

Conversations Today

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FROM THE EDITOR

Dear Reader,

Life is beautiful just as roses, but it has challenges which are like its thorns that needs to be overcome. It has full of moments of joy, pleasure, success and comfort, and combined at times with misery, defeat, failures and problems. There is no person, however strong, powerful, wise or rich, who has not experienced, struggle, suffering or failure.

We live in a world that is disintegrating into a vicious hatred, where hope is needed more than ever. Even at the time of Nazi Germany, hope was still prevalent in the world and brought with it optimism. Though the persecution and the hate tormented the civilians, it was love that overcame all evil. People struggled, fought, and sacrificed, but survived the crisis and emerged stronger than before.

Difficulties test the courage, patience, perseverance and true character of a human being. Adversity and hardships make a person strong and ready to face the challenges of life with equanimity. There is no doubt that there can be no gain without pain. It is only when one toils, can success be nourished and sustained.

The struggles will present opportunities and can be overcome by hope. When we lose hope, we surrender our will to live. Our struggles are what defines and strengthens us as a person. Through the sea of darkness, hope is the light that brings us comfort, faith, and reassurance. It guides our way when lost and gives a foothold to our fears. If we have no hope, the direction through life's path is darkened and we ourselves become an obscurity.

There is no doubt that unconditional love is special and few people are capable of giving and receiving this sort of affection. This is increasingly evident in modern society where the fast-paced lifestyle hardly leaves any kind of room for emotional investment and connections. People need to feel hopeful and unconditional love cements their faith in humanity.

Celebrate every moment of being alive. If you were simply to live, do more than that; live beautifully!

Marie Banu

EDITORIAL

Latha Suresh
Marie Banu

OUR REACTIONS REFLECT BACK AND CREATE OUR WORLD



Much of our lives is spent in reaction to others and to events around us. They can make others unhappy, make things worse for us, or make the situation worse.

I have heard people say if things in your environment are not going well, work on yourself. While the logic has been--work on what's in your control, experientially the understanding of why work on own self is an important experience to connect with.

For example, when I judge (reaction!) based on a situation in my environment, I separate myself from it while my expectation is that an external intervention will "correct" the situation. However the external situation will continue to be what it is and no amount of

external intervention in the presence of "my reaction" will bring about change. The awareness of reaction is an example of "work on yourself".

Pause. We don't have to act immediately, just because we have an internal reaction. We can pause, not act, breathe. We can watch this urge to react arise, then let it go away. Sometimes that takes a few seconds, other times it means we should remove ourselves politely from the situation and let ourselves cool down before we respond. The journey of responding is a matter of choice first and practice later! Exercising the choice is a matter of realizing that the answers are within and not in the external situation.

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.

LESSONS FROM POVERTY



Gypsies, children infected and affected by HIV, children suffering from Cancer, children engaged in beggary – all of them needed a helping hand. After all, they too deserved a better life!

Indian streets allow us to examine every socioeconomic factor that defines living standards in an economy that is under rapid transition. “What might be possibly missed out or could be invisible in cities or villages appear to be blatant here. Further, micro-management can be seen from a different perspective in this scenario. Competition is more rigid and the population grows creative in taking the best slice of the anecdotal fixed pie. You naturally begin to sense how universal inequality is,” says Ms Seetha Devi, Founder of Street Vision Social Charitable Trust in Chennai.

Having been a street child herself, Devi is not only aware of the vagaries of street life but has grown wise to appreciate the little opportunities it provides to grow beyond the streets. Her father was a porter in Central Railway Station and mother managed the household with her six under-nourished kids. “We waited patiently for that one-time meal in the night which was completely dependent on what my father earned that day. We never knew what breakfast was. Education was a luxury and our future was dark,” recalls Devi, whose struggle gave her the determination to protect the next generation from living such uncertain lives.

With the help of charity and scholarships, Devi completed her graduation. Alongside studies, she organised simple games and events to mobilise neighbourhood kids and left no stone unturned in reviving their interest in education. Behind the Kannagi Statue in Marina Beach at Chennai, she brought together small batches of children, taught them basic education and ensured they sought admission in government schools. “Education was my priority and over 2,000 children benefitted from this effort. All they needed was little motivation and after school study support to be able to continue their studies. Street life encourages dropping out as this environment allows children to feel independent at the cost of their fundamental rights,” she adds.

Devi’s work experience and association with other

like-minded organisations gave her the strength to establish Street Vision Social Charitable Trust in 2002. She organised consistent bridge courses and evening tuitions to support education of children living in slums and streets. Free tuitions were organised for more than 3,000 children living in eight slums in Chennai. “From the 42,610 streets across Chennai, we began to identify different groups with different needs. We decided to look beyond education, because social stratification in slums and streets is very much a reality. Gypsies, children infected and affected by HIV, children suffering from Cancer, children engaged in beggary – all of them needed a helping hand. After all, they too deserved a better life! Occasional supply of food packets wasn’t enough and we had to chalk out a constructive plan to help them aspire for and achieve better living standards. We adopted two gypsy tenements in Kanakulam in Redhills, Chennai and provided housing, education and a range of other services,” says Devi.

Street Vision regularly supplied food for children suffering from terminal diseases like Cancer, Tuberculosis and HIV. They also reached out to leprosy patients, transgenders, orphaned street children and senior citizens in more than eight slums. Food, health and personal care, Devi feels, are the basic things which ensure respectful survival. Skill training programmes for women and transgender were also organised regularly.

Devi studied Child Psychology to unlearn her assumptions about street children. “The fact that I come from a street family is both a boon and a bane for my work. I had to guard myself from labelling their regular habits and attitudes. I wanted to prepare myself to see them as children, and plan their future,” she says.

With experience and new sources of support, Street Vision is trying to reach the underprivileged families in Irukam Island in Andhra Pradesh. “The 300 odd Scheduled Caste families in this island are fifty years behind in development and still struggle to make ends

meet. Street Vision offers clothes, rice and awareness programmes to understand the community’s interests,” says Devi, who has always taken time and effort to understand communities.

CSIM happened at an unexpected time in her career and Devi is glad she made the choice to further upgrade herself. “CSIM was a surprise to me and brought about a big change in my life. I learnt to vouch for my work on different platforms. I began to channel my interactions with beneficiaries as a participant. I personally felt I have become closer to them. I believed in women’s social strength but the intimacy I developed with communities enabled me to see social strength everywhere. I had to see to believe! CSIM enabled me to see all such community strengths and this came in very handy during corona relief work,” she says.

Street Vision was one of the 120 NGOs engaged by the Government for relief work during the COVID-19 pandemic and Devi was awarded by the Chennai Corporation for her tireless efforts through Street Vision in reaching out to the needy people. She was also awarded the ‘Love and Peace Award’ by Care India Network in 2019 and is a recipient of the Gandhi Award for Young Achievers from The Governor of Tamil Nadu in 2019.

Devi feels overwhelmed and grateful that she could come thus far. While basic needs have been the focus, Devi feels that she must build shelter homes for senior citizens (who do not have families), street children and tribals. “Street Vision does not only think about their beneficiaries leading a dignified life. It also knows the value of respectful death. We do not wish to see anybody from the streets left to die all alone. I envisage our shelter homes to build a family ecosystem that takes care of all physical, social and emotional needs,” says a committed Devi, who is looking forward to the inauguration of the boys’ home.

Shanmuga Priya. T

CHANGING HUES: AWAKEN THE QUEEN WITHIN

Resurrection & Re-Creation: moving towards life purpose

The winter was retreating, and it was a pretty warm day. Reena's steps were heavy as she walked onto Padma's porch and plonked herself onto the stone bench. Padma's husband was watering the plants near the porch. "Hello, Uncle. How are you? Where's auntie Padma?"

Srinivas gave a broad smile and said, "Hello, dear! Come on in, you look so exhausted in this heat. It's pretty warm day today. Padma is getting ready to leave for a dance event tonight. She is one of the special guests speaking at the event. Will you have some juice or shall I get tea for you?"

"Thank you, Uncle. I will go in and get some juice from Manju and meet auntie too," said Reena and sprinted into the house calling out for Manju.

Reena sat on the couch in the room, watching Padma doing her hair and makeup for the event. "Auntie, this is a lovely saree! I like your collection. How do you manage to maintain them? So, what is this program you are attending? What time is it, and where? Reena tossed a volley of questions.

Padma smiled, enjoying Reena's energy and never-ending curiosity. "Reena, remember Sharada, my friend, you have met during Navarathri festivals? She completed her PhD, and this program is based on her thesis, performed by a group of dancers. We are also going to honour and speak about Sharada's laurels and achievements in the field of art."

"Oh, wow! Auntie Sharada must be fortunate to be an artist and live her life just dancing, singing and enjoying. Not all of us can do that!" declared Reena with certainty in her voice.

Padma went silent for a while, musing over Sharada's life journey and the challenges she has faced to be where she is now. She spoke slowly, "No, Reena, it is not true. Sharada has seen the deepest of the lows and the highest happiness in her lifetime. It has been a tough journey. I must say, she has literally resurrected and re-created herself."

Reena's eyes flashed, and her ears picked up the story immediately. She was quick to grasp the magnanimity of those words. "Auntie, please tell me more about her story. I can hear both pain and admiration in your voice."

Padma recognized the story-time had begun and called out "Manju, make some nice coffee for us and bring that ribbon pakoda from the box on the table."

"Sharada, hmmm... she was a happy, highly successful homemaker and had lived in different south-east Asian countries. She was a graduate and dance certificate holder, a charming extrovert with loads of energy and activities to keep her busy at all times. Her husband fell in love with her and they got

married. The cosy home was filled with love and affection, and her son was her world. Nearly 18 years into happy married life, one day she lost her 16-year-old son to suicide, leaving her shell shocked. His passing away created a vast void taking her doting mother-in-law to her last very soon.

The unanswered questions about existence were eating her alive. On top of this, it was revealed that her husband, whom she had totally believed, turned out to be a cheat and had extramarital affairs. When you live in a beautiful castle and one by one, each wall collapses, you realize you are standing alone while the life you've built is falling apart around you. Once she came to know the truth, his abuse and enormous lifestyle killed every bit of her rendering her emotionally and socially dead. Sharada's husband asked her to accept the situation and live with his ways or move away with a divorce. He was willing to part with a considerable

amount of assets that will keep her financially sound. But, her life has revolved around love, happiness, sharing, caring and self-pride.

Security, for her, meant her family, not the money and assets. At a point in time, she made a bold decision to move away from him and his family accepting the assets, but kept her self-esteem and pride intact. Depression, exhaustion, loneliness and emptiness hit her completely. Within a year she overcame depression and after nearly 24 years of graduation she decided to do her Master Degree, followed by Mphil and a PhD in dance. She emerged with highest laurels and her thesis was widely appreciated. She is now a notable speaker in all conferences and programs. She is popular, respected highly and an accomplished soul—all on her own merit."

There was a silence. Reena kept quite staring at the coffee cup. Slowly she mumbled, "What should have auntie

Sharada gone through to resurrect herself! She is not the same for me now."

That night after the program, Sharada and Padma drove together for dinner. "Sharada the days when you went through separation and divorce, what were the thoughts and feelings that were ringing in your head?"

Lovingly Sharada gave a glance at her lifetime friend and replied, "Thank you, Padma for standing by me, believing in me, and not asking me this question earlier. I wanted to share with you one day about those dark days and my re-creation journey. Padma, my entire life was broken into pieces in a sequential process, and I kept dying internally day by day. In two years, I could not recognize what an illusion was and what reality is. My happy marriage and family felt like a facade, and the reality of being alone finally hit me. My parents never spoke to me since they were too hurt. His extended family sat on the fence, not knowing which side to take. One day, I was a super success in every sphere and the next day, a total failure in every way. It was a thin line between sanity and insanity those days. I lived alone in that large house of two floors with deep bitterness and betrayal in my heart. A few of my closest friends stood by me. There was only pity and several suggestions for starting a business from people around me.

I decided this wouldn't do. The true Shakti or the Devi in me one day arose looming large to pick up all the shattered pieces of myself and my life. I decided education is the only way to progress. I decided I will dedicate my life to the art of Bharatanatyam dancing. You know I loved to dance in my youth and had given it up for family life. I met an accomplished artist, the Dean of a University, a lady, who supported me. I pursued a two-year Master's Degree and began my life again with a clean slate driven by purpose. Then MPhil and PhD followed, and now I am a Post Doctorate Fellow.

The college journey was arduous in one way since all students were much younger than me. The faculty were my own age, and very soon, I struck a chord with them. I had to overcome my physical challenges of dancing, studying, writing and reading after two decades. But, I never gave up even a single day. The most challenging part was to water my dead emotional spaces and to bring them alive again. The college atmosphere, my new identity, and learning new things gave me no time to dwell on my misfortune. I plunged deep into studies, research, attending programs, building my network and self-worth through all the activities. I helped many young girls in choreography, and they taught me to stay updated with





technology. New experiences and a new environment absorbed my depression and loneliness, helping me turn over a new leaf. I steadily progressed due to my dedication, sincerity, and focus. I ensured I surrounded myself with people who were positive and had meaningful discussions with me. I fell in love with my newfound life again!”

Padma slowly nudged her, saying, “Sharada, you also lost your best friend who stood by you to cancer last year, and how did you cope?”

Sharada confidently replied, “Padma, I had by then risen beyond the ‘having and losing’ game. I opened my eyes to living each day and doing my best. I have learned to accept what the day gives me with grace and not be afraid to face the truth. It dawned on me one day that I am born with a predetermined purpose. It took 50 years for me to realize that purpose. Padma, I realize there is more to be done, and my contributions to the art have only begun now.”

“There have been times Padma when I think perhaps I began this journey to prove to my husband that he lost on someone amazing, but slowly without much adieu, I realized I was born for a different purpose. The presence of family was actually removed by God to ensure I move on with my journey. Not that I don’t suffer from their memories, and some days haunt me with low energy, but I have learned to pick myself up and move on.”

Padma gave her a tight hug saying, “I am so proud of you Sharada. You are my true inspiration every day. Whenever I am tired, I think of you and pick myself up, knowing the capacity of a woman to love, live, and grow goes a long way.”

Sharada gave her cheerful broad smile and said, “Our friendship has a purpose too, to support each other in this life. Thank you, friend, for being there for me.”

Dr. Kalpana Sampath

Illustration by Smt. Latha Venkat and Prathiksha



Reflect:

- Do I allow the events in my life to flow and take me through spaces I have never been?
- How much do I resist and sulk?
- Am I willing to learn and recreate myself to grow and contribute to the world?
- When my life purpose shows up, do I respond and take it up with actions?

Betrayal



A donkey and a fox entered into a partnership to protect each other, and swore eternal friendship. Soon they went hunting for food but before they had gone far, a lion crossed their path. The fox saw the lion first and pointing him out to the donkey said: “We must draw an agreement with this lion and get him to be friends with us.” So saying, he went boldly up to the lion and offered to help him trap the donkey, provided his own life was spared.

The lion was quite willing to promise this, whereupon the fox induced the donkey to follow him to a deep pit into which he managed to push him. As soon as the lion saw the donkey was trapped, he sprang upon the fox and made a meal of him, leaving the other to be eaten at his leisure.

Explicit Learning

- You’ll be treated in the same way as you treat others.
- To betray a friend is the most inhuman act..
- Betrayal begets betrayal.

Introspective Learning

- What price do I pay for betrayal?
- Why do I betray?
- What is the nature of ‘Betrayal’?

RAINDROPS OF HOPE

Raindropss has supported 800 children across Tamil Nadu, and helped them continue their education, acting as a bridge through their generous patrons and supporters.



It has been a decade-long journey for Raindropss Charity Foundation. Recently, the organisation re-registered to establish its presence internationally, through their global committee members and also work on CSR projects.

Until November 2020, the organization was involved in multiple signature projects such as Educate A Child, Reach The Beach, Medical Wing, Feed The Needy, Ramp For A Cause and Dream And Fly High.

"Service to humanity was our main motto," says Aravind Jayabal, Founder, Raindropss. "In November, we restructured and re-registered our organization as Raindropss Charity Foundation and we wanted to mainly focus on the education and uplifting less privileged children and to support the differently abled in creating an accessible society for them." However, in Aravind's own words, Reach the Beach, Educate A Child, Vanamae Ellai, Dream and Fly High remain the organization's most notable and successful projects. However, Reach The Beach, a project designed to allow people with disabilities to access the seashore, has a special place for the organization.

"Reach The Beach will always remain close to our heart," he says. "When we see the happy faces of the differently-abled reaching and touching the sea shores through the temporarily laid ramp, we feel that anything and everything is possible and accessible."

Today, beaches have become more accessible to the differently-abled. "We are glad to know that our state government and the Chennai Corporation have taken steps for creating a permanent ramp setup for the accessibility of differently-abled in Marina Beach, and we hope it will be LIVE very soon," says Aravind.

Aravind says projects like Educate A Child and Vanamae Ellai go hand-in-hand in their support for education of lesser privileged children: "The objective is to let these children continue their education and build up their confidence levels to achieve and make them feel the sky is the limit," says Aravind. "This in turn, creates a greater and positive impact on young minds to keep achieving more and more." As on date, Raindropss has supported 800 children across Tamil Nadu, and helped them continue their education, "acting as a bridge through our generous patrons and supporters." However, none of this would have been possible without support and inspiration from Aravind's family.

"My Late father Jayabal who has served more 36 years of service in the Department of Public Health as an Administrative Officer is my biggest inspiration for starting Raindropss," Aravind says. "I have always seen him help people in whatever manner possible. Our Trustee, Arun Loganathan, who is an international mentalist and magician, is also an inspiration for many. Both men are differently-abled achievers."

Also drawing inspiration from personal struggles and hardships that the two men they face in their daily life to access public places or transportations, Aravind knows what it's like to go to the beach to enjoy the lap of waves on one's feet. "Yet it is out of reach for lakhs of differently-abled people," he says. "Driven by the need to make it inclusive for all, the Reach the Beach initiative was ideated, by laying a temporary ramp on Elliot's Beach in the city, for persons with disabilities to reach the shore. It is a dream of every differently-abled person: visit the beach to leave a trail on the wet sand and let the frothy waves lap at their legs. But for many, it remains unfulfilled as nothing is more difficult than wading through the sand in a wheelchair or walking on crutches."

Through Reach The Beach, Raindropss wanted to make the dream of every differently-abled person come true, and over time, this initiative has made them happy, and left memories to cherish.

"Covid has thrown us many challenges in all ways possible," says Aravind. "The major challenge was the fact that we couldn't reach out to people in need physically, as everyone was concerned for their safety. Though schools and colleges were not open, students have had to pay their fees. We had a lack of donors and supporters due to the pandemic and crisis. We weren't able to support as many children we support every year. We were not able to execute any of our projects during the pandemic and we have only just started

trying to come out of it."

The working at Raindropss is one where board members — all employed with different companies — divide and share work among themselves. Executing projects is a function that occurs in line with availability, and funding continues to be a persistent challenge.

"We haven't employed any full-time or part-time resources too. From the date of inception, we board members share our personal money as monthly contributions and use it for the execution of small scale projects like Feed the Needy," says Aravind. "We get sponsors from our patrons for executing the projects like Reach the Beach and Vanamae Ellai, Dream and Fly High. We are working on a few fundraising plans and hope it will definitely help us to create and build our corpus in the near future."

Raindropss is presently in the process of working out procedural intricacies in the hope to work on CSR projects with the focus on education of lesser privileged children, support for the differently-abled and women empowerment. "We have restructured our organization, and are working on this actively," says Aravind.

"I wanted to re-start the functioning of our office space, hire a few deserving people in need to run and execute our projects," he adds, before signing off. "I also have plans of expanding our team and volunteers strength for the effective functioning of all our projects."

IN COVID-19, PHARE CIRCUS KEEPS THE LIGHTS ON



Act 1: The audience goes quiet
On an ordinary day, Phare The Cambodian Circus' big tent is filled with the excited cries of guests as they watch Phare's artists perform gravity-defying feats, the rising music of the live band, the colourful lights that catch the graceful moves of the dancers. All in celebration of Cambodia's rich artistic history, presented through a contemporary lens.

But 2020 is no ordinary year, and Phare's big tent has stood silent for much of the past nine months, plunging its staff and artists' livelihoods into deep disarray.

No thanks to COVID-19, international travel had ground to a halt. The town of Siem Reap, usually bursting with over 2.5 million tourists a year flocking to the famed Angkor temples, is eerily empty, with boarded-up shop fronts and empty hotels.

Phare circus, previously featured on *Our Better World*, is no ordinary circus. It is a social enterprise under Phare Ponleu Selpak, based in Battambang that has made art one of its pillars of improving life for the underprivileged.

The circus's acclaimed performances, which tell stories of Cambodian social issues and history through theatre, music, dance and modern circus arts, have drawn over 100,000 spectators over the years, helping to sustain Phare Ponleu Selpak's non-profit work.

With performances halted, its reserves are stretched and its capacity to keep offering free education and training to Cambodian children and youth is under threat.

Kitty Choup, a Phare artist, had performed nearly daily, specialising in

contortions, jumps and other aerial performances. This ended abruptly in March 2020, when the Cambodian government ordered public performances to close, to prevent the spread of the coronavirus.

Although she is still paid a basic salary, the income from performing stopped. To make ends meet, Kitty sells clothes online and makes fruit and vegetable juices at home to sell in a makeshift stand on her street. She continues to rehearse and train at home with her husband (also a Phare artist), in order to stay in shape and ready for Phare re-opening.

Act 2: The curtains rise again

In August 2020, Phare was permitted to reopen for performances in a limited capacity on weekends. This was welcome news, but the situation remained perilous amid a near shutdown of international travel into Cambodia, as most of Phare's usual audience were foreign tourists or travellers from Phnom Penh.

Undeterred, Phare decided to tweak their model. Previously, its steady revenue from tourism allowed it to offer free 100 tickets daily for Cambodians during its low season from April to October. Amid COVID-19, it is unable to offer free tickets, but it lowered ticket prices, and called for supporters — no matter where they were — to donate US\$10 to sponsor a Cambodian family to watch a performance.

"Cambodia as a nation has lost the culture of going to live theatre and patronage, we are trying to revive the culture of going to live performances," says Dara.

"The atmosphere is devastating, a lot of people lost their livelihoods. Drivers, guides, hotels. No jobs. We don't see the end in sight."

Complemented by street art displays and street food stalls, the revived programme was a hit. Though the audience size was a fraction of what it was before COVID-19 (about 70 to 100 nightly compared to 400), it still meant the artists were being paid for performances again.

More importantly, it was also a morale boost to see the big tent lit up once more. "We are a beacon of hope for our community. They see that we are open, not closed, during this time. And people will try and persevere," says Dara.

Act 3: The show must go on

The path to recovery is not without speed bumps. In November, amid a rise in COVID-19 cases, the government ordered Phare to halt performances once more. It was only allowed to resume performances on Jan 15, 2021 and the outlook remains uncertain.

Without performances to drive revenue, Dara says Phare will have to rely on its reserves built up over the

years, and go into "sleep mode" in a few months and staff will only be paid a basic income. "We persevere, we try. We don't want to lose our staff. We want to help everyone to survive, even on a pay cut," says Dara.

Donations are welcome while Phare develops new revenue streams and brings in potential investors to help the non-profit cope in future, and hopes for travel to open up in 2021.

"We know Cambodia will be very reliant on tourists for a while," says Dara. "I hope everyone who travels will take responsible travel seriously, and realise their money can impact the local community. There are grassroots, impactful organisations like Phare, and when you travel, you should do research and support these kinds of activities as tourists."

And even amid the severe challenges, he hopes the stories of resilience in Cambodia travel far and wide. "People continue to have hope in their lives. When people plan their holidays to Siem Reap, I hope they support activities that bring hope to people."

Says Kitty, "I really love Phare, it is not just a business, it is a family. They have helped to keep us going, so that we can support ourselves and our family at this time. "I just keep working, keep rehearsing, and keep thinking about the future performances. I know I will be performing again."

Some members of Phare Ponleu Selpak are alumni of the Singapore International Foundation's annual Arts for Good Fellowship, which fosters a community of practice that harnesses the power of arts and culture to create positive social change.

THE DIFFERENCE YOU MAKE

Phare The Cambodian Circus' performances are not only original and deeply riveting to watch, they also support the social work of its parent non-profit Phare Ponleu Selpak and its education initiatives in Battambang.

Amid COVID-19, Phare has been allowed to hold performances in a limited capacity. You can sponsor a Cambodian family to catch a performance, and help Phare keep the lights on on its social mission. Check Phare's website for latest updates on operations.

Any donation to Phare also helps bring the arts to underprivileged communities in Battambang, and develops livelihoods in theatre, graphic design and other visual arts. As the pandemic wears on, your donation can also help Phare continue to provide income and relief to its team and community.

*A story by Our Better World
(the digital storytelling initiative of the
Singapore International Foundation)*

www.ourbetterworld.org

PEOPLE-CENTRED DEVELOPMENT

Manbhum is a historically significant region in West Bengal. It has been a hub for social activism and people's movements since the days of the British Raj. It is a part of Purulia district, famed for its heritage dance-form "Purulia Chhau" and also, unfortunately, for its chronic famine and poverty. While the literacy rate among women in West Bengal is at 66% the same in Purulia is a dismal 51.29%, according to the 2011 census. It is in this context that Manbhum Ananda Ashram Nityananda Trust (MANT) began working to transform the lives of the people in and around this region. Today, 60 years since their inception, MANT have expanded their work to cover seven of the poorest districts in West Bengal and have also entered Nagaland and Arunachal Pradesh with their innovative programs for creating greater access to education, healthcare, women's financial self-reliance and participatory approaches to poverty-alleviation.

MANT organizes regular mobile medical camps in 22 blocks covering seven districts of West Bengal. Director of MANT Dr. Nirmalya Mukherjee says, "Each year we reach out to 8-10 lakh people through these mobile medical clinics, providing primary healthcare services, diagnostic and X-Ray services free of cost".

Since 2014 MANT has been organizing Tobacco Control campaigns all over the state. Their efforts have contributed to Howrah becoming one of only two South-East Asian cities to make significant strides towards becoming truly smoke-free, according to a WHO report.

Research has shown that women's literacy and economic participation directly leads to the overall development of communities. Since 2015, women artistes, some from Purulia district and some from the Bankura Correctional Home have been trained in handloom weaving, hand embroidery, natural dye, designing using tribal motifs and latest trends in fashion and sales. Recently a handwoven garment production cum training centre has been set up in Purulia that supports nearly 500 such women. One of the artisans, Sefali Murmu says, "Our Santhali community makes a meagre earning for a part of the year through agricultural-labour. So, when we are out of work through the rest of the year, this handloom weaving unit provides us employment and supplements our income".

MANT is also working with over 2000 households in Nagaland and in Arunachal Pradesh. Over 50 SHGs have been set up, with a membership of over 1000 women, working on different livelihood options. Dr. Mukherjee says that in the next five years, MANT hopes to create a sustainable social enterprise, a "food-park" that engages 5000 tribal women.

In order to create informed women leaders in the communities, "Nai



Roshni" a six-day leadership development program, is conducted in Purulia. Supported by the Ministry of Minority Affairs, GOI, the program covers a multitude of modules, including Swachh Bharat training, health and hygiene awareness, financial system, legal rights and digital literacy, social advocacy and life-skills development.

Along with UNICEF, MANT raises awareness about sex-trafficking and child-marriage in 460 Anganwadi Centres within Purulia district. It conducts "Kanyashree Beta Sabha" a platform for adolescent girls to share their stories with others and also publishes "Amara Tara", a newsletter that highlights the achievements of children and youth of Purulia. There is also a web portal and a mobile app that helps users to report any violations of child rights.

"Nityananda Janavani", a community radio channel on 91.2 FM, offers

programs for locals by locals, in their native tribal languages. Producing content from 6 am to 9 pm daily, the popular radio station is likely to go 24x7 in the near future. The stories from the community radio are routinely presented in international public health conferences, in Ethiopia, Indonesia and the Netherlands to name a few.

Aside from this, MANT also promotes a community video project for the Santhali and other tribal communities to showcase their ways of living, challenges, and best practices, thus empowering them with the use of dialogue to come up with solutions organically. An interactive voice response (IVR) based mobile radio called "Prantha-Kotha" enables locals to keep in touch with experts in nearby areas to help address everyday problems at home and at work. Using tollfree numbers, anyone in the villages can record their everyday problems in either Bengali or the Santhali language. These will be listened to by experts who provide useful and practical solutions.

"The pandemic has affected the pace of work at MANT. Dr. Nirmalya Mukherjee says, "During the lockdown period, our garment production unit had to be closed, which had an adverse effect on the lives of our artisans. Our community radio and video teams were unable to continue their work as they

could not meet with the locals as needed. All our outreach activities, training programs, survey work and meetings had to take place virtually. However, as it happens in rural areas, it was difficult for people to access these online meetings. Our administrative costs have significantly increased because of the various medical precautions that need to be taken."

A number of changes have been made to their operations since the initial stages of the lockdowns. Apart from equipping their offices and centres with the required posters and safety supplies, MANT has been conducting several information sharing activities through their community radio. "Ajker Tara" is a unique program where people share positive health behaviour that they have adopted to prevent COVID-19. A community kitchen was set to supplement the food access of local people. A Knowledge Attitude and Practices (KAP) study was conducted and published in a peer-reviewed journal, using telephonic interviews for data collection.

MANT is moving ahead through these challenging times, undeterred in their motto- people-centric, participatory development. Speaking about MANT's future, Dr. Mukherjee says, "In the next five years a number of exciting developments are on the cards, such as the setting up of a sustainable social enterprise, a technology hub for tribal women, a tribal cultural centre, diversifying into eco-tourism, and establishing MANT as a prominent research organization."

Archanaa Ramesh

SMALL FINANCE BANKS IN INDIA

Small finance banks came into existence in India in 2015, after special permission given by RBI. These financial institutions were intended to support various financial needs of underprivileged population, especially through lending and deposits products. The idea behind setting up small finance banks is to reach out unbanked population in the remote and unprivileged areas; especially small business units in rural areas, small and marginalized farmers, unorganized entities, and micro and small industries.

Some of the features of small finance banks include minimum capital requirement of Rs. 100 crore, at least 25% branches to be opened in unbanked remote and rural areas, needs to follow regulations set by the RBI, maintain minimum set standard for cash reserve ratio and statutory liquidity ratio, other financial services like mutual funds, insurance and pension products can only be provided after approval from RBI.

The expectation of central bank at the time of conceptualizing and establishing small finance banks includes the following:

- Improved saving and credit products
- Easy access to lending products for vulnerable segment
- Low interest rate on credit products
- Serve underserved areas and population
- Lowering cost of funds for small finance bank as compared to microfinance institutions
- Stability of financial sector within the country, specially rural finance
- Risk mitigation for microfinance institutions

Small finance banks (SFBs) faced tough time during Covid related pandemic, as customers of these institutions were severely affected during lockdowns. Most of the livelihood activities suffered during lockdowns, which directly or indirectly affected the incomes, saving, loan repayment and proper loan utilization. In last few months, SFBs are working hard in field to bring back their business on track. Some of these SFBs have already applied to SEBI to launch their IPOs in coming months, after RBI's directive regarding launch of IPO within three years of net worth reaching Rs. 500 crore. So far, only three out of eleven SFBs are listed, including AU, Ujjivan and Equitas. Others like Suryoday SFB, Jana SFB and ESAF SFB are working on their IPO plans. Suryoday SFB recently received SEBI approval to float an IPO.

According to recent paper published by RBI, there are some great insights about SFBs, here are some:

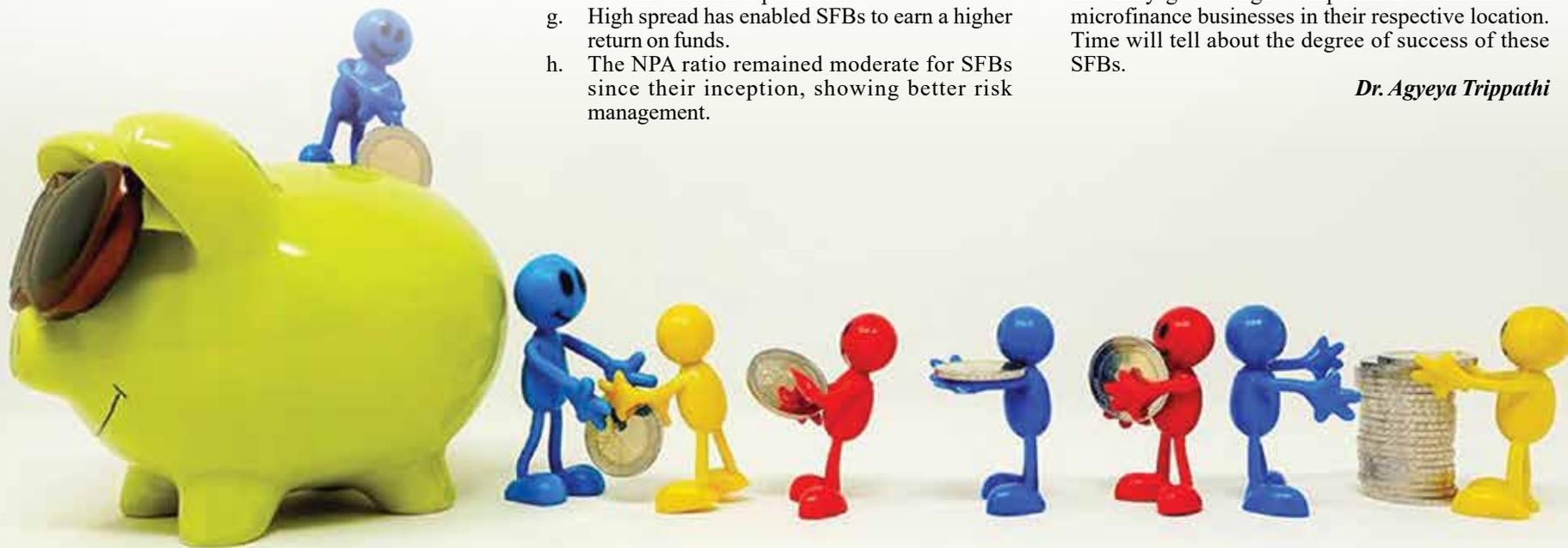
- SFBs are making their presence felt in certain under-banked states, including Madhya Pradesh and Rajasthan.
- The concentration of SFBs branches is more in Tamil Nadu, Maharashtra and Karnataka, which were already high on branch concentration.
- SFBs branches also display more concentration at semi-urban and urban centers.
- SFBs have been reasonably successful in reaching out to MSMEs and agriculture, where MSMEs accounted for about 41 per cent of the total SFB credit as of March 2020.
- The return on assets has been high for SFBs.
- Cost of funds is currently high due to lower than expected percentage of current and savings accounts in their deposit base.
- High spread has enabled SFBs to earn a higher return on funds.
- The NPA ratio remained moderate for SFBs since their inception, showing better risk management.

Certain observations do throw some light on challenges faced by SFBs, which includes the following operational and compliance related issues:

- Customers still have more trust on commercial banks, when it comes to deposit their hard earned savings. This factor is not helping SFBs to further lower down their cost of funds.
- The newly licensed SFBs were only experienced in handling loan appraisal, disbursement and repayment collection; some organizations have faced operational risk in this regard.
- The capital adequacy ratio for SFBs is 15%, as compared to only 9% for commercial banks, indicating higher risk institutions within financial system of the country
- SFBs being more concentrated in unbanked area (by design) have to face systematic risk related to weather, market and local business environment.
- Many SFBs have foreign shareholding more than 90%, which needs to be brought down below 50% as per the RBI guideline. This is not going to be easy, as the model is still unproven and need more proof of concept to bring less risky and less costly funds in system.
- Institutional transformation is another challenge, where SFBs need to depend largely upon other commercial banks to offer various financial and non-financial services to its customer.

Above mentioned opportunities and challenges give at least one clear understanding that SFBs are going to play an important role in financial sector sustainability of our country. These entities may work as business correspondent of large commercial banks and may give tough competition to all kind of microfinance businesses in their respective location. Time will tell about the degree of success of these SFBs.

Dr. Agyeya Tripathi



Centre for Social Initiative and Management

Contact Persons:

Centre for Social Initiative and Management (CSIM) is a unit of Manava Seva Dharma Samvardhani (MSDS). It is a learning centre that promotes the concept of social entrepreneurship.

CSIM offers training and consultancy to social enterprises – for-profits and non-profits to facilitate them to apply successful business practices and yet retain their social mission. It also offers training and hand holding support to prospective social entrepreneurs and enable them to launch their social initiatives. www.csim.in

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

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BRINGING ABOUT CHANGE



For many of us, it is heart-wrenching to see the situation of people who suffer due to hunger and lack of shelter, and struggle to meet their day-to-day needs. Beyond all these issues, is the terrible feeling of loneliness and the thought of being unloved, which many people are experiencing today.

Rtn. Dr. AR. Savarimuthu, from his school days was inspired by the teachings of St. Mother Teresa. His desire to support the cause of the underprivileged, irrespective of caste, creed, religion and language, led him to launch The Mother Teresa Foundation in Thanjavur, Tamil Nadu in 2002. The Foundation's mission is to spread love among the poor, make one understand the importance of love, and embrace universal brotherhood.

Rooted in love, justice and trust, respect for the dignity of life and spirit of hope, Mother Teresa Foundation works for the benefit of people, especially the neglected, to help them achieve their full potential in life. "The character of our lives is determined not by the genes but by our response to the society's needs," says Dr. AR. Savarimuthu.

The Foundation initially started an orphanage Mother Teresa Anbu Illam and later branched to more projects to benefit different segments of people living in several States in India.

The Mother Teresa Foundation with its friendly approach has brought about changes in the lives of rural poor and those living in urban slums. Their Education Program has enabled over 1,500 poor youth to pursue their education and get placed in the formal sector. "Education has transformed the lives of the disadvantaged youth and paved way for the present generation to have better quality of life," he says.

With the experience gained in running an orphanage and feeling the necessity to provide higher education for children, the Foundation launched Mother Teresa Education Program to provide full scholarship for school and college going students. The criteria for selection were based on the aptitude, proficiency and economic status. Presently, 900 students living in 14 states in India receive scholarship, with most of them hailing from economically poorer section and are either orphans, semi-orphans, differently abled or children of parents who are affected by terminal diseases or differently-abled. A large section of the scholarship beneficiaries are first-generation learners hailing from remote rural areas and urban slums.

The Foundation's program does not stop here. It also focuses on health issues and has started Mother Teresa Health Centre to provide quality medical care to the poor thereby enabling equal access to healthcare and Mother Teresa Joy Home" (home for the aged) where the seniors are treated with care and compassion as they would expect from their own children.

"Given the pandemic situation, many have lost their livelihood. The situation triggered us to launch Mother Teresa Amudha Surabhi, a free meal program that provides free lunch to over 500 poor people every day," he says.

"The sequence of our projects will make you realize that we focus from children to senior citizens, thus addressing the issue of disparity in our society," he says

Citing the example of the many people who have benefited from Mother Teresa Foundation, he shares, "Vasanthakumar, an orphan from Kumarapalayam, Namakkal district, Tamil Nadu has been living with his



The Foundation regularly organizes awareness programmes, rejuvenation and counselling programmes with the help of subject specialists, social workers and trained counsellors at schools and colleges covering an average of 50,000 students every year.

grandmother who was struggling to meet her daily needs. Despite all odds, he excelled at school and pursued BE Computer science in KSR Institute of Science and Technology, Tiruchengode. He secured distinction and is now working at Infosys Private Limited, Bangalore as Senior Associate Consultant. He is an active member of the Mother Alumni Association and we are proud of him."

The Foundation regularly organizes awareness programs, rejuvenation and

counselling programs with the help of subject specialists, social workers and trained counsellors at schools and colleges covering an average of 50,000 students every year.

So far, the Foundation has touched the lives of more than seven lakh individuals irrespective of caste, creed, religion and language. True to its mission, its services propagate the "religion of love".

Aatika Kouser

"We follow the business philosophy of 'Clean & Green is Profitable and Sustainable' and endeavour to create positive environmental and social impacts."

Shri. Vishal Bhardwaj shares with Marie Banu Dalmia Bharat Group's CSR programmes.

Dalmia Bharat Foundation, popularly known as DBF, is a registered not-for-profit organisation set up under the Income Tax Act, 1961. The Foundation started its journey in the year 2009, as the Corporate Social Responsibility (CSR) arm of the group companies, along the lines with UN Millennium Development Goals (MDGs). It is committed to carry forward the eight-decade long legacy of Dalmia Bharat Group through conscientious corporate citizenship. The foundation operates in 18 districts across 12 states and covering vast regions in the South, North, East, North-east and some areas in the West as well.

Shri. Vishal Bhardwaj is a Deputy Executive Director and Group Head, CSR, at Dalmia Bharat Group. He has been in the Social Development and CSR circuit for the last 20 years and during this period, he has worked with the Government of India, a leading NGO, and 2 leading Cement companies before joining the Dalmia Bharat Group. He holds a Master's degree in Social Work and a Diploma in CSR from the Swedish Institute of Management, Stockholm.

Vishal has also undergone a Management Development Program at the prestigious SP Jain Institute of Management and Research, Mumbai. He is a Certified Sustainability Assessor of the CII-ITC Centre of Excellence for Sustainable Development. He has been awarded the Responsible Business Leader Award at the Responsible Business Summit and has also been amongst the 100 most impactful CSR leaders (Global Listing) listed by World CSR Day and World Sustainability.

In an exclusive interview, Vishal Bhardwaj shares with Marie Banu Dalmia Bharat Group's CSR programmes.

What was the philosophy and vision of Dalmia Group setting up a separate foundation for its CSR initiatives?

The Dalmia Bharat foundation as a separate entity was set up in 2009. Prior to that, the CSR projects were implemented by collaborating with NGO partners. However, with expansion in programs, expansion in geographical areas and coverage of projects, the company felt the need of setting up an institution which could take care of their work in a large scale in the future.

It also gave the opportunity to directly connect with community. Also, it increased the opportunity in networking, partnering more

conveniently with government, NGO's and community based organizations. These were some of the advantages of setting up a separate entity.

How has the CSR & sustainability program evolved at your company?

CSR and sustainability have evolved historically in our group companies and we have had the privilege to experience various phases of CSR evolution in India. We have had the honour to rise to Mahatma Gandhi's call for Trusteeship and serving the community through various philanthropic projects. Transitioning through various phases, presently, our CSR is more aligned to the principle of 'Shared-value'.

In what ways does Dalmia Bharat Group contribute towards global sustainability efforts?

Dalmia Bharat Group is committed to the environment and consistently focuses on sustainable practices. The group's cement business is globally ranked No. 1 by CDP in 2018 on business readiness for a low carbon transition and has achieved the lowest carbon footprint in the cement sector globally. We follow the business philosophy of 'Clean & Green is Profitable and Sustainable' and endeavour to create positive environmental and social impacts. We are replacing conventional fuels and raw materials with alternative solutions to expand our overall renewable energy portfolio. Our blended cement portfolio and continued investment in technology reduces any adverse impact on the planet.

With a clear thrust on improving efficiency in all practices and technological innovations, we are dedicated to operate our facilities with the utmost respect for the communities and environment it exists in.

Can you tell us about your key CSR programmes?

CSR to our Group means "Giving Back to the Society" so when we were strategising on the focus areas, we analysed how the ecosystem is getting impacted due to our businesses. We realised that the issues of water, energy and livelihood are both material to the sustainability of the community as well as for the company. Therefore, we chose to focus on three major areas of concern for our CSR programme – Livelihood where we could skill the people on farm and non-farm sectors and develop human capital of the community to improve their livelihoods and income.

Our second focus area is Climate



Change where we focus on harvesting and conserving water for productive use and also ensure access of clean cooking and solar lighting solutions to the communities. The third focus area is Social Infrastructure in which we focus on addressing basic health, sanitation and infrastructure needs of these communities.

About the programmes coordinated in partnership with government?

All our programmes are designed and driven in partnership with our stakeholders, especially the government. We partner with local government bodies like District Collectorate, BDO, Health department, Agriculture department, etc and National level government bodies like National Scheduled Castes Finance and Development Corporation (NSFDC), National Backward Classes Finance & Development Corporation (NBCFDC), etc. We collaborate and work in convergence with government schemes and ensure last mile delivery of these schemes. Our programmes have contributed to many government schemes like National Skill

Development Mission, More Crop per Drop program, Pradhan Mantri Krishi Sinchayi Yojana, Pradhan Mantri Ujjwala Yojana, Swachh Bharat Abhiyan among many others.

What is the level of employee engagement in your CSR activities?

Right from our promoters, top management to all the functions and departments across all plants, our employees pitch in for CSR activities.

Management at plants are very proactive towards CSR projects of their areas and guide the team in the execution too. The accounts, civil, commercial department personnel help in the design and implementation of these projects.

We also have an Employee Volunteering programme, ROSHNI, under which employees volunteer with Dalmia Bharat Foundation's community initiatives and also with other Civil Society Organizations. Recently our employees volunteered in Covid-19 awareness and relief campaigns during the pandemic and Jal Shakti Abhiyaan.