

# harmony celebrate age

The magazine for silver citizens

JUNE 2012 ₹ 30



Subscriber Copy Not For Resale

anniversary  
special  
**BACHENDRI PAL**  
+  
SILVER  
ACHIEVERS FORGE  
NEW PATH



# Retire in Style at LAVASA



3BHK Villas

3.5 hrs Drive from Mumbai & 1 hr from Pune | Option of Villas (2&3 BHK) & Apartments (1&2 BHK)  
Expected Date of Possession of 3BHK Villas (Downhill) - July'12

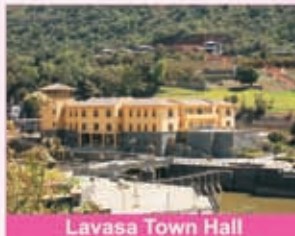
## Utsav Highlights :

- Companionship of similar age group
- Age friendly designs & fittings
- Club with Activity Centre
- Doctor on Call, Ambulance & Paramedical Staff
- Central Dining Hall
- Secure Campus

Other facilities already operational at Lavasa



Water Sports at Lavasa



Lavasa Town Hall



Apollo Hospital at Lavasa



Hotel - Mercure by Accor

  
ACTIVE SENIOR LIVING

More than **700** seniors residing  
at Utsav Bhiwadi & Jaipur

SMS 'UTSAV' to **53030**



### ASHIANA HOUSING LIMITED

502, The Avenue Shelter, Sahar Road, Opposite Leela Kempinski Hotel,  
Andheri (East), Mumbai - 400 069 M: 95030 18080, 98904 35550.

[www.ashianautsav.com](http://www.ashianautsav.com)

₹ **33.30** (1 BHK Apts.)  
₹ **64.60** (2 BHK Villas)  
Lacs onwards

India's Largest Chain of Senior Living at: Lavasa | Jaipur | Bhiwadi | Kolkata (Launching Soon)

[www.ma-associates.com](http://www.ma-associates.com)

# BEING HUMAN

People are capable of reaching incredible heights—and plumbing unfathomable depths.

My interest in history, particularly the events of World War II, prompted me to visit Dachau concentration camp in Germany this May. The first camp established by the Nazis—it opened on 22 March 1933—it served as a prototype for the ones that followed. It was one of the most unnerving experiences of my life to walk through the camp, read the accounts of survivors and victims' families, and absorb the candid exposition of the pogroms initiated by the Nazis. About 200,000 prisoners were interned here, of whom two-thirds were political prisoners and nearly one-third Jews. Over 25,000 prisoners are believed to have died here and almost 10,000 in its sub-camps, primarily from disease, malnutrition and suicide. This was a mere prelude to the horrors evidenced at extermination camps like Auschwitz and Treblinka.

It is incredible that such atrocities were perpetrated as recently as the 20<sup>th</sup> century, while the world watched mutely. It prompts much soul-searching, not just on this shameful chapter but the vagaries of human nature.

Fortunately, just as the world has its villains, it also has its heroes who rise above their histories, circumstances and realities to transform their lives, and those of others. They restore our faith in humanity, which so often lies in tatters, and impel us to view life through a prism unclouded by fear or doubt, where hope shines radiant.

We feature eight such heroes for this eighth anniversary issue of *Harmony-Celebrate Age*. Their stories are both humbling and motivating, showing us what true commit-

Suresh Natarajan



ment can achieve when given free rein. We couldn't find a better way to celebrate—we trust you'll agree after you experience their astonishing, and empowering, journey.

Our journey has been equally empowering these past eight years. Thank you for keeping the faith; we assure you that we will continue to inform and inspire you through all the activities of Harmony for Silvers Foundation.

Indeed, one such activity is the Harmony Senior Citizens' Run; the latest edition was held at the TCS World 10K in Bengaluru on 27 May. A special thanks to renowned Kannada actor Sri Murali for being on hand to cheer the participants. I would also like to acknowledge the support of Procam International, Jivraj Tea, Abbott Diabetes, SUD Life and, of course, the companies of the Reliance Group for helping us make the event a success. Most important, I salute the silvers who came out to be counted—each one a symbol for the spirit of Harmony, a flame that burns brighter by the day.

*Tina Ambani*

## A Harmony for Silvers Foundation Initiative

*Harmony Celebrate Age*—June 2012 Volume 9 Issue 1

Publisher **Dharmendra Bhandari** Editor **Tina Ambani** Deputy Editor **Meeta Bhatti** Associate Editor **Arati Rajan Menon**

Copy Editor **Sai Prabha Kamath** Correspondent (Mumbai) **Radhika Raje** Consultant Editor **Malvika Singh** Design Consultant **Jit Ray**

Studio Manager **Hareesh Patel** Production Manager **Rohidas Adavkar** Graphic Designer **Dattaguru Redekar**

Visual Coordinator **Anuradha Joshi** Editorial Coordinator **Divya Kotian** Website Coordinator **Ajit Nair**

Assistant Vice-President, Business Development **Shrenik Mehta** Assistant Manager, Business Development **Kumar Kislay**

**Editorial & Marketing Offices:** Reliance Centre, 1st floor, 19, Walchand Hirachand Marg, Ballard Estate, Mumbai-400001. Tel: 91-22-30327108 (Editorial), 30327102 (Marketing). Email: [contact.mag@harmonyindia.org](mailto:contact.mag@harmonyindia.org) **Printed and published** by Dharmendra Bhandari on behalf of the owners, Harmony for Silvers Foundation **Printed** at Thomson Press India Ltd, 18-35, Milestone, Delhi-Mathura Road, Faridabad-121007 (Haryana). **Published** at Reliance Energy Centre, Santacruz (East), Mumbai 400055. **Disclaimer:** The material provided by *Harmony* is not a substitute for professional opinions. Readers are advised to seek appropriate advice from qualified and licensed professionals in the concerned field. © Harmony for Silvers Foundation. All rights reserved worldwide. Reproduction in any manner is prohibited. *Harmony* does not take responsibility for returning unsolicited publication material. [www.harmonyindia.org](http://www.harmonyindia.org)



**Bachendri Pal**  
High Energy

20

**Didi Contractor**  
Castles in Mud

26

**Anil Rajvanshi**  
The Driving Force

32

**Dr Pradip Kumar Sarmah**  
Bank of Ideas

38

**Jose Maveli**  
Rewriting Destinies

48

**Kallen Pokkudan**  
Seeds of Growth

54

**Mehmood Khan**  
Made in Mewat

60

**Dr Saraswathy Ganapathy**  
The Changing Tide

68



## every issue

**7 . ORBIT:** News, views, people, research, trends and tips from around the world

**72 . ETCETERA:** Culture, leisure, lifestyle, buzz and miscellany

## columns

**14 . NUTRITION:** Anjali Mukerjee on how soy can help battle menopausal symptoms

**16 . WEIGHT WATCH:** Madhukar Talwalkar illustrates exercises for stronger legs

**18 . YOGA RX:** Yoga can help you love yourself and life. Shameem Akthar shows you how



WEB EXCLUSIVES [www.harmonyindia.org](http://www.harmonyindia.org)

- **LIGHT OF LIFE J C Seth** on how only education can help build a nation
- **GOAL MINE** Down memory lane with football coach and Olympian **S S Narayanan**



**FOR SUBSCRIPTION ASSISTANCE CONTACT:** Harmonycare, Living Media India Ltd, A-61, Sector 57, Noida (Uttar Pradesh) - 201301.

**Toll-free: 1800 1800 100 Phones: New Delhi:** (0120) 2479900 from Delhi and Faridabad; (0120) 2479900 from Rest of India Fax: (0120) 4078080; **Kolkata:** 033-22827695 Fax: 22828949; **Bengaluru:** 080-2212448, 22213037, Fax: 2218335; **Mumbai:** 022-66063355 Fax: 24444358; **Chennai:** 044-28478525 Fax: 24361942; **Email:** [harmonycare@intoday.com](mailto:harmonycare@intoday.com)



Annuity of  
₹ 572/-  
per lac  
For 15 years

## Reverse Mortgage Loan for Senior Citizens.

A loan scheme in tune with your  
financial requirements

Maintain your lifestyle. Get cash against  
property to lead a comfortable life.

### Special Features

- ☑ No pre-payment penalty
- ☑ Continue to retain the ownership of the house
- ☑ Not compulsory to repay the loan during lifetime
- ☑ Loan can be availed via periodic installments or lump sum amount (upto 50%)
- ☑ Concession in interest of 1.00% for SBI Pensioners



Please contact nearest SBI branch or call 1800 112211 (toll-free) [www.sbi.co.in](http://www.sbi.co.in)

# column one

All journeys are inevitably linked to experiences and evolution. So it is with *Harmony-Celebrate Age's* passage. In the past eight years, the magazine has lit the walkway for its readers by presenting 'role-model' lives of common people. They weren't born with silver spoons; sometimes they weren't even lucky to go to school. Yet they broke ground and touched horizons where 'possible' met 'impossible' in an indistinct line. So what better way to celebrate our anniversary than with people who make *Harmony-Celebrate Age* such a success! Leading the special is the expert on heights, Bachendri Pal ("High Energy"), the first Indian woman to have scaled Mount Everest. A feat par excellence, it instantly put Pal on a historical pedestal. Joining the leader are seven other social contributors: 81 year-old Didi Contractor ("Castles in Mud") near Dharamshala is fighting urbanisation in the hills with her mud houses; 58 year-old Mehmood Khan ("Made in Mewat") closed his corporate chapter abroad to resuscitate his roots in Haryana; 61 year-old Jose Maveli ("Rewriting Destinies") took a leaf out of his own life in an orphanage to start one for destitute kids; 69 year-old Dr Saraswathy Ganapathy ("The Changing Tide") gave up her practice as a paediatrician to work for rural women in Karnataka; 82 year-old Kallen Pokkudan ("Seeds of Growth") is a sturdy example of life just like the mangroves he has planted in Kerala; Dr Pradip Kumar Sarmah ("Bank of Ideas") is indeed a bank of innovations as is 62 year-old Anil Rajvanshi ("The Driving Force"), both working overtime to make life in rural Assam and Maharashtra easier. The way is clear. There will be anniversaries and we will grow, but our support structure will remain the same. Eternally silver!

—Meeta Bhatti

Your well-known magazine, *Harmony*, which flashes the tag line 'Celebrate Age' on its cover, has built a reputation of its own over the years. The team has also coined the term 'silver' to address senior citizens. I strongly feel that, in years to come, it will become important to reduce the age limit for classifying someone as a senior citizen. At present, women and men have different eligibility criteria to qualify as 'silvers'. I think this disparity also should be removed.

Wipro has slashed jobs. HSBC has culled over 2,000 jobs in the recent past. The less said about the fate of employees in sole-proprietorship firms, the better. Some Kingfisher employees are battling between life and death considering the hopeless situation they have got into. Another company in Bengaluru has not paid its employees' salaries for more than six months but has outrageously asked them to leave without any notice period or ex gratia. The regional unit of a courier and logistics company that operates worldwide is in the process of shutting down its operations. Capt Gopinath started a logistics firm only to shut down its operations overnight. The impact of what happens in countries like the US and UK and the Middle East is severely felt by the Indian economy.

Job security has become a mirage. On one hand, overworked executives fall prey to lifestyle diseases while on the other, the hire-and-fire policy of many organisations makes people age faster owing to stress, worry, anxiety and tension. Being unemployed is worse than death as people fall into a vicious cycle of depression, agony and self-pity.

In the above situation, when people are forced to retire early or struggle to make both ends meet (owing to unexpected circumstances), and where their survival becomes a question mark, it is unfair to exclude them from getting certain social



benefits just because they haven't reached a certain age. But is there a way out of this? Absolutely not. This is because besides 'age' there are no other criteria to classify someone as a senior citizen.

For example, imagine the plight of a former colleague of mine (45 years old) who collapsed one fine morning after he was unable to cope with the fact that he was about to lose his job. He suffered a massive heart attack and underwent open heart surgery. The organisation where he worked hadn't paid the premium for the insurance policy and he had not taken sufficient health cover. His spouse wasn't well-educated and the family literally pawned all its jewellery to meet the hospitalisation expenses.

A month after the operation, the colleague died leaving his family physically and financially drained. His only daughter studies in Class VI. During his last days, my colleague was hurt at the treatment meted to him and dejected that he would not be able to find another job owing to his sickness. Ironically, the entrepreneur was celebrating his birthday in a five-star hotel the day my colleague died.

Because of instances such as these, people tend to age faster. Isn't it a bit of an irony that even as advances in medical technology have improved longevity, the stress levels in the corporate world snuff out the lives of people much before their prime? Does anyone have a solution at all?

G Venkatesh Bengaluru





FreeStyle

**NOW  
NO CODING**



## Improved testing experience

- Easier testing\* with no coding - no calibration required, one less step
- For use with existing meters - no need to change meters
- Same level of proven performance<sup>†</sup>
- Same small sample size (0.6 µL)\*\*
- Individual foil-wrapped package protects test strips from contamination until opened

\*Lamberts Market Research July 2010 Report, Data on file, Abbott Diabetes Care, Inc.

<sup>†</sup>ISO 15197 accuracy requirements. Studies conducted in 2005-2009. Data on file, Abbott Diabetes Care, Inc.

\*\*For blood glucose test only.

Abbott Healthcare Pvt. Ltd.: 4, Corporate Park, Sion-Trombay Road, Mumbai - 400071.

Customer Service Number: 022-67978831 | Toll Free Number: 1-800-209-8831

Website: [www.abbott-diabetescare.com](http://www.abbott-diabetescare.com)

**MAKE A DIFFERENCE**

**Abbott**  
A Promise for Life

# ATTENTION SENIOR CITIZENS



get a **loan** against your house,  
**live** in it and **get paid every month**

**REVERSE MORTGAGE TOLL FREE HELPLINE**

**1800 100 1111**

**CALL  
NOW!**  
Mon-Sat  
9am to 5pm



INSIDE

**P16:** Get a leg up!

**P18:** Yoga loves you

NEWS ● VIEWS ● PEOPLE ● RESEARCH ● TRENDS ● TIPS



► ANALYSE THIS

# Nice, and attractive

**T**he next time someone (unfairly) equates age with rudeness, tell them this: **people actually become kinder, more conscientious and agreeable with age.** What's more, **they also seek those same qualities in a mate.** That's the verdict of a new global study by City University of New York's Queen's College, which documents shifts in attraction over a lifespan. After studying almost 18,000 heterosexual adults worldwide ranging from the age of 18 to 95, they found that people became more agreeable and conscientious as they aged, and found those traits most attractive when evaluating possible partners from the

opposite sex. "While trendiness and superficially sexy looks got tongues wagging among younger adults, we uncovered a shift in desire toward more communal traits, like sensitivity, friendliness and compassion, with the progression of time," writes lead author Claudia Brumbaugh in journal *Social Psychological and Personality Science*. "It seems to happen gradually; for every year you age, the kinder you get and the more you like these features in others. But now our findings bring into question why that happens. Do we just become nicer naturally or do we become that way because the other sex demands it?" A chicken-and-egg question that.



# MAXIMUM CITIES

A city is not just geographical space but an organic entity that has the power to nourish its residents, or conversely hamper their growth. After analysing data from 28 million people, American website Real Age (*realage.com*) recently revealed its **top anti-ageing cities that 'helped' citizens stay young** through factors ranging from climate and healthy lifestyle options to amenities and a low crime rate.

Here's the list:

1. San Francisco, California
2. Salt Lake City, Utah
3. San Diego, California
4. Minneapolis-St Paul, Minnesota
5. Denver, Colorado
6. Raleigh, North Carolina
7. Boston, Massachusetts
8. Austin, Texas
9. Washington, D C/Baltimore, Maryland
10. Los Angeles, California

On the flip side, here are the 10 cities where residents grow old the fastest:

1. Knoxville, Tennessee
2. Louisville, Kentucky
3. Memphis, Tennessee
4. Oklahoma City, Oklahoma
5. Indianapolis, Indiana
6. Greensboro, North Carolina
7. Nashville, Tennessee
8. Greenville, South Carolina
9. Cincinnati, Ohio
10. Columbus, Ohio

## Asia on age

**What does Asia think about getting older?** As Asia News Network reports, Singapore-based Brand's Brain Research Centre studied 1,800 people between the ages of 25 and 49 from eight Asian countries—China, Hong Kong, Japan, South Korea, Malaysia, Singapore, Taiwan and Thailand—and asked them just that. Here are their top findings:

- About 79 per cent believed the brain, heart and bones were the top three parts of the body that needed to be protected from the effects of ageing.
- About 84 per cent responded that they would use anti-ageing cream to

protect themselves from degeneration symptoms. This was followed by maintaining a healthy and balanced diet (83 per cent); getting enough sleep (71 per cent); and taking anti-ageing supplements (49 per cent).

- While respondents in Singapore, Malaysia and Taiwan said brain deterioration was their main worry, followed by reduced physical function and increased chance of cardiovascular disease, Thai respondents pointed to ageing of the skin and wrinkles as their primary worry, followed by reduced physical function and deterioration of vision.



**OVER 50 PER CENT OF PEOPLE OVER THE AGE OF 50 IN EUROPE WILL HAVE TO SAVE MORE AND WORK WELL INTO THEIR 70s IF THEY WANT AN ADEQUATE INCOME IN RETIREMENT, ACCORDING TO A REPORT BY THE UK-BASED PENSIONS POLICY INSTITUTE.**



# Granny Nav

**I**n a bid to keep silvers on the road safer—and longer—the UK's Research Council is engaged in a £ 12 million programme in conjunction with Newcastle University's 'Intelligent Transport' team. To learn the challenges faced by older drivers, the team has converted an electric car into a mobile laboratory called DriveLAB, decked out with tracking systems, eye-motion detectors and bio-monitors as well as night vision systems and intelligent speed technology. One of the first technologies to emerge as a result of this project is a navigation system, nicknamed 'Granny Nav' by the British press, which uses pictures of common landmarks like pubs and mail boxes as visual turning cues and helps avoid right turns, which make silvers uncomfortable as they are not confident about judging the speed of oncoming traffic. "For many older people, particularly those living alone or in rural areas, driving is essential for maintaining their independence, giving them the freedom to get out and about without having to rely on others," study leader Phil Blythe tells the BBC. "But we all have to accept that as we get older our reactions slow down, and this often results in



people avoiding any potentially challenging driving conditions and losing confidence in their driving skills. We are looking at ways to keep people driving safely for longer to help boost independence among the elderly and keep them socially connected."

[www.gicofindia.in](http://www.gicofindia.in)



**GIC Re**  
The strategic  
choice when  
it comes to  
reinsurance

- Total assets: US\$ 11.16 billion • Net worth: US\$ 2.2 billion • Rated AAA (In) by CARE for Claims Paying Ability
- Rated A- (Excellent) by A.M.Best Co. for Financial Strength
- Ranks 14th among Top 40 Global Reinsurance Groups (Standard and Poor's Ranking for 2011)



"Suraksha", 170, Jamshedji Tata Road, Churchgate, Mumbai – 400 020 India Tel. (Board) : +91 22 2286 7000  
Branch offices: Dubai, London, Kuala Lumpur Representative office: Moscow

**General Insurance Corporation of India**  
Global Reinsurance Solutions

# ABUSE ON AIR

**LAST YEAR**, when Jane Worroll hid a camera in her mother Maria's room at Ash Court Care Centre in Kentish Town, London, she expected the worst—and got it. The footage revealed that the 80 year-old was being repeatedly beaten by a member of staff. While the 30 year-old man in question has already been jailed for assault (and four of his female



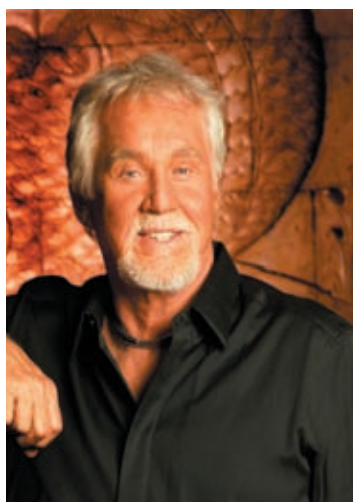
colleagues fired for negligence), the footage was aired on TV sets across the UK in late April on an episode of the **BBC's investigative programme Panorama** titled *Undercover: Elderly Care*. The irony, as the presenters

of the show pointed out, was that the Care Quality Commission, the watchdog for care homes in the UK, had awarded Ash Court Care Centre an 'excellent' rating just three months before the attacks were filmed. The silver

lining: the footage has caused a furore across the UK, with advocates for the elderly calling for more comprehensive monitoring of care homes in the country. Meanwhile, Maria Worroll has shifted to a different home.

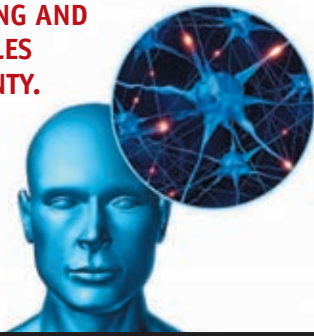
## TWO GOOD

**H**ere's proof that passion always wins out over physical limitations. **Iconic American country singers Kenny Rogers (left) and Glen Campbell**, who clock a combined age of 150 and a century of music between them, **will perform in a series of concerts in Australia and New Zealand** this fall. The announcement is all the more remarkable considering that Campbell, 76, recently revealed that he suffers from Alzheimer's disease, while Rogers, 74, has waged a long battle against osteoarthritis, specifically problems with his knee and back. Rock on, guys!



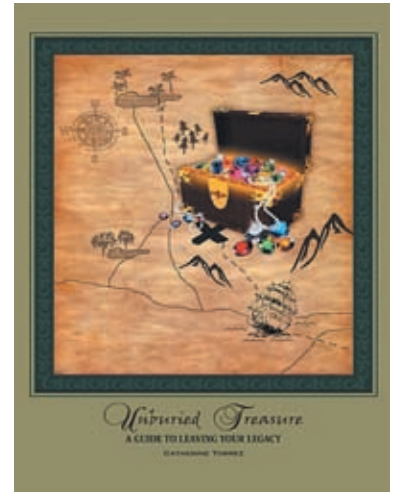


**USE IT: WE ALL KNOW THAT AN ACTIVE BRAIN IS THE KEY TO KEEPING ALZHEIMER'S AND DEMENTIA AT BAY. CHECK OUT THE 'ACTIVITY TOOL KIT' ON [WWW.OLDERAMERICANSMONTH.AOA.GOV](http://WWW.OLDERAMERICANSMONTH.AOA.GOV) FOR SOME FABULOUS IDEAS ON KEEPING THOSE GREY CELLS TICKING OVERTIME, FROM INTERGENERATIONAL GAMES AND TRIVIAL PURSUIT TO GAMING AND PUZZLES APLENTY.**



## Legacy lessons

**W**hen we speak of legacy, it is usually an amorphous and ephemeral concept; here's a way to make it concrete. ***Unburied Treasure: A Guide to Leaving Your Legacy*** (WestBow Press; 108 pages), by former American police officer turned Christian minister Catherine Torrez, is a **user-friendly guide to record your legacy for posterity**. From formats and writing prompts, chapter options and dedicated space for photographs and your family tree, it is the best possible handhold for both new and seasoned writers who have a story to tell for future generations. "It's a great gift idea for parents and grandparents," says Torrez in a media release. "I truly believe that the minds of our senior citizens are our greatest treasures, especially if they are our relatives. They should take the time to write their legacy—their thoughts, advice, memories—and pass it on to their children. That is what inspired me to write this guide book." You can order a copy in India at [www.amazon.com](http://www.amazon.com)



**NOBEL HYGIENE**

## “Paaye lagu”

Touching an elder's feet is an ancient custom that continues to thrive even in the age of the Internet. It conveys both love and respect.

At Nobel Hygiene, our love and respect for elders go a step further, with **Friends Adult Diapers**. Designed with 'Dual Core' padding, they offer the elderly '8 hours of tension-free zindagi'.

**Friends** are also ideal for those with inadequate bladder control.

What's more; you'll find **Friends** not only a pleasure to use, but also surprisingly affordable. For, unlike the rest, they are now made to international standards right here in India.

Go ahead and convey your respect to a loved one. Bring home a pack of **Friends Adult Diapers**.

**India's First & Only company to manufacture both Adult & Baby Diapers of World-class quality**

© 022-32427985, E-mail: [sales@nobelhygiene.com](mailto:sales@nobelhygiene.com)

To interact, SMS **NOBEL** (space) **YOUR QUERY** with **NAME** to 58888



**Friends Adult Diapers**  
Dignity for the aged

\*When you buy a pack of 10s

## BIRTHDAYS

● Ghazal legend **Pankaj Udhas** (*right*) turned 61 on 17 May.

● Legendary British actor-turned-writer and romantic author Jackie Collins's elder sister **Joan Collins** turned 79 on 23 May.



● Actor **Morgan Freeman**, who proved his mettle in *Shawshank Redemption* among scores of other movies, turned 74 on 1 June.

● America's 41<sup>st</sup> President **George Bush** turns 87 on 12 June.

● Beatles singer **Paul McCartney** (*left*) turns 69 on 18 June.



## OVERHEARD

"Being 50 and the way I've been able to lead my life is not anywhere as bad as the idea of being 50! You don't feel the pressure of having to look perfect or conform to a certain image. I'm able to play characters I would have been scared to play when I was younger. Now I'm able to leave my safety net."

—**Michelle Pfeiffer, 55, in the UK edition of OK! magazine**

## MILESTONES

● The male protagonist of many a Satyajit Ray screen fable, Bengali actor **Soumitra Chatterjee**, 77, was conferred the Dadasaheb Phalke Award on 3 May.

● The University of South Florida felicitated Infosys chief mentor **Narayan Murthy** (*right*) with the Global Leadership Award and the Free Enterprise Award on 15 May.

● English cricket umpire **Dickie Bird** was made an Officer of the Order of the British Empire (OBE) on 16 May. The 79 year-old was presented the medal by Prince Charles. At the ceremony, Bird spoke of the high of on-field umpiring, much before camera umpiring changed the game.



## IN PASSING

● **Vidal Sassoon**, the man and name behind the globally popular salon products, died at 84 of leukaemia in Los Angeles on 9 May.

● American singer-songwriter **Donna Summer** (*right*), popularly known as the 'disco queen', died of cancer on 17 May. She was 63.



● Australian band Bee Gees singer **Robin Gibb** (*left*) succumbed to cancer on 20 May. He was 62. Robin's twin brother and partner in the Bee Gees Maurice died in 2003.

● **Eugene Polley**, the inventor of the TV remote control, passed away on 20 May in Chicago. He was 96. He had also invented the video disc, the predecessor of the DVD.

● **Flinder Anderson Khonglam**, former chief minister of Meghalaya and the country's first independent MLA to become a chief minister, passed away in Shillong on 22 May after a brief illness. He was 67.



## The Aditya Birla Group

### Transcending business

A US\$ 35 billion corporation, the Aditya Birla Group is in the League of Fortune 500. It is anchored by an extraordinary force of 133,000 employees, belonging to 42 nationalities. The Group operates in 36 countries. Over 60 per cent of its revenues flow from its overseas operations.

#### Beyond Business -

##### The Aditya Birla Group is:

- Working in 3,000 villages. Reaching out to 7 million people annually through the Aditya Birla Centre for Community Initiatives and Rural Development, spearheaded by Mrs. Rajashree Birla.
- Focusing on: Health Care, Education, the Girl Child, Sustainable Livelihood, Women Empowerment Projects, Infrastructure and espousing social causes.

##### Highlights

- Over a million patients treated at 3,000 Medical Camps and its 18 hospitals. More than 1,000 children learnt to smile again as they underwent cleft lip surgery. We helped immunise 6 million children against polio as well.
- At our 42 Schools across India we provide quality education to 45,000 children. Of these 18,000 students receive free education. Merit Scholarships are given to an additional 8,500 children from the interiors.
- Our Vocational Training Centres and the Aditya Birla Rural Technology Park accord training in sustainable livelihood projects to 38,000 people.

- Our 4,000 Self-Help Groups have led to the empowerment of 38,000 women.
- Working closely with Habitat for Humanity, we have so far built more than 400 houses as part of our community outreach programme, besides supporting the building of an additional 3,600 houses.
- We are also engaged in creating model villages in rural India. We have chosen 300 villages for this transformation - whereby in a five year timeframe the villages would be self-reliant in every aspect, moving out of the "below the poverty line" status. So far more than 90 villages in India's hinterland have already reached the level of model villages.
- To embed CSR as a way of life in organizations, we have set up the FICCI - Aditya Birla CSR Centre for Excellence, in Delhi.
- In line with our commitment to sustainable development, we have partnered the Columbia University in establishing the Columbia Global Centre's Earth Institute in Mumbai.

Transcending the conventional barriers of business because we believe it is our duty.



**ADITYA BIRLA GROUP**

[www.adityabirla.com](http://www.adityabirla.com)





**EATING RIGHT** BY ANJALI MUKERJEE

## Golden rule: Soy can combat menopausal symptoms

I am reaching menopause and suffering from indescribable physical and emotional changes. I am told that I can combat some of these changes by eating right. Please help with a specific diet plan.

Menopause can mean different things to different women—each woman's journey is unique. Many women experience some discomfort about three to four years before menopause (peri-menopause), when there is a notable decline in hormone production. This proves to be a very difficult time.

The discomfort may be mild, moderate or severe because of delayed and/or irregular periods, which could further be scanty or heavy. Some women experience depression, mood swings and reduced sex drive. This may affect their personal life and relationship with close friends. A fortunate few experience no significant changes and live their whole lives without any discomfort.

### Why do some women experience more menopausal discomfort than others?

Although symptoms depend on hormone levels and genetics, women who are vegetarian tend to experience fewer menopausal symptoms. This could be because vegetarians consume more grains, pulses and legumes that contain compounds called phyto-oestrogens. Phyto-oestrogens are weak plant oestrogens that have only a fraction of the strength of true oestrogen but help reduce menopausal symptoms. Japanese women consume a lot of soy products; soybeans are the richest food source of phyto-oestrogen. It has been observed by Herman Aldercreutz, a famous researcher of soy, that menopausal symptoms are less in Japanese and Indonesian women compared to women in the West. Several other clinical studies show lower inci-

dence of menopausal symptoms owing to increased intake of soy foods.

### How does soybean help?

Soybean actually works like an anti-ageing pill. It contains isoflavones like genistein and daidzein that have a positive effect on bone health, sex drive, heart disease, vaginal dryness, depression, insomnia, etc. Genistein in soy is a potent antioxidant with anti-cancer activity. Soy helps lower cholesterol and triglycerides, and regulates blood sugar levels. Therefore, it plays a definite role in prevention of heart disease in post-menopausal women. Phyto-oestrogens in soybean seem to work their magic in preventing fragile bones and osteoporosis as well. Consuming soy in the form of soymilk or soy flour helps build strong bones. Women approaching menopause should consume at least 100-150 gm of soybeans everyday in one way or the other. You could consume it in the form of soy flour mixed with wheat flour to make chapatti, soy milk or tofu. Soy biscuits and soy nuts are available in the market and act as a healthy snack between meals. Soybeans can be cooked as *dal* and consumed regularly. Every gram of soy protein contains at least 1-2 mg of isoflavone—the miracle component that appears to have a beneficial effect on menopausal symptoms.

It is important to note that soybeans need not be consumed only by menopausal women. The earlier you start consuming soy, the more benefits you can derive from it. Soy is almost a miracle food for women as it seems to address most pre and post-menopausal problems. Along with consuming soybeans, a low-fat diet rich in natural foods such as whole grains, fruits, vegetables, nuts and pulses helps prevent most hormone-related problems.

### Eat right

The most important dietary advice for all menopausal women is to increase their intake of foods that are rich in phyto-oestrogens. They are present in virtually every plant. Most fruits and vegetables like onions,



## READERS ASK

Soybean actually works like an anti-ageing pill. It contains isoflavones like genistein and daidzein that have a positive effect on bone health, sex drive, heart disease, vaginal dryness, depression and insomnia



apples, carrots, and grapes contain small quantities of plant oestrogens. Most beans contain higher quantities of plant oestrogen—*rajma*, *kabuli channa*, black whole *urad dal*, *chowli*, *moth*, *matki*, sprouted *mung* beans are all good sources of phyto-oestrogens. However, the richest sources of plant oestrogen are soybean, flaxseed, and sesame, sunflower, pumpkin and *methi* seeds.

### Diet wisdom for menopause

- Eat at least one phyto-oestrogen rich food everyday (for instance, soybeans, flaxseed, sesame seeds, etc).
- Drink a glass of carrot juice every day. It provides you with calcium and phyto-oestrogen.
- Just a quarter cup of roasted soy nuts contains your daily requirement of phyto-oestrogen.
- Eat a bowl of sprouted *mung* everyday.
- Eat more whole *dal*, beans, fruits, vegetables, nuts and seeds.
- A bowl of low-fat yoghurt will keep your bones young.
- Limit your intake of caffeine, aerated drinks and alcohol as they leach out the much required calcium from your body.
- Don't smoke.
- Lead an active life—a sedentary lifestyle adversely affects bone mass.

These recommendations will require a few changes in your present lifestyle. Women should be educated about their bodies so they are able to make the necessary changes well in advance.

**I am 80 years old and have been on a pureed diet because of problems in chewing and swallowing. However, with the monotonous routine, I am also losing interest in food. How can I keep my diet interesting while continuing to consume pureed food?**

A pureed diet is critical to meet nutritional needs without causing any discomfort. It is important to maintain healthy nutrition for good health. For this, you must include a variety of food groups including fruits and vegetables, proteins, grains and dairy products in your diet. Many people think that being limited to soft food is restrictive, but you can really eat well by being on this diet. You can puree almost any food. The use of herbs and spices, tomatoes, lemon juice and sauces adds flavour to food. Avoid using too much salt, though. Make meal time special by laying the table and presenting food in an attractive way.

### Here are some recipes to break the monotony:

#### BREAKFAST

- **Eggs and toast:** Heat milk in a saucepan. Add beaten eggs and simmer until cooked. Put this mixture and toast into a blender. Blend until smooth.
- **Yoghurt fruit drink:** Mix yoghurt, honey, fruits like apple, peach, banana and a dash of cinnamon and blend together.
- **Dry cereal and milk:** Mix dry cereals like cornflakes, muesli, wheat flakes with milk and sugar. Blend together.

#### LUNCH

- **Pureed rice:** Puree rice and enjoy with strong flavoured gravies of varieties like *paneer*, tofu and beans.
- **Chicken and noodles:** Blend chunks of chicken with potatoes, noodles and chicken broth.

#### DINNER

- **Macaroni with cheese:** Blend baked macaroni with cheese and hot milk.
- **Blended vegetables:** Blend cooked vegetables with vegetable broth and add herbs and seasonings.

Occasionally, you can also enjoy desserts like blended fruits with whipped cream, and cake with ice cream. Do not limit yourself to planned foods and milkshakes. Experiment and enjoy!

**Dr Anjali Mukerjee is a nutritionist and founder of Health Total, which has 15 centres in Mumbai to treat obesity and other health related disorders. Visit [www.health-total.com](http://www.health-total.com) If you have a question for Dr Mukerjee write to [contact.mag@harmonyindia.org](mailto:contact.mag@harmonyindia.org)**



**WEIGHT WATCH** BY MADHUKAR TALWALKAR

## Leg-up: Stronger muscles for the long run

I am a skinny 75 year-old. I have noticed that my legs start trembling when I walk fast or try to run. I am scared of falling and suffering a fracture. Please suggest some leg and calf-strengthening exercises that I can do at home.

Leg exercises help maintain balance and stability and, therefore, prevent falls. Begin each leg exercise with eight repetitions and increase gradually. To add to the effectiveness, use leg weights or durable resistance exercise bands (both available at sports equipment stores).

**WARNING:** Always consult your doctor before beginning any exercise programme. Stop exercising immediately if you feel any symptoms such as shortness of breath or dizziness.

Your legs carry you places, and provide you with a way to get around. Many people do not know the importance of legs until something unexpected restricts them. It is important to build limb strength with the help of leg strengthening exercises. In fact, leg muscles are the fastest in your

body to respond to training. It's not only cardio that defines and shapes your legs—in combination, one needs to do exercises specifically designed for legs.

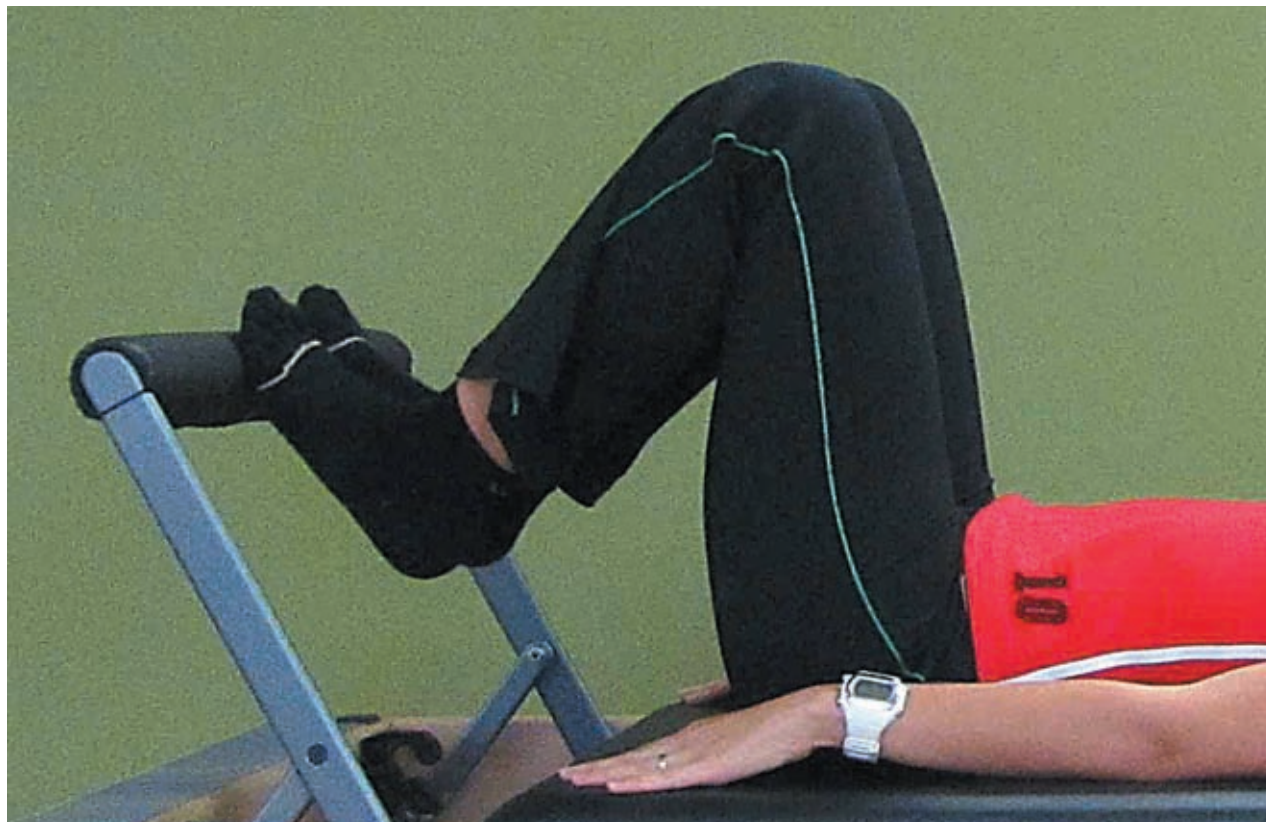
Here are a few exercises that can be done at home:

### Lunges

Lunges are best for exercising leg muscles with one simple move. Stand with your feet shoulder-width apart. Take one giant step forward with your right foot. Place your hands on the hips for balance. Now, lower your body straight down until your back leg forms a right angle at the knee. Raise yourself up slowly using your leg muscles and repeat the movement for three sets of 30 repetitions for each leg. You can start with fewer repetitions—in fact, as many as you can manage and increase only gradually. If you have knee pain, take a smaller step forward and drop down as far as comfortable. While lunges are the best leg exercises, they can be challenging for people with bad knees.

### Squats

Squats work your glutes, quads, hamstrings and calves, all at once. Stand with your feet hip-width apart, toes facing straight ahead or angled slightly outward. Slowly bend the





knees and lower hips towards the floor, keeping your torso straight and abs pulled in tight. Keep your knees behind your toes; make sure everything is pointing in the same direction. Do not go lower than 90°. Do these thrice a week (alternate days) for 12-16 reps or less to begin with.

#### **Quadriceps extension**

This exercise works the top-front of your thigh. Sit up straight in a chair with knees bent and both feet flat on the floor. Place weights on your ankles or wrap exercise bands around both ankles. Tighten your abdominal muscles. Extend the right leg until the knee is straight but not locked. Then, lower the right foot slowly down. Perform at least one set for each leg.

#### **Knee flex**

Stand up straight and hold on to a table or sturdy chair for balance. Keeping the upper part of your leg straight, bend one knee, raising your foot behind you. Lower the foot, and then repeat with the other leg. Keep your back straight and don't lean on the chair.

#### **Outer thigh exercise**

This exercise works the top outside of the thigh. Sit up straight and tighten your abdominal muscles. You can wear ankle weights or wrap the exercise band around both knees. Keep the left knee bent and the left foot flat on the floor. Extend your right leg straight but do not lock the knee. Bring your right leg out to the side and then back to the centre. Keep the leg at hip height the entire duration. This is a sideways movement. Avoid swinging the hips or leg. Perform at least one set for each leg.

#### **Inner thigh lift**

This exercise works the top inner part of your thigh. Sit up straight and tighten your abdominal muscles. You can wear ankle weights or wrap the exercise band around both ankles. Keep the left knee bent and the left foot flat on the floor. Let your right knee fall out to the side, so you are turning your right leg out. Lift the right heel straight up as high as you can without rounding through the back. Keep the knee out to the side and the inside of your foot lifting straight up. Slowly lower it. Perform at least one set for each leg.

#### **Hamstring curl**

This exercise works the top back of your thigh. Sit up straight in a chair with knees bent and both feet flat on the floor. Place weights on your ankles or wrap the exercise band around both ankles. Tighten your abdominal muscles. Keeping the left foot still, pull the right heel underneath the chair. Then bring it back, so the knee comes to a 90° angle; then lightly place your right heel on the floor. Perform at least one set for each leg.

#### **Heel raises**

Heel raises are one of the best leg exercises because they can be done anywhere without attracting odd glances from strangers. This exercise targets calf muscles, which are a problem area for many people. Calves respond to strengthening very quickly and get in shape very quickly. Therefore this is the best leg exercise for people who want fast results.

Stand with your feet wider than shoulder-width. Place your hands on hips for balance. Raise your body onto your tiptoes and hold for a few seconds. Gradually come back to the original position. Repeat this exercise for three sets of 40 heel raises. When you are ready for a bigger challenge, stand on the step of a staircase or sturdy elevated surface and allow your heels to hang off the edge. Raise and lower your body slowly for three sets of 25 repetitions. This works the calves immediately.

*Madhukar Talwalkar is chairman of Talwalkar's, one of India's largest chain of fitness centres with 78 branches across major cities.  
Website: [www.talwalkars.net](http://www.talwalkars.net)  
If you have a question for him write to [contact.mag@harmonyindia.org](mailto:contact.mag@harmonyindia.org)*

**AS PIONEERS**  
**WE UNDERSTAND ELDERLY CITIZENS BETTER**  
★ WE LISTEN ★ WE CARE ★ WE SERVE  
**U CAN COUNT ON OUR EXPERIENCE**

**GOLDAGE**  
Since 1979



- Ashram for aged
- Hospital for bed ridden
- Home care services
- Retirement townships
- Facility management for retirement homes

**GOLDAGE**  
**ASHRAM & HOSPITAL**

Hyderabad	:92475 79237	Chennai	:09282216333
Secunderabad	:9246 334409	Bengaluru	:092431 32888
Vishakapatnam	:92906 35086	Pune	:09225521919

email: [info@goldage.in](mailto:info@goldage.in), Website: [www.goldage.in](http://www.goldage.in)

**Branches All Over India | Indias Largest Chain**



YOGA RX BY SHAMEEM AKTHAR

## Feel the love flow: Explore the love-yoga connection

In yoga, love actually is spread out over several chakras: love for money and other things needed for survival is said to lie at the base chakra, sensual love at the second one, self-love the third, and unconditional love for humanity at the fourth chakra. Intriguingly, when you shear off the psychic language of yoga, you will find that there is amazing correspondence between the glands located at the precise spots where these chakras are said to be. Perhaps the yogis were talking of hormones and neurochemicals of these centres when they used the language or description that appears strange to us.

Oxytocin is called the love hormone by scientists. It is also referred to as the cuddle hormone because it is the feel-good factor that comes from a comforting embrace. This hormone linked to the reproductive system is also the one that bonds. Further, it has attendant feelings that we take as side-effects of love: jealousy, possessiveness and aggression that these feelings initiate. That may be why the yogis suggested we work the pelvic region to regulate this hor-

mone so it flows smoothly without the hiccups of negativities that trail deep love.

When oxytocin reception in the body is messed up, we feel loveless or harbour the disturbing side-effects of love—which, according to research by an Israeli university, can even make you gloat when somebody fails. When oxytocin is flowing well, though, it extends the feeling of love not just to one's partner or family, but to the community and society as a whole. All the poses that work the hip and pelvic region work on regulating this fragile but powerful hormone. The lying leg locked pose (*supta baddha konasana*), half spinal twist (*ardha matsyendrasana*), lying energy release pose (*supta pawanuktasana*), drawing the bow pose (*akhardhanurasana*), happy baby pose (*anandabalasana*), and hip rolls (*shronichakra*) in all their variations are the most commonly used ones. Interestingly, these poses are simple to learn and are used as the first stage or preparatory poses to other advanced practices. It seems yoga has made love regulation an easy task!

### YOGIC MOVES

#### Happy baby pose (*anandabalasana*)

Lie on your back. Lift your right leg up. Fold it at the knee. Place your right hand at the sole of the foot, at the spot where the foot curves in. Flare the right knee sideways. Press down the right foot firmly, so the knee moves closer to the ground. It will cause an intense stretch initially. See that the lower leg is not dropping to either side, but remains upright. Hold the pressure for about 15 seconds initially. Ensure the left leg is not lifted up when you do this. Release the right foot, straighten the leg and drop it gently down. Repeat for the left leg. After regular practice, you may increase the duration in the final pose for a minute or more. Also you can do this



for both legs together, which is more intense.

**Benefits:** This pose works the hip region strongly and works on the entire reproductive tract. It is said to power the reproductive region and repair problems there. It spikes the mood, giving a high, and tones the legs. It also prepares you for other more advanced meditative and balancing poses.

**Model:** Mangala Pathak,  
Harmony Interactive Centre  
**Photographer:** Haresh Patel

Shameem Akthar is a Mumbai-based yoga acharya. If you have any queries for her, mail us or email at [contact.mag@harmonyindia.org](mailto:contact.mag@harmonyindia.org). (Please consult your physician before following advice given here)



*A Regal Blend of Top Class Quality and Fine Taste*



**GIRNAR<sup>®</sup>**

**ROYAL**

**CUP TEA**

---

• More Than 60000000 Cups A Day • 43 Countries Coverage • 51 Retail Outlets • 41 Varieties

• Buy Girnar Products Online at: <http://chaichai.in> [facebook.com/TeasAtGirnar](https://www.facebook.com/TeasAtGirnar) [twitter.com/TeasAtGirnar](https://twitter.com/TeasAtGirnar)







✦ Radhika Rajе ✦ Shivay Bhandari

# HIGH ENERGY

Despite having achieved the pinnacle of her career, Bachendri Pal tells *Harmony-Celebrate Age* she has many mountains left to climb

**She has scaled unprecedented heights—literally.** But Padma Shri and Arjuna Award winner Bachendri Pal, the first Indian woman to scale Everest, is equally comfortable on terra firma, tending her beautiful home and gardens in Jamshedpur, and mothering the many underprivileged children she has taken under her wing as part of her commitment to empower women. In fact, as she speaks to *Harmony-Celebrate Age*, you can hear them trying to grab her attention. “Can’t blame the kids,” she says with a chuckle, “I hardly get time to be at home.” Indeed, as head of the Tata Steel Adventure Foundation, Pal travels extensively to organise training camps in her beloved mountainous terrain. And driven by a need to motivate others to follow their passions, she is also in the process of writing a book—her second—on her own Himalayan adventures. Propelled by a sense of self-belief so strong it shines through every word she speaks, this 58 year-old says with utter conviction, “I can still climb Everest as many times as I want. It’s all about your mental outlook.” We couldn’t agree more.

## IN HER OWN WORDS

**After I scaled Everest, I realised I was chasing all the wrong things earlier.** I learnt so many things education couldn’t have taught me. Every minute of the expedition was a lesson of its own where aspects like teamwork, awareness and disaster management assumed so much importance. My education only taught me to pass exams with good marks; the expedition taught me how to lead a good life. I discovered so much about myself in that one trip, my strengths and weaknesses. On 23 May 1984, I became the first Indian woman to climb Everest; it was the best gift I could have received for my birthday, which came a day later.

**I want to chronicle every journey to let people know that nothing is impossible.**

I am in the process of publishing a book that will speak about my travels and achievements. It will mainly focus on the First Indian Women Trans-Himalayan Expedition, which was undertaken by an eight-woman team in 1997.



"EVERYBODY IN THE VILLAGE THOUGHT I WAS 'RISKING' MY LIFE WITH MOUNTAINEERING; THEY WOULD HAVE RATHER SEEN ME MARRIED. INDIRA GANDHI FLAGGED OFF MY EVENT AND THAT GAVE ME A CHANCE TO MEET HER ONE-ON-ONE. IT WAS THE MOST UNFORGETTABLE DAY OF MY LIFE. SHE ALSO ASKED ME TO HELP OTHER WOMEN PURSUE THEIR CAREERS AND PASSIONS....AND I HAVE ALWAYS BELIEVED THAT IF A WOMAN IS STRONG, THE WHOLE COUNTRY WILL BE STRONG"

This was the first journey where civilians were allowed to participate. We trekked across 4,500 km via Siachen glacier. I can still remember the days that went into preparing for it. Those were exciting times and I have mentioned them all in my book. It speaks about everything that me and my team underwent in the seven-month-long journey.

**It took me months to put a full stop to my last sentence.** There was just so much to write! I am hoping the book encourages many more people to take up activities that interest them. I will release the book as soon as the editing process is complete. I am looking forward to it. My last book *Everest, My Journey* was published in 1988. I remember it being a huge success; many people were motivated by my experiences. The book was later republished in 11 different languages.

**Everest 84 also helped me meet my role model, Indira Gandhi.** As a student, I would see her come to my village for political

campaigns. I was mesmerised by her aura, her presence and her passion. It was a refreshing change to look up to a woman who was out there pursuing her passion compared to the people I met daily in my village. Everybody in the village thought I was 'risking' my life with mountaineering; they would have rather seen me married. Indira Gandhi flagged off my event and that gave me a chance to meet her one-on-one. It was the most unforgettable day of my life. She also asked me to help other women pursue their careers and passions. I absolutely understood what she meant. I have had to compete constantly with men. And I have always believed that if a woman is strong, the whole country will be strong.

**Some people call me 'feminist' but I am only trying to give women in India the opportunities they deserve.** I have received so much in life; it's time I give back to society. I take care of children who are not as privileged as you and I. I make sure they get the kind of education they need. At any given





point of time, I have at least four to five girls staying with me. Sometimes I have 10 kids running around the house.

**Taking care of a child is even more difficult than climbing Everest!** After graduation, these kids decide their own future and I let them fly out of my nest. Times are definitely changing with women in India becoming increasingly empowered. But in a few areas, it is still an alien concept. Girls are still expected to get married and not have a career. I come from the same background so it makes me happy that I am giving back what I received.

**My father is my hero; he taught me the meaning of strong will and determination.** When he realised how important mountaineering was for me, he would help me practise by putting stones in my bag and making me climb. He came to Uttarakhand from a remote village in Uttar Pradesh and started his life from scratch. He had big dreams. After the border was open, he initiated cross-border trading and farming. His life was built on two pillars: honesty and hard work. One look at him and you know that any person who followed these virtues led a happy, satisfied life.

**My childhood was a constant struggle against the norms and rules of society.** We were a big family of two brothers and three sisters; I was the third child. Being conservative, my parents always gave priority to my brothers but they loved me. I was expected to stop studying in the eighth grade so my brothers could study further. But my sole ambition was education. My mother told me that girls should excel in housework, so I decided to do both. I would finish all the housework and then sit and study. For days, I toiled and struggled; finally, I was allowed to continue my studies. Again, when it came to higher education, voices were raised. But I was an excellent student and was taking my housework seriously. My brother managed to convince my father to let me study further.

**I was an absolute nerd.** Even though I played sports throughout my school and college life, I never gave them as much importance as education. I completed my bachelor's degree in education in Uttarkashi. During those days, I was among the first few girls to have received a degree in my village; everybody was exhilarated. This acceptance enabled me to



## BEYOND EVEREST

### Bachendri Pal shares some other favourite milestones

"During my course of mountaineering I got a chance to mount Gangotri (21,900 ft) and Rudugaria (19,091 ft). Those were very basic climbs but the fact that I was a part of something so extravagant made me so happy. I even got employed at National Adventure Foundation after these expeditions.

"In 1993, I led an Indo-Nepalese Everest Expedition with an all-woman team. During those days, it was seen as a change in society; some sort of development. This is what I call true women's empowerment."

"I was a part of the River Ganga rafting expedition that began at Haridwar and went all the way to Kolkata in 1994."

"It was a proud moment when I received an honorary doctorate from the University of Garhwal in the wake of all the work I have done."

finish my post-graduation in the same subject later in Dehradun.

**Unemployment was my first baby step towards mountaineering.** Soon after all the celebrations died down, I decided to work as a teacher. Around the same time, my brother was doing a mountaineering course at Nehru Institute of Mountaineering in Uttarkashi. As I wasn't doing anything, Colonel Premchand, who used to be a vice-president at the Institute, suggested I take up the course too. In 1981, I started the basic mountaineering course. I performed exceptionally well and dis-



"IT'S ALL ABOUT YOUR MENTAL OUTLOOK. FACTORS SUCH AS AGE, GENDER OR RESPONSIBILITY CANNOT DETER YOU FROM DOING SOMETHING YOU WANT TO. IF YOU THINK YOU CAN DO SOMETHING, GO AHEAD AND DO IT. IF A NORMAL PERSON LIKE ME CAN DO THE THINGS I DID, ANYBODY CAN"

covered my love for the mountains, which grew with each passing day. I went on to complete my advanced mountaineering course.

**A piece of paper changed my life forever.** In 1983, I got a random letter from the Indian Mountaineering Foundation saying I was selected as part of a team to climb Everest. I simply stared at the letter with wide eyes. I didn't know what to say and didn't even reply. A few months later, I received a reminder asking me to respond if I was interested. I took the letter to my institute and asked them if it was a joke. Finally they checked the credentials and realised the letter was genuine. I also discovered that some very big people, including the legendary Sherpa Tenzing

Norgay, who with Sir Edmund Hillary was the first man to scale Everest, and Japan's Junko Tabei, the first woman to have made it, were part of the process, and gave my assent.

**Not even a near-death experience could stop me from completing the expedition.**

During our climb to the peak, a sudden landslide at Lhotse glacier left me and my team members horribly injured. We were scared and shaky. We were all taken back to the lower camp. The authorities took us for medical care and others were given a choice to stay or go back. I hid the fact that I had received a blow on my head; I covered the bruise with ice and pretended I wasn't hurt at all. I couldn't let something as petty as an avalanche ruin my dream trip. I could hear my parents saying, "Now that something wrong has already happened, it's time for something good to come your way." It gave me the courage to complete the trip. It taught me that taking one positive step forward makes everything possible.

**I now get paid to follow my hobbies.** I head the Tata Steel Adventure Foundation and they pay me to continue my expeditions. I am responsible for arranging and training leadership camps across the mountainous terrains of India. It's nice to see more and more people looking at mountaineering as a form of sport rather than just a hobby. There needs to be a certain amount of awareness, which is slowly catching up in India.

**My profession has also given me the chance to live a full life.** Earlier, I was just about mountaineering; my conversation revolved around it. Now I take out time to do other things. I stay in a beautiful house that Tata Foundation has so graciously given me and spend most of my time gardening. That is another thing that soothes my restless mind. Obviously, with the profession I am in, it's an occupational hazard to be fit all the time. I exercise regularly. Jogging and yoga form the most important regime in my fitness schedule.

**I can still climb Everest as many times as I want.** It's all about your mental outlook. Factors such as age, gender or responsibility cannot deter you from doing something you want to. If you think you can do something, go ahead and do it. If a normal person like me can set out and do the things I did, I believe anybody can. Just believe in yourself.



# HEARING CLEAR EVEN AT THE AGE OF 100

All thanks to  
**Widex Digital Hearing Aids**

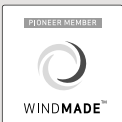


**Zohra Segal**  
Actress and Widex Clear Hearing Aid User

**Zohra Segal's** spirit and enthusiasm is at an all time high as she celebrates a life well lived with the gift of sound from Widex.

Widex offers a spectrum of revolutionary wireless hearing aids with patented technology, designed for patients with mild to profound hearing loss. These hearing aids are equipped with smart features and communicate instantly and constantly to give patients a clear, detailed and above all, a natural sound.

Welcome sound back into your life with Widex digital hearing aids.



**Winner of  
Best Hearing  
Aids Company  
Award - India**



**Winner of India's Fastest  
Growing Companies Award  
by Inc. India 500**

## WIDEX CLEAR™

STAY IN SYNC WITH LIFE

Widex recommends use of Widex Batteries for better performance and longer battery life\*

\*Conditions apply.

### WIDEX INDIA PVT LTD.

- CHANDIGARH** : DLF Infocity, Tower 'D', 2nd Floor, Rajiv Gandhi Chandigarh Technology Park, Ph : 0172-5000201, Telefax: 0172-5042075
- DELHI** : ICS House, C-19, Ground Floor, Safdarjung Development Area Market, Opp. I.I.T. Main Gate, Ph: 011-26514672, 26514673
- BENGALURU** : 406, 4th Floor, Prestige Centre Point, Cunningham Road, Ph.: 080-41635048, 22879500
- MUMBAI** : 110 & 111, Midas Building, Sahar Plaza, J.B. Nagar, Andheri (East), Ph.: 022-61278333, 28388447
- KOLKATA** : 2nd Floor, 87, Chowringhee Road, Ph.: 033-40085033

**Also available at all leading Dispensers in India, Nepal & Bangladesh**

For products and prices log on to [www.widexindia.com](http://www.widexindia.com)

Toll Free No. 1800 420 94339

Follow us on 







✦ 📷 Jit Ray

# CASTLES IN MUD

For 81 year-old Didi Contractor, living 'green' is good karma. And she has been giving her spiritual beliefs earthly shape by building homes out of mud in a village near Dharamshala

**At the foot of the snow-capped Dhauladhar Range in the beautiful Kangra Valley in Himachal Pradesh, there's no need for air-conditioning, even in summer.** Yet, to the dismay of a charming old lady who lives in these parts, air-conditioning and concrete have become the norm. "Modern India is determined to forget all that is Indian. Often, I end up reminding the locals about traditional ways of building homes that were warmer, safer and environment-friendly," pronounces Didi Contractor.

Visit the 81 year-old's home in Sidhbari on the outskirts of Dharamshala and you understand exactly why she's so upset. Her home, a warm and welcoming double-storey cottage dipped in shades of beige, is built of mud bricks and stone. Her 'adobe' has a rural Indian feel and includes cosy corners and an intelligent use of space. It's like any other contemporary house; only the building materials are different. And as it was built by bare hands, she believes it has "a certain emotional content" that concrete houses lack.

Born of a German father and American mother, Contractor is a home-grown celebrity of sorts. She's built many mud houses and other structures in and around Sidhbari, a small and serene settlement that is home to many older single women, many of them of foreign origin. She has also built a hospital and a couple of schools, all of them in the local Kangra style.

This silver self-styled architect is outspoken but with an endearing smile and gentle demeanour that makes you want to listen. She doesn't wear her heart on her sleeve, nor is she interested in labels and laurels. Instead, the

environment-friendly homes she designs spring from her spiritual beliefs. "I distinctly believe in the Indian idea of reincarnation. And we have created a very nasty world for those who are to come after us. Gandhiji had said he made his decision keeping in mind the weakest members of society, and to me, the weakest members are those who are yet unborn."

In times when 'green activists' are given to trumpeting their causes, Contractor is refreshingly unique, and you are instantly bowled over by the philosophy of her architecture. In the 1980s, she even designed a solar cooker, a hit with the local villagers, which earned her royalty from a German company that began producing it. "But what really pained me was to see concrete buildings coming up in the hill towns and villages. Not only were they in complete contradiction to the environment but they were a hazard to live in."

As she speaks to us, Contractor lowers herself carefully into a chair in her cool and tastefully designed living room. She is recovering from a hip replacement following a fracture. With a wry smile, she explains. "I was in haste to grab a towel and slipped. It cost me ₹ 3 lakh to get my towel!" Her ready wit is infectious and positive attitude absolutely disarming. "If I had broken my hip 30 years ago, it would have been a death sentence. I would have survived, in excruciating pain, for six months or so in a wheelchair. But now you get spare parts. So I am lucky to be alive," she laughs.

Switching right back to her work, she continues, "I learnt the art of building with sun-baked mud bricks as an adolescent when I helped my parents build a house using mud

back home in the US. Besides, I have nurtured a deep interest in India since my childhood. My parents were interested in meditation and art. So I am a second-generation intellectual."

Life, for Contractor, has been full of twists and turns and her sense of humour has seen her through every one of them. "My father went to the US on a teaching fellowship and he married my mother there," she shares. "I was born there but we spent a few years in Europe before returning to the US because of the Second World War. My father was violently anti-Nazi. Most intellectuals were. He hailed from a very wealthy family but as the law didn't permit him to take money out of Germany, he suddenly found himself penniless. It's hard on life but it's good for the soul."

Contractor grew up in Texas and she quips, with a twinkle in her eye, "I can talk in that Texas drawl, if you want me to." Later, when completing her degree in art at the University of Colorado, Didi met her husband, a Gujarati who was in the US to study engineering. He was handsome with a philosophical bent of

mind that appealed to the young Didi. The couple got married and moved to India in the early 1950s and she initially lived with her husband and in-laws in Gujarat. "I didn't know it was part of the bargain that I was now supposed to be a Gujarati lady," she says wryly. "According to the middle-class Gujarati code, I was not allowed to work. If I had known these preconditions, I probably wouldn't have made the journey to India. But I fell in love with India. It was such a beautiful country then."

Then, with an air of wistfulness, she adds, "It was such a different India. The ethics that had applied for millennia still applied. There was no consumerism. There was nothing to consume. But there was such grace. The things that people wore were so beautiful. Fab India wasn't for the rich. It was for the masses. And the ethic of not taking more than you needed was ingrained in the Indian mind." The orthodox Gujarati code didn't stop the young Didi from following her instincts and she made her foray into designing homes, first with a focus on interior design. Her first project was in Juhu in Mumbai, from where she moved on





IN 1992, SHE DESIGNED HER OWN ADOBE AND BUILT IT WITH THE HELP OF THE LOCALS. SHE ALSO ATE THE VEGETABLES SHE GREW AND USED LOCAL BUSES TO COMMUTE. "MY CHILDREN WERE SETTLED AND THEY WERE EXTREMELY GENEROUS. KIRIN HAD SOLD HER FIRST NOVEL AND SENT ME THE MONEY TO BUILD MY HOUSE. SO MY FRIEND DR BARBARA AND I GOT OUR FIRST MUD HOUSE EACH, BUILT ALMOST TOGETHER IN THE SAME NEIGHBOURHOOD"

to other projects. "My work caught the eye of the famous actor, Prithviraj Kapoor, who asked me to design the interiors of his Prithvi Theatre. But the fact that I was becoming a name in the field didn't go down well with my husband and in-laws," she shrugs.

The constant struggle with her in-laws was only the catalyst as there were other personal issues in her marriage. Eventually, Contractor separated from her husband and, along with her three children, headed for Sidhbari. The village is located in the larger Andretta area, which is every retiree's dream destination. A rustic, shady locale, it was then an artistic and intellectual hub and brought Contractor the peace and solace she so badly needed. She had just entered a new chapter in her life and began to experiment with a lifestyle of renunciation. Yes, it was time to give her 'mud castles' shape. "I have a message for older people," says Contractor. "I started my career at 60; I am now in my 80s and doing exactly what I wanted to do in my 20s!"

In 1992, she designed her own adobe and built it with the help of the locals. She also ate the vegetables she grew and used local buses to commute. "My children were settled and they were extremely generous. Kirin had sold her first novel and sent me the money to build my house. So my friend Dr Barbara [who ran a small hospital called Nishta and an NGO] and I got our first mud house each, built almost together in the same neighbourhood."

It was a dream come true, one that was to grow into a career, much to the delight of her friends and others who now live in these darling dwellings. "I had been wanting to design and live in one ever since I came to India after marriage. I fell in love with traditional Indian village architecture and I couldn't wait to build," she muses. So, once she built her own home and another for Dr Barbara, people began to sit up and take notice. Soon, word spread and, since then, Contractor hasn't stopped building.





Shailendra Pandey / Tehelka

CONTRACTOR'S MUD HOMES HAVE SKYLIGHTS TO MAXIMISE THE USE OF NATURAL LIGHT AND HEAT, AND THEY ARE ROOMY AND INCLUDE RAINWATER HARVESTING AND SOLAR POWER SYSTEMS. THEY ALSO HAVE AN INGENUOUS SYSTEM TO CIRCULATE AIR BUILT INTO THE DESIGN WHILE SOME HOMES ALSO HAVE A FIREPLACE

"My family and I have lived in this house built by Contractor for the past three years but there has been no need for any repair work. Also, the biggest relief is there is an 8° difference in temperature inside and outside. It's cool in summer and warm in winter," says Sarit, who settled in Sidhbari after living in the US for 20 years. According to Contractor's daughter Maya who lives close to her mother, "People have a strange idea that mud houses are for the poor and are a dated way of living. Only when they visit my house and see that I live a life with modern amenities do they realise otherwise. Concrete and other modern environment-unfriendly buildings come as a

package with upward mobility." Contractor's mud homes have skylights to maximise the use of natural light and heat, and they are roomy and include rainwater harvesting and solar power systems. They also have an ingenious system to circulate air built into the design while some homes also have a fireplace.

The basic idea is to use materials that are locally available. Contractor also incorporates design elements from local architecture, to which she gives a contemporary look and feel. All homes are custom-made. For instance, as Dharamshala is situated in an earthquake zone, she uses vertical steel reinforcing rods connected to a reinforced concrete beam at lintel level.

Contractor is currently working on building a private institute in Kandwari, called Sambhavana: An Institute of Policy and Politics, and another private institute, Dharmalaya, in Bir. There's also a guest house in Gagal on her drawing board. "To help me with my projects, I have a foreman and an intern who is like an assistant," reveals Contractor.

And just to set the record straight, she adds, "I don't encourage people to use mud architecture to be easier on the pocket. Even though my mud homes cost one-third the cost of a modern home of the same size, they create a livelihood for the locals. Also, with the cost-saving, I encourage home owners to spend the difference on energy-saving systems like solar power and other amenities like plumbing."

Contractor has a knack for explaining economics with a convincing simplicity. "When you use cement to build, the money goes up and above, into corporate pockets, while mud-brick architecture helps the money percolate downwards as it supports someone who can't find work elsewhere."

As wistful as she is about the way things used to be, Contractor is the first to admit we cannot turn back the clock. But she does have a message for those who have made materialism a religion. "I am not against money but valuing things by money is a terrible mistake. The most valuable things are those we cannot buy, like love and sunsets. We have betrayed our relationship with nature. We should be ashamed that we are not leaving behind a better world."



# Double your money in 8¼ years with high returns and safety.



## Cent Double

### For Senior Citizen 7¾ years

Accelerate the growth of your money with **Cent Double** – the money multiplying scheme with a high level of safety. Some highlights:

- Minimum deposit amount : Rs. 10,000 for Metro & Urban Centers  
: Rs. 5,000 for Semi-Urban & Rural Centres
- Maximum deposit amount : Less than Rs. 1 Crore
- Loan & advance against deposit : Yes, as per prevailing rules

	Interest	Annualised	Periodicity	
			Months	Years
General Public	8.75%	9.04%	99	8¼
Senior Citizen	9.25%	9.58%	93	7¾

**Scheme open upto 30th June, 2012**



सेंट्रल बैंक ऑफ़ इंडिया  
**Central Bank of India**

1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911



[www.centralbankofindia.co.in](http://www.centralbankofindia.co.in)

Toll Free No. : 1800 200 1911





✦ Radhika Raje ✦ Haresh Patel

# THE DRIVING FORCE

A repatriate engineer, Anil Rajvanshi has become a messiah in rural Maharashtra through his eco-friendly innovations

**"My father called me an idiot because I refused the Green Card to the US!"** Anil

Rajvanshi's conversations are punctuated with anecdotes that combine wit and wisdom. Even as he conjures up a joke, he amuses, inspires and motivates all at the same time. He claims he has attained this state of mental peace—"man ki shanti", as he calls it—after several turbulent life experiences. The repatriate has been working tirelessly towards giving Maharashtra's rural residents a better life than their privileged urban-half by spearheading sustainable development projects and innovations in and around Phaltan in Satara district.

Born and raised in Lucknow, Rajvanshi went to S T Francis School and later completed his B Tech and M Tech degrees from IIT-Kanpur. His quest for knowledge took him to the US where, at the University of Florida, he pursued his doctorate in mechanical engineering, specialising in solar energy. It was during these days that he met Nandini Nimbkar, who he later married. "I went to the same university exactly six months after him and within a few months we were friends," she recalls. "It was surprising to see how much we had in common."

Developing an interest in imparting knowledge, he stayed back at the University of Florida to teach for two-and-a-half years before an inner voice goaded him to return to India. "I gave it all up to come back and work for rural development. My arrogance and belief that I could change my country brought me back," says the 62 year-old, as he goes down memory lane.

However, it was not an easy homecoming. To begin with, he had to face the negative response of his family, as he had "chosen to decline fast-track citizenship in the US". "Why

should I be a citizen of another country when the country I was born in is good enough?" asks Rajvanshi, filled with pride, for the sake of which he and Nandini even refused to have children in the US. Today, blessed with two daughters Noorie and Madhura, Rajvanshi says, "I wanted my kids to be Indians." In 1981, he bid adieu to the US and landed here to join hands with Nimbkar Agricultural Research Institute (NARI), which was founded by his in-laws in Phaltan in 1968. "I supported him...I had the same plans as well. We both understood each other. This being my hometown, it was much easier for me to adjust but he took a while," says Nandini.

The whole family is dedicated to the cause. While Rajvanshi heads the institute, Nandini is the president and his sister-in-law oversees the animal husbandry department. "We are a bunch of mad people," jokes Rajvanshi. NARI has been a major stepping stone for Rajvanshi as it gave him an outlet for his dreams. This non-profit research and development institute was established by B V Nimbkar, his father-in-law, who was the first president of NARI till Nandini took over. Since its establishment, NARI has been involved in agricultural research, sustainable development, renewable energy and animal husbandry. With a recent Globe Sustainability Research Award from Sweden to its credit, the institute is touching new heights. Vijendra Singh, who has been working with NARI since 1991 and is a witness to Rajvanshi's journey, says, "He is a great person; his main aim is to support the poor. He genuinely loves the people here and is always supportive of new ideas and gets into the minutest details of each and every project."

To prove the adage 'change begins at home', Rajvanshi conceptualised and designed an

RAJVANSHI RECENTLY INVENTED LANSTOVE, A LANTERN-CUM-STOVE THAT COOKS WHILE SERVING AS A LANTERN. ACCORDING TO HIM, THIS IS, BY FAR, HIS BEST INVENTION. "WHY SHOULDN'T THESE PEOPLE GET THE LUXURIES LIKE PEOPLE FROM THE CITIES? WE ALL SHOULD HAVE EQUAL LIVES." THESE ETHANOL LANTERNS HAVE BEEN DISTRIBUTED TO LOCALS AT A PRICE OF RS 20 ON A TRIAL BASIS

environment-friendly house for himself in 1984. The 16-inch walls keep the house cool during summers and warm during winters. The house is additionally cooled by laying gunny sacks on the roof and spraying them with water, a simple application of science



and thermal energy. "We don't need air-conditioning in our house," he boasts. The house is surrounded by acres of greenery and has been widely used for his research work.

Calling for more and more people to work towards green ideas, Rajvanshi believes that today's youth have a very important role to play. He is dismayed at what they term as success. "A car, a big house and a huge salary are not successes according to me. Youngsters should stop thinking on these lines. This shallow thinking will only make them fret over clothes and bags. I had just two shirts and two pants but I thought I was the king of the world." Another thought that bothers him is the lack of good role models for developing minds. To guide tomorrow's leaders, Rajvanshi meets them regularly. "Speaking to youth is my passion; shaping their lives means shaping the future of the country."

Uplift at the grassroots is another cause close to his heart. Just like his father who quit his professorial job at Allahabad University to fight against the British during the struggle for freedom, the desire to bring about a change has remained in Rajvanshi's genes. He recently invented Lanstove, a lantern-cum-stove that cooks while serving as a lantern. According to him, this is, by far, his best invention. "Why shouldn't these people get the luxuries like people from the cities? We all should have equal lives." These ethanol-based lanterns have been distributed to locals at a price of Rs 20 on a trial basis. Hoping for a positive response, Rajvanshi says, "Lanstove promises light in homes that have been in the dark for 50-60 years." The innovation received a Globe Forum Award in Sweden recently.

Another feather in his cap is the biomass gasifier that utilises agricultural waste from sugarcane factories in and around Phaltan. Earlier, this waste was burnt, causing air pollution and production of greenhouse gases. With this patented innovation, the entire natural residue gets turned into heat and is being used for rural business. Another of Rajvanshi's





# Har pal, Bajaj aapke saath

Choose the Bajaj way of life  
with our home, office & outdoor products for all  
your needs and comforts.



Flatten the toughest of wrinkles with the Bajaj Iron.



Get set for a sumptuous dinner - enjoy fresh and piping hot food from the Bajaj Microwave.



Switch off the Bajaj CFL and snuggle into bed.



Cook a variety of mouth-watering dishes on the Bajaj Induction Cooker.



Ready for a tea-time snack? Make a sandwich that is the envy of the roadside sandwichwalla.



9pm

11pm

7am

6pm

5pm

12noon

8am

Refresh your mornings with a steamy shower on the Bajaj Water Heater.



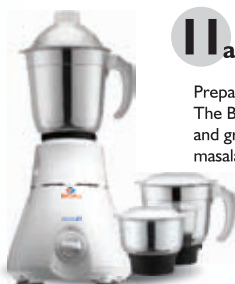
9am

Fix up a quick breakfast with the Bajaj Toaster



11am

Preparing a four-course meal? The Bajaj Mixer Grinder chops and grinds vegetables and masala within seconds.



Cook a variety of mouth-watering dishes on the Bajaj OTG.

APPLIANCES | FANS | LIGHTING | LUMINAIRES | ENGINEERING & PROJECTS



**Bajaj Electricals Ltd.**

*Inspiring Trust*

For enquiries and bulk orders, please contact Bajaj Electricals Limited, 45/47, Veer Nariman Road, Mumbai - 400 001.  
Tel: 022-2204 3841. Helpline (Toll Free): 1800 22 2252 / 1860 180 6722 [www.bajajelectricals.com](http://www.bajajelectricals.com)



inventions is an electric rickshaw—ELEC-SHA—which has gained a lot of popularity among locals as an eco-friendly substitute to pedal-pushed rickshaws. To help pedal easily on roads and slopes, ELECSHA runs for about two hours or up to 60 km with a single battery charge.

As we are left wondering if he is a geek, Rajvanshi slowly unfolds his spiritual side. He has written extensively on topics like mental happiness, technology and spirituality as well as personal evolution on his blog *speakingtree.com*. “We must do what makes us happy but be considerate to others as well,” he says. His last book, *Nature of Human Thought* (2010), presents a unique perspective on human thought and its production through modern science. So who is he really—a scientist or a saint? He laughs this off and proclaims, “I am just a zoo animal!”

While Rajvanshi’s innovations and ideals are improving people’s lifestyles in the surround-

ing rural areas, he still reminisces about the days when there was no school nearby for his daughters. “My wife started the first school in Phaltan. With my daughters, grew the grades in school.” So it didn’t come as a surprise when their younger daughter Madhura showed an interest in giving up her botany education to become a teacher in the same school. Indeed, Phaltan has this family to thank for many of its firsts. “When I moved here in 1981, I had to walk for miles to go to another city to make an international call,” recalls Rajvanshi. He kept writing letters to the government asking for a telephone booth in the area and didn’t rest till one was set up in his village.

With so much to his credit, it doesn’t come as a surprise that he is an ardent fan of Einstein and many other great inventors. “It’s a boon to be able to change people’s lives,” he says, sounding like Shah Rukh Khan in *Swades* and Aamir Khan in *3 Idiots* and reinforcing the fact that our films are, in fact, based on reality.



# Enjoy your retirement with *dignity*



Ensure regular income for life with

**SUD LIFE  
REVERSE  
MORTGAGE LOAN  
ANNUITY PLAN**

UIN:142N015V02

## A Group Immediate Annuity Plan for people of 55 years & above

- Master Policyholder / Lending Bank, purchases the Annuity for the benefit of members.
- Regular income starts within a month of joining
- Choice of annuity payment – monthly / quarterly / half-yearly / yearly

- Two Annuity options:

<b>Option 1</b>	Life Annuity payable at a constant rate as long as the annuitant survives
<b>Option 2</b>	Annuity for life with return of purchase price on death of Annuitant

- Yearly Bonus payable based on investment experience for the fund

For more information, **please call:** 022-3954 6300 / 044-2811 4442 / 011-4358 3296 or visit [www.sudlife.in](http://www.sudlife.in)



**Star Union  
Dai-ichi**  
LIFE INSURANCE

Star Union Dai-ichi Life Insurance Company Limited

A joint venture of:   

Trademark used under licence from respective owners.

This product is available through the branches of Central Bank of India & Union Bank of India.

For more details on risk factors, terms & conditions, please read sales brochure carefully. Visit our website [www.sudlife.in](http://www.sudlife.in) or contact our customer care at 022-3954 6300 or Mr. J. Rajasekhar - 09920011416 before concluding the sale. **Insurance is the subject matter of solicitation.**

Corporate Office : Star Union Dai-ichi Life Insurance Company Limited, 11th Floor, Raghuleela Arcade, Opp. Vashi Rly. Stn., Vashi Navi - Mumbai - 400 703.  
Registered Office : Star House, 3rd Floor, West Wing, C-5, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051.

**Sunahra Kal, Suraksha Har Pal**

URN No. SUD/10-11/05 Eng

# BANK OF IDEAS

He is most widely known for his Dippahan Rickshaw Bank but Dr Pradip Kumar Sarmah's tireless quest for unique solutions to everyday challenges has raised the lives of entire communities in Assam and other parts of India

**It is unusual for a social entrepreneur to make a difference in so many walks of life.**

And yet Dr Pradip Kumar Sarmah makes it all seem so easy. That's probably because for him, problems don't exist; only solutions. It is this very philosophy that powers Dr Sarmah's dream to create alternative sustainable livelihoods for socially challenged communities across India. And if he is most widely recognised for setting up the hugely successful Dippahan Rickshaw Bank for Assam's rickshaw-pullers, his body of work is so varied it's difficult to know where to begin. After earning a degree in veterinary medicine, Dr Sarmah went on to revolutionise animal husbandry in the Northeast and has initiated projects ranging from fish and cattle breeding to handicrafts, in addition to promoting the application of simple science to everyday life.

Seated in his modest home in NOIDA, Dr Sarmah says that although his work takes him to desperate communities who live deep in the hinterland, he made the National Capital Region his base to coordinate his myriad projects. "Being in Delhi helps me work better with international organisations and government agencies," says the Ashoka Lemelson Fellow (for social innovators) with a charming simplicity.

But the journey hasn't been without personal sacrifices. Ironically, Dr Sarmah's desire to generate employment for socially challenged communities meant his family had to make some tough choices. "Pradip could have retired with government perks but he was driven to

help people instead," says his wife Anita, a former teacher. "It's a decision our son and daughter and I support wholeheartedly even if it means we don't eat out, take vacations or go to the movies. We take great pride in the good work he's doing and I believe he was chosen to do this."

Dr Sarmah's journey into social activism began when he was still a student in Assam in the late 1970s, when Northeast India was a hotbed of student activism and political violence. He was only 17 then but his social conscience was already aroused, and he actively engaged in protests, *dharna* and demonstrations that marked daily life in the region.

Next, he joined the Guwahati-based Student Science Society (SSS), which was founded by his classmates Prof Dinesh Baishya and Mowsam Hazarika. SSS is a voluntary organisation that aims to keep students engaged in academics while teaching them practical and technical skills. "At a time when newspapers were warning people not to watch the solar eclipse, we set up a telescope on top of a college hostel. The next day, we supplied the photos to the newspapers to raise awareness about the eclipse," reminisces Dr Sarmah with a smile.

Describing him as a man "who can see the future", friend and former colleague Pankaj Neog says, "I have known Pradip-da since we were both students and part of the SSS. He was always good at foreseeing the future and planned activities accordingly. Under the SSS,





### THE JOURNEY SO FAR

- 1970s: Student activist
- Joined Student Science Society in Guwahati
- 1989: Graduated as a veterinary doctor
- 1991: Joined Rashtriya Grameen Vikas Nidhi
- 1994: Set up the Centre for Rural Development
- 2001: Named Ashoka Lemelson Fellow
- 2004: Launched Dipbahan Rickshaw Bank in Assam
- Replicated Dipbahan Project in Tamil Nadu for rehabilitation of Tsunami survivors
- Replicated Dipbahan Project in three cities in Uttar Pradesh
- Working with CSIR for development of new rickshaws in Delhi
- Nodal agency for two World Bank-funded projects in Assam
- Home Manager Project for wives of rickshaw pullers

Anju Mohan



DR SARMAH HAS A NATURAL EASE AND CONNECT WITH PEOPLE AND HIS DEEP SENSE OF COMPASSION IS MATCHED BY AN UNUSUAL DETERMINATION TO REACH OUT TO THOSE WHO NEED HIM. THIS INEVITABLY MEANS FIGHTING 'THE SYSTEM'. THUS, HE SPEARHEADED AN AGITATION AGAINST COAL INDIA LTD

he started free computer education classes as he believed computers would play an important role in the future."

Dr Sarmah was yet to earn the labels that now so aptly describe him—social innovator, problem solver, inspirational thinker and even 'saviour'—but he left a mark on everyone even in his early years. "Pradip always put the needs of others before his own," says Prof Baishya. "Once, his father wanted to buy him a colour TV but he asked his father to use the money to buy a cow instead as that would serve the family better."

Dr Sarmah has a natural ease and connect with people and his deep sense of compassion is matched by an unusual determination to reach out to those who needed him. This inevitably

meant fighting 'the system'. Thus, along with his SSS colleagues, he spearheaded an agitation against the government-owned Coal India Ltd (CIL), whose open-cast mining in the Patkai hills was destroying the flora, fauna and cultivable land. It was the 1980s and the young activist was seized by the fire in his belly to save villagers who faced disease and starvation. SSS eventually got the issue tabled in Parliament and a standing committee was appointed to visit the area. Finally, CIL had to halt its mining activities in the area.

Our student activist-cum-social worker was never wanting for causes; it seems they always found him. When not bringing about change, he, as a member of the National Social Service Scheme, also participated in various rescue missions including earthquake and flood evacuations, always keeping his focus on the human element.

In 1989, Dr Sarmah graduated from the College of Veterinary Science in Guwahati and accepted a government posting as veterinary assistant surgeon. Pitting his natural urge to help people against government apathy, the young vet and his team regularly visited remote areas to tend to the health of the cattle of poor and ignorant farmers. But his stint with the government was short-lived. At a time when government jobs were coveted, he threw in the towel because he couldn't stomach the corruption.

"I cried a lot then," remembers Anita. "I felt a sense of insecurity and fear about what the future might have in store. But I realised that if he wanted to do good for society, I must support him," she says, adding that even the move to NOIDA from Guwahati was a big step as she had to leave all that was familiar. Her husband shrugs, "I realised that if I didn't opt out, I would either be kicked out or face persecution. So I resigned in 1991."

Dr Sarmah's resignation was a turning point for the vet, who teamed up with the Rashtriya Grameen Vikas Nidhi (RGVN), a joint project of the IDBI and IFCI in 1991. As coordinator for the project's animal husbandry sector, he toured the entire Northeast. Always looking for innovative solutions to problems, he helped the villagers organise themselves into groups to facilitate the prospects of earning a sustainable livelihood.





असली नमक  
से बनता है  
तेज़ दिमाग

OberoiBC



हाइजीनिक प्रक्रिया से बनाया हुआ अंकुर नमक  
पूर्णतः शुद्ध है. इसका मुख्य तत्व आयोडीन, बच्चे  
के दिमाग को विकसित करता है. जिससे वो बनता  
है तेज़ और आप महसूस करते हैं फ़र्क!  
इसलिये ये है असली नमक!



अंकुर® नमक  
असली नमक™

(AN ISO 9001:2008 CERTIFIED COMPANY)

दुनिया की सबसे बड़ी सॉल्ट रिफायनरी से

[www.ankurgroup.in](http://www.ankurgroup.in)

Ankur Chemfood Ltd. Plot No. 355, Ward 12 B, Gandhidham(Kutch) - 370 201, India.  
Tel.: +91-02836-220957, 222434 | Fax: +91-02836-233686 | Email: [info@ankurfoods.com](mailto:info@ankurfoods.com)

Even as Dr Sarmah ventured deeper into the challenges of India's blighted, he began to dream of setting up his own organisation to give full expression to his vision. And the three years he spent with RGVN provided him just the experience he needed, specially the credit and saving programmes he launched for the agency in several remote north-eastern areas. He honed his ideas along the way and discussed them with like-minded people.

Finally, he was ready to take the plunge; in 1994, Dr Sarmah set up the Centre for Rural Development (CRD). Along with his brother, who had just graduated as a vet, CRD established 'Pet & Vet' clinics for small farmers who had no access to doctors or vaccination services for their cattle. But his mission went way beyond tending to sick animals. With the help of RGVN and other NGOs, he initiated artificial insemination and breed-enhancement projects for farmers so they could earn a consistent living.

Constantly innovating and experimenting, Dr Sarmah expanded the concept in 1996, when he began to use a team of veterinarians to restructure the economics of small-scale animal husbandry in the Northeast. He set up Vet-Aid Centres staffed with local farmers who were trained as 'para-vets'. With these para-vets, Dr Sarmah introduced commercial breeding of livestock to several backward places in the Northeast.

A planned pricing scheme, knowledge of the market, expertise as a vet and awareness of local culture helped Dr Sarmah overcome the very challenges that had tripped up previous development programmes. His efforts received international recognition and, in 2001, Dr Sarmah was named an Ashoka Lemelson Fellow for "opening a new field in rural development in northeast India".

Not one to rest on his laurels, Dr Sarmah felt there was a lot more to be done but it was a good three years before he could launch his biggest project to date: the Diphahin Rickshaw Bank. So as he continued to improve the economics of remote regions, he also used his out-of-the-box problem-solving approach to reach out to other NGOs. "He is an incubator, a real entrepreneur and a great trouble-shooter and he does not get disheartened easily," says Rakhi Mehra, founder of Micro Home Solutions. "Every problem is an opportunity to think differently. Armed with a creative mind, he finds unique solutions by exploring new aspects of the problem." To illustrate her point, Mehra mentions an instance when her NGO had received a massive electricity generator as a donation for the community she was working with. "Pradip managed to raise funds to get the generator repaired and transported to a remote village in Assam, which helped the people there receive electricity."

Indeed, Dr Sarmah's creative mind never rests; one day, while navigating the streets of Guwahati, he happened to hail a cycle rickshaw. To pass the time, he struck up a conversation with the rickshaw-puller and was shocked to learn that he had been paying one-third of his daily earnings as rent to the owner for 16 years. The conversation kept playing on his mind and when he did the math, he was shocked. The rickshaw-puller could have easily owned the rickshaw in just 12 months with the money he had been paying as daily rent!

That's all Dr Sarmah needed to get cracking on his Diphahin Rickshaw Bank project. Under the scheme, each rickshaw-puller would have to pay Rs 40 daily towards the cost of a cycle rickshaw and additional benefits. The entire package was Rs 14,000. At the end of the year, the rickshaw-puller would own the vehicle, something he could never have imagined in his wildest dreams.





60 YEARS OF TRUST AND BONDING



# 60 GLORIOUS YEARS OF BANKING



- ✦ **8.00 am to 8.00 pm banking**
- ✦ **Open on Sundays\***
- ✦ **Locker facility available**
- ✦ **24 hrs self banking kiosks at E-Lobby branches\***
- ✦ **Demat Services**

- ✦ **Insurance & Mutual Fund Services**
- ✦ **Mobile Banking facility**
- ✦ **Connectivity to Approx. 1 Lac ATMs in India**
- ✦ **Utility Bills Payment Service**

\* at select branches



## GREATER BANK

**The Greater Bombay Co-operative Bank Limited** (Scheduled Bank)

Corporate Office: Baldota Bhavan, 3rd Floor, 117, Maharshi Karve Marg, Churchgate, Mumbai - 400 020.  
Tel.: 91-22-61285900 | Fax: 91-22-22076989 | [info@greaterbank.com](mailto:info@greaterbank.com) | [www.greaterbank.com](http://www.greaterbank.com)



TODAY, THERE ARE 5,000 DIPBAHAN RICKSHAWS PLYING IN VARIOUS CITIES IN ASSAM. BUT IT WAS ANOTHER RED-LETTER DAY FOR CENTRE FOR RURAL DEVELOPMENT WHEN, IN 2008, THE DIPBAHAN ROLLED ONTO THE STREETS OF LUCKNOW, BANARAS AND ALLAHABAD IN PARTNERSHIP WITH THE AMERICAN INDIA FOUNDATION, PUNJAB NATIONAL BANK AND LOCAL NGOS. NOW, 12,000-14,000 RICKSHAW-PULLERS IN THESE CITIES ARE PROUD OWNERS OF A DIPBAHAN

When donor agencies refused to fund his initiative, Dr Sarmah approached corporate firms, which would receive space to advertise behind the vehicles while the fee they paid would build seed capital for the Bank. But there was another challenge: designing a cost-effective and lightweight cycle rickshaw that was also comfortable for passengers. So Dr Sarmah got in touch with an ex-colleague, Amarendra Das from RGVN, who was working in the Design Department of IIT-Guwahati. In just four months, the students were ready with a new design.

The next milestone was achieved when three corporate firms—ONGC, Indian Oil Corporation and Hindustan Lever Ltd—agreed to sponsor 100 rickshaws each. Next, Dr Sarmah convinced insurance companies to buy third-party insurance for the rickshaw-pullers. The first batch was insured by Oriental Insurance, although today many more companies have extended policies to cover the beneficiaries of the scheme.

Finally came the moment he had been waiting for. In 2004, the first batch of the new and improved rickshaw was ready to roll. "It was a proud moment for me but an even prouder moment for the rickshaw-pullers of Assam. Each one was provided with uniforms, slippers, a licence, an insurance policy and an identity card. Thus, we built a new ethos for this community and also gave them a sense of dignity," says the social innovator. "Hindu families took the rickshaw to a Ganesha temple while Muslim rickshaw-pullers observed their *namaaz* sitting in their rickshaws. It was a huge moment for me."

Today, there are 5,000 Dipbahan rickshaws plying in various cities in Assam. But it was another red-letter day for CRD when, in 2008, the Dipbahan rolled onto the streets of Lucknow, Banaras and Allahabad in partnership with the American India Foundation, Punjab National Bank and local NGOs. Now, 12,000-14,000 rickshaw-pullers in these cities are proud owners of a Dipbahan.





This seemingly simple innovation has won international acclaim and even prompted the Massachusetts Institute of Technology to start a course on the Rickshaw Bank entrepreneurship model. But trophies and accolades mean little to Dr Sarmah, something that is best summed up by Sandeep Arora, a rickshaw manufacturer who worked with CRD on the Lucknow project, "I had many meetings with Mr Sarmah while we were designing the rickshaw and what struck me most was his concern for the comfort and ease the design could bring to the rickshaw-puller."

Eager to keep innovating, CRD has developed a newer model with solar panels, three lights, FM radio and a mobile charger. And what do you know? Around 200 such rickshaws have already been sold since January 2012. "The next big project is the medi-rickshaw, which will take a team of paramedics who can conduct tests using simple devices in small towns. These rickshaws are being planned together with the Olin Institute of Engineering, Babson School of Management in Boston and the Guwahati Medical College. A test drive will be conducted in July this year," reveals Dr Sarmah, who is excited at the possibility of generating employment for the youth while making the life of the common citizen easier through his creative thinking.

"At a time when Assamese people are so isolated from mainstream India, Pradip has consistently been building national awareness about their problems," says Mowsam Hazarika, sub-divisional agriculture officer, SSS founder and an old friend of Dr Sarmah. "There are so many NGOs working in the field but most of them work for their own benefit."

Another feat was mobilising the Assamese community overseas to help fund his endeavour. "Dr Sarmah is unique in more ways than one," remarks Dallas-based Ankur Bora, secretary of the Assam Foundation of North America. "I don't know anybody in Assam or, for that matter, in India who has the courage to quit a good government job and forsake a comfortable life to take up the challenge of empowering people to write their own destiny."

For his part Dr Sarmah says, "It is an ongoing process that never stops. My mind is always looking at new things and till I find a way to tackle the issue at hand, it will keep working on the problem. For example, now I am looking at sugarcane juice vendors. I want to develop a small machine that is easy to use and hygienic too. I keep talking to people to create synergy and hope to come up with something soon."





# ONE HAND HOLDS IT, THE OTHER TURNS THE PAGE. THAT'S ABOUT ALL THE MULTI-TASKING ONE DOES WHILE READING A MAGAZINE.

With a barrage of media, channels, and a mind-numbing 3000 advertising messages competing for our attention every day, people are learning to hack through, or plain ignore the glut. However, new research\* suggests that magazines connect with us at a far deeper level. Unlike other media, magazines are never background noise. They have our undivided attention. They're read while alone, and with a purpose. Not surprisingly, they scored the highest on engagement and trust scores. Visit [www.aim.org.in](http://www.aim.org.in) to read more about the research findings.

**87%** readers do nothing else while reading a magazine

**66%** readers turn to magazines when they want to relax (25% higher than the next medium)

**65%** readers give undivided attention to magazines (twice as much as for TV)

\*Qualitative research by Quantum, followed by a large scale quantitative study by IMRB, with 3600 people, across 10 cities.





✦ Nisary Mahesh ✦ Sivaram V

# REWRITING DESTINIES

For the past 13 years, Jose Maveli has been rescuing street children in Kerala and returning to them their childhood

**Unpretentiously gleeful shrieks greet us at Janaseva Sisubhavan in Aluva, near Kochi, Kerala.** As the *Harmony-Celebrate Age* team enters the gate, a group of young children comes rushing down with sweet-broad smiles. Their caretaker Clara arrives with the youngest member Nanditha in tow. "They have been waiting eagerly to have their photos clicked," she says. "And the ongoing summer vacation has only added to their merriment." In blithe disregard of the fact that they may never see their parents, these children follow Clara back to their classes. Following them and guiding us to the office room is their 61 year-old adopted guardian and founder of the Sisubhavan Jose Maveli.

As we make our way to the office of a neat two-storied building, we hear chirpy reverberations from the music class and tiny feet thumping through dance practice. "I want to ease every child's pain," says Maveli, talking about 115 girls and 125 boys aged between two and 18 in Sisubhavan, which is spread across 7 acre and comprises five buildings at two different locations. "I was brought up in an orphanage," recalls Maveli with quiet composure, "not because I didn't have parents, but to keep my studies going. My father was a farmer... I was the seventh in our family of 10 children; my parents struggled to feed us." Maveli completed his education at Preshithalayam, an orphanage run by a Christian charitable trust. "My early life was spent in a spiritual environment; maybe that's why I feel greater empathy for my adopted family at Sisubhavan."

Growing up at Preshithalayam, though Maveli was secure about his own existence and believed perseverance would help him get ahead in this world, he found himself unable

to shut his eyes to the sorrow and anguish of others. "Once on my way back from college, I saw a small girl crying out for help. Though passers-by noticed her, nobody offered help," he recalls feeling an ache at the insensitivity of our society. Maveli went up to the girl and was shocked to hear that she wanted help for her mother who was in labour. He informed the police and helped the woman to a nearby dispensary. When he visited her the next day, she revealed helplessness in looking after the child. "This incident moved my heart and I felt the need to care for destitute children," reveals Maveli, who was a student then and could only afford to spend time with children in orphanages.

Another deep-seated memory he carries is that of a woman who, with her child, wanted to throw herself in water. A crowd had gathered around her, not to help but to pelt stones at her. With Maveli's timely intervention and help from the police, the woman, who was actually mentally ill, was taken to a psychiatric clinic, and her daughter Mallika was sent to an orphanage. However, the authorities at the orphanage were unwilling to look after the child. It was 1999 and Maveli was an established businessman in Aluva at the time. He was also engaged in social activities as founder of an organisation called Aluva Janaseva, which he had established in 1996. Aluva Janaseva offered scholarships to underprivileged children and a free noon meal programme for poor students in various schools; it had benefitted over 600 poor children since inception. "I met Janaseva's expenses from my own pocket and as Panchayat president convinced many people to fund this noble venture," recalls Maveli, who in 1999 started Janaseva Sisubhavan with Mallika. Dedicated to the cause of offering

shelter and education to destitute children, he says, "I want to create an India without street children." Adds Indira Sabarinath, secretary of Sisubhavan, "They are our own children, and it's our moral responsibility to protect them and give them shelter."

Engaged in campaigns to rescue street children with help from the police and volunteers from child welfare organisations, Maveli recounts hardships of many of these victims of poverty, child labour, street circus, kidnapping, sexual abuse and a traumatic past. Eight year-old Velmurugan was found on a railway track with major burns. Five year-old Shalini was rescued while begging on the streets. Abused by her father, three year-old Meenakshi was rescued by her neighbours and a local NGO. A victim of child trafficking, Arun, 10, was found abandoned at a bus stand. "Sreedevi, who is now five, was found as a 15 day-old baby in

a roadside bin in a critical state. It took 45 days for doctors to make sure she lived," reveals Maveli.

At Sisubhavan there are also many children whose parents are unable to take care of them owing to tragic circumstances. Maveli recalls how he rescued Susheela, Sujatha and Krishnan, who were begging at a bus stand. Later, a man, who claimed to be their father, took them back by producing the required documents but they were found begging again. "This is how the mafia functions. Many children from Tamil Nadu, Andhra Pradesh and Karnataka are reaching Kerala as beggars and child labour," says Maveli. According to Jobin, a caretaker in Sisubhavan's boys' home, "There are many children who have been abused by the beggar mafia. They assign young children certain areas and target amounts, torturing them if they fail to bring money."

"BECAUSE OF THE ORDEALS THE CHILDREN HAVE FACED IN THE PAST, MANY OF THEM FIND THEIR PRESENT ACTIVITIES LIKE EDUCATION AND SOCIAL INTERACTION CHALLENGING. THEY ARE AT LEAST HAPPY NOW AND UNDERSTAND THEY HAVE A FUTURE OF THEIR OWN....THESE CHILDREN, WHO MIGHT HAVE LIVED THEIR LIFE AS CHAIN SNATCHERS, BEGGARS, DRUG PUSHERS AND LABOUR, NOW GET REGULAR SCHOOLING AND PARTICIPATE IN DEVELOPMENTAL AND CULTURAL ACTIVITIES," SAYS MAVELI







"Because of these ordeals they have faced in the past, many children find their present activities—education and social interaction—challenging. They are at least happy now and understand they have a future of their own," says Maveli with paternal pride. "These children, who might have lived their life as chain snatchers, beggars, drug pushers and labour, now get regular schooling and participate in developmental and cultural activities," adds Maveli, whose organisation has helped rescue over 1,000 children from the streets. "Close to 250 children are now studying in our school, while others are at various local and boarding schools," says Clara, informing us that Sisubhavan has its own English school that started in 2003 and a senior boys' education project that began in 2006.

"Jose Sir rescued me from the streets," says Gireesh, who is pursuing his graduation. "If I had not reached Sisubhavan, I would have been a chain snatcher," confesses Gopi Balan. Thirteen year-old Aathira has already planned her future. With a spark in her eyes, she says, "I want to be a teacher!" Her emotional reunion after eight years with her siblings Ashwathy and Aishwarya at Sisubhavan made the headlines of local newspapers some time ago.

Indeed, what makes Sisubhavan remarkable is not just the concept but the care with which the project has been planned. As the children grow older, they are housed in separate homes for boys and girls. The boys' home, which was established in 2005, is situated in Angamaly, 15 km from Aluva. Spread across 6 acre, it has a state-of-the-art sports academy established in 2008. Many renowned state coaches help children with various sports like football, basketball, wrestling, judo and swimming.

The academy has its own football ground, basketball and volleyball court and a swimming pool. Fifteen year-old Raja Chinnaswamy, a state football player, came here as a kidnap victim. Gopi Balan is a state baseball player and Gireesh is a university team player in football. With its drama, dance and music clubs, Sisubhavan conducts the Janaseva Super Mega Show, a cultural activity by their children. "The funds collected from the show go towards further welfare of these children," reveals Maveli. "I want to offer world-class facilities to my children so they can face the world with confidence."

It hasn't always been a smooth ride. In 2006, Maveli thought of reaching out to the masses through a documentary on child labour.



DREAMS HAVE COME ALIVE AT SISUBHAVAN IN MORE WAYS THAN ONE. MAVELI, A FORMER NATIONAL-LEVEL ATHLETE, LOVES TO SPEND TIME PLAYING WITH THE BOYS AT SISUBHAVAN, WHERE ALL THE CHILDREN ARE TREATED AS EQUAL AND NEVER AS ORPHANS. AND THERE ARE MORE DREAMS AHEAD: A HOME FOR MOTHERS WITH THEIR CHILDREN, AND ANOTHER FOR ABANDONED WOMEN

A renowned Malayalam film director came forward to help him realise his vision. However, Maveli had to face allegations that he used the Trust's funds to produce the film. "Those were testing times," says Mary, his wife. "Many of our life members left and we were struggling to provide food to our children," recalls Maveli, recounting how donations stopped pouring in and he had to spend from his own pocket. "Later, people realised how wrong they were and came back. Since then, Sisubhavan has gone from strength to strength," says Indira, a loyalist of many years.

Today, contributions are enough to sustain Maveli's efforts. However, he can't forget the days when there was no one to support his dream. Even his wife Mary had her reservations; now, he is thankful that she stands by him in all his endeavours. Their two children are married and settled abroad. For his part,

Maveli had embarked upon a business venture of wholesale rice with his brother—they were known as the 'Maveli Brothers'. Along the way, he was also drawn into politics and served as Panchayat president in Aluva. After a split in the business, though, he stood on his own and invested in his long-cherished dream.

That dream has come alive at Sisubhavan, in more ways than one. Maveli, a former national-level athlete, loves to spend time playing with the boys at Sisubhavan, where all the children are treated as equal and never as orphans. And there are more dreams ahead. "Many mothers come to us every day for help but we cannot accommodate them at present owing to space constraints," shares Maveli. "A home for mother and child and another home for abandoned women are on the cards." His ultimate vision is to have space enough for the sky, his children being the stars.





expert  
advanced

# Hair colour that won't drip

With Advanced Gel Formula  
& Triple Conditioners



₹15/-\* only

no ammonia  
100% grey coverage  
silky soft hair

available shades



\*5g



✦ Nisary Mahesh ✦ Haksar RK

## SEEDS OF GROWTH

Kallen Pokkudan discovered conservation in Kannur long before environmentalists brainstormed on how to preserve our ecosystem and wetlands

**May is the hottest month in Kerala.** Even as the mercury soars uncontrollably and humidity shines in the 12-noon beads of sweat on parched brows, a cool breeze fans Pazhayangadi River in Kannur. The whispers of green mangroves and the gentle gush of sparkling water are the only sounds you hear in this gentle silence.

Ezhom, the village where Kallen Pokkudan lives, is on the banks of the Pazhayangadi

where the state's longest stretch of mangrove forest lies—he planted it. What began as just an inspired idea two decades ago is now an achievement synonymous with the man whose name on a nondescript board points two-way to the forest and its conservationist's small house. But it's not until the 82 year-old peels back the years in his rustic, not-so-easy-to-grasp northern Kerala dialect that we get a glimpse of the eventful life of this 'green celebrity'.





As the noon breeze blows Pokkudan's silver wisps into his eyes shaded by thick glasses, the octogenarian talks with an unvarnished matter-of-factness about the revolution he started in 1989. At a time when most people were ignorant of the many scientific and environmental uses of mangroves, Pokkudan—until then a political thinker—saw them as wind-cheaters that, to a great extent, prevented schoolchildren from losing their umbrellas to strong winds blowing from the Ezhimala area. "I started planting mangrove saplings to shield school-going children from the wind," says Pokkudan humbly. "I also believed they would prevent the sea from eroding the ground and, above all, I wanted to see the beautiful trees growing."

Pokkudan began by planting 300 mangrove plants he had painstakingly collected from across Kerala's marshy areas. Within a couple of

years, they grew into thick green foliage spanning a kilometre. This was much before terms like ecosystem or ecotourism were flashed in newspapers and on hoardings in the state. At the time, many people criticised Pokkudan and even threatened him with legal consequences for 'misusing' panchayat land. Some others called him insane. Every morning he would be disheartened to see many of his saplings plucked and thrown into the river but his iron will kept him going. Deciding not to step back, he filed a police complaint and with his local political influence succeeded in starting a silent green movement.

It did not take long for his opponents to acknowledge his efforts and soon he came to be endearingly known as Kandal Pokkudan (Kandal means mangrove in Malayalam); a Botany professor from Kannur—Professor Lakshmanan—was the first to spot Pokkudan







POKKUDAN'S EFFORTS STARTED BEARING FRUIT WHEN THE THEN STATE GOVERNMENT INITIATED THE DEVELOPMENT OF MANGROVE FORESTS IN KANNUR DISTRICT AND SOUGHT THE ACTIVIST'S HELP. BY THEN, POKKUDAN HAD PLANTED OVER 100,000 SAPLINGS AND TURNED HIS LONELY BATTLE INTO A SOCIAL MOVEMENT. THE DEPARTMENT OF FORESTS SET UP A MANGROVE NURSERY OF AROUND 30,000 SEEDLINGS WITH HIS ASSISTANCE. RESEARCHERS FROM ACROSS THE WORLD WERE NOW MAKING A BEELINE FOR THIS SLEEPY VILLAGE AND SEVERAL ORGANISATIONS BEGAN CAMPAIGNING TO CONVINCE PEOPLE ABOUT THE NEED TO PRESERVE MANGROVE FORESTS

carrying a bag of seeds wherever he went. "In those days, I woke up every morning to only gather as many seeds I could and plant them," beams Pokkudan.

No sooner had he got support from environmentalists that a viral campaign went around the state for action against those who destroyed mangrove trees; in 1994, it reached the Kerala High Court. Pokkudan's efforts started bearing fruit—when the then state government initiated the development of mangrove forests in Kannur district, it sought his help. By then, Pokkudan had planted over 100,000 saplings and turned his lonely battle into a social movement. Researchers from across the world were now making a beeline for this sleepy village. With his help, the Department of Forests set up a mangrove nursery of around 30,000 seedlings. Several organisations began campaigning to convince people about the need to preserve mangrove forests, with Pokkudan travelling wherever he could.

Indeed, activism has come naturally to this man, who was born in 1930 in the Pulaya caste, one of the most discriminated in olden days. Owing to absolute poverty, Pokkudan could not complete his schooling and dropped out in Class 2. Nevertheless, imbued with a progressive outlook, he entered politics at a very early age. "There were only two personal experiences I had in mind—casteism and the difficulties our farmers faced." Attracted to the communist ideology, which was very strong in Kannur, a teenaged Pokkudan became a member of the Karshaka Thozhilali Sangham (Agricultural Labourers' Union of CPM). His fervour for every political and social activity, including the Peasant's Revolt in the Malabar region, took him to prison many times.

However, his political association was strained when he raised his voice against caste discrimination within the party. "Putting an end to my political activities, I was clueless and spent my days watching the monsoon lashing

the marshy land," Pokkudan recalls the birth of his mangrove mutiny. "For people of my community, mangroves are a source of food, fuel and medicine. We used to cook mangrove seeds during famines. We were taught that these were nature's ways to protect the land from natural disasters like winds, waves and soil erosion." He also speaks with passion about the special types of fish that would come out of the salty seawater to lay eggs inside the thick mangrove bushes.

Today, the 300-odd seedlings Pokkudan planted have grown into a forest, making it a small ecosystem in itself with water birds, fish and turtles, including the rare Asian giant soft-shelled turtles protected under the Indian Wildlife (Protection) Act. What's more, the forest has all the 22 mangrove varieties that can grow on a wetland. He proudly speaks about a newspaper report that quotes Hungarian ornithologist Attila Bankovich, a visitor to Kannur last year, who spoke of the unmatched biodiversity in the district's mangroves and appealed for their preservation.

Evidently, Pokkudan's passion—and association—with mangroves runs deep. 'Pokkan', says his wife Meenakshi with a rustic innocence, is a dialectical term for a 'pulaya'. "At the time of his birth, my husband's umbilical cord looked like the bloated mangrove seed and that's how he was endearingly called 'Pokkudan'," she recalls. His lack of formal education hasn't stopped Pokkudan from becoming a master on the subject. Today, he conducts awareness classes in over 200 schools and colleges across the state. In fact, the Calicut University has included in its curriculum Pokkudan's autobiography—*Kandal Kadukalkkidayil Ente Jeevitham (My Life in Mangrove Forests)*, edited by Malayalam writer Thaha Madayi and published by Pokkudan's son Sreejith. "What makes this autobiography different from others is that it's probably the only scientific book on mangroves, their characteristics, cultivation and preservation," says Madayi. "Only a person



the destruction of wetlands and local self-government institutions taking up the initiative to save mangroves, there's hope," says Sreejith. To this, Ajayan Master, a Kannur-based social activist, adds, "Pokkudan has gone beyond the simple tree-plantation drive and awakened the collective social conscience of an entire state."

Amid this green wave, the only hoarse sound is that of the opening and closing of the Mangrove Theme Park. Even when it echoed up to New Delhi a couple of years ago, Pokkudan was in his marshy fields making little caverns for mangrove seedlings. "I don't know anything about the theme park or its controversies," he says. "Ask me about mangroves." However, his elder schoolteacher son Anandan explains how the forest was developed into a theme park by the government in 2009, but closed down a year later when commercial exploitation of the area was banned under the Coastal Regulation Zone. In fact, in 2010 Anandan helped Pokkudan publish his

book *Chuttachi*, which speaks about the natural resources, rare species of fish and birds in the area and their mutual dependence in an ecosystem.

TODAY, THE 300-ODD SEEDLINGS POKKUDAN PLANTED HAVE GROWN INTO A FOREST, MAKING IT A SMALL ECOSYSTEM IN ITSELF WITH WATER BIRDS, FISH AND TURTLES, INCLUDING THE RARE ASIAN GIANT SOFT-SHELLED TURTLES. WHAT'S MORE, THE FOREST HAS ALL THE 22 MANGROVE VARIETIES THAT CAN GROW ON A WETLAND

who has touched the soul of nature can take up such a mission," says writer N Prabhakaran, who wrote the foreword for the book. Pokkudan's mission is also a part of study material on how mangroves could save us from disasters like a tsunami. "It's thrilling to see school-children and experts learning something from a school dropout," laughs Pokkudan, whose efforts have nurtured interest in farming and environmental conservation among children.

"There was a time when people started cutting Pokkudan's mangroves in the name of development. But with collective resistance against

Not surprisingly, over the years, many accolades have come Pokkudan's way, including the P V Thampy Memorial Endowment Award in 2001, Bhoomi Mitra Award in 2003, the Kerala Forest Department's Vanamitra Award in 2006, and Haritha Vyakthi (Green Personality) Award in 2010. "Real recognition, however, is that people now care for my mangroves," says a proud Pokkudan, who at the same time worries that there won't be anyone to carry forward his legacy after his family. Therefore, he wants the government to take up green initiatives and make environmental studies part of the school curriculum. "Our children will be aware of the importance of environmental protection only if the politicians are; that's the sorry state of affairs," he quips.



# You've supported each other. Now we'll support you.



New Amul Calci+ High Calcium Milk. It helps prevent osteoporosis,  
and aids in maintaining optimal bone health.



**Builds bones. Builds life.**



Marketed by Gujarat Co-op. Milk Marketing Federation Ltd., Anand 388 001. e-mail: [milk@amul.coop](mailto:milk@amul.coop)

daCunha/ACM/09/09

# MADE IN MEWAT

Mehmood Khan has returned to his ancestral home from London to initiate micro-experiments that are transforming this forgotten district—and forming a model for the rest of rural India

**In the heat and dust of Beria Bass village, a speck in Haryana's Mewat district, the 'Mewat Hi-Tech Dairy' is a welcome oasis.**

"We have 77 animals here," our host Mehmood Khan tells us with a pride that is almost paternal as we drive through the gates of this dairy and vermicomposting centre on a scorching afternoon in his black Tata Safari. That pride spikes visibly when a young lad rushes up to announce the birth of another calf. "Make that 78!" he chuckles, as he rushes along the length of the noisy and slushy cowshed to meet the new arrival, mindless of his spotless white *kurta*-pyjama. It's a heart-warming sight for even the most jaded, a glistening black calf lying passively at his mother's feet as she nuzzles and cleans him with a proprietary air.

This pastoral symphony is an integral part of the momentum this 58 year-old has created in his native Mewat with a blend of ideas and networking that aims to make every resident a change agent. To get the ball rolling, and keep it in play, this man of ideas made a life-transforming change himself—giving up his position as Global Leader of Innovation Process at the London headquarters of Unilever three years ago to move back and shepherd his silent revolution that delivers education, empowerment and sustainable livelihoods. Take, for instance, the fact that Nai Nangla village, Khan's ancestral home, enjoys 95 per cent literacy today, from 23 per cent in 2003, quite an achievement in this Muslim-dominated district that time appears to have forgotten.

"Mewat lies in the shadow of Delhi but is among the 20 poorest districts in India," points out Khan. "It is a textbook example of how democracy can marginalise regions,

communities and sectors. There is no representative who's taking emotional responsibility for this place." His own re-engagement with the region began in 2003 after a meeting in London with Madhav Chavan, promoter-CEO of Indian NGO Pratham, whose *Annual Status of Education Report* pointed out the abysmal literacy rate of women in Mewat.

So moved was Khan that he established the Rasuli Kanwar Khan Trust or RKKT (named after his parents) with his ancestral land in the three villages of Beria Baas, Nai Nangla and Mandikhera. "It was a wake-up call," recalls Khan, who managed to "escape" from Mewat, thanks to an encouraging family who educated him at a local school and sent him for a degree at Haryana Agricultural University in Hissar. It was all the encouragement this sparky lad needed; he managed to secure a place for himself in IIM-Ahmedabad (IIM-A), kick-starting a successful career that included development experience at IIM-A, Bharatiya Agro Industries Foundation and Punjab Cooperatives before he joined Unilever, where he spent 35 years.

"Despite the so-called pace of development in our country, things have regressed in Mewat," rues Khan. "The school at Nagina where I studied science no longer offers the subject; so, ironically, a kid today has less opportunity than I enjoyed. Mewat has become marginalised with connectivity being a major concern and the virtual absence of public transport. Our lush green mountains have been systematically raped to build Delhi and Gurgaon, rendering the landscape sparse and arid." Another major concern, as Khan points out, is the health of women; 80 per cent of them are anaemic and enjoy little access to reproductive







healthcare. “Can you imagine that there is not a single gynaecologist here?” he asks. “Also, all the toilets in schools are non-functional, a major disincentive for girls who want to study. That’s why 70 per cent of girls tend to leave school after the fifth grade, because safety, sanitation and privacy become major issues.”

These concerns are set to rest in Universal Academy in Nai Nangla village, our first stop in our day with Khan. This model school for Nagina block is one of eight he has set up in collaboration with Educomp, an education solutions provider with its trademark ‘smart-class’ experience. Since it opened in July 2008, 150 children have already enrolled and Khan expects the number to gradually increase once more parents realise the benefits.

These benefits are more than apparent when we walk into a lower kindergarten classroom, where a ‘smartclass’ is in progress. Following the AV on ‘comparison’, which is watched avidly by a group of 10-12 children, a teacher reinforces the concept using two sticks of chalk. Remarkably, the children don’t just

respond eagerly but obediently to her insistence on the use of English. “They are like sponges, waiting to absorb whatever we give them,” says Khan. “And if the government fails to give them what they need, we must do it ourselves.” The villagers also get incentives, in terms of discounted fees, for enrolling their daughters in school. As 21 year-old Jyoti, who has been teaching here for two years, tells us, “It’s so important for girls to get an education and be able to use it. These schools enable girls in Mewat to study. And because of them, a local girl like me can actually work and earn a living, thus inspiring other women.”

Inspiring—and empowering—women is at the core of Khan’s strategy. “Women can change society,” he emphasises. “All societies who have neglected their women have been ruined; those who have empowered them have prospered.” A natural segue to this statement is our next stop, AMRIT (an acronym for apparels manufacturing rapid induction training), an all-women training centre and garment factory, set up by RKKT three years ago in consultation with Harminder Sahni of Wazir Advisors, a con-





KHAN OUTLINES A FOUR-STEP PROCESS TO TRANSFORMATION THAT, HE INSISTS, IS REPLICABLE: IMAGINATION, CO-CREATION, COLLABORATION, AND EXPERIMENTATION. "WE NEED TO TELL YOUNG PEOPLE, OUR MBAs THAT WHEN THEY ARE MY AGE, INDIA WILL BE NO. 1," HE SAYS. "ONLY IF THEY IMAGINE IT CAN THEY MAKE IT HAPPEN. POSITIVE THINKING CAN BRING ABOUT REAL-TIME CHANGE. LOOK AT OUR ADVANTAGES; WE HAVE A LARGE POPULATION, WE ARE A DEMOCRACY AND WE GET SUN ALL YEAR ROUND"

sulting firm focused on consumer products and services. Sahni's firm procures the raw material for the high-quality garments manufactured at AMRIT and then markets them once finished. "We started training the women initially," recounts Khan. "But we realised that they had no avenues of employment. Now, their skills earn them dividends."

Today, almost 70 women, ranging from the ages of 18 to 35, work in AMRIT from Monday to Saturday; their salary is based on a point system for the work done and the kind of work put in, offering them a system with built-in flexibility—and a sense of camaraderie that is palpable. The cutting, stitching and finishing rooms, all toggled out with the most sophisticated equipment, are abuzz with activity, and more than a few giggles as we walk through.

"Initially, it was tough to persuade the men to send their women here," reveals 38 year-old Mukund Upadhyay, who manages the factory. "Khan *sahib* and I had to literally go door to door to convince them. Now, they realise the benefits. Other than empowering them financially, we teach them life-skills. Earlier, most of the women used their thumbprint while collecting their salaries; now they all sign for their money." Take, for example, 18 year-old Arshida. "My life has changed a lot since I started coming here," she says, painfully shy but emphatic enough when she tells you that she is able to earn between Rs 3,000 and Rs 4,000 per month now.

"Make no mistake, girls like her will change society," Khan says with a smile. "We conduct hundreds of workshops across Mewat to spread

awareness on the power of ideas and the need to create your own solutions." In fact, he outlines a four-step process to transformation that, he insists, is replicable: imagination; co-creation; collaboration; and experimentation. "We need to tell young people, our MBAs that when they are my age, India will be No. 1," he says. "Only if they imagine it can they make it happen. Positive thinking can bring about real-time change. Look at our advantages; we have a large population, we are a democracy and we get sun all year round." Similarly, co-creation, collaboration and experimentation are all precepts he has implemented in Mewat through his many projects where he has brought in technical support through his extensive professional network, apart from furnishing his own land and capital.

For instance, a tie-up with global technology provider Genpact for a computer training centre for villagers, many of whom were subsequently hired by companies like Aviva, Max New York Life and ICICI Bank; HOWEL, an innovative hole-in-the-wall programme with IT trainer NIIT to familiarise kids with computers in a democratic and non-structured way; literacy and vocational training centres for girls across the district; an end-to-end sanitary napkin production factory that now awaits a female manager to get off the ground; and even a fascinating connect with Oxford University professor Josh Silver for prototype

testing in Mewat of his \$ 1 'adjustable glasses' that are set to revolutionise eye care among the underprivileged.

Each project is run by its own change agents, while Khan remains a phone call away. "I use my car as an office and go from village to village," he says. "I don't want to interfere with any project, just mobilise support and awareness." There have been disappointments, of course. A Mother Dairy milk collection booth he helped bring to Nai Nangla, enabling villagers to demand competitive prices, has shut shop. That's what prompted him to set up his own dairy. "Khan *sahib* is never deterred by setbacks and keeps coming up with new ideas," says 35 year-old Mayaram, a native of Mewat, who has lent him a hand in many ventures. "I used to teach poor people at my computer centre so we found common cause. It's challenging to overcome traditional mind-sets in Mewat and get projects going. Many people do not truly appreciate all that Khan *sahib* is doing. The good news is that he is slowly starting to arouse people's conscience."

"We have hundreds of ideas; some work, others don't," concedes Khan. "The trick is to keep trying." He believes every idea should be given between three and five years to gestate before one evaluates its success. "It's necessary to amend and refine as required and find the right path," he says. "We must also go beyond







THE LALIT TEMPLE VIEW  
KHAJURAHO  
**WINNER**  
INTERNATIONAL HOTEL AWARD  
ASIA PACIFIC 2012-13  
(BEST SMALL LUXURY HOTEL)



\* conditions apply

## THE UNIFIED HOLIDAYS OF INDIA starting at ₹12,999\*

- |   |   |
|---|---|
|  The Lalit Golf & Spa Resort Goa |  The Lalit Grand Palace Srinagar       |
|  The Lalit Temple View Khajuraho |  The Lalit Resort & Spa Bekal (Kerala) |
|  The Lalit Jaipur                |  The Lalit Laxmi Vilas Palace Udaipur  |

\*Including Airport transfers, Accommodation for a couple, Attractive offers on Spa and F&B  
☎ 1800 11 7711 | +91 11 4444 7474 | [www.thelalit.com](http://www.thelalit.com) | Follow us on   

THE   
**LaLiT**



"IF YOUR LIFE IS LED BY THE NEEDS OF OTHERS, YOUR LIFESTYLE BECOMES YOUR HEALTH REGIMEN. IF YOU NOURISH YOUR MIND, YOUR BODY ALSO GETS THE BENEFITS." IN KHAN'S VIEW, SILVERS TOO CAN BECOME CHANGE AGENTS IF THEY SEE THINGS FROM THE PERSPECTIVE OF THE YOUTH AND APPLY TRADITIONAL VALUES TO MODERN CONCEPTS

market research and learn on the ground, work with the youth, understand their values."

Khan knows this only too well from his years at Unilever, where he travelled across more than 70 countries, and, in his capacity as Global Leader of Innovation Process, managed the ideas of 18,000 innovation officers across the globe. He earned his own stripes at the company among the emerging markets of Southeast Asia, including a stint in Vietnam where he spearheaded the shift of focus of a coffee-drinking nation to tea, by developing an entire lifestyle around the 'Lipton' brand appealing to the aspirations of the youth.

The same stick-to-itiveness is now bearing fruit in Mewat—this time going beyond lifestyles to transforming lives. Khan is now brainstorming with microfinance guru Vijay Mahajan and Professor Pradeep Chowdhury, a mover behind the Indian Institute of Sustainable Enterprise in Bengaluru, to mobilise rural India. "It requires an audacious vision to tackle a challenge of such complexity and magnitude and people like Mehmood Khan have what it takes," says Chowdhury, who met Khan in early 2011. "We are working together to create opportunities in agriculture, health, alternate energy, water and affordable housing through improving livelihoods and women's empowerment. We want likeminded people to join forces with us. This work will give meaning to our lives, and failure is not an option."

Khan echoes this sentiment, saying, "We need different delivery systems to rein in the capabilities of rural youth. We aim to scale up our micro-experiments that have worked successfully in Mewat and replicate them across the country. We must look at sustainable ways to grow India as a market and remove poverty. People need imagination to understand that rural India is an opportunity, not a liability."

Sharing this vision with Khan is his wife Sanobar, who he credits with the idea of establishing RKKT. "She is a remarkable woman," he says. The couple have homes in Gurgaon, London and Ulan Bator (where Sanobar owns an Indian restaurant) but Mewat is now home—they spend eight to nine months of the year here. And though their children live overseas (their son Sahil is an investment banker in London while their married daughter Safina is a lawyer in Florida), they remain rooted to Mewat through their parents. "My two year-old grandson Gabriel has drunk the milk of the cows of Mewat," Khan tells us.

Back in the dairy, as Khan looks around him, his love for this "land of the *Mahabharata*"—is palpable. "We are all sustained by the Vedic values of *atma*, *karma* and *dharma*," he says. "If your life is led by the needs of others, your lifestyle becomes your health regimen. If you nourish your mind, your body also gets the benefits." In Khan's view, silvers too can become change agents if they see things from the perspective of the youth. "You must apply traditional values to modern concepts. I'm proud to have married my inheritance with productive concepts to regenerate my land."

This regeneration is apparent here. The cows providing milk and compost (a trolley a day) to refuel the arid land. His orchard with 200 trees (designated a Horticultural Demonstration Farm) on land that belonged to his grandfather's grandmother. A dairy worker's daughter who runs up to recite the alphabet she learnt at school that day.... It's a complete cycle of land, crops, animals and humans; nurtured to ensure that each component generates more value than it took to establish. As we leave, we walk past the cowshed one last time—while the mother looks on fondly, the newborn calf is already on its feet, its steps tentative at first, and then gradually more confident. A metaphor, one hopes, for Mewat.



RELIANCE

Life Insurance

**For a Life Cover of ₹ 1 crore  
my premium is only ₹ 8400 p.a.\***

Premium that is easy on your pocket!

Presenting...

## Reliance Life Insurance eTerm Plan



### Benefits

- ▶ **Instant Cover** at affordable premiums
- ▶ Gives **Special Rates** for female lives
- ▶ **Protects** your family
- ▶ Choose from two **Life Cover Options**
- ▶ **Simple and Easy** online application process
- ▶ **Tax Benefits** u/s 80C & 10(10D), subject to conditions

Apply at [www.reliancelife.com](http://www.reliancelife.com)



***Instant Protection for your family at affordable rates!***



▶ Income Tax Benefits under the income tax laws of 1961 are subject to amendments and interpretation. ▶ Kindly consult a tax expert.  
▶ Kindly review the offer documents carefully before investing. ▶ \*Conditions apply.

**Reliance Life Insurance Company Limited** (Reg. No 121) Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra 400 710, India  
Customer Care Number: **1800 300 08181 & 3033 8181** ▶ Email: [rlife.customerservice@relianceada.com](mailto:rlife.customerservice@relianceada.com) ▶ Website: [www.reliancelife.com](http://www.reliancelife.com)

**ISO 9001:2008**  
CERTIFIED COMPANY

For more details on terms and conditions please read sales brochure carefully before concluding a sale.  
For internal communication only. Insurance is the subject matter of the solicitation. UIN for Reliance Life Insurance eTerm Plan: 121N087V01





◆ Sanskriti Sinha    📁 Prasad Durga

# THE CHANGING TIDE

A doctor by profession, Saraswathy Ganapathy, 69, has changed the lives of women from villages in Karnataka, showing them the way to self-reliance and, most of all, self-belief

**Bespectacled, wearing a simple block-printed sari, Dr Saraswathy Ganapathy looks delightfully genial.** Her voice reaches out and her eyes make an instant connection. It's easy to understand what helped her walk the lanes of browbeaten villages in Karnataka's Kanakpura district with her team from The Belaku Trust and make inroads with deprived natives. Ganapathy established the Trust to empower and rebuild the lives of women in the region. At their modest office in J P Nagar in Bengaluru, Ganapathy sits with papers and files piled up on her table. "If you want a picture of me at this table, you will have to blur the foreground," she says, smiling instantly. She claims she is not as good at posing for camera like her celebrity husband Girish Karnad who, she says, can smile all day long. But then, she is innately a cheerful person, with maternal warmth—indeed, she is a mother not just to her two children but to the women of Kanakpura.

By training, Ganapathy is a paediatrician but she never went into practice. "My parents were physicians and I automatically drifted towards the profession; also because in those days one didn't need to pull strings to get into medical colleges. If you were good, you got in; if not, you were thrown out. Medicine was exciting." Despite the "excitement", something kept Ganapathy from practice. "I did intensive care in paediatrics in the US. I had no intention to stay in the US but ended up living there for 15 long years from 1966-81...." she pauses for a moment and continues. "We had to spend a fortune to keep a small premature baby weighing 2 pounds alive, only to discover later that he was blind, deaf and suffered from brain

dysfunction." Such experiences would often make her ask herself: "Have you really done anything?" Back in India, she says, it was crazy to see normal, healthy babies dying just because the mother didn't have a clean blade to cut the cord. "Gradually, I started feeling that wasn't the way I wanted to go; finally, my husband proposed to me and I decided I would come home," she says with a mischievous smile, followed by a quick statement, "That's all I am going to say about 'him', by the way."

Ganapathy's playful side is tangible as she speaks—minimally, of course—about her husband. "When I phone some ministers, I go as 'Dr Ganapathy' and often can't get them to talk to me. As soon as I say I am 'Mrs Karnad', I'm welcomed with *banni, banni, banni* [welcome in Kannada]," she says laughing. "That's fine with me. He is our chief trustee and it helps us." And although Ganapathy acknowledges her husband is a "terrific playwright", her identity is evidently her own—a woman in her own right. "I always felt women are superior," adds the 69 year-old.

Shortly after returning from the US, Ganapathy formed a group and started a small health research project in the villages of Kanakpura. "During our research, we came across a house which was one of the poorest setups I have ever seen," she recounts. "The husband had tuberculosis, the wife's eyes were pale as she was severely anaemic and their eight month-old baby was all skin and bones because of malnourishment. At that point, we were very new in the area as we had only been doing research. Helping them monetarily was out of the question because they would have

gone broke again in a few days. We asked the woman what she needed to earn a living and she instantly told us she wanted a sheep. We were surprised why she didn't ask for a chicken or a goat. She replied, 'A goat has to be taken to the forest...I don't have the energy. Chickens get sick and need more space. I can tie a sheep outside my home, I can feed it grass and if I can get a pregnant one, I can sell the lamb right away.'



So they bought a sheep for her; and within a year, she had seven! She also started taking care of other villagers' sheep and earning substantially to lead a decent life. "That made me believe that these people know what they need, but they don't have the means," observes Ganapathy. "That's why I'm annoyed with our government schemes." While working on public health in villages, Ganapathy had several other revelations about social issues that had an indirect impact on women's health. One such issue was child marriage. "We spent some three to four years in Kanakpura; we knew the women and the villagers and they knew us. We felt there was need for intervention." But challenges lay ahead. "We realised that owing to the cultural and social beliefs of these people, it would be very difficult to bring in a change overnight," she explains.

With a few other likeminded people, Ganapathy formed The Belaku Trust in 1995. The Trust offers opportunities to village women by engaging them in the making of recycled paper products, block-printed materials such as scarves, and by training them in embroidery skills, to enable them to become self-reliant. The Trust works with various women's groups, income-generation groups, women from the community they have trained to work with health awareness project teams, and youngsters.



The Belaku Trust Office

The scope of the Trust's activities, over the years, has provided its participants valuable life experiences and also translated into much contemporary lore. Ganapathy recalls an incident when one of the women in the group complained about her husband forcing their 16 year-old daughter into marriage. "Though there are reasons for this—the villagers feel the girls are vulnerable to sexual crimes and are safe only if married—we called up the groom's family and said it was illegal to marry a girl who was below 18 years of age. We told them to call off the wedding or face police action. It was quite dramatic but eventually the wedding was called off. What's remarkable is that, with the support of Belaku Trust, this woman had the courage to stand up to the elders in her family, her own husband and the village to support her daughter and save her from a forceful marriage."

Women and villagers fondly call Ganapathy "Saras Madam" and look up to her as a pillar of



support. Baneen Karachiwala, who has worked with the Trust for six years, says, “Dr Ganapathy is more like a teacher and mentor. You can go to her with any problem and you won’t find anyone more encouraging and supportive.” The Trust also has volunteers belonging to other nationalities involved in its various projects. Viktoria Baskin from Australia, who has been interning at the Trust since September 2011, says, “It’s inspiring to see Dr Ganapathy at work. She is very sharp and not afraid of anyone.”

With minimal financial support from local government, Belaku Trust is mostly dependent on individual donations. “We are not here to make revolutionaries out of these women,” says Ganapathy. “We intend to create a pool that can recognise its own problems and look within itself for solutions and decisions. Our plan is to ideally make ourselves redundant. We would like to provide these women access to resources through which they can make that change happen.”

The road to empowerment is never an easy one. Over the past 17 years, Ganapathy has fought many battles—caste, ritual, cultural, gender. The Trust came to know of a village where female foeticide and female infanticide were the norm. “In one case, we interfered, took the infant to an orphanage and she was adopted. She is a beautiful little girl today,” shares Ganapathy with a sigh of relief. Women from tribal villages, widows, abandoned women, landless and unlettered women have all benefitted from the Trust. In return, the good doctor has learnt more than she has taught. To bring a change in society, a change in attitude is a must, she believes. She has witnessed this not only in the women but the men too.

“All men are not bad, all of them don’t victimise women, but their upbringing makes them the way they are,” she reasons. “After a certain age, you can’t change that outlook. We have worked with young men from high schools and colleges and tried to talk to them about some of these issues but it’s astonishing how early those attitudes are set. That’s discouraging. We have been thinking of involving men at all levels. A lot of youngsters do respond, but the response is very slow. I think the success will come only when they see real changes around them.”



ONE NOTABLE SUCCESS STORY IS KODAHALLI VILLAGE; AN AWARENESS CAMPAIGN BY THE TRUST ABOUT ALCOHOLISM AND RELATED DOMESTIC VIOLENCE BOOSTED THE WILL POWER OF THE WOMEN WHO MANAGED TO MAKE THE ENTIRE VILLAGE LIQUOR-FREE. “TODAY, WOMEN HAVE MUCH MORE SELF-CONFIDENCE,” ASSERTS GANAPATHY

Despite the many disappointments encountered on the way, the success stories point to a bright future. “It’s important even if you get one woman who is willing to change and do something differently,” Ganapathy emphasises. “She may not have the money to do it; the men and elders in her family may not let her do it; but when you show them that small window of opportunity, they sort their lives out.” The Trust also provides scholarship for girls from poor families and financial aid for families with serious medical problems. “Sometimes young girls come, get married and go away, but through our training programmes they take a skill with them, particularly embroidery, that they can use somewhere else.”

One notable success story is Kodahalli village; an awareness campaign by the Trust about alcoholism and related domestic violence boosted the will power of the women who managed to make the entire village liquor-free. “Today, women have much more self-confidence,” asserts Ganapathy. “They are now willing to travel, take decisions to keep their business going and tell their families what they want. Education has begun to make an impact in some areas to some extent. But I would like to see much more happening.”

## A special symphony



Co-founder of Bombay Chambers Orchestra Jini Dinshaw goes down memory lane with **Radhika Raje**

It's not always easy to find music in Mumbai's frenetic life. However, close to the city's southern tip, famously depicted in many a Hindi film, one can feel the rhythm of a changing day; at dusk, when the sun is going down and the street lights flicker to life, the rumbling waves amid heaving traffic tell us that every sound could be music—if one wishes to believe. Encapsulating a city far too complicated for any simple logic, Bombay Chambers Orchestra (BCO) was established not just for love of music but as an ode to its place of origin. Fifty years later, BCO's violins and clarinets are still dedicated to music unique to its address—the National Centre of Performing Arts, across the road from the famous waves, nature's orchestra.

Until 1962, when BCO was established as an educational trust and amateur orchestra, symphonies by Beethoven

and Mozart were an alien genre of music for most. The idea was to entertain and educate listeners while spreading its own wings. Jini Dinshaw, co-founder of BCO, rests against her gigantic piano in her musical nest as she gets nostalgic about the days when it all started. "Initially, we faced several problems. Differences among the founders, lack of sponsorship and regular migration of the performing members to other countries; they all kept the orchestra under a lot of pressure. This year as we complete our 50<sup>th</sup> year, it's amazing how we have survived given the ever-changing situation. What's more, we have 200 concerts to our credit in Mumbai in these past five decades."

### MUSIC

Pointing to musical academies built in other cities such as Bengaluru, she finds it strange how no help has ever come their way from the state government. "It is unfortunate





that the city does not have a school of music. Most major cities boast of schools of music and yet they have not given this country an Indian symphony orchestra. In spite of the grave financial constraints, the BCO Society has pursued what it set out to do—train and teach young Indian talent and give this country a truly *Indian* symphony orchestra,” says Dinshaw, proud that BCO has offered free coaching in orchestral playing techniques to the city’s young talent and encouraged them to take up wind, brass and string instruments.

She is quick to add, though, that music doesn’t need sympathy, “it needs passion”. While introducing Indians to opera and symphonies through four to six concerts every year, BCO has also invited visiting musicians who have conducted workshops and given individual coaching to members and beginners, forgoing their professional fees. “Our guest conductors from the UK, Austria, the US, Russia, Israel, Japan and Germany have most willingly given their valuable time to work with the orchestra for 10-15 days prior to each scheduled concert because they had the greatest admiration for the love and sacrifice of the BCO’s orchestral members who attend rehearsals at 7 am!” says Dinshaw.

She remembers how, once, guest musicians trained children from Muktangan Rehabilitation Centre in Pune to perform on tracks from the film, *The Sound of Music*; it was shot by British musicians and later turned into a documentary shown across the world. “There is no success without difficulty,” says Dinshaw, who still plays viola in the orchestra at the age of 83. “And BCO’s success talks about its difficult journey. Yet there is so much to achieve.”

*BCO’s first Golden Jubilee Concert was performed in March 2012 and was conducted by Keiki Kobayashi; the next performance, also conducted by Kobayashi, will be held at the National Centre of Performing Arts in Mumbai on 25 November 2012*

## SONGS FROM THE PAST

*VOICES FROM THE INNER COURTYARD* IS NOT JUST A BOOK ABOUT A WOMAN WHO DEDICATED HER LIFE TO PRESERVING A LEGACY; IT’S ALSO THE HISTORY OF A LEGACY THAT NEEDS VOLUNTEERS TO SAFEGUARD IT FOR POSTERITY. LEELA SOMANI WAS 20 WHEN SHE, WITH HER SISTER, DECIDED TO PRESERVE MARWARI FOLK SONGS AND THEREFORE STARTED LEARNING MUSIC FROM RAJASTHANI TRIBAL FOLK SINGERS CALLED LANGAS. TODAY AT 78, SHE IS PROUD TO HAVE DOCUMENTED 500 MARWARI TRADITIONAL SONGS AND HAS 17 RECORDED ALBUMS TO HER CREDIT. SOMANI IS THE PROTAGONIST OF *VOICES FROM...; IT’S WRITTEN BY NITA MUKERJEE AND SOMANI’S DAUGHTER NANDINI PATODIA AND PUBLISHED BY VENATESHWAR SOMANI CHARITABLE TRUST. SOMANI—FROM THE FAMILY THAT RUNS THE SOMANI GROUP OF INDUSTRIES—RELEASED HER FIRST ALBUM IN 1965 AT A FAMILY WEDDING AS WOMEN IN THOSE YEARS WERE BARRED FROM SINGING PUBLICLY. OVER THE YEARS, WHENEVER SHE WAS IN RAJASTHAN, SHE WOULD CALL TRIBAL SINGERS HOME TO LEARN FROM THEM AND DOCUMENT THEIR ART. IN THE PROCESS, SHE HERSELF HAS WRITTEN SCORES OF MARWARI FOLK SONGS, WHICH SHE HAS RECORDED AT HER OWN STUDIO SET UP IN HER HOUSE ON NAPEAN SEA ROAD IN MUMBAI. TO BUY THE BOOK (₹ 500), ONE CAN MAKE A DONATION TO THE TRUST IN CASH OR BY CHEQUE.*

# The turn of times



Photographs by Hemant Patil

ARTIST ANNE DELORME HAS SEAMLESSLY MOVED FROM SCULPTURES TO WRITING. IT'S THE IDEA THAT MATTERS NOT THE MEDIUM, SHE TELLS **RADHIKA RAJE**

**S**he was 20 years old when she first experimented with painting. And Pune-based artist Anne Delorme still finds the idea of capturing people's expressions and emotions intriguing—whether it is through her passion for sculpting or her brand new interest in writing. “The first sculpture I made was an experience I will never forget and yet would never want to replicate,” she says. Once while working with molten metal that needed to be moulded, a huge flame shot up and resulted in an explosion. “Leaving the mould as it was, I ran for my life.” A disfigured yet beautiful shaped sculpture that came out of the blast is her most treasured work of art.

## MULTIMEDIA

Now 63, Delorme understood complex emotions early in life. Born in Madhya Pradesh to a Catholic Army Ballistics expert, she was one among five sisters and a brother in her large family. She followed all the rules of Christianity till a rebellious streak took over and she decided to question every road her religion prompted her to take. Delorme sculpted *Sunday Rose*, a woman gazing at sky, a cross around her neck and questioning hands, during this period of discovery. “I wanted to know why we do everything our religion asks us to. I wanted to know why we couldn't carve out our own ideas,” she says, visibly agitated. Another sculpted figure, *The Priest*, echoes similar thoughts.



"Exploring human psyche through different mediums fascinates me and inspires my creativity," says this second-generation Anglo Indian artist. "I like expressing myself through sculptures as they are my way of giving shape to ever-bursting ideas." Little wonder then, that all her sculptures are human figurines. All of them have a 'real' face, though unknown to her but obviously one she saw sometime and liked or found interesting; "I can't imagine faces," she says. Selective about displaying her work, Delorme has held few shows; nevertheless, her figurines have managed to grab enough attention in art galleries across Mumbai and Pune.

Her passion for sculpture also helped Delorme rediscover love. After the sad demise of her first husband, she has now found someone who shares her interests. "We are both retired, absolutely love dogs and cast sculptures together. It's perfect," says Delorme as she lovingly looks at her companion Bharat Gordhandas carrying food for their dogs in their enormous house surrounded by plants and trees. Delorme and Gordhandas find peace in time spent with their dogs. "They are my babies," she says, as her pets return her affectionate look.

Three years ago—after a lifetime of sketching on paper, painting on canvas, carving marble and casting in metal—Delorme started playing with words. "As I joined the pieces of metal, I realised my work was my diary and I should translate it." Though she faced several problems, she pursued her ambition of publishing a book. "It's very difficult to get a publisher who likes your idea," she recalls her journey, ending with Global Vision Press that immediately loved her work and agreed to release it as *The Growing Years (Incidents in the Life of a Family)*, a fictional account drawn from her own family and roots only to be retold as a tale of complex relationships and cultures. Delorme will soon release *Seasons of a Window Man*, a tale of urban decay in a city of rapid urbanisation.

With so many shades to her personality, Delorme wants more out of life. "I enjoy gardening," she says, taking us out into a well-maintained garden. "It takes time, but it is so rewarding to be able to say, at the end of the day, that the painting, sculpture, a book, or just a patch of barren land that I turned into a garden, have all fully captured my thoughts and ideas."



“Never forget that when we are silent, we are one. And when we speak we are two.”  
—Indira Gandhi (1917-1984)

## Hashtag Activism

*n.* Activism that uses a Twitter hashtag to promote a project or cause, particularly when it requires no other action from people.

**Example:** As a reporter, I don't sign up for various causes, but as someone who lives—far too much—in the world of social media, I can feel the pull of digital activism. And I have to admit I'm starting to experience a kind of 'favouriting' fatigue—meaning that the digital causes of the day or week are all starting to blend together. Another week, another hashtag, and with it, a question about what is actually being accomplished.

—David Carr, “*Hashtag activism, and its limits*,” The New York Times, 25 March 2012

## EXPENDITURE CASCADE

*n.* A cascade of spending that results from consumption by the wealthy, which triggers emulative spending by the next lower class, which triggers spending by the class below that, and so on.

**Example:** The increase in two-earner households explains only part of it. The climb in the toil index was also driven by the easy credit that fuelled the housing bubble, as well as by an **expenditure cascade** in housing caused by growing income disparities.

—Richard H Thaler, “*I just got here, but I know trouble when I see it*,” The New York Times, 31 December 2011

## Pink Slime

*n.* An industrial meat by-product consisting of compressed low quality beef trimmings treated with ammonia gas and used as a filler for ground beef.

**Example:** **Pink slime** will be off the menu this fall for schools in the National School Lunch Programme that don't want by-products containing what's known officially as “lean finely textured beef”, the US Department of Agriculture has decided.... Marion Nestle, a professor of nutrition at New York University who wrote the book *Safe Food*, says the USDA is trying to manage a public relations problem, not a health concern: “Pink slime may be safe, nutritious, and cheap, but it's yucky. It's kind of like pet food.”

—Elizabeth Weise, “*USDA: Schools can decide if pink slime is used in lunches*,” USA Today, 14 March 2012

## SNOWFA

*n.* A sofa made out of snow

**Example:** Like 100-million-plus American TV viewers, the anthropomorphic Coke polar bears will be watching Sunday's game live. And the ad they star in during the second quarter will reflect what's happening on the field. A first-quarter, 30-second ad will introduce the bears chilling out on their **snowfa**, rooting for opposing teams.

—T L Stanley, “*Coke's polar bears return to Super Bowl*,” Los Angeles Times, 5 February 2012

## Porching

*pp.* Relaxing or socialising on the front porch of a house.

**Example:** “We've even coined a new word, **porching**, which describes a spontaneous social activity that originates when people gather on porches,” she explained.

—Margaret LeRoux, “*Best of both worlds: Cohousing offers neighbourly lifestyle and a place of your own*,” Worcester Telegram & Gazette, 5 March 2012

## Diarrheaist

*n.* A person who shares too much online, particularly personal information.

**Example:** Dan, I was thinking ‘The Wine **Diarrheaist**’, unless that impinges upon Mike's intellectual property rights.

—Bill Klapp, “*License to swill? (comment)*”, Wine Diarist, 12 June 2011



# STRENGTHEN YOUR BODY FEED YOUR MIND

**SUNOVA®**  
The joy of healthy living



**FREE SUNOVA PRODUCTS AVAILABLE WITH EVERY  
SUBSCRIPTION TO HARMONY.**

Now there's even more reason to subscribe to Harmony - celebrate age, the magazine specially for people above 55. Where you'll find relevant articles on health, cooking, fitness and even fashion. Meet people like yourself.

Fill in the enclosed form today.

And enjoy this magazine for a long time to come.



**Subscribe to Harmony Magazine  
now and get Sanat Products free**

**SUNOVA®**  
The joy of healthy living

## Subscription Card

(Please tick below for your choice of subscription)

☐ I would like to gift a subscription **OR**

☐ I want to subscribe to HARMONY

Subscription	You Pay	You Get
<input type="checkbox"/> 2 years (24 issues)	₹ 576	<b>Sanat Products Gift Hamper approx. worth ₹ 225</b>
<input type="checkbox"/> 1 year (12 issues)	₹ 324	<b>Sanat Products Gift Hamper approx. worth ₹ 100</b>

**Please fill in CAPITAL LETTERS and mail the form below with your Cheque / DD to Harmony Care, Living Media India Limited, A-61, Sector, 57, Nodia (U.P.) - 201301. In case of Credit Card payment you may fax the form to : 0120-4078080.**

**Personal details:** Mr/Mrs. \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Postal Code \_\_\_\_\_ Country \_\_\_\_\_

Phone \_\_\_\_\_ E-mail \_\_\_\_\_

I wish to pay by: ☐ Cheque ☐ Demand Draft

I am enclosing Cheque / DD No. \_\_\_\_\_ dated \_\_\_\_\_ drawn on (specify bank) \_\_\_\_\_

made payable to **M/s LMIL-A/C Harmony** for ₹ \_\_\_\_\_

(Add ₹ 10/- for non-Delhi cheques) or please charge to my Credit Card.

☐ Amex ☐ Visa ☐ Master Card ☐ Diners

Card Number

Card Member's Name

Card Expiry Date \_\_\_\_\_ Month   Year

Card Member's Signature \_\_\_\_\_

Date of Birth \_\_\_\_\_ Date   Month   Year

**I want to gift the subscription to** (Please do not fill if subscribing for yourself):

Mr/Mrs/Ms \_\_\_\_\_ First Name \_\_\_\_\_

Last Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Postal Code \_\_\_\_\_ Country \_\_\_\_\_

Phone (Off.) \_\_\_\_\_ (Res.) \_\_\_\_\_

E-mail: \_\_\_\_\_

Website: [www.harmonyindia.org](http://www.harmonyindia.org) For queries e-mail us at: [harmonycare@intoday.com](mailto:harmonycare@intoday.com)



**SUBSCRIPTION TERMS & CONDITIONS:** Rates and offer valid in India only. Allow 3-4 weeks for processing of your subscription. Free subscription gift will reach you within 8-10 weeks of commencement of your subscription. It will not be possible to entertain any request for cancellation of your subscription once your free gift has been despatched. The free subscription gifts are covered by guarantee for manufacturing defect / quality / damage in transit as per standards laid down by the manufacturer. Add ₹ 10 for non-Delhi cheques. Please write your name and address on the reverse of the Cheque / DD. Do not send cash. All disputes are subject to the exclusive jurisdiction of competent courts and forums in Delhi / New Delhi only. The publisher reserves the right to terminate or extend this offer or any part thereof at any time, or to accept or reject any or all forms received at their absolute discretion without assigning any reason. Information regarding such cancellation / extension / discontinuance will however be published subsequently in the magazine. For further details, please contact our Customer Care Department: Write in to: **Harmony Care, Living Media India Limited, A-61, Sector-57, Noida (U.P.)- 201301; Call: (95120) 2479900 from Delhi & Fbd; (0120) 2479900 from Rest of India, Fax: (0120) 4078080; E-mail: [harmonycare@intoday.com](mailto:harmonycare@intoday.com)**

**NOTE:** The Harmony collects and processes personal information for the purposes of customer analysis, market research and to provide you with any further details from our organisation. Steps have been taken to ensure that consistently high standards of data protection are in place.



## Billion Laughs

*n.* An online attack that attempts to disable a website by sending a specially formatted sequence of characters such as 'lol' and 'ha'.

**Example:** Wouter Coekaerts discovered that ejabberd, a distributed XMPP/Jabber server written in Erlang, is vulnerable to the so-called **billion laughs** attack because it does not prevent entity expansion on received data.

—“Debian Security Advisory: DSA-2248-1 ejabberd - denial of service”, Debian, 31 March 2011

## Hackerazzi

*n.* A person who breaks into a celebrity's email account or computer.

**Example:** With his head hung low, Jacksonville's so-called **Hackerazzi** admits he hacked into the email accounts of celebrities. Christopher Chaney faces up to 60 years in prison after pleading guilty to wiretapping and unauthorised access to a computer.

—Rich Jones, “Hate crimes claim”, Morning News Recap (WOKV), 27 March 2012

“One person with a belief is equal to a force of 99 who only have interests.”

—British philosopher John Stuart Mill (1806-1873)

## Success Disaster

*n.* Massive problems created when a person or company is unable to handle an overwhelming success.

**Example:** To avoid a **success disaster** scenario, the unified media software platform should scale to fit capacity requirements as small as a few hundred simultaneous subscribers up to much larger audiences.


—Alex Dobrushin, “Multiscreen delivery”, Broadcast Engineering, 15 August 2011

## THE NONES

*n.* People who claim to have no religious affiliation.

**Example:** The fastest growing religious group in the US is the category of people who say they have no religious affiliation. Sometimes called **the nones** by social scientists, their numbers have more than doubled since the 1990s.

—Amy Sullivan, “The Rise of the Nones”, TIME, 12 March 2012



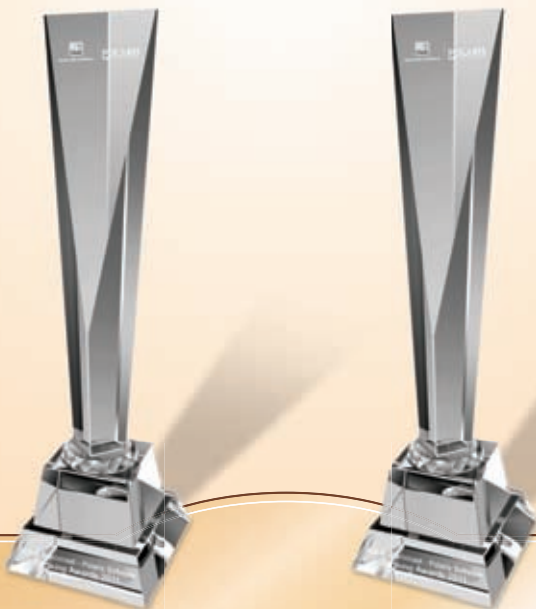
**BUZZ** **Tales on tap**

Ever had a story running behind you wanting to be read? That is exactly what Project Joys of Reading promises. To encourage the love of the written word, this group will send you a story a week through email; each one focuses on human values with an aim to reflect upon the fundamental and ethical principles of our world. Subscribe for free by sending your name and email address to [as@talesstogrow.com](mailto:as@talesstogrow.com) or log in to website [storiesforeveryone.com](http://storiesforeveryone.com). You can also submit your own short stories!





You've put us on  
'top of the world'  
and yet  
we look up to you.



*Best Bank Overall    Best Public Sector Bank*  
**Dun & Bradstreet Banking Award 2011**



Thank you customers. Thank you associates.

This would not have been possible without your support.

And although this recognition truly delights us,

the faith that you have shown in us, is our true reward.



**IDBI BANK**

banking for all



**May the very best be reserved for you, from here till eternity**

Heartfelt greetings on the joyous occasion of the 8th anniversary of Harmony.

