

OCTOBER 2008 Rs 30

harmony

celebrate age



SILVER
AWARDS

08



A photograph of a smiling man with glasses, wearing a blue shirt, sitting in a blue folding chair. He is holding a glass of water in his right hand and a newspaper in his left. He is barefoot and has his legs crossed. The background shows a large blue lake, green hills, and mountains under a clear blue sky.

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SUPERSILVERS

Harmony's heroes are back.

It's time once again to honour 10 silvers who have made the world a better place, at Harmony Silver Awards 2008.

The stories of these fighters bring our pages alive this month. While 70 year-old Hasnath Mansur in Bengaluru has struggled to awaken Muslim women to their potential, 78 year-old Pune resident Baba Adhav's crusade to bring dignity to the mass of unorganised labour in India continues undaunted. Subhashini Mistry, 68, battled poverty and deprivation in her own life to offer free healthcare to the poor. And 53 year-old 'water warrior' Laxman Singh went head to head with the arid land of Rajasthan—and won.

These are just some of our winners who will share the spotlight at the Awards. They have been chosen by an eminent jury, which includes pioneering judge Leila Seth; Shekhar Gupta, editor-in-chief of *The Indian Express*; actors Om Puri and Victor Banerjee; and Member of Parliament Priya Dutt. Our heroes exemplify *Harmony's* motto—Celebrate Age. And that's the thread that will run through

the event, on 7 October in Mumbai. Silvers trained by salsa dancer Sandip Soparrkar will show their moves; *Hasya Kavi* Surender Sharma will entertain in his inimitable style; and artists from BIG entertainment will perform a medley of chart-toppers from the 1960s to the 1980s. My thanks to them for helping us make the Awards memorable.

The Harmony Silver Awards are one more significant step in bringing silvers to centrestage—our promise since inception. Another promise we are making good on: bringing value to the lives of silvers across India. On 9 September, Harmony organised a half-day seminar, 'Reverse Mortgage: Living with Dignity', in association with the National Housing Bank (NHB). The reverse mortgage scheme, launched in India last year, is a loan that can be availed by silvers by mortgaging their property while continuing to occupy it, providing them a source of income. There have been few takers for the loan, owing to concerns ranging from property valuation, interest, inheritance and taxation, to a mindset that prevents many Indians from using the home as equity.



DONALD WOODROW

These are the concerns we sought to address at the seminar, our second with the NHB—the first was held in Mumbai in January 2008. We need more such seminars to make reverse mortgage popular. To this end, NHB and Harmony signed a Memorandum of Cooperation. The two organisations will soon launch a helpline—a common number accessible in major towns and cities at the cost of a local call—where counsellors will answer all your queries. Watch out for the number in our magazine, and newspapers. And empower yourself with Harmony.

Tina Ambani

Tina Ambani

A Dhirubhai Ambani Memorial Trust Initiative

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Visit www.harmonyindia.org now and check out this month's stories!



Second Innings: The Silver One
A study of Generation Mature
by Jasravee Kaur



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column one

Harmony Silver Awards acknowledge silver power—the power to change oneself, and then the world. We believe such a quality is not rare—*Harmony* prides itself on bringing out the best in people—yet it's not easy to spot such gems. For over three months, our team pored over previous issues of *Harmony* magazine, newsmagazines and national newspapers to look for deserving people. Combined with nominations from our readers, social scientists and gerontologists, we arrived at an impressive list of 100 silvers by mid-August. Editing the list to 50 was solely based on the strength of initiating new beginnings.

Not everyone from the final 10, selected by our eminent jury, was easy to reach. Finding Kambel Chulai in Jaintia (Meghalaya), Hirbaiben Lobi in Jambur Gir (Gujarat) and Subhashini Mistry in Hanspukur (West Bengal) was a challenge for our writers and photographers, but nothing compared to the challenge our heroes have taken on—the challenge to reach higher selves. What you see of their work in this issue is just a glimpse into their lives. For greater visual insights, log on to our website www.harmonyindia.org

Elsewhere in the magazine, we celebrate love for festivals and food with Dr Pushpesh Pant ("Sweet Surprise"), health (introducing Dr Joe Lewis of Kaya Life on diet, weight and exercise), financial security ("Step by Step", a reckoner to claiming medical insurance), and harmony.

—Meeta Bhatti



Our society is not at all aware of the special needs and problems of older people. Many of them are neglected, unloved, ignored and even

abused. The situation is much the same across the world. To make people aware about the problems of the elderly, the United Nations designated 1 October the International Day of Older Persons in December 1990, following up on initiatives such as the Vienna International Plan of Action on Ageing, adopted by the 1982 World Assembly on Ageing and endorsed later that year by the United Nations General Assembly. The day is intended to recognise the contributions of older persons and to examine issues that affect their lives.

On this day, I believe every family should make an effort to honour their elderly. Moreover, newspapers and magazines should produce special issues on the problems of seniors; radio and television channels should run special programmes; and schools, colleges, youth clubs, trade unions and pensioners' associations should observe the day. This would also be the ideal date to organise entertainment programmes for the elderly and hold seminars to highlight concerns. Right now, the day comes and goes every year with only a cursory mention in the media. If the International Day of Older Persons is given the importance it deserves, it will go a long way in raising awareness about the problems of the elderly.

HARE KRISHNA CHAKRABORTY

Agartala

The letter of the month wins music CDs from Big Music



We don't often realise how films and television serials can be a significant influence on how the society regards both ageing and senior citizens. Recently I went to see the much-hyped movie *Singh is Kinng* directed by Anees Bazmee and produced by Vipul Shah. Apart from Akshay Kumar and Katrina Kaif, who essay the lead roles, the film also features Ranvir Shorey who plays a character called Puneet. At one

stage in the film, when an elderly person breaks a juice container, Puneet remarks, "Remove this senior citizen from the job." He follows this up with another insulting remark, "Had this senior citizen been in government service, he would have been made to retire thrice." And later on, he addresses an elderly person as "bloody senior citizen". These distasteful remarks present senior citizens in poor light. Considering

that it is such a huge success, this film will influence the youth and reinforce stereotypes that already exist in society regarding older adults. Dialogues like this merely perpetuate ageism, which is a systematic process of creating stereotypes and discrimination against people on the basis of age.

We have already written to both the makers of the film and the actor involved—Bazmee, Shah and Shorey—requesting them to remove these derogatory dialogues that disparage older adults from the film. We sincerely believe that the required action will be initiated soon. More important, as a society, we need to challenge and fight against attitudes at different levels so that older adults can claim their legitimate place in society.

SAILESH MISHRA

Founder President,
Silver Innings Foundation
Mumbai

I read your cover feature, "The Fight against Breast Cancer" (September 2008) with great interest. Today, countless women suffer from this disease but it is

heartening to know from your fact-file that early detection can save lives. Indeed, the stories of the survivors featured in *Harmony* were very inspiring. Your article should serve as a wake-up call for mature women to get themselves tested on a regular basis. Also, the story on violinist Dr N Rajam and her family ("Family Rhapsody") was delightful. Apart from the musical legacy she has passed on to her daughter and granddaughter, even more impressive is the bond of love they obviously share. Their beautiful photograph is a picture of true 'harmony'! Please continue to spread joy and happiness in our lives with your magazine.

HANSA G BHARUCHA

Mumbai



CONTRIBUTOR



This month, in 'At Large', author **Susan Visvanathan** writes about the influence of TV on the intergenerational equation. A professor of sociology at Jawaharlal Nehru University, Delhi, she has authored eight books, including *Something Barely Remembered*, which is being adapted into a film. She has been a fellow of the Nehru Memorial Museum and Library; honorary fellow of the Indian Institute of Advanced Study, Shimla; visiting professor to Maison des Sciences de l'Homme, Paris; and Charles Wallace Fellow to Queens University, Belfast. She sums up her perspective on ageing with a quote by Sri Ramana Maharishi: "Only so long as one considers oneself bound, thoughts of bondage and liberation continue."

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 a 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

NEWSWORTHY

SHOPPING LIST

Retail giant Tesco is planning a store with a difference in Newcastle: the **UK's first pensioner-friendly supermarket**. Expected features include non-slip flooring; wider aisles; checkout counters with plenty of space to manoeuvre; shopping trolleys featuring magnifying glasses, locking wheels and built-in chairs to rest tired feet; smaller baskets with longer handles and wheels; long metal steps running along edges to reach products; and large signage. The inspiration for the 60,000 sq ft store, which will be built on the campus of Newcastle University's proposed Institute for Ageing and Health, is Seniorenmarkt in Grossraschen in eastern Germany (featured in 'Orbit', July 2006 issue of *Harmony*). "Retailers need to address the needs of an ageing population and the opportunities to support healthy lifestyles and independence," Professor Jim Edwardson of the Institute for Ageing and Health tells *The Guardian*. "We hope this is the first of many such elder-friendly stores in the country."



DEALING WITH DEMENTIA

In 2006, an estimated 26.6 million people worldwide were afflicted by **Alzheimer's disease**, a terminal disease that has a progressive pattern of cognitive and functional impairment. The most common form of dementia, it is generally diagnosed in people over 65 years of age.

On 20 August, Delhi-based NGO Agewell Foundation conducted a seminar on dementia in the capital. "Older people and their families often go through years of torment before seeking an Alzheimer's diagnosis," said neurologist Anup Kohli of Apollo Hospital. This is unfortunate as silvers may also suffer memory loss owing to depression, reactions to certain drugs, minor strokes or vitamin deficiencies—and can thus be treated. "Alzheimer's has affected more than 1.5 million silvers in India. Yet everyone chooses to ignore it," added Himanshu Rath, founder of Agewell. All the speakers urged the government to offer more support to family members and primary caregivers who take care of silvers suffering from dementia.

Meanwhile, World Alzheimer's Day (21 September) was observed in Mumbai last month. NGO Silver



Over
26.6
million people
worldwide are
afflicted by
Alzheimer's

Innings Foundation organised the screening of *Burden of Love*, an Indian documentary about Alzheimer's, and a week-long awareness programme for silvers, paramedical professionals and students in association with Alzheimer's & Related Disorder Society of India (ARDSI) Mumbai Chapter, Harmony for Silvers Foundation, HELP Library, The Family Welfare Agency, Shree Manav Seva Sangh, Federation of Senior Citizens of Maharashtra (FESCOM) and All India Senior Citizens' Confederation (AISCCON).



GRANNY'S LAW

A new law enacted in the state of New York in the US imposes **stricter sentences for those convicted of crimes against silvers**. According to 'Granny's Law', if the assailant is at least 10 years younger than the victim and the victim is over 65, the charge for assault automatically goes up from 'misdemeanour' to 'second-degree assault', which is punishable by up to seven years in prison. "This law was specifically designed to punish those who prey on the elderly as 'easier targets'," senator Martin J Golden, who sponsored the law, tells newspaper *Brooklyn Daily Eagle*. "People capable of attacking the elderly are not simply muggers. They are a dangerous menace to society and should be kept behind bars for as long as possible."

TRENDS

GENERATION M

At *Harmony*, we like to call silvers Generation A, people with a wealth of wisdom and experience to share. Now, here comes a study that calls them Generation M—M stands for mature—and echoes what we've been saying all along: **silvers are a segment that marketers, advertisers and businessmen cannot afford to ignore.** According to the author of the study Jasravee Kaur, partner at Mumbai-based firm Master Sun Consulting, this segment is becoming increasingly alert to the changes of the external world.

mutual funds. The contribution of older people to the income tax department in 2007 was Rs 80.5 billion.

Sunrise sectors: Products and services related to independent living are emerging as sunrise sectors in the context of Generation M. These include security systems, emergency services, retirement resorts, and consumer durables as well as personal care-related products and services, anti-ageing cosmetics and services, fitness products and services, and nutritional products

and exploring newer products, their utility and relevance. Seniors have taken effortlessly to mobile phones and are attracted to newer models with cameras and other value-added features. They also desire to become computer-literate; many elderly people have attended computer courses and have access to computers at home.

Insights and attitudes: Generation M seeks active participation and inclusion in all aspects of life and doesn't like being confined to the fringes. Today's seniors enjoy travelling, watching TV, listening to music and going out with the family. They are inclined towards

SOME HIGHLIGHTS:

Financial profile: This is a generation that is spending well, and not just on medicine and anti-ageing products but to support an active lifestyle. In urban India, senior citizens are increasingly opting for second careers. Further, many of them have high purchasing power; have higher savings; and are becoming more open to investing in medium-risk instruments like

and dietary supplements. Increased prosperity among the elderly will also create opportunities for wealth management and products like reverse mortgage.

Response to technology: Generation M is seeking more information about technology

and social and volunteer work as it fulfils their need for recognition and self-assurance. Their friends are key influencers—they provide an important sounding board and influence brand choices. And for many seniors, religion is a coping mechanism to deal with excess time at hand and their changing role and status in the family.

To read the entire report, go to www.harmonyindia.org



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At Manipal Cure and Care, we offer you all preventive, wellness, beauty services and products under one roof. We are the first to introduce technologically advanced dental and skin care services. These services are delivered by expert medical practitioners, through leading edge technology. Speaking of technology, may we mention that we've emerged as the 'hub of innovation'. We introduce a new product every 90 days and a new technology every 180 days. You'll also find best practices such as A-M-P-L-E Card (Allergies, Medical History, Past History, List of Medication and Emergency Number), EMR (Electronic Medical Record), Integration of CIMS (Cumulative Index of Medical Specialists - Pharmaceutical Drug Interaction Alert) with EMR, Customer Charter and error proofing methodology, which are unheard

of in India. All our centers offer quick and quality services. Many of our centers house Foot Solutions - the leading health and wellness brand in the U.S., which focus on foot care, comfort shoes and custom arch supports. We also offer some of the world's best skin care brands like Living Proof, Harley Street London. Besides, we have also launched Robert Schwartz cosmeceutical & nutraceutical, for the first time in India.

But that's not all. By setting up centers in malls and high-streets, we gave 'healthcare' a new face - for very the first time in India. Thereby making the whole experience engaging and convenient. Today, these centers have emerged as a trusted one-stop-shop for all healthcare needs. We bagged the Golden Peacock for Innovative Product / Service Award 2007 and the ACHSI certification for customer safety and service quality - again, for the first time in India. These recognitions stand testimony to our commitment to excellence. Today, Manipal Cure and Care has five centers across Bangalore, Mumbai, Pune and Ahmedabad. Now, plans are underway to spread across India, South East Asia and Middle East.

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'Cellular rubbish'—unwanted protein deposits in the body—is said to be responsible for two of the most



debilitating diseases that affect silvers: Alzheimer's and Parkinson's. In both cases, the waste disposal systems that clear the brain of abnormal protein go awry over time. Now, for the first time, with the help of gene manipulation scientists have prevented this age-related decline in an entire organ—the liver.

"We have been able to prevent the failure of the cleaning mechanisms," writes Dr Ana Maria Cuervo (see photo) of Albert Einstein College of Medicine of Yeshiva University, New York, in the September 2008 issue of journal *Nature Medicine*. **"And if we can keep the cells clean, they keep working properly until late in life."** Cuervo hopes that drugs exerting a similar effect throughout the body may help us enjoy healthier lives well into old age. "Also, evidence is mounting that two dietary interventions, low-fat and calorie-restricted diets, help cells to maintain efficient protein clearance," she adds.

NEW TRICKS FOR OLD BRAINS

Silvers are mentally just as adept at learning new skills as younger adults, according to German scientists. A team led by Janina Boyke, from the Department of Systems Neuroscience at the University of Hamburg, undertook a test project to teach 69 healthy German men and women between the ages of 50 and 67 to juggle. A similar project was previously conducted on 50 people between the ages of 18 and 30. Here, juggling involved keeping three balls in motion for a minimum of 60 seconds.

The subjects were scanned thrice: before learning to juggle, after three months of juggling and after three additional months following the cessation of the juggling instruction. While none of the silvers learned to juggle with great proficiency, brain scans showed that they had learned a new skill and that their brains had structurally registered the new learning, reports German news agency DPA. Although the silvers did not learn to juggle as well as younger adults, those who did learn showed similar increases in grey matter in the visual motion area of their brains. As in young adults, these grey matter changes return to baseline after three months without practice. "Human brains retain some structural plasticity as they age," says Boyke. "Older brains can definitely learn new skills. However, age-linked limitations such as poorer hand-eye coordination and neural function could impede the process."





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(Source : Chandigarh Tribune, Dated. 29-9-2007)
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- **Dr. Parveen Chandra**, MD, DM, Former Consultant Cardiologist, Escort Heart Institute & Research Centre, New Delhi. (Source : Proceedings of National Seminar on Edible Rice Bran Oil held on 8th May,1999 at New Delhi)
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- **Dr. Shashank R.Joshi**, MD, DM, FICP, FICN, Endocrinologist, Lilavati Hospital, Mumbai.
(Source : Doctor's Meet at Mumbai on Sunday, 28th May,2006)

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MEDIA WATCH

BOLD AND BEAUTIFUL

Her teeth are false, her breasts sag and she has varicose veins on her legs. But that doesn't stop Lynne Ruth Miller from "celebrating every crease and fold in her body". The **75 year-old journalist-turned-stripper** (see photo) from San Francisco brought the house down at the Edinburgh Fringe festival in Scotland last month with two performances—

Ageing is Amazing and *Grannies Gone Wild*. In *Ageing is Amazing*, Miller stripped down to billowing underwear swaying to the tune of the *Strip Polka*. And in *Grannies Gone Wild*, she lobbed her underwear at the audience while singing *Anarchy in the UK*.

"My routines attack the notion that old people don't remember who they are and have to wear nappies," she tells London newspaper *The Times*. "When I'm on stage, I'm talking to the world, saying, 'Don't sit in your rocking chair; get out there and live'."



FALL SAFE

World over, falls are the most common causes of serious injury among silvers. A new website—www.worcsfallsprevention.co.uk—offers comprehensive and up-to-date information on prevention, causes, consequences and treatment of falls. This site has been set up by the Worcestershire Primary Care Trust (PCT) in the UK in conjunction with the Centre for Health Care of Older People at Barts, UK, and Queen Mary's School of Medicine and Dentistry and Mile End Hospital, both in London. "Most falls do not result in serious injury but the consequences of falling can lead to being fearful of falling again, and loss of confidence, mobility and independence," says Jackie Threshie, falls prevention coordinator at Worcestershire PCT. "Although falls are associated with old age, they do not have to be an inevitable consequence of ageing." Though this is a UK-based website, the information it provides is universally relevant—check it out.

ELIXIR OF YOUTH

The market in anti-ageing services and products is currently estimated at more than \$ 56 billion worldwide. And here's a luxe showcase for it: **ELIXIR International**, the world's first quarterly anti-ageing glossy. This 200-page magazine targeted at the high-net-worth consumer will launch in the US and UK this month at a cover price of \$ 7 (about Rs 300). Each issue will contain regular features on anti-ageing cosmetics, nutraceuticals, cosmeceuticals, diet and exercise, cosmetic surgery, cosmetic dentistry and spas. It will also

look at how readers can battle obesity, diabetes, Alzheimer's and cardiovascular disease with the latest medical anti-ageing and rejuvenation therapies.

"Today's consumers want to know about the latest products and the science behind them," says publisher Oskar Keysell. "ELIXIR International is about a sophisticated anti-ageing lifestyle that includes taking preventive health protocols to stay healthy for longer, with the added bonus of looking better." To find out more, go to www.elixirnews.com



FACE OFF

FACE THE FAT



While its appearance on the body is dreaded, fat on the face is perceived as a sign of youthfulness. Injecting small amounts of fat from other parts of the patient's body is a popular technique among cosmetic surgeons to make faces look younger. However, this procedure has not always been successful owing to damage caused to fat cells. Now, a **new fat grafting technique called 'coring'** developed by American plastic surgeon Bahman Guyuron dramatically improves the chances of success, reports newspaper *The New Zealand Herald*. Guyuron's coring method involves a thin syringe with a bevelled needle being inserted into the chosen area of fat. The syringe is twisted around as it is pressed in deeper. The result is a long string of fat, which has not gone through the trauma of suction. That fat is then washed and inserted wherever facial volume has been lost. The new method has posted success rates of between 75 and 80 per cent in the past three years of trials with shorter operating times, fewer complications, and shorter recovery times.

LOVE THAT!

LOVE LETTERS

"We fell in **love the old-fashioned way**," rhapsodises 96 year-old Chauncey Christofferson. He's not kidding. He married his sweetheart Thelma Symonds, 85, at Kimberly Hall nursing home in Windsor, Connecticut, in the US, after corresponding with her through letters, reports United Press International. Symonds had moved to Kimberly Hall after losing her husband of 60 years. She started corresponding with Christofferson after he responded to an article she had written in a military magazine about her late husband. "We wrote for seven months until I finally came to meet her," he says. "I walked right into her room, unannounced. And I knew I had to marry her." Symonds's reaction: "I just feel plain excited."



Heart-felt: In August, the B M Birla Heart Research Centre in Kolkata organised a cardiac rehabilitation and free health and heart check-up programme for 100 silvers from all sections of society. A special free health check-up camp was also organised for the residents of Nabadiganta, an old age home.

BUILDING A DREAM

Here's proof of how one man's labour of love can become a community's pride. When Donald Miller first bought the **Gardens of Hanbury** in London's Epping Forest in 1970, it was a Victorian garden used to grow produce. Over the next forty years, Miller and his team of retired stonemasons and bricklayers toiled on the site. Last month, according to www.thisislocallondon.uk, the transformation of the Gardens into a **leisure park for retired people** was complete. "In the 19th century the place was used by travelling minstrels and actors because there were no other facilities for people to enjoy," explains Miller. "I enjoyed it so much here I wanted other people to enjoy it as well." The park has shelters built with stone, areas to play croquet, giant chess and mini golf, and an area for barbecues. It's open to the public—free of charge—on Mondays, Tuesdays, and Wednesdays.

WORTH YOUR WHILE

WILD AT HEART

In May 1978, 12 nature lovers—six of them retired—came together in Kolkata to create Prakriti Samsad, a platform for people who appreciate nature. “We organised field trips where we could observe rare species of birds,” recalls 50-something Kushal Mookherjee, a founder-member. Today, the group has 90 members, of whom 40 are silvers. They meet on the last Saturday of

each month. Now their interest has expanded to include mammals, reptiles, amphibians and butterflies. In 1983, Prakriti Samsad was registered under the West Bengal Societies Registration Act.

The group has compiled a list of birds in East Kolkata wetlands, Central Park, Dankuni and Narendrapur wildlife sanctuary. They have also conducted a study of the Sunderban, with its vast mangrove habitat. “The water bodies are home to a number of animals—from tiny zooplanktons to the tiger,” Mookherjee adds. These studies are featured on www.prakritisamsad.com and its monthly newsletter *Samsad News*.

“This activity keeps us physically fit and mentally active,” says the organisation’s 75 year-old president, Sujata Mitra.



PRAKRITI SAMSDAD

The birders at Sandakphu

DIY: BE A BIRDER

- Get yourself a good pair of binoculars and a field guide—a book with pictures of birds and tips to identify them. Popular books include *The Book of Indian Birds* by Salim Ali, *Popular Handbook of Indian Birds* by Hugh Whistler and *Pocket Guide to the Birds of the Indian Subcontinent* by R Grimmett, C Inskipp and T Inskipp.
- To find birds easily, you should learn about the habitat each species of bird prefers. Do they like to spend their time at the top of a tree, on the ground or on a lake? Songs and calls are excellent identification mechanisms.
- Keep a diary of the birds you see.
- Join a group of other birders. Start by calling the local bird-watching club—all major cities and towns have them. Or go to the park with your binoculars. Someone is sure to strike up a conversation.



OFFBEAT

DON'T SWEAT IT

Eight years ago, Shiseido Research Centre, an affiliate of Japanese cosmetics maker Shiseido, announced the existence of *kareishu* or ‘ageing odour’ in people over the age of 40. Its scientists identified nonenal, a “greasy-smelling” chemical as the cause, the result of a build-up of unsaturated fatty acids. Following the survey, a variety of anti-odour products are being lapped up by paranoid men, reports Reuters. For instance, Aoki Holdings Inc started selling ‘deo-

dorant suits’ and anti-odour shirts and socks last year. The 61,950 yen (about Rs 25,000) suits are laced with disinfectants that break down substances that produce ageing odour and the smell of sweat.



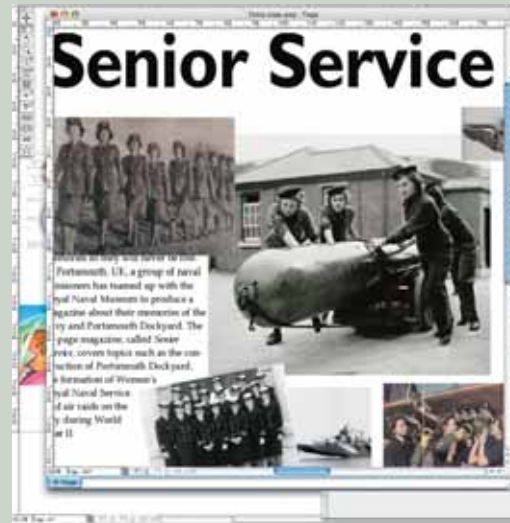
Surprised by the Japanese study, George Preti, a scientist at the Monell Chemical Senses Centre in Philadelphia, asked a group of 25 volunteers to walk up and down the stairs; then used funnels to collect the sweat from their backs. They discovered that the sweat of people over 40 did have higher concentrations of a few chemicals, but the chemicals in question didn’t carry a strong smell. According to Preti, the nonenal is probably a result of the seafood-heavy Japanese diet that has the potential to cause a build-up of unsaturated fatty acids.

H RECOMMENDS

Run for your life. According to new research published in journal *Archives of Internal Medicine* in August, middle-aged and older people who run are more likely to live longer and have a lower risk of disability in later life. The study, conducted by scientists at Stanford University in the US, suggests that activities such as running or jogging increase cardiovascular fitness; improve aerobic capacity; increase bone mass; improve response to vaccinations; and boost thinking, learning and memory functions.



Make a magazine. Chronicle your memories so they will never be lost. In Portsmouth, UK, a group of naval pensioners has teamed up with the Royal Naval Museum to produce a magazine about their memories of the navy and Portsmouth Dockyard. The 24-page magazine, called *Senior Service*, covers topics such as the construction of Portsmouth Dockyard, the formation of Women's Royal Naval Service and air raids on the city during World War II.



Sing for their supper. You can use your talent to raise money for the poor. Take a cue from 'Saankari', a group of women in Mumbai who sing *bhajan* (in 10 languages) at functions and festivals to raise money for a cause—they choose a different non-profit organisation every year. The group was formed in 1977 by housewife Jaya Vencatesan. Today, the group has 90 members, with more than half of them above the age of 50. "Our programmes are now booked six months in advance," says Vencatesan, who is now 73. "And last year our collection crossed Rs 100,000."



Have something to say? This is the place to do it. Reach out to fellow readers with interesting anecdotes, inspiring stories and heartwarming moments from your life. Write in with full contact details, and make this space your own!

POWERED BY POSITIVITY

I am 86 and live alone in my cosy one-bedroom apartment in Pune. Five months ago, I slipped and fell in



Shah learning the Farsi script

the bathroom and fractured my right hip. I ended up spending three months in the hospital. Hospitals are not alien territory for me as I am a doctor and have worked in hospitals for decades till I retired some years ago. I am

familiar with hospitals as a patient too. I have had 16 major surgeries in my life. Eight years ago, I was diagnosed with breast cancer. After that, I had to have my gall bladder removed, and a couple of years later I went in for hysterectomy. Last year, I slipped when I climbed on a chair to reach out for a jar of pickle and fractured my left hip.

During my hospital stays, you will find me crocheting pillow-covers, tablecloth, bedspreads, TV covers and shawls. I gift these to my friends or use them to brighten up my

"As we grow old, we must invest in building a bank of strength"

home. I love to see the joy on people's faces when they receive these unexpected, handcrafted gifts.

I do yoga and pranayama every morning. And I believe that as we grow older we must constantly invest in building a bank of strength. Though I suffer from diabetes, I am able to keep it under control with

a balanced diet of vegetables and fruits. I also eat a handful of fresh leaves everyday—*tulsi*, curry leaves, *methi* (fenugreek) and *bel*.

Old age is usually accompanied by debilities. Therefore, it is important to hold on to our self-confidence and sense of humour. Recently after my 16th surgery, I was in the intensive care unit for a fortnight. When I came out, I told my brother that it was time I "went up". He simply smiled and said, "Show me the letter inviting you there and I'll release you." His mischievous banter helped lighten the moment.

These days, I'm learning Persian. I have mastered the alphabet and will now be moving on to grammar. Learning new things and making young friends makes me feel young, happy and active.

—Sushila Shah, Pune

TRAVEL TALES

In January 2004, I went on a six-month vacation to the US to stay with my granddaughter Pavitra who was doing her MS in Oklahoma. Many of my friends reminded me that life could get lonely out there. But I paid no heed as I was determined to make it as interesting as I could. Pavitra accompanied me on my trip to the US.

I believe in keeping myself fully occupied no matter where I am. So my weekends in Oklahoma sped by with shopping, laundry and visiting places. Along the way, I also met some wonderful people. Sowmya and Ramesh were a young Indian couple who had come to collect the parcel their parents had sent for them from Chennai. The three of us struck a warm, wonderful rapport the moment we met. Often, they drove me around to see temples. When Pavitra went to college, I used to go to a nearby park, pluck flowers and continue with my daily *puja* or chat with my children in Chennai on the Internet. Sometimes I even went to the university library and read Indian newspapers. At the university where Pavitra studied, I befriended professor Geeta. Geeta's husband was in



CHENNAI PIX

Balachandran: exploring the world

the terminal stage of lung cancer. I often visited her at the hospital to give her company while she sat near her husband's bedside. Unfortunately, her husband died two months after I left the US. Then

there was Lalita, a cheerful lady who was a member of a local ladies' club where women from different countries met every Friday for cooking sessions. I joined the club. These meetings were full of fun. All of us helped with cutting vegetables and grinding *masala*. I taught the women to make signature Tamilian dishes like *adai* (*dosa* made with different pulses) and *kesari* (*sooji halwa*). Recipes were jotted down fervently and treats relished with enthusiasm. Once when Pavitra and I were travelling to Dallas, I had packed some *idli* and curd rice. When I offered the food to an American couple, they liked it so much they asked for more.

Time flew by and soon my vacation came to an end. As I boarded the flight to Chennai, I felt I was returning home with a bounty of fond memories and friendships. If you have grandchildren living abroad, go visit them. You will return home truly enriched.

—Kamala Balachandran, Chennai

PEACEMAKER

After the barbaric bloodbath in Gujarat in 2002, valleys of distrust had been created between communities. On the face of it I was leading a peaceful retired life in Rajkot. But something inside me had started churning—a voice that urged me to do my bit. At the ripe old age of 74, what was I supposed to do?

One night I found my answer. I decided to write a book on the Muslims who had contributed to the economic and cultural progress of both Gujarat and India. In an atmosphere where Islam was being painted in shades of black and grey, I decided to contribute my mite in clearing the clouds of hatred and bias.

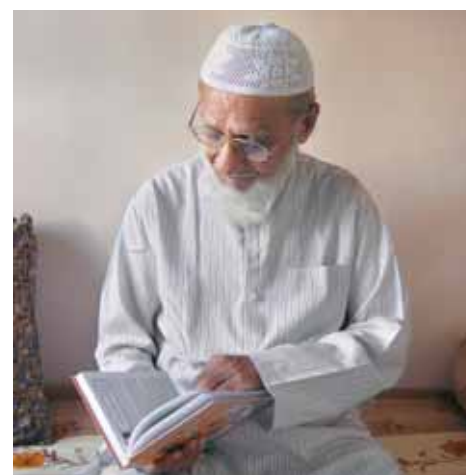
I have come up the hard way, having seen extreme poverty in childhood. To earn a livelihood, I have painted numbers on milestones on highways in Gujarat and hawked peppermint on the streets of Mumbai. I fought all odds and passed my matriculation in the early 1950s. Later I joined the local *taluka panchayat* in the administration department and retired in the late 1980s. I had never written a poem or an article in my life. Writing a book seemed like a Herculean task at first but I was determined to do it. I started by organising the stationery—foolscap books, pens, and papers. For research, I hit the streets of Gujarat armed with my leather bag, which contained all necessary documents, stationery and a water bottle.

Suddenly the book became the focal point of my existence. I travelled several hundred kilometres talking to Muslims who had contributed immensely to society at large: teachers, writers, sports personalities and social workers. I travelled on battered state transport buses, trains, auto rickshaws and bullock carts, and I ate at roadside *dhaba*.

After 23 months of research, writing and rewriting, my debut book, *Garvi Gujaratna, Gauravvanta Muslimo* (*The Noble Muslims of Glorious Gujarat*) was finally released in 2005. It has 264 pages that contain profiles of 101 eminent Muslims. Recently two more volumes have been launched to warm reviews. Today, at the age of 79, I am working on the fourth volume. I hope that I will be successful not just in my endeavour but also in ushering in an atmosphere of goodwill, trust and brotherhood.

—Akbar Ali Saiyed, Rajkot

"I hope to usher in an atmosphere of trust and goodwill"



Saiyed: healing wounds

We reserve the right to select articles, which will be edited to suit space and editorial considerations. Harmony takes no responsibility for advice offered in this column. **For more Your Space letters, go to www.harmonyindia.org**

SILVERS OF



Welcome to the second annual Harmony Silver Awards. Once again, we bring you 10 silver achievers who prove that the true celebration of age begins when you don't let the years get in the way of your dreams. These are people who didn't always make headlines but who made a life-altering difference to an entire community, village, organisation or, yes, even the planet. They stood up for their dreams even when it was so much easier to sit back and enjoy the autumn. Some pursued a cause after retiring from their jobs; some are setting new milestones in their career at an age when most people prepare to hang up their boots; and some others are proving that age can only sharpen an inventive mind.

THE YEAR

Our winners were selected from a 'Hotlist' of achievers that we compiled through the year—nominated by the *Harmony* team, readers and social scientists. To ensure a unbiased selection, we commissioned a jury comprising eminent personalities from various spheres: Shekhar Gupta, editor-in-chief of the Indian Express Group and an iconic figure in Indian journalism; Leila Seth, the first woman to become a chief justice of an Indian state and a key catalyst in the implementation of the amendment to the Hindu Succession Act which gave equal rights to daughters in joint family property; actor Om Puri who has won many National Awards; Priya Dutt, Lok Sabha MP and crusader for slum-dwellers; and Victor Banerjee, a national and international award-winning actor.

While there were many silvers who didn't make it to the final list, the award is in no way a comment on the standard or integrity of their achievement. *Harmony* salutes them for putting up an ardent fight for their cause. And as we do so, we urge every silver to listen to that long-ignored voice in the heart. If you look deep enough, you might just find a hero within you.

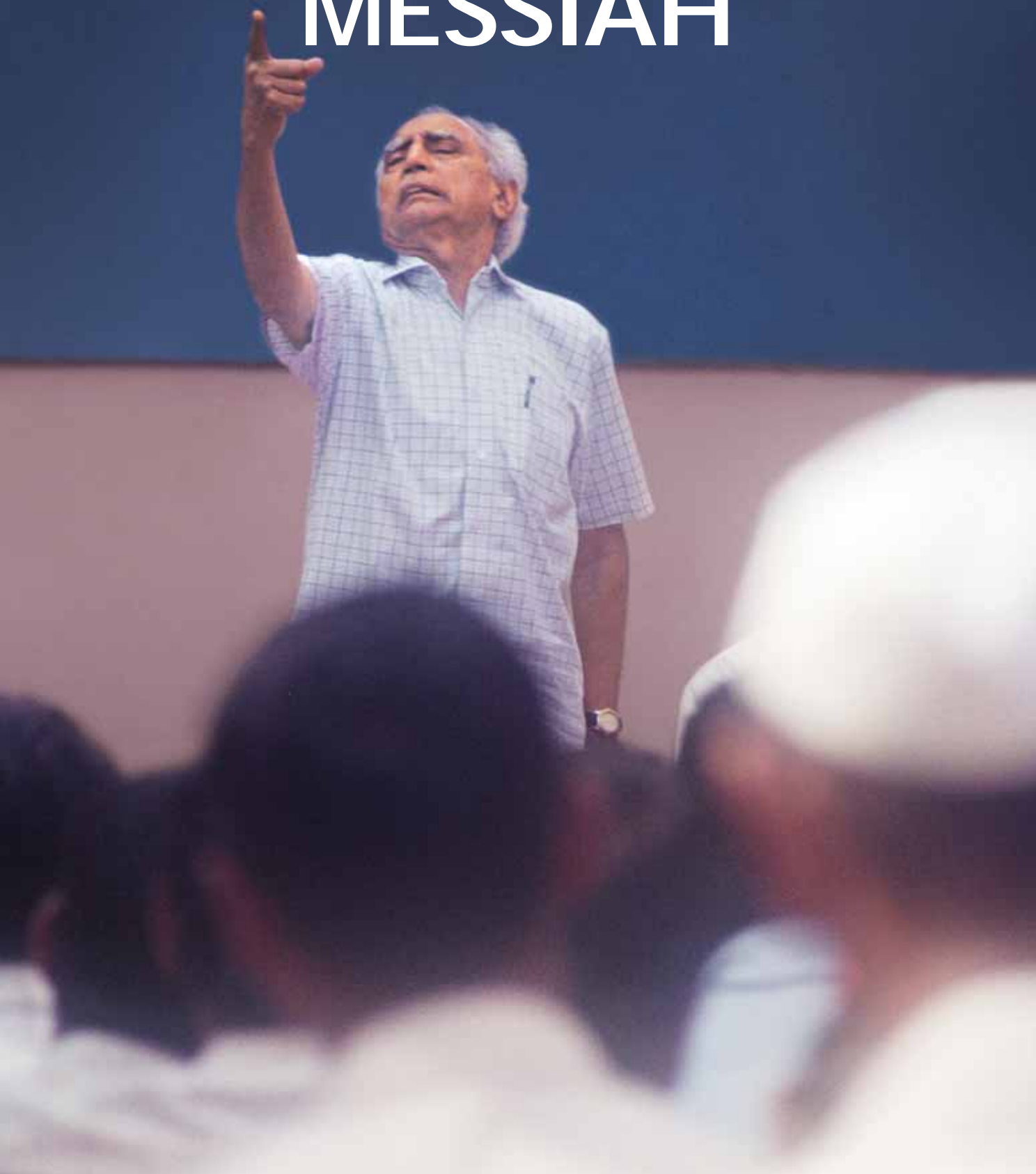
Harmony Silver Awards, sponsored by LG Mobile, was held at Rabindra Natya Mandir, in Prabhadevi, Mumbai, on 7 October 2008. The programme will be telecast on NDTV Profit. For details of the telecast schedule, log onto our website www.harmonyindia.org

OUR JURY

(From left) Leila Seth, Victor Banerjee, Priya Dutt, Om Puri, Shekhar Gupta



Labour's **MESSIAH**



Baba Adhav • 78 • Pune

FOR BRINGING DIGNITY TO LABOUR

By Brinda Gill

Photos: Jit Ray

The auto-rickshaw driver knows where to go when you say 'Baba Adhav's office'. Getting to the heart of Pune's timber market in Bhavani Peth through umpteen diversions on the second day of the Ganesh festival takes some doing but with a series of nifty moves we're there on time. The driver volunteers to stay—with "no waiting charge"—till the meeting with 'Baba' is over. He says the name with a tone bordering on reverence. After all, Baba Adhav is president of the Rickshaw Panchayat, one of his many responsibilities.

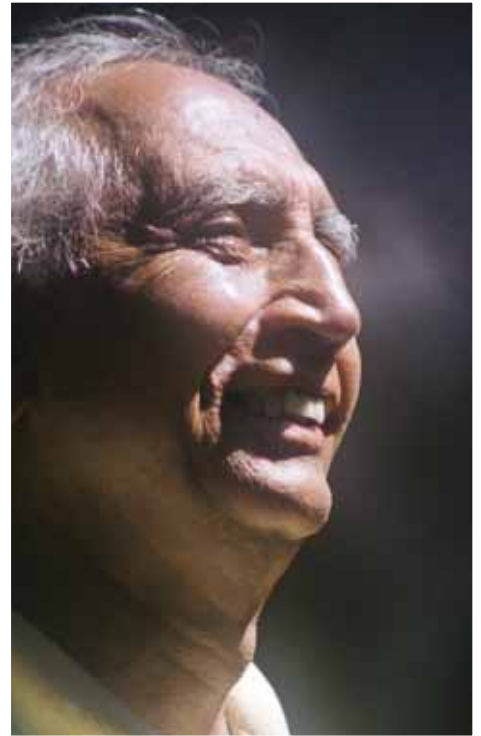
The 78 year-old is involved with about 20 bodies that encompass everyone from porters (*hamal*), loaders (*mathadi*) and construction workers to domestic workers, brick kiln and quarry workers, cycle rickshaw pullers, waste-pickers and hawkers. The thread that runs through his work: dignity of labour. His latest crusade is to get the Unorganised Sector Workers' Social Security Bill, 2005, passed as an Act. It seeks to provide health-care, compensation for death or accident, maternity benefits, insurance, and education for children.

"Employees in the organised sector enjoy so many benefits," says Baba, who is working president of the National Campaign Committee on Unorganised Labour. He joined this NGO after it was established by labour leaders in 2000. Soon after, the struggle to institute

an Act for unorganised labour got underway. "There is an estimated 400 million labour in India's unorganised sector; what about them?" he asks with fervour. "In India every MP and MLA has a lifelong pension? Why not unorganised labour?" To raise awareness about the Bill, he led a motorcycle rally from Pune to Delhi in August 2007, a distance of about 1,500 km, stopping at towns to address people. The Bill was subsequently introduced in the Rajya Sabha. It is expected to be discussed in Parliament in mid-October.

This campaign—and indeed all his work—is run from an unassuming office where Baba and his 59 year-old assistant Bapu Verule sit at a simple table. They are assisted by a staff of about 10. In the office, there are chairs for the stream of visitors: men, women, employed and unemployed, people from towns and villages, social workers and PhD students. He speaks to each one with patience, taking notes with care even though he lost vision in one eye years ago when he flung himself on a minister's car during a protest; he answers all queries, reassuring them that their cause will be taken up. He also urges each person who comes in to send his children to school regularly.

In Baba's view, there is no greater wealth than education. "I lost my father when I was just six months old. But my mother and maternal grandfather insisted that we five



1955

Baba Adhav establishes the Hamal Panchayat in Pune.

1969

The Maharashtra Mathadi, Hamal and Other Manual Workers Act is passed.

1976

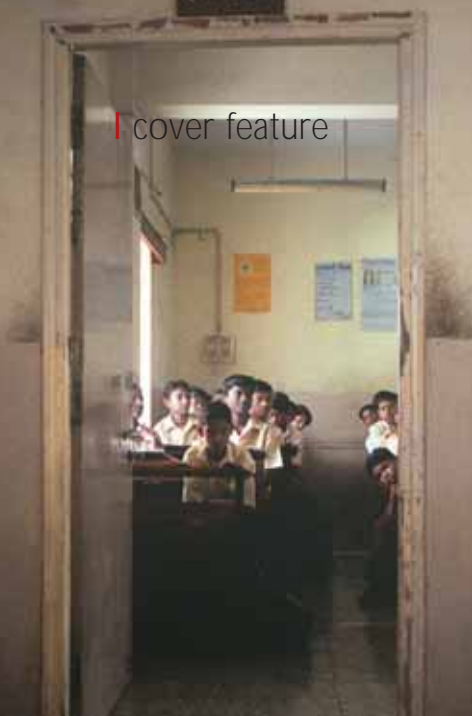
The Maharashtra Resettlement of Project Displaced Persons Act is passed.

2005

The Unorganised Sector Workers' Social Security Bill is passed.

2007

Leads a motorcycle rally from Pune to Delhi to mobilise support for the Bill.



I cover feature

(From left) Hamal Vidyalaya; Hamal Panchayat; Hamal Kamgar Cooperative Society: transforming lives

BABA ADHAV'S MISSION IS TO ENSURE THE PASSAGE OF THE UNORGANISED SECTOR WORKERS' SOCIAL SECURITY BILL TO SAFEGUARD THE INTERESTS OF A SPECTRUM OF LABOUR, FROM PORTERS AND LOADERS TO CONSTRUCTION WORKERS

siblings were educated." It was a time of churn and Baba still recalls the Quit India movement in 1942, the pain of Partition and the joys of Independence. Motivated by Marathi author and social activist Pandurang Sadashiv Sane's fast to open the Vitthal temple at Pandharpur to Dalits in 1947, Baba joined the Rashtriya Seva Dal, a social organisation.

After matriculation in 1949, Baba joined a diploma course in Ayurveda alongside his BSc (chemistry). In 1953, when he hung out his shingle as Ayurveda practitioner, he came in contact with porters and loaders who worked in Bhavani Peth. An involvement in their daily struggles impelled Baba to turn from being healer to advocate—in 1955 he established the Hamal Panchayat in Pune.

The *hamal* weren't his only preoccupation. Baba immersed himself in people's movements—he served as relief worker during the drou-

ght in Maharashtra in 1952; as a doctor during Goa's Mukti Andolan (freedom movement) in 1955; participated in the Samyukta Maharashtra movement (which led to the creation of the state in 1960); and served as a councillor in Pune Municipal Corporation for 10 years starting in 1962. He was instrumental in the creation of the Maharashtra Mathadi, Hamal and Other Manual Workers Act, 1969, the Maharashtra Resettlement of Project Displaced Persons Act, 1976, and the Maharashtra Employment Guarantee Scheme introduced in 1972. He also helped rehabilitate farmers displaced by dam projects, *devdasi* in Kolhapur district, and the Phasi Pardhi tribe who bore the stigma of being branded 'criminal' in British times.

Baba left his Ayurveda practice in 1966 to devote himself to activism. One priority was Dalit rights. From 1971 to 1974, he travelled to over 500 villages in Maharashtra with the slogan *Ek Gaon Ek Panotha* (one

village, one well), urging people to allow Dalits to use the village well. "The stigma remains," he rues. "If there is a skirmish involving a Dalit, the papers say a Dalit was involved. If it was a Brahmin, would they mention his caste?" In 1975, Baba protested against the Emergency—and went to Pune's Yerawada jail. "I was there for 16 months." He says it with nonchalance, a man who has been to jail 51 times. "I was there from 2 May to 14 May this year to protest inflation." As for the reaction of his wife, a retired hospital matron, and his sons, software engineers in the US, he says, "They're used to it."

Baba has a wider family now: the *hamal*. In 1972, he set up the Hamal Panchayat Kashtkari Vidyalaya, self-financed by the *hamal*. Today, the school runs classes from grade five to 10, with 333 students. The hall on the ground floor is also rented out for weddings and functions enabling the institution to sustain itself. "The students are



The community kitchen for *hamal*

into a complex with a gym. And Namdeo Mankar, a former magistrate who comes from a *hamal* family, takes us to the Hamal Kamgar Cooperative Society where he works. Situated in the same complex, it provides housing and personal loans to the *hamal* at better rates.

“The Maharashtra Mathadi, Hamal and Other Manual Workers Act has helped workers get a better deal,” says Prakash Musale, secretary of the Pune Mathadi, Hamal and Other Manual Workers Board. Employers who register with the board pay the wages of the employees along with a 30 per cent levy, which is divided into benefits for the *hamal* with a small percentage kept for administration. A similar board has now been established by others for security guards and construction workers.


“In the recommendations of the Second National Commission for Labour, an umbrella legislation for the welfare of workers was suggested,” says Baba, arcing his arms to emphasise the word umbrella. “But they did nothing.” He points to the *Report on the Conditions of Work and Promotion of Livelihood in the Unorganized Sector*, released in 2007. “A report is done, a Bill is done but something needs to happen,” he says. “We follow the economic policies of the US; why not their social policies? We want a law, an Act.” And Baba won’t stop till he gets one. “I’ve been fighting for 50 years,” he says without a trace of fatigue. “It’s alright. Rome was not built in a day.”

happy here,” says Anwar Shaikh, the young clerk at the school, gesturing to the classrooms. “We have computers and a new building is under construction.”

The Hamal Panchayat Kashtachi Bhakar in Bhavani Peth, a kitchen Baba established in 1974 to provide nutritious food on a no-profit-no-loss basis to workers, also continues to prosper. The kitchen is manned by an efficient team of 80 women, 10 cooks, 45 salesmen and six drivers. “We make breakfast, lunch and dinner for 8,000 to 10,000 people everyday,” says Dilip Mankar, manager of the kitchen. Food is also supplied to 11 depots in Pune.

“Baba has helped to get benefits like Diwali bonus and loans,” says 61 year-old Jnabai Surve, who has worked here as a cook since 1975. “If I worked as a maid, I wouldn’t have got these things.” Her husband, a *hamal*, has passed away. “I also have my own home thanks to Baba’s efforts,” she adds — Surve took a loan at a nominal rate from the Hamal Kamgar Cooperative Society, established by Baba. She lives in Hamal Nagar, a housing complex for 396 families at the other end of Market Yard, about 3 km away.

Here, we meet 78 year-old Gynba Jadhav, who has seen the transformation of an open 5.5-acre plot

 silver awards 08

White KNIGHT



Parthibhai Bhatol . 65 . Palanpur

FOR BUMPING AMUL'S TURNOVER

By **Rajashree Balaram**

Photos: **Samir Pathak**

On 26 April 2006, when Parthibhai Bhatol was elected chairman of the monolithic Gujarat Cooperative Milk Marketing Federation (GCMMF), it was a day bristling with melodrama. Of the 13 member milk cooperative unions that constitute GCMMF, the chairmen of four unions—loyalists of founder Verghese Kurien—boycotted the election protesting against the Gujarat government's alleged interference in the process. The chairmen of the seven other unions voted for Bhatol (chairman of Banaskantha Dairy Union) who sat quietly through the fracas, brooding over a more unnerving question that was bothering him: Would he, a simple farmer, be able to shoulder the legacy of his dynamic predecessor Kurien, the firebrand leader of India's White Revolution?

The 65 year-old no longer walks in Kurien's shadow. Under Bhatol's leadership, GCMMF's turnover has gone up from Rs 37.7 billion in 2005-06 to Rs 52.5 billion in 2007-08. The 39 per cent leap has left critics red-faced. Bhatol, though, refuses to dwell on the past. He is too busy setting lofty benchmarks for the future. "We are aiming to cross Rs 65 billion by next year and Rs 100 billion in two to three years," says the soft-spoken silver, sitting in his austere cabin in the Banaskantha Dairy plant at Palanpur in Gujarat. His confidence in his dreams springs from

his belief in the people he leads. "Ultimately GCMMF's success can never be attributed to one person," he insists. "It's a team effort." Humble words, but as he says, "It's not what you say but what you deliver that matters."

"Parthibhai makes you feel empowered and doesn't shuffle his feet when venturing into unknown territory," says Sangram Choudhary, managing director of Banas Milk Cooperative Union. When Choudhary first suggested adopting Ultra High Temperature (UHT) technology to improve the shelf life of packaged milk, there were murmurs of dissent on the commercial viability of the technology, but Bhatol offered sanction without dithering. It's this ability to recognise the potential of a good idea that makes him such an admired leader today. He encourages people to brainstorm over product ideas and growth strategies; and then paves the way to make dreams possible.

Under his leadership, GCMMF has made many giant strides: launch of the much publicised Amul Probiotic yoghurt and ice-cream, which won the International Dairy Federation Marketing Award; enhanced distribution network in small towns (more than 1,200 distributors were added to the supplier chain last year); aggressive access into retail markets to improve availability of product range; 48 per cent increase in sale of Amul milk in pouches; 39 per cent growth in the flavoured milk category; jump in milk procure-



1965

Parthibhai Bhatol joins Vidya Mandir School in Palanpur as a primary teacher.

1972

Joins LIC as development officer.

1991

Is elected chairman of Banaskantha Dairy Union.

2002

Sets up a college for computer studies in Palanpur.

2003

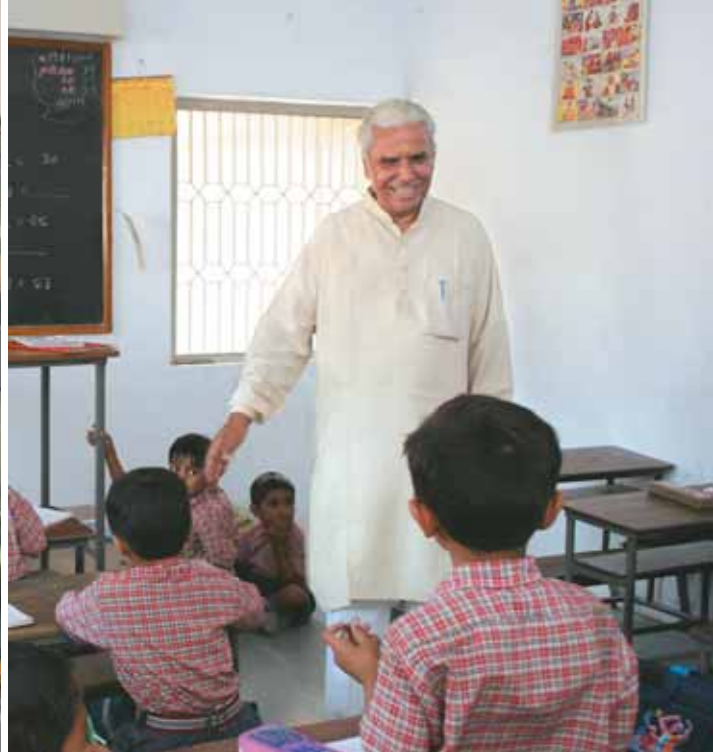
Sets up a women's college and hostel in Palanpur.

2006

Is elected chairman of Gujarat Cooperative Milk Marketing Federation.

2008

39 per cent leap in GCMMF's turnover under his leadership.



Doing the rounds of Banas Dairy; with students at a local primary school in Palanpur

UNDER HIS LEADERSHIP GCMMF'S TURNOVER HAS GONE UP FROM RS 37.7 BILLION IN 2006 TO RS 52.5 BILLION IN 2008. THE 39 PER CENT LEAP HAS LEFT CRITICS RED-FACED. BHATOL, HOWEVER, IS BUSY SETTING BENCHMARKS FOR THE FUTURE

ment from 6.3 million kg per day in 2006 to 7.6 million kg per day in 2008; and a thrust on exports that doubled from Rs 600 million in 2007 to Rs 1.25 billion in 2008.

All through our meeting with Bhatol, farmers lounge in the visitors' chairs lined up in his cabin. It appears as if they've come to meet a friend (they later greet him with bear hugs) rather than the man who heads Asia's largest brand of milk products. Their uninhibited camaraderie reveals Bhatol's greatest strength—he is a man rooted to the soil. "He never loses his temper no matter how chaotic the scene around him and he listens patiently to every point of view," says a GCMMF employee.

As Hirabhai, secretary of the Ratanpur village milk cooperative told us, "His leadership is borne out of homegrown wisdom."

Bhatol admits he is attuned to agrarian problems because he has

lived through the agony himself. His childhood was spent struggling to remain in school and coaxing *jowar* and *bajra* out of land where the rains were rather unpredictable. On completing his matriculation, he joined the local village school as a primary teacher and then shifted to Vidya Mandir School in Palanpur in 1965. Seven years later, he joined LIC as development officer and frequently interacted with village milk cooperative unions.

Impressed with the concept, he started the first milk cooperative in his village Ratanpur in the mid-1970s. He toured more than 100 villages to see how farmers ran the cooperative and the hardships they faced. Later, he shared his insights with D S Desai, then chairman of Banaskantha Dairy. Soon, impressed with his suggestions, Desai appointed him on the board of the Banaskantha Milk Union. In 1991, Bhatol was elected

chairman of the Banaskantha Milk Union. From 200,000 litres of milk per day in 1991, today Banas Dairy processes 1 million litres of milk every day, making it one of the most productive milk unions in the GCMMF family.

As chairman of GCMMF, Bhatol still visits villages to talk to farmers and the women in their families. A feminist, Bhatol is always looking for initiatives to empower rural women. "Women are more hard-working and helping them become self-reliant can bring a huge positive shift in our economy," he says candidly. "Someday I would be happy to see a woman holding the reins of GCMMF."

Though his equation with farmers is strong, we ask him how he deals with his detractors on the GCMMF board. "I believe that consensus cannot be demanded, only nurtured," he says with a smile, recalling the time when the

Discussing farming methods with peasants in Ratanpur; with milk cooperative members

Gujarat government signed a Memorandum of Understanding (MoU) with Elbit Imaging, an Israeli company, to import cows that produce more milk than Indian cows. Bhatol approached chief minister Narendra Modi with a delegation of milk union chairmen and explained how the move could threaten the livelihood of native farmers. "Why should our country turn to foreign investors when our farmers can deliver a lot more if there are more agro-friendly policies?" The MoU was later terminated.

Chief ministers, prime ministers, royalty and foreign delegations are a part of Bhatol's social circle today. His schedule is packed with international conferences and seminars. On his trips abroad, he carefully observes agricultural practices and shares information with farmers back home. On a recent visit to Israel, he was impressed with the drip irrigation used by farmers there. The technique minimises the quantity of water used by allowing it to drip slowly to the roots of plants through a network of pipes and valves. Now Bhatol is urging farmers across Gujarat to implement the innovative practice.

"Our responsibility doesn't end with the cooperative; it's important to identify other problems that impede long-term progress," says Bhatol, who set up a college for computer studies in 2002; a woman's college and hostel in Palanpur in 2003; and a dairy science college in Banaskantha this year. Next on his agenda is a



large English-medium school in Palanpur.

Just 4 km away from where we sit discussing his future plans is his birthplace. Ratanpur, a close neighbour to the Rann of Kutch, is a sun-baked village. Languorous cattle gaze out from *jowar* fields framed with bramble and wildflowers. Children in school uniform scamper around happily. Bhatol's cousin Rajendrabhai takes us on a tour around the village. The walls of Bhatol's old house are covered in soot hurled up by the charcoal-fired hearth. Though Bhatol lives in Palanpur with his wife and two sons (his two daughters are married), he visits his childhood home every week to spend some time in quiet intro-

spection. The small patch of land that he tilled in his childhood remains his favourite haunt. Today it is home to lush maize swaying softly in the breeze.

On our way out of Ratanpur, we meet 30 year-old Jassiben who has just bought two buffaloes and is planning to buy more next year. Among the many smiling faces we remember, one is that of 22 year-old Pravin, a young villager who has just completed his MBA and is now working with a leading insurance company. Pravin's family delivers milk to the village cooperative. Will he give up milk farming now that he has found a job? "Why can't I do both?" he replies. Parthibhai Bhatol would be happy to hear that. ■

The INVENTOR

Kambel Chulai . 69 . Jowai

FOR MAKING A CREMATORIUM THAT SAVES
WOOD AND MONEY

By Manosh Das

Photos: Subhamoy Bhattacharjee

At Modern Jeweller, a spanking clean store in Jowai, located in the Jaintia Hills in Meghalaya, Kambel Chulai's nimble fingers are providing the finishing touches to a pair of exquisitely crafted gold bangles. "I have a design catalogue that is very popular with my customers," says the soft-spoken 69 year-old, who has no formal education to his credit and can speak only in his native Pnar dialect and a smattering of Hindi. "I love creating things."

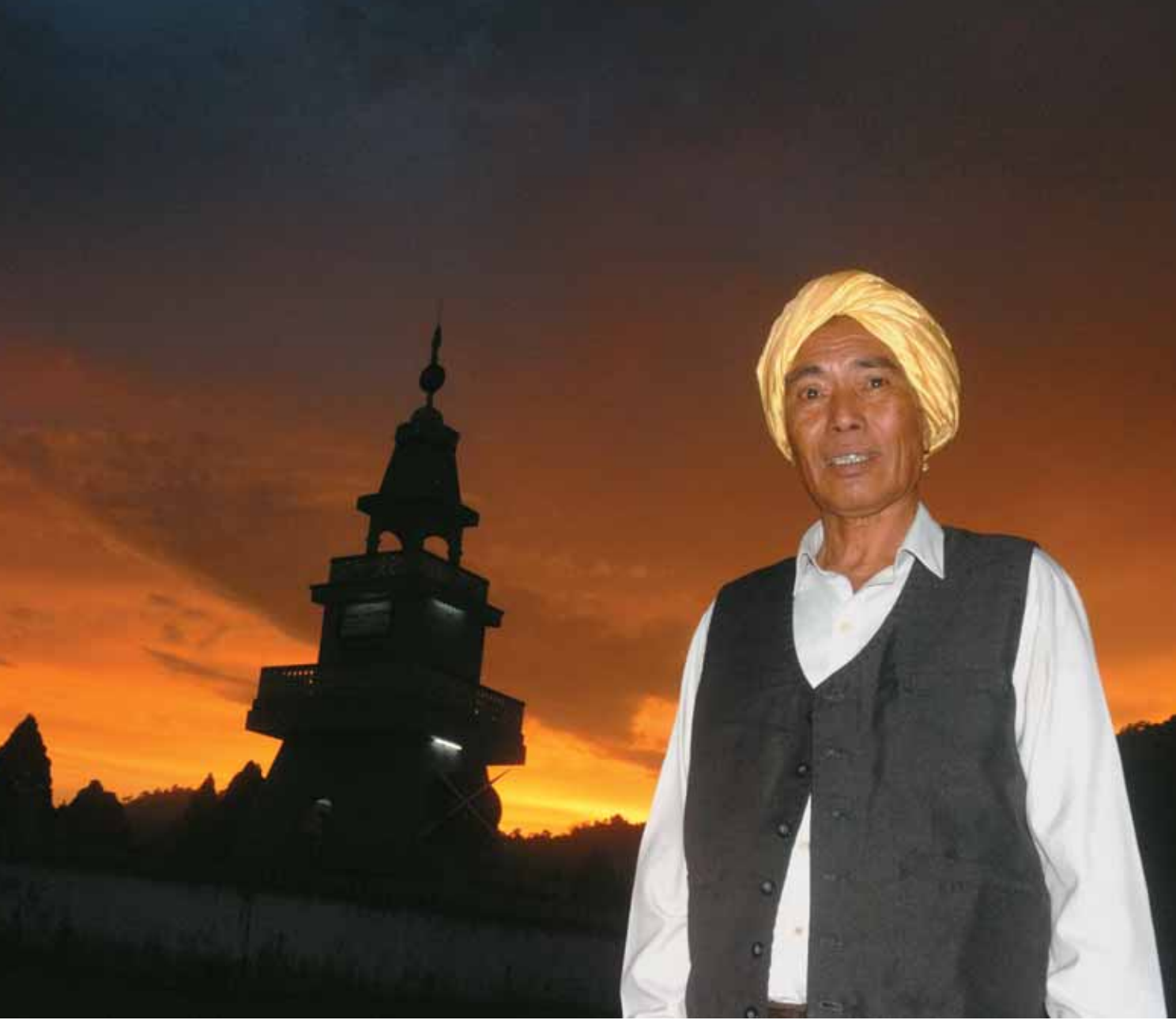
This passion for invention is not limited to fanciful trinkets though. Over a period of eight years, Chulai developed the concept of the 'Ka Khnap-Thangbru', a 'smokeless' crematorium that confers "dignity to the dead". An eco-friendly and affordable alternative to the "horrific" open-air cremation of the dead among his fellow Jaintias, it won him the National Grassroots Technological Innovations and Traditional Knowledge Award in 2005 from The National Innovation Foundation, India, of which former president APJ Abdul Kalam is a founding member. And in 2007, the People's Parliament, an umbrella organisation of tribal grassroots administrative bodies in Meghalaya recognised his outstanding services to the state and its people with the use of indigenous technology.

The idea itself is simple, but smart. "The crematorium is a permanent structure that consists of two main parts, the pyre and a kiln-like structure that directs the path of the fire in the pyre," he explains with enthusiasm. "Instead of going up, the flame is directed horizontally so it is in

Chulai explains the working of the smokeless crematorium in Jowai

continuous contact with the body inside the pyre. The process of cremation is speeded up and firewood is saved." By controlling the suction of air through the chimney—its lid can be opened and closed by pulling a rope—total combustion takes place inside the crematorium with no smoke being emitted. "Our traditional method of cremation requires a lot of firewood," says Chulai. "In fact, two fully grown trees are chopped and used to build a frame-like pyre within which the body is placed. It costs a lot [about Rs 5,000] and the fire is difficult to control.





KAMBEL CHULAI'S CREMATORIUM IS BOTH ECO-FRIENDLY AND AFFORDABLE. IT DOES NOT EMIT SMOKE, SAVES FIREWOOD AND COSTS ONLY RS 200 PER CREMATION COMPARED TO THE RS 5,000 TRADITIONALLY PAID BY VILLAGERS IN JOWAI

Now, you only need firewood worth Rs 200. Moreover, it's painful for people to see their loved ones burning in the open. This is a way to save firewood, save the environment and, above all, respect the dead."

Calling Chulai's invention an improvisation on the age-old chimneys used in traditional tribal homes, Ban Mukhim, a science student in Shillong who has stud-

ied the working of the crematorium, says, "It's incredibly effective." Not everybody saw it that way at first. It took Chulai about four years to persuade the Seinraij Jowai, the social and religious body that regulates the local Niamtre faith, to divert from the traditional system of cremation. However, he eventually succeeded in convincing the youth wing of the Seinraij, who in turn brought the elders around.

The first cremation in this modern crematorium, which cost about Rs 600,000 to build, took place in June 2003. The Seinraij Jowai paid for it. Now, almost 80 per cent of cremations in Jowai take place in this crematorium. A second one is being built under Chulai's supervision at Dulong, near Jowai, while villagers from Shangpung, another Jaintia hamlet nearby, have asked him to design one for their village.



1995

Kambel Chulai begins to develop his eco-friendly crematorium.

2003

The first cremation takes place in the modern crematorium in Jowai.

2005

Receives the National Grassroots Technological Innovation Award.

2007

People's Parliament in Meghalaya honours him for his service to the state and its people.

However, Chulai is yet to get any assistance from the government. The only 'financial aid' he has got until now is Rs 25,000 that he received from then chief minister D D Lapang who inaugurated his first crematorium.

While Chulai is now being hailed as an 'engineering genius' by media and NGOs, his own family is not at all surprised. "He made all our playthings when we were young," says sister Ritu, who recently retired from the deputy commissioner's office in Khliehriat, near Jowai. "He created dolls with movable hands, fighting monkeys, water pistols, small baskets and fishing reels, all the things none of the other children had."

In his sitting room, you see another sign of his creativity: a huge, vivid fresco carved out of a single piece of wood. It brings to life Jaintia Hills with pine trees and water falls, farmers tilling the land and a dog sleeping carelessly beside a group of pretty village women. "I carved it in six months," says Chulai dismissively,

Chulai with his box camera; crafting gold jewellery: passion for creativity

eager to show you a box camera he made in 1967.

He's justifiably proud. Made from cardboard, the 120-mm large format camera can take twice the number of photographs—the lens is positioned in a way that enables each negative to be exposed twice.

Ask him where he learnt all this and he guffaws. "I had to give up school after third grade as I was suffering from a stomach ulcer," he says. "Anyway, I never learnt anything from any institution. I only observed and used my mind." Chulai worked in the local cinema hall and repaired sewing machines and electronic equipment before opening his jewellery store a few years ago.

If he's disappointed that his children—two married daughters and a son who's not working right now—have not imbibed his interests, he doesn't let it show. "I don't believe in forcing anybody to learn," he says sagely. "You can only learn when you have the will, and interest." But he's not through inventing. "I will not disclose my next creation to you," he says with a faraway look in his eyes. "Just wait for it to happen." ■



CINTHOL

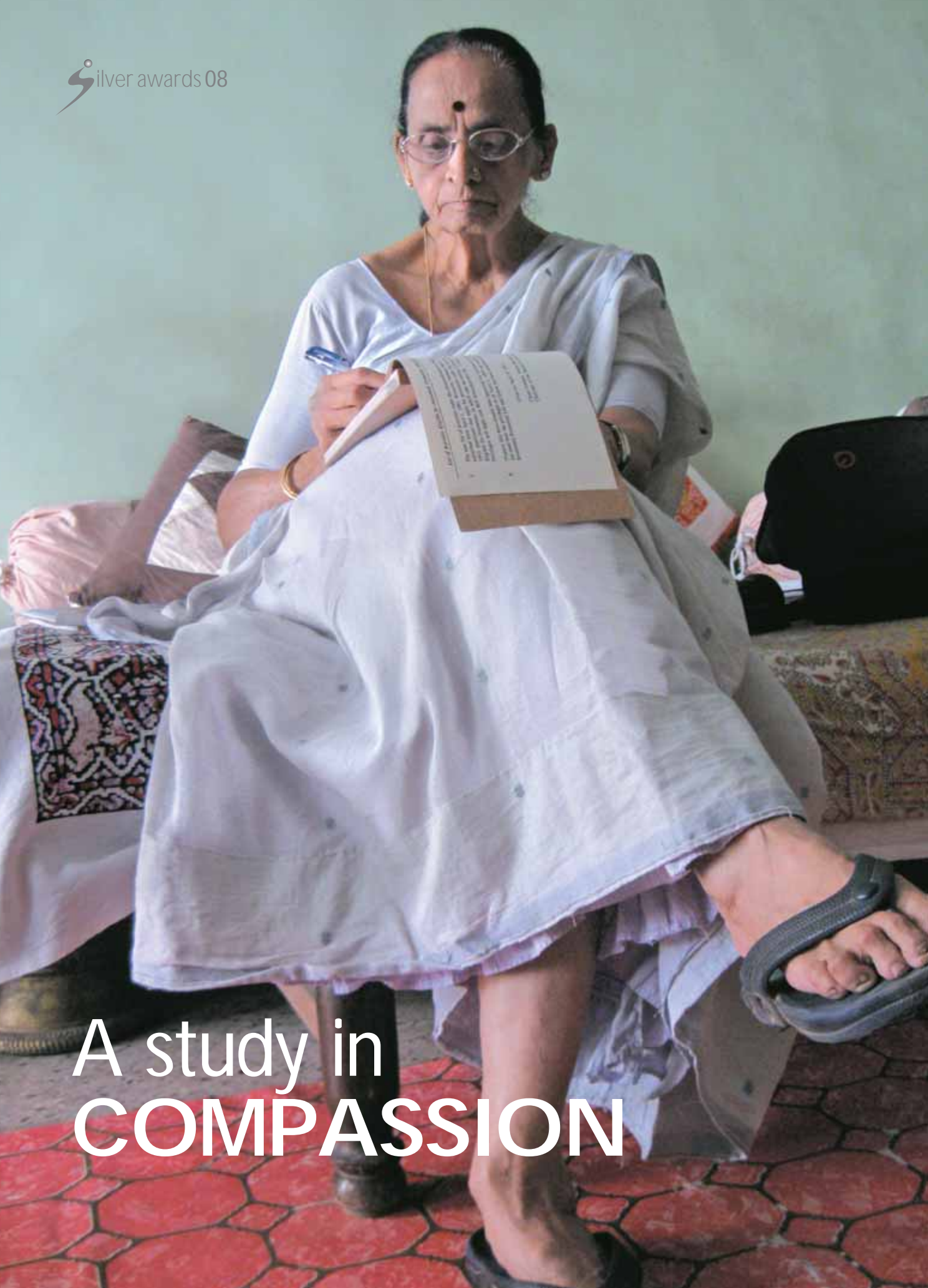
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A study in **COMPASSION**

FOR PROVING THAT AGE IS NO BAR TO EDUCATION

By **Rajashree Balaram**

Photos: **Jit Ray**

Even the clamorous traffic on Pune's Satara-Swargate Road is not powerful enough to drown out Mandakini Dravid's robust voice on the mobile phone. In clipped, faintly brusque tones, she offers directions to her house. The address leads to the mouth of a sleepy lane in a middle-class locality. We notice that Dravid's gaze is as direct as her voice. A split second later, her warm smile breaks the ice. As Dravid leads us into her drawing room, limping slowly because of her arthritic knees, we can't help but be in awe of her achievement.

In June 2008, the University of Pune awarded 81 year-old Dravid a PhD for her thesis, *Medical and Psychiatric Social Work Practice — Process and Analysis*. As we pore over the 500-page work, she tells us that it analyses treatment models for mentally ill patients. Rising above scientific jargon, it examines thousands of psychiatric cases that she has handled in her 40 years as medical social worker in Sassoon Hospital and psychiatric social worker in Yerawada Mental Hospital in Pune.

"Someday I hope her thesis becomes compulsory academic reading for students, as it explores the strengths of the indigenous approach towards handling mentally ill patients," says 68 year-old Sunanda Kaushik, Dravid's close friend and research guide. For her



Dravid at Pune-based Thermax, where she counsels employees

part, Dravid believes western theories cannot fully address the psychiatric problems we face in India. "They have different counsellors for different problems. Here each psychiatric social worker has to confront a tangled mass of problems in one person." Though the thesis seems intimidating in its heft, she says with a smile, "It was not such a huge task. I wrote a bit everyday."

Dravid has always been a woman of action who never let social norm or circumstance define her destiny. Her father passed away when she was 13. She quit school to join the local district collector's office as an office assistant and became the sole breadwinner for her mother, two younger brothers, grandmother and aunt. She slogged for a year, for a monthly salary of Rs 25. Moved by her con-

dition, her maternal uncle offered financial support and urged her to resume school. In 1945, at the age of 16, she completed her matriculation and was married through an arranged match to an ammunition factory worker. Her son Dilip was born in 1948 and in 1949 she divorced her husband on grounds of incompatibility. "We couldn't live under one roof and that was that," she says in a voice that rejects further inquiry.

In the same year, she secured a job as a junior clerk in Sassoon Hospital, while her mother and grandmother looked after her son. Soon, she became linen keeper and simultaneously completed her graduation in English literature from SNDT University. Her job drew her deeper into the world of pain and loneliness of patients. In 1959, she took a two-year sabbati-



Balvikas Shiksha Sanstha Prathmik Shala is one of the institutions where Dravid consults

DRAVID'S THESIS EXPLORES THE STRENGTHS OF THE INDIGENOUS APPROACH TOWARDS HANDLING MENTALLY ILL PATIENTS. SHE BELIEVES WESTERN THEORIES CANNOT FULLY ADDRESS THE PROBLEMS IN INDIA

cal and completed her master's degree in social welfare from Tata Institute of Social Sciences (TISS) in Mumbai. According to Kaushik, who was her classmate, "Even as a student, she probed below the surface of psychological aberrations and studied familial and societal pressures that could be linked to the patient's condition but may not be immediately apparent."

In 1962, Dravid returned to Sassoon and set up the Society of the Friends of Sassoon Hospital (SOFOSH) in 1964, to help poor patients with blood donation and financial and medical aid. The hospital offered the required space, while Dravid along with other social workers organised charity programmes and approached donors for funds.

Her innate compassion was too intense to be confined within neat-

ly defined areas of expertise. In 1965, Dravid went to the US for a six-month Fulbright scholarship, refused a lucrative job in California and came back to Sassoon Hospital. In 1974, after observing the growing incidence of abandoned babies at Sassoon, she convinced hospital authorities to start Sreevatsa, an orphanage and adoption centre. "Dravid was admired by everyone in the hospital, including the dean, so her ideas were always quickly implemented," says Yashwant Mehendale, vice-chairman of SOFOSH. Today, Sreevatsa has facilitated more than 3,000 adoptions and is among the top adoption centres in Pune. Dravid herself has seen through more than 600 adoptions—mostly to couples living abroad. She would write regularly to each family, enquiring about the child's emotional progress, sometimes even up to

eight years after the adoption. Though she no longer goes to Sreevatsa, the letters and photographs she continues to receive—even today—from adopted children speak volumes.

In over three decades, her zeal has often been put to the test. In 1976, following the Emergency, many political prisoners from Yerawada Prison were brought to Sassoon for medical and psychiatric checkups. On observing her close interaction with prisoners and their families the government issued an arrest warrant against her citing grounds of suspected conspiracy. However, upon observing her dedication, the then assistant commissioner of police cancelled the warrant. In 1976, Dravid was posted to Yerawada Mental Hospital, where her sustained efforts enabled many patients to get back to normal life; one of them even got a job as a

JOURNEY

1949

Mandakini Dravid joins Sassoon Hospital as junior clerk and is soon promoted to linen keeper.

1964

Starts Society of the Friends of Sassoon Hospital (SOFOSH) to help underprivileged patients.

1974

Starts Sreevatsa adoption centre at Sassoon Hospital.

1976

Joins Yerawada Mental Hospital to deal with complicated cases of mentally ill inmates.

2008

University of Pune awards her a PhD for her thesis analysing treatment of mentally ill patients.

teacher at a residential school in Panchgani in Maharashtra. Browsing through such case studies in her thesis, we are struck by Dravid's sharp mind. She recalls details—right down to the exact day and month—from memory.

The sharp trill of the phone calls for a break. It's from Thermax, a Pune-based engineering and energy company. Dravid joined them in the capacity of part-time counsellor after retiring from Sassoon in 1985. Here she has helped hundreds of employees overcome alcoholism, marital discord and depression. Keshav Gholve, president of the Thermax Workers'



At her desk; holding an abandoned newborn at Sreevatsa adoption centre at Sassoon Hospital in Pune



Union, describes Dravid rather poetically, "She is like a banyan tree who offers solace without any discrimination. We can approach her anytime with any of our problems, secure in the knowledge that she will listen." Anu Aga, chairperson of Thermax, has asked Dravid to continue with the company as long as she can.

When Dravid joined Thermax as part-time counsellor in 1985, she also simultaneously worked at Muktangan Rehabilitation Centre for drug addicts, and volunteered weekends at Kondhwa Leprosy Hospital and Sanjeevan Hospital. "I have rarely ever gone on a holiday." It's not an empty boast. Dravid's son died of cancer in 2002. Two weeks after his death

she was back at Thermax and worked on her PhD thesis late into the night. "I could come out of my tragedy only by immersing myself in work." The deep anguish in her eyes betrays the impassive tone of her voice.

Today, Dravid survives on a modest pension from Sassoon and a consultancy fee from Thermax. The spaciousness of her three-bedroom flat is emphasised by her singular presence. Her daughter-in-law and two granddaughters—Sonia, 24, and Mitali, 20—live in Mumbai. We ask her if she regrets neglecting her son while pursuing her cause. "My mother showered him with a lot of love," she says. "But the people whom I took care of had no one." She finally bridged the chasm in his last days when she was by his side, tending to his needs. "One day, he told me, 'Now I know what makes my mother so special'," she recalls with a sad smile.

After spending a lifetime offering others a shoulder to lean on, Dravid leans on her walking stick. Ask her if she ever feels lonely and she replies: "Not at all. I have myself for company." ■

Harbinger of **CHANGE**



FOR GIVING THE SIDDI COMMUNITY A FUTURE TO LOOK FORWARD TO



Lobi addresses women workers at the compost manufacturing unit

By Jit Ray

Photos: Jit Ray

Many years ago, in the late 1970s, three women went collecting firewood from the forests of Gir. Suddenly from the shadows emerged what these women feared the most—forest department officials enforcing the protected area. Two women were apprehended while one undaunted woman got away. Later, she returned to the scene and charged at the officials with a log of wood. In the confusion, all three women managed to escape.

That day in the forest, a leader with dreams for her community and the grit to realise them was born. The doughty woman, with an ebony complexion and curly hair, is Hirbaiben Ibrahim Lobi. Leading a revolution across 18 Siddi villages in Saurashtra, she has initiated a women's cooperative movement that has flourished by marketing an indigenous vermin-compost called Panchatatva

Sendriya Khatar. The cooperative sold compost worth Rs 700,000 in 2007 and now offers loans to villagers. Simultaneously, Lobi spreads awareness on health issues, family planning, and small savings. Having helped build a community school for the Siddis, she is planning to build a college. In the process, she has won the Women's World Summit Foundation Prize (2002) and the Jankidevi Bajaj Award (2006) for Rural Entrepreneurship.

Lobi was born in 1953 in a village called Jambur Gir to a Siddi family. Descendants of Africans who came to India as slaves and traders about 500 years ago, the Siddis are a marginalised group living near the periphery of the Gir Forest in Junagarh, Gujarat. The forest—until it was declared a protected area in 1972—was their traditional source of subsistence. Lobi was orphaned when she was 14 and raised by her grandmother who inculcated virtues of hard work and honesty in her. "I wanted to

study," she recalls. "But when my father died, I started working at a farm. Whenever I went crying to my grandmother, she would tell me that crying would not help and I had to work hard."

A few years later, Lobi was married to Ibrahim in the nearby town of Talala. She sold wild fruits on the Junagarh-Una train and worked as household help to support her family. Little by little she began putting away some money. Her husband helped her get back a hectare of land and a house her father had mortgaged. For the next few years, the couple tilled the land manually. Lobi learnt from her own experience and by tuning in to programmes on agriculture on radio. As yields improved so did Lobi's desire to work for the betterment of the Siddis. Yet her family, like other villagers, had to depend on firewood from the forest. "There was no development. No sanitation, no education, no roof, and sometimes even no clothes," she says, adding



LEADING A QUIET REVOLUTION ACROSS 18 SIDDI VILLAGES IN SAURASHTRA, LOBI HAS INITIATED A WOMEN'S COOPERATIVE MOVEMENT THAT HAS FLOURISHED BY MARKETING AN INDIGENOUS VERMIN COMPOST

promised herself. The opportunity to bring in change finally came in the mid-1990s when the Aga Khan Rural Support Programme (AKRSP) India got involved with the Siddis. However, the Aga Khan projects focused mainly on reducing human pressure on the forest and looking for alternative sustainable livelihood for the Siddis. Lobi brought her vision for her community to AKRSP India—she decided to motivate Siddi women with community-based programmes.

“We couldn’t start self-help programmes with men as they stayed away at their jobs,” she reasons. The hours that women in Jambur spent together while working in the fields or washing clothes in the river led to the formation of the first two Nagarchi Mahila Vikas Mandal. The groups mobilised monthly savings of Rs 10 from each member so that they could afford bigger loans from the market later. “Her selflessness, dedication and determination have helped immensely in taking a number of programmes further,” says Jitubhai, a former field worker of AKRSP India. “She has taken considerable flak, yet remains untiring and ready for new work.”

By 1997, when women from Jambur began feeling the need to

that women were often subjected to domestic violence and alcoholism. With lack of opportunities and skills and reduced access to the forest, even basic subsistence was a challenge for the community. Many attempts were made by the government and civil society organisations to support the Siddis, but none of these were sustainable. Some small savings schemes failed miserably owing to pilferage and misuse of funds. The only way this Primitive Tribal Group (as classified by the Government) made a meagre living was through manual labour

and sometimes by exhibiting their uniqueness for tourists.

By the 1970s, the Government Tribal Welfare Office allotted up to Rs 20,000 to each Siddi household as support. But the complicated loan application process and the apathy of middlemen prevented many Siddis from accessing these funds. Every family was also given 2.5 acres of land but this land was largely difficult to cultivate. “The Siddis have always been considered as unreliable and quarrelsome. I did not want my community to live like that,” she



JOURNEY

1995

Hirbaiben Lobi joins the Aga Khan Rural Support Programme (AKRSP).

1997

AKRSP India gives her the idea to make and sell Panchtatwa, an organic compost.

2002

Receives the Women's World Summit Foundation Prize.

2004

Starts the Adivasi Mahila Sangh under which 12 new savings and credit groups are formed.

2006

Panchtatwa becomes the best-selling compost in the region.

2008

Sets up the first tailoring institute in the village.

Women packing organic compost (opposite page); children at the village creche; at the flour mill; girls at the upcoming tailoring institute (above, left to right)

earn money beyond these micro savings, AKRSP India gave her the idea of making and selling organic compost, which they called Panchtatwa (means 'five elements'; made from poultry manure, neem de-oiled cake, castor de-oiled cake, tobacco dust and farm yard manure). Starting modestly, Lobi produced 200 bags in 1999. Her determination and business acumen took the production to nearly 750 tonnes by the end of June 2006 and the Mahila Mandal made a profit of Rs 752,440 (about Rs 31,000 per member). In order to inspire confidence, Lobi promised to buy back all the bags if the manure did not sell and offered her own land to make compost.

Today, despite being more expensive, Panchtatwa is the best-selling brand in the region. Lobi has also developed dry compost that doesn't require composting time of three months like normal compost. She has introduced buyback deals and tie-ups with dealers in neighbouring Mangrol and Talala. By 2002, there were 16 Mahila Vikas Mandal covering 10 villages and other Siddi women ventured into

other micro-enterprises like neem oil and dry fish marketing.

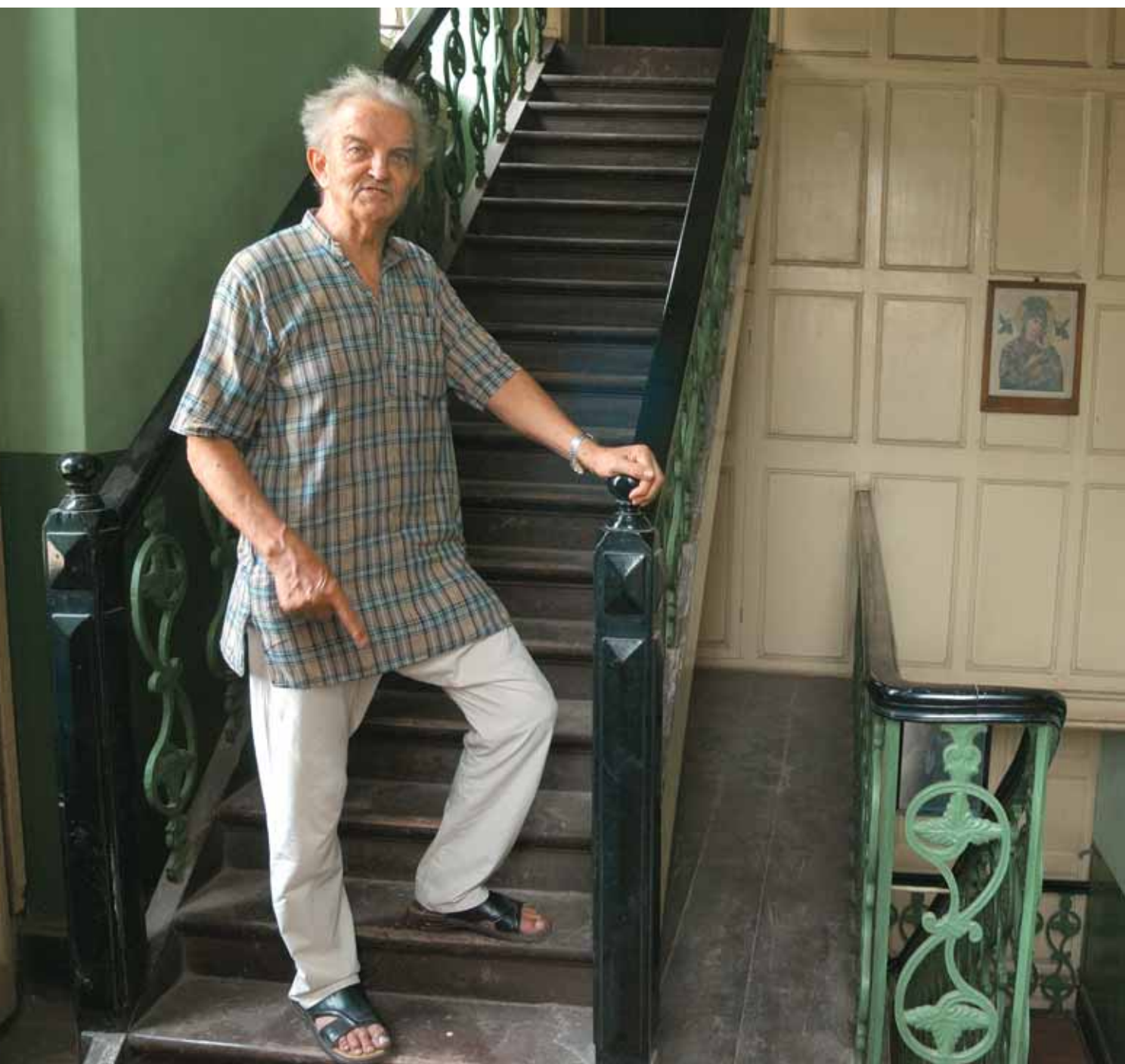
In January 2004, the Adivasi Mahila Sangh was formed under Lobi's leadership to give Siddi women a more effective, unified voice. A few months later, the first Siddi Sahiyar Yatra was conducted to focus on livelihood issues for women. Despite heavy rain, 800 women and 160 men came wading through knee-deep water. Lobi and other Siddi leaders explained the importance of voluntary savings, reviving forestation and empowering women. At the end of the event, women took an oath to save collectively. These efforts bore fruit when 12 new savings and credit groups were formed in August 2004.

Today, the foundation for the development of the community is in place. Lobi's younger son, who studies computer programming in a nearby town, dreams of opening an institute in Jambur. A tailoring institute, the first in the village, is getting its finishing touches. The seeds for the betterment of Siddi community have been sown. ■

A class ACT

Brother Brendan MacCarthaigh . 70 . Kolkata

FOR TRYING TO MAKE THE INDIAN CLASSROOM A HAPPIER PLACE



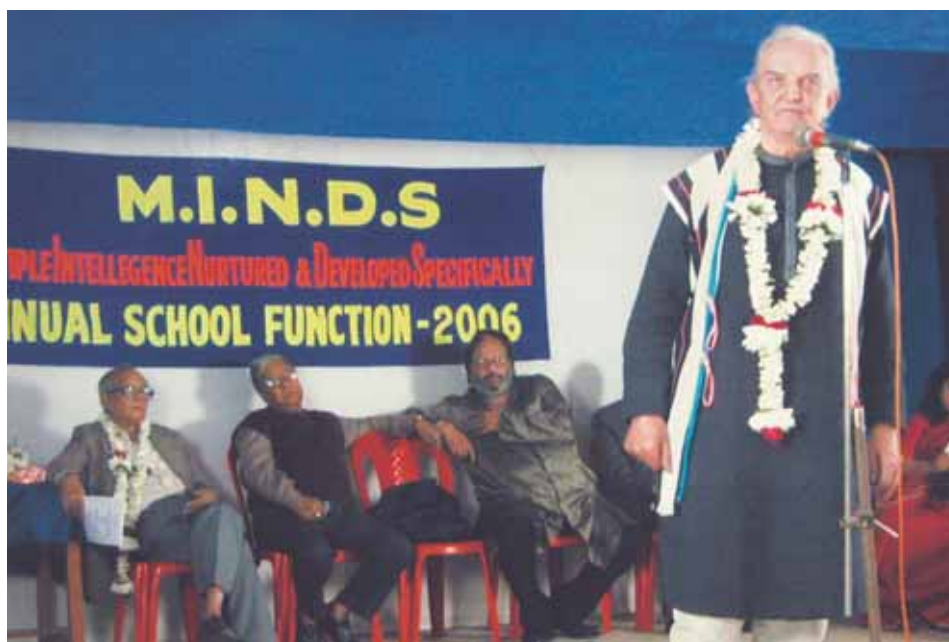
By Anjana Jha
Photos: Shilbhadra Datta

When Catholic teaching order Christian Brothers suggested he come to India and teach, Brother Brendan MacCarthaigh needed the help of a globe in a Dublin study hall to locate the country. Still to take his final vows, he arrived in Kolkata in December 1960—a lanky 22 year-old dressed in a long black robe and white bib collar—with just a high school certificate to his credit. A far cry from the silver-haired 70 year-old doctorate who sits today in his office in central Kolkata's Bow Bazaar, comfortable in cream cotton pyjamas and a bright half-sleeved *kurta*; a man who has made India his home and the reform of the Indian educational system his crusade.

"The system is overshadowed by examinations," he says. "The underlying principle is getting diluted and the pressure is resulting in suicide." An alarming 24 per cent of all suicides in India are committed by students owing to failure in examinations—the highest in the world. To alleviate this stress confronting students, MacCarthaigh developed a study module in 1996. With a baseline that proclaims 'Where the child is without fear', SERVE (Student's Empowerment, Rights and Vision through Education) propagates an alternative, child-friendly method of school education.

It took five years for his efforts to receive a major boost. In 2001, Janaki Rajan, then director of State Council Educational Research and Training (SCERT) Delhi allowed the system to be adopted in the

DISTURBED BY THE HIGH SUICIDE RATE AMONG STUDENTS IN INDIA, BROTHER MACCARTHAIGH DEVELOPED SERVE, AN ALTERNATIVE METHOD OF EDUCATION THAT ALLOWS CHILDREN TO USE THEIR COGNITIVE SKILLS RATHER THAN LEARN BY ROTE. NOW, HE'S STRUGGLING TO GET THE EDUCATIONAL BUREAUCRACY TO CATCH ON



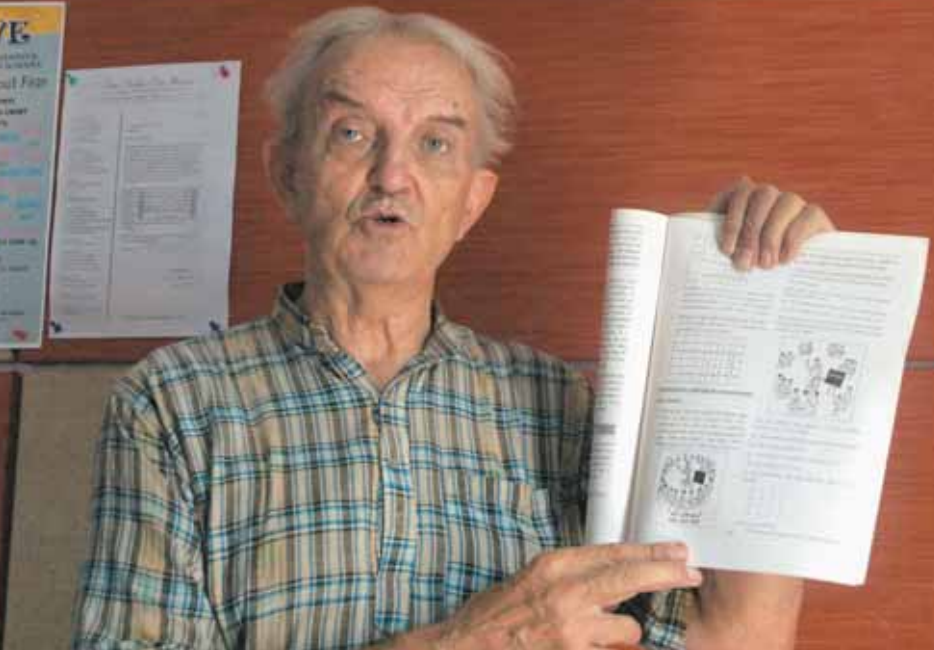
McCarthaigh addressing students at a school function

state. Though nearly 900,000 children benefited and several teachers were trained, after Rajan's term SCERT stopped using SERVE owing to its unconventional nature. Here's the good news, though: Rajasthan and Uttarakhand began to support the module last year after Educate Girls Globally, an NGO, invited him to conduct a teachers' course. And in Kolkata, La Martiniere School for Girls uses it for lower classes.

"In 2000, West Bengal, with Kolkata heading the list, had the highest suicide rate overtaking Maharashtra," he says. "Unfortunately we have no latest figures despite writing to the National Crime Records Bureau at the

Ministry of Home Affairs," he continues resignedly, revealing his familiarity with bureaucracy. "The biggest factor is *izzat* [honour] in society, with every student and-parent trying to outdo the other."

SERVE tries to defuse the pressure. Under this module, the teacher divides students into teams to use initiative to understand the subject. Classes are conducted like a quiz where the students ask each other questions and solve problems. The teacher's role is limited to that of observer and moderator—an approach that allows students to use their cognitive skills rather than learn by rote in an atmosphere that engenders self-confidence and leadership.



MacCarthaigh explains the SERVE module

These are skills he had to cultivate himself with very little help. MacCarthaigh left home in 1952 “to escape a miserable existence”. The 14 year-old had never known his mother, a well-known opera singer who died of throat cancer when he was seven months old. Neither his father, who was a railway clerk, nor older siblings (he was the youngest of 11) could give him the companionship and understanding he yearned for. A desire to teach made him join the Christian Brothers as a novice.

Beginning his career teaching kindergarten in Dublin when still a teenager, MacCarthaigh has spent the past 48 years teaching English and value education to students in Kolkata, Asansol, Shillong, Mount Abu and Nainital. After developing the SERVE module in 1996, he took it to schools in Kolkata with the help of two former students, Abbas Bengali and Rajesh Arora. He offered schools not just the module but training courses for teachers and hands-on help in implementation. Despite the lukewarm reception it received from a conservative educational establishment, he persevered, approaching educational bodies

such as the National Council Educational Research and Training (NCERT) at the Centre and the State Council Educational Research and Training (SCERT) in every state, until he received the break in Delhi.

His office is a small unassuming room at one end of the premises that include St Joseph’s College and St George’s Free School. His tiny glass-paned cabin takes up almost one-third of the space. MacCarthaigh has one assistant and depends a great deal on volunteers. He’s nearly ready to launch an online magazine on education and is producing a series of 12 half-hour capsules—“for NDTV if funds permit”—that address issues like school admission, expulsion, examinations and student suicide. He has penned the theme song himself; it goes: *We’re only school kids, trying to be cool kids, but why must we waste our young lives?*

Chatting over a cup of black coffee—proof that he can “boil water without any lumps”—the noise of traffic outside fades as MacCarthaigh speaks with emotion about his Indian journey.

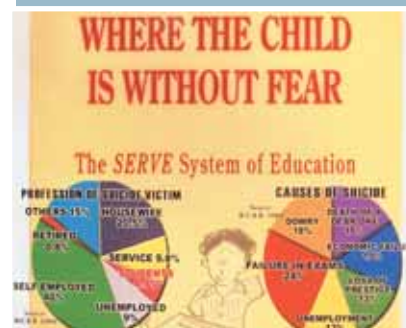
JOURNEY

1960

Brother Brendan MacCarthaigh arrives in Kolkata from Dublin.

1992

Completes his doctorate in clinical hypnotherapy from Iona College, New York.



1996

Develops SERVE (Student’s Empowerment, Rights and Vision through Education), an alternative child-friendly method of education.

2001

The State Council Educational Research and Training (SCERT), Delhi, adopts SERVE.

2007

Rajasthan and Uttarakhand begin to support the SERVE module.

While continuing to teach, he finished his pre-university in Kolkata before completing his graduation, post-graduation and BEd from Shillong during two postings in the 1960s and ’70s. In fact, his proficiency in piano (which he learnt in Dublin) and



With students of La Martiniere School for Girls and St George's Free School

clarinet (self-taught) even led him to teach music at St Edmund's School in Shillong and take charge of the Meghalaya University choir for three years. Returning to Kolkata in the early 1980s, his attempts to start a pavement school for street children in the city proved unsuccessful owing to local politics.

However, he worked for 10 years with CINI ASHA (Child In Need Institute), teaching under trees and on platforms and designing a training course for teachers. And in 1992, he completed a doctorate in clinical hypnotherapy from Iona College, New York, which he says has proved "invaluable" for counselling—another dimension of SERVE.

Returning to India from New York, MacCarthaigh was on the road again for nearly five years teaching value education. "It was the beginning of what became SERVE," he explains. "The experience heightened my awareness of what was wrong with our education system." The suicides were initially considered aberrations till their real significance emerged. "Instead of enlightening the lives of students, we were darkening them. Instead of setting our children free, we were imprisoning them."

In MacCarthaigh's view, it's not only children who have been unable to realise their potential—it's silvers too. Realising that "many retired senior citizens tend to live in the past tense", SERVE organised an event with Kolkata-based NGO Tapovan in July to motivate silvers to be more active in the community. "It is distressing to see so much potential dying," he says. "The elderly can use their wealth of resources constructively and join our movement to make Indian classrooms happier places."

Using his own time well comes naturally to MacCarthaigh. He is available round the clock to anyone who needs psychological support. His half a dozen face-to-face counselling sessions every week (he charges Rs 200 per session "for those who can pay") include one or two students. "But it's mostly students who call my mobile number," says MacCarthaigh, "sometimes even in the middle of the night."

With his ability "to speak a smattering of Hindi", he also joined 'Ashirvaad', a project to educate Hindi-speaking children of slum dwellers. Established under the aegis of St Joseph's College—where he still teaches—classes are held in the adjoining premises of St George's Free School.

St Joseph's College—a school for paying students—funds schooling and free lunch for nearly 500 girls and boys of the St George's Free School and slum project. "Students dislike holidays because they miss the free lunch," jokes MacCarthaigh as we go by the recreation room, where a group of boys are happily engaged in a game of table tennis.

Taking a tour around the two schools, we cross the Brothers' living area on the second floor of St Joseph's building—a modern kitchen, neat dining room with a cupboard filled with beautiful old porcelain pieces, well-stocked library, and chapel currently under repair. MacCarthaigh's austere bedroom with a bed, two cupboards, a table and chair, has an attached bathroom.

The bare walls and shuttered windows exude an air of detachment. "I'm here only from 10 pm to 6 am," he says. "Most of my time is spent in the office." There's a sense of satisfaction and quiet pride when he says that. And you realise that's what he has found in India—the knowledge of being needed, a feeling of acceptance, a sense of achievement. Brother Brendan MacCarthaigh is home. 🇮🇳



Not without **MY SISTERS**

FOR AWAKENING MUSLIM WOMEN TO THEIR POTENTIAL

By Priyadarshini Nandy

Photos: Prasad Durga

"Hasnath Mansur?" I ask tentatively. For a fleeting second, there is no recognition in those weathered limpid eyes. Just before I launch into a formal introduction, she throws open the door with a sheepish smile: "I am so sorry, I forgot you were coming. I have not even combed my hair." Like Mansur, her unruly white hair refuses to conform to any constraints. With a hurried wave of her hand, she welcomes me into her bungalow in Richmond Town in Bengaluru.

The drawing room does not reflect any preoccupation with style or order. Plastic chairs are scattered around an antique couch. A make-shift telephone table sits next to it. "I am not a very good housekeeper," she says with candour. Housekeeping is clearly not a priority for Mansur who is far too busy changing lives. The 70 year-old is absorbed in her mission to educate Muslim women across Karnataka about their constitutional rights, as part of a project sponsored by the Institutional Foundation for Electoral Systems (IFES), an international NGO committed to the cause of democracy and human rights. Mansur has conducted 22 camps that have reached out to 10,000 women and helped create hundreds of sustainable self-help groups. "All these women need to know is that men and women are equal," says Mansur, her eyes flashing fire. A simple message that she had to



Mansur visits Muslim women at their homes to offer legal and economic counsel

drill through a dense wall of orthodox mores and ignorance.

As she toured through ghettos, she saw the abysmal conditions in which women and children lived. She visited cramped houses next to open drains swarming with flies in an air thick with the unbearable stench of sewage. And she met thousands of women who lived stoically through the squalor. Mansur discovered that it wasn't religion that was inhibiting the progress of Muslim women but poverty and ignorance. Most of them weren't aware the Quran guaranteed them right to education, income and a share in property. Bound by outdated interpretations of the Shariah (Islamic law), they were oblivious to their constitutional rights.

Mansur was more fortunate. Daughter of a district sessions

judge, she was brought up in a liberal household. Her father ensured she received the same opportunities as her three brothers. However, she says her mother was the key influence in her life. "Even though my mother belonged to an orthodox family, the dogma around her had made her more sensitive to the importance of equality and freedom."

After doing her Masters in English Literature from Osmania University in Hyderabad, Mansur changed many jobs in the course of her career as professor—Central College in Bengaluru; Government College of Arts and Science; Vishalakshi College in Coimbatore; Sharada's College in Salem; Al Ameen College in Bengaluru; and finally Abbas Khan College in Bengaluru in 1973 from where she retired as principal after 23 years. While teaching in Vishalakshi



Advising self-help groups on quality standards and business strategies

constitutional rights. IFES had already set up the Muslim Women's Initiative (MWI) to drive the cause forward. Mansur roped in two friends Nazni Begum and Farrukh Sultana—both retired college principals—to join the Muslim Women's Initiative.



Between May and November 2005, Mansur, Begum and Sultana travelled all over Bengaluru and held 22 camps to propagate women's right to food, clothing, education, income and housing with stalls, posters and leaflets funded by the IFES. "We quoted Quranic verses that spoke of a woman's right to freedom, income and education." Slowly, the community that lived by the book grasped the true significance of their scriptures free of chauvinistic interpretations. Women approached her with innovative business ideas. Some decided to buy clothes and grains from the wholesale market and sell it to retail outlets; others sold vegetables in push carts; and many others went door-to-door with home-made pickles. Though the camps lasted only for seven months, Mansur continues to be associated with the IFES. She visits ghettos to advise women on their legal rights, and helps them hone their business acumen.

College, Mansur first became aware of the low visibility of Muslim women. In a women's college funded by the University Grants Commission where there were over 1,500 students, only four or five were Muslims. It didn't take long for her to figure out that most Muslim families were too poor to send their daughters to school or college. And the ones that did were worried that if educated, their daughters wouldn't find a decent match.

It was only after retirement in 1996 that she managed to confront the many questions that had bothered her for years. She accompanied her husband Professor Hasan

Mansur—a human rights activist and head of the English department at Bangalore University—on his many campaigns all over the country. She noticed that most Muslim women led the same suffocating lives, everywhere.

In 1998, Mansur formed the Federation of Muslim Women of Bangalore (FMWB), a coalition of 14 small NGOs. In December 2004, following a recommendation from a member of the Planning Commission who had seen her interaction with underprivileged Muslim women, IFES approached Mansur to take up a project to educate marginalised Muslim women in Karnataka about their

Her aggressive approach is not always appreciated. "Some people think I am too outspoken," says Mansur. Begum, her close associate, offers another perspective. "She doesn't offer any words of sympathy because she knows that what women need is motivation," she says. "She quotes Urdu cou-

HASNATH MANSUR HAS CONDUCTED 22 CAMPS THAT HAVE REACHED OUT TO 10,000 WOMEN AND HELPED CREATE MANY SUSTAINABLE SELF-HELP GROUPS

plets to help the women tap into their hidden strength." Along with Begum and Sultana, Mansur started Tameer in 2006. Tameer aims to empower disadvantaged Muslim women by offering them small loans to start their own small-scale business. Self-help groups were formed where two members from each group would guide the rest. Suddenly the women were empowered to upgrade their quality of life. Though their profit margins were slender, they glowed with newfound confidence. Gradually, women started pooling in money from their own earnings. Every week, group leaders would collect a nominal amount and save it in the bank for future loans.

Among the many women who have become empowered through Tameer, Begum quotes the case of Malika, who was abandoned by her husband without any financial support. Tameer offered her free legal counsel and helped her win alimony. Malika now sells garments door-to-door and has also admitted her son in a college.

A family friend, based in the US, initially donated Rs 125,000 to Tameer. When the money started to diminish, Mansur resorted to *zakat*—the money that every Muslim donates for the betterment of the community. When the *zakat* started dwindling, Mansur finally approached the Karnataka State Minorities Finance Development

Women sorting out vegetables that they later sell in the local market

Corporation (KSMFDC) for loans. The government offered Rs 5,000 each to 100 women as a non-refundable loan. "We've applied for a second loan where they will give each woman Rs 7,500 of which Rs 5,000 would be the loan amount and Rs 2,500 would be subsidy." Till that happens, Mansur and her colleagues are shelling out money from their own pension to sustain the small businesses. Her only son, a software expert, lives in Canada.

These days, Mansur is in talks with the government to work out a housing finance scheme for the women. She is also trying to get Wakf land to set up a craft centre where Muslim women can hone traditional skills such as embroidery and market their products.

She often receives 'warnings' from subversive elements who threaten to disrupt her crusade. Nevertheless, she moves on—brimming with determination to get every Muslim woman the freedom she rightfully deserves. 🇮🇳



JOURNEY

1998

Hasnath Mansur starts the Federation of Muslim Women of Bangalore, a coalition of 14 NGOs.

2004

IFES approaches Mansur to take up a project to educate marginalised Muslim women in Karnataka.

2005

Conducts 22 camps to propagate women's right to food, income, education and housing, and helps create many self-help groups.

2006

Starts Tameer and offers small business loans.

2008

Holds talks with the government to work out a housing finance scheme for poor Muslim women.



Healing ANGEL

Subhashini Mistry . 60 . Hanspukur

FOR BRINGING HEALTH TO THE POOR

By Anjana Jha

Photos: Shilbhadra Datta

The road narrows perceptibly as we negotiate the congested Thakurpukur market and take a right turn from the road leading to 24 South Parganas. Tall buildings give way to small single-storey houses and shops as we

approach Hanspukur village, about 2 km away. Lush paddy fields freshly bathed by recent rains add colour to the tranquil countryside. Despite looking out for Humanity Hospital, we miss the wrought-iron gate with its nondescript signboard and have to turn back. An uneven asphalt road leads to the sprawling white

two-storeyed building—testimony to a single-minded woman's unflagging dream.

In 1971, 35 year-old Sadhan Mistry, a daily agricultural labourer, died of gastroenteritis because there was no money for his medical treatment. Determined that no poor person should suffer a similar fate, his widow Subhashini Mistry overcame illiteracy and abject poverty to set up Humanity Hospital. Starting in a temporary

OVERCOMING ILLITERACY AND ABJECT POVERTY, SUBHASHINI MISTRY ESTABLISHED A HOSPITAL FOR THE POOR IN A SHED. TODAY, IT IS A 10,000 SQ FT, TWO-FLOOR SPECIALITY HOSPITAL WITH 35 BEDS

shed in January 1994, it has expanded to 10,000 sq ft spread over two floors and has 35 beds. And in December 2007, a new state-of-the-art operation theatre comparable to those found in the best private hospitals was inaugurated.

The hospital is open round-the-clock; 40-50 patients come to the hospital on weekdays and more than 150 on Sundays. They come not only from surrounding villages but as far as Kakdwip and Diamond Harbour, more than 30 km away. To date, more than 600,000 patients have received free treatment because of this diminutive woman—white cotton sari worn in traditional Bengali style covering her salt-and-pepper hair, two rows of small beads around her neck, a large *chandan* (sandalwood) *bindi* on her forehead. Battling tremendous hardship to fulfil her dream of ensuring basic healthcare to the poor, Mistry nurtured her goal secretly for years. “People would have laughed at me,” she confides. “It was a struggle just to get food.”

Widowed at 23 with four small children—the eldest was nine and the youngest barely three—Mistry was left with just 90 paise. She had never worked. Begging for *bhater phena* (starch water from cooked rice) from neighbours, there were days she returned empty-handed and fed her hungry children grass cooked with salt. While “elder daughter Uttara and son Sujay helped me earn”, she admitted the

younger children in an orphanage on grounds of poverty. An opportunity that eventually helped son Ajay become a doctor and daughter Nirmala, a trained nurse. They came back to her only after they completed their school education.

Struggling through every possible misfortune, there was nothing Mistry didn’t do to survive. After a paddy season—“working in water up to my chin”—she moved to Tiljala, another part of the city. In the dumping grounds close by, she scavenged coal pieces and coconut shells for fuel. Finding discarded plastic meant money to buy food. She worked as a housemaid scrubbing floors for Rs 10 a month, and a daily labourer at construction sites for Re 1.25 a day. Waking before daybreak to buy vegetables at wholesale rates from Dhapa, she pushed the *thela gari* (pushcart) 4 km to sell them at the Park Circus market—a routine that stopped after she fractured her leg in 2002. “I did everything,” she says simply. “I begged at street corners when Ajay needed a pair of glasses or textbooks when he was studying medicine.”

Clinging to her dream, Mistry deprived herself of a meal every day, squirreling the money—under mattresses, in gaps between the mud wall and tiled roof of her home. Any money she gave Ajay was diligently saved in a post office account which the headmaster, who was also the postmaster, opened for him. Mistry opened a bank account much later.



1992

Subhashini Mistry buys a one-*bigha* plot in Hanspukur village.

1994

Humanity Hospital begins operations in a temporary shed.

1996

The permanent building, with OT and speciality departments, is inaugurated.

2007

A new state-of-the-art OT is inaugurated in the hospital.

These savings enabled her to buy the land she had once cultivated in December 1992—a one *bigha* (20 *katha* of 720 sq ft each equals a *bigha*) plot for Rs 85,000. Humanity Trust was formed in February 1993 and registered the following month.

As news of a free hospital spread, people from surrounding villages chipped in. Some gave baskets of mud to partially fill the waterlogged land; others gave bamboo, tiles, broken furniture, anything.



The hospital as it was in 1993 (top); Mistry in the state-of-the-art operation theatre (right); Mistry's daughter tending to a patient (below right)



When the 400 sq ft structure—a 7'x10' shed with mud floor, matted walls and a verandah on three sides—was built, a couple of locals went around the village on cycle rickshaws announcing the inauguration. Volunteering their services, six doctors from hospitals in Kolkata treated 1,205 villagers from 8 am till 6 pm. Inaccessible from the brick road, patients used the makeshift bamboo bridge or waded through the field. Without electricity, light filtered through glass panes in the tiled roof. Initially open only on Sundays, demand gradually led to the hospital working all days of the week.

Construction of the main building began and, in March 1996, the 3,000 sq ft ground floor with operation theatre, pathology department, x-ray unit, ECG facility, and sections for eye, gynaecology, paediatrics, orthopaedic, urology and medicine was inaugurated—all built with funds received from public donations. Addition of another 2,000 sq ft in 1998 increased the five beds to 10. With only a skeletal team on the payroll, consultants and surgeons—who work on credit, charging a small fraction of their usual consultancy fees—are called whenever necessary.

Generous public donations enabled Mistry to set up a corpus fund in 1997. She purchased three more *bigha* of adjoining land and by mid-2006, another 5,000 sq ft was constructed on the first floor. It takes Rs 30,000 every month to run the hospital, though ideally Rs 150,000 would help improve infrastructure and standard of treatment. Every monsoon, water floods the ground floor. Raising the level by a foot will cost Rs 2.5 million. But money is required more urgently elsewhere. A second operation theatre lies unused owing to lack of equipment. Laparoscopic apparatus remains underutilised because there is no round-the-clock surgeon. A broken dental chair has

rendered the department inoperative for two months. The x-ray equipment needs replacement. There is no ambulance. An OPD card with two months' validity was introduced in 2006 but only two or three of 10 patients pay the Rs 10 fee. Last year, of the 700 surgeries—caesarean, hysterectomy, hernia, appendicitis, prostate, and kidney stone to name a few—eye operations account for about 600. And the maximum any patient paid was Rs 5,000, part of which paid for renting a generator at Rs 300 a day.

Always on duty, her doctor son lives in the hospital with his family. At the hospital, we watch lunch being served to patients, none of whom can pay. Later we share the same food—boiled rice, *dal*, fried potato and fish curry—cooked by daughter-in-law Moushumi. Mistry lives alone in her house renovated just a year ago with a bank loan. She walks the 1-km distance every day. Traversing paths slippery with moss, she continues to dream—to add three more floors and make Humanity Hospital a 700-bed super-specialty hospital open 24 hours a day. All she needs is more funds. ■

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Local GUARDIAN

Hardev Singh Sawhney . 76 . Delhi

FOR ADOPTING SILVERS IN HIS NEIGHBOURHOOD

By Teena Baruah

Photos: Shivay Bhandari

In East Patel Nagar, Delhi, silvers don't call the police station in times of trouble. They call a 77 year-old sentinel. An Honourable Special Police Officer (HSPO) since 2004, Hardev Singh Sawhney's daily course of action

includes visiting his elderly neighbours and checking if they have hired new domestic help and submitted verification details with the local police station, sorting out minor squabbles, accompanying people to file first information reports for thefts at the police station, and mediating in property disputes. Sawhney is always ready

to lend a helping hand, whether it is supervising the fixing of grilles at a neighbour's house, the installation of a security alarm at another's, and buying groceries for yet another elderly neighbour.

"I cannot reform the whole world. But if I can assist someone who walks up to my house for help, I



have given my life at least some meaning," says Sawhney who runs a hotel (Amar Agra) and an auto service station in Agra since 1993, and received a license to supply CNG in March 2007. With a manager running the station, he says he visits Agra thrice a month, and has enough time on his hands. To use this time well and to prevent his own "sanity from slipping away with age", Sawhney recently adopted 10 senior citizens in East Patel Nagar. "Though I try to help



Sawhney visits the Anands every evening: a shoulder to lean on

as many people as I can, I thought these people needed me more as they live alone," he says. In recognition of his efforts, Additional Commissioner of Police (Delhi) Kewal Singh recently nominated Sawhney a member of the Delhi Police Senior Citizens' Committee (affiliated to Delhi Police Headquarters), which handles issues related to the city's elderly.

Charged up about his new role that will bring him in touch with silvers beyond his own neighbourhood, Sawhney says he feels "young all over again". A decade ago, though, he had let go of hope. His wife Tripat Kaur, 67, passed away after a long illness. Her death pushed him into depression. With his son Kanwarjit Singh living in Mumbai and daughter Ruby in New York, he lost grip on his health. "My wife never spoke about her ill-health and was always busy solving other people's issues," says Sawhney. "One day [in 2003] I decided to be like her. I realised I couldn't put my life on hold any more."

Before his wife passed away, Sawhney was well known in his locality and his neighbours would routinely approach him for help. "I just needed to break the fence I had built around myself and step out of home again," he recalls. He started meeting his neighbours again and maintaining a diary of their problems—parking, security, ("which was at an all-time low") property disputes, and medical emergencies. When he realised that most of these complaints came from silvers, he sought the help of Amarjit Wadhwa, then assistant commissioner of police, to connect with these elderly. Wadhwa and the local SHO gave him a list of silvers in East Patel Nagar. Of these, 10 lived alone.

Sawhney visited these 10 silvers with the local beat constable. "I gave them my phone number and promised to visit them every week." Soon, Sawhney had his hands full. In 2004, he was appointed the Honourable Special Police Officer (HSPO) for his area. Early this year, he formally adopted the



Enjoying an evening out with his silver 'wards' at the local Chawla Park (top); helping 70 year-old Sudarshana Girdhar with some paperwork

10 silver citizens (with a letter to the SHO). Sawhney is around for them 24/7, for everything from security audits to buying medication and groceries. In the past few months, he has also helped bridge the gap between the people and police. "People are wary of the police, which is not always fair. I mediate in disputes and help build the trust that is lacking."

Lakshmi Gobindram, 85, is one of his silver 'wards'. Gobindram never married and lives alone in a ground floor apartment near

SAWHNEY RECENTLY ADOPTED 10 SILVERS FROM EAST PATEL NAGAR. IN RECOGNITION OF HIS EFFORTS, HE HAS BEEN NOMINATED ON THE DELHI POLICE SENIOR CITIZENS' COMMITTEE

Sawhney's house. She suffers from depression and recently moved to her cousin's house in East Delhi. Sawhney got iron grilles installed on her windows for added safety. "With no liabilities and a flourishing business I have some money to

JOURNEY

1998

Hardev Singh Sawhney's wife dies after a prolonged illness.

2004

Is appointed as Honourable Special Police Officer for his area.

2008

Adopts 10 silvers in his area and is nominated as a member of the Delhi Police Senior Citizens' Committee.

give as aid to my friends," says Sawhney. Another friend is Sudarshana Girdhar, 70, a widow, who lives alone in an isolated part of the neighbourhood. "I thought my destiny was in the hands of god until Mr Sawhney came to me with security measures," she says, pointing to a switch by her bedside that, when pressed during an emergency, rings an alarm in her neighbour's bedroom. Sawhney also buys groceries and medicines for Girdhar and gives her Rs 500 every month. *Harmony* also visited Bimla Anand, 83, who misses going to her regular *satsang* after a recent fall. Even her husband can't walk too much because of arthritis and Sawhney spends some time every evening talking to them.

For his part, Sawhney says he has found his reason to live and urges everyone he meets to find theirs. To take us visiting his friends, he has missed his 20 minutes on the treadmill at home. But he's not complaining. "I'll compensate for it the next day," he says with a cheery smile. ■

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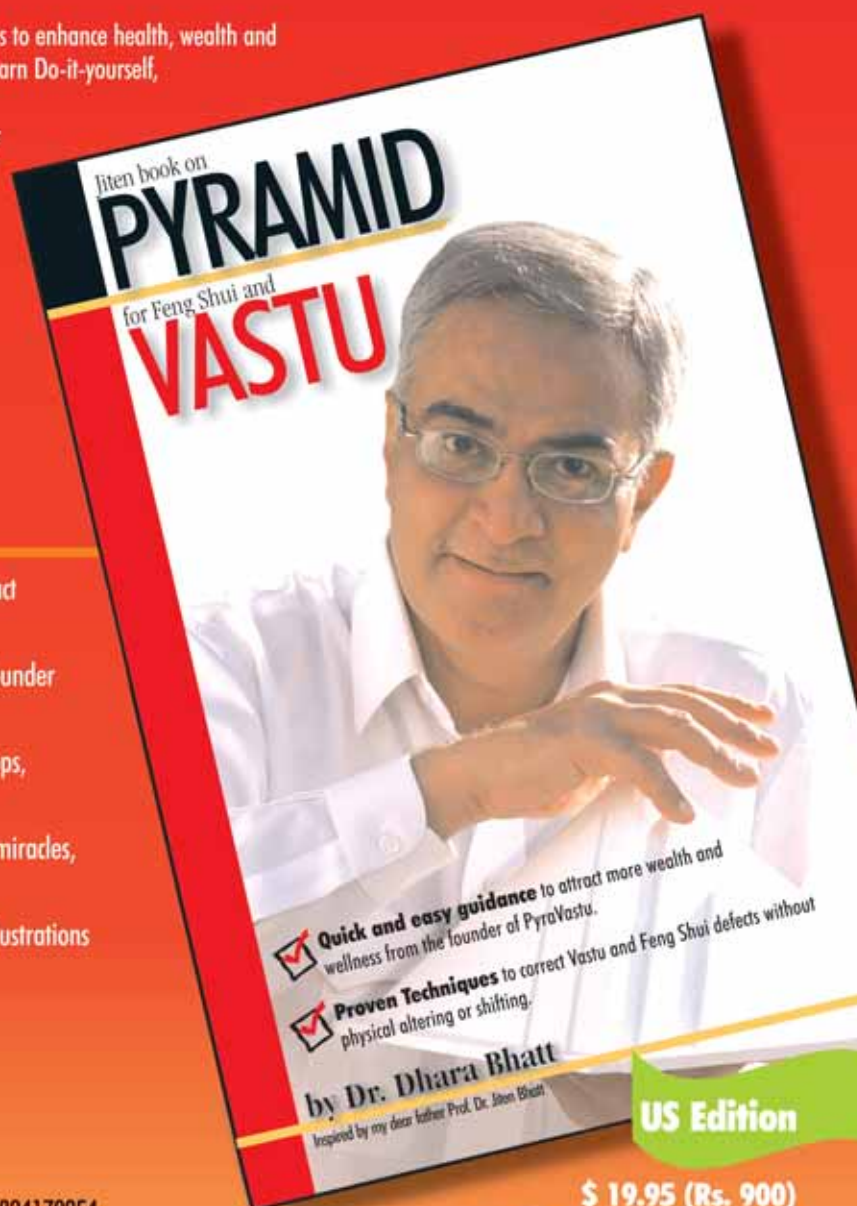
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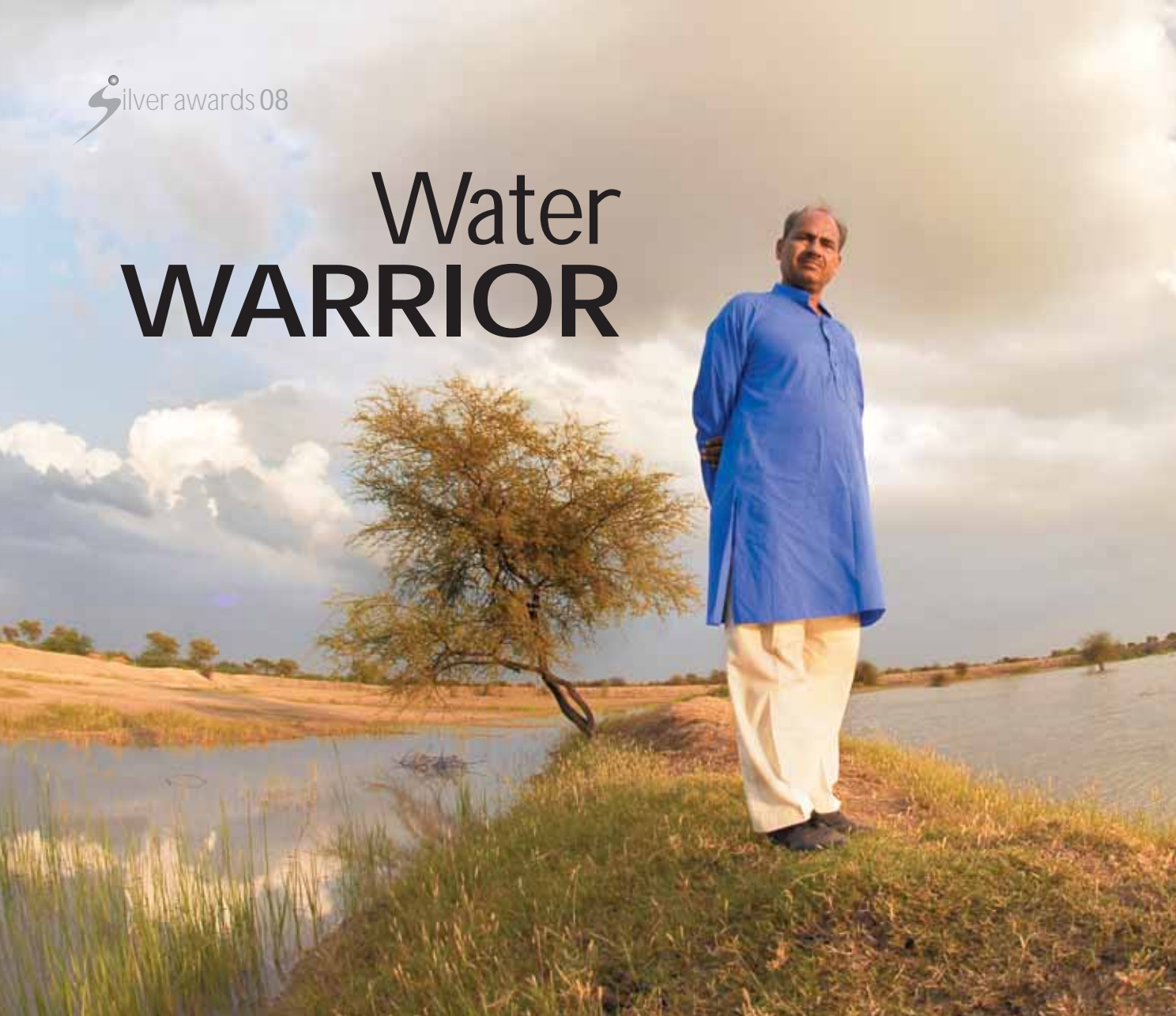
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Water WARRIOR



Lakshman Singh . 52 . Lapodiya

FOR BRINGING WATER TO THE VILLAGES OF RAJASTHAN

By Teena Baruah

Photo: Shivay Bhandari

Lakshman Singh, 52, brings with him the promise of water. Born in a desiccated Rajasthani village, Lapodiya in Dudu district, 100 km from Jaipur, he introduced a unique low-cost, community-driven watershed management scheme called *chauka* that rescued Lapodiya and several other villages from a vicious cycle

of drought, hunger, caste violence and migration to cities.

A *chauka* ('four corners') comprises a series of channels and square or rectangular pits fringed by 2-ft-high bunds in a checkerboard pattern over a 5-km expanse in which rainwater collects and meanders down the natural slope of the land. This enables water to flow into the ponds nearby, converting wastelands into rich pastures, with

30 varieties of grass. These water bodies are de-silted annually in a *shram daan* (voluntary labour) programme, where every villager contributes. And despite an annual rainfall of 323 mm against a national average of 600 mm, nobody goes hungry.

In recent years, Singh's *chauka* have sprung up all over Rajasthan—dykes over an estimated 30,000 hectare in 700 villages, all



JOURNEY

1977

Lakshman Singh starts a makeshift school in his village Lapodiya, 100 km from Jaipur.

1980

Sets out to repair a 4-km bund in the village on his own and is overwhelmed when 2,500 volunteers gather to help.

1987

Develops the *chauka* system, a watershed management scheme that brings back his village from the brink.

1994

Rajasthan state government and Oxfam International offer funds.

2008

UK-based NGO Wells for India offers funds to extend the scheme to other villages.

built using local labour, and basic tools. In March 2008, Singh started a two-year project funded by UK-based NGO Wells for India to extend its water-harvesting programme to include more villages. Since March, Wells for India has channeled about Rs 3 million into Singh's NGO Gram Vikas Navyuvak Mandal-Lapodiya (GVNML) to recharge underground water in 10 villages, naturally purify drinking water and plant more trees.

The man behind this unique success story spends eight months a

year on the road, rarely seeing his wife Anand Kanwar and four children. Mostly living out of his ramshackle Mahindra jeep, Singh is perpetually exhausted from travelling, sometimes dozing off in the middle of conversation. "My movement has caught on," he recently told a delegation of scientists from parched and war-ravaged Afghanistan, "because it puts control over water in the hands of the villagers. It encourages local people to build smaller reservoirs in their own backyards, without relying on large government-built

dams that often displace residents and transfer water far away." In a small project, he says, everyone can participate in decision-making, with the whole community having access to employment, with a feeling of ownership and control as perks. "That's the only real way to improve a community."

In 1973, Singh felt guilty studying in a school in Jaipur while people in his village were tormented by abject poverty and illiteracy. From a Thakur family, he felt he had to take on the responsibility to bring change in his village. He dropped out of school, rebelling against his father who was perpetuating poverty with his corrupt administration in Lapodiya. "I even married late as I refused to accept dowry. My father was often tempted to turn me out of the house," he jokes. Singh didn't go home for four years and travelled from village to village to see the plight of the people.

In 1977, inspired by actor Manoj Kumar in *Roti Kapda Aur Makan* (a 1972 film about an average Indian's struggle for food, clothes and shelter), he returned to his village and opened a makeshift school in the belief that only education could alleviate poverty in drought and disease-prone villages of India. However, after the first few years of running the school, it became clear that he couldn't make children focus on learning without improving their situation at home. To get their families to send them to school, he first had to improve the lives of hundreds of subsistence farmers, for whom water was the starting point. Several defunct tanks, washed-out bunds and silted



Singh's bunds and channels have changed the face of arid Lapodiya and 700 other villages in Rajasthan

government took all the water downwards into a *nullah* that flooded our fields in monsoon. The slope of the bunds needed to be altered so that excess water flowed in to village ponds without flooding the crops," says Singh who watched his favourite actor Manoj Kumar several times over in *Kranti* (a 1984 film about the struggle for Independence) to keep himself going.

He mobilised volunteers to build percolation ponds, which were dug in lowland for collecting rainwater that, over the months, percolated back into the ground and raised the groundwater level. Existing ponds like Phool Sagar and Dev Sagar were revived by digging deeper, concretising their boundaries for long-term use. Singh and his team also built an irrigation tank called Ann Sagar for Lapodiya. He also loosely

ponds needed repair, but Singh had no resources.

"I handed over the school's responsibility to a friend and set out to repair a 4-km bund all alone," he recalls. "Gradually, an army of about 2,500 volunteers gathered. *Shram daan* was our new

weapon." Over the next decade, he consulted several NGOs and came up with ideas for Lapodiya and neighbouring villages. He worked with farmers and studied conventional rainwater harvesting models comprising bunds and channels. "The contour trenches and bunds recommended by the

WITH HELP FROM LAKSHMAN SINGH, PEOPLE IN 700 VILLAGES OF RAJASTHAN HAVE BUILT RESERVOIRS IN THEIR OWN BACKYARDS WITHOUT RELYING ON "DAMS THAT OFTEN DISPLACE PEOPLE"

organised the collective efforts of villagers into an NGO, GVNML.

Lapodiya has 6,000 *bigha* (1,500 acres) of land, of which only one-fourth is irrigated. After building percolation ponds and reviving existing ponds, the open wells recharged naturally. But Singh was still worried about how to bring in water for irrigation. After many months of drawing designs, Singh came up with the idea of *chauka*, a unique method of soil and water conservation in pastureland. In its current design, it checks soil erosion, helps groundwater recharge and regenerates pastureland. "We have to ensure that only nine inches of water is allowed to stand inside the *chauka* and the excess overflows."

By 1994, the Rajasthan state government offered help and NGOs like Christian Relief came in with food for workers. Oxfam International, a group of NGOs from across the world, also offered funds. Today, GVNML receives a support of Rs 10 million every year. Singh uses the money to pay a staff of 108 and workers, provide incentives to 8,000 volunteers and make '*chauka* kits' for easy understanding—he has trained about 10,000 villagers.

A recent United Nations study explains the global importance of Singh's work. The report estimates that 1.2 billion people drink unclean water across the world. More than 5 million people die each year from water-related dis-

eases like cholera and dysentery. And farmers and municipalities are pumping groundwater faster than it can be replenished. Singh is aware of this gloomy water arithmetic. In his neighbouring state of Gujarat, farmers are tapping water from underground aquifers and heedlessly pumping out groundwater. Singh says about 23 million motorised pumps extract groundwater for agriculture in India. The reason: farmers have to pay so little for it. Rather than pay for the number of hours a pump runs, farmers pay a low, flat annual rate and pump with abandon. "Over-pumping of aquifers is fatal for our economy," says Singh, restlessly kicking out with the well-worn orange tennis shoes a school friend brought him from Jaipur.

Singh is on his way to Nagar village, where he has helped people build several *chauka*. Harmony accompanied him on this trip. About 100 km from Jaipur, in Tonk district, Nagar is dry and hilly. In 1990, its farmers had pumped many of the wells dry. As a result of *chauka*, reservoirs began recharging depleted groundwater by the end of the 1990s, catalysing what villagers describe as a remarkable turnaround in the fortunes of the village.

Today, Nagar is thriving, its fields green with wheat, vegetables, watermelons and flowers. Not only has migration to the cities stopped, over 400 farm workers have poured into Nagar to cultivate its land. With more water and



Singh's water-harvesting programme has helped revive ponds and enrich pastureland with 30 varieties of grass

fodder available, the number of cattle among its 122 dairy farmers has increased sharply, quadrupling the village's milk production. "We knew *chauka* could have an impact," said Ram Karan, a farmer who was one of Singh's earliest supporters. "But when you are in a car and there's no driver, you can't move the vehicle. Singh is our driver." ■

Storehouse of health

This month, **Dr Vijaya Venkat** discusses two natural laxatives—grape and okra

GRAPE

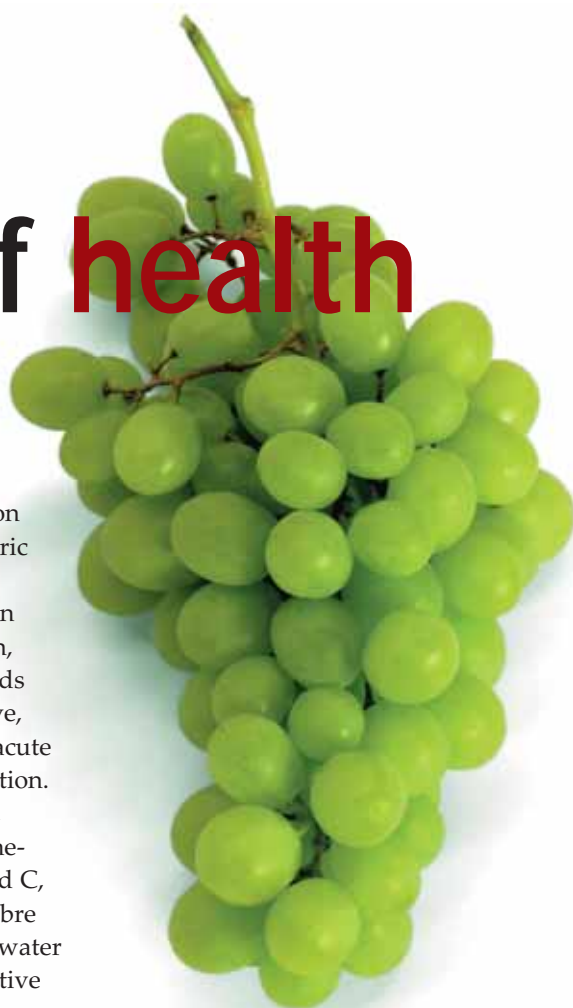
Perhaps the most important fruit mentioned in the ancient world, the grape has appeared in Greek and Roman mythology since the invention of wine—its intoxicating properties are associated with the god Dionysus or Bacchus. Regarded as a sacred beverage, wine continues to be steeped in symbolism even today in Christian churches.

Growing in bunches on twining vines, there are nearly 6,000 to 8,000 varieties in green, black, purple, golden and violet, of which 40 to 50 are cultivated commercially. Grapes are attractive additions in fruit salads, tarts and jams. And the high content of iron, copper and manganese makes grape juice an excellent producer of haemoglobin—250 ml of grape juice a day helps prevent secondary anaemia.

Rich in pure glucose, the grapes stimulate bile secretion in the liver. While their tartaric acid content stimulates the intestines, grapes also contain an element, similar to insulin, which is helpful in some kinds of diabetes. A natural laxative, grapes remove chronic and acute constipation and eases digestion. A good source of potassium, calcium, phosphorous, magnesium, and vitamins A, B6 and C, they are high in water and fibre content. The potassium and water content makes them an effective diuretic and thus good for kidney disorders.

Calorie count (in a 1 cup serving)

- Grapes with seeds: 109
- Grape juice unsweetened: 154



According to a study in *Journal of Nutrition*, naturally occurring antioxidants in grapes—particularly resveratrol—may prevent accumulation of bad cholesterol. Add to this improved blood circulation and you have reason to indulge in a glass of red wine.

OKRA

Little is known about the early history and distribution of okra—or *bhindi* as we call it. Apparently originating in Ethiopia, its route to North Africa, the eastern Mediterranean regions, Arabia and India is uncertain. Also known as lady's finger, it belongs to the mallow family (like cocoa and cotton) and has a unique texture and flavour.

Calorie count (in a 1 cup serving)

- Boiled okra: 36
- Fried okra: 285

A powerhouse of valuable nutrients, it is high in dietary fibre and a natural laxative that keeps the digestive system running smoothly. The fibre content in okra works like a

'sponge' and 'broom'—absorbing fats, water and cholesterol to protect our body and sweeping away harmful substances. Soluble fibre in the form of gum and pectin help lower bad cholesterol and reduce risk of heart disease. Insoluble fibre helps keep the intestinal tract healthy, decreasing the risk of some forms of cancer, especially colorectal cancer.

Okra also contains a great amount of mucilage that not only binds cholesterol but bile acid carrying toxins dumped into it by the filtering liver. A good source of vitamins A, C, K and B, it includes folic acid, potassium, magnesium, manganese, calcium, iron and protein. Further, okra also softens abscesses and works as a diuretic for urinary problems, while its seeds (roasted and ground) can be used in chut-

? Weight WATCH

Dr Joe Lewis answers your questions on diet, weight and exercise

Q Despite eating very carefully, I still keep putting on weight. Is something wrong with my diet?

A People on seemingly good weight-loss diets often find themselves on the rebound or discover that weight does not seem to drop so easily. This leads to a constant search for a diet that will work—low carbohydrate, high protein, no fat, and so on. But we don't actually need a diet plan. What we need is a meal plan based on eating behaviour insights.

Weight is an emotional feedback to address something in our life—stress, burdens, feelings of being ignored, or faulty routines. Both a hard day at work and family troubles can trigger a bout of stress. Most often the response is food—a pick-me-up drink or snack. These are eating behaviour episodes.

As we go through our lives, we discover many others. The first point in any meal plan is to look for eating behaviour—within lunch, dinner, between meals or when celebrating.

Let's look at how weight creeps up on us. If you eat just one serving a week of all the foods mentioned below, you will gain about 5 kg a year—provided you don't do any physical activity to compensate.

Food	Measure	Calories
Samosa	1	250
Cheese pizza	1 slice	150
Kulfi	1 scoop	200
Peanuts	1 handful	180
Whisky	1 peg	130

You notice that none of these are included in our main meals. So while you are dieting in your main meals, weight gain happens unnoticed.

Another factor is meal deprivation, especially when we fast, or eating at a level that leaves you very hungry. This is a great primer for failure. When you don't eat enough, the rate at which your body burns calories (or the resting metabolic rate) also slows down, thereby not giving you the weight loss response you expect. So when you choose a diet, please remember what separates meal planning from dieting.



Dr Joe Lewis is head of research and development at Kaya Life, a chain of professional weight-control centres (SMS Life to 54646). If you have a question for him, write to contact.mag@harmonyindia.org



neys or as a decoction for colds, coughs and fevers. Okra is often fried and camouflaged with spices to get rid of the sticky mucilage. However, it is even more nutritious—and tasty—in its raw form. The next time you entertain, serve some tender pods of okra with a variety of sauces or chutneys. And change the perception of your guests about this misunderstood vegetable.



Dr Vijaya Venkat, Mumbai-based nutritionist and health activist, is founder and head of the Health Awareness Centre. If you have any questions for her, write to contact.mag@harmonyindia.org

2 ASK THE EXPERT

Dr Anjali Mukherjee answers your questions on nutrition, fitness and health

Q Are dietary supplements really effective and advisable for silvers?

A Yes, dietary supplements are advisable because as we grow old, we cannot assimilate adequate nutrients from the food we eat. We lack the enzymes required to digest the nutrients from food and, therefore, it is important to take supplements.

Another reason for supplements is that we fail to eat a balanced diet as we age. Menopause further increases the need for calcium and Vitamin D. Any surgery also increases the need for supplementation. While there are a lot of supplements on the market that may make false claims about their benefits, there are also quality products that can help to promote good health.

Q Is mixing different supplements with one another or taking them with other prescribed allopathic drugs contradictory? Should these supplements only be taken under a doctor's supervision?

A Although most of these supplements are available over the counter or on the Internet, it's always advisable to consult a doctor or nutritionist about the type of supplement to be taken and the appropriate doses and duration. We need to be informed about the active ingredients present and their respective roles and interactions within the system and with other prescribed allopathic drugs.

For example, a supplement that contains Vitamin K when taken together with blood thinner Warfarin can prevent the blood from getting thin and may lead to clots. And the supplement St John's Wort may reduce the potency of a certain class of antidepressant medications, when they are taken together. Patients may need higher doses of the prescription medication for it to be effective.

Q If such supplements are indeed good, how long would they need to be taken before actually beginning to show a positive impact on health?

A Recommended dietary supplements usually start showing positive results within four to six weeks of intake, though the overall impact may be determined only after the recommended duration. We need to understand that dietary supplements are not expected to cure or treat diseases but should ideally be used in conjunction with other therapies to reduce the incidence of a disease or related condition.

For instance, intake of fish oil supplements may reduce heart risk but only if the basic rules of healthy diet and appropriate lifestyle are followed. When using dietary supplements, assess individual needs, evaluate the merits of taking supplements, and understand how to choose and use them to get optimum results.

More on dietary supplements next month



Nutritionist Dr Anjali Mukherjee is the founder of Health Total, a nutritional counselling centre (www.health-total.com). If you have a question for her, write to contact.mag@harmonyindia.org

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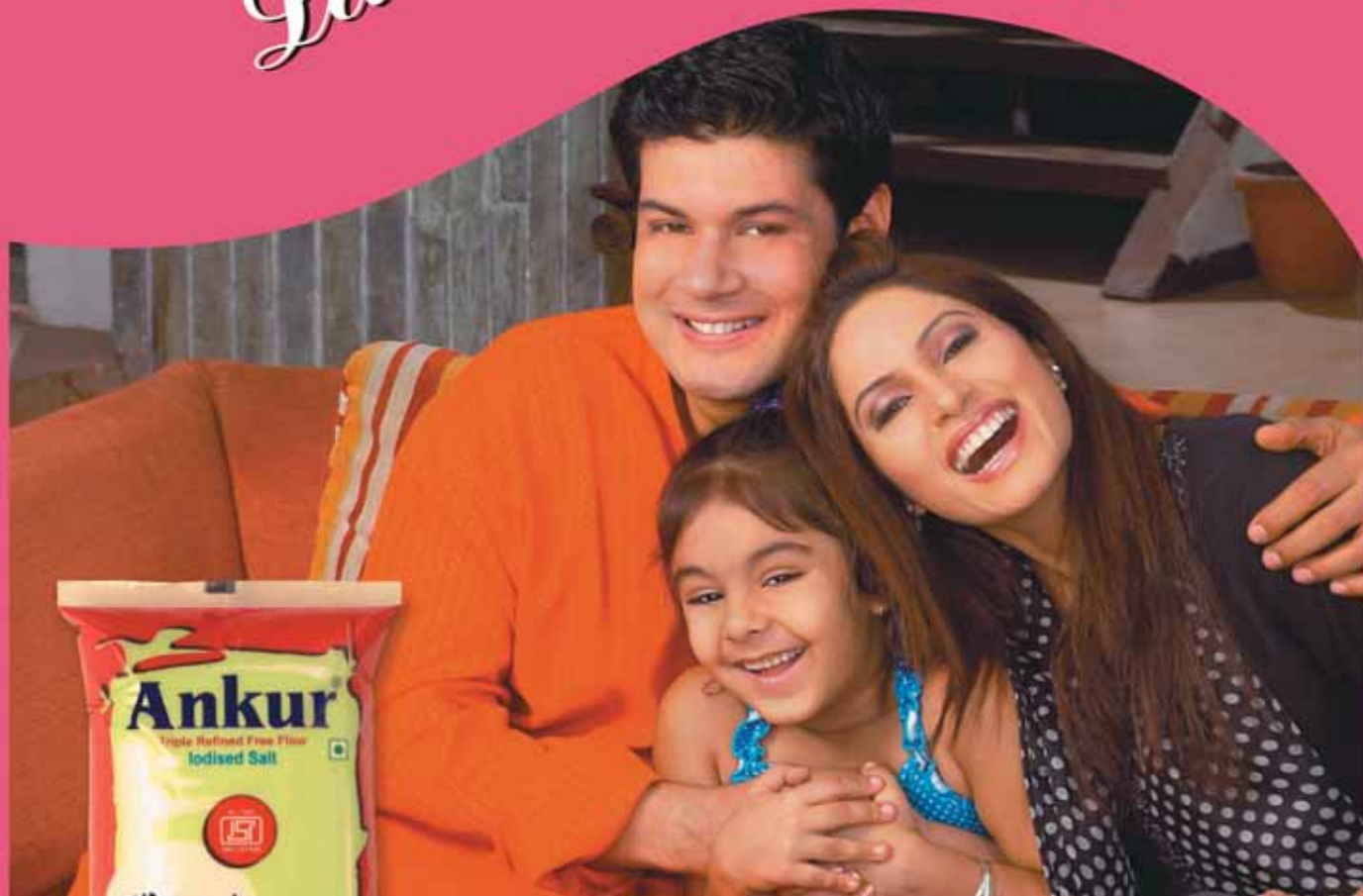
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Sweet *surprise*

Dr Pushpesh Pant presents guilt-free yet gratifying recipes for this festival season

It is customary in almost all parts of the country to cook *kheer*—in the region's unique way—as part of the celebratory menu for festivals. The Hindus believe that the goddess of prosperity is the consort of Vishnu who reclines in repose on an ocean of *kheer*. In South, it is called *payasam* and retains the same importance. In Bengal, rice cooked in milk and sweetened with jaggery (*gur*) is *param anna*, the supreme,

blessed food; in *khejurer payesh*, *gur* made from the sap of date palm is used as an ingredient, and it lends the dish its chocolate-like colour. *Phirnee* served for Id and Andhra Pradesh's *basundi* are close cousins. We offer two recipes particularly suited to silvers and refreshingly different. If the craving persists, go ahead and indulge your sweet tooth with the classic *piste ki lauz*.



PHALAHARI BASUNDI

Preparation time: 20 minutes

Cooking time: 45 minutes

Serves: 4-6

INGREDIENTS

- Milk: 1 1/2 litres
- Sugar: 6 tbsp
- Fruit pulp (of your choice): 1 cup
- A pinch of cardamom powder

METHOD

Heat the milk on a slow flame, stirring until it thickens and reduced by half. Remove from heat and let it cool. Put in the fruit pulp of your choice—strawberries, banana or mango—and blend well. Add sugar-free if you want it sweeter. Chill and serve garnished with slivers of pistachios.



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PISTE KI LAUZ (PISTACHIO FUDGE)

Preparation time: 20 minutes

Cooking time: 15 minutes

Serves: 2

INGREDIENTS

- Shelled, unsalted pistachio nuts: 100 gm
- Sugar-free sweetener: 50 gm

■ Water: 50 ml

■ Milk powder: 1 tsp

■ Silver leaf

METHOD

Grate the pistachios. Blend with a little skimmed milk powder and water. Alternatively, a little sugar-

free *khoya* may be used—not more than 1 tbsp, though. Add the sweetener and blend. Heat the mixture in a non-stick pan and remove. Spread the mixture on a lightly greased plate and let it cool. Garnish with silver leaf. Cut in the shape of diamonds and serve.



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MAKHANE KI KHEER

Preparation time: 20 minutes

Cooking time: 45 minutes

Serves: 4

INGREDIENTS

- Lotus seeds: 100 gm
- Milk: 2 litres
- Sugar-free sweetener
Dates (*khejur*): 25 gm;
seedless and chopped

METHOD

Remove the hard black bits from lotus seeds and dry-roast the seeds for 2-3 minutes. Remove the seeds from the pan and keep aside. After the seeds cool, coarsely grind in a mixer. Boil milk in a *kadhai* till it thickens and reduces to about half. Now put the powdered lotus seeds and cook on low heat for about five minutes more. Add the chopped dates, cook for some time and taste for sweetness. If you

want it sweeter, add sugar-free sweetener. Garnish with dried or fresh fruit bits of choice. Enrich further by sprinkling a few drops of rosewater or a few fresh rose petals. Enjoy hot or cold. ■



Dr Pushpesh Pant, our culinary expert, is a documentary producer, author and die-hard foodie



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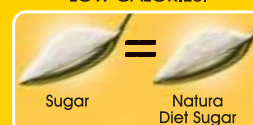
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Red alert

Yoga can help battle anaemia, says Shameem Akthar

Are you breathless after doing the simplest of chores? Do you often feel blue without any real reason? Is your menstrual bleeding excessively heavy? Does your skin appear dull and lifeless? If you answered yes to any of these questions, you might be suffering from anaemia, a condition that affects about 500 million people worldwide.

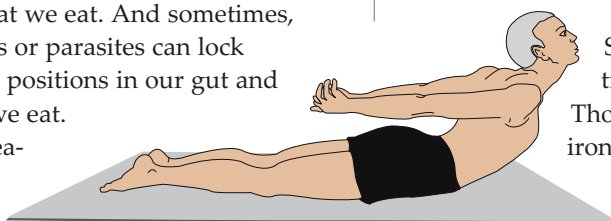
Anaemia is caused by deficiency of iron, which gives us that red blush of health. It transports oxygen from the lungs to blood cells and transports waste back. It helps use the energy in your body at peak efficiency. If you are iron-deficient, even if you have plenty of stored energy, the body is unable to use it. Iron also holds infections at bay and keeps the liver healthy.

If a blood test confirms that you are anaemic, yoga can help. Certain poses promote digestion and aid nutrient absorption. If our digestive system is weak—owing to a poor diet or lifestyle habits—nutrients are not absorbed from what we eat. And sometimes, infestations like worms or parasites can lock themselves at strategic positions in our gut and take the best of what we eat. Yogic poses like the peacock (*mayurasana*) and boat pose

(*navkasana*) not only perk our digestion and metabolism but eject such parasites out of the body if done regularly.

Similarly, poses that work on digestion also help with iron absorption. These are abdomen strengtheners like the cobra (*bhujangasana*); locust and all its variations (*salabhasana*); shoulder pose (*sarvangasana*); fish pose (*matsyasana*); seated forward bend (*paschimotanasana*); deep abdominal breathing, digestion-pow-ering breathing exercises (*pranayama*) like cooling breath (*sheetali*) and hissing breath (*seetkari*); and metabolism-hiking ones like victory breath (*ujjayi*).

As hormonal problems also block nutrient absorption by slowing down metabolism, a regular practice of sun salutation (*surya namaskar*) is encouraged as this is the best way to normalise any problem in the endocrine glands. Also, poses like the shoulder pose and psychic union pose (*viparita karani mudra*) apply pressure on the thyroid gland, regulating it and helping to control hypothyroidism, which can also affect metabolism and digestion adversely.



Supplement your daily yoga practice with a diet rich in leafy greens. Though your doctor may prescribe iron supplements, the most healthy and sustainable way to source iron is naturally. ■

Yogic moves

Snake pose (*sarpasana*)

This is an advanced version of the cobra pose (*bhujangasana*). Lie on your stomach, chin on ground, fingers interlocked behind your back. Inhale, lift chin off the ground and lift hands higher, so that it creates resisting pressure. Keep head high, looking upwards. Hands should remain straight behind. Breathe normally. Exhale, drop chin back to ground,

release hands and rest in the crocodile pose (*makarasana*), with hands placed over each other, right (or left) cheek rested on back of hands, big toes touching and heels flared out. Avoid if you suffer from lower back or neck pain, or cardiac problems. **Benefits:** This pose is therapeutic for diabetes. It tones the spine; improves digestion and nutrient absorption; aids weight loss; and builds mental and physical stamina. It also tones the heart and boosts respiration.

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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Medical insurance, popularly known as the Mediclaim policy, is your financial guard against health emergencies.

While *Harmony* has dealt with the lack of insurance schemes for older people, consumer redress forums are always flooded with

complaints of non-payment of claims. Some are justified, others are not. Run a self-check before you fight for what's yours.

HOW IT WORKS

There are two types of medical insurance claims: planned hospitalisation, and emergency cases. While claims for planned

hospitalisation are serviced at any of the network hospitals (where the insurer has a tie-up) listed by your insurance company, you can approach a 'non-network' hospital at all times for emergency services.

With every plan, you get a medical insurance card and access to a

24-hour toll-free helpline to guide you with formalities and answer queries. The card also has the phone number for your Third Party Administrator (TPA) whom you have to contact to get authorisation for treatment.

After authorisation, you can bill your claims to the insurer. In case of emergencies, the TPA can be informed after the treatment starts. While medical insurance transactions are normally cashless in network hospitals, patients settle bills themselves in non-network hospitals. These bills and relevant documents are submitted to the TPA for reimbursement.

DOCUMENTS REQUIRED FOR FILING A CLAIM

- Completed claim form
- Original bills/receipts and discharge certificate from the hospital
- Doctor's prescriptions and pharmacy bills
- Original pathological reports with doctor's/surgeon's remarks about the nature of the treatment/surgery

Normally, claims are settled within a fortnight of submitting medical documents/bills.

TPA OR THIRD PARTY ADMINISTRATOR

A TPA is a specialised health-service provider acting as an important link between hospitals, policyholders and insurance companies.

Throughout the world, the TPA, on behalf of the insurer, settles insurance claims. It provides ID cards to validate your identity at the time of admission and helps with hospitalisation arrangements and processing of claim documents.

Get the approval of your third-party administrator and deposit required documents with the hospital to facilitate cashless transactions and avoid delay in reimbursement

While the TPA facilitates cashless transactions in network hospitals, in non-network hospitals it helps with reimbursements for emergency treatment.

New India Assurance, United India Insurance, National Insurance and Oriental Insurance launched cashless services in early 2003. However, cashless transactions haven't taken off as expected because of a weak TPA network. Another reason is that nearly 80 per cent of policyholders visit small or medium-scale hospitals for treatment that are not in the TPA fold.

WHAT COULD GO WRONG?

You lose your medical insurance card: Make a note of your medical insurance card number for such emergencies. Contact your insurance company and they will mail you a new card in seven to 10 days. Some insurance companies have provisions on their website to print a temporary card. In case of emergency you can use your passport/voter ID card or driving license.

Delay in cashless transactions/reimbursement: Delay could occur if:

- The pre-authorisation form available with the hospital is not completed and submitted to the hospital authorities at least three to four days before the planned hospitalisation.
- You insist on admission to the hospital on cashless terms before TPA's approval.
- You don't deposit all original documents with the hospital after discharge.

Claim rejections: Despite having paid all your premiums, claims often get rejected because:

- The policyholder doesn't read the fine print.
- When all pre-existing diseases are not declared and surface during medical treatment.
- When you claim for illness/injury where diagnostics or the medical treatment do not call for hospitalisation.
- When you claim for OPD consultations and procedures and investigations done before hospitalisation, as medical insurance doesn't cover either of these.
- In case of rejection by the TPA, you must pay the hospital bills as the hospital plays no role in the rejection.

Non-enrolment of policy: In fresh insurance policies, first-year policies or renewed policies, non-enrolment with the insurer (a procedure that the TPA facilitates) can lead to rejection of your cashless authorisation request. So even after you get your ID card, do check with the TPA and ensure that your policy number has been enrolled with the insurer. ■

Sound waves

LESLIE HARDINGE PDE, 70

WAS: Labour Commissioner

IS: Radio Jockey

After a long innings in the Assam—later Meghalaya—civil service, I retired in 1996 as labour commissioner and director of Employment and Craftsmen Training Institute in Shillong. Working in the government was serious business but I never missed an opportunity to do what I enjoyed. A practice that gave me a new voice after retirement—literally!

Postings during my career took me to remote areas, such as north Lakhimpur and Tura in Garo Hills. With ample time to write, I have published 14 books (fiction and drama) since 1969-70. Except *Sacred Forest of Meghalaya* in

English, all the others are in my mother tongue Khasi. Today, *Sacred...* and a couple of others are used as textbooks in the environmental studies department in North-Eastern Hill University.

In 1989, I founded [with three friends] an organisation called Seng Biria U Khasi (Khasi Humorous Society). We did shows throughout the Khasi and Jaintia Hills region. My bureaucratic career couldn't extinguish my love for entertainment. After Shillong Doordarshan was launched in the late 1980s, I was often involved in their programmes. In 2001, I produced, directed and acted in 65 comedy episodes of *Ki Kam U Bah Besbha* (*Exploits of Besbha*) for Shillong Doordarshan. Aired weekly on Sundays, the popularity of the programme earned me my



Besbha: Shillong's silver voice



Teaching curve

Experts answer your queries and concerns on jobs after retirement



I was associated with training in my company and always enjoyed teaching. Now that I've retired, do you think I can work as a part-time lecturer in a management college?

There will be several opportunities for you as visiting faculty or full-time lecturer in business schools. With the increasing number of B-schools, there is a shortage of experienced faculty that can go beyond textbooks and share experiences and practical knowledge. Many of these institutes are located in Tier I cities, and applications can be made through the website of the B-school, or in person to the director/dean. In your CV, highlight your involvement as facilitator

in training programmes as well as functional aspects of your career. Success as faculty depends upon familiarity with contemporary knowledge; ability to marry the conceptual with the practical; and aptitude to implement a logical syllabus.

—D P Ghosh

Ghosh, a Kolkata-based management and marketing consultant, teaches at IIM Calcutta, XLRI Jamshedpur, and ICFAI Business School



I recently retired after a career in government service. I see that there is an explosion of construction activity in the country. What opportunities can this boom offer me?



SUBHAMOY BHATTACHARJEE

nickname—Besbha. The serial has enjoyed a number of reruns.

The launch of 93.5 SFM in Shillong gave me the chance to become a radio jockey (RJ) for one of the leading radio stations in the country. When the station head approached me, I wondered—like my wife Jo, a retired deputy secretary of Meghalaya government, and children—how I would cope with a profession meant for youngsters with a flair for reparation. But once I held the microphone, my doubts evaporated.

Besbha Show—which I host from 11 am to noon, Monday to Friday, and noon to 2 pm on Saturday—is packed with wit. I got only half an hour of training but hands-on learning and my young colleagues have helped me manage. I am so busy entertaining people that I have forgotten to grow old.

—As told to Anjana Jha

Today the sky is the limit for anyone with a civil engineering or project management background. A number of financial companies are going into the infrastructure business. In fact, there are more projects than available experienced personnel. You might prove invaluable as the head of a start-up. However, I would not advise you to float a new enterprise. Even starting small requires a completely different kind of portfolio, where experience in similar projects is essential. Fierce competition makes it a risky venture.

—G R Madan

Madan is director, Mass Rapid Transit System, Mumbai Metropolitan Region Development Authority



I have heard that I can earn handsomely while selling cosmetics and household products from home. It sounds ideal for a 58 year-old housewife like me. Please guide me.

There are a number of companies that specialise in direct selling of their products, giving homemakers and retired people the opportunity to make a decent income every month. The biggest advantage is that a very nominal investment is required, with some companies charging less than Rs 500. As distributor, you get a 20 per cent discount on all their products—you make a profit as you sell at the marked price. This business model works completely through networking. Organise meetings at home and invite company representatives to give demonstrations to your guests. Encourage friends to join and expand your clientele. Sales made by any member you enrol earn you an additional commission. You also get incentives for meeting high targets. Select a product that not only interests you but is in demand too.

—Dipanwita Jha

Jha is a Malda-based (West Bengal) distributor of Swedish cosmetic line Oriflame

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



Myth and magic

Susan Visvanathan looks at how TV has changed relationships

My mother came to live with me in Delhi in 2000. When I was a child, she used to sing me to sleep in her clear high treble. The songs were the St. Thomas Christian or Mar Thoma songs that she had learnt when she was small, from the grand congregations of the Mar Thoma community in our village in Kerala. My mother is now 90 years old and has returned to Kerala. Even today, before dinner, she covers her head with her sari and sings those songs of love, faith and courage.

When she came to live with me, she was separated from her two great loves—speaking Malayalam and being with people. So she turned to TV serials. The TV would be on all afternoon, and I found it terribly annoying. Malayalam television is very violent in its dispensation. Suddenly drunks, murderers and rapists seemed to inhabit the visual space of my home, as Malayali movie stars Mammooty and Mohan Lal dealt with them. Even the mythological characters in soaps are always embedded in endless violence, while ‘doing good’. Women-oriented ‘family serials’ like *Durga* seemed to embody endless violence and counter-violence till my head reeled with the noise of tears and lamentations. “Can’t you put it off while the children are having lunch?” I would ask. She could not hear me. “Put it off!” I would scream. She would take off her glasses and retort indignantly, “But Malayali women all over the world are watching this serial.”

After a while she chose to go to an old age home, which upset my daughters terribly. They were so used to her explaining the awful ramifications of caste, gender, class and religious divisiveness in cel-

luloid village life. They were also used to having her find their school belt and notebooks in the morning; making tea for them when they studied late; and praising them for every small achievement.

“I’ll make my own arrangements!” she said buoyantly, and I knew what she wanted most was a room of her own where she could read novels looking out into the rain, without worrying whether the school bus had got bombed on its way back. It was also because she wanted to watch all those serials, which made her feel her life was fine—although celluloid lives are so desperately unmanageable. And because she wanted to be with her clan members again, where she could sing those Syrian Christian songs, and speak Malayalam, and eat fresh fish that had come from the sea. After she turned 90, she moved in with her nephew—in the house she was born—where she has a room with a colour TV. And, yes, she still writes letters to her granddaughters.

These days, I often think of my mother who let me sleep in the crook of her arm when I was five years

Now the glow of the TV in a dark room has become a symbol of escapism, pleasure and dread

old, crooning me to sleep with stories and songs. While my father was an amazing storyteller—Shakespeare and *Ramayana* being his forte—my mother’s sense of the immediacy of the life of Christ was rather comforting to me. My secular imagination comes from the stories that both my parents told me. My children’s paternal grandmother loves TV too. She sits with her grandchildren and a bevy of servants, laughing at the idiotic doings of actors. And now that my three daughters have grown—the eldest being 24—I find so much time on my hands that I too love TV. I often think that in the old days people told stories, and warmed their hands on the fire. Now the glow of the TV in a darkened room has become our symbol of escapism, pleasure and dread. ■

Susan Visvanathan, 51, is an author and professor of sociology at Jawaharlal Nehru University, Delhi

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‘Varicose veins’ is a disorder affecting millions of people worldwide.

Varicose veins are enlarged, tortuous, knotty and bulging veins seen in the legs. Some of these veins may be very tiny (reticular or spider veins), while others are typically larger, increasing in size when you stand for a long period of time.

While it usually causes problems in people over the age of 50, quite a few patients are also younger. In fact, varicose veins are known to be hereditary, and in such cases symptomatic patients could even be teenagers.

It is important to diagnose varicose veins early. In the past, the only option was surgery—ligation and stripping were used to remove a damaged vein and prevent further complications of vein damage. Today, there’s a permanent treatment for varicose veins: the laser technique.

Endovenous Laser treatment of Varicose Veins (ELVES) is an outpatient procedure, usually completed within an hour in a clinical setting. It utilises a diode laser, which delivers laser energy at a wavelength of 980 nanomicros. This wavelength is optimally suited for absorption by haemoglobin in the blood, and does not cause any thermal injury to structures around the veins.

ELVES is a safe and quick procedure that offers successful results without the complications of surgery. Dr Shoaib Padaria pioneered this treatment in India in January 2003. Since then, he has successfully performed over 2,500 procedures. He is a Consultant Interventional Cardiologist associated with Jaslok Hospital and other leading hospitals in Mumbai.

Meenakshi Desai in her ninth month of pregnancy felt a sudden pain in her thigh. A bulge appeared where the pain was. Over the next seven years, it became a painful varicose vein. Eventually, the vein ran from her groin to her ankle and inhibited her in everything, from walking to caring for her children.

Meenakshi Desai

BEFORE



AFTER



Mr Sarang, a 50 year-old builder from Pune, loved walking and going for hikes in the Sahyadri Hills. A regular at the Mumbai Marathon, last year he found that he could not complete the run owing to severe pain in his legs because of varicose veins that he had developed many years ago.

Mr Sarang

BEFORE



AFTER



Mr Dedhia

BEFORE



AFTER



Mr Dedhia, owner of a grocery shop, had to stand in his small shop for up to 14 hours every day. Over the years, he developed swelling in both his feet, and finally painful ulcers near his ankles that refused to heal. He was diagnosed with varicose veins.

All the above were advised regular surgery but were scared to undergo the procedure as it would hamper their lifestyle and leave scars. All these patients have finally benefited from Endovenous Laser Venous Treatment (ELVES) by Dr Shoaib Padaria. ELVES has many advantages over surgery. The treatment is performed under local anaesthesia and with ultrasound guidance. A small needle is inserted into the dilated varicose vein, and a thin laser wire is passed through the needle into the vein. Laser energy delivered into the vein seals and closes the vein painlessly. The main varicose vein and its branches are closed in a similar manner, and the entire procedure takes about 30 minutes. A compression bandage is applied over the treated leg, and the patient resume normal work the next day. Patient have to wear special full-length socks during waking hours for about two months after the treatment.

Many people with varicose veins live without any symptoms. However, in others, it can limit their lifestyle. Aches and pains in the legs, cramps in the calves, heaviness in the legs and swelling around the ankles while standing are common symptoms. Sometimes enlarged veins can rupture, causing sudden bleeding. A clot may form within the dilated vein and can travel to the heart.

It is quite easy to diagnose varicose veins. A simple ultrasound called the Venous Doppler can show the leaking valves and swollen veins.

Meenakshi Desai, who was treated by Dr Shoaib Padaria, now feels no discomfort while walking or playing with her children. "Everyone is at risk when it comes to developing varicose veins," says Dr Padaria. "But the main cause is genetic, with women nearly twice as likely to suffer as men. People with past venous diseases, new mothers, overweight individuals and people with jobs or hobbies requiring extended standing are at increased risk."

"Meenakshi Desai's experience shows that varicose veins can have a dramatic effect on lifestyle," Dr Padaria says. "They can progress from being a cosmetic nuisance to a serious medical problem. But thanks to laser treatment, these veins now can be removed simply, without surgery."

Mr Sarang ran the Mumbai Marathon in January 2008, with no discomfort. In fact he is so pleased that he recommends that patients in Pune travel to Mumbai for treatment for their varicose veins.

Mr Dedhia returned to his grocery shop the next day, and his ulcers healed completely within four weeks of treatment. The ulcer has not recurred.

There are many others like Meenakshi Desai, Mr Sarang and Mr Dedhia who silently suffered from varicose veins. Most do not seek treatment, as they are afraid of surgery and its complications. However, with ELVES, hope is on the horizon for these countless patients.

**For more information, contact Dr Shoaib Padaria, 208, Doctor House, Pedder Road, Mumbai – 26.
Tel: 022-2352 5001, 2352 6001. Email: info@varicoseveinsindia.com www.varicoseveinsindia.com**



Two worlds

Amita Malik writes about keeping tradition alive in an alien land

Don't speak to me in Indian. I am an American." This rebuke was made by a four year-old to his grandmother, who was visiting from

Kolkata. Technically he was quite correct in describing himself as an American, because he was born in America and automatically got American citizenship. But his grandmother was still a little surprised. Because his older brother, all of seven years, was very conscious of his Indian blood without having been reminded about it. He loved Indian food, Indian music and Indian films, and was always full of curiosity about Indian history and geography, knew all the details about Gandhiji, a lot about Tagore and could speak in Hindi and a little Bengali with his parents. Perhaps one could not blame the little one, because he was anxious not to stand out as different in school.

Actually, emigration raises quite a few emotional and other problems with even the first generation. Whatever their reasons for settling abroad, the first generation has been too close to its roots to forget them easily. In fact, there is almost a sense of guilt about becoming 'foreign'. I remember being driven in Chicago by a Bengali lady who had been there for over 20 years. As soon as I sat in her car she put on some Rabindra Sangeet. It was obvious that she was really enjoying it and had not put it on only to make me feel at home. She also made it a point to go down to the local market in the evening and get the equivalent of Rohu fish and little fish fingerlings to deep fry till they were brown and crisp and could be eaten bones and all, as is done in Kolkata.

Then there was the annual gathering for Bengali New Year. People drove up in huge cars by Indian stan-

dards, but everyone brought along an old-fashioned tiffin carrier with some typical Bengali food in it, like *luchi (puri)*, *aloo dum*, *macher jhol* and *kosha mangsho* (dry mutton curry). Someone had even rustled up some *rosogolla* and she proudly told us that she had made them in her pressure cooker. Still another brave-heart had made some *sondesh* and you can't get more Bengali than that. The point I am trying to make is that no matter how successful you are abroad and even if you have three cars and a house with a swimming pool and a tennis court, you can still miss Chennai or Kolkata or Hyderabad and look forward to your next trip to your relatives. Then no matter how many 'phoren' gifts you bring with you, you appreciate all the more the perhaps trivial but still typical little things you have loved since you were a child. Like eating off a banana leaf. Or going to a family wedding where rituals are still observed. It is also an occasion to catch up with your relatives who seem genuinely happy to see you.

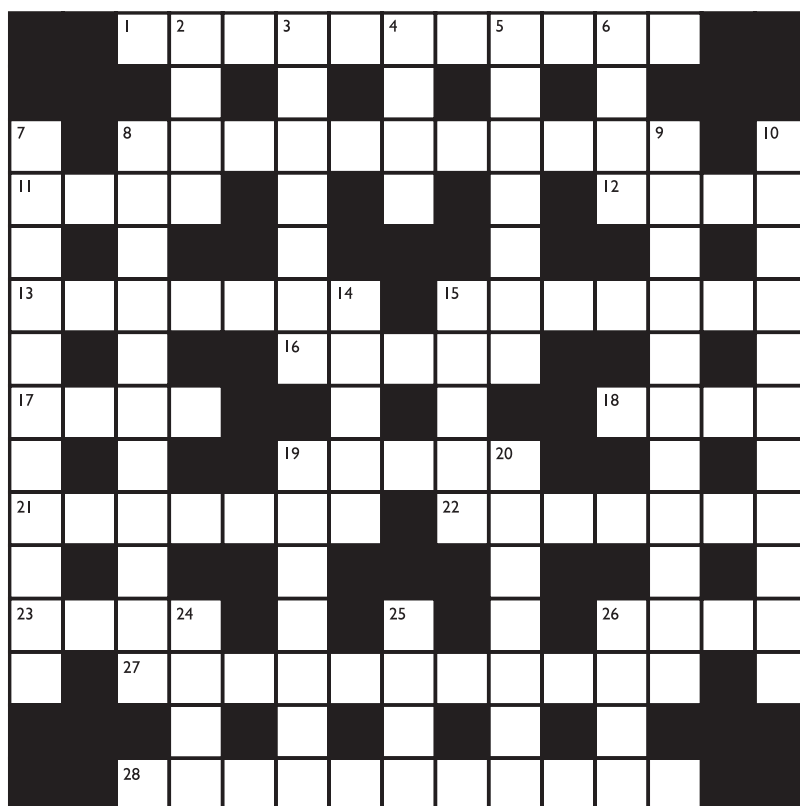
In the ultimate analysis, it is up to parents to decide how much Indian culture should be retained without

Whatever their reasons for settling abroad, the first generation has a sense of guilt of becoming 'foreign'

confusing the child about his immediate environs. The smaller the child, the more difficult it is for him — which is why it was easier for the seven year-old to learn a little about his original culture while not failing to fit into the new one. It is all a question of adjustment so that the child also puts things in perspective and realises that speaking in 'Indian' is not something to be ashamed of.

The ideal situation is for him to be American at school and still speak at least a little 'Indian' at home. It is with pride that all of us in India watch the Spelling Bees in the US which are televised in full on Indian channels. Invariably children of Indian origin, some of them with mothers wearing saris in the audience, carry off the top prizes. And that is what you call real integration. ■

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



EXCLUSIVE HARMONY CROSSWORD 48

By Raju Bharatan

ACROSS

- 1 How apt it would be if the B in this doe-eyed beauty's name stood for Bangalore, it actually expands into Bairappa! (1 6 4)
- 8 Called out to counter Roshan-Sahir's *Taj Mahal*ised lament of *Kaise naadaan hai sholon koh hawaa de te hain*? (4 7)
- 11 Sourav's dropping from the Rest of India team, isn't it a clarion call to Rahul to so raise his game at one-slip? (2 2)
- 12 Bina Rai to 'Salim' Pradeep Kumar (4)
- 13 A Rao hub for a swift-running bird (7)
- 15 Trust Fedex to be so just when they

are talking of showing him the locker-room door! (2 1 4)

- 16 What's even the Woman of Substance *sans* it? (5)
- 17 Mangeshkar of Mangeshkars? Not for us! (4)
- 18 *The Times Group* papers' publisher was, for as long as this compiler is able to recall (1 3)
- 19 Mark Tully's problem: he ceased to be one cast in the BBC mould (5)
- 21 What the Buddha-Mamta imbroglio all but turned the Tatas' Nano into (1 3 3)
- 22 Given by Bapu Nadkarni through 21.5 overs (in the January 1963 Madras Test vs Mike Smith's England) for final figures of 32-27-5-0 in the very first innings played

- during 5 drawn Tests! (3 1 3)
- 23 The 4 letters of Hema *aren't* the 4 letters of ..., are they? (4)
- 26 No longer Shilpa Shetty's spot response to who'd carry the Sunny-knighted Geoffrey Boycott's helmet? (1 3)
- 27 Shiva's gift to televised sport? (3 5 3)
- 28 *Devtaa tum ho meraa sahaaraa, main ne thhamaa hai daaman tumhaaraa* (5 6)

DOWN

- 2 Opening enough to send Khushwant Singh's imagination racing! (4)
- 3 Her sort, they speechify (7)
- 4 In his prime, Murali did the best of batsmen (4)
- 5 Damning description of *Rin Tin Tin*? (7)
- 6 Methu follower (4)
- 7 On the younger one, so cutely giving Ashok Kumar the Dharmendra slip, it's, remember, not Lata but Suman ghosting *Rahen na rahen hum* (8 3)
- 8 Trust any digitalised edition of a Marilyn Monroe film to have the Blonde Bombshell shaping up, even more sharply, as ... (6 5)
- 9 Attractive White girl, delicate and fair-skinned, is what *Chattakkari* Laxmi looked as *Julie* (7 4)
- 10 At a (1956) point in his career, when he'd moved away from such a norm of music, he conjured *Eena meena deeka* in one swing of the baton, upon a mischievous assistant's suggesting he could no longer 'do an O P Nayyar' (1 10)
- 14 We'd have America to thank if we got to view India-Pakistan so poised, all over again, in a cricket 'match' (2 3)
- 15 No neo illicit haunt? (5)
- 19 Hopefully the Hundred of Hundreds still to flow from Ten's MRF blade (4 3)
- 20 State of mind revealing comedian Prakash to be disinterested in his role? (7)
- 24 Just the thing needed to implement Eden Gardens weeding out of talent (1 3)
- 25 Sex-symbol of Sugardaddy Dev Anand's being wrapped up in a Youthful One at all times (4)
- 26 Uthupam? (4)

For answers, see Page 88

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.

SAY IT OUT LOUD



Always forgive your enemies—nothing annoys them so much.

—Irish playwright *Oscar Wilde* (1854-1900)

THE BUZZ

THE NEW CREW

The quasi-bald crew cut is here, and bad boys never looked so good. The hairstyle, marked by a thin hairless furrow, is now sported by actor Aamir Khan for his upcoming film *Ghajini*. The wicked haircut has become a massive rage in college campuses across India, so much so that some colleges in Bengaluru have banned it for being 'distracting'. The term 'crew cut' is believed to have been coined to describe the haircut worn by members of the Yale University rowing crew in the 1890s in the US. The style was later adopted by the US military and went on to become wildly fashionable in the 1950s, with film icons like James Dean adopting it.



BRAIN GYM

WHAT NEXT?

7	X		
6			
5			
4			
3			
2		0	#
1			

		X	
		#	
	0		

	0		
		#	
X			

		X
	0	#

	0	
		#
X		

Based on logical progression, where should the three symbols appear in the last box?

COMMONPLACE

Can you find out what's common between the following ten words?

- Cookie
- Cosmic
- Cues
- Moose
- Mummy
- Muse
- Quick
- Squeaky
- Wages
- Yes

(Hint: Think in numbers)

SUDOKU FOR YOU

TO-TALLY

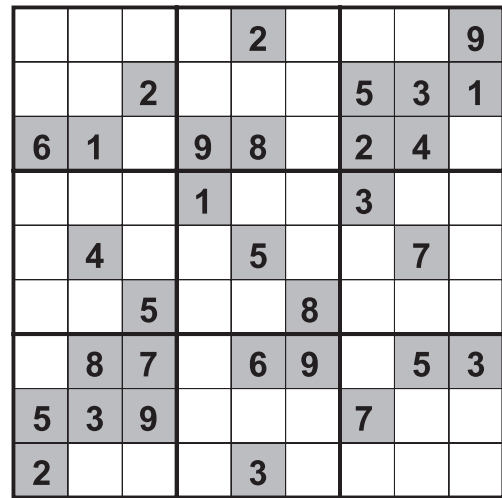
Place the numbers 1 to 9 in the empty squares, in a way that when you add the numbers horizontally, vertically or diagonally the sum total is always 15.



WHAT'S YOUR PHOBIA?

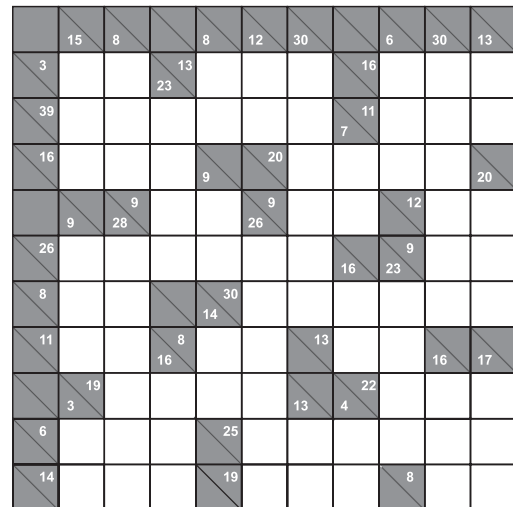
Match the phobia with the words on the left.

Clouds	Phalacrophobia
Mice	Selenophobia
Going bald	Nephophobia
Mirrors	Kinesophobia
Mother-in-law	Agriophobia
Moon	Musophobia
Motion or movement	Melanophobia
Colour	Ombrophobia
Crossing streets	Pentheraphobia
Rain	Ailurophobia
Birds	Catoptrophobia
Cats	Chromophobia



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.

THE WAY WE WERE

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INDIA'S WHEELS

Long before our roads saw a rash of ultramodern cars, India relied on the Ambassador—or the Amby as we love to call it. Launched in 1958 by Hindustan Motors, the Ambassador's burly lines were inspired by the classic 1948 Morris Oxford from the UK. The Amby ruled the streets from the late 1950s to 1983; it surrendered its monopoly to the nifty Maruti 800. Today as newer, sleeker cars eat the miles, the Ambassador lumbers behind. However, the Indian government continues to be a big buyer and has a fleet of several thousand Ambassadors. In fact, the Amby enjoyed the exalted status of being 'the PM's car' till 2002 when then prime minister Atal Bihari Vajpayee switched loyalties to the BMW Limo. Last we heard, European car dealer David Darell was planning to introduce a soft sports version of the Amby in Wales.



THIS MONTH, THAT YEAR: OCTOBER 1958

- The American Express Credit card was launched on 1 October 1958. The original Amex credit card was issued on paper; a few years later it was embossed on plastic.
- On 7 October 1958, President Iskander Mirza declared martial law in Pakistan and appointed Field Marshal Ayub Khan as chief martial law administrator. On gaining control of the army, Khan sent Mirza to exile in England. Following this incident, the military went on to establish its might in the country's politics.
- The Indian Institute of Technology opened its Mumbai chapter on 1 October 1958. Set in 200 hectares against green hills and the shimmering Powai lake, IIT Mumbai was established with cooperation from UNESCO and scientific expertise from the USSR.
- On 2 October 1958, following a referendum led by Charles De Gaulle, Guinea declared itself independent of France. After independence, Guinea was governed by dictator Ahmed Sekou Toure.

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It calls for a special occasion, however, to celebrate their heroic acts. Harmony Silver Awards 2008 will be held on 7 October, to give our 10 silver citizens a hero's welcome.

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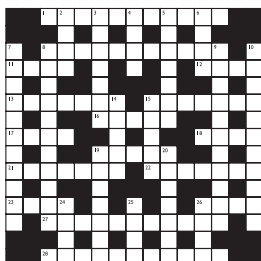


SOLUTIONS TO EXCLUSIVE HARMONY CROSSWORD 48

83

ACROSS:

1 B(*airappa*) Saroja Devi; 8 Fire Brigade; 11 Up it; 12 *Anar*(kali); 13 Houbara [*A Rao hub*: the 7 letters of *Houbara* (swift-running bird) rear-ranged]; 15 On a slam; 16 Style; 17 Them [*The M* (Mangeshkar)]; 18 A (*Pyarelal*) Sah; 19 *Saheb*; 21 A big car; 22 Not a run; 23 Esha; 26 'I Sir'; 27 The Third Eye; 28 Meena Kumari [(reference to the Mubarak Begum-sung, Jamal Sen-tuned, Kaif Bhopali-written classic synthesising Meena Kumari's 'The Ideal Indian Woman' persona, ironically in Kamal Amrohi's *Daaera* (1953))]



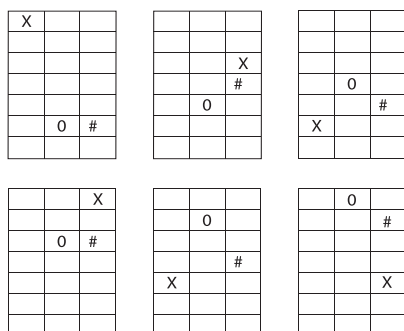
DOWN:

2 Slit; 3 Rhetors (7 letters rearranging as *Her sort*); 4 Jerk; 5 Doggone (*Dog/gone*); 6 (Methu) Vada; 7 Suchitra Sen (the younger version of Majrooh-Roshan's *Rahen na rahen hum*, not issued as a record, was actually rendered by Suman Kalyanpur in Asit Sen's *Mamta*); 8 Figure Eight; 9 English Rose; 10 C Ramchandra; 14 At war; 15 Olden; 19 Sach ton; 20 Boredom [(*Bored Om*) Prakash]; 24 A hoe; 25 Mink; 26 Iyer (Uthupam: a light-veined reference to Usha Uthup-Iyer)

SOLUTIONS TO BRAIN GYM

What next?

84

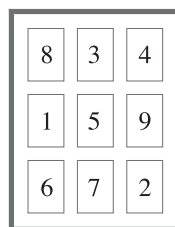


The O increases by one level each time. The # alternates between an increase of 2 and a decrease of 1. The X moves clockwise around the perimeter of the grid each time by the sum of the levels of the previous O and #. ie 2+2=4; 3+4=7; 4+3=7; 5+5=10; 6+4=10.

Commonplace

All ten words are made up of odd-numbered letters of the alphabet.

To-tally



85

What's your phobia?

Clouds

Mice

Going bald

Mirrors

Mother-in-law

Moon

Motion or movement

Colour

Crossing streets

Rain

Birds

Cats

Nephophobia

Musophobia

Phalacrophobia

Catoptrophobia

Pentheraphobia

Selenophobia

Kinesophobia

Chromophobia

Agiophobia

Ombrophobia

Melanophobia

Ailurophobia

SOLUTIONS TO SUDOKU

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

SOLUTIONS TO KAKURO

	16	8		8	12	30		6	30	13		
3	2	1	23	2	5	6	16	3	5	8		
30	4	5	8	6	7	9	7	11	2	4	5	
16	9	2	5	9	23	8	2	1	9	20		
	5	26	3	6	26	4	5	12	7	5		
26	4	5	7	3	6	1	16	23	9	2	7	
8	3	6		14	30	1	2	9	7	3	8	
11	2	8	16	5	3	13	7	6	16	17		
	3	15	3	5	9	2	13	4	22	8	5	9
6	1	2	3	25	5	6	1	2	8	3		
14	2	4	8	18	9	7	3	8	3	5		



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Statutory Details: The Sponsor, the Trustee and the Investment Manager are incorporated under the Companies Act 1956.

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Meetha Lal Mehta, 70, for organising rickshaw pullers in Jaipur



TEXT: TEENA BARUAH; PHOTO: SHIVAY BHANDARI

“Everybody rides these rickshaws. Some even sympathise with the pullers but the moment they step off they debate on how inhumane they are and why they should be banned to relieve our congested roads. In fact, SUVs and cheap small cars are bigger ecological hazards.”

Former chief secretary of Rajasthan **Meetha Lal Mehta** didn't travel by a hand-pulled rickshaw in 40 years as a bureaucrat. When he had the time to look around after he retired, he realised that rickshaws are, in fact, eco-friendly and generate employment for thousands of pullers. He and his friends conducted a random survey among the 20,000 rickshaw pullers—mostly migrants from Bihar, Tamil Nadu and West Bengal—in Jaipur and discovered that their monthly earning was a measly Rs 3,000, out of which they paid a rent of Rs 600 for their rickshaw. This adds up to an annual rent of Rs 7,200, while the price of a new rickshaw is Rs 6,000. More than a quarter of the pullers had no home and 45 per cent were in debt. In 2003, Mehta organised a self-help group of 30 pullers who pooled in Rs 5 a day for a microcredit scheme that enabled them to own their vehicles in six to eight months. Today, Mehta's Apna Rickshaw Apne Naam Yojna has more than 13,000 beneficiaries who aspire to own 'heritage' rickshaws with buntings, decorated like Kashmiri shikara. Mehta is now convincing local manufacturers to design low-cost and efficient models that weigh 55 kg—a conventional rickshaw weighs around 90 kg.



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- 3 Fund options like Balance/ Secure and Growth
- The benefit of premium waiver of the policy-holder on payment of a little extra premium. The policy continues to be in force for full benefits even after the unfortunate death of the Proposer
- Income Tax exemptions according to the provisions of Section 80C of the Income Tax Act, 1961



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