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FROM THE EDITOR

Dear Reader,

Over the past 21 centuries, we have explored more civilisations with the passage of time. Still, in some countries and societies, the archaic and often criminal notions of justice and honour meted out to women speak of a society that remains mired in a mediaeval mindset. This is evident from news published by different countries and societies.

Respect and tolerance towards each other is one of the greatest human values. It is said that “love creates love” and “respect creates respect”. When everyone tries to respect one another and when men and women are equally respected in a society, then the social and family system becomes stronger and healthier.

Women play a great role in the social and family system. They constitute to almost half of the world population and are the key stakeholders of a society. When opportunities are created for women in terms of education and profession in their field of interests without any restrictions or limitations, it is empowering. This gives all the girls and women the power to make decisions. When offered equal educational and employment opportunities, women contribute towards our country’s economic development.

Some Indian women are global leaders and powerful voices in diverse fields but most women and girls in India do not fully enjoy many of their rights due to deeply entrenched patriarchal views, norms, traditions and structures.

Every child deserves to reach her or his full potential, but gender inequalities in their lives and in the lives of those who care for them hinder this reality. We witness gender inequality in some homes and communities every day; also in textbooks, movies, and in the media. This results in unequal opportunities and impacts on the lives of both genders, statistically it is girls that are the most disadvantaged.

There are risks, violations and vulnerabilities girls face just because they are girls. Most of these risks are directly linked to the economic, political, social and cultural disadvantages girls deal with in their daily lives. This becomes acute during crisis and disasters.

When we understand and start respecting the women around us, we can truly accomplish the dream that our predecessors dreamt of.

So let’s break free from stereotypes and treat women equal.

Marie Banu

EDITORIAL

Latha Suresh
Marie Banu



IIT MADRAS’ TECH COULD END MANUAL SCAVENGING

Nagammal, a widow of a person engaged in manual scavenging has now turned into an entrepreneur, owning a robotic machine HOMOSEP worth 20 lakh rupees that cleans septic tanks without manual intervention inside. Now she’s learning to operate the machine at a workshop in IIT Madras where the machine was developed. She’d also give employment to two others.

Her husband Kannan died twenty years ago inhaling poisonous gas while cleaning a septic tank in Chennai. Tragedy struck when he entered the tank to clear the hardened sludge. A mother of two daughters, life has been so difficult for Nagammal who earns her living working as a housekeeping staff. She told tellmystory.in “Looking at the drilling technology for the metro rail, I’ve always thought why not a technology to clean septic tanks. My husband wouldn’t have died then. Now I am happy I am getting the first machine.”

The machine mounted on a tractor has a robotic arm which can perform a series of manoeuvres to crush the solidified sludge, mix it and pump it out, completely doing away with manual entry. Prof Prabhu Rajagopal from the Department of Mechanical Engineering at IIT Madras said “Every district should have women self help groups with these vehicles and they should be given these contracts. In course of time the stigma would be broken and other communities too would vie to take this up to earn their livelihood”.

More than 900 individuals engaged in manual scavenging have died across India since 1993 while cleaning septic tanks.



Activists say the number could be much higher as many cases went unreported.

Over the decades people from a few scheduled castes were pushed into manual scavenging, in conditions that defy human dignity and human rights. Safai Karamchari Andolan, a nationwide NGO working with these communities had commissioned IIT Madras for a technology to end this violation. The NGO is now empowering widows of victims who died while cleaning septic tanks to take this up as an enterprise. Deepthi Sukumar, member of the national core team says “Owning and operating this scientific technology for these communities is a huge history. It would transform their life. This would also help them to break out of the caste barrier as it’s a caste based occupation”.

At Chennai’s Selaiyur where Ms Deepthi works, women who had lost their husbands in septic tank tragedies and women self help groups from the community are actively joining hands to turn entrepreneurs for a new lease of economically empowered life. A group of three women become partners and they are working on to avail loans for this. Separately,

the IIT Madras team too helps the teams by securing CSR funds from corporates for the cause.

Ruth Mary another widow said “I am happy about this opportunity which could end manual scavenging. Had this been there a decade ago I wouldn’t have lost my husband. This would also empower us economically”.

Solinas, the start up behind this launched by students and a faculty member at IIT Madras had developed this with inputs from those working on the ground. Now it’s also working on a compact model. “We are incorporating the vehicle with the robot, suction system and more importantly storage space so the sludge pumped out can be stored and emptied at designated places. The owners need not hire a vehicle for this and this would increase their income too” said Divanshu Kumar, the CEO.

Experts also want local bodies including municipalities and corporations to adopt this kind of technology and nurture these women. This they hope would help end manual scavenging sooner as well.

Source: www.tellmystory.in

DRIVEN BY FAMILY



Family is a powerful ecosystem and has a very strong influence on an individual's development. "It is a mighty driving force. I realised it's might only when I lost my family due to alcohol," shares Mr. C. Selvendiran, Founder of Selva Care and Cure Foundation in Bodinayakanur, Theni.

His childhood in Chinnamanur Town exposed him to financial insecurities and he was able to choose what was best for his family's situation. With two siblings to be cared for, his parents' debt and inability to continue farming forced him to discontinue ITI training and look for jobs in cities.

"Suddenly, I got to know about the open selection for Indian Military in Coimbatore and I managed to be there. It all just fell in place and I got selected. My service to the nation helped me educate and marry off my siblings, repay my parents' debts. My disciplined self-gave in and in no time, I became an alcoholic. As in all cases, my wife did not like it," says Selvendiran.

Separation from wife and kids, followed by divorce drained him emotionally. "There was no one I could look up to. I wanted to do something to bring my family back. My friend's reference led me to an Alcohol Anonymous group and the meetings gave me hope. Not only me, but everybody around also noticed the changes in me. Earlier, I met people to drink but now, I was meeting different people to enable de-addiction for self and others. I was reforming," he introspects.

Selvendiran was soon encouraged to conduct de-addiction classes and his journey inspired many others to give up alcohol. "It felt peaceful to see families reuniting. I did not want any family to break down because of alcohol," he says, resolutely. His efforts paid off well when 15 addicts recovered and remained sober in his nine months volunteer stint with a local trust. Realising that he wanted to do this in his own way, he decided to establish a de-addiction centre and a friend referred him to CSIM to prepare himself for this purposeful journey.

To begin with, CSIM's classes drove him to read more about de-addiction itself. "What you read and what you are required to do may not often meet at the



same point. But, the perspective you build as a result of all that you see in the field and read, is what actually matters. The very design and delivery of CSIM course was effective. It was clearly an organic process," shares Selvendiran, who established the Selva Care and Cure Foundation soon after, in 2022.

The two months' basic program provided at this de-addiction centre includes counselling, detox, peer training and group therapy. Depending on the level of addiction and liver damage, detox is facilitated through medicines or drips and the inmates are fully informed about what is being done and why it is needed. "The changes they sense after detox is the first milestone and thereafter consistency is the key. Counselling helps them realise what they have been missing or have given up due to drinking. Group therapy sessions are designed to give enough space for them to open-up, build trust and support each other in their effort to overcome the habit. Peer training from AA members further complements the process."

"Backed by a credible team of doctors, psychiatrists, social workers and volunteers, I designed every bit of

this program thinking of how an addict can be convinced to go back to his family," he adds.

On a case to case basis, the duration of program is customized to ensure complete recovery. Interestingly, diet is so consciously monitored that even the tadka is different for some of them. Selvendiran wants to offer the services free of cost in the future and has started saving for the same from his pension. Even now, patients from poor families or those who cannot afford are not charged for treatment. So far, 8 patients have left and are sober. They all keep coming back to support the 20 patients who are undergoing the program currently.

"The changes that happened in my life kept me adrift and I always found my direction. I feel very positive now. Despite what I have missed with my family, my foundation's work has given me a new identity. I sure hope this convinces my family to accept me. Earlier, alcohol kept me from doing anything for them but now, I want to do all that I can as soon as they come to me," says a yearning Selvendiran.

Shanmuga Priya.T

WOES TO WOWS: MOVING ON AND CREATING A PATH

“Our greatest glory is not in never falling, but in rising every time we fall.” – Confucius

The series of stories under Woes to Wows has been an exciting journey. The stories have been based on real experiences of people. The pandemic had its challenges and, based on many of our responses, converted many ‘woes’ into ‘wows’. Life’s ups and downs exist only to make us stronger, wiser, and more resourceful to the world. The secret lies in a few specific beliefs and perspectives we need to hold within ourselves about Life and its happenings. Our willingness to change, identify the issues, capture them, and change them becomes critical for the shift to happen. Listening to people, their experiences during the pandemic, and their takeaways, I learned that we receive the same context differently. Therefore, we interpret life too in many ways. Becoming aware of how we receive, analyze and understand will help us flow toward change much more quickly with the least resistance. Reflection enables learning to emerge and is a powerful tool needed to wade through Life.

Based on the stories I shared in the series, through reflecting on them, I have picked a few beliefs that are handy in our pockets to manage adversity and change.

- ♥ I don’t have to conclude and judge people and events. They eventually emerge and show up as what they truly are over some time. My judgments can hamper me from experiencing the holistic picture.
- ♥ Unearthing and Evolving meaning in Life need patience and acceptance. Dolly Parton said, “The way I see it, if you want the rainbow, you gotta put up with the rain.” My impatience and inability to accept people and events can come in the way of surrender and evolution.
- ♥ When the world is moving, dynamic, and changing, I cannot be stagnant or slow in responding to that change. I will go against the flow and become a resistance factor myself. Flow is the way of Life, and the constant in evolution is time! Time never stops. “We cannot direct the wind, but we can adjust the sails – Dolly Parton.”
- ♥ Hope can convert any problem into an opportunity. It is in me to choose to experience problems as challenges, hardship, and stumbling blocks; or as opportunities, new beginnings, and path forwards. Nurturing faith in the Universe and hope in



our capabilities to overcome the problem goes a long way in life. “When you focus on problems, You will have more problems. When you focus on possibilities, You will have more opportunities- Lewis Howes.”

- ♥ Life comes unannounced. That is what makes it most exciting and interesting to live.
- ♥ Help and support may come from anyone. I must be open to seeking and receiving. If I expect support only from the known, the unknown goes unnoticed.
- ♥ Universe has its cosmic play of providing for us. “What’s



important is to be able to see yourself, I think, as having commonality with other people and not determine, because of your good luck, that everybody is less significant, less interesting, less important than you are.” - Harrison Ford.

- ♥ My thoughts attract the kind of situations I live in my life. When I change my perspectives and beliefs, the context begins to move in the direction I want. “No one saves us but ourselves. No one can, and no one may. We ourselves must walk the path.” – Buddha
- ♥ When faced with adversity, the only place I can perhaps rely on to draw strength is from within me. Whatever courage and push others give, it is external. It is not mine unless I believe in myself and my power. I will not move faster and longer with external anchorage. “I was always looking outside myself for strength and confidence but it comes from within. It is there all the time.” – Anna Freud
- ♥ There is a solution to every problem that arises in the world. Perhaps there was a solution that existed before the situation became a problem. Most of us in the pandemic went to the basics and traditional practices to keep healthy. Instead of worrying about the problem, I need to focus on understanding it.
- ♥ Everything is transient, including me; so are people, things, situations, etc. I need the patience to give the time required for changes to happen and become a way of life.
- ♥ Everything that happens to me in life has a purpose. I have not recognized it doesn’t mean it is meaningless. I have to find the meaning, and that process will be the pathway to my inner peace and growth.

Life is an evolving spiral. With deep inner strength and trust in Universe, if we can approach every adversity as an opportunity to evolve, transformations will become a part of life. The woes turn into WOWs to make us evolve into better human beings and leave behind a better world for the future.

Heartfelt thanks to Latha, Banu, and CSIM for allowing me to share my little stories and life learnings. Thank you to all readers.

Dr. Kalpana Sampath

TOUCHING LIVES: YOUNG AND OLD ALIKE

Alexander Valeti's first tryst with empathy began when he did his schooling from St Francis School in Nellore. "This was a school that included visually impaired students and I used to observe the difficulties faced by them," he says, "My initial dream was to start an NGO to help them."

Over time, the man who would go on to become the founder and chairman of Sam and Jane Foundation got the opportunity to volunteer at NGOs where he understood problems faced by weaker sections. "I thought to myself: why not have our own NGO to serve the poor?" he says, "Thus began my NGO with the names of my son, Samuel, and Daughter, Jane." At Sam and Jane Foundation, the plan was poverty alleviation in all spheres – from education to environment. "Our core areas include education, healthcare and women empowerment," says Alexander.

The organization is associated with government schools within Guntur, where it has helped children through distribution of stationery. "We also helped children develop English communication skills by arranging special tutors," says Alexander, "We began scholarships for the orphaned and underprivileged students unable to meet educational expenses." Today, the foundation supports a few students and plans to expand in the near future.

Education aside, women empowerment was and continues to remain a cornerstone to the way Sam and Jane Foundation conducts operations. "Our dream is to help women stand on their own feet, which means better education for their children," says Alexander, "We began the skill development centre at Tenali in Guntur where we provide free training to women in tailoring, embroidery, mushroom cultivation and pickle making."

Around 30 to 40 women per batch began training for two months, after which the foundation encouraged them to form self-help groups and secure

loans. Loans helped buy sewing machines and other raw material. "We have conducted seven batches till now at an average of five batches per year, with plans to do more," says Alexander.

Over the years, Sam and Jane Foundation has prioritized healthcare in association with local government hospitals. "We conduct tuberculosis awareness in schools, colleges, public places and prisons," says Alexander, "We try to help the public understand early diagnosis, and educate them about the disease and its impact."

The foundation has also tackled HIV through a targeted approach. "Sam and Jane Foundation has supported HIV-positive children who lost one or both parents," says Alexander, "Government-issued free medicine to treat HIV isn't enough in terms of keeping track of the progress made by HIV-positive children. They need nutrient-rich food, which is in short-supply as such children are usually orphaned and raised by grandparents. We identify these children, support them in their nutrient uptake through a budget of Rs 1,000 per child, per month."

He adds: "This programme is close to our heart — we might not be able to save the lives of such children, but can certainly expand their lives." The foundation has supported 25 children per month since the programme was initiated in late 2021. The programme is presently in Guntur but will expand to other regions.

Sam and Jane Foundation also embarks on ad-hoc projects like supporting the aged. "Even though we don't maintain old-age homes, we believe that supporting the deprived in the final stages of their lives motivates us and gives us the satisfaction of giving back to society," says Alexander.

Today, the foundation's skill development centre, HIV Orphan and Sukanya Valeti Scholarship Fund are three projects that make part of its regular programme. The organization considers these programmes its key milestones too. "Our programmes



benefit the individual and society at large, and we are able to bring financial stability to the poor and provide them with a better livelihood," says Alexander, "The fact that we provide a helping hand to HIV-positive children who are also orphaned is our way of giving back to society. We hope our scholarship fund goes a long way in uplifting society."

Sam and Jane Foundation has fixed certain goals for itself: "do social service perfectly and in a way that the benefit reaches the correct beneficiary," says Alexander, of the organization's primary goal. "Do our part in sustaining and empowering civil society and support as many beneficiaries as we can," he adds to the list of the organization's goals.

At the end of the day, the organization envisions a society where "each and every member of downtrodden communities, the underprivileged and weaker sections of the society can boldly face the world today, tomorrow and forever while they enjoy equal opportunity for growth and empowerment in a balanced environment."

In 2023, Sam and Jane Foundation

expects to start two more empowerment training centres within Andhra Pradesh. The organization also hopes to extend support to all HIV-infected orphans within Andhra Pradesh, while extending the Sukanya Valeti Scholarship Fund to all eligible students within the country.

In all, the organization has supported 1,500-plus families through grocery distribution — distributing rice, eggs, toothpaste, soaps, salt, onions and other items through the COVID pandemic. "Each of these bags would be sufficient for a family of four to survive with two meals per day for an entire week," says Alexander.

The organization has supported over 500 elderly people who are members and inmates of old-age homes and has impacted over 250 families through its women's empowerment programmes. Over 10 students have benefited from scholarships, while over 2,000 lives have been impacted thanks to the foundation's ad-hoc projects like mosquito-net, blanket, towel, and food packet distribution.

Rahul Philip



Centre for Social Initiative and Management

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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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HELPING LESSER PRIVILEGED CHILDREN THRIVE



One in every 11 children in India is working. About 50 per cent of children in India don't attend school because of poverty. There are millions of children who work in India to support their families because the adults don't have proper employment and income.

We often see adolescent children playing on the streets, picking up coal or garbage. These little faces we see every day are part of these vast numbers. What seems like a shocking reality, is regular life for these lesser privileged children.

One among these many faces is Chanchal, a little girl from Kashipur, Uttarakhand. She often does household chores and picks up coal from the railway tracks. Since her family could not afford to send her to school, she was responsible for taking care of the house and contribute to the family income.

When Ayushi Nagar, a commerce student from the same town met Chanchal in 2017, she was deeply moved by her plight and the fate of similar other children. "I was on my way to my coaching when two sights caught my eye. One was of the school-going munchkins giggling and laughing that brought me nostalgia and the other was of the munchkins covered with hazes of coal dust picking up coal (for the sake of some money) that brought me disappointment," Nagar recalls who was 22 years old back then.

She realized that there were hundreds of kids like Chanchal who were trapped in this vicious circle of earning at a very young age at the cost of their education. "This experience made me feel morally obligated to do something for these kids and pull them out of this worthlessness. Thus, I laid the foundations of 'Khwaahish'," she shared.

The humble beginnings of a movement

Nagar brought together a group of like-minded and committed individuals to make a positive impact in the lives of lesser privileged children and their families. They started addressing basic societal issues and focused on imparting skills like reading and writing. However, this was just the beginning. The problem was deeply rooted because of the background of these children.

The kids were indulged in various misdemeanours such as the use of abusive language, betting over games like Gilli-danda, staying unhygienic, and more. Volunteers started conducting regular sessions on topics of education and life skills for these kids.

"The everyday life of a young child living in a slum is full of nuisance, from which he/she should have been protected. Furthermore, the importance of education and the will to invest in it for the long

term as against the short-term financial benefits of sending the kids for labour is a cost, not many parents are willing to pay. This leads to a situation where it gets difficult to even get a kid to attend a school or the supplement classes that we are trying to deliver," Nagar explains.

The Khwaahish team started by conducting counselling sessions for both children and their families. They brought people from different sections of society to impart valuable professional and personal learnings to the community. With time, many volunteers got involved with Khwaahish, making it reach hundreds of children and their families in Uttarakhand.

The organization is currently active in Kashipur, Daniya, and Almora in Uttarakhand. Their team has eight full-time members with various interns and volunteers. With time, people started noticing their efforts and came forward to support them financially. The organisation currently functions with support from individual donations and sponsorships.

The core work and impact

Khwaahish primarily works towards providing education and holistic development to children to assist them in becoming future leaders and



changemakers. Through their core projects, Khwaahish is touching on many aspects like education, health, life skills, etc. to help lesser privileged children lead a better life.

Project Neev focuses on providing online and offline classes to the kids. "Because they had to work to make a life, morning classes were not beneficial to them. We used to conduct in-person evening sessions but also launched online classes when COVID impacted our offline sessions," she added. Under their flagship initiative, Dakhila, they have enrolled over 150 students in private institutions across Uttarakhand. The NGO has also established a chemistry lab, a library, and various educational trips to teach children in interesting ways.

Through Project Arogyam, the children receive regular health check-ups to ensure their physical and mental well-being. "We teach them about maintaining excellent health, proper hygiene, the necessity of eating nutritious foods, and so on," Nagar shared.

The youngsters were taken for routine health checks at the beginning of 2019 and it was discovered that all of them were malnourished and required emergency care. After regular intervention and support from the Khwaahish team, their condition improved drastically in just two months. The children were found to be healthier and well-nourished in their next check-up.

Through Project Sampoorna, the children and their families are provided vocational training. The kids and their mothers are taught to make home décor items, apply henna, woodwork, use computers and connect with the digital world. "The goal is to develop a love of learning in children so that they can earn a living on their own. Earning money through hard effort is far more respectful and skilled," Nagar added.

Through Project SARA, the Khwaahish team is helping the voiceless animals. They conduct rescue operations for abandoned animals and provide stray animals with food and shelter. Dogs and cows are their primary targets, but they also take care of animals like monkeys, cats, birds and other animals when needed. "After the rescue and healthcare, we try to get these stray animals adopted," Nagar mentioned.

Learnings along the way

"My biggest learning throughout this journey has been that we tend to forget how privileged we are to have those so-called little things, such as a study room, supportive parents, no responsibility on our shoulders to earn at a young age and more. While we should be grateful for what we have, we are always



on the lookout to get more," Nagar shared.

Ayushi also shared a crucial point in the current education system and how the "No Detention Policy (NDP)" comes with its drawbacks.

"It has indeed helped to boost the morale of the kids at the school level, but it comes with too many drawbacks, as compared to its benefits. The policy lets the kid move to above grade even if he/she has not cleared his exams for the same. This is creating a ruckus at higher grade levels when a kid has come in grade eight or above with the help of NDP but his intellect is speaking of something else. In broader contexts, it gets difficult to place such kids in a classroom according to their grade level, when trying to provide them with supplemental aid," Ayushi shared.

In the last five years, Khwaahish has come a long way. They have touched the lives of many children and their families, won several awards for their valuable contribution to society and are registered under the Indian Trust Act 1882.

As far as the little girl Chanchal is concerned, she is now thriving. Once a coal picker at the age of eight proved to be

an exceptionally bright student and participated actively in extra-curricular activities in school.

"Her bubbly, agog, and agile nature made her the favourite of all her teachers. She worked hard and studied with undivided attention, dedication, and determination," Nagar shared. Chanchal's immense hard-working nature reaped fruits of happiness as she stood first in the calligraphy competition along with securing the first position in her class for academics. Chanchal proved to be a true example of the talent in disguise.

"It's just we need to identify and foster such young minds. From playing Gilli danda to solving Rubik's cube, from spending their leisure on coal picking to playing chess for fun. The bar has been raised by the kids and now they are acing various competitions at different levels," Nagar concluded.

Shreya Pareek

A CULTURE OF KINDNESS, A CHILDBIRTH OF DIGNITY

Few can argue that witnessing a birth is one of the most miraculous and intense experiences in one's life. As the first cry from a newborn pierces through the air, happy tears go all around. At least that's what books and movies tell you.

For seasoned Filipino midwife Nerissa Cumpino, her nine years of experience is peppered with experiences and anecdotes shared by pregnant women who had gone through the unthinkable – being treated with contempt and disrespect whilst on the verge of giving birth.

“They (the patients) feel that their movements are limited,” shares Nerissa. “Some won't be taken to the delivery room, and eventually, they just give birth in the hallway or at the toilet. There's no freedom to cry or express yourself and the pain you're feeling.”

Such experiences are not uncommon and not confined to the Philippines alone.

In addition to the existing barriers to care — lack of money to pay for a birth attendant and lack of access to health facilities in rural areas — the lack of kindness to a mother-to-be can have a large impact on her postnatal wellness. A traumatic experience while giving birth can have detrimental consequences on a mother's confidence, trigger stressors and affect her mental health.

A BUDDING FRIENDSHIP

Nerissa's midwifery clinic in Leyte, Philippines, is no ordinary one. Not only does it provide free birthing services to ensure women of little means can deliver a baby safely, it is a space where any woman who walks through the doors is treated with respect and kindness.

The clinic was started with the support of Vicki Penwell, who founded Mercy In Action, a non-profit organisation focused on maternity care, with clinics set up across Asia, Latin America and Alaska. In 2013, Vicki and her family were living in the Philippines when Typhoon Yolanda hit Leyte hard. After seeing the destruction through media reports, Vicki decided to set up a disaster response in the area.

“We saw the loss of life, and that there were women delivering [babies] in these horrible conditions. And we saw the pictures of the early days of the disaster and we said, ‘we have to go down there’,” shares Vicki.

That was when Vicki and Nerissa met, and became friends. Nerissa's home and clinic at that time was in ground zero, and reduced to rubble. But despite the hardship, Nerissa worked with Mercy In Action to aid their disaster response.

Eventually, Vicki helped Nerissa rebuild her clinic, under the sponsorship of Mercy In Action.

All services provided to the women are free, from the moment they step into the clinic, to the delivery, until they are discharged and sent home right to their doorstep. These services are funded by donations globally, and insurance support from PhilHealth, a government insurance programme.

Guided by Mercy In Action's ethos, Nerissa and her team began to model a different form of behaviour towards their patients. Actions accompanied with respect, gentleness and kindness.

In addition to ensuring the women are well-cared for from their prenatal treatment till birth, the women are also taught family planning and proper postpartum treatment.

“We use something called the International Childbirth Initiative, which is 12 steps of safe and respectful maternity care,” says Vicki. “We basically spelled out



what it means to be respectful. You ask permission to touch their baby. You ask permission to do an exam.”

Vicki adds: “We need to cultivate that deliberate choice to be kind, because women in labour can be frightened. They can lash out, they could yell at you, they could bite your hand. But things could happen and you're just determined that you're not going to shame, or blame and you're going to be kind.”

A culture of kindness makes for better outcomes in birth, Vicki adds.

A DEEP SEATED CULTURE

The lack of respectful maternity care is a global issue, yet there is no consensus on how to define these incidents, and why such attitudes exist.

“I don't think it's just an issue of classicism. It can be [classicism]. It can be racism. It can be sexism, can be discrimination on these different levels,” says Vicki.

Nerissa, on the other hand, has observed that it is usually women who are poorer and with more children that are berated with degrading comments and face disrespectful treatment. And even in reputable hospitals that provide free services, such behaviour could be perpetuated through modelling.

Recalling an anecdote shared by a midwife who had worked at a public clinic, Nerissa says, “She said that when she started work there, she started becoming different. The environment was rude, and she began to adopt their culture because she thought that was normal.”

CULTIVATING KINDNESS

Till today, Nerissa's clinic has helped to deliver more than 1,700 babies and has tended to up to 10,000 women from prenatal to postpartum services. During the COVID-19 pandemic, several public hospitals have

closed or shifted their resources to treat COVID-19 patients. The clinic has seen an increase in a demand for their professional care, with the average number of babies born every month doubling.

Among one of the mothers receiving prenatal care is Roselyn. “I gave birth with my first baby at the hospital. It was free at the hospital,” she says. “The nurse treated me harshly. I was in labour with my first baby so I didn't know what to do. She was very angry. She said, ‘Stop acting out!’”

At Nerissa's clinic, the midwives “did not scold me. They warmly entertained us. They took care of me and my baby,” shares Roselynn, adding: “I am thankful to the midwives here.”

Nerissa says she has seen a big impact on her patients, “They are so thankful because it's the first time in their life they felt respected and they experienced a dignified birth.”

“When I go to the market, somebody would come up to me, ‘Ma'am, I'm your patient,’ and they give me bananas and other items. It makes me happy,” says Nerissa.

In life, people are remembered for “just two things”, she adds. “You will be remembered for being good, or for being bad.”

BEHIND-THE-SCENES:

After storyteller Dave Sarabia's wife gave birth to their firstborn, the couple had experienced disrespectful treatment during postnatal care. Dave shares about their experience and why it's important to tell this story here.

ABOUT MERCY IN ACTION

Founded in 1980, Mercy In Action is a faith-based non-profit organisation focused on maternity care globally. The organisation has set up birthing clinics in Asia, Latin America and Alaska, with all services free to people in need, funded primarily by grassroots donations from passionate individuals.

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

www.ourbetterworld.org

Do it, if you want to

Welfare is a collective, social responsibility. We are now living in a period where this idea has taken deep roots and influences individual action in all age groups. “Yes, it is a very powerful idea, but it takes a real experience for one to be able to relate to it. We all know that blood donation is a good thing to do. We have crossed years when disbeliefs kept people from donating blood. Yet not all of us get to donate. The choice isn’t straight forward for all of us but when it is, one must go for it,” says Mr. R. Harihar, Founder of Ilam Thalir Social Service Trust in Coimbatore.

Actively engaging with NGOs since his college days, Harihar was better exposed to the idea of serving during need. “Every individual, irrespective of their status in society, knows that there is something they can contribute to others. But they don’t find the right channel or sometimes find it overwhelming to step further. I somehow managed to cross this barrier. It all just calls for you to be open and respond when you can,” he insists, recalling his first experience. While pursuing Engineering, Harihar came across a Facebook feed from an NGO appealing for blood donation. He quickly called on the number, verified the need, gave his tests to validate eligibility and then, when told that he was fit, he donated immediately. He was just 19 years old then, but the experience drew him to volunteer with Bharathamtha Foundation, an NGO that promotes/ facilitates blood donation across Tamil Nadu.

Soon after graduation, Harihar and a group of friends wanted to continue doing social service activities consistently. They resolved to set aside a small part of their income and organize activities serving the needy population. And so, they established the Ilam Thalir Social Service Trust in 2019. With each one of them working for different corporates in different localities, Harihar and team were able to build a network of volunteers who not only worked with them but also helped identify activities that could be planned with resources at hand. Active social media presence added to the momentum and more volunteers came on board. The team grew in size and with new ideas.

Blood donation camps and awareness events was a regular feature at the Trust. Food donation to the homeless also became popular. “We wanted to arrange food for them when our resources permitted us. These are the people who are often left unnoticed by most organisations,” adds Harihar. Friends and families donated money to the Trust as a gesture to celebrate their dear ones’ birthdays or anniversaries. The team members spread across different districts, arrange for the food to be cooked and then distribute it. They make sure that the cooks engaged were deserving women so that they also benefit from this endeavor.

Three years old now, Ilam Thalir Social Service Trust boasts of a network of 250 volunteers and cooks spread across Coimbatore, Salem, Erode, Namakkal, Dindugul, Dharmapuri and Chennai.

The simplicity in their work is noteworthy. “We want to do something meaningful. We want to do it with what we have,” explains Harihar. The team is fully aware of the time they have and resources they can shell out. During food donation drives, they also try to spend time with different communities. “At the end of the day, each activity is rooted in a thought, an idea. While we were busy planning about what to do for the needy, we realised that mother earth was also in need of attention. We wanted to do our part and introduced the plant saplings program,” he says.

The Trust identifies households or neighbourhoods where there is enough space for trees to grow. A team then visits and conducts a dialogue with the residents and convinces them to allocate a space to plant a tree. The residents take up the responsibility of nurturing the tree sapling as they grow. “We plant the sapling and leave it to them to take care and enjoy its fruits. Residents are dedicated and share pictures of the plants regularly. And every time they share the growth of one plant, we record the survival rate of the trees we planted,” says a content Harihar, whose team has planted over 5,000 saplings so far in Coimbatore, Erode and Tiruppur.

Young and vibrant, their enthusiasm knows no bounds. Yet, they know why it is important to pause, introspect and then act. “It is no longer about whether we can do or not. It is more about whether we want to do it or not, and we know our stance. We also sponsor college education for three underprivileged students and dream of establishing an abode for abandoned children and senior citizens. Every senior citizen is a library in themselves, and every child is thirsty to learn more. Bringing both under one roof is like building a new family. We will do it,” says Harihar.

Shanmuga Priya.T



MANAGING SOVEREIGN DEBT

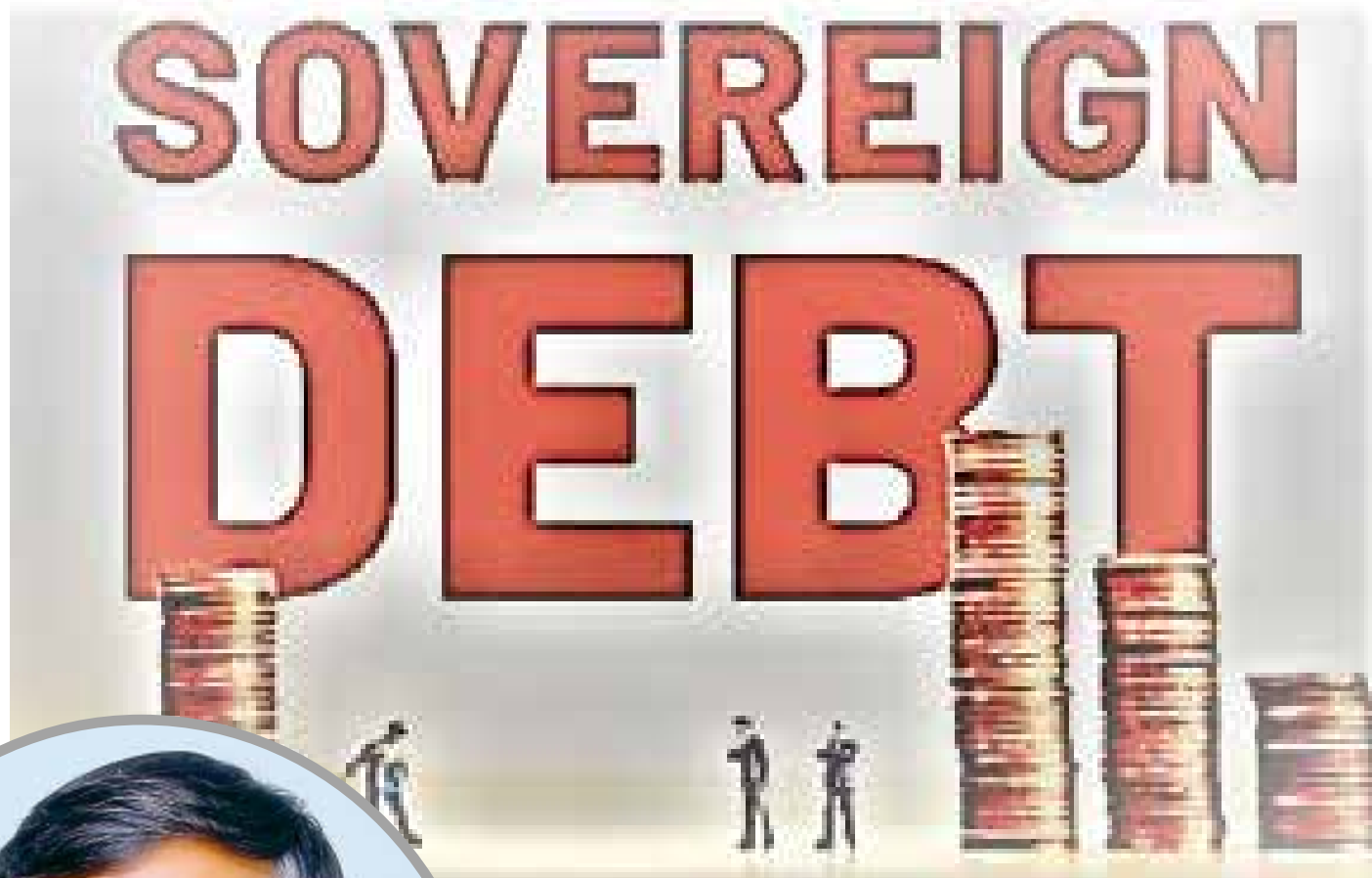
Countries like other entities have cash inflows and outflows, developing nations mostly have low inflows and have to budget for higher outflows to support various development and welfare schemes. This deficit of fund like in any other entity can be met through various available funding sources. Country's fiscal deficit can be managed through better fiscal policy or specific steps including tax cuts, issuing bonds, raise debt, etc. Funds raised through various resources help economies to support sectors important for welfare of country and its citizen.

In year 2020, International Monetary Fund (IMF) reported that global borrowings saw surged by 14%, making it approximately 102% of global GDP. Other than pandemic, Russia-Ukraine war is expected to further increase global sovereign debt along with increasing interest rates and high inflation across various economies.

Past trends and analysis shows that that instead of overenthusiastic and optimistic planning, sovereign debt should be determined on the basis of nation's productivity, liability, upcoming opportunities, and overall context. Debt Sustainability Analysis (DSA) is one of those realistic evaluation which help countries to classify debt risk and plays crucial role in designing debt reduction strategies. A well-executed DSA is a key to manage debt, it requires accurate information and realistic assumptions to create firm base for precise DSA. Growth, fiscal and realistic discount rates are three crucial areas for assessment of realistic growth assumptions of nation.

Managing Sovereign Debt – Even after effective DSA, dynamics of business environment may take country at higher risk of debt distress. A proactive approach is always helpful for managing sovereign debt and reducing risk of distress. This proactive approach includes modifying liability structure and future payment schedule through negotiation with creditors and making more effective use of refinancing tools. Debt restructuring is done by issuing new debt for making changes in profile of debt, this helps in modification of existing debt's maturity and currency exposure. Debt restructuring helps in reducing strain on government financial system, keeping creditor's composition unaffected. Restructuring of debt gives countries a better access to bond market with some risk to its credit rating, effecting trust in financial system.

Conclusively, option of debt



restructuring can temporarily provide cushion to free up liquidity and make a country's debt payments more manageable, it certainly does not lower the debt stock and cannot be seen as a long-term resolution for debt sustainability. Pre-emptive negotiation initiative before failing to meet contractual obligation is also an approved way of managing sovereign debt. Debtor's credibility and creditor's willingness are the prime factors impacting this negotiation. Negotiation targets on debt stock reduction or reduction in present value of the debt burden by reduced payments, maturities, or grace period extension. Pre-emptive restructuring has shown better debt management than post default restructuring with avoiding the possible exclusion of debtor country

from global capital market.

Resolving Sovereign Debt Distress – World has seen many such examples where countries have faced debt crisis. In 2009, Greece started facing such crisis when its budget deficit was calculated to be 12.7% of GDP, four times higher than limit assigned by European Union. In a short span of three years Greece's debt-to-GDP ratio reached 160%. This crisis led to depression-style recession in country where unemployment rate shot up to 27.9% in 2013, along with political chaos, and a scarcely functioning system of banking. Eurozone debt crisis in 2008 and US debt crisis in 2010 are also learning experiences for rest of the world.

Options for treating such problem of debt get very limited once the government is marked by default and in debt distress. Restructuring debt through timely recognition of problem associated with debt sustainability and coordination with creditors can be used as effective tool to manage distress of sovereign debt. During pandemic debt was taken with add-on terms and conditions, involvement of new types of lenders and their less transparent debt contracts have made debt distress resolution more complicated. There are five main steps to be taken for sovereign debt restructuring –

1. Announcement by debtor nation about its intention for pursuing agreement with creditors
2. Formation of creditor's committee and negotiation
3. Record of debtor country's existing claim by advisers of

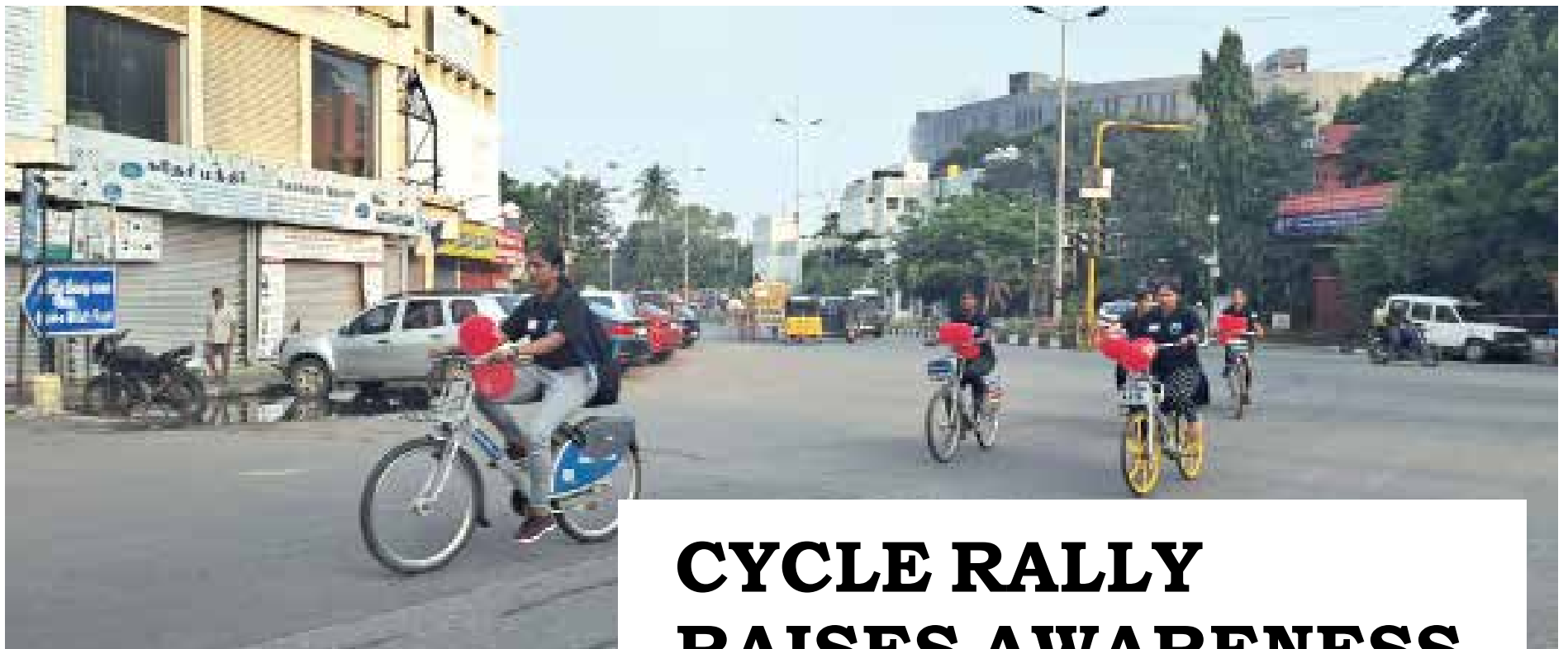
4. Validation of claims and review of existing contract takes place in this stage
5. Exchange of old contract with new one after completion of negotiation between debtor and creditor (new contract includes negotiated settlements).

In the situation of temporary shock such as the COVID-19 crisis, sufficiently extending maturities and spreading debt service payments more evenly into the future may help to attain debt sustainability. The cost of any wrong assessment in direction of debt restructuring can increase human and economic costs for debtor country.

Economic growth, ability to increase tax revenue, global economic conditions etc. are the prime factors affecting debtor country's capacity to service debt. It may lead to future debt distress though. Realistic growth projections can avoid such situation to emerge. Past crisis of sovereign debt direct towards the requirement of effective coordination among creditors especially when there are many types of lenders are being involved in sovereign debts.

Be it the debtor or the creditor, default sovereign debt creates financial distress for both parties. Proactive and timely management of debt with realistic assessment of growth and productivity in present and near future should be kept in priority to avoid risk of debt distress.

Dr. Agyeya Trippathi



CYCLE RALLY RAISES AWARENESS ABOUT DYSLEXIA



Blink Foundation is a not-for-profit that works towards raising awareness and focuses on early screening of children with Specific Learning Difficulties (SLD) like Dyslexia. The Foundation galvanises parents, teachers, communities and society to break the stigma and myths around SLD. In line with their mission of identifying children with SLD early, giving them more opportunities for a better academic future, a "cycle rally" titled "#Cycle4dyslexia" was organised by Blink Foundation in partnership with the WCCG (We are Chennai Cycling Group) on Nov 6th, 2022. The event was co-sponsored by CSIM and Smart Bike.

The rally aimed to raise awareness about dyslexia, and was organised to mark World Dyslexia Awareness Month which was observed world over in October. Shri. V.Nandakumar, IRS Officer, flagged off the rally that commenced at War Memorial Tomb at 6.30 am and ended at the Museum of Possibilities in Lady Willington College Campus.

The participants visited the Museum of possibilities, followed by a snack break at the cafe. Apart from members of the WCCG, college students, volunteers, and wheelchair users, 250 people participated. "Our aim is to highlight dyslexic thinking as a 21st century skill. Dyslexia should not be looked at as just a weakness. We want people to realise that people with dyslexia have 'enhanced abilities'" said Arun Fernandez, Founder, Blink Foundation.



An ode to PND: my friend, guide, and mentor who lives amidst us that came across him

Dr Gurumurthi Natarajan shares with Marie Banu Shri. P.N. Devarajan's philanthropy angle

Dr Gurumurthi Natarajan came across Mr PN Devarajan in the year 1991 at Mumbai. Since then, he has been associated with PND on a plethora of activities including the Siva Sakthi Kakkum Karangal, CSIM, MSDS, and in several other projects for over 30 plus years, until Shri. PND breathed his last.

Gurumurthi and PND have travelled vastly across the country and have been associated with projects in the UAE as well. The two enjoyed a rare bonhomie, drawn together by stellar qualities of discipline, punctuality, steadfastness, trust, meticulous attention to detail, and a burning desire to share what they knew, to lend a helping hand and embrace causes and individuals guided purely by altruism.

In an exclusive interview, Dr Gurumurthi Natarajan shares with Marie Banu Shri. P.N. Devarajan's philanthropy angle

About your first meeting with PND?

My journey with PND goes back to more than three decades. One day in Mumbai, we were riding up the same escalator in the office building that we both had our respective offices. It was PND who initiated the first conversation. He came across as being very affable, no airs and nothing but 'what you see, is what I am'. I had known of him from prior reputation, but had not been up to getting to know him as we were both working for different corporates; I was diffident about what others may feel about any advances that I made in PND's direction. By the time he got out of the elevator, all these fleeting thoughts were laid to rest with his disarming smile. He invited me to his office for a cup of coffee whenever I was free.

My next meeting with him was arguably a collage of excitement, curiosity, joy, and, even trepidation. Here he was in a large office behind a spacious table laid with neat piles of papers, files, journals, and ever more reading material that he was attending to in fleeting seconds, all of which only made my ticker race more rapidly! Once he put away the sheaf of papers in front of him he made a concerted effort to know more about me, and amazed me with his innocuous statement: 'all these things about agriculture, export of fresh flowers, fruits, vegetables grown in climate controlled polyhouses are all new to me'.

We met quite regularly thereafter; he seeking to know more about agriculture, foods, environmental impact of farming practices, climate change, and, a myriad of other cascading topics. I was growing

in my wonderment of the man, his articulations, ease of approach, open mindedness and above all his sense of willingness to learn, seek, and share. He would send me reading material that he came across; sometimes, simply to share; frequently asking to discuss a thing or two on what was said in them.

We took to each other from that first meeting in the elevator, which happened by chance, as though we were some old buddies only reuniting after a short hiatus!

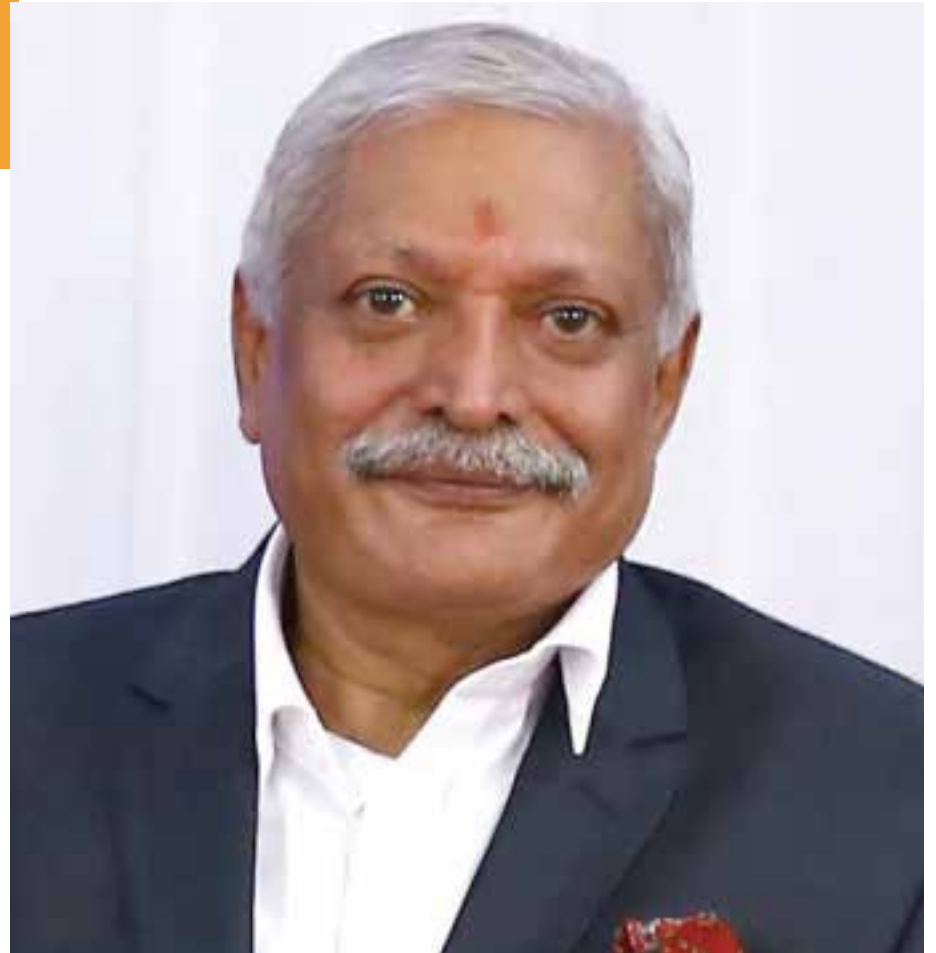
What was the one trait you admire most in PND and why?

The persona and personality of PND are multi-faceted, each a glittering gem. His affable disposure, and the way he interacted with the people around him, friendly, supportive, open-minded receptivity to other ideas, even if contrarian, have been some of his outstanding qualities. His ability to think through a situation and to come up with pragmatic, actionable road maps, are remarkable. Above all, his healthy curiosity for things big or small are legion. He came across as a genuine leader with loads of empathy that cared for the people he came across, and his sincerity to help without ever seeking personal gain; pelf, position or accolades.

Any learnings from PND you wish to share?

To share generously, to give unasked, and to give without being judgemental are some of PND's thought processes that I learnt from my close interactions with him. I have worked with him on numerous projects that touched the wide spectrum from philanthropy through commercial projects for entrepreneurs and investors. PND Sir was truly genuine in everything that he thought, said, and did. To be adaptable to emerging needs and new data and constantly strive for excellence were PND's hallmarks. He never gave up on those that came to him, always stretching himself to find useful solutions to whoever that sought them, without resting on earlier achievements, laurels and successes.

He would wake up much before the rising sun, and be on his feet before the crack of dawn. He seemed to have unending reservoirs of energy for travel, discussions and for making things happen. And he'd be at it the next day, seven days a week without a pause! His discipline and dedication to the task at hand, punctuality, elegant sense of attire-clean-shaven each morning, in good clothes but not foppish, his shirt always



tucked in smartly and topped by his genuine smile and contagious words of welcome, are worthy of emulation.

I have never seen or heard him talk shop even once in all my numerous interactions with him. Even when egged on to get him into a banter during long road trips, he'd only articulate good things on the topic.

He was for ever patient with people around him and have never seen him lose his cool, even once. Not for him sarcasm or innuendo. He was spiritual without being religious, respected others without imposing himself and was always focused on doing good without getting side-tracked or derailed by differences.

Your thoughts on PND's philanthropy angle?

There are countless acts of giving and sharing, charities and philanthropy that people around PND may have come to know; not many of these are known to others because he practiced them without any fanfare. PND gave without asking; he gave because he wanted to give and he gave without being distracted by thoughts of his own kith and kin.

To my mind, the pinnacle of PND's philanthropy is best enunciated by the question that he sprung on me suddenly and without adieu once when we were on a long road travel from Mysuru to Chennai. His question to me was "On the day that I am no more, my bank balance should have a mere hundred rupees in it, all the rest having been given away, spent and provided to the needy as and

when required; how can you help achieve this?"

I was flabbergasted with the pierce of those words. I was shaken out of my wits by the brutally pointed query; was caught in a whirlpool of confounding emotions, sentiments and lack of prior exposure to being stripped to the core by such articulation. When I came to myself, I gave him my thoughts. In later days, we had more discussions at his goading to further refine the thoughts and to action them in a way that gave him blissful satisfaction which was that all his actions would be laced with sincerity of thought, honesty of purpose, and impeccable in achieving succour and relief to the intended cause or individual.

His deep-rooted desire to give away everything that he had (and he did have a significant pile to his name) without a worry for himself or his family, his needs or the morrow reflects the indomitable spirit that PND personified... admirable beyond words, and worthy of emulation as best as one can. These have been the lasting legacy of a humble man with noble intentions, a heart of purity, and clear thought who gave away everything that he had to philanthropy. Simply, beyond compare.

PND will be remembered for all these values that he practiced and he will also be missed for these very same!

May he rest in peace and rise in glory, if only to remind us of the immense possibilities that we can all achieve by caring and sharing!