

# Conversations Today

Your journal about the world of NGOs and Social Enterprises

RNI No.TNENG/2013/52428 | Volume 10 | Issue 3 | March 2022 | 12 Pages | For Free Circulation Only | [www.msdsrtrust.org](http://www.msdsrtrust.org)



**PUBLISHED BY: P.N.SUBRAMANIAN**  
on behalf of Manava Seva Dharma Samvardhani,  
391/1, Venkatachalapathi Nagar, Alapakkam,  
Chennai - 600 116 and printed by him at  
Express Press, Express Gardens, No.29,  
Second Main Road, Ambattur Industrial Estate,  
Chennai - 600 058. Phone : 044-42805365

**EDITOR: MARIE BANU.J**

## 6 COVER STORY EARLY CARE FOR A BETTER LIFE About Sukarya and its programmes

### Alumni Talk



# 3

#### Stay Away from Addiction

Mr. M. T. Mohan Kumar's support for youth and persons with addiction through Recover Foundation in Mysore

### Profile



# 9

#### Grow and let Grow

About Ashish who shows how growth of an idea/institution can also help to inspire growth of other ideas and institutions.

### Chit Chat



# 12

#### "If we can't do it, then who can?"

An exclusive interview with Mrs. Mohini Daljeet Singh, Founding CEO and Trustee of Max India Foundation



# FROM THE EDITOR

Dear Reader,

Celebrating Women, whether professionally or personally, is a sense of commitment and obligation to each and every Woman in one's life. We celebrate International Women's Day on the 8th of March each year. Indian philosophy dictates the concept of Ardhanareeswara for men and women. Men should consider women with love and care. Boys should be taught at home to treat girls with dignity. That is a culture that needs to be nurtured. That is what our tradition has taught us.

Educational institutions are now open to celebrate Women's Day. It's a sign of progress and they are teaching students to honour and respect a Woman. Unfortunately, this year, we seem to be celebrating this day at a time when Ukrainian people, especially their mothers and children, are suffering from the crisis caused by the Russian invasion. When women's successful presence and leadership are evident in all walks of life, we still hear stories of the traumatic experiences that women face.

The journey of Indian women since Independence has been a struggle to grasp that equality, against the barriers of culture, patriarchy and economic deprivation although our Constitution made the promise of equality to all citizens, irrespective of gender or caste.

Most often, Indian women do not have equal access to economic opportunities and we have the female labour participation rate as the lowest in the world. This is not due to lack of education, or due to the COVID pandemic; instead it is the patriarchal values and social processes that has defined the role of a woman. We need to close this gap and realise the aspirations of women.

Our government spends a lot of money on the welfare and protection of women through various departments and the Women's Commission. It is time for us to examine whether they are adequate or not.

Conversations Today Team salutes all the women changemakers who are doing great work and making our Nation proud.

Be sure to celebrate a woman in your life who has inspired you. Honour them!

Marie Banu

## EDITORIAL

Latha Suresh  
Marie Banu

# GIVING HOPE IN TOUGH TIMES, CARING FOR OUR MIGRANT BROTHERS AND SISTERS

*Supporting our silent heroes during this pandemic*



Nearly two years on, COVID-19 continues to upend our lives. Everyone has deeply felt the ramifications, but our migrant workers are from one of the most impacted communities.

They face restricted movements, grapple with isolation, job uncertainties or unprecedented situations, causing them to experience feelings of despair, hopelessness or even loneliness. It's not surprising that their stress, anxiety, or depression levels have heightened, leading to increased mental health concerns amongst them. Many are here alone without a proper support system, and they don't always know where or how to seek help.

Despite it all, our migrant friends push on and contribute to the building and upkeep of our beautiful nation. Domestic helpers who live in our homes continue to maintain our households, taking care of our young and elderly.

Currently, there are around 850,000 migrant workers in Singapore. They have families and interests, and came here to build a better future for themselves and their loved ones.

So in the lead up to International Migrants Day, here are some ways we can all help to lift their spirits and improve the mental and physical well being of our migrant brothers and sisters.

### HealthServe

What they Do: HealthServe is a medical NGO that provides affordable holistic healthcare and social assistance for the migrant



worker community through medical and mental health programmes, casework, social services and other support services. By bringing healing and hope to the often-marginalised community, they seek to build a society where every migrant worker lives a life of dignity.

Impact: When COVID-19 hit the dormitories hard in early 2020, HealthServe pivoted its clinic operations to a hybrid telehealth solution that allowed its medical team of staff and volunteers to continue supporting the growing needs on the ground, which includes chronic disease management, dental services as well as rehabilitation.

Recognising that the pandemic was also causing a toll on workers' mental wellbeing, HealthServe scaled up its mental health support offerings – from individual in-person and tele-counselling to virtual group intervention sessions. More recently in September, they launched Singapore's first 24-hour crisis helpline for migrant workers, manned by trained staff and volunteers.

As a key member of the "Project DAWN" taskforce led by MOM to boost mental health awareness and

support for migrant workers, HealthServe has been rolling out complimentary mental wellness education in the form of self-care webinars, peer support leader trainings and mental wellness workshops for employers. They continue to hold regular health and wellness-themed outreach and engagement initiatives like care pack distributions, excursions and health screenings at recreation centres.

### How you can help:

Support migrant workers' healthcare needs by donating to HealthServe's medical services today.

HealthServe is on the lookout for volunteers in areas such as their Crisis Helpline (training will be provided), interpreters/ translators, and research volunteers. Proficiency in workers' native languages - Tamil, Bengali, Mandarin, Burmese or Thai - will be a bonus. You could also connect with them on Facebook for more opportunities.

Should you know of any migrant worker in distress, or anyone who wishes to seek assistance for migrant workers, call HealthServe's 24-hour crisis helpline for support: +65 3129 5000.

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



# STAY AWAY FROM ADDICTION

Addiction is a disease. The excitement from a compulsive engagement with any substance or habit or gadget is becoming easier and therefore addiction must be understood with all its complexities – physical, social, mental and physiological. “Not only addiction, its consequences are equally complex making the relapse also easier. Coming out of this cycle isn’t difficult but must be made worthy,” suggests Mr. M. T. Mohan Kumar from Mysore, who established Recover Foundation along with his close friend, Mr. Shamanth.

Mohan started smoking during his pre-university days with his friends, and little did he know that this was just around the edge of a precipice. His addiction led him to discontinue his engineering studies. He also took to other addictions like alcohol. He also attempted theft and was sentenced to 15 days of imprisonment. After coming out on bail, he was enrolled in a rehabilitation centre by his parents, but he returned to his addiction in a span of three months. “Till now I don’t know what gave my parents the hope and what actually went wrong. It just did not work and I became even more addicted,” he admits honestly.

Mohan’s father was insistent and convinced him to go to the rehabilitation centre in Bangalore once again. When Mohan refused, his father became stricter, and stopped giving him any money. He met with an accident, but nothing helped him turn away from his addiction. He robbed neighbours too and soon went into depression. Seizures began and this is when he realized this could be a point of no return. “It was like the brink of a precipice. I was scared and felt uncertain. An empty feeling inside me shook my core,” shares Mohan. This time at the rehabilitation centre, he spent six months and made a sincere attempt by doing all the assigned responsibilities. Whether it was toilet cleaning or vessel washing, he did without protesting and soon began to listen to the talks that were organised at the centre.

Mohan got hooked into counselling and therapy sessions. “What interested me was the interest everybody had in me more than myself. And soon, I realised I wanted to give up addiction. I wanted to give up on alcohol and smoking,” he says. His sponsor’s advice at the centre turned him a new leaf and Mohan sincerely tried to focus on his profession. He joined his father’s business for exposure and soon after went to work for his father’s friend for a monthly salary of 6,000 rupees. “This new job changed my life completely. I met a friend here, who was once an addict and now recovered. We were grateful for this second chance in life, but were cognizant of the challenges many others faced. We observed that the lack of social support systems for many addicts disturbed their efforts in rehabilitation. Thus, we soon decided to start a rehabilitation centre,” says Mohan.

Although the decision was taken way too quickly, Mohan feels that is how instincts work. Recover Foundation was established as a residential deaddiction centre in Mysore in 2018. Over 380 members who left the centre are still in touch and



sober. Having helped more than 700 addicts in their deaddiction journey, Mohan and his friend Shamanth continue to be amused by how human brain reacts during the processes of both addiction and deaddiction. “We do know the science of it and the time taken during both processes and the challenges. The issues faced in the latter keeps our thinking hats on. With every inmate the experience is different. Every deaddiction story has a different driver. Which is probably why we, as a community, wish to work in solidarity for others like us,” he says.

CSIM was referred to Mohan by a friend and he looked forward to reviving his centre to best suit the interests and needs of his inmates. He thought that the

course would help him reflect on his efforts. As expected, he learnt the nuances of maintaining documentation (treatment records) and the significance of bringing on board experienced counsellors. “While I aimed at ensuring zero relapse cases and tried to design or introduce new programs at the centre to ensure this, CSIM taught me that the centre was not responsible for the occurrence of relapse. CSIM helped me look at inmates and their journey individually, outside the frame of our centre. Once inmates go back to their homes they have to face numerous situations, negative reinforcements and most importantly, lack of trust. I realised that I must focus on what the inmates experience at the centre and not on what we had no control at. In a way, I learnt the need to stay detached from my inmates,” shares Mohan.

With 8 security guards, 5 counsellors, 2 drivers and 2 cooks the team at Recover Foundation is always prepared to accommodate new inmates. Yoga, sports, meditation, cultural programs, indoor activities and others are included in the inmates’ routine to encourage behavioral change and understand the multitude of possibilities in ones’ lives. “We want to try out everything feasible at our centre because we don’t want young students to waste their productive years as addicts. Our lives will tell them what they will miss out and why it is important to stay away from addiction,” says Shamanth.

*Shanmuga Priya.T*



# IMA RECREATIONS: REVIVING GAMES PEOPLE PLAYED



**E**mperor Akbar, according to his biographer Abu Fazal, had an interesting pastime - he was addicted to playing 'chaupar' – a 4-player board game played with cowrie shells and pawns. A large stone chaupar board inlay can be seen on the floor of the great emperor's palace at the famous Fatehpur Sikhri even today. Similar evidence of a wide variety of ancient board games have been found by researchers as engravings and inlays in palaces, tombs and temples all over the country, indicating that they were played by royalty and common folk alike, through history.

Cut to the modern times and we see that the world has taken to playing games on screens, interacting on user-interfaces, using joysticks, keyboards and motion sensing devices – leisure too is on a tech-leash. It is against this backdrop that Bangalore based social

entrepreneur Immaculate Anthony is on a mission to revive ancient board games - to bring people together to play them and create memories, she says, quite simply.

It all began during a family gathering some years ago, when the elders reminisced about their happy and carefree childhoods and spoke about playing games like 'pallankuzhi' and 'thayam'. The conversations fascinated Ima – "My own childhood and adolescent years had been focused on studies and my work-life thereafter (as an IT Solutions Architect with multinational companies) was so demanding, that I never saw a world outside academics and work" she says.

Curious to know more, she began to explore the world of traditional board games and was delighted to find many, just by talking to friends & relatives and reading some books which they

managed to find and share. When she began playing the games herself, she felt her emotional stresses melt away; she also noticed that playing together actually brought families closer and strengthened bonds.

## Fascinating variety of Ancient Games

Her research led her to a fascinating variety of games – for example, *Thayam*, also known as 5 Mane in Karnataka, Chowka Bara in the North India states, is an ancient game which is still played in remote parts of the country. While it seems like a game of chance as it is played with the roll of a dice, there is also an element of strategy in it. *Adu-Puli* or Goat and Tiger is a hunting-strategy game suitable for all age groups, played on an asymmetrical board, with one player controlling the hunter i.e., tigers and another controlling the hunted -the goats – it's a game which

also teaches community values. Navakangari is an alignment strategy game of North India, where each player is given 9 coins, and has to find a strategy of getting 3 coins in a row (it is played as Nine Men Morris in Europe). Interestingly, the game patterns of *Adu-Puli* and *Navakangari* have been found carved on centuries old temple floors in Karnataka and Tamil Nadu.

Eager to share what she had found; Ima organized a summer camp in a play-school in Bangalore for introducing these board games to children. Not only did the children enjoy the game sessions, their parents and teachers too were delighted to watch them sit in one place, focus and concentrate. Encouraged by what she saw and the feedback she received from parents and teachers, Ima felt she had found her purpose – she set up IMA reCreations as a social enterprise with a mission to pass on



treasures of traditional games to the next generation through research and revival. She came to the firm belief that traditional board games were not only a means of recreation but also held the potential to help in the development of mind and body. “Games teach you to be patient, to lose gracefully, be modest in victory, problem solving and even moral philosophy” she says.

#### Revival Efforts

Ima reCreations has researched and documented rules for over 100 ancient games and game variants so far, some of which have been uploaded as YouTube videos for all to learn. As part of the revival efforts cloth and wooden game boards are also manufactured with the help of artisans. “When we went looking for traditional game boards, we found that they were not available even in places like Trichy and Madurai (traditional temple towns),” says Ima. In fact, they found that game boards now adorned table tops and stools, and were no longer used for playing.

For a game like pallankuzhi they had to identify a local artisan in Madurai to make a hundred pieces of the wooden, 14-pit *pallankuzhi* boxes. They have also worked with artisans who make wooden toys in the famous Channarayana town in Karnataka. Cloth boards for games like pachisi have been stitched and embroidered by women trained by Vidya-India, an NGO.

The organization’s primary focus, however, is on getting more and more people to play these games by conducting workshops and events for children, adults, families and even corporate employees. The first big event was held in 2015 at Freedom Park in Bangalore, where hundreds of families came together and played. Since then, many other events have been conducted, including Children’s Day celebrations at Cubbon Park, Bangalore, game sessions at leading clubs and housing societies which have helped draw a large number of people into discovering these games or reliving their childhood memories.

#### Creating Social Impact

Collaborating with a large number of



NGOs working in education, Ima reCreations has been able to create significant social impact. As a partner of NavSahyog Foundation, which works in 163 villages across Tamil Nadu and Karnataka with a focus on life skill development, Ima reCreations has helped in introducing traditional games in schools and has trained facilitators

and coordinators in 2 clusters. “Games like Goat and Tiger have helped in developing mental skills and strategy skills; traditional games have now become a regular part of our activities. We also hold competitions in villages, as part of community engagement, where these games are played by adults too” says Paritosh Segal, Founder of

Navsahyog Foundation. Similarly, teachers of Vonisha foundation, that supports underprivileged communities through education, say the games have helped children build relationships with friends and learn to work as a team effectively. “At our Centre, children played the Navakankari game. This is a game about strategies, planning and reasoning. The 2 players develop these crucial skills while having fun” says a teacher at Vonisha Foundation.

Some of the simpler games have also helped children with special needs, especially the intellectually challenged. According to Tripti BG, Chief Operating Officer of Tamahar Trust, “Simple (traditional toys were a great hit with our children in Early Intervention i.e., upto 3 years of developmental age. The spinning and the gradual arrest of the movement of tops was very interesting for our pre-school children. Our interventionists were excited because they had also played some of the games in their childhood.”

IMA reCreations has also used games for team building exercises and at other employee events with leading companies like Volvo, HCL Happy Minds, Triveni Turbines and Bangalore International Airport Limited (BIAL).

Ima recalls how much women in village communities around BIAL enjoyed the rare opportunity of playing games, thereby forgetting their day-to-day problems.

Ima Recreations is a self-sustaining social enterprise. Its sustainability model is to generate just enough revenues from workshops and game events to cover costs; its manpower needs are met by volunteers who help in conducting the events and workshops.

The all too familiar Ludo, played as Pagade in the south of India and Pachisi in the North is now on an App. What does Ima think about traditional games becoming App-based? “Having been a Solutions Architect myself, I cannot wish to stop progress. But, I don’t want people to forget their roots” she says.

*Usha Ravi*



## Centre for Social Initiative and Management

### Contact Persons:

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

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

**Ms. Marie Banu. J**  
Director, Chennai  
@ 9884700029

**Dr. Madhuri. R**  
Head, Coimbatore,  
@ 91-9840222559

**Dr. Agyeya Tripathi**  
Head - North & NE India  
@ 91-8058662444

**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 is an overseas chapter of Social Audit Network, UK covering India and Middle East.)

For further information, please contact:  
**Ms. Latha Suresh**  
Director, SAN, India  
@ 92822 05123.  
[www.san-india.org](http://www.san-india.org)



# EARLY CARE FOR A BETTER LIFE

It is but a foregone conclusion that social, economic and political parameters are some of the key factors that play a vital role in determining how healthy a person is. However, many forget that gender is yet another factor — more so when it comes to access to healthcare. That is perhaps why in India, the concept of women’s healthcare is complicated and less than ideal.

“The high level of gender inequality in India negatively impacts the health of women which clearly means health complaints from women are often ignored,” says Meera Satpathy, Founder and Chairperson of Sukarya, an organization that strives to work towards the better health of women and children.

“Studies have indicated that boys are more likely to receive treatment from health care facilities compared to girls,” Meera adds, “The role that gender plays in healthcare access can be determined by examining resource allocation within the household and public sphere.”

Meera has a fair point. After all, gender discrimination in India begins even before birth itself — female foetuses are the more commonly aborted ones. If an abortion is not done, a mother bearing a girl child often contends with a stressful and tumultuous pregnancy owing to familial preferences for a son. “Once born, daughters are prone to be fed less than sons, especially when there are multiple girls already in the household,” says Meera. “As women mature into adulthood, many of the barriers preventing them from achieving equitable levels of health stem from the low status of women and girls in Indian society, particularly in the rural and poverty-affected areas.”

Then there are other factors like early marriages and pregnancies, less-than-ideal socio-economic status, poor access to reproductive and sexual health education, illiteracy and patriarchy to name a few. “Poor infrastructure and access to immediate services are also the reasons for the poor health status of women and infant care,” says Meera.

“All women need access to antenatal care in pregnancy, skilled care during childbirth, and care and support in the weeks after childbirth,” she continues, “All births should be assisted by skilled health professionals, as timely management and treatment can make the difference between life and death for both the mother and the baby.”

Part of the reason for the lack of healthcare is that a large part of India still lives in under-served, poorly developed villages that see little or no adequate healthcare infrastructure. This causes the greatest risk to childbirth, with several women suffering the consequences of poor healthcare and medical attention to them and their progeny at the time of birth itself. There is little doubt that this needs to change, and change soon. The situation, however, is direr than one could possibly imagine.

According to experts, the risk of infant mortality is the greatest in the first 28 days of a child’s life. “In 2019, 47 percent of all under-5 deaths occurred in the newborn period with about one-third dying on the day of birth and close to three quarters dying within the first week of life,” Meera points out.

She adds that children who die within the first

28 days of birth suffer from conditions and diseases associated with lack of quality healthcare at birth or skilled care and treatment immediately after birth and in the first few days of life itself: “India still records about 32 infant deaths per 1,000 live births, which clearly shows our dismal state of affairs.”

According to Meera, it is only improved antenatal care, breast feeding, nutrition diet, identification of danger signs, timely and quality health services, timely and complete vaccinations that are so very crucial to improve the situation surrounding infant healthcare in the country.

Meera’s NGO, Sukarya has carved out a niche for itself by relentlessly working to provide direct access to maternal-child health nutrition services, which in turn benefit its target audience. “A sensitive and sensible approach towards the target group has been our multi-pronged strategies that range from clinical services, counseling, medicine, and nutrition food supplementations, antenatal and postnatal care services to raising awareness, involving communities and men folks, using behavior change communications and convergence with government systems,” she says, “These have yielded good results and we have catered to more than five million women and children at urban slums and villages where we have observed that our services are needed the most.”

The Urban Slum Health Action (USHA) programme has been the most successful one for Sukarya in terms of the quality of its impact. According to the organization, the reason for its success is its effective model of intervention, which in Meera’s words, a fine “combination of service delivery, awareness generation, community empowerment, and linkage with the government system.”

Sukarya now plans on expanding its reach and operations to onboard what Meera calls “aspirational districts” and more backward states in order to implement large-scale interventions.

“As an organization, we have more than 23 years of genuine experience in the technical implementation of Maternal Child Health Nutrition programs with substantial impacts,” she says, “Our customized model has yielded encouraging results. Sukarya’s vision is to now replicate its successful model of interventions to the wider reach and audiences.”

However, the goals don’t end with mere expansion. There is a long list of to-dos that Sukarya has written up for itself. “We have to reduce anemia and malnutrition in our operational areas in five years’ time,” Meera says, “Adolescent girls need to have a voice and have to operate as change makers of the country.



More and more school children should go to regular schools.”

It is a well-known fact that India has miles to go before women and infant healthcare parameters see considerable improvement. However, it is also heartwarming that with organizations like Sukarya, the journey to getting there seems achievable and encouraging. With the right kind of focus, targeted interventions and calibrated expansion, Sukarya could go a long way in making India a much better place for women and children.



Then there are other factors like early marriages and pregnancies, less-than-ideal socio-economic status, poor access to reproductive and sexual health education, illiteracy and patriarchy to name a few. “Poor infrastructure and access to immediate services are also the reasons for the poor health status of women and infant care,” says Meera.



# NEO- BANKING – FUTURE OF INDIAN BANKING AND FINANCIAL ECOSYSTEM

In today's world, we are getting dependent on internet for almost every service. Be it shopping, entertainment, or ticket booking. Things which used to take an important segment of our day now gets done online in wink of eye. Corona has pushed usage of internet more and now services like education and medical care are also available online. It not only gives time and place convenience to clients and service providers but also save lot of money which used to get spent on things like conveyance, physical business set up etc.

Banking sector has not been untouched from wave of technology. Now, as other services, most of the banking services are also being available online. Concept of Neobank has been emerged where banks are functioning completely online without having any physical presence. Such banks provide better digital experience to their customers. Concept of neobanks is based on Digitisation of transactions, upgrading banking systems and adoption of embedded finance which integrates payments infrastructure for unified payment flow within an app.

As seamless payment and other banking and transactional services available on single click, neobanking is being accepted everywhere rapidly. It has already witnessed strong growth across North America, South America, UK, Europe and the Asia-Pacific (APAC) region.

Common guideline for banking services in entire European union initiated practice of neobanking. Initially, Application programming interface were used by FinTech to develop open banking platforms. The first set of neobanks which emerged from Europe were controlled by the EU directive called Payment Services Directive (PSD), for regulation of payments services and their service providers. This directive increased industry transparency. PSD2 mandated third-party access to the APIs of banks. This access enabled data-sharing leading to the progress of neobanking FinTech firms by allowing them to access customer account data securely and build digital-only banks. As soon as neobanking received promising response from all types of customer segments, apart from pure neobankings, many incumbent banks also started introducing their digital services. Neobanks usually attract customers with offering single gateway financial service. After covering noteworthy numbers of customers, it extends its financial services.

Neobanks have divided their services basically in three categories which are Retain Customer segment, Business Customer segment and other banks as customer segment.

In retail customer segment apart from basic banking, neobanks provide value added services at affordable prices. In this



segment, offerings as spends analytics, automated saving plans, multi-currency travel wallet, customised insurance plans are being given to the customers.

In business customer segment neobank offer value-added services such as open APIs and unified amalgamation with business apps embed financial services offerings within their larger business framework. Digitalised supply chain, website building options, online book keeping services are the add on features which neobanks provide to their business customers.

Along with offering their services to individuals and business firms, neobanks are also serving other banks, specifically in Indian ecosystem where neobanks are working in partnership with traditional banks. Services of Neobanks like personal finance management and credit scoring offerings are reaching end retail customers via incumbent banking system. Along with this, they also provide credit assessment modules and loan portfolio management services to banks.

Pure Neobanking in India have not received popularity in absence of specific licences and regulatory approvals. Through various digital platforms, neobanks in India get into partnership with licensed banks, NBFCs and financial institutions where it provides services like opening of bank accounts, prepaid card services, insurance services etc. Interaction between neobanks and Indian customers take place on digital platforms only. RBI, governing body of Indian banking system does not regulate neobanks directly due to the absence of a prevailing licensing regime.

Neobanks are extending their financial

***Digitalised supply chain, website building options, online book keeping services are the add on features which neobanks provide to their business customers.***

services portfolio specifically towards MSME and retail segment in India. Along with this, teenagers, blue collar workers and other underserved segments are also being targeted through both digital platforms and offline agents. In the absence of standalone licences, neobanks are not able to serve Indian customers directly. Therefore, integrated financial services are being provided through them such as forex card, expense management, mutual fund investments, tax advisory services, mutual fund investment services etc. In addition to financial services, neobanks are also introducing financial education programs for teenager customer segment. They are also expanding services across job search, e-commerce and travel booking platforms.

To increase reliable, unified and safe approachability to financial products through digital platforms, RBI, SEBI and IRDAI have introduced many regulations. Video KYC, introduction of account aggregator framework, reserve bank innovation hub is remarkable technological advancement in financial ecosystem of India. Though today neobanks are being indirectly governed



but in coming time this sector is expected to enter in Indian financial ecosystem with new business model and products raising requirement for their direct regulation. There is huge potential for neobanks in India as traditional banking lack ability to meet demand of new generation financial services. With accessibility of services like opening of bank accounts for immigrants, instant credit facility to MSME, customised and cost effective financial services etc. Neobanks can play a vital role in expanding the reach of financial services in India by working in tandem with the government. Consideration over regulation and compliance, data and cyber security, unified API integration and extension of products and services will play an essential role in shaping their triumph.

***Dr. Agyeya Trippathi***



# GROW AND LET GROW



Life in metropolitan cities and successful corporate jobs are really good, but there are many things one may miss out in this pattern. One is 'Nature'; but it varies with each individual. Mr. Ashish from Ahmedabad was a successful corporate consultant but missed nature so much that he wanted to move closer to the Himalayas and work with the rural communities.

He was joined by his partner Ms Divya Gupta, and both wanted to develop a sustainable model as they didn't want to travel. "We wanted to live peacefully in a place closer to the Himalayas, with the rural communities. We chose Bir village in Kangra village of Himachal Pradesh," says Ashish.

With help from friends and well-wishers, the duo established the Sahaj Foundation in 2013 in Bir to work with community children to revive traditional wisdom in farming, health care and cultural practices. Soon, in a span of two years, things became difficult and their model was no longer sustainable. "However, our experience on rural development and education increased manifold. We developed modules that guided children to approach elders in their families and communities and gather knowledge on year-old practices in farming, health care, etc. Modules also encouraged children to explore waste management in their villages and changes in cultural events like marriages, festivals, celebration, etc. Wisdom was transferred from the older generation to the young easily. While the elders loved this project, there was not much interest from schools as this did not influence their academic scores in anyway," explains Ashish.

It was during these difficult times that the couple was offered the Sadguru Gnanananda National Fellowship

award from Manava Seva Dharma Samvardhani (MSDS) Trust. In spite of their staunch belief in what their team was doing, Ashish needed external support to sustain his work. This Fellowship happened at just the right time and helped Sahaj Foundation to design a sustainable social enterprise. Monsoon and summer workshops for a duration of 10 days were designed with similar objectives, but with group activities. A group of 20 students was further divided into 5 groups, where each works on a particular topic—agriculture, natural herbs, waste production and management, understanding cultural practices like marriages, stories behind village deities, etc—for six months. Sometimes, students also come up with topics of their interest. "The idea is to engage students in exploring practices that happened during their grandparents' time and how they have evolved to the present day. The wisdom gained, we believe, will help these children make rational choices in view of their communities and environment," he adds.

The reach and response for these workshops encouraged the team to plan nationwide workshops to stay engaged while the community children went to school. Numerous workshops in collaboration with other institutions were organised in Bir. Also, drawing candidates from US and Europe, the model became reasonably sustainable with the nominal charges levied and the

growing popularity created new demand. The program called "Cultivating Emotional Balance" led by Divya, attempted to teach Buddhist principles in a secular way. "Good things can come from anywhere and therefore source of a thought must not determine the acceptance of it. These principles can enrich any individual's personality," assures Ashish.

Interestingly, the team has also organised intuitive workshops on a multitude of topics like 'Prashn Vikas Ka, meaning 'A Dialogue on Rural Development'. Here, the participants from urban areas were allowed to comprehend all aspects of community self-reliance and the thread between market, government and communities that helps re-imagining socio-economic systems. The theme was very successful and over 20 workshops were organised in just three years. School, college students and also professionals liked the concept. The workshop was toned according to the group of participants and its experiential aspect inspired the recipients to rethink on many facets of development. As the workshop invested time in field work, this could not be done in online mode.

Owing to the demand, an online program called 'Naya Daur, Naya Kalpana – New Era, New Imaginations' was introduced in 2021 to help participants read up on alternate economic systems and understand them in depth. For example, books like Donut

Economics by Kate Raworth, Economy of Permanence by J C Kumarappa can spark new thoughts or even ideas. But at that nascent stage, there must be someone to channelise the thought process and encourage new behaviour. This program promises to do that.

Ashish and team's hard work and the results were noticed by many and an elderly couple from South India Mr Raju Chander and Ms Vyjayanthi Chander, came forward to contribute to Sahaj Foundation in appreciation of their work. But, being content with what was going on and now that the projects were successful, Ashish decided to use their to help many others who were struggling to establish their ideas firmly. "MSDS gave us a new life. If not for it then we may have struggled harder to establish our ideas and their impact. Now that we are sustainable, we proposed a fellowship model to this generous couple to encourage others like us, and they agreed," smiles Ashish.

Inspired by the MSDS fellowship, Disha Parivartan received over 120 applications and two applicants were chosen for the fellowship support of 10,000 rupees per month for a period of three years, without any binding clauses, letting them completely explore the feasibility of their ideas. Soon in 2021, the Vriksh Mentoring Fellowship was also introduced to mentor 10 fellows each year and help them shape their ideas into a workable model. Sahaj Foundation is that one rare example that shows how growth of an idea/institution can also help inspire growth of other ideas and institutions. "All we needed is some form of support that reassures our belief in our work. MSDS fellowship did that for us and Disha Parivartan is also trying to do the same," says Ashish.

*Shanmuga Priya.T*





# WOES TO WOWS : THE NEW DAWN

*“To bring the sublime into the mundane is the greatest challenge there is.” - Pir Vilayat Inayat Khan.*

Where is life in the mundane existence? “Every day is a chance to begin again. Don't focus on the failures of yesterday, start today with positive thoughts and expectations,” says Catherine Pulsifer. It is easier said than done. These days, age seems no big deal to get into a mundane existence. Schools and education had done that to 12-year-olds, and to Sachin too, who is now in tenth grade.

Sachin has been doing the same thing as far as he could remember. Waking up at 5:45, shower and getting ready; having his milk and cereal; wearing his uniform, running to the bus stop, waiting sleepily for the yellow school bus to come, sharing laughs and fights in the bus, sitting in a concrete building class for 8 hours, having information overload every day, returning home, doing homework, and sleeping knowing that nothing will be different the next day!

Even sports, arts, theatre, dance, and so on have an academy with structured routines, performance measurements to the dot! Where is innovation? Where did the ability to experience an alive, thriving life go?

With the COVID pandemic and lockdown, the actions have been restricted into a 10 by 12 room. Still, the routine and structure remained the same. Sachin was so used to the mundane that he was first faced with resistance, frustration, anger, and refusal when one had to get him to do something out of the box. When forced, every effort would see the negative side of the task and was a failure with the gusto of getting back to the known realm of the routine.

Sachin's father Rajesh woke him up with a loud happy voice: “Sachin, see what we have got here! Let us begin our gardening work. Let us make this house more beautiful. It will be good for us to do some helpful activity in the morning and evening.” In the usual indifferent, bored voice, Sachin asked, “what is it, Pa? What gardening? His father was still bubbling with the enthusiasm of a new project. He said, “Have you ever noticed how much open space we have around the house and in the front yard? Mom is complaining we have a lot of weeds coming up. We also have an excellent terrace space that we can use. After the lockdown, we can buy some garden chairs and put them on the terrace. Imagine some greenery around this place!”

“Pa, are you crazy? Which gardener is going to come now during this pandemic? Who will plant and grow the plants? I am sure mom wouldn't even look at them.”

Harini, Sachin's mother gave him an annoyed look and said, “What makes you say that? I grew up in a small town. Don't forget we had grown good flowering trees at a young age.” Sachin's father controlled his laughter and said, “Why do we need a gardener? This is going to be our family project, my boy! What will you do cooped up inside that room all day? Look at the kind of slouch you have. Let us get some fresh air. Didn't you read, fit people have better immunity !”

Harini and Rajesh's enthusiasm annoyed Sachin even more. They seemed like enemies to him now. He thought the pandemic had made them lose their mind. “Remember, it is your project, and I have not signed up for it as of now,” they said. Sachin gave a dismissive nod and walked back into his room.

“Sachin, come out and help. Where are you? It is so lovely outside. Fresh and no one around... get up and come...” this prodding went on day after day from Harini and Rajesh At times, out of sheer exasperation,



Sachin would come out, stretch himself, do some watering and help his mom clean the pathway around the house. He somehow liked the fresh smell of mud when he watered the plants. He was surprised that he had never noticed this space around the house in the last three years. When they had moved into the newly constructed duplex house, he was hardly nine years old. He had made friends with a couple of children in the neighbourhood, and they played many imaginary games in the front yard. As the studies in school and homework increased, the outside playtime was cut. He had also got electronic gadgets that kept him busy within the four walls of his room.

Sachin usually found an excuse to engage in any extra work, hence this garden project was no exception. It was now almost two months, and the plants looked much healthier. Sachin had agreed to water the plants in the morning and sweep the yard in the evening. His dad decided to watch YouTube videos on gardening and

pulled Sachin to help him in replanting, upturning the soil, and sowing tiny kitchen garden seeds. His mom was watching how much the plants were growing every day, hoping to have some produce as her proud achievements.

One morning Sachin noticed some twigs near a plant. He saw two birds bring twigs in their beaks and doing something in between the branches. Lo! They were building a nest! A house for themselves. First, he wanted to shoo away the birds. He raised his hand and realised the effort they were putting. The birds carried small leaves, twigs, in their beak and flew near the branch. They looked all around for any predators. When assured of the safety, they place the twig carefully in a designed fashion and the nest was made. Sachin was fascinated. He carefully studied the design and realised the intelligence of the birds to have chosen such a safe space. He loved the way they relentlessly with unending enthusiasm flew back and forth to build a cosy home.



The newfound purpose of observing and learning from the birds brought a twinkle to Sachin's eyes. He frequently walked out in the morning to see the progress the birds had made in building their nest. One morning, he noticed only one bird sitting on the topmost branch as though it was guarding the nest. Sachin was searching for the other bird, maybe the female one, he thought. He was worried if it had gotten into some trouble. He then noticed the female bird inside the nest. Lo! There were some eggs that she was hatching in the nest. Yes, there were 3 eggs he spotted at the nest the next morning when the bird came out for a brief time.

Sachin realized he had never had this kind of excitement and flutter in his heart before. The eggs may hatch soon. Garden, the birds, and eggs became his main thought process now. He wondered how his parents must have saved their money to build their home. How his mom would have taken care when she was pregnant with him? Suddenly he noticed her, as though it was for the first time, working on her laptop and seated at the dining table. He felt he hadn't seen his parents in the last few years at all. They were just people in the house along with the rest of the things. Now suddenly they seemed alive. The pandemic issues, online classes boredom were forgotten.

He heard a feeble sound come from the nest. Oh! The eggs had hatched that morning and

there were little birds chirping. He could only see their red mouths opening and closing. The mother and father bird were guarding the nest. They took turns to fetch food and never let the young ones out of their sights.

Sachin researched a lot about birds and their ways in google. He dreamt of becoming an ornithologist in the future. There was a jump in his gait now as he walked to the front yard. Suddenly he saw two little birds on the floor one day. His mom was drawn too in this process of learning. She told him not to touch them, but watch from a distance. The young birds hopped and within three days were ready to fly! The parents flew around them as though showing them how to fly. Lo, one evening he saw the birds fly together around the nest and up in the horizon and away they went exploring the world yonder.

Sachin began to spend more time in the evenings at the dining table with this parents. He helped his mom set the table so all of them can eat together and share notes of their life. He felt he wanted to know how they felt as parents. He began to think like a young bird too.

Each other day, Sachin was out watering the plants and looking at other species of flora and birds around the house! His learning had begun and his eyes twinkled with the hope of finding something new every day.

*Dr. Kalpana Sampath*



## SMT. GIRIJA KUMARBABU HONORED WITH THE AVAIYAR AWARD FOR 2022



Chief Minister Sri. M.K. Stalin on Tuesday presented the Avvaiyar Award for 2022 to social worker Smt. Girija Kumarbabu at the Secretariat, in recognition of her service towards the welfare of women and children. Minister for Social Welfare Smt. P. Geetha Jeevan, Secretary of Social

Welfare Mr. Shambhu Kallollikar and senior officials were present.

The Avvaiyar Award is instituted by the Department of Social Welfare to honor women who excel in service to women. The Award includes an eight-gram gold medal, a cheque for 1 lakh rupees, a shawl and a citation.

This Award is in recognition of Smt. Girija's work as a member of the Indian Council for Child's Welfare, Juvenile Justice Board, Prevention of Sexual Harassment at Workplace, Medical Ethics Advisory Committee, as well as working with UNICEF and training many social workers.

**Smt. Girija Kumarbabu has been associated with CSIM since its inception and is a Social Auditor registered with Social Audit Network, India.**

CSIM team congratulates Mrs. Girija Kumarbabu for her selfless service and wish her many laurels in future.



# “If we can’t do it, then who can?”

## Mohini Daljeet Singh shares with Marie Banu the programmes of Max India Foundation.

**M**ohini Daljeet Singh is a social worker, educationist and a public speaker par excellence. She started her social service journey by volunteering as a student with Mother Teresa’s Home, “Prem Niwas”, in Lucknow, where she learnt her lessons of compassion and selfless social giving.

An army daughter and army wife, she spent more than three decades on “hands-on” social and welfare work to benefit army families in the health, education and personal counselling areas before she joined the Corporate CSR sector.

As Founding CEO of Max India Foundation, Mohini Daljeet Singh worked for the underprivileged on the health platform where the Foundation benefitted over 31.5 Lakh individual beneficiaries.

Mohini has represented Max India Foundation as a panellist and anchor at various CSR platforms in India and abroad, including that of CII, ASSOCHAM, PHD Chamber of Commerce, CSR Live week, BRICS, CCI, Centre for CSR and IICA.

*In an exclusive interview with Marie Banu, Mohini Daljeet Singh shares the programmes of Max India Foundation.*

### About Max India Foundation and its vision?

With caring as a core value, the Max group was in the businesses life, like life insurance, health care, and later into health insurance. Our Founder and Chairman Mr. Analjit Singh wanted to give back to the society as the businesses grew. A Trust was created for “making a difference to life.” The operations started in January 2008.

At that point, the Trust focused completely on health care for the underprivileged. We had the support of Max Healthcare with its hospitals, doctors, nurses and infrastructure which empowered us with skill and expertise. One cannot afford to take a chance on the healthcare platform. As we started moving ahead, we realised that health in itself is a vast subject and we therefore engaged in its various aspects; for example, health awareness camps, preventive health check-ups in slum areas, communities and schools. We took it to a different level unlike most of the people who do healthcare programmes as part of their CSR by including immunisation and specialised tests such as mammography, pap smears etc.

We had the capacity of treating patients for tertiary care such as cancer, hole in the heart operations for little children, and cataract operations. We realised that they were certain treatments like cancer that costs a lot of money which the underprivileged cannot afford and we supported this need as well to the best of our ability.

A key aspect in healthcare is prevention, hence immunisation is very important. Although it is a government project, it doesn’t reach the last mile. Also, at that point in time, the government was not providing vaccinations like Hepatitis B. Immunisation is a challenge to execute in a sustainable manner. There was some apprehension even within the group if we would be able to do it or not. I said, “If we can’t do it, then who can?”

We did the programme in a calculated manner with stringent SOPs - the vaccines would be delivered to the doctor on the day of vaccination, only 100 children would be vaccinated in a day; and doctor would check the children before the vaccine is administered. records were maintained.

It was a fantastic journey which kept expanding and we helped to treat around 35 lakh direct people through



this programme. We continued the healthcare programmes until 2019 after which Max group decided to divert its interest from healthcare and Max India Foundation 2.0 came about. I resigned as CEO and remained as a Trustee with an advisory role. We slimmed down our team and from being a hands-on operational CSR organisation decided to be a donor organisation. Mainly, our focus shifted from healthcare to quality education for the underprivileged.

Our Managing Trustee Mrs. Tara Singh Vachani, daughter of our Founder Mr. Analjit Singh, is very passionate about education for the under privileged as she feels that this is the biggest game changer which can lead to a better quality of life. We now facilitate quality education through various programmes managed by competent NGOs. For instance, we support Teach for India, who work through young fellows (who are well educated and well exposed) in government schools to bring about the much needed change in attitude and education. We are also associated with Foster and Forge where we train government school teachers and provide study material. Likewise, there are other organisations like Vidyalaya that work with tribal schools: TEA (The Education Alliance) has impacted children in Delhi and Madhya Pradesh. We have spread our wings and in the last two years we have been very gratified with the impact thus created. We have decided to continue sponsoring the same NGOs for a minimum of three years to ensure continuity.

### Your journey at MIF?

Thank you for asking me. I thank God every day as it was only Providence that could have brought me to Max India Foundation. I was very involved and sincerely inclined towards the welfare of families, especially healthcare for the army wives. Being an Army daughter and Army wife, I have seen the challenges families face along the years as they move from place to place. The soldiers are very busy so the senior ladies do what they can for the families; it’s like living in an extended family at the regiment.

When my husband retired as an Army Commander, I really wasn’t thinking of taking up a job at all. When I got the opportunity to be part of Max India Foundation, I accepted the offer as it fitted me like a glove. I was confident and it seemed like an extension of the work I had done. My perspective widened and continued to change with time as I interacted with all strata of society, including all levels of government representatives and identified many gaps. The needs of people are so overwhelming, but the solutions are not always smooth. Self interest of local leaders is something that comes in the way of community progress I found. Also gender equality and respect needs more time and work to reach a satisfactory level.

We expanded our work as we went long, including cancer treatment for children, palliative care and other programmes. Each time you succeed, you realise that there is so much more to be fulfilled. I actually put my own self 24x7 into it and marched on.

When we engage in healthcare, obviously nutrition, food, and drinking water are part of the narrative. There are no boundaries or limits. Soon after, we provided libraries and STEM learning for schools in the villages we had adopted. Lately, during the pandemic we provided food, medicines and masks for the migrant labourers through the support of NGOs.

When we talk about social causes, environment, entrepreneurship or CSR –we need to be focused on our goals which are often aligned to the corporate vision. At the end of the day we have to be humane and need to reach out for holistic well-being.

### Education being a major vertical for MIF, what are the key programmes?

We work with several NGOs on the education platform. I will tell you about an interesting programme called “Saarthi Education” executed by Shally Education Foundation.

This is a slightly different concept because in this programme, we work with the mothers of young children (almost pre-school children). The mother is not only the first teacher for a child but also the teacher who would remain for life. Mothers spend maximum time with their children. The values imbibed through her at this stage and the kind of education that she can provide at home is extremely important. Therefore, we have taken it up ourselves to empower these women to make healthy choices - whether it is for food or education. We spent a lot of money and effort in East Delhi, South Delhi, and South East Delhi to enable a successful programme. Crash courses in English were conducted and supplemented with audios. Saarthi provides regular work sheets and material to make learning consistent even during holidays and children are monitored.

MIF works through Fellows in Teach For India (TFI) initiatives; The Education Alliance (TEA) who focus on monitoring education, which was a big challenge during the pandemic. We provided a lot of technological aids (tablets) to aid poor children for online learning as they do not have access to a smart phone or computer.

We have been also supporting education for special children in Dehradun.

### With MIF also working in the area of health, how do you think CSR funds could support palliative care services in our country?

Palliative care is provided to those who cannot be treated by hospitals anymore. There is a huge gap in the wellness needed and provided at that stage, because you have to support the patient morally, provide healing like bandaging, pain killers and most importantly support the family of the patient.

Since 2008, Max India Foundation has been supporting Can Support, the first organisation to provide palliative care for the underprivileged in India. We supported the complete running of one of their centres in East Delhi which has a doctor, nurse and volunteers who go house-to-house of the poor families of cancer patients who needed palliative care. The families were identified with the help of AIIMS and Safdarjung Hospital.

The need is much more now and beyond cancer. Palliative care is very significant in western countries, and now in India as well. This year, Can Support has been discussing whether it should relook its focus on cancer and look beyond at patients suffering from other diseases as well. Life, till it is there, should be of best quality. That is what palliative care ensures. Certainly Corporates can support palliative care through CSR funds. This would bring succor to thousands and enable them to die with dignity.