

OCTOBER 2007 Rs 30

harmony

celebrate age



SILVER AWARDS 2007

WINNERS

CHELEKKODAN AYESHA | ARVIND GUPTA | AVATAR KRISHNA HANGAL
DEEP JOSHI | RAVINDER KUMAR | SHIRISH NADKARNI | CHEWANG NORPHEL
AZIM PREMJI | REHMAN RAHI | RAM CHANDER SHARMA

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have something to retire to”

Harry Emerson Fosdick

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HARMONY'S HEROES

IT DOESN'T TAKE A CAPE OR costume to make a superhero—that happens only in movies. Real heroes are ordinary people who do extraordinary things, men and women who never lose their determination to turn life's setbacks into successes.

This month, 10 such heroes share the spotlight at the first annual Harmony Silver Awards. They include 87 year-old Ram Chander Sharma who has helped millions of people to walk again with his 'Jaipur Foot' and Chelekkodan Ayesha who fulfilled her childhood dream of completing her school education at the age of 87. And Shirish Nadkarni, 57, who continues to win titles on the national and international badminton circuit despite having undergone surgery 10 times. Our winners are a diverse group who have stick-to-itiveness, commitment and passion in common. Their inspiring stories bring the pages of the magazine alive this month.

Our winners exemplify *Harmony's* motto—Celebrate Age—and that's the thread that

runs through the Awards, on 3 October in Mumbai, and the accompanying entertainment programme showcasing the irresistible potential of silvers. For instance, 23 members of the Harmony Interactive Centre in Girgaum in South Mumbai, trained by Shiamak Davar's Victory Arts Foundation, show their slick moves at the Awards dancing to a medley of catchy music. These intrepid silvers—the youngest is 57 and the eldest 75—have been practicing hard for over two months at the centre—"We can dance better than you now!" one of them told me with a chuckle the last time I dropped in at a practice session.

Other highlights of the show: a self-defence demonstration by 64 year-old Gospi Capadia, physiotherapist and fourth-degree black belt in karate; a stand-up act by actor, comic, director and producer Mahabanoo Mody-Kotwal; and a musical journey with 57 year-old singer Nitin Mukesh bringing classics to life. I thank them for helping us make the Awards a truly memorable event.

RITU NANDA



We made you a commitment that we would leave no stone unturned in bringing silver to centre-stage and the Awards are one more significant step in that direction. Another commitment made in these pages we are making good on: Harmony for Silvers Foundation is releasing *Yoga for Silvers*, a book written exclusively for silvers by our yoga columnist Shameem Akthar. (For details on ordering a copy, read *Harmony* in November.) From the philosophy behind yogic practices to step-by-step instructions with illustrations, the book helps you heal body, mind and soul. Much like *Harmony*!

Tina Ambani

A Dhirubhai Ambani Memorial Trust Initiative

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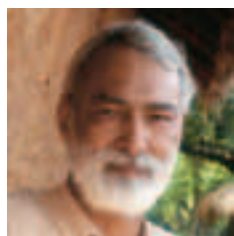
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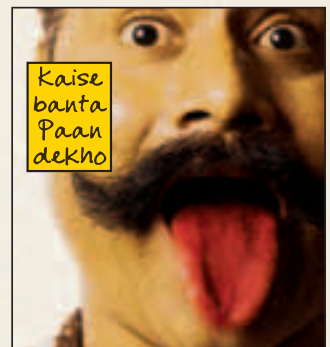
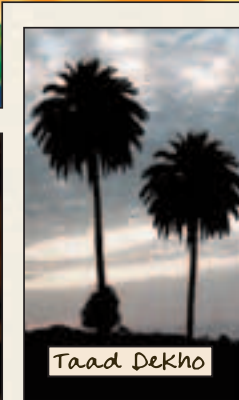


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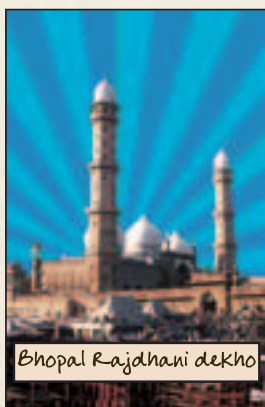
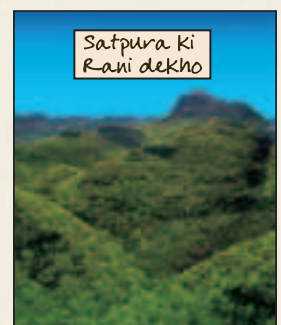
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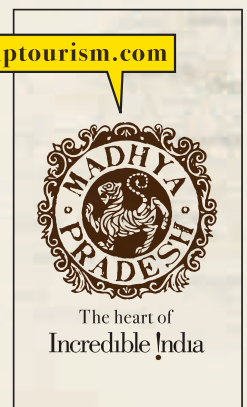
MADHYA PRADESH MEIN KYA KYA DEKHO...



**Khajuraho
shilpkari dekho**



**HINDUSTAN
KA DIL
DEKHO...**



column one

We are celebrating age like never before. Harmony Silver Awards 2007, an extension of the annual Harmony Hotlist, represents everything you stand for—determination, ambition and success. The 10 winners this year have admirable feats to their credit. Chewang Norphel in Ladakh is fighting acute water shortage in the region by making artificial glaciers; Chelekkodan Ayesha from Malappuram in Kerala has achieved education at the age of 87; Arvind Gupta in Pune is making sure science is not under siege for India's children; and Deep Joshi in Delhi has made dairy revolution the right of tribal women in Jharkhand.

These are only some glimpses from lives of silver achievers featured this month. For more extensive coverage, go to harmonyindia.org. Here, you will also find photos from a day in their lives. Our photojournalists travelled to the cities where our winners live to get these snapshots. Javeed Sheikh from Srinagar travelled to Leh, Ranjit Singh from Amritsar has covered winners from Jaipur, Delhi and Jharkhand, while Kaushal Parikh spent time tracking winners from Mumbai and Pune.

Apart from these inspiring stories, this issue, as always, offers a fix of legal, financial and re-employment advice. We clear doubts about the pending Maintenance and Welfare of Parents and Senior Citizens' Bill, list websites where you can buy insurance online and give tips on how to go about looking for a new job after retirement. On a festive note, there's Kolkata in full glory during Durga Puja. Celebrate life every day!

—Meeta Bhatti



My father was a very handsome man in his heyday. However, in his 50s, he was diagnosed with diabetic facial mucormycosis, a rare fungal disease. The way his face has been disfigured owing to innumerable surgical processes is hard to explain, and see. He has completely lost one side of his face, including one eye, palate, facial bones, all his teeth and ear bones, leading to hearing and visual impairment. It takes him more than an hour to finish a meal. However, he continues to perform his daily routine with the same old zest and zeal. He goes to his shop every morning and tends to the long line of customers. I have never asked him what he feels about his disfigured face but occasionally I see the face of my father when I stand before the mirror. For me, he is an icon: my source of strength, inspiration and motivation.

SANJEEV SYAL

Via email



The letter of the month wins music CDs from Big Music

Amita Malik has hit the nail on the head in "Feet First" in your July issue. Far from demonstrating honour, I believe it is an extreme form of servility to touch someone's feet to show respect. It crosses all limits in places like Tamil Nadu, where a person is supposed to fall flat on the ground face downwards and try to touch the feet of the object of veneration. Why does our culture expect people to completely surrender all self-respect? I have tried in vain to find similar examples of such a preposterous custom.

In the West, a warm handshake is sufficient; in Arab countries, a hug is welcome; and in Thailand and its neighbouring countries, a graceful *namaskar* is the norm. I wonder how we Indians acquired the custom of touching another's feet and wiping off the dust from his footwear. I still remember how,

many years ago at a conference of student Congress workers at Wardha, as soon as Gandhiji arrived, there was a scramble for his chappal. I just stood aside with a respectful *namaskar*. Gandhiji noticed this and motioned to me to sit beside him on the dais as a hint to people that such obsequious gestures were unimportant to him.

ANJALI DEY

Jaipur

Thank you for *Harmony*. At 72, I was almost sure that there were no delights or surprises left, but coming across your magazine was a revelation. Whatever your inspiration for publishing this magazine, I am truly grateful. Until *Harmony*, the senior segment was not only totally neglected but treated as if it were of no account. It is apparent that the editorial and general staff seem to have the proper orientation and sensitivity when

dealing with senior-related issues. Every article in the magazine is well selected and well edited. In fact, some are outstanding! However, I think the paper and printing quality could be improved.

MARIA FERREIRA

Mumbai

I read about the Harmony Senior Citizens' Run in *Harmony* magazine and was inspired to train for the event in 2008 in Mumbai. I was slightly apprehensive about the adverse effects that the run may have on my health if I did not attempt it properly. I am 73 years old and have not attempted any games or sports for the past 35 years. However, I have been in relatively good health. To train myself for the Harmony run, I started going to a joggers' park in Kandivali. Within 20 days, I was able to walk 4.5 km—the length of the run—without any difficulty. I decided to step up my training so I could lose some weight. I started increasing my pace slowly to attain a pulse rate of 120 per minute. I also kept a record of the increased pulse rate. On attaining a pulse rate of 112 per minute, I detected a missing beat. This set alarm bells ringing in my head. I visited the doctor

for a check-up and had an ECG and Doppler's test. These tests turned out to be normal. My blood pressure was also normal. Finally, I went in for an angiography that revealed the true culprits—two blockages of 60-80 per cent. These led to an angioplasty. Now, I am on my way to recovery. If I hadn't decided to train for the Harmony run, my blockages would not have been detected at such an early stage. Thank you so much!

S K VARMA

Mumbai

Hazardous chemicals like Potassium chlorate are increasingly being used in the manufacture of firecrackers to boost sound when they are burst. In contrast with this deafening noise, the glow of the more silent varieties of crackers is pleasant for the eyes and the mind. Myriad colours silently spreading out across the sky—it is a sight that truly captures the heart without overloading the senses! As each of us gets ready to welcome the festival of lights, let's think about cutting down on noise-producing crackers and filling the vacuum with sparkling, silent ones.

SATHISH NARAYAN

Kochi

CONTRIBUTORS



"Ageing? I woke this morning feeling 22 years old!" quips **Gerson da Cunha**. At 78, Da Cunha's energy is as remarkable as his versatility. He has spent over 25 years in marketing and advertising—10 as head of advertising agency Lintas. He has also worked for 11 years with the United Nation Children's Fund (UNICEF) in Latin America and New York, besides serving as advisor to various central ministries in India. Currently, he is a trustee in AGNI (Action for Good Governance and Networking in India), a voluntary citizens' movement. Da Cunha has had a life-long interest in theatre, cinema and writing. In 2005, HarperCollins published his first collection of poems, *So Far*. Da Cunha lives in Mumbai with his wife Uma.

AN INVITATION FROM HARMONY

We are looking for contributions from our readers. Write to us if...

- You had an experience related to money or finance
- You faced a serious health problem and conquered it
- You know of someone who has done something exceptional after the age of 55
- You have an hobby or an interesting travel experience to share
- You have a funny or insightful anecdote about your grandchildren

...and we'll print it in the column 'Your Space'

Mail us at 4th Floor, Maker Chambers IV, Nariman Point, Mumbai-400021. Or email at contact.mag@harmonyindia.org



ANALYSE THIS



LONELY, AND OLDER

Loneliness, especially as you age, can speed up natural physical decline, according to a new study. Psychologists from the University of Chicago studied two groups: a group of undergraduates and another of a middle-aged people in their 50s and 60s. "Loneliness had a more profound effect on the older people than the college-age crowd," author of the study Louise Hawkley writes in the August issue of journal *Current Directions in Psychological Science*. "The lonely people in the older group had significantly higher blood pressure than the non-lonely. This didn't hold true for the younger group. The effect obviously accumulates over time and show up later in life."

According to Hawkley, loneliness represented more than the mere fact of being alone. Some people can be alone and not be lonely; others can be surrounded by people and yet feel lonely. The problem arises when there's a sense of discontent with social relationships. Her solution: volunteering to help others. "Instead of trying to fill your own needs, you might find your needs met by meeting somebody else's."

NEWSWORTHY

SILVERLAND

Kochi will soon be home to a **new housing complex built exclusively for silvers**. At a press conference held in the city in September, S K Mitter, CEO of LIC Housing Finance Ltd (www.lichousing.com), announced that the company was looking for a site to build its third 'Assisted Living Community Centre' for silvers through its subsidiary LICHFL Care Homes Ltd. The first such centre was commissioned in Bengaluru and the second will soon be ready in Bhubaneshwar. These centres feature residential units for senior citizens along with services such as food, laundry and housekeeping.



RUN HEALTHY



HUMAYUN

The **Senior Citizen's Run at the Hutch Delhi Half Marathon 2007** is just around the corner—the event will happen on 28 October. Whether you plan to participate or stay at home, a comprehensive health check-up will do you a world of good. As an extension of its support for the run, Harmony in collaboration with Escorts Heart Institute & Research Centre is organising **health camps and lifestyle management workshops** across New Delhi in September and October. Check-ups include a blood pressure, weight and blood sugar check and free consultation with cardiologists and dieticians, while the workshops will teach you how to lead a healthier life to prevent cardiac ailments and diabetes. There will also be a demonstration on resuscitation in case of a medical emergency. For location, dates and contact information, turn to Resources on page 81. For more information on the Run, log on to hdlhm.indiatimes.com

ACROSS THE BORDER

The Pakistan government plans to make life easier for silvers. Attorney General Malik Muhammad Qayyum recently announced that a **Bill to protect the rights of senior citizens in Pakistan** would soon be tabled in Parliament. A draft Bill has already been submitted to the Cabinet for approval. It covers healthcare facilities, travel concession (especially for Hajj), reduced power and telephone tariffs, and special counters at banks, bus terminals and railway stations. The Bill also proposes a host of other benefits—income tax concessions and discounts of 20 per cent at government-run hotels and guesthouses across the country.



TRENDS

SEX BEYOND 60

Silvers continue to prove that **there's no expiry date on a satisfying sex life**. In a landmark survey of 3,005 Americans aged 57 to 85 conducted by the University of Chicago, a significant number said they were sexually active well into their 70s and 80s. The results overturn stereotypical ideas about sex and ageing. "Many people feel that age is very tightly correlated with sexual activity or interest," Edward Laumann, one of the report's authors, tells the BBC. "But it turns out that healthy people are sexually active and that this is an important part of the quality of life."

Sex with a partner in the year prior to the survey was reported by 73 per cent of those aged 57 to 64, 53 per cent of those aged 64 to 75, and 26 per cent of those aged 75 to 85. Of those who said they were sexually active, most said they were having sex at least two or three times a month. "There is an internal need for sexual fulfilment among older adults regardless of whether they have a sexual partner," says Stacy Tessler Lindau, the study's leader. "The frequency and diversity of sexual activity does not change a lot across age groups."

Health problems or lack of a partner, rather than lack of desire, were listed as the most common



barriers to sex. People who rated their health as poor were less likely to be sexually active than people in good health. Further, about half the respondents said they had a "bothersome" sexual problem. Among the men who were surveyed, the most common problem was erectile difficulties — 14 per cent said they used medicine or supplements to boost their sex lives. On the other hand, the women who contributed to the survey cited lack of desire, difficulty with lubrication and inability to climax as their most common problems. The report was published in the August 23 issue of the *New England Journal of Medicine*.

ALARM BELL

CARE SCORE



A new survey of nurses conducted by NGO Help the Aged has raised disturbing questions about the **welfare of older people in hospitals and care**

homes in the UK. Of the 848 readers of journals *Nursing Standard* and *Nursing Older People* surveyed, nearly 60 per cent said they would turn a blind eye to an elderly patient being beaten, bullied or robbed. The main reasons: concern over wrongly accusing someone (58 per cent), followed by fear of the person carrying out the abuse (26 per cent). One in nine nurses said they would feel unhappy if their own parents or relatives stayed in the hospital or care home where they worked. About 70 per cent felt they had too little training in abuse to provide proper care. And 60 per cent said they had to look after too many patients so they couldn't give them the level of care they would like. "It is a national disgrace that we sit back while thousands of older people are abused every day," says a spokesperson of Help the Aged to *The Times* (London).

TRAIN THE BRAIN

BETWEEN THE LINES

Harry Potter's influence has been more pervasive than we think. Based on British author J K Rowling's wildly successful books, Professor Elizabeth Stine-Morrow, a professor of educational psychology at the University of Illinois, US, has produced a hypothesis on how ageing people read. She calls it the "Dumbledore hypothesis of cognitive ageing", after a line from Professor Albus Dumbledore, a character in the books: "It is our choices... that show what we truly are, far more than our abilities." Stine-Morrow insists that **ageing people have choices in the way they stay mentally engaged and embrace challenges**. While certain "fluid abilities" or "mental mechanics" decline with age, Stine-Morrow tells *The New York Times*, "Minor glitches in the cognitive system can loom larger than they need to because of preconceived ideas about ageing."

Stine-Morrow studied the way people process their reading as they grow older. Those who remember most clearly what they have read spend more time getting a feel for all the important details of a book, so they are more easily able to integrate new information later on. Those with the most successful recall also took longer and paused frequently when new concepts appeared in the book. "Every time you allocate effort, it increases your capacity to do that thing in the future," she says. "And that becomes even more important as we get older. Elderly people should exercise that choice and not let themselves become embedded in cultural expectations about ageing."



Silvering Spain: The number of **Spaniards over 80** has **increased by 66 per cent** over the past 15 years, compared to a 13 per cent rise for the rest of

the population. By 2050, Spain will be surpassed only by Japan and Italy in terms of elderly population. **Life expectancy** in Spain is among the **world's highest at 79.7 years**.



OFFBEAT



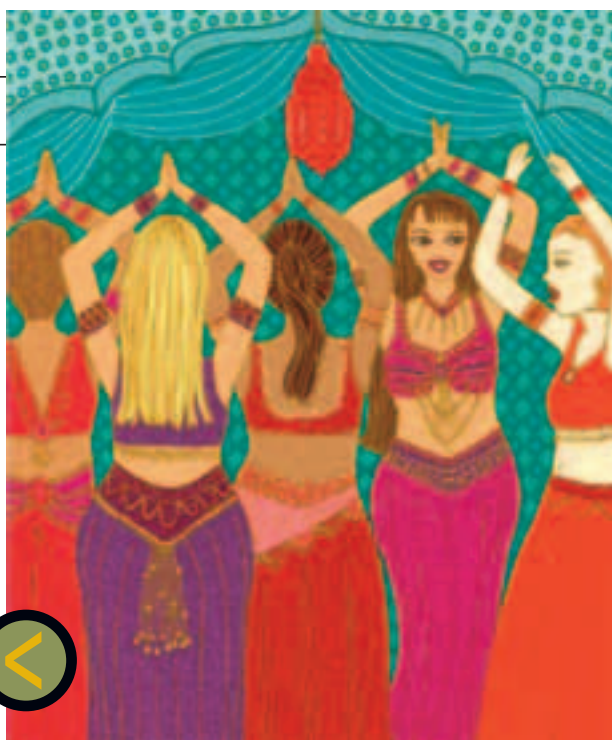
MAMMA MIA!

Now we have the world's first 'anti-wrinkle' pizza. The 'primula' pizza, devised by Eugenio Luigi Iorio of the University of Naples in collaboration with Cosimo Mogavero, owner of a restaurant in the city, is made up of three times the amount of fibre found in a classic pizza and contains extra magnesium and iron thanks to its ingredients, including wholemeal flour, reports newspaper *La Stampa*. Iorio claims the eight anti-oxidant-loaded vegetables present in the pizza pack a powerful punch against ageing. Pizza purists, though, are protesting the desecration of the national dish. According to a statement by the 'True Neapolitan Pizza Association', "The wholemeal flour in particular prevents the characteristic crust from forming so this cannot be called a true pizza." Iorio isn't worried as he's got an endorsement from a considerably higher (albeit un-Italian) authority—Pope Benedict XVI, a German, reportedly tried the primula pizza at a recent party for the Vatican guards and asked for seconds.

LOVE THAT

THEIR HIPS DON'T LIE!

Once a week, Neeld Hall, a community centre in Chippenham in Wiltshire, throbs to the sound of pulsating music and the squeals of over 30 excited women—it's practice time for the **Sahara Sisters**, a local **belly-dancing group**. Over half the group are silvers—like Margaret Wilson, 64 who has had a hip replacement earlier this year. "It is one of the few types of dance where you don't need a partner. The dressing up is fun too; we love to show our bellies and wear our gold-coin chains!" she tells *The Guardian*. Rachel Terry, 58, formed the group in 2003 with 12 members. "We have ladies in their 70s who get just as involved as the younger members do," says Terry.



FLY WITH ME



Courtesy: DOUG IANNELLI



Calling himself "a comrade in flight", 45 year-old Doug Iannelli (*see photo*) offers a unique service to silvers: he travels with them. His Atlanta-based company **Flying Companions**, covers everything from fare research all the way to baggage claim. "Clients get an escort to the airport, wheelchair assistance, expedited security, access to airline lounges, a smooth transfer to connecting flights and someone to take care of any problems en route," he tells newspaper *Chicago Tribune*. Iannelli can travel to meet his clients anywhere. His fees? "Because my service is so customised, it's unrealistic to discuss hypothetical fees," he responds. "Helping someone one-way between Chicago and New York is a very different assignment than accompanying a client on a round-trip for several days in Paris and London."

Canada's labour crunch: According to Statistics Canada, a Canadian government agency, the number of retirees in the country may soon outnumber newcomers to the workforce. One in seven Canadians is now a senior citizen. **Canadians** can also expect to live longer—**life expectancy is 82.5 years for women and 77.7 years for men**. Membership in the centenarian club grew to 4,635 people in 2006, up 22 per cent from the 2001 census.

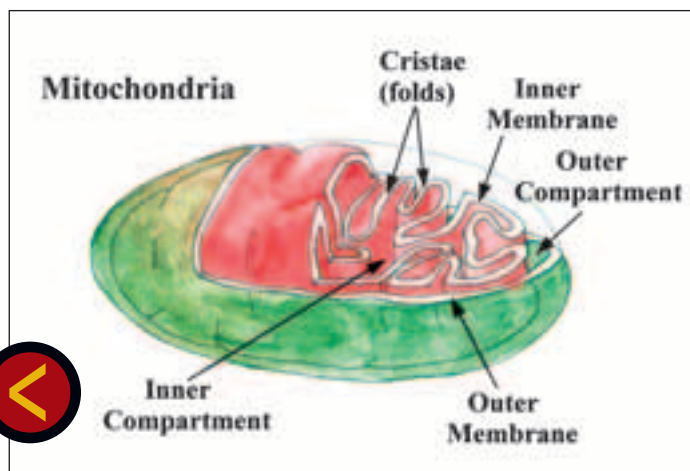


INNOVATION

ELIXIR OF LIFE?

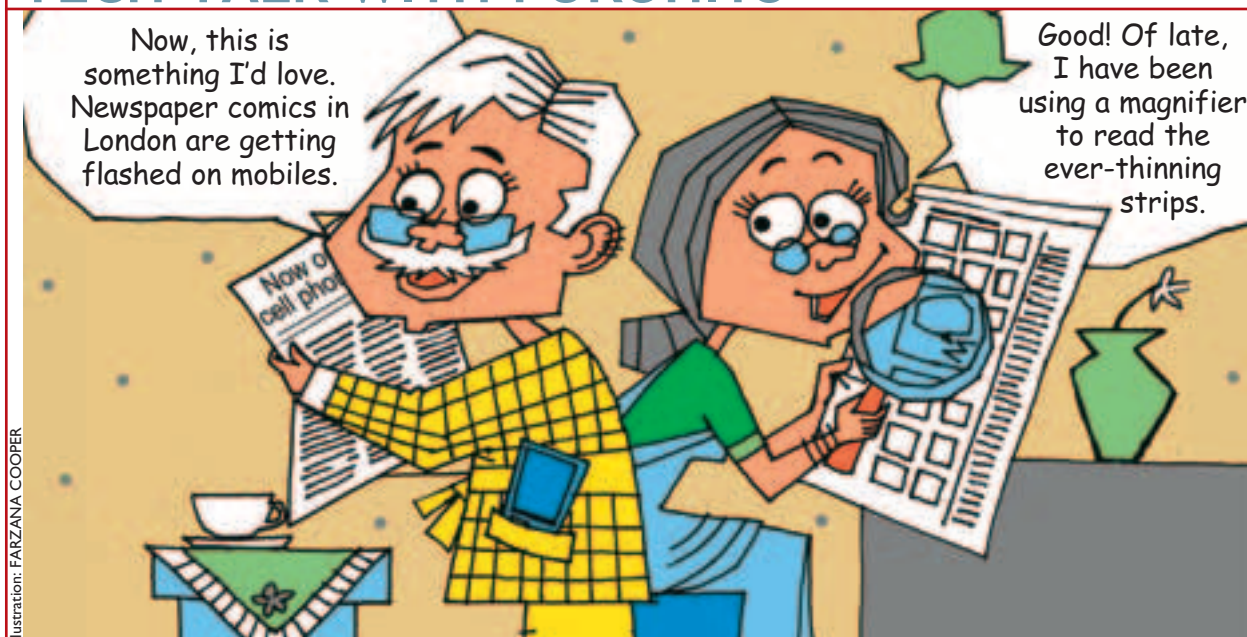
We may soon be able to zap age—literally. A new injection that works on the body's mitochondria (sausage-shaped powerhouses in cells that transform food eaten into energy) may one day prove to be the “elixir of life” by slowing down the ageing process, reports Reuters. One unique feature of mitochondria is that they have their own DNA, known as mitochondrial DNA, which is inherited from the mother. Defects in this DNA can cause genetic diseases, such as diabetes, blindness and heart problems. As mitochondrial DNA is also linked to ageing, researchers believe that fixing flaws in them can slow down the onset of old age.

While earlier attempts at gene therapy, which involved inserting healthy DNA into mitochondria, failed to yield results, a team of scientists at Marie Curie University in Paris has now achieved a breakthrough. By inserting the functional genes with an ‘address code’ in the mitochondria, they have managed to repair the damage behind a rare



form of blindness and a muscle-wasting disease. They believe the same approach may be used to create injections of genes that will erase flaws thought to be linked to the ageing process. Such injections would be effective in slowing down ageing though they won't be able to halt it completely. The French researchers are now planning to move their experiments from cells to rats, with human treatments being the ultimate aim.

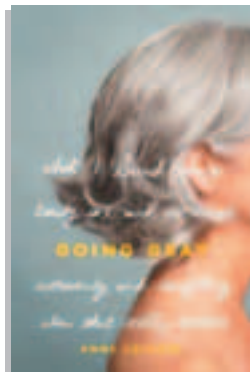
TECH TALK WITH PUROHITS



According to *The Times* of London, old comics are being resurrected as multimedia messages (MMS). Publishers are also trying to embellish them with sound. People are willing to get these at a cost—£ 1.5 (Rs 120) for one strip or £ 10 (Rs 800) for 100.

MEDIA WATCH

REALITY CHECK



On the heels of Nora Ephron's *I Feel Bad about My Neck*, a collection of essays on the subject of getting older and not much enjoying it (see 'Orbit' in the December 2006 issue of *Harmony*), comes another book that critics are calling symptomatic of the 'anti-ageing backlash'. *Going Gray* (Little, Brown and Company; 224 pages)

addresses the "ageing lie", in the words of Anne Kreamer; "the idea that we can all stay youthful for ever with the right diet and hairdresser". Kreamer, who helped launch the iconic *Spy* magazine in the 1980s and was worldwide creative director for Nickelodeon, begins the book with her "achingly difficult" decision to give up hair dye. The trigger: a photograph where she was sandwiched between

her daughter and an older friend. "I saw myself for what I truly was... a 49 year-old mother with a much too darkly shellacked helmet of hair. In one second, all my years of careful artifice, attempting to preserve what I thought of as a youthful look, were ripped away." What follows is an outpouring of wry personal insight, fresh cultural history and practical can-do advice: a frank and funny investigation of ageing as a modern female obsession. Speaking to *The New York Times*, Kreamer emphasises that *Going Gray* is not a debate about the rights and wrongs of the beauty industry; it's not about the moral issues or even the money—though she calculates that she could have saved £ 32,000 (about Rs 2 million) on hair dye over the years. "All of that is just detail and a distraction from the central issue that most women are so desperately in denial," she says. "Who do we think we are kidding? Just because we have banned the term 'middle-aged', it doesn't mean we aren't exactly that."

H RECOMMENDS

ACTION PLAN FOR OCTOBER

Watch and learn. Do you yearn for a style makeover? Get together with your silver girlfriends and watch *What Not to Wear* on Discovery Travel & Living every Thursday at 2.00 pm (IST). In this fun show, 40-something and fabulously candid fashion consultants Trinny Woodall and Susannah Constantine are on a mission to make mature women look their best. From great advice on colours, patterns, cuts and fabrics for every body type to news on wearable trends, they help highlight your best features while tucking those unwanted bulges out of sight.

Help children smile. Do you have lots of broken toys lying around the house that your grandkids don't even look at anymore? Mend them the best you can and donate them to an orphanage or give them to poor children in your neighbourhood. In New Bedford, Massachusetts, in the US, 66 year-old Kimberly Park recently got together with her friends at the Capeway Adult Day Health Centre for a 'restoration drive'—they repaired almost 250 toys, including dolls, stuffed animals and doll's houses. The toys were then donated to local childcare agency Days of Discovery. "We had a great time doing it and ended up bringing a smile to so many young faces," Park tells website southcoasttoday.com



FACE OFF

SKIN DEEP

In the March 2006 issue of *Harmony*, we explored the boom in the anti-ageing industry in India. Along with global cosmetic giants, several home-grown beauty clinics—VLCC, Kaya, Blush—are also promising Indian women youth and beauty. VLCC's latest claim, for instance: “**international anti-ageing solutions** that communicate with your skin”. Researched in French laboratories with all the serums and creams used “formulated and packaged in France”, the treatments include Lipo-Lift Contour to improve skin elasticity; Botu Like, a facial massage that relaxes wrinkles (billed as a cosmetic alternative to Botox injections); Skin Hormone Resource, a treatment for dehydrated skin that employs plant extracts to restore the skin's moisture balance; and Supreme DHE-Age, a skin revitalisation treatment that works by boosting weak cellular metabolism and restores water balance. Supreme DHE-Age works both as a preventive and curative for women in their 40s who suffer from tired, dull skin and pronounced wrinkles. “Climatic conditions as well as stress, pollution and UV rays can cause a lot of damage. These treatments are formulated from plant hormones similar to our body and thus they are able to communicate with our body,” says Dr Shobha Sehgal, chief technical officer, beauty services, at VLCC Health Care. All treatments start at Rs 1,500.



BEAUTY QUEST

Talk of a backlash has done nothing to slow down the anti-ageing juggernaut. According to market researcher Mintel, **women in the UK will spend about £ 37 million (about Rs 2 billion) this year on ‘beauty pills’ to enhance their appearance—**twice as much as they spent just five years ago. This figure is expected to rise to £ 63 million (about Rs 3.7 billion) a year by 2012. The study found that almost one third of the population—mostly women—had used beauty supplements or would consider using them. Most of these beauty-enhancing products contain vitamins, antioxidants and omega-3 fatty acids, which are claimed to keep skin radiant, and make hair glossy—some even boast exotic ingredients such as extract of bark and protein taken from sea creatures. Many scientists are far from convinced though. “There’s no evidence that these supplements will improve your hair or skin,” dermatologist Dr Richard Weller from Edinburgh University, tells *Daily Mail*. “The companies that make these pills should come up with proof. Anyway, no pill can substitute a healthy diet or lifestyle. If you’re going out five nights a week, getting drunk, and you smoke, taking these pills is a waste of money.” According to Weller, the foundation for great skin and hair is to stay out of the sun, quit smoking, eat right, exercise and get plenty of sleep.



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At 55, some make tractors for their grandchildren.
And some make tractors for the nation.

Ageing doesn't mean slowing down. And in celebration of that, Harmony for Silvers Foundation proudly honours ten Silver achievers for their irresistible momentum, at the first annual Harmony Silver Awards, being held on October 3, 2007 in Mumbai. A jury comprising Shabana Azmi, Julio Ribeiro, Aroon Purie, Rahul Bose and Supriya Sule has selected heroes who continue to set benchmarks for themselves, and society. Let's show the world what Silver can do.

Instituted By: **harmony for Silvers Foundation** Empowering India's Senior Citizens For details log on to <http://silverawards.harmonyindia.org>



presents





VILAS KALGUTKER

Raise your voice

Silvers can help improve governance, says **Gerson da Cunha**

We rarely age in the mind, except perhaps our memory that loses some of its gloss. Muscles weaken, yes, and joints announce their

presence, as do internal mechanisms. But these negatives lose by an innings to all that the mind offers if we decide to play life's games by its rules. Consider, for instance, the gifts of wisdom, which is not just intelligence or mere bookish learning but a victory of the mind. *Harmony* understands all this rather well and there is a lot in every issue, that kneads and exercises the material of the mind. The challenge is where we go with it and how the journey should be travelled.

I work with a citizen movement called AGNI (Action for Good Governance and Networking in India) that is concerned with the way Mumbai is run—a project that goes beyond garbage, distressed children, stray dogs, the blind, or hawkers. All these are symptoms that governance in the city is failing. All these grave difficulties have central or state or municipal budgets, structures and staff to solve the problem. Yet they fail. Between 60 per cent and 90 per cent of the funds are spent on salaries of individuals who do very little about the problem and virtually everything to push paper, please a superior or make packets of varying kinds on the side. So the way governance goes needs to change. And if this is so, it's best that citizens do it.

There are three classic pillars of the Grecian state: the political/legislative, the executive/administrative and the judiciary. All function so leisurely that society is poorly served. Modern times have created a Fourth Estate, the news media, but they are ill-suited to the sustained effort that governance change and reform require. Therefore we need a Fifth Estate,

where citizens need to raise a collective voice that no one can ignore. It is in this general area that silvers can strike gold. Seniors do not necessarily have more time to spare. But they have more options. When they choose to participate in governance, they choose their own benefit as much as they would when choosing music, travel and similar leisure pursuits. After all, good governance means better services of water and sanitation, roads and pavements, more open spaces, greater civil security, freedom from encroachers and illegal building activities, less littering and garbage, more comfortable and punctual public transport—the list is endless.

There are many frameworks where seniors could make a difference: our own residents' associations, street associations and neighbourhood bodies, *mandal*, parish societies and *gurdwara* groups. We can then think of more organised formations. For instance, Advanced Locality Managements (ALMs) are a framework for citizens to work with the municipality; they work towards keeping neighbourhoods clean. Local Area Citizens' Committees (LACCs) are limited to a municipal corporator's constituency; they meet at regular intervals at the municipal ward office to enable better delivery of civil services. (For more information, contact your corporator.)

**Seniors should
create a Fifth
Estate where
citizens can raise
their voice**

Other examples if you are a citizen of Mumbai include NGOs NAGAR and CitiSpace, which are concerned with limiting hawking to hawker zones, preserving recreation grounds and playgrounds and tackling slum rehabilitation scams; Mohalla Committees that work towards communal harmony; Dignity Foundation, which is concerned with productive ageing; Clean Mumbai Foundation, which works to clean up selected areas and slums; and AGNI, which is represented in 19 of the Mumbai's 24 municipal administrative wards. Seniors, with their gift of experience and wisdom, can help others in a Fifth Estate of citizens. ■

Gerson da Cunha, 78, is a writer, poet and social activist. For contact details of NGOs, turn to Resources on Page 81



ARUN HARSH

Homecoming

With **Anubandh Kutir** in Jodhpur, **Anuradha** and **Narendra Advani** have built a shelter for silvers to comfort their souls, reports **Teena Baruah**

A reflection of an ageing India is its growing number of old age homes. In 2005, there were 1,018 old age homes in the country. Of the 739 homes for which information is available, 427 are free of cost, 153 are 'pay-and-stay' homes, and 146 have both free and pay-and-stay facilities. However, as highlighted by media, quality of life in many of them is suspect. It is a pleasant surprise, then, to hear about a model that inspires others.

Anubandh Kutir, 10 km from Jodhpur station along the arid

Mandor Road, is like an oasis in a desert. Established five years ago by documentary filmmaker Anuradha Advani and her entrepreneur husband Narendra, the home for 25 destitute silvers is spread over 4,500 sq ft of semi-arid land. There are seven rooms connected by a wide courtyard. Along with several birdcages made by Narendra, the complex has refreshingly cool interiors.

When Anuradha struck upon the idea to start an old age home, Narendra agreed and thought it would be an honourable payback to society. They spent about

Rs 1.5 million on buying the land and on building and furnishing the home. The funds came from Narendra's leather and iron furniture export firm, which he began after retirement in 2000.

"When we built this home, we decided not to visit any old age home [at the time there were three privately run old age homes in Rajasthan] and be guided by charity-based ideologies and administrative models," says Narendra. "We set aside a budget for it like we do for our own house and provide the residents the same facilities we give our



Sagarmal, 72, refuses to let the loss of his limbs pull him down; Anuradha with 94 year-old Asha

parents,” says Anuradha. The couple is assisted by son Abeer, 25, who also helps Narendra with his business. The Advanis’ simple concept of an extended family for foster grandparents has worked wonderfully. The 25 residents (and the 10 who are camping in the verandah waiting for the new wing to come up) are slowly getting over their hellish pasts—most were chronically ill or addicted to alcohol or opium and were driven out of their homes.

The youngest resident is 70 and the oldest, 94. None of them want to narrate their life experiences and visitors are not allowed to ask any personal questions. But some of them did open up to *Harmony*. Like the widow whose son and daughter-in-law left her

at the doorstep with a glass of water when they both left for work every day. And 72 year-old Sagarmal, who lost his family in the Gujarat earthquake and his

“We provide the same facilities that we give our parents”

legs in a train accident a year later. He now helps newcomers forget their problems. “*Yahan ane ke baad pichli rail kaat do* (forget your past after coming here),” he repeats the words of the Advanis as he gets about on his four-wheeled platform. “No resident interacts with anybody initially,” says Anuradha. “We gradually

get them to share their experiences. Then, they realise they are not alone in their misfortune.”

Anubandh Kutir is free of all bureaucratic tangles and open to everyone. When the new wing comes up, it will accommodate 10 more silvers. The Advanis plan to construct two more dormitories. Like all their concepts, even the application form has been drafted by the Advanis. The applicant needs to provide his name, earlier address and medical history. “Caste-based discrimination is rampant in rural Rajasthan but we have left caste out of the form,” says Anuradha. They have also refused to build a temple within the complex. “We want ‘age’ to be the only identity our residents share,” says Narendra.



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Anuradha's mother Vimla Mehta with Chandi Ram, 70

They also share a sense of self-control. Addicted to alcohol, tobacco or opium, most residents were in a state of stupor when they first came here. Even after confiscating the substances they had on them, the Advanis would find more hidden in medicine bottles and their clothes. One of them, when refused further supply, left the home, saying he wanted to be a *sadhu*. Anubandh Kutir has managed to reform some residents with its 'No Smoking; No Opium' policy. A retired *bidi* factory worker Parasram, 78, couldn't quit his lifelong smoking habit overnight, but he was willing to try. "We gave him sugar candies," remembers Anuradha. "The idea was that whenever you feel the urge to smoke, suck on a candy till the urge passes. It worked." These days, even non-smokers demand them, so rows of candy jars are kept in the office as trophies of a successful experiment.

The Advanis have also managed to help other residents fight their addiction to alcohol. Chandi Ram, 70, a former alcoholic, now helps bedridden residents eat and bathe. While residents lend a hand for chores, there are seven caretakers, led by 60 year-old

widow Makhi Bai. Pappu and his wife Devi recently moved in with their three children. Before they moved in, the home used to stir into action at 6 am, with Makhi Bai serving tea. But now, many residents wake up a little earlier to help get the couple's children ready for school. At 9 am, Anuradha's mother Vimla Mehta, 70, arrives after buying fruits and vegetables for the day—some are also grown in the Kutir's garden. "She is a stickler for hygiene. They call her *aandhi* (storm)," says Anuradha, recounting how,

The Advanis have helped residents fight various addictions

within minutes of her arrival, the place is mopped and cleaned.

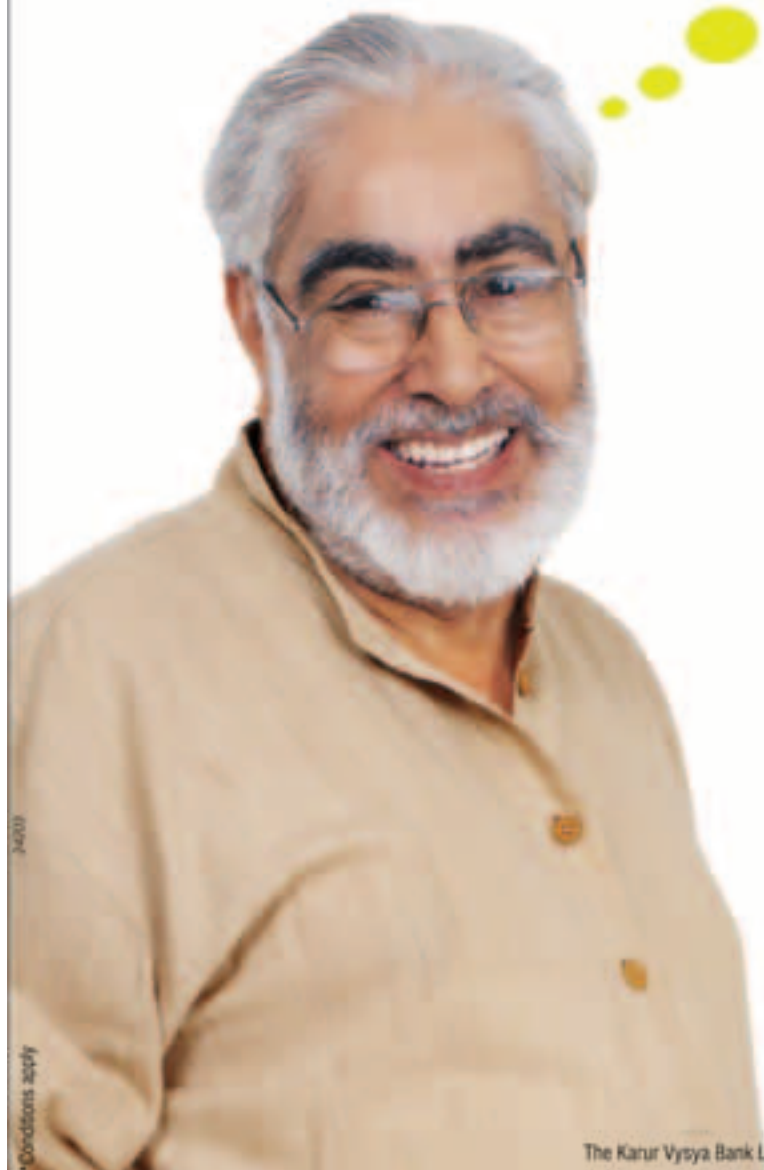
The Advanis are trying hard to inspire the nation to think differently about the 40,000 seniors living in soulless government-run old age homes across India. The idea has found support with experts. Radha Raj, former deputy director of the International Longevity Centre in Pune, feels the concept will give a sense

of belonging to the elderly. "If an old age home can recreate a family atmosphere, it's a great idea," she says. But Rajiv Saxena, supervisor of a government-run old-age home in Delhi, refuses to accept any lapse. While Chief Minister Sheila Dikshit is ready to hand over management of two of the city's old age homes to NGOs, Saxena is challenging her decision. He insists that the shift in management will send the message that the government is unable to run these homes well.

Most gerontologists suggest that the perfect model is a community-owned home that shelters only 30-40 senior residents and not 150 as the maintenance and Welfare of Parents and Senior Citizens Bill indicates. Specifying such details reduces the flexibility to cater to local conditions, say experts. "A state-run home will remain like a prison, caught in a bureaucratic warp," says Bengaluru-based gerontologist Indira Jaiprakash. "On the other hand, a community-based arrangement works because of a greater possibility of participation, interaction and commitment."

That is what sets the Kutir apart. Since inception, Vimla, Anuradha, Narendra and Abeer have celebrated all festivals together. "I don't believe in God or festivals but the residents won't let us skip any of these events," says Anuradha, whose happiest day was when Abeer married Sonia in 2005 in Anubandh Kutir. Only the family and residents, many of them widows—usually prohibited from attending marriages—attended the event. "That's when I realised how important to me this family is," says Asha, 94, the oldest resident. ■

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Welcome to the first annual Harmony Silver Awards, the culmination of a process that began with our 'Hotlist' of silver achievers, featured in *Harmony* magazine every January for the past three years. These are men and women who don't recognise the meaning of words like 'cannot' and 'impossible'—they take on every challenge with confidence and handle every obstacle with determination.

The Awards were born from the realisation that our silver achievers, who have set benchmarks for themselves and society, require more than newsprint to showcase their achievements—they deserve to take centrestage, standing proud to show society their potential.

To make the process of selection impartial, our winners were selected by a jury comprising Shabana Azmi, Julio Ribeiro, Aroon Purie, Rahul Bose and Supriya Sule, from a short-list

of silver achievers nominated by the *Harmony* team. At the Awards, held on 3 October in Mumbai, they were felicitated with a cash reward of Rs 51,000 and a citation each, designed by artists Jayasri Burman, Neeraj Goswami and Deepa Mahajan with artwork reflective of each winner's achievements.

Indeed, the Harmony Silver Awards was a memorable event—but its significance goes much deeper. With this event, Harmony for Silvers Foundation wants to send a clear message to society that our silvers cannot be marginalised any more. Instead, we must recognise their potential and celebrate their achievements.

We also want to motivate silvers to go beyond their comfort zone and explore new realities and possibilities. Like our winners, who are shining examples of the power of silver. Read on and be inspired.

THE JURY



SHABANA AZMI



JULIO RIBEIRO



AROON PURIE



RAHUL BOSE



SUPRIYA SULE

Shabana Azmi, a former columnist for *Harmony* magazine, is an award-winning actor and activist. She has participated in several plays and demonstrations against communalism. She is involved with a variety of causes for neglected social groups such as slum dwellers, AIDS victims and displaced Kashmiri migrants.

Julio Ribeiro, who was featured on the cover of *Harmony* magazine in May 2005, is a former chief of police of Punjab and Mumbai. Currently, he works to protect intellectual property rights and fights communalism. He is also a spokesperson of the Indian film industry, tracking buyers and sellers of illegal music. Ribeiro served as India's ambassador to Romania in 1992-93.

Aroon Purie is editor-in-chief of the India Today group and chairman of the TV Today network. The India Today Group is acknowledged as India's most diversified media conglomerate. In 2001, Purie was bestowed with the Padmabhushan for his contribution to Indian journalism.

Rahul Bose is an actor, activist and rugby player who has formed a Mumbai-based NGO, The Foundation, to combat discrimination in society. Bose was also deeply involved in post-tsunami relief efforts in southern India. He turned to acting and theatre after a successful career in advertising.

Supriya Sule is a Rajya Sabha MP. A graduate in microbiology, Sule has worked extensively for the rights of the handicapped and also manages schools for *adivasi* girls and children of nomadic tribes.

For showing
that one is
never too
old to learn
or too poor
to dream



CHELEKKODAN AYESHA, 87, MALAPPURAM

By Rajashree Balaram

When India revolted against British imperialism, millions shunned the education system in defiance. Influenced by such fervour of the 1920s, Moideen, a small-time shopkeeper from northern Kerala did not enrol any of his three children—two daughters and a son—in school. What Moideen didn't know then was that 70 years later, his eldest daughter Ayesha would become the poster girl for Kerala's literacy movement. In 2007, at the age of 87, she

eventually completed her formal education, appearing for her Secondary School Leaving Certificate (SSLC) examination.

With six children, 18 grandchildren and eight great grandchildren, Chelekkodan Ayesha is the last person you'd expect to see in school. "I had always wondered what it would be like to be able to read," reminisces the octogenarian from picturesque Kavanoor village in Malappuram. Her journey to literacy began in 1990, when at the age of 70, she enrolled in the government-sponsored literacy drive. "I remember the questions the

anganwadi teachers asked: 'How many paise make a rupee?' 'How many grams of tea make a kilo?' I was always the first to answer!"

Ayesha's sharp mind did not go unnoticed. In 1991, the State Literacy Commission chose her to declare Kerala's 100 per cent literacy status in front of a huge crowd gathered in Mananchira Maidan in Kozhikode. "The place was packed but grandma did not show any nervousness," says her 27 year-old grandson Abdurahaman. Ayesha's confidence won her a friend—E K Nayanar, then chief minister of Kerala. He wrote to Ayesha till his death in 2004.



ASHOK KOSHY

She passed her Class IV and Class V exams in 1995 and 1998 with ease. But political upheaval and change in government blunted the state's thrust on literacy.

"I believe that we are all learners, right from our cradle to our deathbed"

Ayesha, however, was not one to give up. In 2006, encouraged by panchayat president A Sreedharan, she wrote to the State Literacy Mission expressing her desire to appear for the SSLC examination. However, money remained a deterrent. Ayesha lives with her

youngest daughter Khadeeja who works as domestic help. Her only son, Mohammed, a loader, wasn't earning enough. But donors from Kerala and abroad supplied her

with fees, books and stationery. Finally, in April this year, Ayesha appeared for the exam—the oldest among 700 candidates from the state. She also completed a four-day course in computers through Akshaya, a government e-literacy initiative.

Though cataract has dimmed her vision, it hasn't slowed her down. Up at 5 am, she begins each day by sweeping the house, chatting with her hens and goats and tending to the backyard. "She has more fire than all of us put together," says Abdurahiman.

Ayesha scolds her grandson Mansoor for quitting college and says she's proud of 20 year-old granddaughter Khairunnisa for doing her graduation through correspondence despite having an infant son. "I wish I could study more but I can't hold the pen properly now," says Ayesha. "But I'll never stop learning." ■

For doing for the tractor what Maruti did for the car



RAVINDER KUMAR, 54, DELHI

By Teena Baruah

Would you like to test-drive my vehicle?" Ravinder Kumar is on the phone, sounding every bit a car salesman giving customers his spiel. The difference: his 'vehicle' is Angad 240, India's cheapest low-capacity farm tractor, and his clients are India's debt-ridden

farmers. Introduced in the Indian market in 2004, the 22 horse-power (HP) Angad 240 has a load-carrying capacity of over 3 tonnes; it's 25 per cent more fuel efficient than any tractor in India; and costs 60 per cent less to maintain than any comparable product. All this comes at Rs 99,000, one-third the price of an ordinary tractor. From January 2007, Angad has become even more accessible, with major

banks such as State Bank of India, Punjab National Bank, Allahabad Bank, Oriental Bank of Commerce and Bank of India approving it for retail financing. This year, Kumar also established Angad Seva Kendra in Pune where village boys are being trained to repair and service tractors.

Born in a family of mango and litchi farmers in Muzaffarnagar in western Uttar Pradesh, Kumar



RANJIT SINGH

about it came in 2003 when Kumar was travelling through China on work. In Hebei province, he saw a compact 15 HP tractor; it cost Rs 50,000. By contrast, in India, despite small land holdings, 55 per cent of tractors sold were 31-40 HP, which cost Rs 300,000-Rs 400,000. And while actual demand for tractors was about 2-3 million units a year, owing to the cost barrier only 250,000 were being sold each year. (These statistics remain unchanged today.)

Kumar had his big idea—he formed a new company, SAS Motors Ltd. Then he imported six models of the Chinese tractor and hired 40 engineers at his factory to modify them—they made the engine Euro 3 compliant, introduced cheaper hand-cranked models, and developed matching farm implements like ploughs. Their efficiency was tested in different crop, soil and climate conditions. “It was like designing a shoe that fits everybody,” says Kumar. Angad’s target customers are farmers from Assam, Orissa and Bengal. “Angad can add Rs 80,000 to Rs 100,000 to the annual income of farmers,” says Dehradun-based agrarian scientist Anil Joshi, part of *Harmony’s* Hotlist in January 2007.

Not everyone ‘gets’ it. “Even poor farmers want bigger vehicles with fancy brand names,” says Kumar. “For them, a tractor is a status symbol.” To convince them otherwise, he approaches them directly. “They don’t understand how much they could save in just a year with Angad; enough to prevent their children from migrating to cities to become drivers and servants.” ■

says he has “reverence for agriculture”. Still, Kumar took his time to go back to his roots. In 1977, he formed SAS International in New

Europe. Meanwhile, Kumar grew increasingly concerned at the collapse of the agrarian economy in Muzaffarnagar in the 1980s

“With Angad, farmers can save enough in a year to transform their lives”

Delhi, a company that eventually found its niche producing and selling cashmere garments in

and news reports about the suicide of farmers across India. The opportunity to do something

For making science fun for the children of India

ARVIND GUPTA, 54, PUNE



By Meeta Bhatti

Arvind Gupta is a 'backyardigan'. Like the children's animation series by the same name, he makes real the fantasy play that happens in every child's mind. Surrounded by junk, the 54 year-old, in his corduroys and *khadi kurta*, walks around barefoot at the Inter-University Centre for Astronomy and Astrophysics (IUCAA) at Pune University, creating teaching aids that he loves to call "toys". Gupta's office is littered with finds from the local bazaar, garbage

cans or his own house. There are broken CDs, used Tetrapaks, bicycle valves and tubes, film rolls, magnets, plastic straws, used refills of ballpoint pens, all types of paper, worn-out bathroom slippers, matchsticks and matchboxes, mirrors, bangles and combs. And hanging from softboards, wall nails, doorknobs and handles are Tetrapak butterflies, needle and thread acrobats, paper birds, spiders and skeletons.

These form the bedrock of fundamentals in science for young students who visit the Centre thrice a week in batches of 50. Astrophysicist Dr Jayant Narlikar

assigned the space at IUCAA to Gupta in 2004 (until then Gupta was a teacher on the move). This year, in celebration of completing three years here, Gupta has finished uploading over 700 books for children, parents and teachers on www.arvindguptatoys.com. Inaugurated by former president A P J Abdul Kalam in June 2007, the website is a treasure-trove of rare books, also translated into Hindi and Marathi. Soon the visually impaired will also be able to read books online using screen-reading software.

"Only those teachers who punish kids by making them stand



KAUSHAL PARIKH

outside the class go to heaven,” quips Gupta. “After all, it’s outside that children learn the most.” His role model is Gandhi’s contemporary Gijubhai Badheka,

“Our focus will be on valuable literature that is out of print,” says Gupta, who quit his job as an engineer at TELCO in the early 1970s to train rural teachers.

Gupta handed over the responsibility of earning to his teacher-wife Sunita so he could pursue his passion for making teaching aids.

“How you tread the thin line between science and fun puts the joy into learning”

a renowned teacher. Badheka’s *Divasvapna* (Day Dreams), an account of his experiment in Montessori education, is one of the books on Gupta’s website. Some rare books on the site include the *Totto-Chan* stories and Isaac Asimov’s series of science facts.

“It was a time when a lot of social energy was released and a bunch of us decided to contribute to change,” recalls Gupta. “We believed that you couldn’t sit in an office and write curriculum for rural teachers. Our syllabus for children was 10 little fingers.”

In fact, the site features over 250 aids. There’s a pump to blow balloons, coke can airplane, portable generator, windmill and floating forks, to name a few. In a few easy steps, these explain the science behind centrifugal force, fiber optics and magnetic levitation. “The line between science and fun is very thin,” says Gupta. “It’s how you tread it [or not] that puts the joy back into learning.” ■

For fighting physical odds for the love of sport



SHIRISH NADKARNI, 57, MUMBAI

By Smita Deodhar

Don't let Shirish Nadkarni's laid back exterior fool you. Inside this 57 year-old beats the heart (once mended) of a stubborn little boy who doesn't understand the word 'no'. Just ask his doctor. In 1994, arthroscopist Anant Joshi, who also works with the Indian cricket team, told

him to "drop badminton and switch to carrom or chess" after performing four operations on his knees. But Nadkarni plays on with a vengeance, adding to his titles on the national and international badminton circuit. In 2007, he approached *The Guinness Book of World Records* for recognition as "the only person to win a world championship with a replaced knee in a sport requiring running" — the claim is being assessed.

Nadkarni calls himself an "above average player" in youth; he played at the district and state levels. However, his winning streak started when he turned 'veteran' in 1995, winning the national doubles titles in the 50+ (2001 and 2002) and 55+ (2007) age categories. At the 2002 World Masters' Games in Melbourne (considered the Veterans' Olympics), he won three golds and two silvers; followed by a gold and



in both eyes following retinal bleeding. “The only part of my body untouched is the space between the two ears!” he quips.

After each setback, Nadkarni undertook a bruising exercise regimen to get back on court. His stomping ground is the Bombay Gymkhana in South Mumbai where he plays an hour-and-a-half of badminton every morning. Despite restricted cross-court movement, Nadkarni is a showman, with elegant, tactical play that converts the physicality of the game into mindsport.

He may live for badminton but Nadkarni, an MBA, earns his living through management consultancy, and writes on business, sports and travel for magazines such as *Lloyds List* and *Khaleej Times*. At his office in Fort, South Mumbai, pride of place goes to photos of his daughters, Geeta (27), Namrata (25) and Samira (23). He is even more proud that friends call him “President of the Knee and Back Sufferers’ Club” — if anyone is diagnosed with a debilitating condition, Nadkarni is ready with a pep talk.

He knows the value of motivation. “My friend Amol Merchant has always kept me going,” he says. Nadkarni calls Merchant and Hubert Miranda (his doubles partner) his inspiration. And his cheerleading squad comprises his girls — wife Kanchan, formerly an oncologist, has turned stoic after years of disapproval. Even Dr Anant Joshi acknowledges his spirit, saying, “Such people play on adrenalin, not their limbs.” For his part, Nadkarni doesn’t ever plan to stop. “If I could not play badminton, I would die.” ■

KAUSHAL PARIKH

two silvers at the 2005 Games in Edmonton, Canada. He aims to retain his 55+ doubles title at the 2009 World Masters in Sydney.

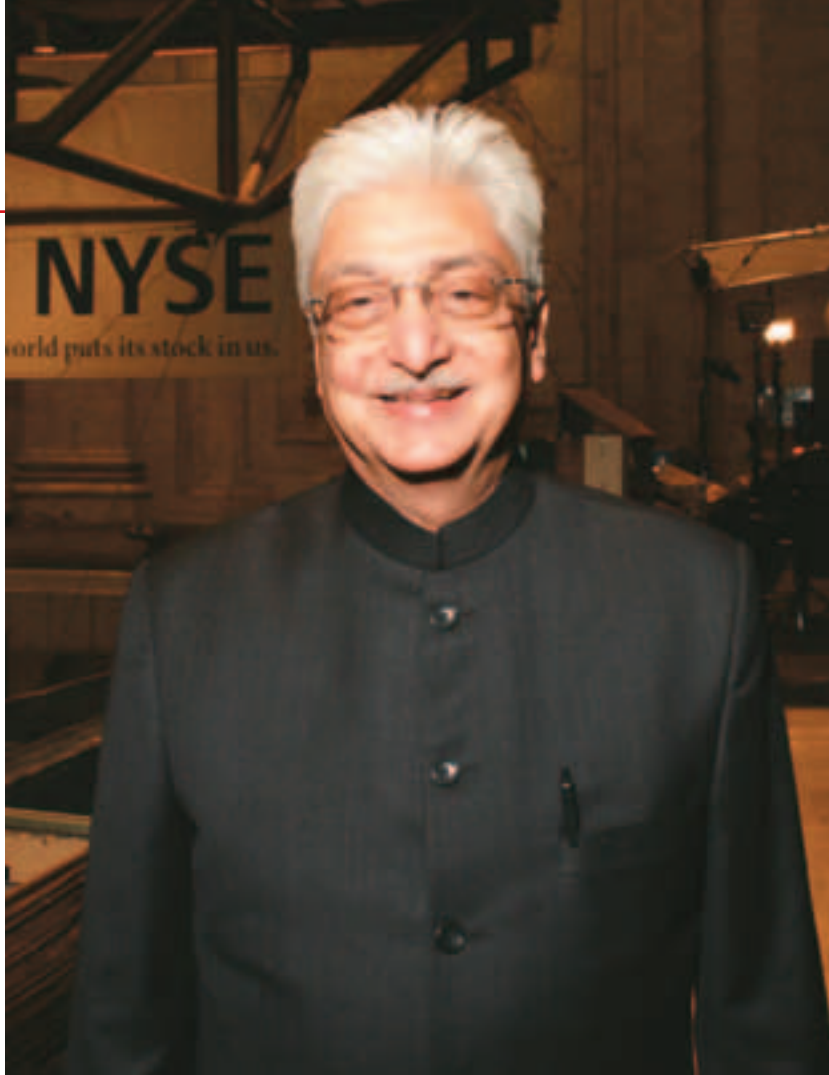
knife 10 times — four arthroscopies for damaged cartilage and ligaments in both knees, a torn Achilles tendon, tennis elbow

“I would choose to die on court after hitting a winning smash at match point!”

Nadkarni can only compete in doubles because of his medical history. He has gone under the

with bursitis, knee replacement; balloon angioplasty and placement of a stent; and laser surgery

For his endeavour to change the face of education



NYSE

AZIM PREMJI, 62, BENGALURU

By Rajashree Balaram

Enough has been written about the technology titan with the silver hair and golden touch. We know how he shaped his formidable software empire—Wipro—from his father's modest vegetable oil company. What you probably don't know is that Azim Premji once aspired to become a teacher. Today, the 62 year-old has touched base with his ambition and is out to change the face of education in India. In 2007, the Azim Premji Foundation launched a project in Karnataka involving about 80 schools to understand the role of commun-

ity in education and plans to train 53,000 education functionaries in the next 18 months.

The Foundation, established in 2001, has collaborated efforts with 20,000 schools and 45,000

practices. They also develop multimedia learning tools and cost-efficient ideas for computer-assisted learning.

The initiative, steadily gaining the girth of a revolution, has

“With 19 million children out of school in India, no one can talk of achievements”

educators to make learning a more creative experience across the country, particularly in rural areas where dropout rates are high. Its professionals focus on both academic content and delivery including curriculum, assessment and classroom

touched the lives of 2.5 million children in Karnataka, Andhra Pradesh and 14 other states. But Premji is not ready to accept any kudos yet. “With 19 million children out of school in this country, I don't think anyone can talk of achievements.” ■

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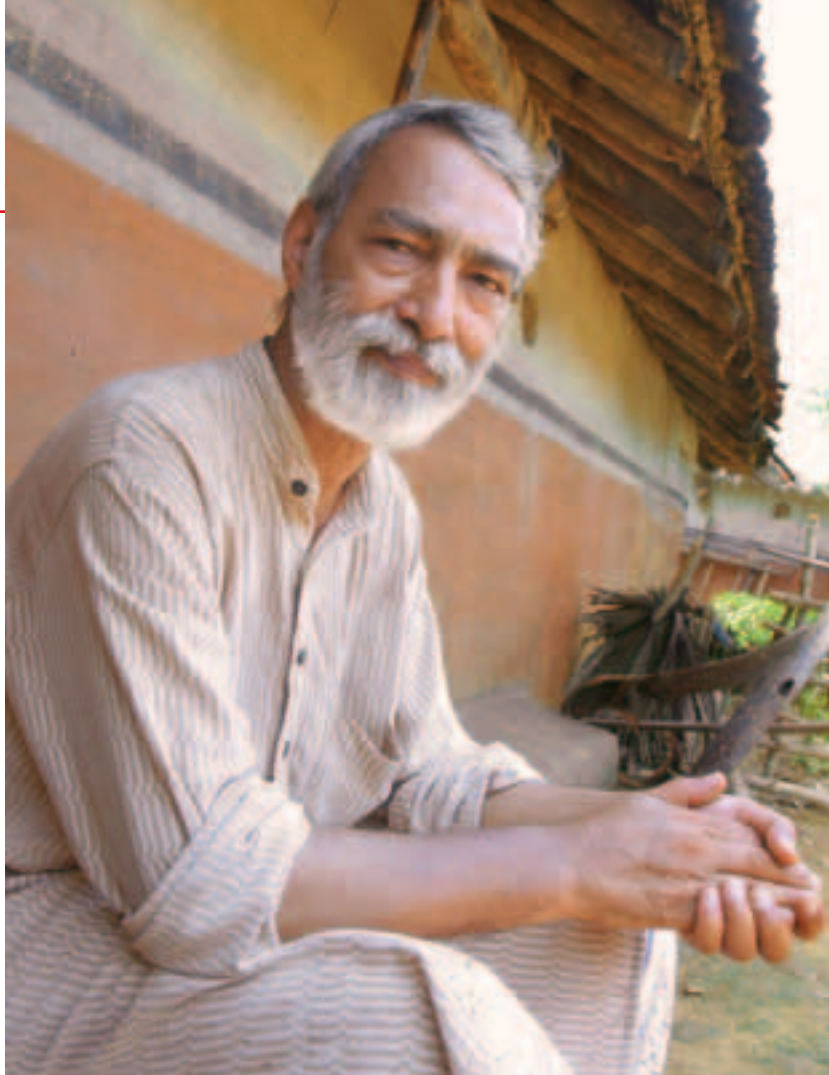
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For giving tribal women in Jharkhand an economic lifeline



RANJIT SINGH

DEEP JOSHI, 61, DELHI

By Teena Baruah

Bright-eyed engineers and management students from top-drawer institutes like IIM and IIT are hard at work in their bamboo cubicles in a large, ungainly hall—this is the nerve centre of Pradan, a Delhi-based NGO headed by MIT management expert Deep Joshi. Joshi has proved that development is a challenging and noble choice—and in no way inferior to high science, industry and diplomacy.

Topping the list of achievements of Pradan is a dairy revolution in Jharkhand. In December 2005,

Pradan began a campaign to convince tribal women to take up dairy commercially. “They considered it a sin to deprive a calf of its mother’s milk,” recalls Joshi. Joshi convinced 600 women from Kudu and

Joshi’s strategy: form self-help groups to buy crossbred cows and form a milk cooperative, modelled on AMUL. His team also set up a plant to process 10,000 litres of milk. This year, the cooperative has grown

“The idea behind the milk cooperative was to pull families above the poverty line”

Sneha, two blocks in the backward Lohardaga district, otherwise. Their original income from farming, about Rs 24,000 each annually, didn’t cover overheads like fodder and repairs to farm machinery—they were perpetually in debt.

enough to supply 6,000 litres—nearly five times the previous year’s supply. “Now they earn about Rs 10,000 more each every year, pulling them just above the poverty line,” he says. “Times will be better once they earn this amount every year.” ■

For giving Kashmir, and the Kashmiri language, a voice

REHMAN RAHI, 82, SRINAGAR



By Akhter Kashmiri

On 28 September 2007, when Rehman Rahi was presented the Jnanpeth Award 2004, the poet was in his element, reciting poetry, exuding the joy of fulfilment. "The honour is a recognition for Kashmiri and the people who speak the language," he told *Harmony* on the blooming terrace-lawn of his house on the outskirts of Srinagar. In the polarised Valley, it was an interlude of joy in a long narrative of pain. Spurred by the hope that happy days will soon return, Rahi

recited: "Snows melt, winds blew and orchards blossomed; O spring, do affirm that this land too is witness to better days."

Witness to an extended span of its troubled history, the 82 year-old has crafted a whole new narrative for Kashmir; one that embraces not only its folksy moorings but also larger philosophical questions. "Kashmiri poetry has always been rich in mystic element but has modest intellectual content and modern sensibility," says Rahi, the youngest recipient of the Sahitya Akademi Award in 1961. "I try to make up for that deficiency."

"He has not only composed great poetry but salvaged the language from the shadow of Persian and Urdu," says Professor Shafi Shauq, head of department of Kashmiri language at the University of Kashmir. But the poet is more modest. "I have only been able to realise a modicum of the boundless potential of my language," says Rahi. "The world will be poorer without Kashmiri."

And Kashmiri would be poorer without Rahi, whose poetry reflects the loss of peace in his land. In *Siyah Rood Jaren Manz* (In Black Vernal Showers, 1996), the book that earned him the Padmashri in



JAVEED SHAH

1999, he observes Kashmir's tragedy as part of the unfolding historical process. Steeped in nostalgia, he longs again for the "fresh dawn's free twitter".

"By ignoring our language we are losing a distinctive way of looking at our story"

"Language is the wellspring of a people's outlook," he says, bemoaning the fact that Kashmiri has not been given due respect. For his part, Rahi has struggled to retrieve the Kashmiri story from its reinterpretation in Urdu and Persian.

It has been a long journey. Orphaned young and brought up by his maternal uncle, Rahi started out as a clerk in the Public Works Department—he quit it to edit a

local Urdu daily *Khidmat*. Soon after he joined Kashmir University to teach Persian and later helped establish the department of Kashmiri language there.

"With all this, he hasn't had time for our children [three sons and a

daughter]," says wife Zareena (see photo above). Rahi credits her for moral support—she also came up with the title *Siyah Rood Jaren Manz*. "He finds more time for our five grandchildren," she adds.

Rahi has also been in the vanguard of artistic movements in Jammu & Kashmir. His *ghazal* and lyrics remain sought after for radio and television music programmes. "Rahi today stands as the personification of Kashmiri culture and its interface with the modern sensibility," says Shauq. "In this sense, Kashmir owes a great debt to him." ■

For taking the Jaipur Foot to the world



RAM CHANDER SHARMA, 87, JAIPUR

By Rakhee Roy Talukdar

In 1969, orthopaedic surgeon Dr Pramod Karan Sethi and his apprentice Ram Chander Sharma together developed the world's lightest prosthesis, the Jaipur Foot. Twelve years later, Dr Sethi was presented the Magsaysay Award for bringing it to the world's attention, while Sharma, who actually engineered

the artificial limb (he was inspired by a cycle mechanic fixing a ruptured tube), went unrecognised. At 87, Sharma is proud not to have harboured any regrets or enmity. "I was illiterate and couldn't have made the Jaipur Foot without Dr Sethi's help," he acknowledges.

Today, not only is Sharma active at Bhagwan Mahaveer Viklang Sahayata Samiti (BMVSS) in

Jaipur—set up in 1975 (to celebrate 2,500 years of Mahaveer's birth) to provide the limb free to the poor—he is also going the distance with the NGO. After camping for years in war-torn countries like Afghanistan, Rwanda and Iraq, the Samiti set up its first permanent base overseas on 7 August 2007 to manufacture the limb: the Mahaveer Kamina Artificial Limb Centre in Colombia. As Sharma is too old



beaten aluminium sheets. With support from modern tools, the foot is now made from locally available high-density polyethylene (bio-inert, non-toxic material). But its essence remains the same—lightweight, low cost and closest to a human limb—making it the world's best all-functional, all-terrain artificial limb.

Over the past 38 years, a total of 310,220 artificial limbs and 263,150 calipers (hinged support for polio patients) have been fixed. In all this time, Masterji, as the Samiti staff fondly calls Sharma, has unfailingly arrived at the organisation's Malviya Nagar workshop in Jaipur every day on his moped at 11.30 am, ready for work. He is also working upon improving a knee joint. Designed and fabricated from locally available high-density polyethylene pipe, the prosthesis now weighs 850 gm compared to the initial 1.5 kg.

"He gets restless if he doesn't work for six to seven hours," says his son Kishan Lal, who works with him at the workshop. "Ram Chander's mental and physical energy is to be seen to be believed," echoes Devendra Raj Mehta, chief patron of the Samiti. "His fingers work magic and his commitment inspires youngsters."

For his contribution, Sharma is paid an honorarium. "The smile on the patient's face after he gets a new lease on life gives me the emotional and physical strength to carry on," he says. "I have a roof over my head, my needs are basic and I have the support of my son and daughter-in-law. I need nothing more." ■

RANJIT SINGH

to go there himself, he trains technicians for the centre and helps them fabricate a large part of each limb before it is finished

The foot that will go to Colombia has come a long way, too. From the wood-and-rubber prosthesis Sharma invented (he is from a

"I may not lead, but I am happy to help the foot take bigger strides"

in Colombia. "I may not lead, but I am happy to help the foot take bigger strides," he says.

family of sculptors who carved the idols at Jaipur's Amber Fort), the foot was later crafted from

For coming out of his own shadow



AVATAR KRISHNA HANGAL, 90, MUMBAI

By Arati Rajan Menon

Mashhoor Amrohi's debut film *Hum Laakh Chhupayein Pyaar Magar* hits theatres this December with an unlikely opening cameo: "Hangal of the Jungle". That's how 25 year-old Amrohi, director, writer and actor of the film (and grandson of *Pakeezah* director Kamal Amrohi), describes the appearance of 90 year-old A K Hangal as a power-driven rogue, frolicking at a club with two young lovelies. "You'd never expect to see Hangal *sahib* in a

role like this," says Amrohi. "But he plays it to perfection."

Hangal knows he was—is—good. "It was a small role but at least I got the chance to show a different side," says the actor who has converted the role of kindly, affable patriarch into high art in Indian cinema. "I am ready to try different roles to test myself." The statement is an unwitting metaphor for his life. From his adolescent days in Karachi as a revolutionary in Khan Abdul Gaffar Khan's Red Shirt movement to his job as cloth-cutter in Delhi and activism with the left-wing Indian People's Theatre

Academy (IPTA) in Mumbai, Hangal has worn many hats, experienced laughter and tears.

"I have seen and suffered life," he says. "I have used all these experiences in my acting." That acting has won him the Padma-bhushan (in 2006) and acclaim. Seminal Bengali filmmaker Ritwik Ghatak once called him the greatest actor in the world, a fact he remembers with pride. Hangal ranks his roles as the blind father in *Sholay* and Sardar Patel in *Mountbatten – The Last Viceroy*, an English film, as his finest. There's a touch of bitterness too at the (unstated) fact that



KAUSHAL PARIKH



lesser actors (and men) have achieved far more monetary success. “Whatever I earned, I spent for good causes, silently,” he says, taking in his unpretentious living

room in a modest apartment in suburban Santacruz in Mumbai. “I didn’t keep any for myself.”

“I have suffered life and used all these experiences and feelings in my acting”

But the room is rich in memory and emotion—plaques commemorating films, the citation for his Padmabhushan and a picture of

him receiving it from then President Kalam, a framed poem by his 70 year-old son Vijay (see top right) congratulating him, and a small desk that holds an inordi-

nate number of letters, newspaper cuttings, and fan mail he waves in your face with evident delight. A TV plays NDTV, literally 24/7—news is all he watches—“but these media people have turned mere actors into gods”, he grunts, referring to the Sanjay

Dutt and Salman Khan prison episodes. For company, he has Vijay, his only child, a widower like Hangal, he lives next door. Although he is still recovering from a recent fall, Hangal is agile and credits his health to a youth well led—he used to play hockey, football and volleyball. Now, he eats carefully, drinks moderately (whisky, Indian) and assures you he’s happy because he’s lived life “without making compromises”. However, he doesn’t feel India is as happy. “We are constantly craving what we cannot have. Is this the country we fought so hard for?”

For his innovative approach to solving Ladakh's acute water scarcity



CHEWANG NORPHEL, 72, LADAKH

By Tashi Morup and Sharon Sonam

Chewang Norphel's life is scripted on the hand-made map of Ladakh in his office. Marked to indicate villages the 72 year-old has worked in, it is Norphel's, as much as Ladakh's, progress report. Nicked on it are roads to Zangskar that have cut days of

treacherous treks, culverts from the violent Zangskar River to feed dry villages, canals on arid land, greenhouses that grow vegetables in winters, food processing units and hydroelectric units that generate employment. And then there are water catchments (or artificial glaciers, as the world calls them) that have completely changed the face of this cold, mountainous desert. So much so that Norphel, after

creating seven of them has come to be called Ladakh's 'glacier man'. This year, he has presented the Jammu & Kashmir government a new home-grown technology that can avert seepage in artificial glaciers. The technology is awaiting development funds.

Over a decade ago, while working as a civil engineer with the state, Norphel felt the need for a stronger agrarian policy for



JAVEED SHAH

Ladakh—it gets just about 7 cm of rain a year and water shortage is acute between March and June. But people have to wait for glaci-

One day Norphel noticed someone leaving the tap open to prevent water from freezing in pipes. Seconds after flowing from the

“A glacier can irrigate fields, but you need to irrigate young minds”

ers to melt in July. Any delay in receiving water for crops rules out the vital October harvest.

tap, water froze in the connected drain; frozen water kept getting pushed away with more water

flowing into the drain. “The solution was on tap and I hadn’t thought about it,” Norphel recalls, adding, “The melting water from glaciers simply needed to be brought closer to villages in the rain-shadow area.”

Norphel’s first project was in 1987 in Phugtse, at a height of 14,760 ft. He laid half-inch pipes from a glacier higher up and brought it down for trapping and freezing in an area shaded from sun, almost 30 km away.

Norphel’s average glacier collects 6 million gallons. Though half of it is lost to seepage and evaporation, it sustains four villages and 1,500 farmers. Of his seven glaciers, Norphel has created six after retiring as assistant engineer in 1995 with support from NGO Leh Nutrition Project (LNP). To avert seepage, Norphel is working on a chamber to be connected to the artificial glacier. This will distribute and freeze sheets of water evenly as in a natural glacier.

“My medals are rum bottles villagers gave me when I used to drink,” says Norphel, who has also earned the *Far Eastern Economic Review*’s prestigious Gold Asian Innovation Award in 1999 for world-changing ideas from the backyard.

Primary education is Norphel’s current ‘big idea’. In association with LNP, Norphel (he ran away from home at the age of 14 to go to school) is promoting workshops for teachers and *anganwadi* workers. “A glacier can irrigate fields, but you need to irrigate young minds, too, and that’s why you can’t ignore basic hygiene and education.” ■



Breathe easy

Strengthen your respiration with yoga, urges **Shameem Akthar**

In times of extreme physical challenge, such as an accident, lightning strike, a natural calamity or epidemic, it has been

found that the survivors who emerged with least damage or enjoyed the quickest recovery were always the ones whose heart and respiratory capacity were superbly maintained. This maintenance had less to do with age and more to do with the physical activity enjoyed by the survivor.

This explains why yoga considers respiration essential to physical stamina, muscular endurance, robust health and emotional intelligence. However, for most of us respiration is often restricted by modern clothing (ties, tight trousers or lower garments), a physical slump or even an over-erect body, stress (which causes us to hyperventilate) and obesity (which distorts our posture while also placing undue demand on the heart and the major respiratory muscle or diaphragm). Louise L Hay, motivational healer and author of *Heal Your Body*, observes that a weak respiratory system is actually an indication of the fear of taking in life fully. In yoga, back-bends (such as bow or *dhanu*, cobra pose or *bhujangasana*, camel pose or *ushtrasana* and half

crescent or *ardha chandrasana*) encourage the elasticity of the normally tight muscles that run between the ribs and protect the lungs. This expands lung capacity. Yogic stretches (such as palm-tree pose or *tadasana* and stick pose or *yastikasana*) work out the stiffness in the shoulder region. This is crucial because the muscles in the shoulder and neck region play a crucial role in respiration. Inversions (like psychic union pose or *viparita karani mudra*, shoulder stand or *sarvangasana* and headstand or *sirsasana*) throw out mucous, pollution and respiratory dregs that lie at the bottom of our lungs, releasing space for cleaner air. Stomach-toners like peacock pose or *mayurasana* and mountain pose or *parvatasana*, tone the diaphragm. The pumping action of this muscle creates the vacuum effect that sucks in fresh air after every exhalation. As its strength increases, our natural breathing capacity also goes up.

The effect is both on the body and on the mind, notes Swami Shankardevananda of the Bihar School of Yoga in his book *Yogic Management of Asthma and Diabetes*. "The aim of yogic breathing techniques is to relax, balance and energise the central nervous system, and to purify the mind from subconscious tensions and suppressions," he writes. "This has effects on the total body-mind complex." ■

Yogic moves Belly breathing

Lying on your back, fold legs at knee. Place one hand on your belly and feet close to hips. Count your breath backwards from 300.

Consider one inhalation and exhalation as one breath, starting with 'inhale 300', 'exhale 300', till you reach 'inhale 0' and 'exhale 0'. If you forget your count, restart

from 300 to ensure that your mind remains firmly on

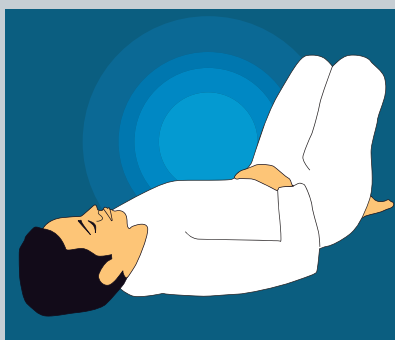


Illustration: MAMTA JADHAV

the counting. Done daily for six weeks, this exercise can boost your respiratory capacity.

Benefits: This exercise can be practised during any ailment—it aids pain management and boosts recovery. Most of us indulge in 'clavicular' or upper lung breathing, which does not use the full capacity of the lungs. This practice encourages us to breathe fully and acts as a stress-buster and prepares us for meditation.

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



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HEALTH BYTES

NICE RICE

Scientists have identified a **rice protein that could prove to be an anti-cancer agent**, particularly against breast cancer. This is the first time the Bowman-Birk Trypsin Inhibitor (BBI) protein has been identified in an Indian variety of rice, Njavara (*Oriza sativa*), which grows in Kerala. "Once clinically developed, it will be a boon for cancer patients," says Dr D Alexander, director of the research wing at Kerala Agricultural University (KAU). The university's scientists found the BBI protein in the Njavara rice after extensive molecular studies undertaken at the College of Horticulture in Thrissur. Grown mainly in Wayanad and Palakkad districts, Njavara is used in ayurvedic treatments and believed to cure everything from lifestyle diseases to neurological disorders. The university plans to patent the protein.



SPRINKLE WITH CAUTION

While you put in so much effort and time cutting back on fat, sugar and carbohydrate intake, spare some thought for salt too. According to the *British Medical Journal*, **people who consume high amounts of salt are at risk of stroke and cardiovascular disease**. The average sodium intake among adults in India is 4.5 gm per day (about 11.25 gm or two teaspoons of salt), which is well above the recommended nutrient intake for sodium of 1.6 gm per day. This can lead to excessive water retention, causing joints, legs and hands to swell and eyes to look puffy.

It also causes the body to leech calcium and weaken bones, leading to osteoporosis. A good way to cut down on salt intake, according to Dr R R Kasliwal, senior cardiology consultant, Apollo Hospital, Delhi, is to avoid chutney, pickles, *papad* and salty snacks.



HEALTH AND HOPE



Villagers from Gohana (Haryana), Kaithun (Rajasthan) and Dasmal (Himachal Pradesh) can now go to their nearest community health centre and interact with specialists at Sir Ganga Ram Hospital in Delhi via satellite video conferencing. The facility will cost each patient Rs 5. The initiative has been launched by the hospital, in collaboration with the Indian Space Research Organisation, Ministry of Health and Ministry of Science and Technology. "Every day we get about 150 patients from many villages. Hopefully, we will now get three to four serious cases and advise the rest through satellite phone," says a spokesman from Ganga Ram Hospital, adding that tests will now cost 50 per cent less than other hospitals. If the project is successful, 15 such centres will be started in other villages.

SLEEP EASY

Are you a habitual early riser? Researchers from Kyoto Prefectural University of Medicine have presented a study that flies in the face of the age-old mantra of waking up early for good health. In fact, the study claims **people who wake up before 5 am face an added risk of developing heart disease**—this includes a higher risk of developing high blood pressure or hypertension, and stroke. Announcing the findings at the recently concluded Congress of the World Federation of Sleep Research and Sleep Medicine Societies in Cairns, Australia, lead researcher Mayuko Kadono said the subjects (3,017 participants aged between 23 and 90 years who woke up before 5 am) were 1.7 times more prone to high blood pressure and twice as likely to develop hardened arteries as those who woke up after 5 am.



“Rising early to go to work or exercise might not be beneficial to health, but rather a risk for vascular diseases,” Kadono tells *The New York Times*.

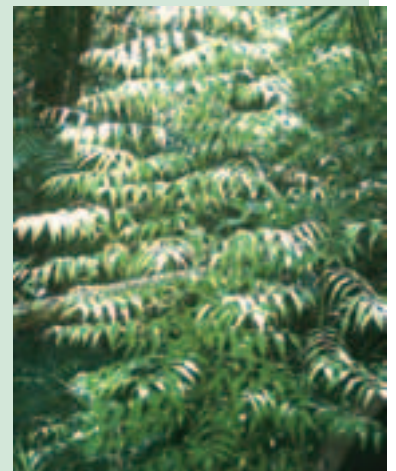
GO GREEN



Residents of Delhi and its suburbs will soon be able to reap the benefits of medicinal plants from their own backyard. In an outreach programme called Home Herbal Gardens—launched by The Energy and Resources Institute (TERI), with the National Medicinal Plants Board—**Delhiites will be assisted to grow medicinal plants such as tulsi, brahmi, ashwagandha, mint, lemongrass, aloe vera and asparagus in their homes** and vacant areas to use as herbal remedies. These plants are easy to maintain, require little space to grow and have high medicinal value. They can be grown in pots, trays, polythene bags or decorative baskets. The programme will also help conserve plant resources used in Indian systems of medicine.

TOXIC NEEM?

Stop buying *neem* toothpaste, warns the Canadian government. The alert came after **Indian-made Neem Active toothpaste was found to contain harmful bacteria and unacceptable levels of diethylene glycol (DEG), a harmful chemical**. This toxic organic compound is an industrial solvent and a prime ingredient in some antifreeze products. Swallowing DEG can cause nausea, abdominal pain, dizziness, urinary problems, renal failure, breathing problems, lethargy, convulsions, coma and even death. “Toothpaste is not meant to be swallowed, but young children often ingest it,” goes the warning. “Potential health risks from chronic exposure to DEG are a particular concern in children, the elderly and people with kidney or liver disease.” The Canadian authorities have directed stores to remove the toothpaste from their shelves and consumers of the brand have been asked to discontinue use immediately.



Guilt-free gastronomy

Harmony serves up websites with lip-smacking recipes for healthy eating



The festive season takes its toll on the body with our gastronomic excesses leaving us worse for wear. Last month, *Harmony* featured some tailor-made festive recipes for silvers that were high on taste but low on guilt. For more (and free) ways to help you stay off the feasting-fasting treadmill and make food a happy, blame-free option all year round, the Internet is at your service:

Fatfree.com: Don't let the unappetising layout and lack of colour fool you. This site is a treasure-trove of free, low-fat vegetarian recipes, with over 4,500 recipes in over 50 categories, including salads, soups, breakfast, drinks, casseroles,

condiments and desserts, drawn from all over the world. You can even join a discussion group and chat about food; browse and order titles at the 'Low Fat Vegetarian Bookstore'; and access the US Department of Agriculture's Nutrient Database, which offers nutrient information on food and drinks. Another fabulous channel is 'FAQs and General Information'—where you can find out how much fat our bodies need to stay healthy and all about low-fat vegetarian diets.

Tarladalal.com/totalhealthrecipes.asp: Welcome to the healthiest Indian cooking on the Net. Food queen Tarla Dalal serves up a huge variety of healthy recipes on her website, with categories ranging from 'Low Calorie Recipes', 'Fast Foods Made Healthy', 'Diabetes' and 'Healthy Heart' to 'Low Cholesterol Recipes', 'Healthy Snacks', and 'Forever Young Diet', which includes recipes for glowing hair, shiny skin, bright vision and healthy bones. Another section 'Eating Smart' answers questions about healthy cooking. Great Indian food with easy-to-follow recipes will keep you coming back to this site. The only catch: while many recipes are free, to get access to all of them, you need to become a member. For an annual 'gold' membership of Rs 1,000, you get discounts on Dalal's cookbooks ordered online. Conversely, buying a cookbook online gets you bonus membership

depending upon the value of the cookbook.

Mediterrasian.com: Research has proven that people from Mediterranean (like Greece, Italy, France, Spain, Morocco, Turkey, Algeria) and Asian (like Japan, China, Thailand, Vietnam, Indonesia and Korea) cultures share good health and long life expectancy. Although there's no 'uniform' Mediterranean or Asian diet, there are many similarities: consumption of abundant amounts of grains, vegetables, fruits, legumes and nuts, and fish; consumption of only small amounts of red meat; and moderate consumption of alcohol. This site shows you how to incorporate these dietary practices into your life with Italian, Spanish, Thai, Provencal, Indonesian, Japanese, Chinese, Vietnamese and Greek recipes—from pasta and pizzas, stir-fries and curries, to rice and noodle dishes, salads, spreads, soups, appetizers and desserts. There's also an easy-to-follow '7-Day Plan', a 'Recipe Makeovers' section that shows you how to convert unhealthy foods (burgers, fries) into healthier versions, an 'In the News' channel where you can read up on the latest research on food, and get answers on 'Mediterrasian' cooking. The 'how-to' section with large pictures helps you get your dishes looking just so: wow your friends with perfectly cut broccoli florets next time they come to dinner.

—Arati Rajan Menon

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Insurance highway

With everything from banking to matchmaking going online, can insurance be far behind?

Smita Deodhar looks at websites that facilitate online insurance



RBC

After the Insurance Amendment Bill (2002) made it possible for insurance companies to accept premiums electronically, Life Insurance Corporation was the first to activate online buying of insurance. However, not wanting to do away with the 'agent', none of the public and private sector companies followed suit, except Star Health & Allied Insurance which, on 17 September, started selling its policies through its

website www.starhealth.in, with no medical check-ups or paperwork required. This includes Star Senior Citizens Red Carpet, for individuals between 60 and 69 years of age.

Recently, Bonsai Insurance Broking Private Ltd, a Mumbai-based insurance broker, realised that as an agent it could gain twice as much. So, in July, it launched www.insurancemall.in. The website offers 'compare and buy' engines for motor, home,

travel and student insurance products from over a dozen (predominantly private sector) companies. It also offers customers insurance portfolio management and claims assistance across India. Life and health insurance shopping will soon be possible. While the customer gains the facility to scan and buy insurance online, *Insurancemall* gains commission like it does for offline services. Earlier in May 2007, Pune-based broker firm Peacock

Financial Advisors launched *www.getmeinsure.com*, an insurance-related website. This site does not offer online insurance yet, but facilitates comparison shopping (it lists premiums for various packages for several companies) to ensure that the buyer gets to see all his options to get the best possible deal. Aditya Dwivedi, founder and director of *Getmeinsure*, reports enthusiastic customer response, saying, "We are generating targeted enquiries every day." *Insurancemall* has also drawn similar interest.

The idea of online insurance is not new. Hyderabad-based MFL Net Services pioneered the concept in India with

agents in different cities; a section on non-life insurance policies (home, travel, accident, health and motor); news reports on insurance; premium and bonus calculators; and a policy advisor (that requires you to email the managers personal details) that gets back to you personally over email.

Manish Jaiswal, CEO and MD of Bonsai Insurance, which has offices in Mumbai and Bengaluru, says that going online is a global trend. "The global online insurance market is close to about \$ 100 billion, 40 per cent of the global insurance market," he says. "With the huge upswing in Internet access coupled with rising disposable incomes, the

can be verified online owing to their public health system. This worldwide trend has a good chance of being replicated in India."

The increasing popularity of online insurance shopping comes from convenience and savings in terms of time and easy comparison. "*Insurancemall* is extremely useful for senior citizens, as you need just three clicks to buy any of the insurance products available on the site," says Jaiswal. And Dwivedi believes *Getmeinsure* will help seniors know their options and eliminate the hassles associated with buying insurance.

Though *Getmeinsure* is moving in that direction, *Insurancemall* is currently the only portal that offers a comprehensive package—buying, tracking and servicing a policy, along with Frequently Asked Questions (FAQs), published articles about insurance and myth-busters. The process, Jaiswal explains, is simple. The prospective buyer must first provide personal details relevant to the policy. The website then displays all suitable insurance plans of participating companies, along with premiums. After short-listing the choices, you can download the brochure for more details. (If the options are not satisfactory, you can opt for

Online insurance enables easy comparison of options and hassle-free buying

www.bimaonline.com in 2000, an idea way ahead of its time. At the time online insurance wasn't allowed, but even after the amendment the site didn't pick up. Today, it's predominantly a content-based website, with exhaustive information on 170 life insurance policies in 15 categories for individuals, with 16 retirement policies—there is also information for companies and professionals. You also find a database of

online insurance market will become an interesting playing field in coming years." According to Dwivedi, around 45-55 per cent of all general insurance policies in the US and other developed countries are sold through the Internet, which will soon happen in India too. K C Mishra, director of National Insurance Academy, Pune, says, "In the West, health insurance can be bought online as medical documentation of all individuals



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All you have to do then is fill in and submit the application form for the selected policy. The premium can be paid through cheque, credit card or Internet banking. The policy is emailed to you in PDF format within four hours and a hard (paper) copy is couriered to the buyer within 48 hours. These timelines may vary for different companies, though. In case of www.starhealth.in, consumers need to answer some basic questions to know the premium and define their terms for coverage. After this, they need to fill an application form and pay through a credit card. An e-copy of the policy is delivered in minutes, and the physical copy a few days later.

For the insurance company, online selling brings in cost-efficiency in sales and distribution. "In the long-term, these cost-efficiencies will help insurance companies keep the premium low," explains Jaiswal. The website, which acts as online broker, gets the commission for selling the policy (or a marketing fee, in case of *Getmeinsure*).

The premium charged while buying over the Net is the same as buying through an agent so there is no cost advantage on the premium for the customer as such. The advantage comes from easy comparison of options, convenience in buying, and some free value-additions. For instance, *Insurancemall* provides timely renewal reminders, insurance portfolio management, designing of the complete insurance calendar for the user, storage of policies online for

instant access, claim assistance, availability of instantly downloadable claim procedure forms and processes, and online assistance through live chat.

The claim assistance feature should prove to be especially useful, though the extent of involvement of the website

Online selling of insurance will bring in cost-efficiency, keeping premiums low

is limited to assisting policy-holders with paperwork. The policyholder is given a claim number, which can be used to track the claim. Policies can also be renewed here, provided it is done within 12 days of the date of expiry.

As for silvers, we suggest you use the website for general insurance—except health. *Insurancemall* does not sell policies online in cases where medical checkup is a prerequisite—for people above 45—as the infrastructure is still under construction. (You can do it offline by contacting an agent through *Insurancemall*, though.) Niraj Jain, principal insurance officer, *Insurancemall*, says that the company plans to tie up with pathology labs, which will send them online medical reports. After this is in place, they can start covering people over the age of 45.

The second drawback of this website is that United India Assurance is currently the only public-sector insurance company whose products are carried on this website, and that too only in some categories. The policies of

public-sector companies, which are often cheaper than the others, do not even get displayed as options. The non-participation of public-sector companies has another downside. Some of them have launched cost-effective health insurance products especially for seniors (for instance, Varishtha

Mediclaim for senior citizens from National Insurance Company). It is advisable to check the offerings of these companies before making any decision.

In this respect, *Getmeinsure* has an edge. It has tied up with agents and relationship and sales managers from several top insurance companies, including public-sector companies, to provide customers the best quotes in life insurance as well as general insurance categories. In some cases, rates can also be negotiated in a one-on-one meeting. "As of now, customers need to apply online but have to buy offline," says Dwivedi.

As a first step to provide online buying, the website has tied up with ICICI Lombard for general insurance products and is in talks with other companies, too. "Financial awareness is very low in India and therefore buying online will first be restricted to people who have some degree of knowledge about insurance products and prices," admits Dwivedi. Insurance websites are doing their bit to change this. ■

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Know your Bill

A closer look at the Maintenance and Welfare of Parents and Senior Citizens Bill, 2007

WHAT WE KNOW

The Maintenance and Welfare of Parents and Senior Citizens Bill, 2007, seeks to make it an obligation for children and heirs to provide for senior citizens. It also permits state governments to establish old age homes in every district. Senior citizens unable to maintain themselves shall have the right to apply to a maintenance tribunal seeking monthly allowance from their children or heirs. State governments may set up maintenance tribunals in every sub-division to decide the level of maintenance. Appellate tribunals may be established at the district level. States shall set the maximum monthly maintenance allowance—the Bill caps this at Rs 10,000. Punishment for not paying it shall be Rs 5,000 or up to three months imprisonment, or both.

KEY ISSUES

It is unclear whether the creation of maintenance tribunals will ensure financial independence for senior citizens, or whether parents are likely to take their children to court to obtain maintenance allowance from them.

The definition of senior citizen includes both Indian citizens aged over 60, and all parents irrespective of age. Also, the Bill does not address the needs of seniors who do not have children or property. The definition differs from the National Policy on Older Persons, which sets the age at 60 years or older.

Relatives are obliged to provide maintenance to childless seniors. The Bill defines “relative” as someone who is in possession of or would inherit a senior citizen’s property. But as wills are changeable, it is unclear how one would determine who would inherit the property. The Bill also states that the obligation extends to the needs of senior citizens so that they may lead a “normal life”. The Bill, however, does not define a “normal life”.

The Bill states that states may establish one or more maintenance tribunals for each district. It does not make this mandatory. Further, the Bill specifically states that no party to a tribunal or appellate tribunal can be represented by a legal practitioner. However, a parent (though not a childless senior citizen) may be represented by a maintenance officer designated by the state government. It is not clear why the parties are denied the right to defend their interests with the help of qualified legal practitioners. There is also no appeal available to children or relatives.



The Bill clarifies that an “organisation” that may help file an application on behalf of a senior citizen means “any voluntary organisation registered under the Societies Registration Act, 1860, or any other law for the time being in force”. However, the Act does not define “voluntary organisation”.

States may establish old age homes “as they may deem necessary, beginning with at least one in each district” and prescribe standards for services provided.

However, the Bill does not require them to do so. Also, the Bill specifies that each home should accommodate at least 150 seniors. This reduces the flexibility to cater to differing local conditions.

The Bill states that a tribunal can declare a transfer of property to be void if it was made “by way of gift or otherwise” with the condition that the transferee would maintain the transferer and has not done so. Under the Gift Tax Act, 1958, a gift is unconditional. Thus, such a transfer cannot be termed a gift. Alternatively, if the property is given under the condition to maintain the transferer, and the transferee doesn’t adhere to these conditions, then it would be breach of contract under The Indian Contracts Act, 1872, making this provision redundant. ■

With inputs from PRS Legislative Research, Centre for Policy Research, a Delhi-based not-for-profit research agency

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Q Recently I retired as principal of a school. I am very fond of gardening and maintain a huge garden at home where I have created a large nursery. As I have considerable knowledge about soil and climatic requirements for different plants, I want to put it to good use. What are the different options I can consider?

Creating a garden is a metaphor for life. You are a commendable example for others. As for your options, you can go commercial by having a separate outlet for selling saplings. You can also sign up for courses in landscaping or farmland development and later take it up as a subject you could teach. You can start a gardening club in your neighbourhood where people with similar interests can come together and share their knowledge about plants. Further, there are some magazines that carry features on gardening. You could contribute to these magazines as a columnist.

—Padma Char

Char runs Blooms Creation and Décor, a nursery, and conducts gardening courses at her Blooms Gardening Academy in Mumbai

Q I am a 63 year-old homemaker. I have created various knickknacks that adorn my house and my relatives' and friends' homes. Lately, I have been thinking about taking it up as a profession. Do you think it is feasible?

You haven't mentioned the type of knickknacks you have designed. First, know your best area (glass painting, foil painting, paper-bag making, gift-wrapping) and work towards mastering it. Read books on arts and crafts, learn new techniques in your area of interest and then plan your next move. As you have decided to go professional, start by advertising your creations. You can tie up with a local artifacts shop where you can exhibit your

work. Alternatively, you can organise 'how-to' classes at home; there could be separate classes for children and adults.

—Kashini Chandran

Chandran runs Pipal Tree, an artifacts store in Delhi

Q I am a 55 year-old widow residing in Mumbai. I live alone as my daughter is married. I don't have any great educational qualifications but I want to do something in my spare time. I have been thinking of becoming a distributor of home or beauty products, but I don't know where to begin. Please advise.

First, make a list of all the companies that offer such distributorship. Tupperware, Avon, Oriflame and Amway are well-known players. Visit their websites, or ask someone to do it for you, and try to get a broad idea on how they function. Some of the websites are www.tupperwareindia.com, avonindia.in, www.oriflame.co.in and www.amwayindia.com. Alternatively, locate distributors in your area and get in touch with them.

Once you have chosen the company you wish to represent, you need to publicise it. Begin by telling your friends, relatives and neighbours and then spread the word to expand your customer base. The best part about being a distributor is that you don't require any heavy capital investment. Also, some of these companies offer a money-back scheme—if you are unhappy with your products, you can return them and get your money back. Therefore, there is hardly any risk involved. You are your own master as a distributor and can work according to your own schedule. The procedure to join is quite simple and it will definitely give you job satisfaction!

—Shivani Sharma

Sharma is an authorised distributor of Tupperware (Mumbai) for the past five years

The good teacher

Former chartered accountant **Santanu Ray** takes his students where he has never been

'Building Change. Changing Lives.' That's the motto of ICFAI Business School (IBS) in Kolkata, a division of Hyderabad-based Indian Chartered Financial Analysts Institute. Among the many people who have applied these words to their lives is the institute's director Santanu Ray, 58, formerly a chartered accountant. Ray's father and uncles were chartered accountants so becoming one was a natural progression for this graduate in commerce from St Xavier's College, Kolkata. After passing with brilliant scores in chartered accountancy, Ray's first job was as an accountant with the Tata Group of Industries in the 1970s. He moved on to Caldwyne, an ancillary unit of Tata Motors, as finance director. By the 1990s, thanks to his entrepreneurial skills and analytical ability, Ray became a top-notch financial consultant, offering consultancy services to Oracle, IPCL, Zydus Cadilla and B K Birla group.

But his heart was always in academics. "I was passionate about grooming future corporate teachers," says Ray, who was also part of visiting faculty at the Indian Institute of Social Welfare and Business Management in Kolkata, one of the top B-Schools in India. In 2000, IBS Kolkata asked him to join as adjunct faculty to teach Enterprise Resource Planning (ERP) or Oracle Financials. "Though I didn't have any



SHILBHADRA DATTA

Ray with his students at ICFAI Business School

exposure to academics or the mandatory doctorate, by 2000 I was promoted to the dean's position," Ray recalls. When Ray joined IBS, there were only 42 students on the 6,500-sq-ft campus. Today, it has the third

"I always wanted to groom future corporate leaders"

largest campus (80,000 sq ft) in India with over 1,000 students. "When I joined IBS, I put in my best efforts; now, with an excellent faculty of 120 educationists, IBS Kolkata is a brand to reckon with."

The core strength of IBS is its research wing established by Ray,

who has authored three management books and many award-winning case studies. Under his direction, the institute has undertaken various successful social projects. These projects include educating slum children and empowering their mothers. "Though corporate social responsibility is a compulsory subject in B-Schools, we take it to the grassroots level," says Ray.

He also takes regular lessons in music and is a serious reader. "Earlier, my life revolved around meetings, golf and clubs," says Ray, who credits his wife Kakoli for 'moral support'. "Now I feel it's time to give back to society. What made me successful in ICFAI is that I got people to work here not because they had to but because they wanted to."

—Ritusmita Biswas

Send queries to contact.mag@harmonyindia.org; for second career options, log on to www.harmonyindia.org

The mother of all celebrations

Reportedly more colourful than Oktoberfest in Germany and as heady as the Rio Carnival in Brazil, Durga Puja in Kolkata brings the entire city together in an explosion of happiness. **Ruma Dasgupta** feels the vibe

Sybil flew to Kolkata from Frankfurt last September to see Durga Puja in Kolkata. An artist who became a friend on the Net, she wanted to experience a festival that is nearly 300 years old and is celebrated by Bengalis everywhere in the world. She had seen “a preview” of the religious carnival on the Net and asked me if I would host her to witness it up close. I readily agreed. Amid voyeurism disguised as grandeur, frenzied shopping, *pandal*-gawking and mile-long queues outside malls, I saw what I hadn’t after living all my life in Kolkata. With Sybil I rediscovered the artistic rendition of mythology.

On a rainy September morning last year, Sybil convinced me to brave the rain and make it to Kumartuli in north Kolkata. We got off from a taxi at the mouth of a winding lane that looked like one of the tens of old alleys in the area, crumbling houses braving time on either side, history written on every brick. Sybil was a little bewildered about where we were headed, till the lane magically transformed itself into

an endless studio with hundreds of rooms filled to the brim with image upon image of Durga. Sybil caught her breath—so did I.

Despite having seen Durga year after year, the three-eyed deity clutching 10 potent weapons in her 10 hands, frozen in battle with Asura the demon, I was gripped with wonder at the sight. We saw potters shaping hundreds of images. The rudimentary form in straw is attached to a bamboo frame and a mixture of clay and paddy husk is layered onto the skeleton. They told us it takes weeks to dry and the shape develops fine cracks that are later smoothed with clay from the Ganges. The moulded head is then fixed to the body and gets its final clay polish before being painted, lacquered and decorated with ornaments made of *shoal*, a water reed used to create handicrafts, or gold and silver foil.

That rainy day last year we watched—what I later dubbed—‘Sybil in Wonderland’. We went around Kumartuli in a trance, looking at Saraswati and Laxmi, Kartika and Ganesha jostling for





GAURAB PANDEY

space and attention with accompanying owls and ducks, peacocks and rats, buffaloes and lions—an entire clay menagerie in the making. I was embarrassed that I couldn't explain the complexities of Hindu mythology and the history of Durga and why she steps down from the Himalaya with her four children to the plains of Bengal like traditional Bengali married women who leave their husband's homes to visit their parents a few days every year. After some serious attempts I gave up.

For Sybil, with her linear sensibilities, the layering of a religious myth with popular

The Puja transforms the whole city into a king-size gallery

social practice was tough to comprehend. The image of a warrior goddess atop a lion ready to spear Asura to death, flanked not by soldiers but four delightful children who look cheerfully unconcerned, was confusing and she decided to give in to the creativity of it all.

"Look," she pointed at a clay demon that looked like Saddam Hussein, bewildered what role he could possibly have in Hindu mythology. Then there was also the Onida Devil she had seen during commercial breaks on Indian TV channels, now embodied as the Asura. She turned a corner and lo and behold—a look alike of actor

In Kumartuli, the goddess gets ready for the 300 year-old festival



GAURAB PANDEY

The goddess' ornaments being made out of *shoal*, a water reed; idols surrounded by festival paraphernalia

Aishwarya Rai, getting draped in a red and gold satin sari. "Not for Kolkata, *mamsaheb*," said the potter in broken English. "Flying away abroad. Durga beautiful, Aishwarya more beautiful. NRIs pay more. We do what they ask."

Never had Sybil seen such a mix of divinity and popular culture. I told her about the Asura I had seen some years ago. It resembled Andy Roberts and though the West Indies were battering us in cricket there, they were grovelling at the feet of Durga in Bengal! I explained to her that the iconographic development of Durga reflects societal changes. Self-taught artisans reflect media images in their rendition, at the same time drawing from the richness of folk and classical repertoire. Not a single eyebrow is raised over tampering with tradition or experimenting with an act of faith. She was yet to see how Durga Puja transforms an entire city into a king-size gallery!

Sybil and I walked out of Kumar-tuli and headed for her travel

agent's office to extend her stay. She just could not escape the spell of the deity. Armed with prints taken from Puja websites (where the Bengali almanac gives the timetable of rituals in IST and GMT for NRIs) she roped me in to explore the activities that build up the festival.

We visited several contemporary artists' studios where the iconography gets a creative twist,

Durga's different portrayals reflect the changing society

borrowing styles from tribal and temple art forms. Samir Aich, a contemporary artist, had created his Durga family to resemble tall trees and the deity had no weapons to brandish but plants and herbs to heal a stricken world. There were other experiments too—images created from coconut ropes and glass, candy and even Metro Rail tickets. Constructing the ambience in the

form of a *pandal* is part of the creative process and these *pandal* that pepper Kolkata for a week, to Sybil's amazement, were being built around themes as global as war and peace, preservation of the environment and terrorism.

A south Kolkatan to the core, north of New Market was alien to me till Sybil decided to find her way to the Durgadalan (*puja* courtyards of the old wealthy families) of Shova Bazaar and Jorashanko, deep in north Kolkata. "That's where it all started," Sybil informed me after doing some serious homework. "The urban gentry of the late 18th and 19th century Bengal lived in palatial houses where elaborate Durga Puja was performed with animal sacrifice. In the evenings, pretty nautch girls entertained while wine mixed with the laughter of guests from the East India Company." Much to her glee, Sybil had discovered when and where it all began.

The pillars and arches of the 200 year-old Durgadalan of the Daw family palace and

Nabakrishnadeb's mansion in Shova Bazaar looked forlorn in the shadowy September light, but in the deserted rooms we could almost hear the tinkling bells of dancing girls mixing with the Bacchanalian drumbeats and clash of cymbals that is still the signature music of Durga Puja. A month later, I went back to see the puja that is still performed keeping many of the rites intact—except that the nautch girls and the sahibs of British Bengal flit around unseen.

In the meantime, September gave way to October and the sky turned a clear blue, the white clouds fluffed up, the grass blossomed with long white flowers and Sybil learnt how to blow a conch shell, wear a cotton sari, and thread a garland of lotus flowers. Our very own *puja* in the basement of a south Kolkata highrise was picking momentum. The modest *pandal* was getting final touches like everyone else's in the residential complexes that vie for awards given for the best image, *pandal*, decoration and entertainment.

Homes were getting a new coat of paint and malls overflowed with shoppers for 'buy one get one free'. Pupu, my 12 year-old niece had Sybil in splits, wobbling on high heels, readying herself for nights of *pandal* hopping and her first date. *Puja* is also when romance blossoms. In between frenzied shopping, a young bunch in my building rehearsed for skits and musical concerts to be put up in the evenings, hoping to win the corporate prize money. Every mother had a tough time controlling the excitement of round-the-clock practices.



(Above) Women in traditional finery in North Kolkata; devotees at a *pandal*

Just as she had got into the thick of things, Sybil had to leave. A pity because I was rediscovering Durga Puja as a living and breathing drama that should be enjoyed from prologue to epilogue, from the time images are in the initial stage of development to celebrations after immersion. If Durga Puja is a five-act festival, she had only seen the first three. In the week that followed, she called every day for a commentary on the next two acts—the festive fever and the immersion.

It's a phenomenon that shuts down offices for five days

How could I even give her a feel of the carnival on a phone call? Durga Puja is a phenomenon that shuts down offices for five days, brings the elite and common man, the young and silvers together, and transforms a buzzing metropolis into a glittering wonderland with more than a thousand *pandal* and 10 million people thronging the streets. Globetrotters say Puja in Kolkata



ABHIJIT PAL

is more colourful than Oktoberfest in Germany, more creative than Edinburgh Festival in Scotland, and as heady as the Rio Carnival in Brazil.

Puja officially begins on Mahasaptami, or the seventh day of the waxing moon, in the month of Ashwin and for the next five

days Kolkata forgets its dreary 9-to-5 routine. Each day of the Puja the city wakes to the beat of country drums. Freshly bathed women in new saris with red borders rush to the *pandal* to string flowers for the deity and arrange fruits and sweets on trays as offerings, while priests ring their brass bells, light lamps and chant the magic mantra. Hundreds of people repeat the mantra with flowers in folded hands. It's called *pushpanjali*, perhaps the only serious act of worship. Once done the party begins. And oh what a party! Kolkata streets look like an unending maze of fashion ramps.

Sybil has promised to be back this year in time for the drums to roll. The countdown to Puja 2007 has begun. In Kumartuli, Asura are as ferocious as ever with the body language and telltale features of terrorists. What could be more apt for the demon that

gave hell to the divine powers ruling Heaven?

In Artspace Gallery in the suburbs, artist Tamal Bhattacharya is giving finishing touches to his ceramic Durga that will be worshipped in a *pandal*. He has used ceramic tableware to shape

This year, a *pandal* is being shaped as a Harry Potter castle

her body while ceramic hooks for hanging clothes are being used in clusters to form the lion's mane. Then there is the renowned artist Jogen Choudhury working for the Selimpur Puja in south Kolkata that is bound to be a winner in terms of aesthetic appeal. However, the biggest draw this year, I am sure, will be artist Roopchand Ghosh's

pandal in Kumartuli Park in the shape of Harry Potter's castle. That's just how much Durga Puja can absorb popular culture and yet retain its traditional flavour.

If Sybil or any other visitor wants an organised experience, there are guided tours through the illuminated streets. Included are a visit to a family *puja*, a chance to participate in rituals and a boat cruise to watch the grand immersion ceremony on the banks of the Hooghly, rounded off with a traditional meal.

Kolkata usually stands for endless clichés. *Rasogolla* and *mishti doi*. Trams and hand-drawn rickshaws. Chaos and confusion. For those who have not been here before, what could be a better time than when it literally explodes with inner happiness and all its clichés are cast aside? This is the time Kolkata renews itself. ■



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Sealdah Railway Athletic Club, 83-J Kaiser Street Kolkata-09

Sree Bhumi Sporting Club, 198 Canal Street, Sree Bhumi, Kolkata-48

Park Circus Byayam Samity Tent, Park Circus Maidan, Kolkata-17

Tarun Brindo Durga Puja, P-244B, Purna Das Road Kolkata-29

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Myth-busters

Human kindness cuts across all borders, says **Amita Malik**

Human nature is a strange thing—capable of extreme nobility and extreme meanness, extreme kindness and extreme

cruelty. One form of intolerance that has always puzzled me is the strange names given to other nationalities or even other Indians; names given by one set of people to another. The British used to call the French ‘Froggies’ because they believed the French were enamoured with frogs’ legs. They called the Germans Huns. And I daresay the French and Germans had nasty names for the British.

Here in India we have our own—usually derisive, sometimes affectionate—names for those from some other part of India. If a Bengali girl goes to Mumbai to act in films she is referred to as a ‘Bong’. Then, we Bengalis refer to Oriyas as ‘Urays’, and Punjabis, who are such a colourful and hardworking part of Kolkata’s cosmopolitan culture, as ‘Punj’. Although to be fair, we have paid a supreme compliment to the land of the five rivers by naming the long *kurta* worn with a *dhoti* by Bengali men a ‘Punjabi’. But even now, we call most South Indians ‘Madrasis’, regardless of whether they are from Kerala, Andhra Pradesh, Karnataka or Tamil Nadu. I have seen a film based on a stage play in Hindi, where a South Indian boy marries a North Indian girl (or perhaps the other way round) and friends and relatives take a long time to see the funny side of prejudice and live happily long after.

In my wide travels abroad, I have often found popular myths about the people of an unfamiliar country shattered. Once I was in Sweden as a guest of the Swedish government. My birthday came in the middle of the week I spent in Sweden. My guide told me one evening that some Swedish ladies had

invited me to dinner. When I arrived the ladies wished me a happy birthday and gifted me a lovely Swedish handicraft when I left. I was very touched and asked, “But how did you know that it was my birthday?” They replied, “Well, the date was on your passport and the Foreign Office told us, so we decided we would give you a birthday party as you are far away from home.” And I had been told that Swedes never open up with foreigners.

Then years ago I had a very serious operation at the University College Hospital in Heidelberg in Germany. Apart from the surgeon, one of the top-most in the world, I was indeed among strangers. But not for long. When I was better (and my recovery took something like six weeks) a professor and his wife came to see me in hospital. They asked me, without being obtrusive, what my parents did and about my husband’s profession and mine. I told them my father was a professor and both my husband and I were in the media. They also realised that I knew no German—obviously, I was speaking in English. From that day, everyday either a professor


and his wife or some people from radio, the press or TV dropped in to see me. I also received copies of *The Times* and *The Guardian* from London everyday. Best of all, a retired diplomat German couple who had been posted in India invited me to a dinner and cooked an Indian meal for me. Never have I known such kindness and thoughtfulness, and all from so-called strangers. And people used to say

the Germans are a hard, undemonstrative people and do not easily make friends. Here was another silly prejudice destroyed.

Yes, human nature is a strange thing. But when it rises to such heights of human kindness and most of all to a stranger, we can only be thankful that no matter to which extremes they go, human beings are pretty much the same all over the world. ■

Superficial
differences aside,
human beings
are the same
everywhere

Amita Malik, often referred to as ‘the first lady of Indian media’, is a columnist and film critic

A photograph of an elderly man with a white beard and a young girl with dark hair playing in a pond. The man is in the water, reaching out with his hands, while the girl sits on the wooden edge of the pond, looking at him with a smile. The water is dark blue, and the wooden edge is in the foreground.

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BOOKSHELF

India on track

India: A Journey through a Healing Civilization

By Shashank Mani

HarperCollins; Rs 295; 213 pages

In December 1997, 200 people—including students from schools and colleges across India and abroad—hopped on a chartered train in Mumbai and embarked upon a journey through India to commemorate 50 years of Independence. The 22-day, 7,000-km Azad Bharat Rail Yatra, organised and led by Shashank Mani, a graduate of IIT-Delhi, took them from Amritsar to Hyderabad, Kolkata to Ahmedabad. Ten years later, Mani, now an IT consultant based in London, has written this fascinating travelogue describing this voyage woven with an appraisal of India's development. For instance, Mani chronicles rural development in Tilonia—a model village in Rajasthan—and the environmental conservation model of once poor Ralegaon Siddhi. Personal experiences merged with descriptions of the journey and anecdotes—the sense of wonder in using a mobile phone for

the first time on the lawns of Rashtrapati Bhavan; waking up to A R Rahman's *Vande Mataram* every morning; a meeting with Anna Hazare—bring the book alive. "The journey helped us understand that dreams alone are not enough, that only consistent long-term action brings about positive change," writes Mani, who believes the book—released to commemorate 60 years of Independence—is richer and more nuanced because it was written so many years after the journey. The original 1997 team, now spread across the globe, is planning another journey in early 2008 and Mani promises another chronicle about India "emerging as a... civilisation with the power to heal".

—Anjana Jha



Dadi dearest

Dadi Nani—Memories of Our Grandmothers

Edited by Subhash Mathur and Subodh Mathur

Spenta Multimedia; Rs 495; 196 pages

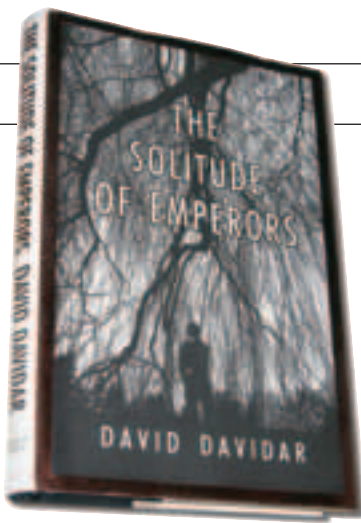
Rituals, recipes, history, home remedies and caste-bound quirks flit merrily through childhood reminiscences in *Dadi Nani—Memories of Our Grandmothers*. Twenty-three different people from diverse regions of India disclose what made their grannies—variously called *Thakuma*, *Acchamma*, *Motiaai*, *Nainamma*, *Ajji*—such wondrous characters.

The book sheds light on the lives of Indian women in pre-Independence days, an era when child marriage was the norm and the husband was considered presiding deity. On one hand, the subservience expected of women back then can be unsettling, on the other, their devotion to their families leaves us speechless. Sheila Jagannathan's grandmother rarely stepped out of the house except to go to the temple. Savita Khanna's grandmother never ate a single grain before serving her husband. Along with

examples of such female docility, there are tales of rebellion too: Anjali Kumar narrates how her feisty granny, a widow, set tongues wagging in Lahore in the 1930s by driving a car, while Jyotsna Mody remembers how her reformist *dadi* championed widow remarriage. We rediscover long-lost ceremonies that kept us together and prejudices that drove us apart. Above all else, this book takes us back to the people we have forgotten somewhere along the ebb and flow of life—our own grandmothers who sometimes scolded us, often pampered us and who will always remain a part of who we are.

—Rajashree Balaram





Acts of faith

The Solitude of Emperors

By David Davidar; Penguin-Viking; Rs 495; 246 pages

His religion had been good to him, until the day it devoured him, goes a line in *The Solitude of Emperors*, the

second book by David Davidar, head of Penguin Canada. It sums up one of the greatest crises of our times—fundamentalism—and Davidar's anguish at the chaos it has wrought, a tactile emotion that permeates the book.

The story plays out through Vijay, the narrator, who escapes small-town life to come to Bombay in the early 1990s and work at *The Indian Secularist*, a little magazine run by Rustom Sorabjee, an ageing Parsi who wants to open people's eyes to the poison of sectarianism. (He gets this break as a result of an article he writes after the family servant Raju is recruited by a right-wing organisation.) When the Babri Masjid falls, taking down with it India's secular credentials, Vijay is caught up in the violent riots that rip through Bombay. His subsequent meltdown prompts Sorabjee to send him to a small tea town in the Nilgiris to recover—he also gives Vijay his own unpublished manuscript, *'The Solitude of Emperors'*, which prescribes age-old values practised by Ashoka ("Emperor of Renunciation"), Akbar ("Emperor of Faith") and Gandhi ("Emperor of Truth") for contemporary social ills.

Vijay soon discovers, though, that even the tranquil Nilgiris are not immune to the cancer of intolerance. A Christian shrine called The Tower of God becomes a tool for local-boy-turned-politician Rajan to rise to power. Vijay is also befriended by Noah, a man with questionable antecedents who lives in a

cemetery and is ostracised by the fuchsia-growing local elite. While the message of Sorabjee's manuscript begins to seep into Vijay's consciousness, the discord surrounding the shrine comes to a head and Vijay finds himself spiralling back into a nightmare, one that he needs to leave the country to get over.

As with his first book, *The House of Blue Mangoes* (2002), which examined society in coastal Tamil Nadu before Independence, Davidar tells his story with care; his attention to detail compensating for a lack of literary acrobatics. But this ace publisher—who edited and published authors like Vikram Seth, Vikram Chandra and Kiran Desai when he was at the helm of Penguin India—has one smart trick up his sleeve: with the help of Sorabjee's manuscript, he manages to couch a second narrative within the book, leaving him free to wax polemic without appearing to do so. His fourth emperor symbolising each one of us is "the emperor of everyday", a plea to readers to fight oppression in our daily lives.

Davidar also allows himself free rein when he addresses the use of religion as a tool for social mobility. Witness one of the finer moments of the book when a defender of The Tower of God explains what drives Rajan: *For him the question of whether the piece of rock is Hindu, Christian or animist is not about religion, it's a means to an end, and that end is Rajan's rise to power... Rajan is as secular as any secular person you know, and uses religion in a purely secular way to achieve his goal.* It's not that Davidar tells us anything we don't know—it's just that he tells it simply; with enough feeling that you want to listen. That ultimately is the value of this book.

—Arati Rajan Menon



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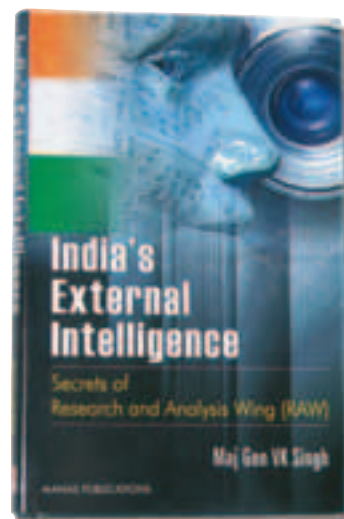
"I would like all journalists to listen to the voice they hear inside their heads and hearts," says Sutapa Deb, one of the winners of the Ramnath Goenka Excellence in Journalism Award. "We must not allow anyone to silence this voice." Deb's statement sums up the essence of **THE PRIZE STORIES: BEST IN THE INDIAN NEWS BUSINESS 2005-06** (Roli Books; Rs 350; 178 pages). The book—a compilation of the 16 entries that won the award last year—is a rousing tribute to journalists, including Barkha Dutt of NDTV, Punya Prasun Bajpai of Aaj Tak, Mir Ehsan of *The Indian Express* and Praveen Swami of *Frontline*, who report from the murky depths of reality. The Bihar flood scam. The chemical aftermath of Punjab's green revolution. The tsunami-perpetrated havoc in Nagapattinam. The unabated terrorism in Jammu & Kashmir. These and other such stories lend heft to the slim volume. Though you have heard these stories, they seem even more poignant and, sometimes, menacing accompanied by the personal account of each journalist. Here is journalism at its most idealistic and pungent.



Immigrant angst and quest for identity loom large in Helen Oyeyemi's **THE OPPOSITE HOUSE** (Bloomsbury; Rs 904; 260 pages). At the centre of the surreal text is Maja Carmen Carrera, a pregnant black jazz singer yearning to go back to her roots. Having moved from Cuba to London when she was barely five, Maja is still grappling with cultural alienation in her 20s. As if to lend gravity to her sense of suspended identity, Maja seeks refuge in Santeria, a cross breed of Catholic and Yoruban beliefs practised by her mother. Maja's dichotomy is mirrored in the parallel tale of Yemaya Saramagua, a Yoruban priestess, who lives in the "somewherehouse" where one door leads to Lagos and another to London. For someone in her early twenties, Oyeyemi writes with surprisingly ripe wisdom though you tend to feel a little disoriented when doors open and shut and open again on past and present. The narrative is abstract and lyrical, as if searching its own identity between prose and poetry.



INDIA'S EXTERNAL INTELLIGENCE — SECRETS OF RESEARCH AND ANALYSIS WING (RAW) (Manas Publications; Rs 495; 185 pages) is a first-person account of the country's premier intelligence agency by **Major General V K Singh**, who completed a three-and-a-half-year stint in RAW at a senior level after 37 years in the Army. Based on his experiences, he recounts untold stories, bringing to light several lacunae in the functioning of the organisation. The skeletons just go on tumbling out of the closet. You read about equipment purchased from foreign companies at 10 times the market price by altering technical parameters and procurement of communication systems that were neither indigenous nor customised, thereby compromising national security. More disturbingly, you discover the modus operandi of foreign intelligence agencies, who managed to recruit a series of moles in India. Then there's the bitter rivalry between RAW and the Intelligence Bureau and its effects. Amazed at the lack of control the Central Government had over its intelligence apparatus, Singh concludes his book wondering, "If war is too serious a business to be left to generals, should not intelligence be considered too serious a business to be left to spies?" A question that leaves readers troubled as well.



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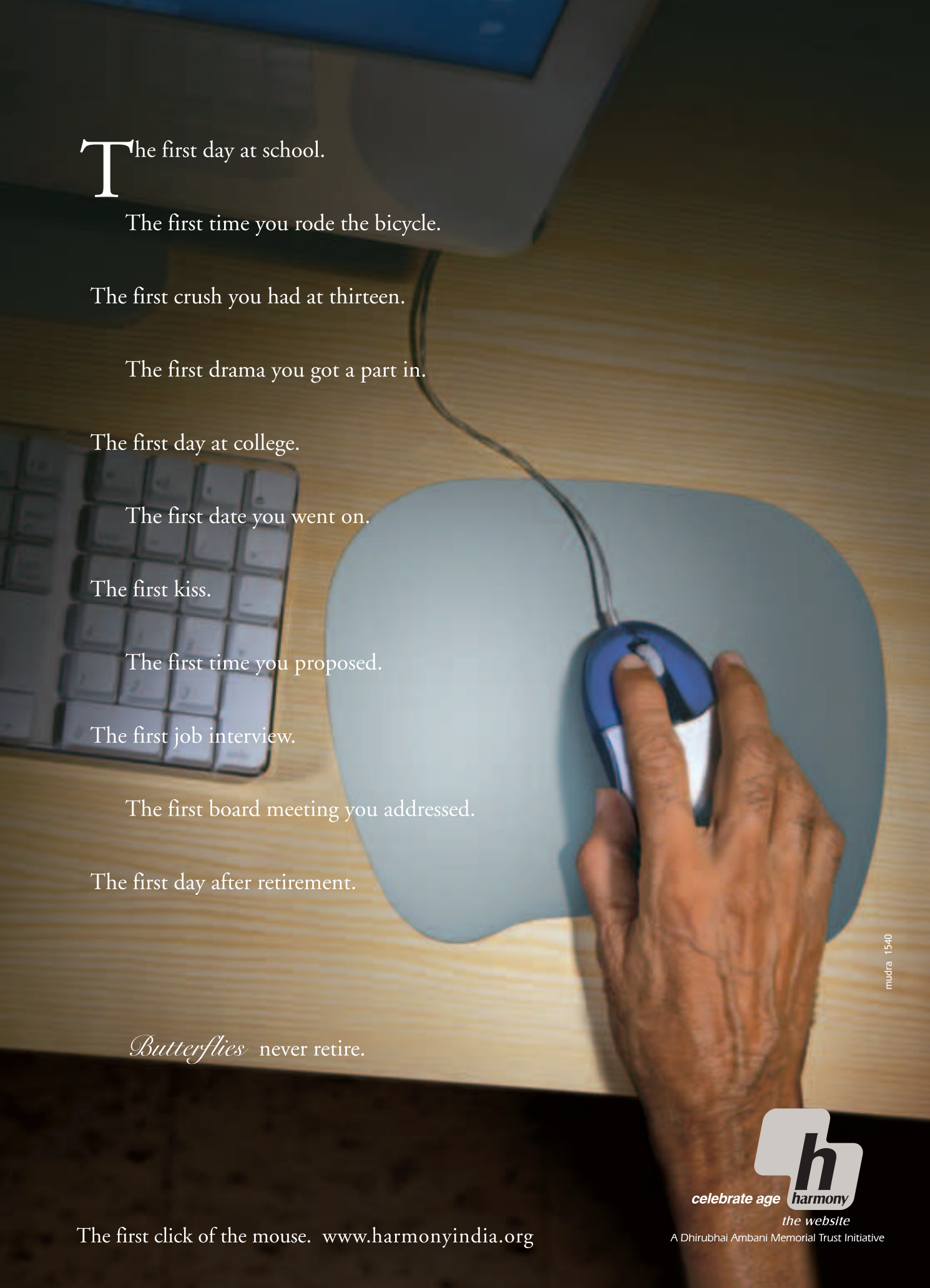
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H PEOPLE

KEATS VS. DYLAN

Acclaimed songwriter and icon of protest for more than 40 years, **Bob Dylan**, 66, has finally been embraced by the establishment. His songs will now be taught in schools in the UK as poetry. Academics and poets, including current British Poet Laureate Andrew Motion, have welcomed the Dylan Education Pack that will be rolled out to mark the UK's National Poetry Day on 4 October. Secondary school students, who will also be asked to write a Dylan-inspired ballad on the theme of 'dreams', will study a range of his songs, including *I dreamed I saw St Augustine*, *Three angels* and *A hard rain's a-gonna fall*. Scottish poet John Burnside tells Reuters, "Dylan straddles the gap between the oral tradition and the more academic or high culture."



BOON FOR BABIES



Dr Armida Fernandez, 64, who founded Asia's first human milk bank called Sneha in Dharavi, in Mumbai, has created a record of sorts by collecting 924 litres of milk from "mother donors" to feed premature and sick babies born in government hospitals in the city. Fernandez, who has made it her mission to promote breastfeeding,

collects milk from Lokmanya Tilak Municipal General Hospital, King Edwards Medical College and Hospital, J J Hospital, Cama Albless and Bhabha Municipal Hospital. About 12,000 babies are born in these hospitals every year and mothers agree to donate breast milk after intensive counselling. The milk is pasteurised at 65° C for 30 minutes and then frozen at minus 20° C. It can last six months and proves a boon for sick and abandoned babies.

BOOKED?



BLAKE FRIEDMANN LITERARY AGENCY

Mumbai-born Indian novelist **Indra Sinha**, 57, is among six authors short-listed for this year's prestigious Man Booker Prize for his fictionalised novel *Animal's People*, about a victim of the 1984 Bhopal gas disaster. Sinha set up a clinic in 1996 to help survivors of one of the worst industrial tragedies in the country. Brought up in Mumbai, Hyderabad and Rajasthan, Sinha went to Mayo College and later Cambridge. His works have always remained focused on the underdog—his two novels, *Death of Mr Love* and *Animal's People* are woven out of the denials and deprivations of ordinary people. Sinha lives in East Sussex with his family.

IN PASSING



Anita Roddick, a crusading entrepreneur and founder of the famous Body Shop chain of cosmetic stores, died in UK, on 10 September after suffering a brain haemorrhage. She was 64. Born to Italian immigrants who ran a café, she worked briefly as a school teacher before opening the first Body Shop in Brighton in 1976 with a modest loan.

A woman of fierce passion, boundless energy and unconventional idealism, Roddick believed businesses could be ethically run and still make a profit—she used the Body Shop chain to promote causes like ending animal testing and environmental conservation.



Luciano Pavarotti, whose magnificent voice set a standard for operatic tenors of the post-war era, died on 6 September at his home in northern Italy, after a struggle with pancreatic cancer. He was 71. Pavarotti, known for his expansive personality, child-like charm and generous figure, began his career in Italian opera in the 1970s and soon became a titan

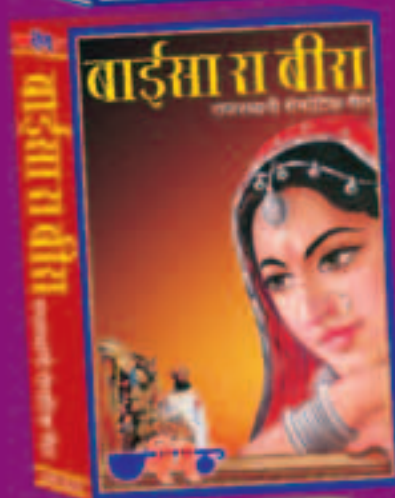
of culture—traditional and crossover—performing with rock stars like Elton John, Sting and Bono.



Grande dame of Urdu literature **Qurratulain Hyder** wrote 12 celebrated novels and many short stories on the trauma of Partition. Born in Uttar Pradesh, Hyder began writing at the age of 11. Her most popular works include the epic *Aag ka Dariya* (River of Fire) and *Akhir-e-Shab ki Hamsafar* (They Who Travel Together into the Night). *Akhir...* won the

Sahitya Akademi award (1967) and the Jnanpeth Award (1989) and is considered an Urdu classic. Hyder also won the Padmabhushan in 2005 for her contribution to Urdu literature and education. She passed away in a hospital in Noida on 21 August. She was 81.

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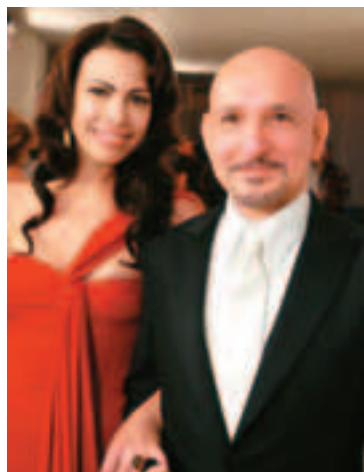
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राजस्थानी गाने व रिस टोन जब आपके सोचाइल घर भी

MILESTONES



Listed. Congress chief **Sonia Gandhi**, 60, as the sixth most powerful woman in the world by *Forbes* magazine in its September 2007 issue. *Forbes* says, "Italian-born Gandhi has come a long way since entering politics in the 1990s. Her choice for president Pratibha Patil was recently elected by lawmakers and it was seen as a step forward for India's women who endure daily discrimination."



Married. Sir **Ben Kingsley**, 63, to 34 year-old Daniela Barbose de Carneiro, a Brazilian actor. They celebrated with a reception in the garden of their home in Spelsbury, in Oxfordshire. "I love mythology and Shakespeare and so does she. We have that

connection," said Kingsley, who won an Oscar for his portrayal of Mahatma Gandhi.



Awarded. The prestigious Theodore von Karman Award of the International Academy of Astronautics, Paris, to scientist **K Kasturirangan**, 67, who heads the National Institute of Advanced Studies, Bengaluru. The award is given annually to recognise outstanding lifetime achievement in a branch of science. It was presented on 23 September during the 58th International Astronautical Congress in Hyderabad.



Awarded. The Lata Mangeshkar Award 2007 to music director **Khayyam**, 80. Presented by the Maharashtra government on Mangeshkar's birthday to those who have excelled in music and singing, the award carries a cash prize of ₹ Rs 100,000. Beginning his career with *Footpath* (1953, starring Dilip Kumar), Khayyam has composed music for many films—including *Trishul*, *Thodi Si Bewafaai*, *Bazaar* and *Umrao Jaan*—in his long career. He stopped composing music in 1986.



Released. Legendary filmmaker **Dev Anand's** long awaited autobiography *Romancing With Life* (Penguin Books; ₹ Rs 695). The 84 year-old's memoirs, released by Prime Minister Dr Manmohan Singh, promises little known secrets of his showbiz life.

SAY IT OUT LOUD



There is one thing more exasperating than a wife who can cook and won't, and that's a wife who can't cook and will.

—American poet Robert Frost (1874-1963)

Everything I eat has been proved by some doctor or other to be a deadly poison, and everything I don't eat has been proved to be indispensable for life. But I go marching on.

—Irish author George Bernard Shaw (1856-1950)

We are indeed much more than what we eat, but what we eat can nevertheless help us to be much more than what we are.

—American nutrition pioneer Adelle Davis (1904-1974)

Ask not what you can do for your country. Ask what's for lunch.

—American screenwriter Orson Welles (1915-1985)

THE WORD IS OUT

New terms that have made their appearance in newspapers, magazines, books, websites and other recorded sources

locavore *n.* A person who eats only locally grown food. [Blend of *local* and *-vore*.]

Example: **Locavores** are dedicated to eating food grown near home. Some set a limit of 100 miles, some a modest 50. This eating programme all but makes it impossible to drink coffee or eat chocolate chip cookies. Often, bread is taboo because wheat is grown far away. The idea is to save on the fossil fuel that is used to transport out-of-season foods for thousands of miles, to raise some food yourself and to get in touch with a community of local farmers.

—Sylvia Carter, "Local foods—the best of all worlds", *Newsday*, 23 May 2007

mobisode *n.* A short programme, or the edited highlights from a longer programme, designed to be watched on a mobile screen such as a digital media player or a mobile phone. Also: **mob-isode** [Blend of *mobile* and *episode*.]

Example: While *Lost* viewers will have to wait till next year to see the next TV episodes, Cuse and Lindelof said, in the fall, there will be a series of *Lost* **mobisodes** featuring the entire cast, rolling out first on Verizon Wireless and then probably appearing on *ABC.com*. Cuse said the mobisodes, about 90 seconds each, will give hardcore *Lost* viewers more information that they probably weren't going to get through the show itself.

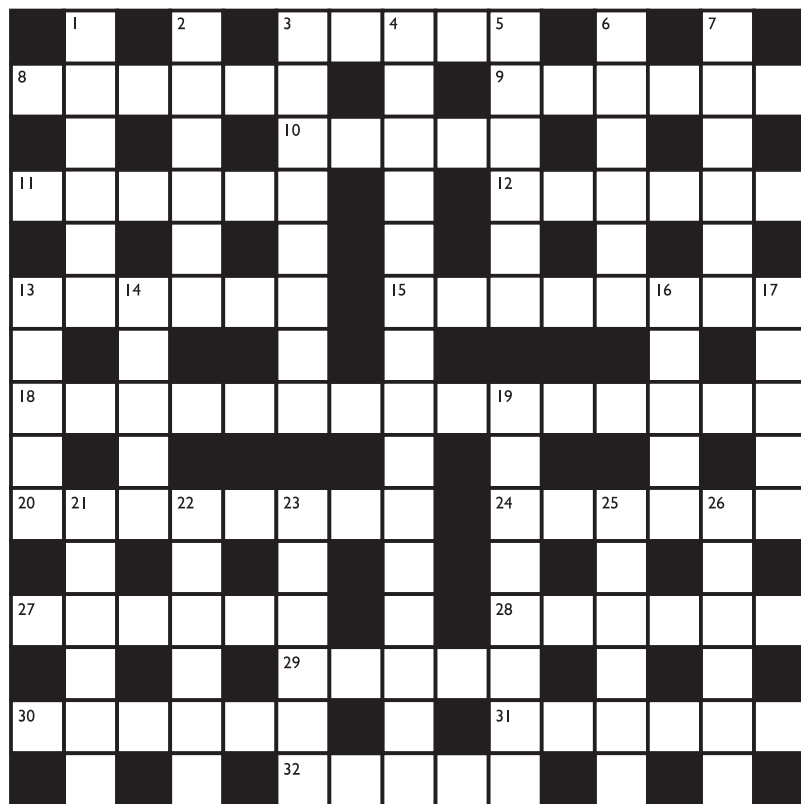
—"Lost will find right ending", *The Toronto Sun*, 16 June 2007

smexting *pp.* Sending text messages while standing outside on a smoking break. [Blend of *smoking* and *texting*.]

Example: The smoking ban has had an unusual side effect. A record number of text messages have been sent by smokers who want to pass the time over a cigarette while banished to outside venues. Experts have now dubbed the phenomenon '**smexting**'.

—Mark Prigg, "Smoking ban leads to surge in texting", *The Evening Standard*, 7 August 2007
Courtesy www.wordspy.com

HEADSTART



EXCLUSIVE HARMONY CROSSWORD 36

By Raju Bharatan

ACROSS

- 3** High school after set money bags (5)
8 Preface it with *He should* and you have something you habitually say when exasperated (2 4)
9 No way out? Attack with a vengeance! (6)
10 Roc turning into an oval nut (5)
11 Bradman benefactor wondering who could possibly be a match to that all-time batting great? (1 5)
12 More than one Man Of The Match! (6)
13 Mani Ratnam as the cineaste to follow here and now? (2-4)
15 Drives recklessly enough to slaughter the two things that matter, as set against each other, in the real-slog stage of a

Twenty20 play-off (8)

- 18** With bat or ball alike is Shoaib Akhtar, now, liable to be so provoked (5 2 3 5)
20 Prestigious Best Director award clinched, through three years, by Bimal Roy for *Do Bigha Zamin*, *Parineeta* and *Devdas* (8)
24 No slit in the throat (6)
27 With which the drunken worker fell into the open manhole? (1 5)
28 'Goldie' Vijay Anand did look a spent one by the time he finished writing and directing this 1976 Parveen Babi-Dev Anand 'bomber' (6)
29 On the button, could be a mile (1-4)
30 Name, looking back, Nair confronting District Attorney (6)
31 Neo-hug no more! (6)
32 Follows it almost by instinct (5)

DOWN

- 1** Style of air-collision leaving no ground for hope (4-2)
2 Hand in Cambridge University, this vintage manager of men (6)
3 Would it have happened to 'Neeta' at the time it did but for Khushwant Singh's coming along to set the nattering tone? (8)
4 How safe-breakers were viewed in the days of the Great Bank Robbery (5 2 3 5)
5 So minded was Sunil Gavaskar in rotating the strike (6)
6 Wild enthusiasm isn't what's suggested by a Border defending as grimly as ever (6)
7 Screen name given by Guru Dutt to Vinita Butt, looking the dimpled darling opposite Johnny Walker, in Geeta-Rafi's *Jaane kahaan meraa jigar gayaa jee*, so trendily tuned by O P Nayyar in *Mr & Mrs 55* (6)
13 While, here, it's Asha-Talat dueting, no less captivatingly, in Chitraguptan tones of *Do dil dhadak rahen hain aur awaaz ek hain*, an ear-holder underscoring the 'spell' of the 1956 Nalini Jaywant-Ajit starrer (5)
14 Rue going into Government Laboratories for thin liquid food (5)
16 Trust them we silvers did at high personal cost! (5)
17 Its five letters are the five letters of Poona (5)
19 Goodies looking so mouth-wateringly spread as to make you want to consume the furniture, too, on which they are set? (8)
21 Dull rising in Indian Empire trick (6)
22 Allowance made, groping for the period pertaining to which the Art Magazine reference crops up? (6)
23 Sethna associated with Timon (6)
25 111: whether the general being promoted was lucky, too, is something this vintage war hero additionally sought to know (6)
26 To which Eskimo Hockey belongs (3 3)

For answers, see Page 80

Raju Bharatan is the originator of the 'Sunday Cryptic' crossword in *The Times of India*, where he set the first 1,500 puzzles

TIPS FOR BEGINNERS: A whole variety of clues goes into framing a cryptic puzzle. For instance, the anagram. The clue here could be: *Unresting opponent of authority* (*Unresting* being the 9 letters of *insurgent* rearranged). Another variety of clue is the palindrome—*DEIFIED*, when viewed backward or when viewed up in a Down clue, reads *DEIFIED* all the way. Next, there could be the clue (8-letter answer) reading: *Complete view of daughter sandwiched between parents*—*PANORAMA* (*PA/NORA/MA*). The 8-letter solution to the clue, *The framework of our constitution*, is *SKELETON*. At times, what looks straight could prove tricky. For example, the clue, *How we stand*—has *UNITED* for its 6-letter answer. The clue, *How we fall*, has *DIVIDED* for its 7-letter answer.

BRAIN GYM

WORDWATCH

Change the third letter of each of the words below to turn it into another valid word. You have to change each word in such a way that the third letters, when read downwards, will reveal a ten letter-word. Therefore, what now reads KRZSAPROKD will be a valid, meaningful word.

BAKE
CURE
MAZE
PEST
NEAT
ROPE
PORT
FOOD
POKE
SODA

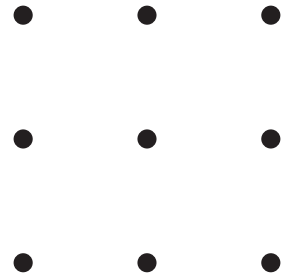
RIDDLER ON THE ROOF

Expert at cracking riddles? Try these mind-benders.

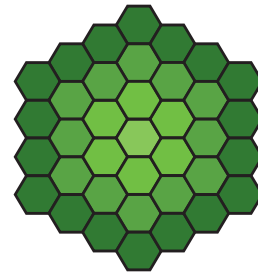
1. The man who invented it doesn't want it. The man who bought it doesn't need it. The man who needs it doesn't know it. What is it?
2. Pronounced as one letter,
And written with three,
Two letters there are,
And two only in me
I'm double, I'm single,
I'm blue, black, and grey,
I'm read from both ends,
And the same either way.
What am I?
3. Whoever makes it, tells it not. Whoever takes it,
knows it not. Whoever knows it, wants it not.
What is it?
4. You do not want to have me,
But when you have me,
You do not want to lose me
What am I?
5. A certain crime is punishable of attempted but
not punishable if committed. What is it?

GEOMETRYST

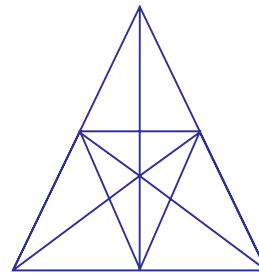
1. Can you draw exactly four straight lines that pass through ALL nine spots, without removing your pen from paper?



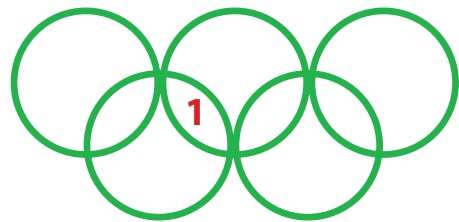
2. How many hexagons, in total, can you find in this puzzle?



3. How many triangles can you find of any size in this diagram?



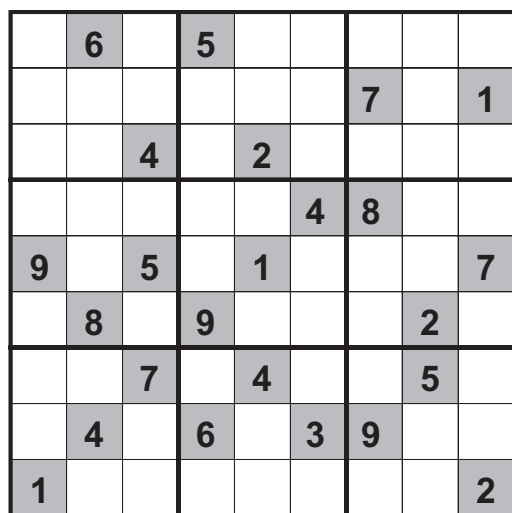
4. Place the digits from 1 to 9 in each closed area so that the sum of the digits in each complete circle is the same—1 has already been placed.



Courtesy www.brainbashers.com and
www.rinkworks.com

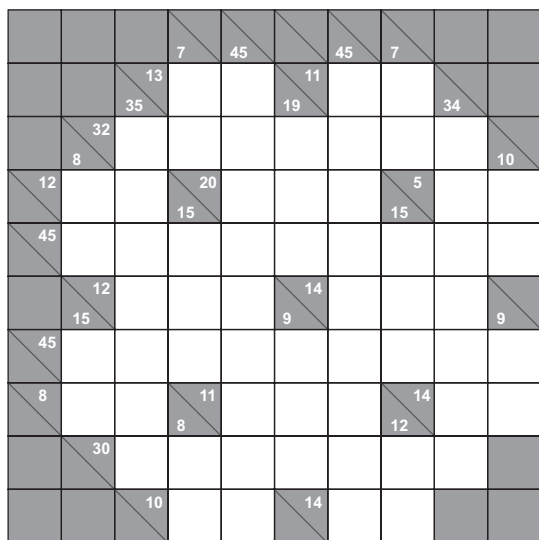
HEADSTART

SUDOKU FOR YOU



Choose a number from 1 to 9, and place it in the grid. Every digit from 1 to 9 must appear once, and only once, in each of the columns, rows and in each of the sets of nine boxes.

KOFFEE WITH KAKURO



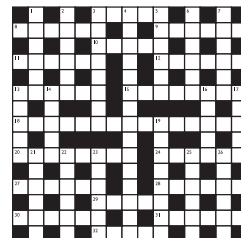
The object of a Kakuro is to insert digits from 1 to 9 into the white cells to total the clue associated with it. However, no digit can be duplicated in an entry. For example, to total 6, you could have 1 and 5, 2 and 4 but not 3 and 3. You may, however, use a number again in the same row or column.

SOLUTIONS TO
EXCLUSIVE HARMONY
CROSSWORD 36

78

ACROSS:

3 Seths; 8 (*He should*) be shot; 9 Inroad (*In/Road*); 10 acorn (*a/cor/n: roc turning into an*); 11 a donor (*a/Don/or...*); 12 grooms; 13 In-Guru; 15 overruns (*drives recklessly enough to slaughter, overruns splits into over/runs*); 18 stung to the quick; 20 *Filmfare* (Bimal Roy was voted Best Director for 1953, 1954, 1955, while insisting it must read *Do Bigha Zamin*, not *Do Bigha Zameen*); 24 tonsil (*no slit, its 6 letters rearrange into*); 27 a lurch; 28 *Bullet*; 29 email (*its 5 letters could be a mile*); 30 Adrian (*AD/RIAN: Nair confronting DA (District Attorney), looking back*); 31 enough (*neo-hug its 6 letters rearrange into*); 32 (it) seems



DOWN:

1 head-on; 2 Borde, Chandu (*C/hand/U: hand in CU, Cambridge University*); 3 STARDUST; 4 tools of the trade; 5 single; 6 ardour (*AR/dour: AR is Border*); 7 Yasmin; 13 *insaf*; 14 gruel (*G/Rue/L: Rue going into GL, Government Laboratories*); 16 Units (Trust); 17 Sakal; 19 eatables (*ea/tables*); 21 ILLUDE (*I/llud/E: dull rise in IE, Indian Empire*); 22 margin (*Marg in...*); 23 Athens (*Sethna is its 6 letters rearranged*); 25 Nelson (stands for 111 in cricket); 26 Ice Age

BRAIN GYM

Wordwatch

BASE
CUTE
MARE
PEAT
NEWT
ROBE
POET
FORD
PORE
SOYA

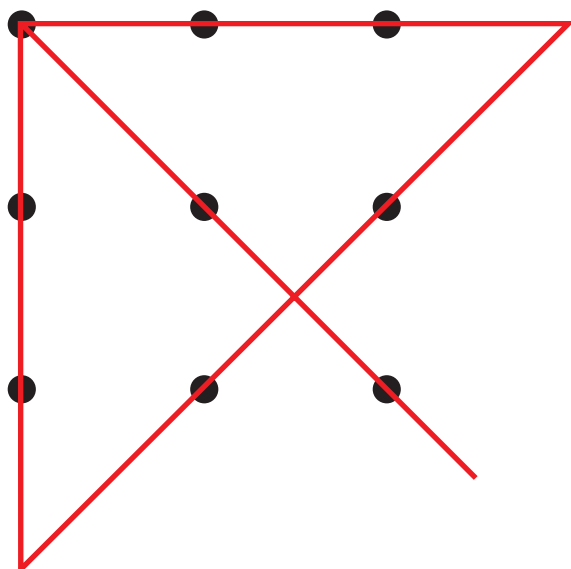
79

Riddler on the roof

1. Coffin
2. Eye
3. Counterfeit money
4. Lawsuit
5. Suicide

Geometryst

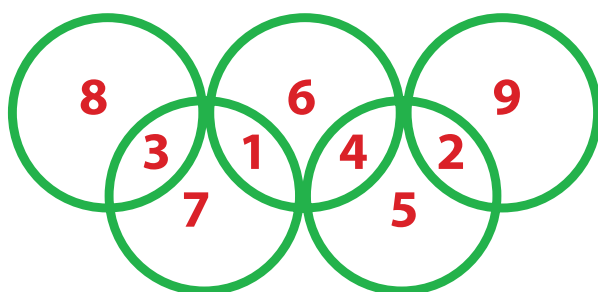
1.



2. There are 64 hexagons in total. There are 37 single hexagons, 19 hexagons which contain 7 smaller hexagons, 7 hexagons which contain 19 smaller hexagons and one large hexagon which contains all of the smaller hexagons

3. 47 triangles

4. The sum of the digits in each circle is 11.



EXCLUSIVE

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CitiSpace 022-22882018

Clean Mumbai Foundation 022-22044838

Dignity Foundation 022-23898078

NAGAR 022-22021621

15

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Captain Balwant Singh 011-9910074316

October 14, 2007

Senior Citizens Welfare Association,

K&L Block, Sarita Vihar, New Delhi.

9 am to 2 pm

Tel: J.R. Malhotra, 011-26943759;

D Seth, 9811356076

07

SOLUTIONS TO SUDOKU

7	6	9	5	8	1	2	3	4
2	5	8	4	3	9	7	6	1
3	1	4	7	2	6	5	8	9
6	7	1	2	5	4	8	9	3
9	2	5	3	1	8	6	4	7
4	8	3	9	6	7	1	2	5
8	9	7	1	4	2	3	5	6
5	4	2	6	7	3	9	1	8
1	3	6	8	9	5	4	7	2

80

SOLUTIONS TO KAKURO

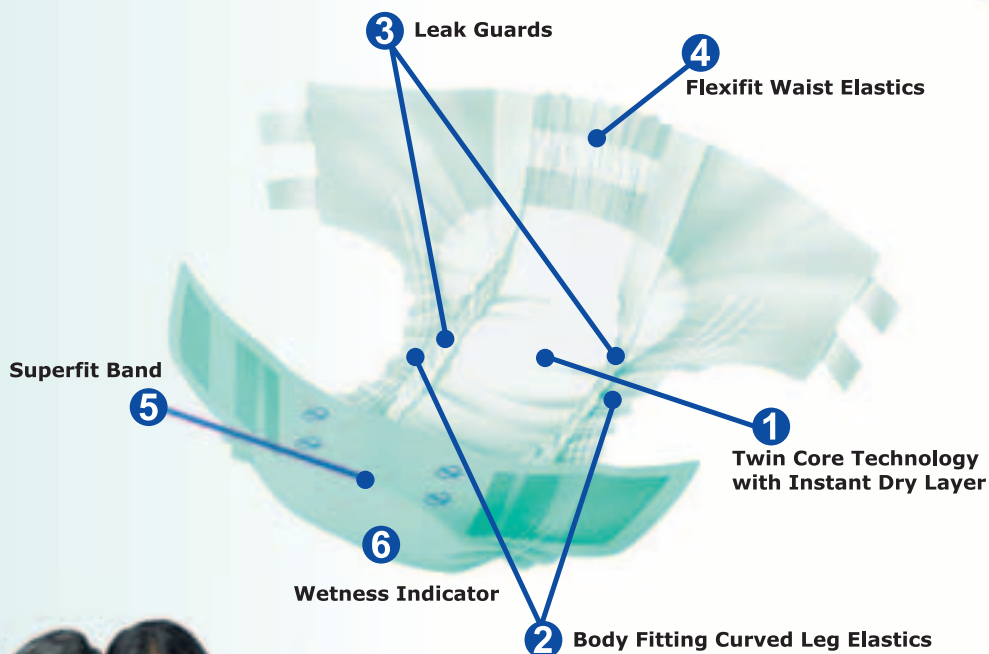
			7	45		45	7		
		13	5	8	11	9	2		
		35			19			34	
	32	9	2	3	8	1	5	4	10
12	7	5	15	9	7	4	15	3	2
45	1	7	6	5	4	2	3	9	8
	12	3	8	1	14	3	4	7	9
45	9	4	1	6	5	7	8	2	3
8	6	2	8	11	2	1	8	12	8
		30	8	2	7	3	5	4	1
		10	6	4	14	6	8		



TEXT: RAZA; Courtesy: MOHAMMED S

“I am a heart patient but somehow I get a lot of strength from God to do this work. When I ask the public to help the cause, they give me money; and when I turn to the government for help, they usually give me garlands and certificates.”

About 15 years ago, **Mohammed Sharif's** 22 year-old son was murdered in Sultanpur, Uttar Pradesh. His body was found in a sack and had been declared ‘unclaimed’ by the police. That day Sharif resolved that he would ensure that the unclaimed dead—Hindu or Muslim—in Faizabad district would get proper last rites. A cycle mechanic, Sharif, now 68, started by calling police stations every morning for information on unclaimed dead bodies. He would cart the unclaimed dead on a hired rickshaw to a burial ground or burning ghat. Gradually, donations started trickling in from well-wishers and he managed to build a 10 x 10 ft room to bathe Muslim bodies and store shrouds and other essentials for burial. Donations also include two mobile phones, two helpers and two open rickshaws. Sharif has performed the last rites of 500 Muslims and 700 Hindus since 1992. It costs him Rs 1,000 to arrange for every Hindu funeral; for every Muslim funeral, he spends Rs 2,200. Mohammed Sharif can be contacted on 09235853230.



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