different opportunities available in the villages," he says. Manivannan, by now, understood the significance of quick decisions and within a year of starting his job with the bank, established

'Thisaigal Charitable Trust'.

In 2007, he and his friends formed men's self-help groups and undertook small initiatives to help farmers and their children. The Trust attempted to prevent children dropping out from schools in every possible way. "As long as parents tide through family crisis efficiently, there wouldn't be any pressure on their children and force them to engage in labour," he adds. Two years later in 2009, he registered 'Veedur Hope Society' and worked in other neighbouring villages. "Surprisingly, the name created hurdles when we tried to start work in other villages. We had to face

naive questions," he laughs.
In 2011, he revived his NGO and registered it as Thisaigal Charitable Trust. The objective of the Trust was to work with children and women to provide an education-friendly atmosphere within the village and guide the children in their higher education. The Trust networked with a forum called the Children Protection Committee that comprised of 20 children (students) in each village. These children are trained on how to observe their peers in the village and raise issues/ concerns that disturb their education. A wide range of factors started coming by and children began to see their way out too. It all seemed as if this platform for open communication where children and parents can express their needs fearlessly was missing all these years. Issues like need for computer literacy, need for play equipment and laboratories, imminent school drop

outs, need Alongside children, the Trust also works with women for additional rest rooms in schools, etc. emerged and

kept the team

engaged. The

Trust formed such

Children Protection

Committees in Villupuram and Kallakurichi districts and has been approached by children from Cuddalore now. Recently, a Night School Programme has been

launched by the Trust to enable children discuss lessons from a broader perspective, improve their communication skills, and encourage them to speak in English.

Manivannan, from his own experience has learnt that being perceptive alone does not help in one's career; it also needs confidence to articulate at the right time. The night schools focused on addressing this fear and help children relate their lessons with current affairs.

Women self-help groups, teachers and staff form the base network for the Trust's operations. Manivannan's team handhold students, educate them about higher education opportunities and make them overcome the challenges they face in pursuing their dreams. As the need emerged, the Trust also initiated book reading sessions and coaching classes to train interested students to appear in State and Union Public Service Commission examinations.

to break the cycle of year-long debts. Manivannan, during his field operations, observed that self-help groups have been taking loans without working on a productive way to repay them. Hence, loans build up and so is the financial pressure on their families, forcing them to forego many aspirations, including their children's education.

Consistent guidance is the key according to Manivannan. He decided to work with women and build their entrepreneurial skills. Most of the rural women were unaware of the government subsidies that were available for SHGs, thus Manivannan's inputs and guidance were a boon. Now, 100 SHGs have procured machines to produce incense sticks and the Trust has collaborated with Cycle and ITC brands for promotion. Thus, even the fear of marketing has been taken care of, and women have become more confident to don their

CSIM was a place where Manivannan learnt that social responsibilities aren't time bound. "It was my passion and idea, but CSIM moulded and designed my path. The way they teach each of their students and mentor them is enlightening," he says, in awe of the charisma and positivity one begins to see in everyone. "I not only learnt about sustaining a non-profit organisation, but also the need to diversify actions and set a model for those very students I was aiming to inspire. Opportunities are aplenty for all of us,'

Shanmuga Priya. T

CHANGING HUES: AWAKEN THE QUEEN WITHIN

Transitioning from a world of Gender consciousness to Human consciousness

66Hey, Reena! Have you got enough real-life stories for your college assignment on empowered women?"

"Oh, Yes. Thank you, Aunty. It is really going to be an exciting and inspiring read for all. And, I am going to ask you one last question!" Reena grinned.

Padma smiled and said, "Shoot, my dear! I am waiting."

"What is your takeaway from all these experiences and stories?" Reena pulled out her phone, ready to make notes.

Padma got to capturing her thoughts and framing the response. After a minute, she went on to answer Reena.

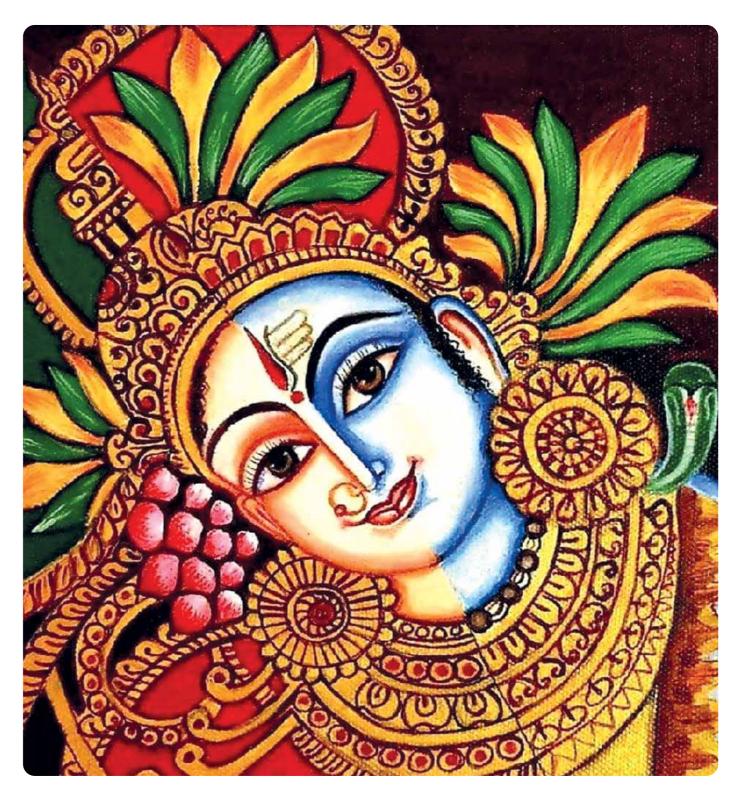
The last 15 articles have delineated the journey of several women under duress and challenging circumstances. They have shown forth their light and emerged, changing their hues to lead dignified, inspiring lives. It has not been easy for any of them, yet they have dared to face the situation and evolve into much larger beings. They have stretched their hands for support, pushed themselves to the limit, drawn courage and resilience from inside, grew confidence within themselves, and emerged strong. In shaping their lives, they have left behind hope in many hearts who have come in touch with them.

"Oh, Aunty, I should share this with you. Last night, I sent Lavanya's story to my friend's cousin, who has a differently-abled child. She wrote back, "It felt like you had my name changed to Lavanya and wrote about me. Thank you so much... I am glad I came over to your place last week to meet my cousin. It was never meant to happen as I was soaking in my saturation and was not in any position to meet anybody. I was so desperate. I wish my daughter also tells me her feelings and share things that are bottled up within her. This has paved a new path for me. Thank you".

Giving a pat on Reena's back, Padma said with a satisfied smile, "Reena, the writing has found its purpose. I have been reflecting while discussing with the women and sharing their stories with you. The inquiry that has remained with me are: "Are we living our lives with 'Gender consciousness' or 'Human consciousness'?" "What are we identifying ourselves and others with?" "Is gender our definition, or is it a part that clarifies who we are and what we are capable of?"

Let me tell you a parable. Two
Buddhist monks Tanzan and Ekido,
were once traveling together down a
muddy road. Heavy rain was falling, and
lots of water flowed, covering the path.
Coming around a bend, they saw a
lovely beautiful girl in a silk kimono and
sash, unable to cross the intersection.
"Come on, girl," said Tanzan at once.

"Come on, girl," said Tanzan at once. Lifting her in his arms, he carried her over the mud. Ekido did not speak again until that night. When they reached a



lodging temple, he no longer could restrain himself.

"We monks are not supposed to go near women," he told Tanzan, "especially not young and lovely ones. It is dangerous. What did you do that?".

"I left the girl there," said Tanzan. " Are you still carrying her?" (How full is your cup, 2013, Insight Publishers)

This parable is used to reflect on how we are happy chewing the mistakes of others and hold that in our minds. But, I saw something more in this parable. I noticed that Ekido only saw a young girl and assessed the situation from himself being a man and the other person is a girl. This is what I call 'gender

consciousness'. But Tanzan just helped another human being in distress and did not bother if it was a boy or girl. He also did not get attached to gender and therefore left the situation after the event and moved on. This I call 'Human consciousness'.

When we reflect on the many stories shared, the qualities of courage, resilience, confidence, and so on are all needed and present too in men. They, too, rise up to many challenging situations. I know men who had donned excellent mother's roles in life when the situation demanded. We don't have to fall into the stereotypes. Each of us is capable of being and doing everything a

human can do. It is just that when we live with Human consciousness and gender clarity, we do, act and adopt what is appropriate. We become contextually relevant.

When we live with gender consciousness, we are in a proving mode. There is competition between the genders and sometimes a denial of the core competence and capabilities that the gender lends to us. In schools, Reena, I am coming across more aggression and rebellion in girls than earlier.

Think of the symbol of Ardhanri in our eastern culture. Can we include and transcend both the dimensions of male and female within us? Why do we need to deny or choose one for the other? Why do we need to prove one is better than the other? Of course, the quality of adaptability, emotional awareness for a woman is more natural. However, it means just that and nothing more. To make work and behavior easy and linear in functioning, people had long-established norms and ways of functioning for both genders. But, if we study Indian and eastern culture a few thousand years back, there was a higher appreciation and acceptance of capabilities in each gender. The stereotypes have led to atrocities to make society fall in line and conform. Women have become enemies of their own gender. The proving and competition make them compete among themselves today. Instead of supporting someone daring to live life without attaching gender limitations, they are being judged and seen as outliers. Nevertheless, we need to know that we don't have to necessarily identify with the gender and stereotypes and limit ourselves to become who we are born to be.'

Reena intervened, "Aunty, if what you say is right, what according to you is feminism?"

Padma replied, "Feminism for me is the ability of a woman to hold selfrespect, love herself, have a belief in herself, accept herself, and be a total woman. An authentic feminist lives a life of purpose and conviction. She is not threatened by the other gender but can easily recognize the complementary nature of the opposite gender."



A silence ensured this for a whole two minutes in the air, indicating that Reena and Padma got thinking within themselves. Reena broke the silence, "Yes, Aunty. I think this makes sense. Some of the battles that I have had in the past are unnecessary. If we can appreciate and nurture our human consciousness, respect and acceptance becomes a natural outcome. I suppose the same is present in family and work contexts too. In that case, most of the diversity, equality, inclusion, and gender bias issues will become insignificant."

Padma added, "Empowerment does not end any battles; it also begins new ones. But, a paradigm shift and moving away from gender evaluations can help us include all, even the LGBTQ. We are all human, and that is what is the foundation. Rest are choices, privileges, and orientations only."

Dr Kalpana Sampath Illustrations by Smt Latha Venkat



Reflect:

- Do I recognize the many stereotypes I am living by?
- What defines me my gender or my humanness?
- How much gender clarity do I possess to flow into situations being contextually relevant?



Awareness



No Zen student would presume to teach others until he had lived with his master for a minimum of ten years. Tenno, having completed his ten years of apprenticeship, acquired the rank of a teacher. One day he went to visit the master. It was a rainy day, so Tenno wore wooden clogs and carried an umbrella. When he walked in, the Master greeted him with, "You left your wooden clogs and umbrella on the porch, didn't you? Tell me, did you place your umbrella on the right side of the clogs or on the left? Tenno was embarrassed, for he did not know the answer. He realized he lacked awareness. So, he became a student and laboured for ten more years to acquire constant awareness



- A. Learning is a continuous process.
- B. The person who is ceaselessly aware, the person who is totally there each moment can only be the master.
- C. We have something to learn from everything we do.



- A. What prevents me from going into minute details of everything I do?
- B. What is the nature of 'Constant Awareness'?
- C. How do I learn to learn continuously?



© Sampath J.M., Discovery 3rd edition, Insight Publishers, Bangalore, India, 2007

THE GIFTOF SIGHTOF

Ensuring equitable, accessible and quality eye care for everyone irrespective of nationality, religion or socio-economic status, best describes Mission for Vision (MFV). Over two decades, the organization has provided eyehealth interventions for over 16 million and eye surgeries for more than 2.38 million patients at no cost.

Founded on the philosophy of Caring Capitalism, rooted in the belief that an individual should give a portion of their wealth to the communities from which they have benefitted, MFV has recognized Recognising the potential of collective philanthropic action. "Our founders came together to strengthen efforts towards eradicating needless blindness and progressing people out of poverty through improved sight," says Elizabeth Kurian, CEO at Mission for Vision. Alongside eye-health interventions to disadvantaged communities, MFV conducts an impact assessment of its activities. "Utilising innovations, MFV has developed a Patient-Related Impact Studying Mechanism or PRISM, which gathers evidence on quality of life and other indications of eye-health systems," Elizabeth adds.

In this manner, MFV has engineered an impact on the quality of life and vision, indicating alignment with World Health Organisation's recommendations. "For example, in the year 2019-2020, we assessed the impact of cataract surgeries on the quality of life of patients, we found that 77% of patients reported improvement in mobility, and 80% of them experienced improvement in psychological and social aspects, which meant there were improvements in productivity and mental health," she says.

Today, according to the WHO world report on vision, over 2.2 billion people have vision impairment out of which over a billion cases could have been prevented or are yet to be addressed. In India, of 1.3 billion people, 8.8 million are visually challenged in 2015, while 47.7 million have moderate to severe vision impairment. "This totals to 56.5 million," Elizabeth points out, "Cataract and Uncorrected Refractive Error are the leading causes of blindness and visual impairment respectively."

It is here that MFV has been a catalyst for strengthening and enabling eye care, especially in the rural heartland. "Through our different thematic areas, we provide eye-testing, treatment and also generate awareness among the masses to ensure that they proactively seek eye care and this in turn helps us holistically

tackle avoidable

blindness," says Elizabeth, "We strongly believe in collaborative action and partner with 39 leading eye institutes across India to enable delivery of high-quality eye-health systems."

The organization's Mission Saksham programme is presently engaged in training Allied Ophthalmic Personnel (AOP), which in turn aims to address the dearth of AOP capacity in the country. This means rural youth from socio-economically challenging backgrounds undergo training at no extra cost.

"The programme eventually leads to livelihood opportunities for them, thereby paving the path for such people towards equality and empowerment," Elizabeth says, "Mission for Vision is also actively involved in research that focuses on workable solutions for appropriate eye healthcare, and this provides us with valuable evidence that helps in decisions related to policy and advocacy."

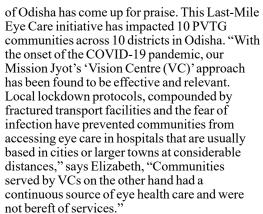
Challenges are ever-present. In its years of existence, MFV has experienced difficulties in accessing members of tribal communities and populations in remote locations. "The main issue is accessibility, difficult terrain to transport such populations to a base hospital and navigating through the pre-existing practices and traditional medicine used by these groups, particularly among tribes," says Elizabeth.

But that isn't all. Low awareness and inadequate human resources add a layer of difficulties in reaching out to marginalised groups. To address this issue and focus on inclusion in every step, MFV ensures these

The organization's partnership with the Naraindas Morbai Budhrani Trust, Wen Giving Foundation and L V Prasad Eye Institute (LVPEI) to strengthen eye-care delivery for the Dongria Particularly Vulnerable Tribal Group

vulnerable groups are

prioritized.



In a nutshell, vision centres or VCs double up as primary eye-care centres with trained optometrists conducting services at affordable rates. "The model is in complete sync with the integrated people-centred eye care (IPEC) approach, as recommended by WHO in its World Report on Vision," says Elizabeth, "VCs are often located in rural and tribal areas, particularly in underserved regions and focus on serving the socio-economically challenged communities."

In keeping with the World Health Organization's (WHO) commitment towards integrated people-centred eye care (IPEC), MFV plans to establish 250 Vision Centres under the Mission Jyot umbrella. The Vision Centre approach has significant potential in reaching out to communities in remote locations to reinforce the global strategy on vision. Another key programme that MFV will scale up is Mission Saksham, where it intends to train 2,000 AOPs over the next few years.

"Along with the plans to expand our reach with the Mission Jyot and Mission Saksham programmes, we have also joined hands with several partners to establish eye health centres that will provide quality affordable eye care and help us in eradicating avoidable blindness among these vulnerable groups," says Elizabeth.

Although COVID-19 may have led to uncertainty; MFV wants to strengthen quality eye-care systems for communities in need. "With a collaborative approach, our goal is to reduce the prevalence of blindness in the country to 0.25% and reduce the prevalence of visual impairment by 50% by 2025," she adds.

Given the importance of on-ground presence, one of MFV's aims is to ensure presence in every state that requires eye-care the most. "We are strengthening our efforts in Uttar Pradesh, Madhya Pradesh, Rajasthan, Bihar, Jharkhand and other North Eastern States of India," says Elizabeth, "We plan to scale up our programmes

INCH closer towards eliminating needless blindness."







CARE FOR PEOPLE WITH MENTAL HEALTH ISSUES AND THEIR CARERS

66 A big shock". "I don't want this responsibility".

These are the raw words of Sumira Roy, when describing what it was like becoming the primary caregiver of her sister, Shivalika, who has schizophrenia.

Until 2016, Shivalika had lived with their mother, in between hospital stays for treatment, and Sumira had only lived with her sister when she came down to Mumbai from Jaipur for visits.

But when their mother passed away, Sumira, the only sibling, assumed the role of caregiver.

"My mother never actually expressed to us the day-to-day, [and] how difficult it is to handle [someone with schizophreniadictionary-icon] at home," says Sumira, a filmmaker. "It's a completely different ballgame. And it is not something anybody can understand...[they] have their own reality."

When she went out with Shivalika, the crowds would make Shivalika anxious, unable to even board an escalator. At home, Shivalika sometimes became suspicious of Sumira and would have outbursts.

Without fully understanding her sister's condition and how to manage its symptoms, Sumira struggled. She also felt guilty for the stress it created for her husband and daughter. "Because you're the one who's brought this person into the family unit. And you're the one who then is supposed to find solutions and get the peace going. That has been stressful," she says.

Realising after a few months that things could not continue, Sumira sought solutions that would help her sister cope with everyday life, which would also provide some reprieve for hers as the caregiver.

Manay Foundation

It was while researching her options on the Internet that Sumira chanced upon Manav Foundation, a Mumbai-based non-profit offering treatment and rehabilitative services for people with mental illnesses, such as counselling and various types of therapy like art and animal therapy.

It also offers counselling and monthly support group sessions called Sahyog, for caregivers of people with mental illness.

The foundation was started by Meena Mutha in 2005. A caregiver to her daughter who developed a mental illness in her teens, Meena struggled to find the right care for her. "[The doctor] asked me to take her to a rehabilitation centre... there was hardly anything available," says Meena. "Whatever was available, it's not up to the mark where I could shift my daughter there."

Mental illness in Indiadictionary-icon is a taboo subject, and "it is not easy for a person to take or give services [for mental health]", says Meena. "And that's how a lot of people suffer in silence."

Meena's goal was to offer rehabilitative services that went beyond institutionalising people with mental illness — whom Manav call clients, rather than patients — in hospitals, and focus on their ability to grow and be part of society.

"The concept is, he must go back to society the moment he starts feeling better," she says. "They should be ready to go back to societydictionary-icon, because it is not advisable to stay in that [hospital] environment for their whole life.

To ensure people from low income households could afford care, Manav, which is funded by donations, charges clients on a sliding scale based on their means. Some do not pay at all.

Since it was started, it has provided care to some 1,300 people with mental illnesses and their caregivers.

to deal with it at home."

Initially, Sumira resisted joining the family sessions, which had triggering moments when she and Shivalika disagreed.

She also declined to attend Manav's support group for caregivers. "Day in and day out, you're looking after them and every day you're interacting and handling family sessions. It was too much for me to go on a Saturday and again talk about them!" says Sumira. "I was tired."

But Manav was firm that Sumira take part in the family sessions as part of her sister's treatment, and Sumira acknowledges how it has helped to understand her sister better.

"There were a lot of things I didn't know. And I was explained why it happens or why they behave in this way. I can actually understand somewhat, how their mind works," says Sumira.

Advised by Manav, she also tries to get Shivalika to do some household chores. In the evening, she ensures Shivalika takes her medication, and tries to get her to go to bed at night.

While Manav is currently unable to hold Sahyog sessions for its caregivers, it continues to offer counselling when requested. "The family is always overburdened. There is so much that they have to do for the client, which they become exhausted. They become tired. They become frustrated," says Meena. "They need some kind of outlet where they can openly talk."

Sumira shares that while chatting with a friend—also a caregiver—they realised that they had fallen into "default caregiver mode".

"[Ĭt's] like, something happens, you give attention to it...and you give it more energy than it actually requires. Then there is overprotection, like making sure she has this, she has that. If she has a problem, you try and sort it," says Sumira. "We realised...[it was] not really doing good for my sister. We decided to detach oneself...because you just go crazy." Caring for someone with mental illness has no timeframe, she notes. "As long as I live, for as long as she lives, it's something you have to do. Understanding and accepting that is the first thing."

She hopes that with the help of Manav, Shivalika learns to lead an independent life, and that she can re-establish a routine that works for the both of them. "Manav also told me in the beginning, very clearly, 'You cannot be a substitute for your mother. Don't go down that road...it's dangerous for you and for her."

Her advice to caregivers? "Start taking care of yourself mentally, physically, mind-body-spirit. You have to be stronger because otherwise it will affect the client as well. And start looking wherever you can for support systems. Like I did and I got Manav."

She adds: "I just want to tell other caregivers like me who are going through the same thing, don't forget yourself, in all this. That's really important."



Family as part of care

After starting treatment at Manav, Shivalika's condition improved. At Manav's advice, Sumira helped her establish a routine, where she would go to Manav's rehabilitation centre regularly for counselling and activities.

"Some of the burden of you as a caretaker is taken care of by Manav. So that's the first thing, the support system. The second thing is, in terms of her behaviour, [Shivalika] is at least being made aware that she has behaviour she needs to work on," says Sumira.

Sumira found her a part-time job as a telemarketer, and Shivalika eventually became comfortable enough to commute to Manav's rehabilitation centre on her own. "There is no doubt that she definitely felt a difference in going to Manav. It gave her a sense of belonging."

Manav also makes a point of including caregivers in the process through family counselling sessions. "Because the family needs to know how to deal with the client. Only doctors or only therapists, cannot give the 100 per cent result," says Meena. "You need to be taught step-by-step by the therapist, how

And if Sumira is unable to manage, Manav is a call away. "You know that you can always message or mail them and talk to them. That is a huge thing because otherwise, what do you do?"

The long road ahead

Four years on, the journey remains a challenging one for Sumira, made worse by the COVID-19 pandemic sweeping the world.

As India went into several phases of lockdown, Manav had to cease its group activities and close its rehabilitation centre, which affected some of their clients' ability to access treatment, especially those who do not have stable internet connection for video calls.

Sumira and Shivalika had to stay home most of the day, which created tension and stress for the family. "Some symptoms of [Shivalika's] were heightened," says Sumira. "Manav said most of the clients are regressing."

As a caregiver, Sumira ensures that Shivalika keeps to her routine, such as waking her up in the morning and readying her for her morning call with Manav's psychiatric social workers, or for group therapy over video call.

About Manay Foundation

Manav Foundation is a Mumbai-based non-profit offering low-cost treatment and rehabilitative services for people with mental illnesses, such as counselling and various types of therapy like art and animal therapy. Started in 2005, it also offers counselling and monthly support group sessions called Sahyog for caregivers of people with mental illness. As of 2020, it has provided care to some 1,300 people with mental illnesses and their caregivers. A story by Our Better World (the digital storytelling initiative of the Singapore International Foundation www.ourbetterworld.org



FACING THE UNDENIABLE TRUTH

How perceptive are we towards environment? Are our kids aware about environmental issues? These questions are not only relevant and relatable but raise a genuine concern about the crisis humanity has to face. Are we doing enough to protect the next generation? Rather, are we preparing them at all? Questions are many, but answers are not straight forward.

"There needs to be a continuum between science and society, an interface that can allow interaction, which can attempt at answering these questions in a microcosm. As efforts begin, resilience becomes the focus. This is our experience, in short," smiles Ms. Amrita Chatterjee, Director – Communications at South Asian Forum for Environment (SAFE) in Kolkata, West Bengal.

SAFE was founded in 2004 by Dr. Dipayan Dey and his team of environment conscious scientists who were trying to understand issues in the eco-region of South Asia. Completely aware of the challenges and vulnerabilities the communities in this region faced, SAFE wanted to demonstrate how poverty alleviation, livelihood protection and environment protection can be achieved in climate prone eco systems. "The very idea of environment needs to be understood from a broader perspective and the pertinent issues cannot be contained by political boundaries. Any crisis, manmade or human, affects all adjacent countries and operating from a regional base helps understand habitats better," adds Amrita.

One of the significant contributions of SAFE is the new age bio-rights paradigm that financially acknowledges the contribution of local communities in conserving natural ecosystems. This paradigm shift has also influenced the pressing need to look into alternate, sustainable livelihoods as an essential component of climate and environment related projects. "It is high time we all accepted that every livelihood needs to adapt. Fishing for example is a very sensitive profession. When a highly nutritious fish from wetlands (Nadosh, for example), also with high demand in the market becomes endemic, it is a crisis situation for the fishing families whose economy thrived on that fish. How do they adapt?" she asks.

Based on rigorous research till 2008, SAFE began to implement small and large scale projects from 2009. Strategically securing habits like waste recycling, plastic free zones, energy conservation along with eco-

tourism, SAFE has successfully inspired communities to think from science-society interface. "We not only built this idea, but made it into a thought process in our project areas. Communities have started thinking about their livelihoods within the frame of environment and climate change. In the beginning, this was not easy at all. But, we have made a steady progress now by taking one step at a time," says proud Amrita.

Food security is totally disturbed during a disastrous situation like floods. Nevertheless, communities continue to survive in flood prone areas. SAFE came up with the innovative float farming method where plants are cultivated on floating rafts in flood waters. Majuli in Assam (the largest river island in the world), for instance, is flooded for five months in a year. Float farming on bamboo rafts proved to be a phenomenal means of livelihood to sustain the communities. Indigenous communities that survived on the traditional red rice, now get to consume healthy vegetables also. This was then replicated in Sunderbans where high salinity of soil restricts its productivity of food and medicinal plants. As part of flood resilient agriculture, SAFE has also introduced carbon neutral practices like aqua farming (in Sunderbans of West Bengal and Bhittarkanika of Odisha), algae culture, crab flattening, and mangrove cultivation in eastern coastal regions.



SAFE continues to re-envision sustainable development goals by promoting climate adaptive interventions. Communities being key participants and stake holders in the process, SAFE has set a benchmark in achieving common good in its real sense. Its efforts and the strength of its strategies are evident from its position at the UN Environment Assembly and consultative status with many regional and international bodies like the ECOSOC, UNDP, UNEP, UNFCCC, World Bank and Asian Bank.

Extensive research into local habitats, eco systems has helped in innovation, which is the backbone of SAFE's success. "Climate resilience is an ocean. We are still learning. We strongly vouch for practices that suit local climate factors and therefore, resilience becomes a natural outcome. Economic returns may profess prawn cultivation in mangroves, but now that we know it makes the soil saline, communities have adapted. Such changes take some time and SAFE believes that building community leaders must be an integral part of any such initiative. Because, after adapting, communities must evolve," says Amrita hopefully, explaining the relevance of Living Labs.

CRACK – Centre for Community Resilience
Adaptation and Climate Knowledge is a sincere effort to
build a community resource centre powered by green
energy to facilitate eco learning, resolving challenges or
constraints in local farming practices, preserving local
crops and a multitude of concerns. Climate vulnerable
communities are encouraged to use this facility to map
existing knowledge, resources and track new practices to
resolve issues like provision of clean drinking water
throughout the year. "In short, communities are prepared
to evolve with changing climate. One has to see the
relevance to adapt. Living Labs make sure to
demonstrate this relevance with changing time, climate
and needs," she closes, reiterating the importance of
working with communities.

Shanmuga Priya.T

ACHIEVING IMPACT THROUGH FINTECH

We all know that global development organizations and financial regulators have accepted that financial inclusion plays an important role in achieving socio-economic outcomes in a country. After various bank-community linkage and individual micro-lending models, market is now flooded with modern technology enabled financial solutions, called fintech. These fintech companies are not only changing the urban financial landscape, but also show promising solutions for rural development.

Fintech is coined by combining two words Finance & Technology, these institutions provide financial services to its users, through innovative use of technology. World observe fintech companies as game changer in achieving Inclusive Finance and Sustainable Development Goals. Increasing growth of this sector can also be observed through increasing trust of investors and rising investments in recent years. Recent CGAP reports show that global investments in fintech grew more than 2.5 times during 2014-19, from US\$51 bn to US\$135.7 billion. Although this trend got a shock during pandemic and low rates of investments are seen during 2020 and till date.

Fintech organizations are able to attract various type of finance, including donations, investments and even debts; all this is possible mainly due to the business versatility and give insight about how development, finance and economic world look at it. Development agencies see fintech as a potential solution to achieve inclusive and sustainable financial ecosystem. This ecosystem will also enhance transparency, reduce turnaround time and lower the cost of finance for users in long term. The overwhelming response of investors also possesses

response of investors also possesses some underlying risks associated with financial sector and company specific strategies. These risks prevail mainly due to integrated service delivery approach of fintech companies, where financial institution, technology company, regulators and beneficiaries remain inter-connected within broad guideline issued by regulators. Here we talk about financial, telecom, internet and other regulators; working in this business environment is always challenging.

Fintechs face some interrelated challenges like inefficient market conditions, availability of capital for growth and reaching the underserved. Any fintech requires good technology infrastructure and supportive regulations to foster growth, India is such an example. Another important thing required for growth of fintech requires capital for research, development and roll out. Fintech organizations look for relevant capital solutions, depending upon their stage of growth. New fintech companies look for donations or investment to prove the concept in specific demography. Growth stage fintech requires money for expansion and replication, this may come in the form of debt or equity and in some cases as donations (excepting high social returns). It takes time for fintech companies to reach low income segment and provide solutions as per their need. This mainly happens due to the fact that technology inclusion with financial services is still seen as a risky affair; many organizations are not able to build trust among rural and semi-urban customers.

Few investors see fintech as a driver for social change as it possesses an ability to create large level impact within short period of time. These investors are termed as 'Impact Investors'; they form a subset of 'Development Funders', denoting organizations which seek to achieve development goals. Impact investors look at opportunities to amplify their impact results. Fintechs have successfully created an ecosystem where users are free to access, compare and use financial

products and services on
the basis of their
requirement. To this,
market reacted
responsively by innovating
new products/services for
users. Fintech companies in
some countries have offered
micro-insurance products for
small holder farmers, micro-pension

products for poor households, micro savings/credit products for individuals and groups, quick overdraft facilities for producer organizations and so on.

Impact investors look at fintech companies/solutions as a driver for social development and leverage technology for amplifying outcomes and impact of their projects. Impact investors use different strategy to enter the market and achieve their overall outcomes by broad category based on age of the fintech company, i.e. Early, Growth and Mature Stage

The investment strategy depends largely upon their present solutions and future potentials, with overall objective to remain sustainable in operations and financial terms. The impact goal for a fintech at Early Stage is to provide usable solutions for excluded group available in market. This becomes a niche segment and hence gives potential to pilot and expand. Same way, fintech at Growth Stage keep their focus on expansion in same and new areas, with proper management of consumer related privacy and other risks associated with finance, operations and innovative technology. Mature Stage fintech look out for better positive outcome from the excluded group and move further on its mission and vision.

Early stage or Seed or Series A funding is made for fintech to refine business model nurture innovative businesses with impact potential. These funding opportunities are mad available through local incubation and accelerator hubs working locally with knowledge institutes and industry think tanks. Another way of supporting is to provide technical assistance and grant assistance to these companies for refinement of their business model and contribution in overall capital for research and development.

Inclusivi

Growth stage or Series B & C funding is made available for fintech companies to scale their business and develop channels for open channels of commercial funding. This funding involves player who are risk takers and show faith in future growth prospects of the overall business model. Capital is available to these organizations in the form of pure debt or other blended finance including crowd or equity funding options.

Maturity stage or Series D & Higher funding is another funding option, only available to fintech companies to increase their depth of business model and record how services are impacting the life of beneficiaries. The funding is available in the form of grants or equity investment from organizations or individuals who want to leverage deepening impact at the bottom of the pyramid. The evidences of impact are collected, inferred and final results help from policy advocacy till ultimate benefits actually received by various stakeholders in fintech ecosystem.

Dr. Agyeya Trippathi

SAFETY BEHIND THE WHEELS

Road and transportation have become part and parcel of every human being today. Everyone is a road user in one form or the other. While transport has helped in minimising distances, it has considerably increased the risk on one's life. It is alarming that every year road accidents result in the loss of lakhs of people's lives and causes serious injuries to crores of people in India. This leads to very difficult financial hardships and emotional trauma to the families of the victims. Mr. Nitin Gakdari, Minister of Road Transport and Highways has stated in one of his interviews that that India's road accident is more dangerous than Covid-19 pandemic.

With only 1 percent of the world's vehicles, India accounts for 11 percent of the global death in road accidents, witnessing 53 road crashes every hour; killing 1 person every 4 minutes – the highest in the world, according to a report by the World Bank. In the last decade, 13 lakh people died, and another 50-lakh got injured on Indian roads, a daily newspaper in India quotes.

The man behind the wheel plays an important role in most of the crashes. In most cases, crashes occur either due to carelessness or due to a lack of road safety awareness of the road user. Hence, road safety education is as essential as any other basic skills for survival.

Naisargik is an Indian Charitable Trust in Gujarat founded by Mr. Prakash Chandra Chauhan in 1997. It's activities were promoted by a group of young social entrepreneurs who had significant experience in mobilising communities at the village level, particularly women and disadvantaged communities, for meeting the development needs of northern Gujarat. While the Trust has been steadfastly working in the areas of women empowerment, school awareness, environmental awareness, health awareness, water & sanitation, its core engagement is in road safety awareness.

Naisargik has been playing a pivotal role in educating truck drivers, and other drivers and pedestrians on road



safety rules as part of their mission in Gujarat. They aim to provide road safety information for road users to safer road user behaviour among current and prospective road users and reduce the number of people killed and injured on our roads every year.

Road Safety is emerging as a major social concern not only in Gujarat, but also in other states of India. Deaths on road have gone up and the total economic loss to society on account of road accidents is high. On 31st July 2019, Gujarat State Road and Transport Department felicitated individuals, NGOs, and schools for their Innovative efforts for road safety at Sachivalay Gandhinagar, Gujarat. Naisargik received Gujarat State Road Safety Award for their efforts in Road Safety training and awareness on this occasion.

Recently, Naisargik has collaborated with SUZUKI and conducted PATH Road Safety Awareness Programme, a CSR Initiative by Suzuki Motor Gujarat Pvt. Ltd for rickshaw drivers, children and women of Sitapur Village. As part of this programme, reflectors were posted on various vehicles and drivers were taught how to wear a seatbelt properly.

'Various engaging activities and games are conducted in this programme. With SUZUKI, a Traffic Rules Awareness Meeting for truck Drivers, Road Safety Awareness, COVID-19 Awareness, and License Awareness Camps are also organised. Naisargik team members are also trained in conducting COVID-19 Awareness programmes by Dr. Bhavesh Solanki, Swami ICU & Hospitals, Palanpur.

Sadak Suraksha – Jeevan Raksha' was the theme of this year's National Road Safety Month. Naisargik created ads and pasted them on cycles and rickshaws to increase the awareness.

The Trust also focuses on quality implementation of government programs with community participation. So far, Naisargik has completed 168 projects with the support of 7,596 volunteers and 8 partners.

Naisargik has been in the limelight for quite some time now. Udgam honours the achievements and accomplishments of outstanding women committed to serving and enriching their workplaces, their communities, and the world. Winners are chosen for their vision, courage, and compassion, proven success, and generosity as demonstrated

by how they help other women succeed. Ms. Pinki Gandhi, Program Co-ordinator of Naisargik received Udgam Women Achiever Award-2017 for her valuable contribution to Rural Development Sector and the Women Empowerment area for the past 23 years. Gujarat Ecology Commission has also recognized Naisargik's work on environmental awareness.

"Our aim is to expand our awareness campaigns into more areas of social issues in the future. We want to host Save Water and Save Environment Campaigns, Reproductive Health and Child Care Campaigns, Livelihood Restoration and Skill Enhancement Workshops, Animal Rescue Helplines, Career Guidance and Counselling and more of Road Safety Awareness Campaigns in the coming years," says Mr. Prakash Chauhan, Founder of Naisargik.

Naisargik believes that progress is impossible without change and those who cannot change their minds cannot change anything. The Trust hopes to spread and create change in the lives of people through these awareness programs in the coming years.

Angela Anish

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Mr. **Sandeep Mehto,** Head – Hosangabad, @ 91-96696 77054 CSIM also facilitates **Social Accounting and Audit** for social enterprises, CSR projects, and NGOs through Social Audit Network, India (SAN India).

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

"The higher education partnerships are designed to fulfill the education paradigms of the 21st century."

Mamta Saikia shares with Marie Banu Bharti Foundation's CSR programmes.

Smt. Mamta Saikia is the Chief Executive Officer of Bharti Foundation, the development arm of Bharti Enterprises, one of India's leading business groups with interests in telecom, agri business, financial services, retail, realty, and communication & media devices. She leads the development of the organization and its education programs at primary, elementary and senior secondary standards. Through her experience, clear vision and strategic thinking, she has also been able to establish a successful and replicable model of Public Private Partnership.

Mamta has recently been honoured in the 100 Women Achievers of India, an initiative by the Ministry of Women and Child Development (MWCD), Govt. of India. She has been honored among 2019 Class of Influential Leaders by AACSB International - the world's largest business education alliance. Under her leadership, Bharti Foundation also bagged the 'Hurun India CSR and Philanthropy Award 2019' at its very first edition. She has also been awarded the Karmaveer Puraskaar - National Citizen Awards for Social Justice and Action for her contribution to the field of development and corporate social responsibility. She authored a book titled "Money matters...People Too" which is based on the issue of self-reliance in the Indian NGO sector and was released in Germany in June 2005.

In an exclusive interview, Mamta Saikia shares with Marie Banu Bharti Foundation's CSR programmes.

About Bharti Foundation and its key CSR Focus areas?

Bharti Foundation was set up in the year 2000 as the philanthropic arm of Bharti Enterprises. Since its inception, the Foundation has been proactively engaged in formulating and executing education programs in primary, secondary and higher education as well as sanitation.

Since 2006, the flagship Satya Bharti School Program has been providing free quality education to thousands of underprivileged children in 183 schools in rural areas across six states, with a focus on the girl child.

The impact of quality education has been scaled-up by transferring the learning and good practices of this program to over 2,45,000 students studying in nearly 800 partner government schools across 13 states and union territories, through the Satya Bharti Quality Support Program, since 2013. Satya Bharti Learning Centre Program (SBLC) was started in 2013, to

identify and mainstream 'Out of School Children' in the rural areas, by offering remedial/bridge courses in collaboration with the government. SBLC Program has been integrated with the Satya Bharti Quality Support Program since the year 2018.

Satya Bharti Abhiyan, the sanitation initiative started in 2014, has helped over 2,17,000 beneficiaries by improving sanitation conditions in the districts of Punjab, providing access to toilets and by fostering behavioral change in communities. Together, these programs have cumulatively impacted over 2.2 million community members.

Increasing emphasis on ČSR has only strengthened our relationship with the partners on field. The Foundation continues to play a significant role in complementing government and civil society action in support of the UN's Sustainable Development Goals (SDGs) in close partnership with local communities.

Our Satya Bharti School Program, Satya Bharti Quality Support Program and Satya Bharti Abhiyan are aligned with Sustainable Development Goals of Quality Education, Gender Equality, Clean Water & Sanitation and Partnership for the Goals, and with government programs, like Sarva Shiksha Abhiyan, Beti Bachao Beti Padhao, National Nutrition Mission, Swachh Bharat Abhiyan etc.

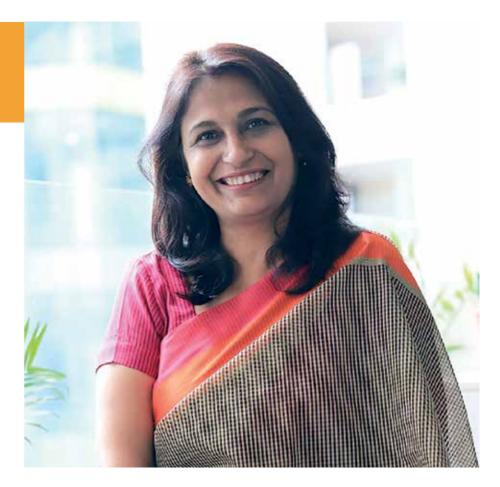
The higher education partnerships undertaken by Bharti Foundation are designed to fulfill the education paradigms of the 21st century. The Foundation has established centers of learning and research partnerships in collaboration with leading national and international institutions including Bharti School of Telecommunication Technology and Management (IIT, Delhi), Bharti Centre for Communication (IIT, Bombay) and Bharti Institute of Public Policy (ISB, Mohali).

Bharti Foundation has recently entered into a strategic collaboration with Plaksha University, which also includes providing scholarships to undergraduate/graduate students from economically disadvantaged backgrounds.

What has been the impact of Satya Bharti Learning Centre Program?

Started in 2013 the Satya Bharti Learning Centre Program was aimed to support 'Out of School Children' in the rural areas, by offering them remedial/ bridge courses.

Partnerships were established with the governments of Rajasthan, Madhya Pradesh and Jharkhand. Under this



program children from remote villages, who had never been to school or had dropped out were identified. Remedial education was provided to bridge the learning gaps so that these children could be mainstreamed in ageappropriate grades and admitted to government schools.

The Satya Bharti Learning Center Program worked with the community influencers to mobilise children while ensuring their parent's active participation in various initiatives. We had 1,522 learning centers spread across 3 states, to provide free education to 37,500 'Out of School Children'. In this process 33,816 children were brought to mainstream learning. Satya Bharti Learning Centre Program has been integrated with the Satya Bharti Quality Support Program since the year 2018.

What are the success and challenges of the Satya Bharti Abhiyan progamme?

Bharti Foundation launched the 'Satya Bharti Abhiyan' program in Ludhiana and Amritsar districts (rural) in 2014 to improve sanitation conditions by providing toilets to households and institutions to foster behavioral change among community members. The Foundation partnered with various organizations for construction of over 31,000 toilets, benefitting over 2,17,000 beneficiaries.

Through this program we were able to spread awareness on the importance of toilets highlighting the potential health risks of open defecation. The community leaders and influencers were involved in the process of monitoring and evaluation. While the Foundation's

team conducted regular quality audits, the state government supported in quality assurance of the toilets and mobilizing people.

One-on-one interaction with beneficiaries, use of easy-to-understand booklets, gram sabha meetings and rallies etc, helped encourage regular use and maintenance of toilets.

About your partnerships and learnings from them?

Partnerships with key stakeholders, including government, corporate sector, civil society, professionals, entrepreneurs and community is the backbone of our programs. Our corporate partners not just offer technical expertise and resources but also extend volunteering opportunities to their employees. Employees from these corporates are encouraged to engage with students to conduct sessions (recently all virtual sessions) as per curriculum and co-scholastic programs.

At Bharti Foundation we engage with our partners and donors though different types of partnership, be it financial, material support and support in terms of time & expertise. All our partners are kept informed about the progress at regular interval. Our teams also share success stories as well as evaluation or outcome reports form the program.

We have found that close engagement with the program leads to sustainable partnerships as well as students gain tremendously by the exposure various volunteering programs provide.

Collaborations also encourage exchange of ideas and new prospective that helps us enhances our work in the field.