## Conversations Today

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## FROM THE EDITOR

Dear Reader,

Commitment is the need of the hour. Let me tell you why.

Commitment can be defined as being dedicated to a particular cause or person – be it a relationship, a target at work, family and so on. It is subjective and means different things in different contexts to different people.

Commitment is an essential trait and is part of our social as well as personal lives. It is more than a promise to do or give something. It influences behaviour and course of action that an individual chooses to exhibit. It makes the person obligated to act in certain ways in order to uphold that commitment.

A person who processes the quality of commitment should be responsible and well-rounded. He/she should be willing to place service above self, ability to set goals and achieve them, be friendly and helpful, have strong work ethics, confidence and leadership.

Committed employees are more likely to ascend the career ladder faster than employees who are less committed. It helps the individual stay in track of their goals and attain them despite obstacles. Similarly, it is an important part of successful relationships.

It is a fact that commitments can restrict our freedom. It is important to take into consideration our ability to meet commitments before making them. When you make a commitment, especially one to yourself, you begin to strengthen your mind in ways that opens new possibility. Once you look at the overall picture of what you seek to achieve within your life, you gain what is called "tunnel vision" where nothing seems to be impossible. However, if your focus is on getting through the day, and thinking about what's for dinner, just clearing this semester in college, or getting any job – then you aren't going to achieve your potential.

One should uphold his commitment at all times —whether it is work or family or both. The true value of the commitment lies in our ability to keep up with the promise made. Therefore, we should never over-commit to an extent that our commitments conflict with each other. Albert Einstein said "Try not to become a man of success, but rather try to become a man of value. Think about your purpose. Think about what you can commit to, no matter what. Anybody can become successful!"

Always ask yourself: "Can I keep up the commitment in the future?"

Marie Banu

### **EDITORIAL**

Latha Suresh Marie Banu

# PRODUCTIVITY AMONG WOMEN IN LOCKDOWN AND ITS IMPACTS ON GENDER-ECONOMIC DIVIDE

Studies show that in India, during the early pandemics unemployment has raised at a large scale. It also shows that the industries from the eightcore sectors (coal, steel, cement, fertilizer, electricity, natural gas, refinery products and crude oil) have produced output dropping by 5.2% at the end of such situations.

The word "Lockdown" has ambiguity in itself. A large number of studies have shown that the pandemic has caused a worldwide negative impact, and on optimism, a few other studies have shown that the then-contemporary situation has also highlighted the mere positive effects that could arise out of the safety measures taken. At the midpoint of the lockdown, COVID-19 restrictions became easing out of the box because of declining COVID-19 cases. This made the resumption of business activities after the Mids. In this situation to recover the wholesome effect of their family hardships, the women bravely came out of their shells. They started productive small-scale businesses in healthcare, food and baking industries, beauty cares, arts & handicrafts and online product-

With this gender equality shown in the economy, India has escaped the technical recession phase in the third quarter of lockdowns with an improvement of 0.4% in the Indian economy. The proof for this is that

eight core sectors' output grew to 7.5% in October 2021, which is a very constructive consequence of the small- scale women businesses happening in mid lockdown situations. This has made women improve their own economic situations and at the same time, develop a progressive Indian economy.

While lockdown has become a tragic story for many people, the people who started their businesses or at the verge of starting in the beginning of the lockdown had been affected a lot. They thought they couldn't again get away from the situation. Apart from this, there

had been a divide among the workers and employees. It was a private and public divide. People who worked as employees under the public or government had been allowed to go out and get their daily salaries. Whereas the private sector employees were either working from home or not even getting their salaries. These were the most affected population. At the same time, it has been a boon for some. These sets of people generally include the one who was much required or crucial for those hard days. They include retail vendors of groceries, vegetables, people who sell essential needs of daily life and the government employees who were necessary for the country's critical time. They had been much benefitted.

Considering the other set of people who benefitted from lockdown were the small-time women entrepreneurs and business people who had used their lockdown in a much effective and productive way. They used much of their creativity and innovative ideas to survive the situation and their families. The successful story of London women who turned her lockdown loaves into bakery success is heartening and encouraging for many small-scale entrepreneurs. We have been seeing the start-ups in and around us through WhatsApp statuses, groups, and WhatsApp businesses. Even college students

have been doing small-scale businesses and entrepreneurship as part time.

According to a report, there has been research conducted comparing the professional creativity (Pro-c) and everyday creativity (little-c) which developed between before and during lockdown. It has been found that professional creativity remained the same, whereas the creativity found in everyday life was high. This was attributed to women entrepreneurs who had begun small-scale start-ups online and extended their businesses worldwide.

When we normally consider the gender-economic divide, it generates the gender pay gap. This gender pay gap generally reduces/lowers with 3 E's-Employment, Education and Empowerment of women. The pay gap normally doesn't matter much if it is considered by their education or experience. But when it is gender-biased or due to any other unrelated dimensions, it is characterized as discrimination. Women when she is being afraid to join a place because of inequality or discrimination, it means that the country is weakly developed in its sense.

As of Global Gender Gap Index 2021, India holds a rank of 140 out of 156 countries. It was ranked 98th in GGI 2006. Though India has been observing a fast economic growth in the last few decades, it is still miserable in the gender gap rankings. Hence, it is

important to consider gender equality among all. Economic participation and opportunity, educational attainment, health and survival, and political empowerment are the things that India should work on for lowering the economic divide. When productivity is brought among women, consequently the economic divide and gender divide also reduces. Hence this causes a lowering gender pay gap.

The European Institute for Gender Equality studied how gender equality measures can contribute to economic growth in the EU. It said that

improvement in STEM education, labour market activity and pay given to women can reduce gender gaps. Hence equal pay is brought between men and women.

The results showed that improved gender equality would positively impact GDP per capita and on employment of women. It concluded that these positive impacts are due to an increase in productivity and an improvement to the potential productive capacity of the economy

Concluding, it has been found that students who are from arts background have more productivity than those from science groups. This is because leisure time is often found among arts students. Hence, arts students showed more productive nature and multitasking abilities. Whereas science students are a bit busy with their academics. Some results showed that people have joined some courses for improving their productivity skills and business strategies. Fom the results it is concluded that the number of women entrepreneurs increased in lockdown due to one reason or the other. This paves way for a lowered gender- economic divide.

Chandrika C.A.S Department of Sociology M.O.P Vaishnav College for Women

# BENEFICIARIES BECOME ORGANISATION'S STRENGTH





CSIM taught me to use

all this to augment my

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growth perspective

ife in the slums is challenging. People struggle, but still manage to live with inadequate facilities here. "Amidst all glaring problems, what stands out is their ability to adapt and aspire," says Mr R Jagadeesan, Founder of Vizhiththezhu Trust in Chennai. As a resident of Purasaiwalkam, he was surrounded by slums and observed issues, resolutions, people's resilience much closer. His mother was a field worker who worked in the non-formal education space. Jagadeesan therefore fairly understood the significance and the modus operandi of education support programs.

A post graduate in Sociology, Jagadeesan began to closely watch the lives of people and how they negotiated with the systems to run a routine. During his under grad days, he had the opportunity to work with different NGOs and learnt about HIV/AIDS training and women empowerment. "To study in theory is one aspect, but to work on strategies to suit the beneficiary group in their ecosystem is another. As a field worker for ACCEPT, an NGO, I was sent to numerous training programs and the interaction with construction workers, auto drivers, sex workers helped me understand why interventions meant different things to different groups," he adds. He then worked with Community Action Trust that gained him extensive field experience and thereafter joined Chennai Corporation to manage its HIV/ AIDS intervention. Jagadeesan gradually moved from awareness program to prevention and now handles the 'care' component of the civic body's intervention for HIV/AIDS population in the city. "I have been with the civic body since the HIV intervention was first introduced," he says.

With all this experience, Jagadeesan

decided to start an evening tuition centre in Purasaiwalkam in 1997. "Cycling all the way from Anna Nagar, I would come here to teach the youngsters. My friends also came on board and it was heartening to see the students' enthusiasm. The centre became a place for our regular gettogethers and we discussed community issues too. That was the turning point and somehow word spread, students from non-slum areas approached us to start tuition centres in their areas as well. Hence, we launched our next tuition centre in Choolai, called Nila Palli," he shares.

Jagadeesan and team wanted to channel students' energy towards building sustainable communities. They began with training the students and saw the impact it had on the latter's discussions. About three years later, students themselves managed the tuition centres. "Given the scope of these tuition centres, we had to be cautious about their locations. Local mandapams and community halls were always occupied and events meant noise, discomfort. So,

we opted for spaces behind temple areas where there was less disturbance," he says.

After 14 years of Vizhiththezhu, Jagadeesan and team now supervise five tuition centres, each reaching out to more than 40 students. On the other hand, he also looked at the possibility of introducing life skills education for the students. He got back to his contacts and brought professionals on board. This is when a senior colleague referred him to CSIM. "I was a thorough field person. I could connect with any beneficiary group easily. It was my strength and documentation was an active process. But, CSIM taught me to use all this to augment my organisation's profile. I learnt to add values to what we were doing from a growth perspective," admits Jagadeesan.

While Vizhiththezhu became sustainable with students' participation

and volunteer engagements, Jagadeesan involved his team in running the night shelter for urban homeless, with the Chennai Corporation, since 2013. The Corporation's Community Inclusion Program that was initiated in 2020 during the Covid pandemic was also a

big opportunity for the Trust and Jagadeesan's team managed to bring on board 96 staff, all from slums. "They were so

committed that they
would walk to work and
back every day. Dance,
dramas, street plays and
puppet shows that were
scripted and enacted
during the project are
used even today in
many awareness
programs," he says
proudly.

Vizhithtezhu's annual event 'Youth Got Talent' (held since 2011) encourages all youngsters from slums to showcase their talent on the platform and this further gained momentum with every successful intervention of the trust. "New boundaries, new responsibilities and new opportunities – I keep myself ready for them. My big lesson from CSIM is to be open to use our strengths and skills to bring about a change in any zone. Why restrict ourselves while the scope is

wider?" he asks.

Jagadeesan believes that when
communities become ready to take on the
responsibility of improving their lives,
they become an organisations' strength,
opening new avenues of collaboration
and participation. "My community
experience stands testimony to this," he
emphasizes.

Shanmuga Priya.T

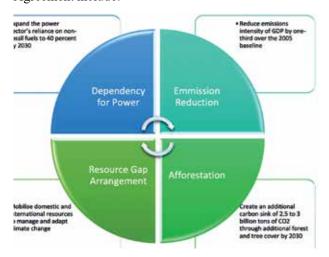
### CLIMATE CHANGE PREPAREDNESS IN INDIA

Globally, India ranks third in terms of greenhouse gas (GHG) emitter; with a potential to become the most populous country surpassing China by 2030. India being home to diversified agro-climatic zone gives rural producers an opportunity to grow variety of crops. This opportunity for diversification comes at a price as it provides a breeding ground for various climatic risks. Incidents of droughts, rising temperatures, floods and shift in crop seasons are causing drop in crop yields and its failures. As more than 58% of country's population is directly dependent upon agriculture; this climatic risk is destined to disrupt the rural livelihoods and its economic development.

In financial year 2020, agriculture sector contributed more than 17% to country's GDP. Our country's main river system originates from Himalayan glaciers and irrigates large part of northern fertile plain. These glaciers are now threatened by rising temperature hence impacting production and productivity of northern fertile plains. The climate change phenomenon is also impacting the lives of millions of households who are dependent on water available in this region. While extreme weather conditions have increased the risks of new health issues in humans as well as animals, it has also increased the consumption of non-renewable energy resources which has negatively impacted the country's energy security and economic growth. Due to increase in population, especially urban population, infrastructure in cities face tremendous pressure, causing deforestation.

### **Steps Taken By Government**

India is one among the few developing nations who has demonstrated the alignment of its development growth model with climate change policies as agreed upon in Paris Agreement to achieve emission reduction targets by two degree Celsius. Top goals under India's Nationally Determined Contributions to the Paris Agreement include:



In India the National Action Plan on Climate Change (NAPCC) embraces eight missions, including areas relevant to climate change. They are Solar Energy, Enhanced Energy Efficiency, Sustainable Habitat, Water, Sustaining the Himalayan Eco-system, Strategic Knowledge for Climate Change, Green India, and Sustainable Agriculture. These areas are well grounded and largely aligned with country's vision to tackle climate change and its effect on livelihoods of people.

NAPCC is guided by seven core principles, showcasing India's commitment and vision towards climate change mitigation. They are:

1. Protecting the poor and vulnerable sections of



society through an inclusive and sustainable development strategy, sensitive to climate change

- 2. Achieving national growth through ecological sustainability
- Devising efficient and cost-effective strategies for end use Demand Side Management
- 4. Deploying appropriate technologies for both adaptation and mitigation of greenhouse gases emissions
- 5. Engineering new and innovative forms of market, regulatory and voluntary mechanisms to promote sustainable development
- 6. Effecting implementation of programmes by including civil society and local government institutions and through public-private partnership
- 7. Welcoming international cooperation for research, development, sharing and transfer of technologies.

Government of India has initiated various activities, schemes and programmes in the areas of solar energy, energy efficiency and forestry sector to reduce carbon emissions. In line with national action plan for climate change, state action plans are also devised to achieve the larger national goal.

State Action Plans on Climate Change (SAPCCs) are already in place for 33 States and Union Territories of the country, it has been made as cross cutting priority for various programs and sectors. Different states have identified their relevant priority areas to work upon and achieve the national and global goals relevant to climate change

#### **USAID Support to Government of India**

United States Agency for International Development (USAID) is supporting government of India in various

ways to tackle climate change and help achieve global objectives within a stipulated time. It supported GoI through series of programs and partnerships across climate adaptation, clean energy, sustainable landscapes, and disaster risk reduction.

Following steps have been taken under this arrangement:

- Designing resilience-building activities with focus on vulnerable communities across India.
- Support the Coalition for Disaster Resilient Infrastructure (CDRI) to foster disaster and climate-resilient infrastructure globally.
- Supporting GoI to help achieve its goal of shifting the power sector to 40 percent nonfossil sources by 2030
- Supporting GoI to meet the national 175 gigawatt renewable energy deployment target by 2022.
- Supporting GoI in enhancing carbon sinks through improved forest management, afforestation, and forest restoration.
- Support the development of market-based models to restore degraded forest lands and improve ecosystem services.

USAID for India has successfully mobilised USD 1.1 Bn to install and integrate 6,000 Mega Watt of clean energy. It is also helping GoI in making 10,000 buildings energy efficient, enable USD 28 Bn green bond market, launched world's first emission trading system, promote adoption of renewal energy in Indian railways and improved energy access to five million households.

Dr. Agyeya Trippathi Excerpts of this article are taken from USAID's Climate Change Fact Sheet for India (USAID-Climate-Change-Fact-Sheet-India.pdf)

### LEARNING THROUGH SIGNS

Learning is a process, a continuum that is influenced by many factors. The influences, both positive and negative, further shape the continuum's trajectory. While this cycle determines what an individual learns in his or her life, it may also be intriguing to learn how inclusive learning actually is. The various forms of resources-both online and offline - how easily are they accessible? Can the differently abled access them with ease? Are they capable of being independent learners? These volley of questions underline one major lacuna in the learning ecosystem that has evolved in our society. Learning is not inclusive and the differently abled experience many obstacles in keeping

the learning continuum on.
"The urge to provide quality content is not often accompanied by the concern to ensure that every individual who needs it can actually consume it," laments Mr. Chaithanya Kothapalli, who takes care of Strategy and Technology at Sign Medium, a social enterprise in Hyderabad. With two decades long corporate experience in skilling and placement of IT professionals, he understands how skilling has evolved over the years. Associated with a friend, Ms Nita Gopalakrishnan (Founder, Sign Medium) working for the education of hearing impaired persons, Chaithanya has always been curious about how technology could integrate sign language to widen the learning scope of hearing impaired persons.

Things took a decisive turn during the Covid-19 pandemic when the whole world moved to learning online. "Multiple platforms became popular, wide range of content was established and advertised, but there was practically nothing dedicated for the consumption of the deaf community," recalls Chaithanya. He quotes from 2011 Census that 50 percent of the hearing impaired population in the country were in schools. "It was therefore imperative to build content friendly for this community," he adds. That is how the story of Sign Medium, the first of its kind online learning platform for the deaf, began in 2018

Sign Medium attempted to make all education, work space learning, skill building and entrepreneurship training accessible to the deaf learners by building content in sign language. With over 50 courses to offer, accredited by the C. R. Ranganathan College for Deaf, Sign Medium began to channelise the lives of deaf community towards financial independence. "We must face the fact that we are not equipped, prepared, inclined to place them in hard core industrial activities. In such a situation, it is only fair to open up sources and resources to help them decide on what they wished to do or accomplish," says Chaithanya.

It was not all easy to build this platform though. The supply chain of





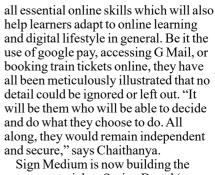


courses took time and expertise to become what Sign Medium is today. Right from pooling in the right set of instructors, creating authentic content in sign language and also bringing on board interpreters – it was all a play of complementing factors that managed engage deaf learners in every possible way - through sub titles, lip reading, sign language or a combination of any of the above. More than 350 learners have set up their own businesses and many have also become freelancers. With an overwhelming demand, Chaithanya and team are looking forward to instructors to build and deliver new courses.

From the present set of courses on offer, stock trading has been the most sought after course as it is a visual and independent activity. "We also have

community members who invest their earnings in enterprises set up by friends from the community. They are all well connected. Our entire team comprises deaf members who further help connect with communities across the country. Through them, Sign Medium has been able to draw in market and user perspectives. Through industry connections, skills in demand are understood and the team works on new courses as needs emerge," explains Chaithanya, adding that the flow of processes at Sign Medium have been designed to encourage deaf friendly work environments.

Baking and bread making is another popular course that has helped members set up cloud kitchens on Zomato and Swiggy. The interesting part about Sign Medium is that they have broken down



course material on Spring Board (a learning platform that also guarantees job support services) and B. Ed courses owing to their demand. Chaithanya and team view these as their next milestones because these courses will help build a new cadre of educators within the community itself.

Shanmuga Priya. T





## WHEN MILLIONS TURN TO BILLIONS



For over seven years, Manav Subodh's plan to empower a billion people has been a LIVE example of how small actions can lead to far-reaching results. In a nutshell, that is pretty much the story of his non-profit, 1 Million For 1 Billion or 1M1B, formed in 2014, with the plan of empowering a million people, who will in turn positively impact a billion.

In short, 1M1B is equipping youth with the skill set and mindset to solve real world problems aligned with the United Nations Sustainable Development Goals. Established in the US seven years ago, the non-profit has a special consultative status to the UN Economic and Social Council, and is associated with the UN Department of Global Communications.

It all began when Manav decided he had enough of corporate life, after spending a decade at tech development firm, Intel. His focus then shifted to rural India, where he believed 1M1B could make a world of difference. So, from kick-starting programmes like 'Business Raja' to India's first Artificial Intelligence Youth Lab, the techie-turned-entrepreneur began taking baby steps to fulfilling his dream of a billion empowered people.

One of the most talked-about initiatives that 1M1B embarked on was getting students from Bengaluru to present their social innovations and ideas at the United Nations headquarters in New York. From plastic pollution, unemployment, sexual abuse and mental

health, children from across six schools in Bengaluru were mentored for days and weeks on end before presenting their big ideas before diplomats, philantrophists, civil society and the UN staff. The Future Leaders Programme of 1M1b saw children propose social innovations on a scale and manner previously unseen thanks to rigorous training and mentoring.

It has been pretty much the norm for small ideas to take on a massive scale when they take form and shape at 1M1B. Manav's 'Business Raja' programme was designed to achieve exactly that. While many people come up with interesting ideas aimed at social change and progress, the process of turning them into scalable business models have been hard to come by and often involve painstaking consultation processes. However, 1M1B designed an AI platform called 'Business Raja' that provides an automated step-by-step approach of taking ideas and turning them into workable models. This has helped several individuals go the extra mile in taking great ideas and turning them around.

During the worst of the pandemic, 1M1B worked hard to create a positive impact. One of the worst fallouts of COVID-19 was the debilitating effect the pandemic had on India's socio-economic framework. A testament to this far-reaching consequence was the number of people who lost livelihoods thanks to lockdowns and various restrictions. Reaching out to

over 22,000 people, 1M1B raised funding of over Rs 55 lakh and helped more than 240 people, mostly women, find jobs.

However, even before COVID, 1M1B was being recognized for its high pedigree. For instance, it was certified as a great place to work and received the Guidestar Seal of Transparency. A few months before COVID was declared a pandemic, 1M1B organized the AI Youth Lab in association with the UN's Department of Global Communications in New York. This was a worthy successor to a similar programme launched in September 2019 – the AI Skills Programme – in partnership with IBM and CBSE. So far, the organization has secured a 90 percent placement rate with the rural skills accelerator. In 2019, it also secured a Global Give Grant from eBay.

However, what has really made headlines is Manav's 'Business Raja' programme and the fund. "Business Raja is nothing but a big brother who will advise you and take you through the many steps because many people don't know how to start a business," Manav told YourStory in a 2019 interview.

The steps to secure assistance from the AI and funds were also fairly simple — share a business idea, and devise a financial plan to go about making the idea work while Business Raja goes about securing resources to make the idea work. If the idea and the financial plan are successes, Business Raja would begin connecting

potential entrepreneurs with investors. According to reports, 1M1B set aside a small amount towards the Business Raja Fund, which has been a great incentive for thousands to approach the initiative with the aim of starting a business in their villages.

"We want to make sure that people in rural areas can start businesses and not migrate to big cities looking for jobs," Manav told YourStory. Over time, such initiatives have catapulted 1M1B into the forefront of innovation, social change and the drive to do better and achieve more. Today, the organization is renowned worldwide for the opportunity it has provided to the young and ambitious, especially individuals from small towns and villages.

The organization's achievements on the AI and innovation fronts, in particular, are praiseworthy. Its AI platform to help take ideas to the next level have captured the imagination of many looking to and for empowerment of ideas and social innovation.

Today, 1M1B has already activated over 300,000 young leaders on future ready skill sets, showcased over 150 youth at the 1M1B Annual Summit at the UN headquarters in New York City, and has covered 152 villages in India, securing jobs for 1,500+ people and enabling over 150 entrepreneurs.

1M1B is committed to making youth of India future ready and nurturing problem solvers to empower communities thus marching ahead in achieving its mission of activating a million young leaders who will impact a billion people for a sustainable planet.







### MENSTRUATION MATTERS: ENDING PERIOD SHAME

Project Baala brings period knowledge and pads to schools to empower girls and bust taboos



Periods. While they are among the signs that a female body is functioning healthily, "that time of the month" is more typically greeted with sighs at the hassle, and for many, dread at the cramping and other painful effects of menstruation.

But one afternoon, in the sunny courtyard of a school in rural Alwar, Rajasthan, the mood around periods is one of excitement.

A sea of students chat and giggle as they gather around two women from Project Baala, a social enterprise, who have come to conduct a talk to demystify menstruation.

"Whose periods have started? Whose periods have not started? Who has stomach pain?" asks Aradhana Gupta, co-founder of Project Baala, as a wave of raised hands greet her in response.

At the end of the session, Aradhana and Rishita Aggarwal, a Project Baala volunteer, distribute reusable sanitary pads to the girls, who receive them with cheers.

#### The awareness and affordability gap

The opportunity to learn and openly ask questions about periods is a precious one in this rural part of India, where myths and taboos around menstruation abound, while sanitary options are scarce.

In India, about 50 per cent of women use cloth during menstruation, which is not classified as hygienic protection, according to the National Family Health Survey India (2019-21).

Period poverty is a serious concern, with many menstruators from low-income households turning to homemade solutions because commercial sanitary products are not affordable to them. This in turn increases their risk of developing health issues like reproductive and urinary tract infections.

And then there are the taboos. "Impure", "unclean", "Do not enter temples" and "Do not wash your hair" are just some of some of the no-nos repeated to girls all over India.

"My mother has told me that during menstruation, we

shouldn't eat sour food," says Khushi, a student from Alwar. "I cannot step inside the kitchen. I am not allowed any activity."

Even those with more cosmopolitan upbringings are not immune to such attitudes. "If I have massive cramps, the first instinct would be 'I have a bad headache.' That's what I tell the world," shares Soumya Dabriwal, co-founder of Project Baala. "There's so much shame associated with it."



The result is a feeling of fear and disgust around periods, affecting girls' self-worth as they come to associate their bodies and identities with negativity, and further hinders them from talking about health concerns when they arise.

#### 'Baala Bosses' show the way

Project Baala was founded to provide anyone who menstruates with affordable and sustainable menstrual pads while normalising conversations about periods. A pad cannot solve the problems around periods, but it can start conversations and challenge mindsets, says Soumya.

Project Baala ("Baala" means "girls" in Hindi) works with partners who can sponsor the costs of outreach and distribution drives at schools in India. Aradhana and

Soumya train volunteers like Rishita — dubbed "Baala Bosses" — to help conduct these talks and pass on the message of health and empowerment.

It has held over 1,100 workshops all over India, and given out 350,000 reusable pads as of June 2022.

And it is now extending its impact by employing women from rural areas to sell Baala pads as a low-cost option. This creates an income stream for women in areas where livelihood opportunities are limited, while continuing to spread awareness of menstrual hygiene.

Sita Sharma is Project Baala's first associate from Alwar. "Menstruation is a woman's identity. What is there to hide about periods?" she says, noting that her husband and sons have become comfortable when she mentions her periods. She employs the same no-holdsbarred charm when sharing about Project Baala with women in her village. "If you feel these pads can change your life, then you must take a step towards that change. Only you can pave that change for your daughters," she says during one sharing session.

Says Soumya: "That's what we are trying to create. These ripples of change across the country. Where we are empowering women to take their own decisions, their own choices, on their health, on their hygiene."

### ABOUT PROJECT BAALA

Project Baala is a social enterprise providing anyone who menstruates with affordable and reusable menstrual pads while normalising conversations about periods. It works with partners who can sponsor the costs of outreach and distribution drives at schools in India, and has held over 1,100 workshops all over India, and given out 900,000 reusable pads as of June 2022.

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

www.ourbetterworld.org

### QUALITY EDUCATION FOR ALL

It was around six years ago that a group of like-minded individuals took the first steps towards positive action for change. The change they sought out was to ensure that the "accident of birth" does not have any bearing on one's quality of life in terms of opportunities provided. In many ways, this was the story of how Manojkumar Chittimalla founded 100 Smiles Charity, which has heralded the cause of education, equal opportunity and societal change, today.

"Many among us have studied in schools which lacked even the basic resources like proper blackboards, chairs, stationary, sanitation, sports kits, first aid kits, drinking water, and so on," says Manoj, "Once settled in decent jobs, we decided to start this NGO to contribute to school education and make sure the accident of birth does not determine the opportunities provided to children."

The initial start saw team members and friends help Manoj and his team set up the charity. However, in due course, 100 Smiles moved towards CSR funding to expand at scale and take on newer challenges. "We moved towards CSR funding to expand the breadth of our works from digital classrooms to science labs, computer labs, RO water purifiers and beyond," Manoj explains, "Today, we are now 80(G)-compliant to ensure donors receive tax benefits and see their donations put to good use."

Since its existence, 100 Smiles has been able to make a difference in over fifty schools and has impacted the lives of over 7,000 students. One of its standout features is its ever-evolving and growing list of objectives.

"This has been expanding year on year," Manoj explains, "At an ideal level, our motto is 'Quality Education For All', which allowed us to start digitization in government schools." He adds: "We understood that there are serious gaps in infrastructure, which in turn have brought down the confidence of children and resulted in less-thanideal motivation and drive for parents. So, a clear focus area for us was to improve infrastructure, in general."

Keeping this objective in mind, 100 Smiles has helped establish computer labs, science labs, libraries, digital classrooms, safe drinking water, and has assisted in the conducting of minor repairs at schools. "The field of learning outcomes is another area we are currently focusing on apart from looking to improve infrastructure." Manoi says

to improve infrastructure," Manoj says. In a nutshell, the NGO's objectives range from providing quality education for all with infrastructure activities that enable increased confidence for children and motivation for parents; a clear focus on improving learning outcomes in children by way of infrastructure and





better learning pedagogies; and connecting schools with Village Panchayats, parents and village youth for 360-degree monitoring and development.

Over the years, the team at 100 Smiles has seen student strength increase as a result of initiatives like digital classrooms and computer labs. "This was particularly apparent in the government schools at Burgumallla in Warangal, NG Hukrana in Medak, and in Peddavangara, in the Mahabubabad District," says Manoj, "A few of our students were selected in the state and national level quiz competitions, while a few others from our school ZPHS Shaipet have become well-known for writing code from scratch."

One of the characteristic features of 100 Smiles is the involvement of villagers in school development programmes, which in turn has increased strength and interest levels

among parents who now get more involved in the education of their child. Teachers have, as a result, become more responsible as well.

"We were able to establish village

"We were able to establish village libraries in rural villages called Kanteyapalem in Warangal, and Motlathimmapuram in Mahabubabad district of Telangana," says Manoj, "A one-stop study center for villagers has helped village youth to prepare for competitive exams and also aid in personality, career and ethics development."

A journey that has been dotted with several achievements and landmarks without a doubt, has also brought forth key results. "We have been able to connect the school to the rest of the world, which was achieved through digitization," says Manoj. He adds: "Most of our students have been selected for residential and navodaya schools; we continue to keep giving importance to

sports and higher levels of fitness in our schools; and we have set up student-run committees that place ownership and accountability over cleanliness, hygiene, attendance and meritocracy."

One of the big takeaways from the programme is that 100 Smiles' efforts have resulted in connecting every school to its respective village, which in turn has enabled villagers to turn stakeholders in school development.

There are some goals that 100 Smiles and Manoj want to set for themselves. "We want to improve two school campuses on the infrastructure and learning outcomes fronts, and we want to put school infrastructure to better use by expanding the scope of labs and turning them into centres of skill development," says Manoj. Further, the NGO plans to work with like-minded organizations to expand the reach of its work and bring about better opportunities for the overall development of students. "We also believe that setting up one-stop study centres in village libraries can support youth preparing for competitive exams," says Manoj.

Incidentally, 100 Smiles Charity isn't looking to expand outside of Telangana and Andhra Pradesh, preferring instead to focus all its efforts on development within both states. "As far as volunteers are concerned, we are looking to involve a few specialized persons as volunteers and advisors to work towards our goal of Quality Education For All," Manoj signs off.

Rahul Philip

# ENABLING ONLINE MARKETPLACE FOR EVERYONE

Owners of small stores all over India have good reason to widen their smiles.

Thanks to a solution being pioneered by the Government of India, called the Open Network for Digital Commerce, it is about to become a great deal easier and cheaper to list their products, be discovered by buyers everywhere and adopt delivery mechanisms to suit their requirements.

With the mission of "Democratising Digital Commerce in India," ONDC is set to provide a level playing field where small businesses can benefit from the access to consumers that online presence brings, thus able to compete effectively with their bigger counterparts.

Today, the costs and operational procedures of hosting products on one of the large marketplace platforms can be prohibitive, at a commission of up to 30% on a sale and specific rules and regulations for hosting their products. As well as these issues, the sellers can only be discovered by buyers if they are on the same platform. This makes it a difficult choice: either bear the costs of being on more than one platform or risk losing visibility from potential customers.

### The benefits of being online

Availability of internet data, wide access to affordable smartphones, the desire for the convenience, variety, and choice that online shopping brings with it are among a host of other factors that are helping to change buying behaviour, as I observe from seeing my own family and friends. However, data shows that there is a huge gap that can be met in this area. Digital sales are estimated to be just a small proportion, under five percent, of the overall retail value in India.

Quite apart from this, the pandemic made it clear how essential it is to be able to buy and sell on-line. While Indian customers made a small shift in this direction in 2020, ONDC's study shows that almost 1 crore neighbourhood provision stores all over India have no digital presence.

### The ONDC Advantage

Consumers today have the opportunity to benefit from joining different platforms that offer end-to-end integrated solutions for payment, delivery, returns, customer feedback. The growth of these platforms and their deep pockets have made it possible for them to dictate the terms on which sellers would join them, whether financial or operational.

Typically, a seller would need to pay the platform operator a commission of up to 30% on his sale, would have limited access to their customers' data and would have stringent conditions to fulfill regarding delivery and returns. If the seller prefers to move to another operator, such as to take advantage of better terms, they would in all likelihood lose access to the data they have built up over years of dealing with their buyers, information that has great value for them.

ONDC's magic wand enables a relevant, up-to-date solution. Sellers and buyers are both part of a decentralized network with no single party storing and exchanging value. Connections to the network are built using 'open protocols', rules for how participants in the network will communicate. Such protocols are used for Gmail and outlook to communicate with each other, for example, allowing us to send email freely between the two. The 'open' prefix indicates that these specifications are available with no restrictions for anyone who wants to use them

The way the network is set up means sellers and buyers will both derive much greater value compared to the existing model of using a platform as an intermediary.

For sellers, the visibility by potential buyers would be

increased multiple times over, as all buyers whether on the same platform or not would be able to view their products. With ONDC being set up as a non-profit organisation under the Government of India, the cost of being part of the network will be a fraction of what retailers have to bear to be hosted on platforms, whether in terms of commission or to comply with operational terms.

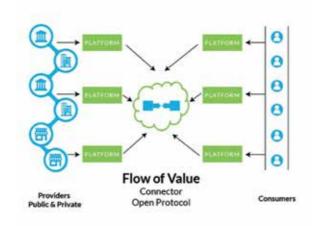
Buyers logging on through their purchasing app such as Paytm will see a wide variety of choices across different platforms, as well as all the suppliers within the same platform as happens today. They can bundle together different goods and services and choose their own delivery mechanisms. Best of all, buyers across the country will be able to reach online their favourite small owner-run stores, whether for grocery, fabrics, or any other item one might want, at a price and delivery method of their preference.

### Illustrating with an example

Fascinated by a brief article I came across, I requested to attend the weekly briefing session held each Tuesday by ONDC. Their speech and examples demonstrated very clearly how ONDC will work.

In one instance they presented, a young professional is unfamiliar with Kerala and asked to go to Kochi on a short work assignment. They need to organise flight tickets, a suitcase, accommodation, and a familiarity course with the language. They would log on to different platforms, such as Amazon, MakeMyTrip or Google Search for the apartment or teacher, search through options displayed only on that platform and complete their purchase with three or four checkouts. Timeconsuming and cumbersome, one might say.

ONDC makes it simple and quick. Over the next few months as the network develops, search for such varied products and services will be possible through a single app and single checkout, with no need for access to multiple platforms. The choice can also be extended to 'bundling' a different logistics provider for delivery of any item. Having this information available and displayed easily will help the buyer choose the most convenient or cost-effective option and select it through just one checkout.



Source: Concept of Open Network (ONDC Strategy Paper)

#### The way forward

Some questions do arise in the mind, as one learns more about this revolutionary solution. While on the call, the attendees wanted to know a few things. How one could find a good tech support to build the software that links to the network, how would quality control be



managed, would there be a means to return the item in the absence of a single platform owner taking responsibility, would the information on buyers, trends and so on be easily available.:

Such questions are answered each week by the ONDC team in their weekly briefings or via email. The responses gave some comfort and some more food for thought! We were told that technical resources are needed to be part of the network. On other areas, buyers would be able to demonstrate their satisfaction or otherwise through ratings; returns would be the responsibility of the selling participant as ONDC will not be keeping any inventory; and sellers will have complete access to the database of information that pertains to their business, a big plus-point.

Set up as a not-for-profit Section 8 company as recently as December 2021, ONDC has already made great strides in strengthening their presence having gone live in over 50 cities with more than 150 sellers. Paytm is already integrated as a buyer side app, with various other players such as PhonePe, Kotak Mahindra Bank and Shopalyst in the final stages of integration and many others reaching out. Similarly, seller side apps that have signed up include Unilever, GoFrugal and eSamudaay with others such as SnapDeal and Microsoft in the final stages of integration. Loadshare and Dunzo are also there as logistics apps, with more joining the game soon.

### Summary

With payment systems like RuPay already taking their place on the world stage, India seems ready to lead the world in making cost-effective access to digital transactions available to the entire world. The achievements already under its sizeable belt combined with the ambitious goals makes ONDC look all set to achieve its mission towards maximizing inclusiveness of small towns and rural areas as well as smaller retailers in cities in the E-Commerce pie.

My introduction to ONDC was through Shireesh Joshi, the Chief Business Officer who heads their Expansion and Engagement team. Shireesh has stars in his eyes when he talks of the potential for small businesses to grow, across every state in India. Conversations to join ONDC are being held across many tables, from the large existing e-commerce majors to the small farmer who can sell his produce as well as buy seeds in the most effective way, for the benefit of all.

Karuna Luthar

## INSPIRING CONVERSATIONS WITH SRI RAMANA MAHARISHI

An American gentleman, Mr. J. M. Lorey, has been staying in the Asramam for about two months. He asked:

I am leaving tonight. It gives me pain to tear myself away from this place. But I must go to America. I ask for a message from the Master. The Master understands me even better than I do myself. So I pray for a message to keep me up when I am away from the Master.

M.: The Master is not outside you as you seem to imagine. He is within, is in fact the Self. Recognise this truth. Seek within you and find Him there. Then you will have constant communion with Him. The message is always there; it is never silent; it can never forsake you: nor can you ever move away from the Master.

Your mind is outgoing. Because of that tendency it sees objects as being outside and the Master among them. But the Truth is different. The Master is the Self. Turn the mind within and you will find the objects within. You will also realise that it is the Master who is your very Self and there is nothing but Him.

Because you identify yourself with the body you have accepted objects as being outside you. But are you the body? You are not. You are the Self. There are all the objects and the whole universe. Nothing can escape the Self. How then can you move away from the Master who is your very Self? Suppose your body moves from place to place; does it ever move away from your Self? Similarly, you can never be without the Master.

Mr. Lorey was struck by the answer although he was already familiar with the Master's ways. He was even visibly moved. He prayed that the Grace of the Master might abide with him.

**Sri Bhagavan:** The Master being the Self. Grace is inseparable from the Self.

**Mr. L.** Saluted Sri Maharshi with intense fervour, saying: that he might be enabled to realise the Truth.

M.: Is there any moment when you have not realised the Self? Can you ever be apart from the Self? You are always That.

**D.:** You are the great Master shedding joy and bliss on the world. Your love is indeed unlimited that you choose to abide in the world in human shape! But I wish to know if one should necessarily realise one's Self before being of help to the country and a leader of men.

M.: Realise the Self first and the rest will follow

**D.:** America is now the foremost country in industrial matters, mechanical engineering, scientific advance and other worldly affairs. Will she come up to the same level in spiritual life also?

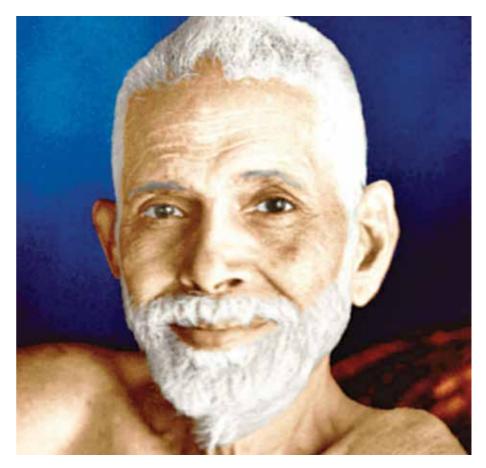
M.: Certainly, she is bound to.

**D.:** Thank God that it will be so! I am a partner in an Engineering firm. But it is not of vital concern to me. I try to bring spiritual ideals into the work-a-day life of the firm.

M.: That is good. If you surrender yourself to the Higher Power all is well. That Power sees your affairs through. Only so long as you think that you are the worker you are obliged to reap the fruits of your actions. If on the other hand, you surrender yourself and recognise your individual self as only a tool of the Higher Power, that Power will take over your affairs along with the fruits of actions. You are no longer affected by them and the work goes on unhampered. Whether you recognise the Power or not the scheme of things does not alter. Only there is a change of outlook. Why should you bear your load on the head when you are travelling on a train? It carries you and your load whether the load is on your head or on the floor of the train. You are not lessening the burden of the train by keeping it on your head but only straining yourself unnecessarily. Similar is the sense of doership in the world by the individuals.

D.: I have been interesting myself in metaphysics for over twenty years. But I have not gained any novel experience as so many others claim to do. I have no powers of clairvoyance, clairaudience, etc. I feel myself locked up in this body and nothing more.

M.: It is right. Reality is only one and that is the self. All the rest are mere Phenomena in it, of it and by it. The seer, the objects and the sight, all are the self only. Can anyone see or hear, leaving the self aside? What difference does it make to see or hear anyone in close proximity or over enormous distance? The organs of sight and hearing are needed in both cases; so also the mind is required. None of them can be dispensed with in either case. There is dependence one way or another. Why then should there be a glamour about clairvoyance or clairaudience?



Moreover, what is acquired will also be lost in due course. They can never be permanent.

The only permanent thing is Reality; and that is the Self. You say "I am", "I am going", "I am speaking", "I am working", etc. Hyphenate "I am" in all of them. Thus I - AM. That is the abiding and fundamental Reality. This truth was taught by God to Moses: "I AM that I-AM".
"Be still and know that I-AM God." so "I-AM" is God.

You know that you are. You cannot deny your existence at any moment of time. For you must be there in order to deny it. This (Pure Existence) is understood by stilling your mind. The mind is the outgoing faculty of the individual. If that is turned within, it becomes

still in course of time and that "I-AM" alone prevails. "I-AM" is the whole Truth.

**D.:** I appreciate the whole answer.

M.: Who is there to appreciate what? A question about Heart. Sri Bhagavan said: Leave alone the idea of right and left. They pertain to the body. The Heart is the Self. Realise it and then you will see for yourself.

Mr. Lorey thanked Sri Bhagavan and saluted him before retiring.

Source: Talks with Sri Ramana Maharshi



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
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### Centre for Social Initiative and Management

### **Contact Persons:**

CSIM offers training and consultancy to social enterprises – for-profits and non- profits to facilitate them apply successful business

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

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

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## "PND's thoughts were holistic. He always spoke about sustenance."

### Marie Banu shares her experiences with Shri P.N. Devarajan

From this month onwards, Conversations will feature a series titled "Experiences with PND" shared by his friends and contacts he was associated with.

Shri. P. N. Devarajan, fondly known as PND, is a chemical engineer from I.I.T., Kharagpur. He has an experience of over 50 years and has worked in senior management positions in Merck, Sharp & Dhome of India, Bombay Chemical & Plastics India Limited, Mettur, Shriram Chemicals & Fertilizers Ltd., Rajasthan. PND was the Chairman and Managing Director of Hindustan Organic Chemicals Ltd from June 1977 to June 1981 and Indian Drugs and Pharmaceuticals Limited from June 1981 to June 1982. He has held the position of Group President in Reliance Industries Ltd., Bombay (Nov 1984 – Feb 1990); President- Essar Group of Companies, Bombay (Mar 1990 to Dec 1991); President-Reliance Industries Ltd., Bombay (Jan 1992 to Jul 1996); and served as Director of Reserve Bank of India for a period of 11 years.

Post retirement, PND founded Centre for Social Initiative and Management (CSIM); Manava Seva Dharma Samvardhani Trust (MSDS); and Confederation of Indian Organizations for Service and Advocacy (CIOSA).

### Marie Banu shares her experiences with Shri P.N. Devarajan

#### The Beginning

My tryst with CSIM began in 2002 when I was heading the fundraising for Oxfam in India. Then, CSIM had its training centre at T Nagar in Chennai and I was invited to be the panel member for their second batch of students' project presentation. After that, I was invited to handle fundraising sessions at their centre in Alapakkam.

On one lecture day, Latha Suresh, Trustee of MSDS, mentioned that PND wanted to meet me. She led me to Sivashakti Kakkum Karangal, a Home for special children that was located a few metres away from CSIM training centre.

#### First encounter

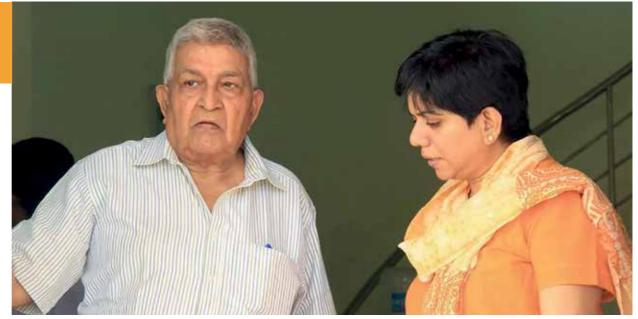
PND was seated casually in his office and his charisma lit up the room. After exchanging pleasantries, he asked about Oxfam's programmes in India and about the fundraising initiatives I was engaged in. After a few minutes of silence, he said: "CSIM and Oxfam should work together." Our meeting lasted for less than five minutes and I left pondering on ways in which we could collaborate.

Positive thoughts lead to positive outcomes. In 2003 and 2004, Oxfam India and CSIM jointly launched fundraising workshops in Chennai and it was a huge success. We trained over 60 NGOs in communication and fundraising.

I joined Oxfam International in 2005 and handled Media, Communications and Advocacy for their South Asian Tsunami Response programme. Hence, my fundraising lectures at CSIM took a break for 5 years.

### Conversations

I joined CSIM as Head-Communications on 9.9.09 — the lucky date I still consider. We launched the monthly tabloid 'Conversations' on 1st of January 2010. It was PNDs dream that we should be pioneers in launching a publication that would only feature social entrepreneurs and people involved in social change.



I remember meeting him after the launch. The meeting lasted for over an hour. We spoke about Conversations, fundraising, and trainings. His ideas flowed like a river. He had a good sense of humour and was witty at times. He spoke about how we can reach HNIs and gave leads. I was delighted!

Conversations was his pet project and he carried a few copies of the paper with him always. He placed it on his desk proudly and gave it away to whomever he met. He referred NGOs and personalities to be interviewed and was the first to read the print. Further, he raised funds for Conversations and came up with novel ideas that would interest the donors.

He asked me to compile the articles in Conversations each year and publish it as a book which was titled 'Unsung Beacons'. "There would be a wider reach of Conversations now," he said

An aggressive fundraiser, PND also was a giver. He gave away generously. "How much do we spend for Conversations?" he asked. When I mentioned about a year's expense, he said: "Tell me how much corpus you would need to sustain this paper?" PND 's thoughts were holistic. He always spoke about sustenance.

#### **Trainings**

CSIM staff mostly worked from home. We went to office when we had trainings or meetings. Our hands were full as we also had social entrepreneurship training programmes conducted in city colleges as well. I would invite him to handle sessions for college students, and he would readily agree.

As PND was staying near Sivashakti Kakkum Karangal, our meetings frequented. Each time I went to CSIM, I would stop by and update him about our work. When he had not heard from me for a week or two, he would call and enquire, "Why are you not coming to office? What is happening at CSIM?"

PND was an excellent speaker, he did not need any notes or slides. He used to say "there is no power in power point..." His lectures were mostly on Social Entrepreneurship and each time he gave a fresh perspective. "Each one, Reach one!" was his mantra. He spoke of 4 Ts – Time, Talent, Treasure and Touch—that would inspire people to become givers.

PND's other passion was in the DOS initiative which solicited donation of one kilo of Dal, Oil and Sugar every month from individuals. The in-kind donations were collected by volunteers and donated to charitable homes. The DOS programme inspired many housewives to actively participate and collected DOS from individual homes.

### The Pathfinder

I had the good fortune of working on the authorized biography of PND in 2015. We discussed at length the topics and scheduled the interviews once a week. He would work on his notes diligently ahead and spoke from his heart. There was no exaggeration. I was always on time, and he appreciated that.

A humble personality he treated everyone equal and with respect. He would never take a 'NO' for an answer. Even when it came to choosing between coffee or buttermilk. I had to drink one of the two before I interviewed him each time.

Our interview sessions lasted for an hour each time. "Is it being recorded?" he would check often. When there was a delay in edits, he wittingly said: "I don't want this book to be published posthumously."

The book edits were done meticulously and the final draft was shared with PND for sign off. He was happy! "The book has come out well. I don't want my picture on the cover," he said. "No. It should be there," I insisted and he agreed.

#### The last stroke

PND had recovered from a stroke in 2011 and was able to manage his activities quite well. He preferred to be independent. On 1st of October 2017, I heard that he was admitted in Cauvery Hospital as he had suffered a major stroke. I rushed! He was in the ICU. At first, I was not allowed to visit him. "I am his daughter and I want to see him," I said. The security finally allowed me knowing that I am not his own.

I stood by his bedside for long until he woke up. I was teary-eyed when our eyes met. "Appa, you will be fine. Come back soon. We need to publish the second book. I will title it 'The Warrior'." He smiled. That was our last conversation.

I visited him at the hospital often. When he was shifted to the room, he was better. He did not speak, but signaled and wrote what he wanted to say. Just meeting him gave me the hope that he will recover soon.

After two weeks, he was shifted to Malar Hospital for further treatment. Here, his health worsened and was put on ventilator. Latha and I met him as he laid unconscious in the ICU. He was breathing heavily and my hopes dimmed.

The next morning, I hear the news that he is no more! I bid adieu to my Guru, the protagonist of my book, my role model, my guiding star!

Whenever I feel lost or seek guidance, I would tell myself, "What would PND say if he was there?" And, here I am, with CSIM living his dreams!