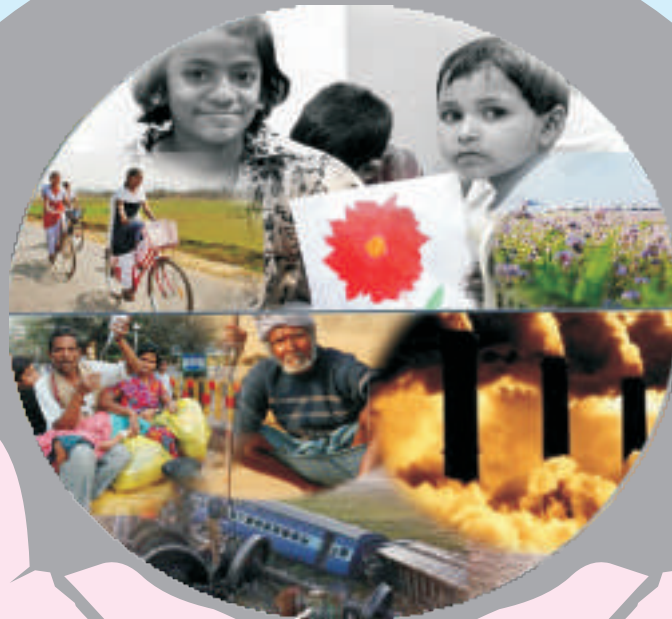


**UNFINISHED AGENDA...**  
*Unfolding Social Challenges*



Published by

School of Business Management,  
SVKM's NMIMS  
V.L. Mehta Road, Vile- Parle(w)  
Mumbai 400056, Maharashtra, India

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**UNFINISHED AGENDA...**  
*Unfolding Social Challenges*

A presentation

by

Jasani Center

for

Social Entrepreneurship

&

Sustainability Management

School of Business Management, NMIMS

SVKM's NMIMS, V.L. Mehta Road, Vile Parle (West), Mumbai – 400 056 (India)

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- Shri Balwant Sheth, Mentor, SBM, NMIMS
- Dr. Rajan Saxena, Vice Chancellor, NMIMS

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- Mr. Aditya Khatri

#### **MBA Batch-2013-15**

- Mr. Mehul Goyal
- Mr. BS Swaminathan
- Ms. Akanksha Khare
- Mr. Dipen Patani

## Foreword

### Making a difference

The recent disasters (natural or manmade) have once again highlighted the need to take care of our environment and make efforts to create a more secure and sustainable society. Else the world's future will be at stake. Growing social and economic inequalities has created urgency to refocus our efforts on sustainable growth. Education institutions, especially universities, have a significant role to play in building a better, secure and peaceful world order. Education programmes need to integrate the concerns for society and environment. Standalone courses like environmental management or ethics, therefore, have a limited utility, unless they are linked to a holistic understanding of critical issues affecting our society.

Management education has a special role and responsibility towards creating this new world order and an understanding of society. By very nature, management education is aimed at developing managers and business leaders. In a way, these institutions develop potential capitalists and consumerists. It is, therefore, imperative that management schools focus on development of socially responsible leaders and individuals who understand the limits of consumption and freedom of choice. They also need to educate conscious or responsible capitalism.

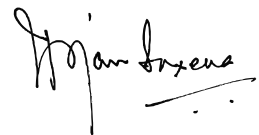
Less this is understood as barbs of a socialist, I need to mention that at heart I am a capitalist and firm believer in consumerism. But I equally believe in responsible consumption, leadership and citizenship.

In 2007 NMIMS Business School faculty deliberated on the future of management education and the way forward with the industry. This gave us an understanding of skills that we need to focus. 2009 and 2010 deliberations in the faculty council concluded that we need to integrate the social agenda in the MBA program. No Business School can claim to develop an ethical and sensitive manager by remaining on the fringes of this agenda. Crumbling of Lehman Brothers in 2008 followed by AIG had a subsequent impact on our roles. A fundamental question debated across leading management schools including NMIMS was the role played in developing ethical managers with a “heart”. This took us to designing a civic engagement programme called *WE CARE*. Understanding of social issues for managerial decision making was made an integral part of MBA program. All students were mandated to engage with social agenda.

*WE CARE* today is ably mentored by Dr. Meena Galliara, Director, Jasani Centre for Social Entrepreneurship and Sustainability Management and her team along with other faculty members from the business school.

I am happy that the Centre has now identified three case studies authored by MBA students. These case studies emerge from the *WE CARE* program post 2010. The four articles authored by students in this work provide a big picture. I hope you would enjoy reading as much as I had enjoyed jointly conceiving this civic engagement initiative with Dean Business School Dr. Debashis Sanyal and Dr. Meena Galliara.

Let us all pledge to work together to make a difference to our environment so that future generations can live in peace, healthy and secure environment.



**Dr. Rajan Saxena**  
Vice Chancellor,  
SVKM's NMIMS

## Unfolding the pages of the Agenda...

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## Acknowledgments

The “*We Care*” programme designed and executed by Jasani Center for Social Entrepreneurship & Sustainability Management has completed its third year. The effort has been backed up with support from Shri Amrish Patel, Chancellor, NMIMS, Dr. Rajan Saxena, Vice-Chancellor, NMIMS, Dr. M.N. Welling, Pro Vice-Chancellor, and Dr. Debashis Sanyal, Dean, School of Business Management. I sincerely acknowledge their support and encouragement. Special mention needs to be made of Shri B P Sheth, Mentor, SBM, NMIMS who took keen interest in the progress of *We Care* internship. I take this opportunity to express my gratitude to him.

The office bearers of Shri Vile-Parle Kelvani Mandal (SVKM) and Ms Nimisha Dalal, Executive Assistant to the Chancellor, have always nurtured the *We Care* initiative. They took keen interest in keeping themselves updated about the programme. This was extremely motivating for me and my team. I sincerely thank them and look forward for their continuous support.

I specially acknowledge the support provided by Ms Anuradha Bhawe, Community Development Officer, Jasani Center for providing unstinted support in executing the *We Care* project and providing data to document the *We Care* case study.

I also take this opportunity to thank all my faculty colleagues and administrative staff in supporting the *We Care* Programme wholeheartedly. My sincere appreciation is due to all the internship placement organizations for rendering their cooperation.

I specially thank all the student contributors of this publication. Despite their various commitments, some contributors took lot of interest in developing their articles/case studies. To bring the articles/case studies to its present shape the editing support rendered by Ms Rashida Atthar, Community Development Officer (Research), Jasani Center to me is acknowledged. I take this opportunity to thank her.

I sincerely appreciate Dr. Shamshuddin Ahmed, Associate Dean's support in giving patient hearing to my experiences and extending his support to bring out this publication. He took keen interest and provided valid critical inputs to refine the publication.

I am very grateful to Dr. Seema Khanvilkar for the valuable suggestions and language editing of the *We Care* case study. My special thanks are due to Ms Sharmila Ramnani, who spared her valuable time and edited Section II & III of the publication. Her inputs are highly appreciated.

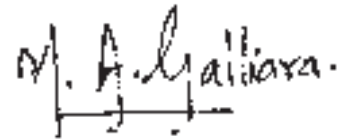


Prof T. Chayya, Dean School of Architecture, NMIMS and Prof K. Ravi, Faculty, School of Business Management, NMIMS, gave valuable inputs in designing an appropriate cover page. Their creative inputs are highly appreciated.

My thanks are due to our students Ms Smriti Sahay, Mr. Praveen Srivatsan, Mr. Arka Chatterjee and Mr. Anantaya Gupta for getting involved in providing creative inputs to the publication layout. Despite their personal commitments they willingly spared their time to support us with managing last minute errands to see that the requirements for the publication were fulfilled.

Despite heavy workload, Ms Sushma chipped in with a smile whenever I requested her to support in formatting the document. I sincerely appreciate her efforts and thank her for the same.

Mr. Sanjay Devrukhkar, Executive, Purchase Department, NMIMS took keen interest in accommodating our requirements for timely publication. I thank him for all his efforts.



**Dr. Meena Galliara**

Director,  
Jasani Center for Social Entrepreneurship  
& Sustainability Management,  
SBM, SVKM's NMIMS

## Preface

An important aspect of management education is the development of socially sensitive managers and active citizens. For this students should be trained to appreciate the value of community service, but also have the vital knowledge, skills, and dispositions to be public problem solvers. In this context the School of Business Management, NMIMS launched *We Care: Civic Engagement* programme as an integral part of the MBA programme since 2010.

The present publication *Unfinished Agenda... Unfolding Social Challenges* is an outcome of the experiences gained through the *We Care: Civic Engagement* internship. It provides insightful details and analysis on the way in which the School of Business Management, NMIMS engaged its students to work with the social sector. Our experience over the last two years shows that formal and organized engagement of students with the social sector facilitates the process of social sensitization, opens access to develop knowledge of the socially excluded groups, gives them an opportunity to diagnose their problems and shape a few solutions to resolve the same.

The publication consists of three sections. Section I presents, "*We Care: From Words to Action- A Case Study of Social Engagement.*" The case study articulates the rationale for formal engagement of students with the social sector. It elaborates on the steps adopted by the institute to sensitize the students. The case reiterates the fact that when students get formally connected with the social sector their social perspective is dramatically enhanced.

Section II consists of three articles which have been the outcomes of the projects undertaken by the students. In this section the first article is on, '*Consumer Perspective of Hybrid Health Care Model: Case of Swasth Health Clinics.*' The article is based on empirical study conducted by the student. The study examines the factors which influence consumers (patients and their families) to select health care settings and the scope of hybrid health care models like Swasth Clinics which offer low cost medicare services in Mumbai.

The second article on, '*Stakeholder Mapping in the Real Estate Industry: Case of Tata Housing*' highlights the findings of stakeholder mapping and needs assessment carried out at the housing sites at Kalyan, Bhubaneswar and Bangalore. It puts forth the relevance and importance of stakeholder engagement in developing an inclusive approach.

The third article in this section is on, '*Transformation at Grassroots: Preliminary Audit of MANTRA.*' Through this article an attempt has been made to document the current socio economic profile of four villages in Odisha. Further the article also makes an assessment of the performance of water infrastructure developed by Gram Vikas, through its Movement and Action Network for Transformation of Rural Areas (MANTRA) programme.

The fourth article in this section is, '*Disaster Risk: Perception and Impact on Vulnerable Communities.*' The article examines Disaster Risk Reduction (DRR) and Climate Change Adaptation (CCA) linkages among the vulnerable communities. An attempt has been made to map the efforts taken by the governments of various countries towards disaster management.

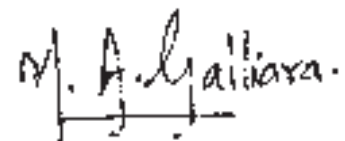
Section III of the volume consists of three case studies developed by students based on their internship project work.

The first case study in this section is on, '*AILA Cyclone: Paradigm shift in DRR.*' The case discusses the impact of the 2009 Aila Cyclone on the people in Bangladesh & India. The case briefly takes stock of post Aila measures taken by Government of India in collaboration with UNDP to mitigate the destructive effects of such cyclones in future and the challenges to rehabilitate the cyclone victims.

The second case study in this section deals with '*Disaster Management in Mauritius.*' This case brings out the first-hand experience of the disaster response system in Mauritius during the torrential rains. An attempt has been made by the case study to examine the disaster preparedness efforts undertaken by the Mauritius Government.

'*Social Inclusion: Case Study of Tata Power*', highlights the rationale for social initiatives undertaken by Tata Power at Mulshi Taluka. An attempt has been made to map the impact of these initiatives on the local communities.

It has taken four months to document the *We Care* case study and edit the articles and case studies; which perhaps might have been done more accurately, if I would have invested more time. Despite observing due diligence in correcting the document, there is a possibility of grammatical/typographical errors in the publication. Readers are requested to kindly excuse me for the same.



**Dr. Meena Galliara**

Director,  
Jasani Center  
for Social Entrepreneurship  
& Sustainability Management,  
SVKM's NMIMS

## Prologue

India today has emerged as the second largest fastest-growing economy in the world. If one looks at contemporary India from an alternate lens, a more critical and more censorious—story appears. As quoted by Dreze J & Sen A (2011) in their essay on 'Putting Growth In Its Place' highlight, “The progress of living standards for common people, as opposed to a favoured minority, has been dreadfully slow—so slow that India's social indicators are still abysmal.” For instance, according to World Bank data, only *five* countries outside Africa (Afghanistan, Bhutan, Pakistan, Papua New Guinea and Yemen) have a lower “youth female literacy rate” than India (*World Development Indicators 2011*, online). To take some other examples, only *four* countries (Afghanistan, Cambodia, Haiti, Myanmar and Pakistan) do worse than India in child mortality rate; only *three* have lower levels of “access to improved sanitation” (Bolivia, Cambodia and Haiti); and *none* (anywhere—not even in Africa) have a higher proportion of underweight children. Almost any composite index of these and related indicators of health, education and nutrition would place India very close to the bottom in a ranking of all countries outside Africa.

The table below highlights India's ranking on various important social indices as well as that of its neighbouring countries.

**India and its Neighbours: Ranking on Social Indices<sup>2</sup>**

	Human Development Index	Gender Inequality Index	Peace Index	Global Hunger Index	Corruption Index
India	136	101	141	63	94
Pakistan	146	135	157	57	127
Srilanka	92	55	110	43	91
Bangladesh	146	75	105	58	136
Bhutan	140	93	20	NA	31
Nepal	157	121	82	49	116
China	101	69	101	6	80

It can surmised from the above data that India has a long way to go in integrating growth with development. India's poor social performance is resultant of its lack of political will, poor governance and misplaced priorities and policies. For India to stay fit to fight for global economic dominion, it will have to first address its social concerns. Corporations across the globe have

<sup>1</sup>Dreze,J & Sen, A. (2011) In Putting growth In Its Place. Retrieved from <http://www.outlookindia.com/article.aspx?278843>

<sup>2</sup> Based on Reports published by UNDP, Transparency International, Institute of Economics & Peace and International Food Policy Research Institute.

recognized that social concerns are indeed business risks which can seriously impact its sustainability. Hence it will have to play active role in becoming part of the solution.

The validity of such an engagement lies in understanding that sustainability issues today are in the forefront of the business agenda. The recognition that ethical crises and environmental problems located in a single nation or organization are magnified in a global society has led to a greater emphasis on moral leadership of business leaders. Consequentially both at the National as well as the international level businesses are expected to adhere to global norms around the issue of sustainability.

Changing societal expectations and intellectual climate has influenced businesses to be responsible towards its various stakeholders. There is a paradigm shift in assessing the performance of companies purely on economic terms to incorporate social and environmental performance which demands managers to have business as well as social acumen. Corporations have now accepted employee volunteering mechanism goes a long way in instilling the right attitudes in their employees for developing social acumen.

In the above context, the School of Business Management, NMIMS in July 2010 decided that in addition to the academic inputs in the areas of CSR, environment management and other social domains, it is important to provide hands on field experience. This would be instrumental in effectively sensitizing students to examine social realities and analyze its cascading impacts on various sections of the society. Accordingly the *We Care*- Civic Engagement internship was institutionalized as an integral part of the MBA programme, albeit a non-credit one. The internship enables MBA students to examine the ground realities and engage their creative energy to address some of the social issues like education, gender discrimination, energy conservation, poverty and others. It enables them to develop innovative ideas to deal with these issues. Students are placed for 21 days in a year in a social organization.

Since the inception of the internship, the School has made diligent efforts to review and revise it, so that students as well as development organizations, in which students are placed, have a valuable experience. The internship provided them with a great opportunity to understand social realities and exercise their '*Power to Give*' through their talent, knowledge, skills and wisdom. The possibility of change and progress has excited them. Students feel such an engagement creates and empowers them to advocate for and advance their effort to social causes. The testimony to this is the fact that 147 alumni, who completed *We Care* internship in 2011 have signed up for volunteering with NGOs.

The present publication is an outcome of the experience gathered by the students and faculty who were key stakeholders of *We Care* internship project. The articles and the case studies presented in this publication are indicative of the cultural shift that has taken place through the direct engagement of students in the communities.



**Dr. Debashis Sanyal**

Dean,  
School of Business Management,  
SVKM's NMIMS

## Section I

*We Care: From Words to Action- A Case Study of Social Engagement* articulates the rationale for formal engagement of students with the social sector. It elaborates on the steps adopted by the institute to sensitize the students. The case reiterates the fact that when students get formally connected with the social sector their social perspective is dramatically enhanced.

## **We Care: From Words to Action A Case Study of Social Engagement**

*Management education has always sought to support organizational leaders with business insights to create profitability. However post Rio 1992, the scenario has spiraled a paradigm shift in the core assumptions and practices of how we organize the economy and do business to ensure that quality of life is improved for all, and especially for those currently suffering from poverty, corruption and systematic human rights abuses. To drive this agenda management education worldwide has taken a lead for creating the future that we want to see for developing an inclusive and sustainable global economy.*

*The School of Business Management, NMIMS believes that as a leading B-School it bears a profound moral responsibility to equip the students with knowledge, skills and values which will enable them to become socially sensitive managers and leaders of tomorrow and influence the society at large. This cannot be achieved merely by incorporating courses on sustainability. The institute believes that if opportunities are provided to formally engage students to address the social agenda they can be change makers. In this context the institute has institutionalized the 'We Care: Civic Engagement' internship as an integral component of the MBA programme since 2010.*

*The present case study makes an attempt to articulate the rationale for formal engagement of MBA students with development organizations. It elaborates on the steps adopted by the institute to carry forward the agenda by incorporating We Care: Civic Engagement internship. The case highlights that successful and sustained civic engagement goes beyond a laundry list of tactics; it embraces a strategic and targeted plan in which a combination of tasks that are woven together to create learning experience for the students. The case reiterates the fact that when students get formally connected with the social sector their social perspective is dramatically enhanced. Such opportunities also create an enormous opportunity for nonprofit managers' and CSR professionals' to use students' talent to advance the social cause.*



## ***We Care: From Words to Action A Case study of Social Engagement<sup>3</sup>***

### **Context**

Increasing levels of financial, ecological and social crises have raised questions concerning the role and responsibility of higher educational institutions in general, and B-Schools in particular in educating and training managers/decision makers. In the decade since the Johannesburg Summit on Sustainable Development (2002), there has been substantial activity in mapping the agenda for the future of management and leadership education, and leading change across the sector, with a core leadership role played by initiatives including the Aspen Institute, The Academy of Business in Society (EABIS), Globally Responsible Leadership Initiative (GRLI), Net Impact and a few others (Leventhal, 2012). Similarly international management and business school accrediting bodies like *Association to Advance Collegiate Schools of Business (AACSB)* and *European Foundation for Management Development (EFMD)*, Graduate Management Admission Council (GMAC), the Association of MBAs (AMBA) and few others have developed the UN-supported Principles for Responsible Management Education to further the cause of sustainability education (UNPRME,n.d).

***Increasing levels of financial, ecological and social crises have raised questions concerning the role and responsibility of higher educational institutions in general, and B-Schools in particular in educating and training managers/ decision makers***

In this context reputed global B-Schools have introduced social impact offerings ranging from improving its internal environmental operations by reducing carbon emissions to helping indigenous people to become economically self-sufficient through student led activities. International schools have scaled up their activities through their dedicated centers or divisions which anchor the social inclusion agenda through academic and field initiatives. For instance the

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<sup>3</sup>Dr. Meena Galliara, Director, Jasani Center for Social Entrepreneurship & Sustainability Management, NMIMS. The author wishes to acknowledge the critical inputs provided by Dr. Rajan Saxena, Vice-Chancellor, NMIMS during executing the We Care internships as well as drafting this case study.

Harvard Business School has a Social Enterprise division, Stanford Graduate Business School has a Center for Social Innovation, and University of Michigan's Ross School of Business has the Nonprofit & Public Management Center. Cornell University's Johnson Graduate School of Management has the Center for Sustainable Global Enterprise and Duke's Fuqua business school has the well-known Center for the Advancement of Social Entrepreneurship.

### **Indian Scenario**

Rising inequality has emerged as one of the most important problems confronting both businesses and societies across the world. In the context of India, inequalities are observed in terms of income, health, education and other dimensions of human development as well as between the states, rural & urban areas and different social groups. Ironically India houses the second largest number of affluent people in the world, with three million households having over \$100,000 of investable funds. On the other extreme one in four people in India is hungry and every second child is underweight and stunted. In 2013, India was ranked 63 out of 88 countries listed in the Annual Global Hunger Index. The 2010 Multidimensional Poverty Index indicated that eight Indian states account for more poor people than in the 26 poorest African countries combined (Todhunter 2012). Such gross inequities are a threat to develop sustainable businesses. Increasingly Indian businesses are required to balance economic competition and social cohesion. In this context it is crucial for Indian B-Schools to develop managers who can deliver both business as well as social value.

### **B- Schools and Social Involvement**

Leading B- Schools in India are striving to equip students with the knowledge and skills which facilitate them to put sustainability at the core of their future business activities through direct engagement either through optional or mandatory mechanism. For instance, IIM Ahmedabad Bangalore, Kolkatta and a couple of other B-Schools

*Rising inequality has emerged as one of the most important problems confronting both businesses and societies across the world. In the context of India, inequalities are observed in terms of income, health, education and other dimensions of human development as well as between the states, rural & urban areas and different social groups.*

have an active student led social intervention initiative which facilitates student's voluntarily involvement to undertake short term projects and social campaigns, whereas SP Jain Institute of Management and Research (SPJIMR), Mumbai, has a six-week compulsory internship with NGOs.

NMIMS believes that social responsibility is a key contributor to progress and that the principles and techniques of management are applicable to both, the corporate sector as well as voluntary service organizations. With the establishment of its Rotary Club of Bombay West Chair in Management of Non-Profit Organizations in 1991, NMIMS became one of the earliest institutions in this country to develop training in the area of voluntary sector. However, its student led initiatives with the social sector commenced from 2003 through the formation of Socially Responsible Forum of Students (SRF). The forum partnered with Mumbai based NGOs and undertook projects in the areas of education and product marketing.

In 2005, the institute institutionalized its social commitment by setting up the Social Enterprise Cell and scale up its social interface through community action. In 2006, the School of Business Management (SBM) NMIMS became a member of UNGC Global Compact and pledged to follow the 'Principles of Management for Responsible Education.' Over a period of time there has been a growing realisation that social engagement of the B-School students should not be an optional matter. Consequentially this led to incorporating *We Care*: Civic Engagement internship.

### ***We Care: Genesis***

The idea of engaging MBA students in civic / social development activities are attributed to the thought leadership provided by Dr. Rajan Saxena, Vice Chancellor, NMIMS.

***NMIMS believes that social responsibility is a key contributor to progress and that the principles and techniques of management are applicable to both, the corporate sector as well as voluntary service organizations.***

Dr. Rajan Saxena envisioned that NMIMS graduates should be known as 21st century Indian change agents who integrate socially sensitive skills, knowledge, and attitudes alongside with business education relevant to the emerging global markets. He appreciated the fact that the B-School had incorporated courses in the area on CSR and Environment Management which is critical for developing knowledge base. But was that sufficient? He genuinely felt that it is important for students to embed stronger and a more critical kind of scholarship for incorporating sustainability dimension in their thought process. For this to happen he was of the opinion that students need to have an orientation of reality. They need to examine and assess the power relations associated with resource flows, and they should be able to infer the cascading impacts of extraction of natural resources on various sections of the society. Subsequently, they should be able to rationalize how businesses can be socially responsive and responsible. To attain this he felt that the business school curriculum needs to go beyond skill development and facilitate creation of social value to create socially sensitive managers. Specifically, he wanted students to develop values of integrity, care, compassion, respect and excellence so that they could develop the potential for making a difference to people, planet and profit. This could be accomplished only through direct engagement of students with the civil society. He deliberated on this matter with Prof Debashis Sanyal, Dean SBM and a few faculty colleagues. Consequentially, in June 2010 he took the decision of institutionalizing *We Care*: Civic Engagement internship as an integral part of the MBA programme.

*As a responsible B-School, we have a mandate of creating global managers who can become 'Leaders of Consequence' and who are trained to use the tools of business in a responsible way*

During the launch of *We Care* on July 10, 2010, Dr. Saxena in his address emphasized that, *"As a responsible B-School, we have a mandate of creating global managers who can become 'Leaders of Consequence' and who are trained to use the tools of business in a responsible way. Let us not forget that the people involved in the decisions and practices that caused the Wall Street meltdown were very bright professionals — but they lacked a sense of broader*

context, and they made decisions in isolation. In late 2008, we learnt that a decision made by one person sitting at a computer could have a direct impact on millions or even billions of lives, quite literally altering history. A move that looks brilliant from the perspective of a lender or shareholder may be disastrous when considered from the perspective of homeowners or small businesses.

*I have observed that in general, people have a very ambivalent view on incorporating civic engagement activity as part of the MBA curriculum. The validity of such an engagement lies in understanding that sustainability issues today are in the forefront of the business agenda. The recognition that ethical crises and environmental problems located in a single nation or organization are magnified in a global society has led to a greater emphasis on moral leadership of business leaders. Consequentially ILO, UN, OECD, Ministry of Corporate Affairs, and Department of Public Enterprises, Government of India has issued mandates, which expect businesses to adhere to global norms around the issue of sustainability. In this context, our move to engage B-School students in understanding the 'Business-Society' relationship through We Care internship is extremely important."*

### **We Care: Civic Engagement**

We Care: Civic Engagement internship encompasses the virtuous integration of heart, head and hand by direct engagement of students in social development activities. It is an initiative which enables MBA students to examine the ground realities and engage their creative energy to address some of the social issues like education, gender discrimination, energy conservation, poverty and others.

The specific objectives of We Care are:

1. To enable students to value their role as informed & sensitized citizens and engage them in social and development activities.

***The validity of such an engagement lies in understanding that sustainability issues today are in the forefront of the business agenda. The recognition that ethical crises and environmental problems located in a single nation or organization are magnified in a global society has led to a greater emphasis on moral leadership of business leaders.***

2. To develop analytical skills of the students to examine the cascading impacts of social problems on various social groups and social institutions.
3. To facilitate students' contribution of time, skills, talent and knowledge to make a difference.
4. To provide an opportunity to the students to learn and apply managerial skills for addressing social issues and social projects.

The responsibility of executing *We Care* is institutionalized with the Director, Jasani Center for Social Entrepreneurship & Sustainability Management<sup>4</sup>. In all 303 students were placed across 57 NGOs selected by the Jasani Center in Mumbai between July 15, 2010 to March 30, 2011. Students were required to work with a specific NGO on every Fridays for 6 hours. A review of the year long activity revealed that there were a couple of issues which required to be resolved in the engagement strategy.

### Management Issues

The management of 2010-11, *We Care* was caught between varieties of pressures. To begin with the NMIMS management all of a sudden decided to institutionalize the mandate of engaging students in social development activities. Students were mandated to work for 6-7 hours with an NGO selected by the institute on one designated day in the week. Students were caught unaware and were not mentally prepared to accept the mandate.

Many students believed that they were at the B-School for entering a line of work rather than for gaining civic competencies.

As the initiative was positioned as a 'Volunteering' activity majority of the students were reluctant to work with the NGOs as they felt that it

*The responsibility of executing We Care is institutionalized with the Director, Jasani Center for Social Entrepreneurship & Sustainability Management*

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<sup>4</sup> To institutionalize its social commitment NMIMS has instituted Jasani Center for Social Entrepreneurship & Sustainability Management to disseminate knowledge about the social sector issues and approaches through appropriate academic modules, research and field interventions in the areas of education, livelihood support and disaster management.

was a waste of their time and money. Some students articulated that volunteering should be a voluntary activity, and should be left to the individuals to decide. Some expressed the need to work with branded NGOs like Teach for India, Oxfam, Action Aid, UNICEF and so on, as they believed it would enhance their resume.

The pressures oscillated from the conceptual conflict with regard to how engagement fits with the 'idea' of developing sensitivity through one day of fieldwork in a week in Mumbai, to issues in governance of *We Care*. Students, faculty as well as development organizations as important stakeholders had different perspectives and tolerance levels for mandatory civic engagement. While students questioned the validity and relevance of mandated civic engagement in a B-School, NGOs were skeptical about the intentions of engaging B-School students and questioned their commitment levels. The faculty group at the B-School felt that *We Care* is an impediment as their lecture schedules were disrupted. Their actions did not demonstrate the much needed support and relevance to the *We Care* initiative. It was observed that instead of engagement, there were evidences of disengagement from key stakeholders. It was evident that behind the problem of so-called “disengagement” was a story of alienation of key stakeholders. Decisions were moved forward without the input of those members to whom these decisions mattered. The management decided to review and revise the strategy and realized that it was important to listen to the key stakeholders' perspective and involve them in decision making process.

*Getting people to the table is hard. Getting people to remain at the table-to stay engaged-can be even more challenging.*

### ***We Care: Review & Revision***

Getting people to the table is hard. Getting people to remain at the table—to stay engaged—can be even more challenging. Consequentially a series of steps were taken. The Vice Chancellor in the academic retreat reiterated that the B-School has a responsibility to develop socially sensitive managers and in accordance to our vision and mission we have to take steps to develop the social sensitivity of the students. He took faculty inputs to revise the internship format. By



and large the faculty supported the idea of the formal social engagement, but they wanted the institute to balance the academic schedule.

The interactions with the NGOs who placed students felt that instead of concurrent field work, NMIMS could consider block placements. This would help students to concentrate on their field learning. It was also felt by a few faculty members and NGOs that considering the geographical diversity of NMIMS students, we should place students in their own hometowns. This would activate their innate commitment level towards their own city/ village, and the students would have an advantage of knowing the culture, language and network which in turn would facilitate their engagement process. Additionally in the context of increased terrorism and gender abuse in the country, placement of students in credible development organizations in their hometowns seemed to be a safe as well as a viable option.

The interactions with students revealed that while majority supported the idea, some students felt that the hometown option would be construed by the students as a 'vacation' and hence placement should be in another city/town. However this would entail students bearing their travelling, lodge & board costs. Informal discussions with the students revealed that the additional cost would create financial stress on them if the development organizations would not bear the same. After a few deliberations it was finalized that NMIMS would try out the option of placing students in hometowns and review the same after two years.

The students agreed with the institute that the internship organizations would be selected by Jasani Center. It was recommended by the students that to drive home the seriousness about *We Care*, the word 'volunteer' should be replaced by the word 'intern', so that there would be uniformity in inferring the terminology. They also requested the Dean, to keep the aspiring MBA

***The interactions with the NGOs who placed students felt that instead of concurrent field work, NMIMS could consider block placements. This would help students to concentrate on their field learning. It was also felt by a few faculty members and NGOs that considering the geographical diversity of NMIMS students, we should place students in their own hometowns***



entrants informed about the mandated We Care internship, so that they could take an informed decision to join the B-School.

In view of the above the Dean took steps to inform all prospective MBA aspirants seeking admission to NMIMS, about the mandated *We Care* internship. During the orientation address he stated, “*SBM believes that social sensitivity cannot be transmitted through classroom lectures or readings. One gets sensitized only through exposure to social realities and experiential learning. In this context the institute has incorporated We Care internship as an integral component of the MBA programme, albeit a non-credit one. Candidates who are keen to be part of our B-School should bear in mind that We Care is a non negotiable commitment.*”

The final placement brochure of the institute, as well as the SBM- 'Student Resource Book' also carried information about *We Care* internship.

### **We Care: New Format**

Based on the inputs received from key stakeholders a new format of *We Care* internship was developed. According to the format, first year MBA students would be placed in a credible NGO/ Government office/ CSR department located in their hometown for a period of 21 days in February. They would be required to invest 6-7 hours per day with the development organization. In case of non availability of credible NGO in the hometown, the student would be placed in Mumbai NGO/CSR department.

In case of international students efforts would be made to place them in their own countries. However the air travel cost for the same had to be borne by the student. In case if no credible NGO was found, then the student would be placed in Mumbai.

***Based on the inputs received from key stakeholders a new format of We Care internship was developed. According to the format, first year MBA students would be placed in a credible NGO/ Government office/ CSR department located in their hometown for a period of 21 days in February.***

To facilitate the smooth functioning of the placement process Jasani Center in consultation with the faculty, senior students and the Dean designed an internship policy and standard operating procedure (SOP) for placing students and evaluating them. A code of conduct was designed to enable students to make the learning process more effective.

### **We Care: Initial Orientation**

To develop initial engagement of new students to the *We Care* internship, the senior students and the Director, Jasani Center gave a general orientation to the students on the inauguration/foundation of the MBA programme. This initial round of engagement was aimed to generate momentum and create interest. Students were shown inspiring documentaries and contributions made by the earlier batch through the internship. A few senior students were invited to share their experiences. This helped in creating a receptive and positive environment. New students were encouraged to meet the core *We Care* faculty team and SRF team to share their inputs either through personal meetings or emails.

### **Placement Process**

The SOP for *We Care* internship placement and execution consisted of various activities such as profiling students, matching their skill sets & geographies to the requirements of internship agencies, sourcing credible internship organizations, orienting and developing capacities of students to intern with the social sector organizations, execution, monitoring and evaluation of internship (Refer Fig 1).

*To facilitate the smooth functioning of the placement process Jasani Center in consultation with the faculty, senior students and the Dean designed an internship policy and standard operating procedure (SOP) for placing students and evaluating them. A code of conduct was designed to enable students to make the learning process more effective*

**Figure I**  
**SOP: We Care Placement**

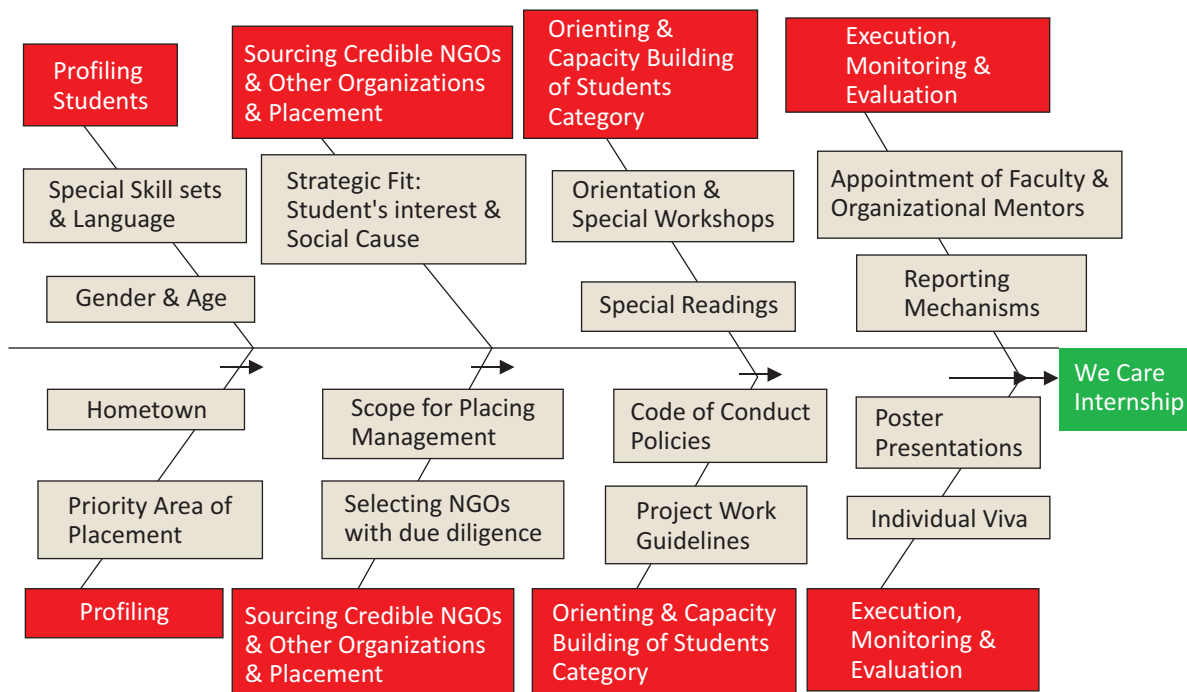


Table 1 below & Exhibit 1A & B in the Annexure enlists the data pertaining to student placements at Pan India level in 2011-12 and 2012-2013.

**Table 1**  
**Pan India Placement of Students**

Year	Number of Students	States	Union Territory	Cities	International Placement	Number of Development organizations	Duration
2011-2012	480	21	2	90	1	164	2 Jan 2012 to 21 Jan 2012
2012-2013	501	22	2	108	3	211	4Feb.2013 to 23 Feb. 2013

## **We Care: Planning**

The planning for internship commenced in the second week of June. The *We Care* core team with the support of SRF Team gathered student's personal profiles and their preferred areas of placement with social work settings, skill sets and other data. (Refer Exhibit 2 in Annexure I).

The students were given ten days' time to submit the data. The collated data was thoroughly checked and segregated into State/District/Block/Village/City wise category. Based on the geographical locations efforts were made to locate credible development organizations. On an average the *We Care* core team invested around 450 hours in a year in planning and executing the *We Care* internship. (See Chart 1 in the Annexure).

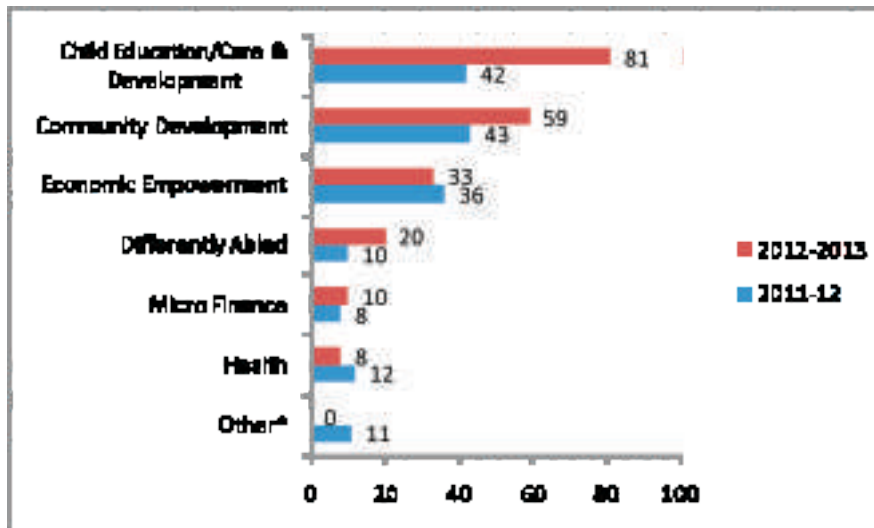
## **Locating Development Organizations**

The institute networked with the alumni working with NGOs, corporates, local and the state governments to solicit their support in placing students all over the country. The organizations for placement were chosen following due diligence by considering parameters like: a) Legal status b) Partnership with national and international agencies c) Level of transparency practiced in the public domain like information available on website, publication of balance sheets, annual reports and other supporting disclosures. Speaking about the selection of development organizations Ms Anuradha Bhawe, Community Development Officer (CDO) said: *"The selection of NGOs is done on the basis of its legal status, accreditation from Give India, Credibility Alliance, Guidestar India or collaboration with UNDP/UNICEF/UNDMT/Central or State Government."* Placements in NGOs amounted to 91% in 2012 and 92% in 2013. The balance got placements in the CSR department of public and private corporations.

*The selection of NGOs is done on the basis of its legal status, accreditation from Give India, Credibility Alliance, Guidestar India or collaboration with UNDP/UNICEF/UNDMT/Central or State Government*

Refer Graph 1 for typology of development organizations in which students were placed.

**Graph 1**  
**Development Organizations: Sector wise**



\* Other: Disaster Management, Media, Housing, and Funding Organizations.

Source: WE Care: Civic Engagement Report 2011-12 & 2012-13

*Efforts were also made to strategically align students' preferences, skill sets, and hometown locations with the requirements of the development organizations.*

### Execution of Internship

The CDO normally in the month of July sets a target to place almost a hundred students a month. All efforts were made to place all the students by December so that students would get enough time to do preparatory work for the internship.

Efforts were also made to strategically align students' preferences, skill sets, and hometown locations with the requirements of the development organizations. Prospective development organizations were contacted through emails/telephones/personal visits to explore the possibility of placing students. In many cases development organizations expressed concerns with regard to placing management students and that too for only three weeks. It required quite a bit of persuasion to establish genuineness of the internship programme and establish trust. In cases where a prior placement experience had been positive, then the organization was only too happy to accommodate the next set of interns.

Subsequent to the initial dialogue a written request for placement was explaining the purpose, duration and other details along with the student CV sent to the organization. In order to maintain transparency and solicit cooperation and engagement from the students, they were always kept in the communication loop.

A review of previous two year's data shows that very few organizations promptly confirmed the placement. Organizations in the interior parts of the country delayed confirming the placements due to low internet connectivity and less technologically skilled staff to operate computers. In urban areas, issues pertaining to getting approvals from the management, workload issues of the staff, alignment of student interest with NGO requirement were the major reasons for the delay in confirmation. In this context a constant follow up with development organization was required. A few organizations selected the students based on tele/virtual/personal interviews. On receiving a confirmatory mail from the development organization students were encouraged to establish rapport with the development organization through emails, skype calls and personal visits prior to the commencement of internship.

Few weeks prior to the placement duration in order to facilitate the student engagement and learning the CDO shared the We Care code of conduct, and reporting requirements to be followed by the students to the respective development organizations. Most of the development organizations have appreciated this effort as it demonstrates the intent as well as the importance given by the institute to the We Care internship.

*Capacity building is essentially about developing and improving competencies and capabilities of students to effectively manage their action learning in the field*

### **Capacity Building: Orientation & Special Workshops**

Capacity building is essentially about developing and improving competencies and capabilities of students to effectively manage their action learning in the field. In this context orientation workshops were arranged between the months of August to

December. On an average 20-25 workshops were conducted by the Community Development Officer along with the faculty and senior students. In these workshops an effort was made to orient the students to the working culture of NGOs and their expectations from the students. As learning and change begin at an individual level senior students were invited to share their experiences. This proved to be inspirational in many cases, as the junior students learnt that many senior students are still in touch with their internship organizations.

According to Mehul, a senior student, “Workshops assisted in giving contextual and conceptual clarity of the relevance of We Care internship. Students were advised to develop their information base by reading relevant documents, reports, laws relating to social work, state government policies, five year plans and so on. This helped us to get oriented to the social sector.”(See photograph below)

**Mr. Ujjwal Banerjee, Lead India Finalist: Conducting Workshop**



Discussions during the workshops gave an opportunity for the students to understand that while they would contribute their time, skills and other resources to development organizations, they also have to shoulder the responsibility to protect the institute's reputation and demonstrate the values of integrity, care, respect and



excellence in the process. In this context it was reiterated through the workshop that it was the responsibility of each student to follow the 'We Care' Code of Conduct' (Refer Box 1) and reporting requirements / guidelines (Refer Exhibit No 3 & 4 in Annexure). The importance and relevance of maintaining self-discipline, reporting to faculty as well as field mentors, components of evaluation of internship, consequences of non-compliance during the duration of placement was also discussed at length.

**Box I**  
**We Care Code of Conduct**

The code of conduct consists of guidelines for

- a) Reporting to supervisors
- b) Policy for re-alignment of roles, work hours, issuance of certificates

Source: We Care Code of Conduct 2011-12 & 2012 & 13

Apart from the orientation workshops in the last two years, special workshops in the area of stakeholder mapping, working with disabled and use of creative approaches to work in the social sector were also conducted. (Refer Exhibit No 5 in Annexure).

**Projects Handled**

Students in their internship organizations were given an opportunity to work on short term projects. The internal review of We Care reveals that a few organizations communicate the projects prior to the placement duration. But, by and large, many organizations allot projects only after the placement commences.

Students were permitted to work either on existing projects or develop new projects based on requirements of the development organizations. In the last two years the internship organizations allotted various challenging projects to students which were majorly in the areas of project management, brand building, resource mobilization and developing new initiatives (See photographs). (Refer Exhibit 6 in Annexure for details)

*In the last two years the internship organizations allotted various challenging projects to students which were majorly in the areas of project management, brand building, resource mobilization and developing new initiatives.*



**Students in Action**

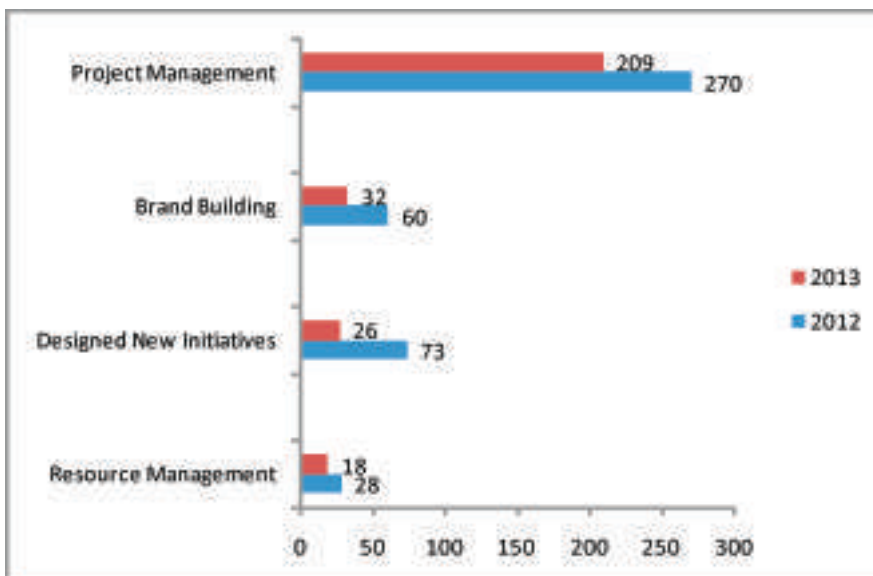


Refer Graph 2 below for the various projects handled made by students in 2012 and 2013.

In project management area, students handled projects related to developing innovative and cost effective implementation plans, impact assessment, saving costs and improving operational efficiency.

In the context of brand building projects, students worked on creating various publications, like brochures, leaflets, newsletters and power point presentations.

**Graph 2  
Projects Handled**



Source: *We Care: Civic Engagement Report 2011-12 & 2012-13*

Students helped NGO staff to use multi-media and social media to promote their cause and events. A few students were involved in handling new initiatives for the NGOs like designing new courses for educating children, writing proposals for income generation activities, and developing IT skills of staff for using special softwares for budgeting, accounting and inventory. Those who were placed with MFIs got an opportunity to work on financial products for the resource deficit. Some NGOs used student support for resource mobilization, writing proposals to the funding agencies/ donors and developing market support interventions for marketing NGO products.

A team placed in Ahmedabad undertook audit of 'Disaster Mitigation Preparedness' of Ahmedabad Municipal Schools. One team in Nasik created a documentary on migrant workers capturing the various problems faced by them. Students wrote B-plans for dairy business, disability clinic and other small enterprises. In 2013 a student carried out a survey to review the Right to Information Act (RTI) of 2005 by Government Public Information Officers of Aligarh District.

One team helped the NGO to form the Student United Way, Chennai chapter, which is the first of its kind in India, while another team created websites for six villages in Haryana so that they could have a digital panchayat.

One of the teams did a thorough research and devised a new donation model called 'Payment by Results (PBR) which makes it mandatory for the organization to achieve pre-determined social outcomes before transfer of any funds for its projects.

### **Mentoring**

In order to enable students to apply their managerial potential to the social sector it is important to provide them with mentorship support. In all, there were 18 faculty mentors in 2012 and 40 in 2013. Each faculty mentor was required to mentor, monitor and evaluate the students (Refer Table 2).

*In order to enable students to apply their managerial potential to the social sector it is important to provide them with mentorship support*

Mentoring involved guiding student to complete their field tasks pertaining to designing survey, writing B-plans, fund mobilization, design media and marketing strategy, drafting HR policies for NGO staff, design appraisals, document reports and design operations plans. Students who received project work prior to placements discussed their projects with their mentors before leaving for their respective placements.

Students were advised to keep in touch with the faculty mentor through emails, google doc, and telephone / skype calls. At the end of the placement faculty mentors assessed the learning of the students' through viva-voce. Based on the student's performance the faculty mentors issued a 'Completion Certificate' to the student.

**Table 2**  
**Faculty Mentor Tasks**

Monitoring	Mentoring	Evaluation
Electronically reviewing students' performance through <i>google docs</i> and assess progress regarding the project undertaken by the student.	Provide inputs (whenever required) to students regarding their project and its application through email or telephone.	To conduct viva-voce based on the project report.
Contact the student / organizational mentor once or twice a week to inquire about the student's performance through email or telephone.	Provide guidance to students for poster presentation.	

Students had mixed reactions with regard to receiving mentoring support from faculty. A section of students felt that all the faculty members were not excited about mentoring them and thus had

problems at the field. They were required to contact the We Care in-charge or were left to fend for themselves. Some faculty members who enjoyed mentoring students felt that students were highly excited to share their learnings and experience with their mentors. Prof T. Kachwala while sharing his mentoring experience said, *“Mentors role is very important to create a good learning experience. It is important to monitor and manage the students' performance constantly in their placements. I personally feel that We Care is an excellent idea, and most of my students are taking the placements seriously. I have made a google doc of all the 13 students I have mentored in 2013. This helps me to be updated and interact with them. I also feel that We Care placements are the USP of our MBA programme and I have come across students who have joined the MBA programme because we have incorporated the We Care placement. Some of my students have been felicitated by the organizations they were placed in and have continued to be in touch with their organizations after their placement is over.”*

Similarly Dr. Gowri Joshi another faculty mentor very strongly feels that *“I took the initiative to look up the websites and information about the organizations my students are placed. This helped the students to understand that I am taking keen interest in extending my support to them. This helps them to be motivated and reciprocal. This leads to building a relationship which has both a blend of formal as well informal mechanisms to monitor and mentor the students. My mentoring experience has been very positive and I feel that the students look upon the faculty to help them to realize the seriousness of the project.”*

### **Monitoring of Internship**

To facilitate student engagement of students and enable the learning experience, efforts were taken to monitor the student's performance at the field at regular intervals. The organizational mentor through daily and weekly logs submitted by the students assessed the

*I personally feel that We Care is an excellent idea, and most of my students are taking the placements seriously*

progress of the student's contribution. A separate google doc was created to enable the students to submit their weekly progress reports to their respective faculty mentors on every Saturday. The SRF team collated all the weekly reports and assisted the Center in generating compiled weekly reports which was then circulated to the Vice Chancellor, Dean, faculty members and the students.

Incase, if any student reported his incapability to work on the allotted project due to personal or professional reason he/she was requested to immediately alert the organizational mentor, the faculty mentor or *We Care* core team member. This strategy helped in early intervention and enabled the *We Care* team to sort out issues between the student and the placement organization. For instance a team of students in Pune had a problem in collecting data in Marathi from the field. The *We Care* in-charge intervened and requested the organization to arrange for an interpreter.

In another instance students placed with an NGO in Patna who were working on the malnutrition project were apprehensive about travelling to the interiors because of Naxal attacks. The students contacted the *We Care* in-charge and expressed their concern. The matter was sorted out amicably between the organization and the students. They were counseled and were assured that the organizational staff would also travel with them. Similarly students placed in the interiors of Andhra Pradesh were asked to start their fieldwork at 5.30 a.m., as they had to work with the farming community. Students expressed their reservation, but after counseling from the *We Care* in-charge and the realization that their behavior would attract academic action, they decided to cooperate and later on had a great learning experience.

In very few cases, organizational mentors complained about the discipline issue with the students. As they alerted the institute immediately, corrective actions were taken. The *We Care* core team members kept in touch with the organizational mentors to facilitate

the student's learning process and map their performance. Wherever possible faculty mentors also paid field visits, a practice that has been much appreciated by the development organizations.

According to Mrs.Patwardhan, Director, Door Step School Pune, “We are happy to note that NMIMS is taking keen interest in monitoring the student's progress by contacting us every week. This helps us to know that our investment in students is valued by you.” Similarly, Mr.Mihir Desai, Managing Trustee, AIDMI, expressed that, “It is good to know that NMIMS treats social internships at par with summer internship and has a Code of Conduct. It is important for students to know that maintaining self discipline is a mandatory for achieving excellence. I am particularly happy to learn that the We Care team every week reads the progress reports sent by students.”

Mrs. Asha Rane, Trustee, Hamara Foundation, Mumbai in her observation commented that, “I am happy that the institute helps students to understand that NGOs can also be professionally managed. Faculty mentors who monitor students' performance help students to examine the varied societal changes that are influencing the service delivery system (such as managed care systems, increased specialization, professional liability, accreditation standards, etc.), the internship continues to offer a somewhat insulated experience where the emphasis and priority for us is on maximizing the student's learning opportunities. We as organizational mentors need to become increasingly creative and flexible in structuring the placement for their assigned students in order to ensure the student is able to receive the fullest range of experiences – perhaps even allowing the student to become involved with other agencies or programmes in order to fulfill this need.”

On the whole the monitoring process designed for We Care internship created a positive impact on the student engagement process in civic engagement activities. Consequentially the rate of defaulters was significantly low. For instance in 2012 there was only

**It is good to know that NMIMS treats social internships at par with summer internship and has a Code of Conduct. It is important for students to know that maintaining self-discipline is a mandatory for achieving excellence**

one defaulter out of 480 students and in 2013 there were two defaulters out of 503. The institute believes that the defaulters need to review and revise their behavior and are liable for Academic Action (Refer Box 2).

### **Box 2 Academic Action**

A defaulter student is a student who violates the *We Care Code of Conduct*. Such student is required to complete 250 to 300 hours of field work in a social sector organization and contribute 75 hours of labourious work in NMIMS library. The nature of work is basically manual and clerical in nature.

For the batch of 2013-2014, SBM in its 'Student Resource Book' has notified that the Dean reserves the right to detain defaulter students in the first year.

### **Evaluation**

*We Care* internship is an integral part of the first year of the MBA programme. At the end of the internship each student is expected to submit a copy of his project completion report to the organizational mentor, faculty mentor and the *We Care* core team.

The student is expected to clear multiple evaluations as a part of his or her professional development and growth. At the first level the organizational mentor sets measurable goals and uses this format along with the project completion report and time sheets to facilitate the evaluation based on which a 'Certificate of Completion' is issued by the internship organization. (Refer Exhibit 7 in Annexure)

The faculty mentor conducts a viva-voce for objectively assessing how the students completed the assigned tasks, handled challenges, increased their understanding about an issue, map perceptual changes and other related areas. Each faculty mentor is expected to give a 'Certificate of Completion' to the students. (Refer Exhibit 8 in Annexure)

***We Care internship is an integral part of the first year of the MBA programme. At the end of the internship each student is expected to submit a copy of his project completion report to the organizational mentor, faculty mentor and the We Care core team***



Finally to celebrate the learning journey of students and to facilitate peer learning, students are required to present their learning through a poster presentation. The focus here is on enabling the students to showcase their learning in a professional manner to the external world. The emphasis of the poster is on highlighting how the student has increased his awareness of the social issue and the managerial learning that has taken place.

### Poster Presentation

*We Care* poster presentation serves to communicate to the external world the potential of NMIMS students in civic engagement activities. According to Prof Sanyal, “Poster presentations provide students with an opportunity to have dialogue and debate with peer groups, faculty, business executives, government officials, activists, media, civil society organizations and other interested groups and stakeholders on critical issues related to global social responsibility and sustainability. The interactions at the poster presentations aid in reflecting on their project work and knowledge gained while addressing challenges in meeting social and environmental responsibilities and exploring effective approaches in meeting these challenges. In this context every team looks forward to participate and attend the poster presentation.”

Each team placed in an organization was requested to present its work through one poster. To maintain uniformity of posters the students are given specific instructions and guidelines with regard to the layout, contents, graphic illustrations and the use of colour (Refer Exhibit 9 in Annexure). Through this exercise students learn to effectively utilize the limited space that is available for illustrating their work in a creative and professional manner.

**Poster presentations provide students with an opportunity to have dialogue and debate with peer groups, faculty, business executives, government officials, activists, media, civil society organizations and other interested groups and stakeholders on critical issues related to global social responsibility and sustainability**



Eminent dignitaries<sup>5</sup> professionals and subject experts from corporate, government and NGO sectors were invited to judge the poster presentation. To facilitate quality interaction between the judges and the students each judge was required to judge only 4 or 5 posters in 2 hours based on specific criteria like content, clarity, learning outcomes and so on. (Refer Exhibit 10 in Annexure).

Table 3 presents the data on number of posters and invited judges for 2012 & 2013.

It was observed that students were excited to present their work to subject experts. By and large the dignitaries and invitees found the poster presentation highly informative. Formal and informal discussions with the dignitaries revealed that students combined their pursuits with purpose. They discovered that they could leverage their knowledge and skills to affect meaningful change. (See photographs below)

#### Poster Presentation



Students Interacting with  
Mr. Balwant Sheth &  
Prof. M.N. Welling.

Interaction with  
the Chief Guest

<sup>5</sup>In 2012 Prof Natarajan, Former Director IIT Madras, Prof Kalro, Former Director IIM Kozikode & Shri Balwant Sheth, Vice President, SVKM inaugurated the event. In 2013 the event was inaugurated by Mr. Uday Khanna, Chairman, Lafarge India Pvt Ltd, Mr Vikas Gadre, Director General, Bombay Chamber of Commerce and Industry, Dr. Rajan Sharma, Group Head (EHS), Glenmark Pharmaceuticals, Ms Shweta Shukla, Associate Director & Head – Communications, Procter & Gamble India. Ms. Rupali K Shah, Director, Kevin Enterprises Private Limited.

**Table 3**  
**Number of Posters & Judges**

	Posters	Judges
2012	180	32
2013	213	40

Source: *We Care*: Civic Engagement Report 2011-12 & 2012-13

Prof Natrajan, Former Director IIT Madras was overwhelmed after interacting with students. In his closure remarks he said, *“I think MBA students' engagement can have a profound impact. When students share lessons, create visions, and learn together, they can inform, empower, and inspire one another. Those of us who are no longer young, age-wise, will find our spirits revitalized. The catalytic nature of work carried out by NMIMS students which is highlighted through this poster presentation is an important aspect of the institute's social responsibility. The impressive volume of work carried by students show the depth of learning that has taken place just in 21 days.”*

The poster presentation provided a snap shot of the changed thought process of the students. In this context Prof Kalro, Former Director IIM Kozikode stated, *“My interactions with the students make me realize that there is an important paradigm shift in their thought process. Students are no longer concentrating on how NGOs can provide services; rather they are thinking how opportunities can be created for the poor to enable them to access education, health care and employment. The focus is on strengths and interests rather than remediation as a means to address deficits, and a shift from a problem-focused approach to problem solving approach. By providing field-based learning opportunities, NMIMS has transcended its horizon.*

The poster presentation confirms the relevance of *We Care*, when industry executives uphold these ideologies. In this context Mr. UdayKhanna, Chairman Lafarge Group who inaugurated the 2013 poster presentation stated, *“Over the past decade, we have been experiencing in this country and around the world a 'revolution of*

***My interactions with the students make me realize that there is an important paradigm shift in their thought process***

*rising expectations'. This has, on the one hand, unleashed new energies in our society and, on the other, fostered an atmosphere of great impatience and cynicism. This is a challenge that all of us must deal with, together, so that we can socially and politically sustain an environment conducive to higher economic growth. In this context, each one of you who aspires to become an effective corporate manager, is required to understand the inter linkages between business and society. The experience which you have gathered in 21 days should be put to use appropriately. The corporate world expects the new breed of managers to be firmly grounded to create both sustainable enterprises and communities."*

Echoing Mr. Khanna's sentiments Mr. Vikas Gadre, Director General, Bombay Chamber of Commerce and Industry, shared *"In 1980s there was almost no talk at all in business schools about anything that we might now call as social responsibility. Today there is a tremendous ethical responsibility upon anyone seeking to "do good." This is especially true of people, be they nonprofit organizations or the newest wave of MBA students, attempting to do business in or create change in a developing nation. I am happy to learn from the students that they completed the internship with a spirit of humility, developed a commitment to inquiry, and are the willing to learn and change. Their work should not end here. Rather they should continue to gather the experience throughout their life."*

The poster presentation demonstrated that MBA students can be assets to development organizations. In this context Ms. Zankhana Patel, Country Director Vibha, a Funding Agency, shared, *"Young students should be at the forefront of global change and innovation. The 21 days of internships may have empowered some to become key agents for development and peace. In the NGO sector there is always more demand of volunteers than supply and the sector would really benefit if more MBA students came forward to offer their time and specialist knowledge. It is overwhelming to learn that students have a fresh perspective to the issues which we normally handle and get*

***Young students should be at the forefront of global change and innovation. The 21 days of internships may have empowered some to become key agents for development and peace. In the NGO sector there is always more demand of volunteers than supply and the sector would really benefit if more MBA students came forward to offer their time and specialist knowledge.***

*frustrated. NMIMS should ensure that all young students across its various Schools have every opportunity to participate fully in such activities."*

Many executives who were invited from industry while interacting with the students expressed that as corporations come under greater scrutiny for their ethical and environmental practice, employers are turning to a growing number of MBAs who have an understanding of the impact of sustainability issues. In this context the lead taken by NMIMS in a sustained manner is commendable. Organizational mentors from Spastic Society, Sols Arc, Shroff Self Help Center, Save the Children India, Vidya and a couple of other who attended the poster presentation were excited to see their students advancing the cause of their organization. They unanimously stated, "NMIMS students were a wonderful resource to them. They brought wealth of energy, enthusiasm, and commitment along with them."

Mr. Ramdas Dhumale, State Coordinator, Maharashtra State Rural Livelihood Programme (MSRLM) shared, "*I stand to benefit from the knowledge which the students have shared with me. I was not aware of the successful livelihood support activities undertaken by other NGOs in other States. This exposure will help me to touch base with the NGOs for further interaction. I request NMIMS to depute a few interns with the MSRLM too.*"

To cheer the students and encourage them faculty mentors, NGO mentors, members of alumni also took their time off and visited the poster presentation venue.

Faculty mentor Prof. T. Kachwala said "*I think we should showcase the learning because we want to demonstrate what we have done, it is our USP and innovative.*" Dr. Gowri Joshi felt "*This is a great initiative to call external judges; posters are good and self-explanatory, more motivating to listen to the students explaining their posters.*"

***I stand to benefit from the knowledge which the students have shared with me. I was not aware of the successful livelihood support activities undertaken by other NGOs in other States***

Speaking about the experience students got during the poster presentation Swaminathan, and Sankalpa and a couple of other students felt that the, *“We Care internship itself is a great experience and sharing the experience with others during the poster presentation gives a different perspective to our work. When we witness, so many organizations are trying to change the destiny of this country, we feel energized and believe that there are so many people in the country who are trying to change small part of this Nation. As management students we realize that this country needs a good CEO & CFO. Through the poster presentation we learn how to present our experience in a creative and professional manner.”*

### Students Feedback

To review and revise the *We Care* internship program, the students were requested to give their feedback. On the whole students expressed that they learnt many important lessons of life and it was a moving experience. Graph 3 highlights the level of satisfaction of students with regards to their internship organization, projects allocated to them and the clarity of reporting.

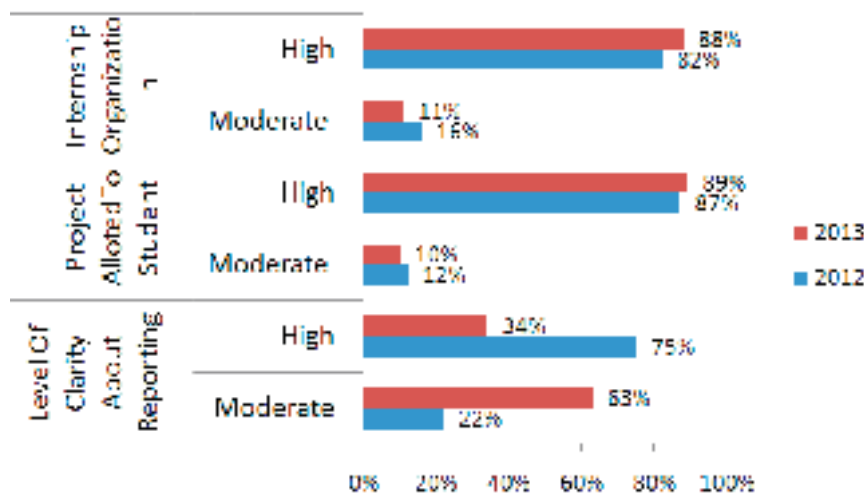
It was heartening to note that 82% in 2012 and 88% in 2013 reported high level of satisfaction with their internship organization. Increasingly students felt that there was strategic alignment between their own interest and the organization's area of work. Development organizations made efforts to make placements comfortable and appreciated their contribution. Students stated that there was an increased amount of exposure to a different world. Students placed with ONGC's CSR Department stated, *“We did the internship with loads of commitment. We will be continuing the same even though officially this internship is over. We Care made us realize what actually life is for the millions of people who are not bestowed with luxuries.”*

Students placed in Mahita, Hyderabad based NGO stated, *“We saw the other side of the world where there is poverty and lack of resources.”* Student placed with Nayanasurebhi Development

***It was heartening to note that 82% in 2012 and 88% in 2013 reported high level of satisfaction with their internship organization***

Financial Services (NDFS) Trichy stated, “The stark reality has been slapped at my face, the cash crunch in each of their homes is very significant. My perception of rural people being not much aware of things happening in the world was broken. They are 2-3 times more hard working than an average urban worker. I also realized that entrepreneurship is not just buzzword in metropolitan cities but also rural areas. Women Empowerment is the only way through which we can definitely empower India.”

**Graph 3**  
Level of Satisfaction



Source: We Care: Civic Engagement Report 2011-12 & 2012-13

*It was a nice program that clearly helped me to see what the needs of the society are. We learnt the importance of green initiatives like plastic recycling, biogas plants, solar panels, rain water recharging.*

There was awareness created about social issues, impacts and solutions. Students placed with Me2Green, a Mumbai based NGO shared, “It was a nice program that clearly helped me to see what the needs of the society are. We learnt the importance of green initiatives like plastic recycling, biogas plants, solar panels, rain water recharging.” Students placed with Vishakha, Jaipur based NGO stated, “The internship increased my awareness towards the issue of sexual harassment of woman at workplace and understand the gender perspective.”

In the context of student's satisfaction with the projects allotted to them it was found that as the students got an opportunity to work in their own areas of interest 87% in 2012 and 89% in 2013 reported to



have a high level of satisfaction. By and large students felt that organizations understood the competencies of MBA students and allocated appropriate projects to them in the areas of resource mobilization and management, branding, business support, micro entrepreneurship, disaster management, empowerment, operational optimization and so on.

The students also reported that their internship organizations helped them to realize the utility and functionality of the project to the growth of the organization. To a great extent students shared that they could practice their management skills in handling projects. Students placed with Drishti, Noida based social enterprise stated, *“We learnt practical application of breakeven analysis, making small B-plans for cluster business, understood how small retailers work and the challenges they face.* Students placed with AIDMI, NGO based in Ahmedabad expressed, *“We learnt about the difference between risk, hazard and disaster and understood the steps taken by NGOs and GOI for reducing the impacts of disasters. Most importantly we learnt how to carry out safety audits of schools, write a professional report and give a presentation at Ahmedabad Municipal Corporation.”*

*We learnt practical application of break even analysis, making small B-plans for cluster business, understood how small retailers work and the challenges they face*

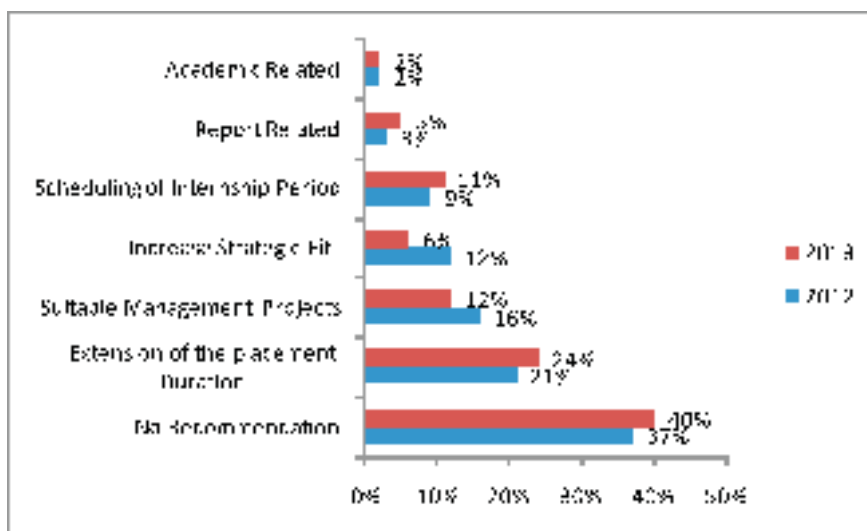
In terms of satisfaction with reporting clarity it was observed that 75 % of students reported high satisfaction with the clarity given by the *We Care* team for submitting various types of reports. However, in 2013 only 34 % students were highly satisfied with the reporting clarity, where as 63% students reported moderate clarity. It was reported that as students were placed in the interiors regions, the technology aided communication became a barrier. There were issues of connectivity, which prevented them from seeking reporting clarity from their faculty mentors.

### **Students' Recommendations**

Though by and large students found the *We Care* internship was highly organized, they had a couple of recommendations to strengthen it further. Graph 4 below lists the recommendations made

by the students. It is significant to note that as many as 21% of students in 2012 and 24% of students in 2013 recommended that the duration of the internship placements be increased by one more week to make it a total of four weeks. This according to them would ensure quality deliverables. Around 9% in 2012 and 11% in 2013 suggested that that *We Care* internship should be scheduled prior to summer placements and should be continued even in the second year.

**Graph 4**  
**Recommendations: Students**



Source: *We Care*: Civic Engagement Report 2011-12 & 2012-13

*Students also suggested that NGOs should take more efforts in allocating management projects to MBA students so that there is more strategic fit and application of knowledge.*

Students also suggested that NGOs should take more efforts in allocating management projects to MBA students so that there is more strategic fit and application of knowledge. Similarly, there should be compulsory courses in the areas of sociology, anthropology, political science and other relevant areas to expose the students to understand how society operates. Core management subjects should incorporate NGO case studies as an integral part of the course, failing which *We Care* would be reduced to a stand-alone exercise.

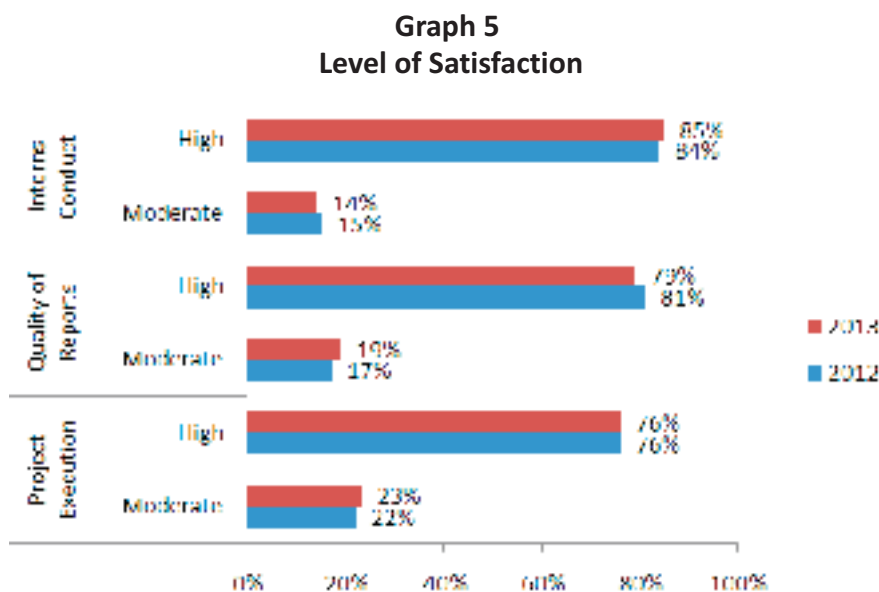


### Feedback: Development Organizations

To review and revise the We Care internship, the internship organizations were asked for their feedback. More than fifty per cent of the organizations responded through the feedback form in both the years.

The feedback received from the organizations was highly encouraging (See Graph 5). The internship organizations appreciated the students' ability to handle projects and their accommodative nature. Some of them reported that students were talented, self-motivated and innovative. Almost all organizations stated that they would like to continue to place NMIMS students because of the discipline and commitment displayed by the institute as well as the students.

*The internship organizations appreciated the students' ability to handle projects and their accommodative nature*



Source: We Care: Civic Engagement Report 2011-12 & 2012-13

Sneha, an NGO in Reproductive Health in Mumbai shared, “The student worked with us in developing a business model for our livelihood project and was successfully able to deliver the same. He was also able to add value in terms of photoshop images for our tags and branding in terms of our packaging along with some research on similar projects and exhibitions. Similarly, Annapurna Pariwar, Pune based Micro Finance organization stated that, “We were pleased to

*see that the students grasped the functioning of the organization and assisted us actively to carry out the impact assessment study.” Voluntary Health Association of Punjab shared, “All the four interns had a good understanding of the project, they performed their task with sincerity and the pilot study undertaken by them will lead to an initiation of a new project and will be helpful for our organization.”*

Mr. Ajit Patnaik, GM CSR, Tata housing stated, *“The students placed with us did a fantastic job of stakeholder assessment and need assessment survey at our various sites. They have understood the pressures of the housing industry and the environment in which we operate.”* Expressing satisfaction with the interns placed with Mahindra & Mahindra's Sustainability Department, Mrs. Gazdar, stated, *“The students placed with us were extremely talented. They worked for long hours and collected field data to calculate social returns on investment for our CSR activity. This when presented to the Board, was highly appreciated.”*

NGOs which worked on advocacy issues in particular were happy to get support from tech savvy students. In this context SrishtiGyan Kendra, an NGO in Haryana mentioned, *“The students placed with us developed innovative ideas on E-Panchayat and digitization of rural villages. In a very short span of time they worked to achieve maximum numbers with quality of data. One can now see the call recordings and live interviews (with Sarpanch and other government officials) and time lines using the Google map.”*

Similarly Mamta Samjick Sansthan, Dehradun based NGO shared, *“We received support from interns in organizing our MIS system, provide handholding support to our NGO partners to prepare their map of work areas and reach, assisted them to develop organization presentation on their progress as per performance frame work.”* Fair Trade Forum India, stated, *“The students taught our forum members how to use social media to advocate our cause and we taught them what fair trade is all about. They designed brochures, tag lines and provided us with ideas on low cost branding events.”*

***The students placed with us did a fantastic job of stakeholder assessment and need assessment survey at our various sites***

A couple of NGOs mentioned in their feedback that students helped their staff to upgrade their skills in the areas of using MS Office and other software effectively. Samaritan Help Mission in this regard shared, *"The two students placed at our organization possessed good human values. They developed friendly relation with our team and taught them to use tally. All the financial records of our organization are now streamlined and lot of time has been saved."*

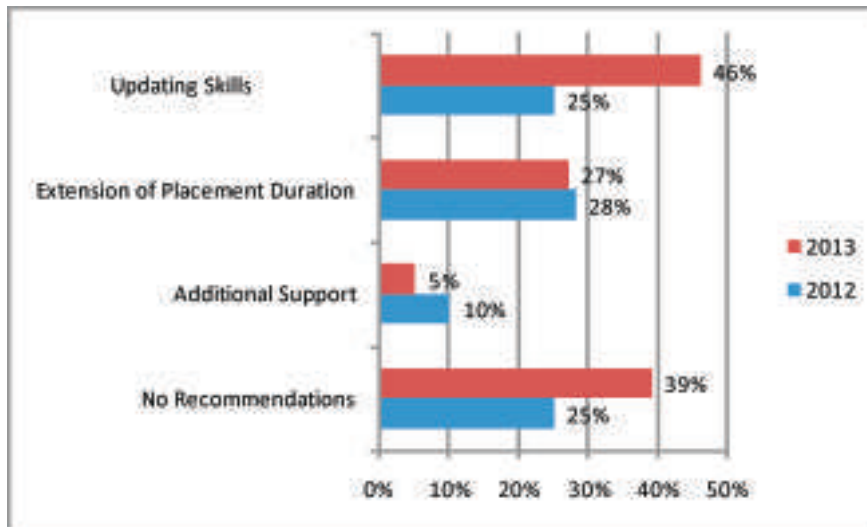
Social Action for Rural Development (SARDA) shared, *"The student was assigned to prepare the village development plan of two villages viz. Bakti & Sawarkheda of Arjuni Morgaon block of Gondia district based on the principle of "Sustainable Development through Convergence" which involved undertaking PRA of the village. The student was provided all possible guidance and support by SARDA. In the beginning, he was not interested to work in the village as he lacked the knowledge. But, later on he picked it up and got interested as he started his interaction with the community. He took lot of interest and completed the assignment with dedication."*

Though the level of satisfaction amongst development organizations was high, to make the internship process more productive, they had a couple of recommendations. (Refer Graph 6).

Recommendations were majorly in the areas of upgrading the student's skill sets in the areas of project management, legal aspects, social policies and other NGO management areas. Many organizations felt students assigned to social sector should come with more information on the newer government policies, the legal knowledge of Trust/Co-operatives is essential. They should come with a basic study of social sector in India.

***The two students placed at our organization possessed good human values. They developed friendly relation with our team and taught them to use tally. All the financial records of our organization are now streamlined and lot of time has been saved.***

**Graph 6**  
**Recommendations: Development organizations**



Multiple Responses: Total will not add to 100%

Source: *We Care*: Civic Engagement Report 2011-12 & 2012-13

Internship organizations felt that the institute's faculty should take an active interest in extending their support to the students. Efforts should be made to interact with the NGO staff and if possible even make visits to the field office as this would demonstrate the institute's commitment to the internship programme. Some of them felt that the MBA curriculum lacks courses in the area of social sector and consequentially, the student is unable to comprehend the nuances of NGO work.

More than a fourth of the organizations requested the institute to extend the internship period from three weeks to four weeks or more.

### Tangible & Intangible Benefits

Formal and informal discussions with students with regard to *We Care* internship revealed that the internship was full of excitement. A couple of students were overwhelmed with the media exposure they got in their own hometowns, to them the *We Care* internship made them local heroes. Their families too were very excited as their children had got a new identity, and appearances in local television

*Formal and informal discussions with students with regard to We Care internship revealed that the internship was full of excitement. A couple of students were overwhelmed with the media exposure they got in their own hometowns, to them the We Care internship made them local heroes.*

news, newspapers, magazines and other public forum boosted their motivation. According to them they got an opportunity to work on projects like Right to Information, Right to Education, human rights and so on. This helped them to get exposure to the hard lives of the common man, about whom they keep reading about. They also got a chance to chance to understand the life at the bottom of the pyramid and develop leadership skills.

A couple of students felt that they were unsure about how did they make a difference in the community, but acknowledged that it changed their perspective on what is important in life. It reminded them that the world is much bigger than them and the corporate life. They wanted to continue working as volunteers with the NGOs. Tawashi felt it was a mesmerizing experience. Describing her feelings she said *"The joy I found and the satisfaction I felt during the internship was overwhelming. At first it was somewhat scary to be in this environment, but people around were so accommodating that I soon became one of them. I learnt humility from them."*

Students working with MFI's opined that the most important thing they learnt was to manage within limited resources. One of them said *"I learnt from this valuable time how to deal and cope with financial constraints and never give up."*

Arush describing his experience stated that the *"We care internship has also allowed me to indulge some of my passions of working in the social sector and do a lot of good in the process. While these interests don't specifically relate to my chosen career, I can still list them on my CV as my strong character pieces."*

The *We Care* internship according to many helped them to see how transfer of knowledge can be leveraging strength. Many of them stated that they learnt how to effectively network and lobby for a social cause, set up and conduct a successful social event, carry out costing exercise, surveys and other activities. Many students realized

***We care internship has also allowed me to indulge some of my passions of working in the social sector and do a lot of good in the process***

that a lot of international and national B-schools place their students in NGOs for internship. This helped them in understanding the relevance and importance of the placement.

Mehak Mittal who was placed in Vina Capital, Vietnam stated, *“The environment that I worked in was dedicated and encouraging. I was treated as a professional, a friend, and a colleague working towards a social cause. I was wholeheartedly welcomed to the team. I also underwent extreme personal growth throughout the enculturation process of living in another country, overcoming language barriers and working with other international interns. It was an experience that has been unparalleled in my life. It has significantly inspired me continue volunteering my time toward a greater social justice.”*

A couple of faculty members reported that students brought lot of subject related field examples in the class and added value to the entire learning process. They solicited the faculty's advice to resolve some of the management issues of the NGOs in the areas of resource management, inventory control, designing MIS system, HR and other related areas.

### **Management Issues**

Despite streamlining the planning and execution of *We Care* internship, there are a couple of operational issues which require constant attention.

### **Rigid Mindset**

To educate the educated is extremely difficult task. In this context changing the mind set of adult students who have a mind of their own is challenging. To begin with aligning student's interest, their competencies, specific requirements with development organizations was an important area of concern. Some students had apprehensions about working in the field. For instance students wanted to work with micro finance organizations, but they were

*I was wholeheartedly welcomed to the team. I also underwent extreme personal growth throughout the enculturation process of living in another country, overcoming language barriers and working with other international interns. It was an experience that has been unparalleled in my life. It has significantly inspired me continue volunteering my time toward a greater social justice.*

apprehensive about travelling to the field or to the interior regions. Students wanted to develop B-plans for agriculture products but were hesitant to meet various functionaries in the value chain. In urban areas, students were worried about their health as they had to visit slum communities. Students belonging to interior regions of India wished to be placed in cities as they found the city life more comfortable. Many students requested placement in 'Sustainability Departments', 'Corporate Foundations' or well-known NGOs as it would enrich their resumes and improve their chances of getting final placement in a reputed firm. According to Dr. Sujata Mukherjee, We Care Core team member, *“A lot of time is required to be invested in counseling students and helping them to overcome their rigidity and anxiety. It is important to enable the students to understand the relevance of their social engagement to their career.”*

#### **Credibility: Development organizations**

Locating credible development organizations and following up with them is a humungous task. The NGOs would have a great web presence but on closer scrutiny the CDO would find that it was blacklisted by the government. A couple of them did not have annual reports, and some NGOs working in the interior areas did not have a web presence; hence it was difficult to get information about them. Though the majority of NGOs had email addresses they took time to respond to the queries, so it was difficult to convince students about their credibility. Similarly corporate and government organizations had to handle their own bureaucracy before confirming the placement. The generic view among students was that in public sector organizations you may not get good experience and hence you may waste your time. Corporates doubted if three weeks were sufficient to for sensitizing students. In this regard it was important to invest time in networking with NGOs and corporate organizations.

*A lot of time is required to be invested in counseling students and helping them to overcome their rigidity and anxiety. It is important to enable the students to understand the relevance of their social engagement to their career.*



### **Personal Agenda**

The placement of students in their own hometowns had its own strengths and limitations. While familiarity with the place, language and networks helped in adjusting to the region, it also at times created complacency. All of a sudden a few students would request their mentors to grant them leave as they wished to attend family functions in lieu of field work. Similarly a small section of students also extended emotional as well medical excuses pertaining to illness of family members or self to seek special leave. Such issues proved to be threats to the credibility of the internship and reputation of the institute. A vigilant monitoring system as well as counselling helped to keep this issue in check.

### **Duration of Placement**

There was a continuous demand from development organizations as well as the students in the last two years in the context of increase the duration of placement from three weeks to four or six weeks. As this issue is linked with the academic schedule of the MBA programme, it requires further deliberations.

### **Value Addition**

Though majority of the students expressed that the internship was a learning experience, they felt that the faculty group could have used student's experiences in the class in an organized manner to draw convergence between business and social agenda. They felt that faculty members should view civic competencies as part of their professional roles, class discussions and give assignments that challenge civic imaginations. This could add value to the entire learning process. In the absence of this mechanism the knowledge gained in the process is not totally exploited.

### **Final Word**

There is an increased amount of pressure on businesses in India to execute its social responsibilities towards the community to create a sustainable future. In this context the new Companies Act (2013) mandates profit-making companies in India to spend two per cent on CSR. This is a great opportunity for corporate India to effect a social transformation. Consequentially B-Schools are expected to train socially responsible managers who include



sustainability issues in their professional management decisions and develop socially responsible business models and community development practices to create more positive impacts. In this context business leaders, while recruiting MBAs and selecting executives are now going to consider the candidate's ability to deliver sustainable value for business and society at large.

The experiences of the last two batches indicate that *We Care* internships have enabled students to become informed, activated and mobilized. The experience has been rewarding; the engagement has strengthened collaboration and connections with NGOs, local governments and corporate organizations.

For business students, tackling a societal challenge through sound business practices, community involvement and volunteerism is very interesting and an excellent learning opportunity. This is indicative from the fact that MBA graduates after completing their MBA programme are connected to the Jasani Center to explore opportunities for volunteering. From the 2012 batch 42 graduates and from 2013 batch 147 graduates signed up volunteering with NGOs. A new wave of volunteer talent is building. Development organizations are benefitting from placing our students. The testimony to this is that in all 66 % development organizations have placed our students for second/third time. This is indicative of the trust getting established with them. The institute will surely take advantage of this opportunity and exponentially grow the impact.

The agenda therefore before NMIMS is now to capture and rigorously integrate the *WeCare* experiences gained by the students in the classroom to internalize the importance of creating social value. The *We Care* internships may not necessarily stir career shifts, but if integrated with the theoretical inputs will effect change by influencing things like supply chain or purchasing decisions on issues like child labour or the company's human resource policy or the effects on the environment of the production process. This shift will ensure that *We Care* is not a fad, an 'add on' or a feel good factor, but is an integral part of training managers who in Dr. Rajan Saxena's words can be *Future Leaders of Consequence*'

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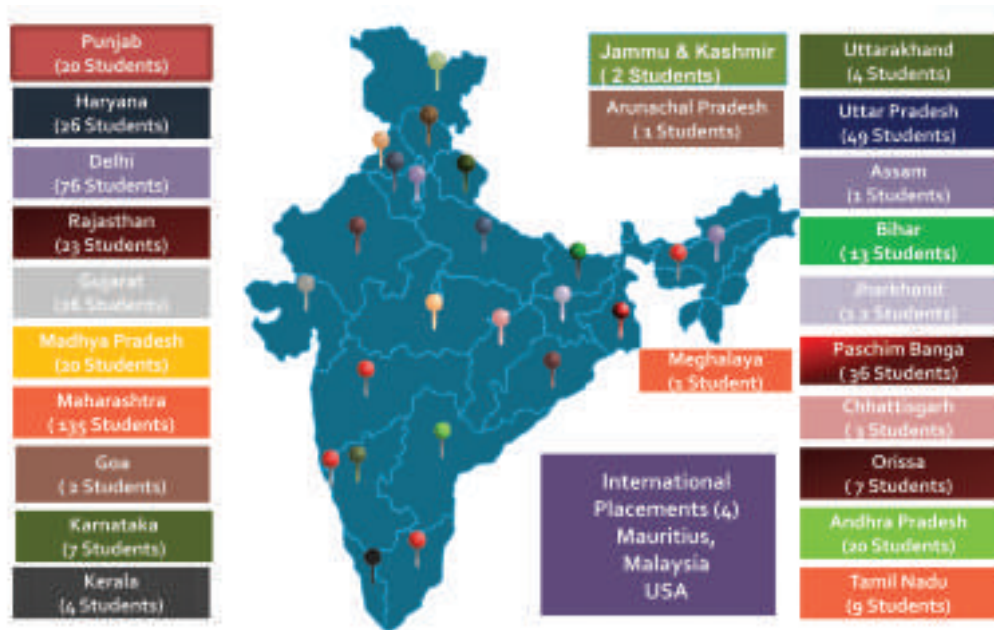
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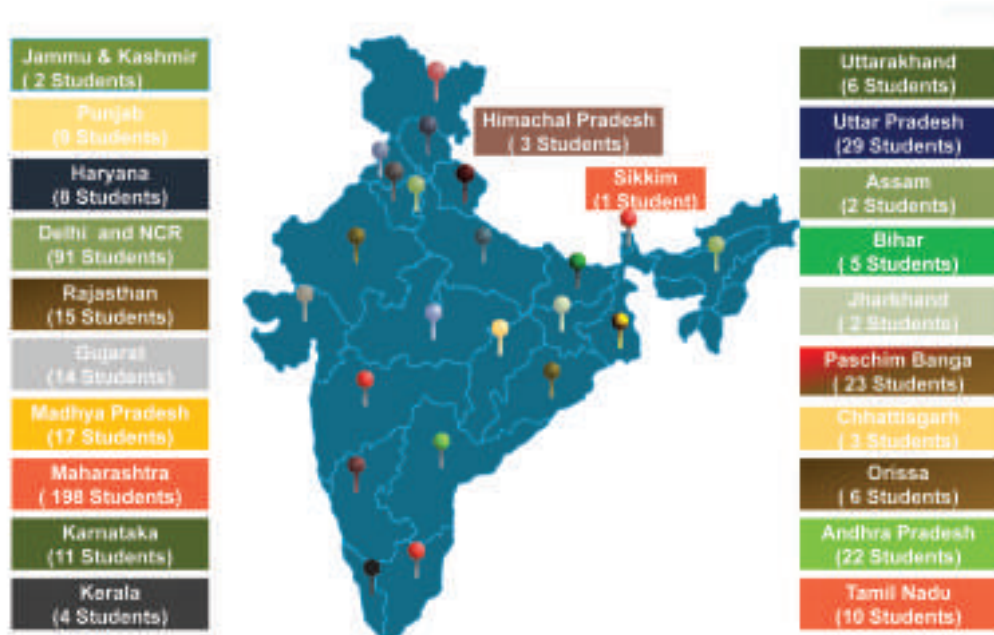
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**Annexure  
(Exhibit 1 A)**

**2012-13 Geographical Spread of Students**



**2011-12 Geographical Spread of Students**



**Exhibit 2**  
**Student Data Questionnaire**

1. Name:
2. Gender:
3. Age:
4. Division:
5. Roll no:
6. Email ID:
7. Mobile No:
8. Permanent Residential Address ( Mention city/town/district and State)

\_\_\_\_\_

9. Volunteer Skill Set: Please tick the appropriate

- a. IT Skills
- b. Marketing Skills
- c. Medical Skills
- d. Teaching Skills
- e. Any other specify\_\_\_\_\_
- f. No Skills

10. Work experience sector :

11. Work Experience (in months)

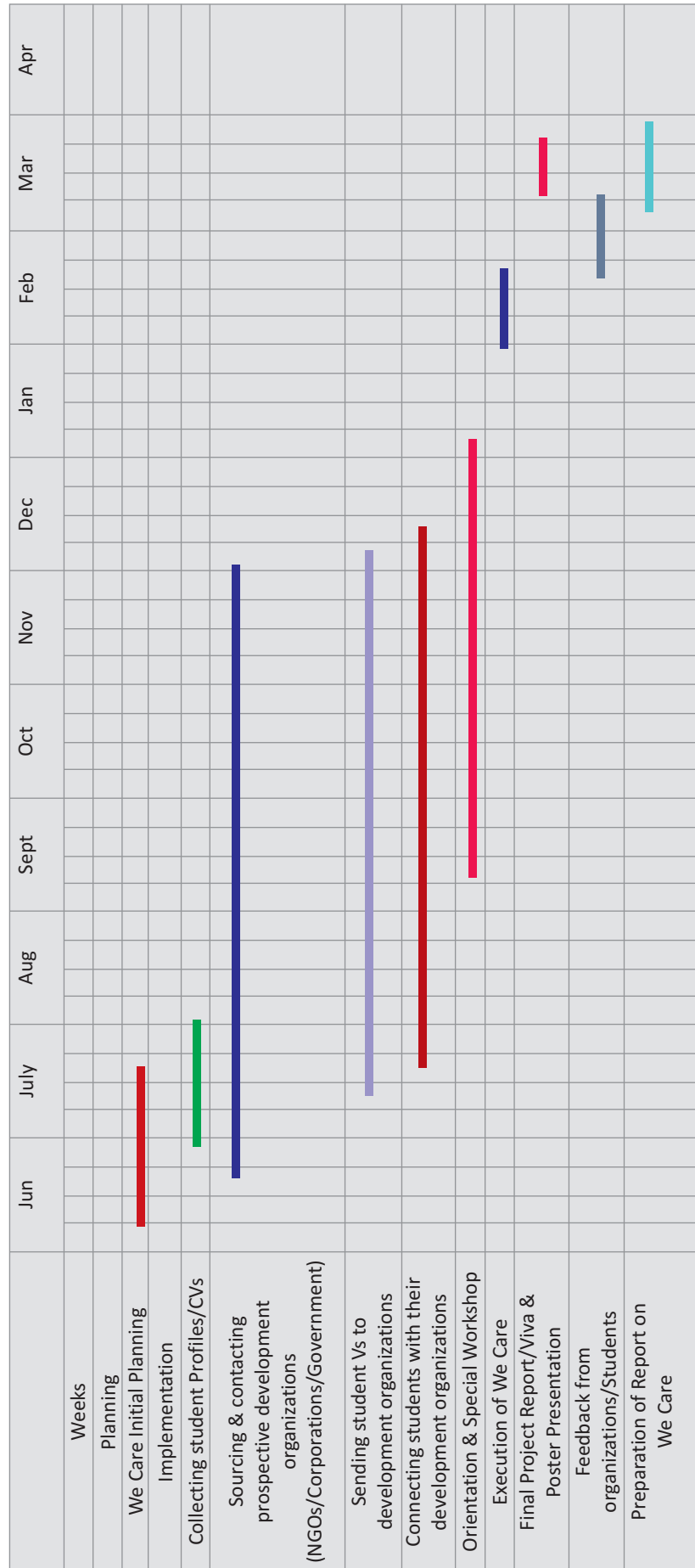
12. Intended field of Internship: (Top 4 Preferences) (Number the preferences by rank)

- a) Child Education / Care & Protection.
- b) Community Development
- c) Differently Abled
- d) Health

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<sup>4</sup>Efforts will be made to locate NGOs in your preferred areas, but in case we are unable to locate the same, you shall have to intern in an NGO which is allocated to you.

**Chart 1**  
**Scheduling of We Care Tasks**



**Exhibit 3  
Daily and Weekly Reporting Formats**

**DAILY LOG BOOK FORMAT**

1. Name: \_\_\_\_\_
2. Roll No: \_\_\_\_\_
3. Name of the organization: \_\_\_\_\_
4. Title of the project: \_\_\_\_\_

Date	Entry Time	Exit Time	Task undertaken	Signature of the organizational Mentor	Suggestions / Comments
4-02-2013					
5-02-2013					
--					
23-02-2013					

**Weekly Reporting**

<b>Weekly Report - "We Care" Civic Engagement Internship Period: 04-02-2013 to 09-02-2013</b>	
<b>Name of the Student Roll No Division</b>	
<b>Name of the Organization Name of the Supervisor/Mentor Name of the Alumni Facilitator</b>	
<b>Project Title</b>	
<b>No of Hours Spent in the Week</b>	
<b>Tasks Completed in the Week</b>	
<b>Outcome of the Task</b>	
<b>Tasks to be completed in the next week</b>	

Signature of the Mentor

**Exhibit 4**  
**Final Project Report Submission Guidelinesormats**

The Project Report should be in following format and sequence: (Few fields are optional as per requirement of the organization in which the student is placed).

Format of the Project Report: The final Project Report is in Times Roman Font 12 should comprise of minimum 10 pages and maximum 20 pages. The following is the sequence in which the report has to be written.

- 1.1.1 Title of the project report
- 1.1.2 Preface
- 1.1.3 Acknowledgments
- 1.1.4 Executive Summary
- 1.1.5 Table of Contents
- 1.1.6 List of Tables, Graphs & Figures
- 1.1.7 Chapter 1 – 'Introduction to the Issue & Project Methodology'
- 1.1.8 Chapter 2, 3, 4, and so on
- 1.1.9 Last Chapter – Learning from the Internship
- 1.1.10 Annexure-A, B, C and so on
- 1.1.11 Reference (if required)

**Exhibit 5  
Type of Workshops Conducted**

Type	Rationale	Attendance	
		2011-2012	2012-2013
Creative a) Photography and documentary Making	To sensitize and develop creative approach amongst students. Help NMIMS to develop its own indigenous audio-visual material which can be used by faculty for teaching and make it interesting and meaningful for students.	92	60
Capacity Building a) Stakeholder Mapping	Aimed at enabling students to identify a project's key stakeholders, their interests and how they affect a project's viability. The students were also made aware of social viability, besides financial viability, conflicts of interest and relationship between stakeholders.	0	6
b) Disability Management	To sensitize students towards various forms of disabilities to enhance their understanding of various types of disabilities, differences and similarities. Theoretical perspectives were given and also information on the working of a disability organization. Magnitude of disability and the role of government was explained to the students.	36	23



**Exhibit 6  
Projects Handled**

	<b>Project Category</b>	<b>Project Title</b>
1	Children	<ol style="list-style-type: none"> <li>1. School Leadership Training</li> <li>2. Tutoring &amp; Counseling</li> <li>3. Development of Training Modules for Spoken English</li> <li>4. Child Rights Education and Action Movement</li> <li>5. Study of Impact of Vocational Training Centers</li> <li>6. Comprehensive Healthcare Program for Underprivileged Children</li> <li>7. Survey to Assess Child Labour in the Slums on the Outskirts of Jamshedpur</li> </ol>
2	Social Research	<ol style="list-style-type: none"> <li>1. Skill Development Initiatives</li> <li>2. Stakeholder Mapping and Community Needs Assessment</li> <li>3. Community Based Rehabilitation of Vulnerable Segments of Society</li> <li>4. Reducing Vulnerability of Migrant Workers</li> <li>5. Implementation of Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA) in Tinsukhia District, Assam</li> <li>6. Impact Analysis of Non- formal Education Centers in Villages near Udaipur</li> <li>7. Analysis of Drinking Water and Sanitation Scenario and the Awareness of RashtriyaSwasthyaBimaYojna in Villages in U.P.</li> <li>8. Audit of Projects Undertaken by NGOs Supported by ONGC</li> <li>9. Benchmarking of ITIs Supported by Tata Motors for Ensuring Sustainability through Best Practices</li> </ol>

	<b>Project Category</b>	<b>Project Title</b>
3	Project Management/ Business Development	<ol style="list-style-type: none"> <li>1. Development of Performance Appraisal System &amp; Evaluation Toolkit</li> <li>2. Sustainable Village Development Plan through Convergence with MNREGA</li> <li>3. Automation of Functions at Remedial Center for Differently Abled</li> <li>4. Process Optimization and Cost Monitoring</li> <li>5. Vocational Training Centers-Ensuring Sustainability and Placements</li> <li>6. Implementing IT for Economic Empowerment of Poor Women</li> <li>7. Designing a Web-based CSR Management Information System</li> <li>8. Strengthening of the Development Centers for Women and Children in Pune.</li> </ol>
4	Financial Inclusion	<ol style="list-style-type: none"> <li>1. Analysis of Level of Awareness among Microfinance Clients</li> <li>2. Evaluation of a Government Subsidy Scheme for Direct Cash Transfer through Banks</li> <li>3. Analysis of Attrition Rate of Members of MFI</li> <li>4. Analysis of Health Mutual Fund (HMF) Claim Data</li> <li>5. Comparative Study of the Two Microfinance Models Implemented by MFI</li> </ol>
5.	Financial Management & Resource Mobilization	<ol style="list-style-type: none"> <li>1. Revenue Generation Initiatives for Aastha Parivaar</li> <li>2. Fund Raising for an NGO - Children's Rights in Goa through Funding Agencies and CSR Departments</li> <li>3. Developing a Financial Policy &amp; Strategy For IRRAD</li> <li>4. Calculating Cost of Building a School cum Residential Campus for Differently Abled in Navi Mumbai</li> </ol>

	<b>Project Category</b>	<b>Project Title</b>
6	Health	<ol style="list-style-type: none"> <li>1. Identifying the Needs &amp; Perceptions of Consumers in regard to Health Care Services</li> <li>2. Feasibility &amp; Sustainability of Satellite Clinics &amp; Mobile Health Units in Remote Areas.</li> <li>3. Prevention of HIV/AIDS/Sexually Transmitted Diseases</li> <li>4. Prevention of Tobacco Consumption</li> </ol>
7	Disaster Management	<ol style="list-style-type: none"> <li>1. Linking Disaster Risk Reduction and Climate Change Adaptation</li> <li>2. Disaster Preparedness and Management by Mauritius Red Cross Society</li> <li>3. Solid Waste Management in Shillong</li> <li>4. Environmental Audit of Street Food Vending in Hyderabad - An Exploratory Study</li> </ol>
8	Marketing/ Branding/ Communication/ Social Media/ Event Management	<ol style="list-style-type: none"> <li>1. Use of Social Media and Websites for Brand Building and Raising Brand Awareness</li> <li>2. Use of IT for Connecting Small Farmers with Markets, Agricultural Experts and Scientists</li> <li>3. Event Management: Community Development &amp; Social welfare</li> <li>4. SWOT Analysis of Handicrafts Program for Economic Empowerment of Women</li> <li>5. Domestic Retail Market Plan for Fair Trade Products - Handicrafts Segment</li> <li>6. Sensitizing and Promoting the Cause of Disability through Social Engagement Events</li> </ol>

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	<b>Project Category</b>	<b>Project Title</b>
9	Livelihood Support and Skill Development	<ol style="list-style-type: none"> <li>1. Assessment of Shops Owned and Run by Village Based Women Entrepreneurs</li> <li>2. Training Module Development &amp; New Product Identification for Rural Women Entrepreneurs</li> <li>3. Inventory Management to Minimize Operations Cost in Rural Markets</li> <li>4. Candle Manufacturing Plant Break Even Analysis</li> <li>5. Ways to Increase Fair Trade Awareness/Practices in India</li> </ol>
10	Disability	<ol style="list-style-type: none"> <li>1. Feasibility of Vocational Training Courses for Handicapped</li> <li>2. Computer Training for Visually Impaired</li> <li>3. Structured Approach Towards Educational and Vocational Training Services to the Handicapped</li> </ol>
11	Advocacy & Empowerment	<ol style="list-style-type: none"> <li>1. Survey on Implementation of RTI Act in Government Offices</li> <li>2. Empowerment of Tribal Communities in Vidharbha Region</li> <li>3. Empowerment and Sustainable Development of Tribals, Dalits, Minorities, Migrants and Fisher-Folk in Andhra Pradesh.</li> <li>4. Training and Spreading Awareness Regarding Women's Laws and Equality</li> <li>5. Analysis of Awareness and Implementation of Sexual Harassment at Workplace Bill in Organized Sector</li> </ol>
12	Others	<ol style="list-style-type: none"> <li>1. Increasing Efficiency in Non-Profit Organizations in Malaysia through Capacity Building</li> <li>2. Developing a Recruitment Plan for Volunteers in an NGO in Dallas, USA</li> <li>3. Volunteering in the Social Sector by Business School Students</li> </ol>

**Exhibit 7**  
**Completion Certificate Given by Organizational Mentor**

**Completion Certificate**

Certified that Mr. /Ms. \_\_\_\_\_

who was placed as an intern in our organization from Feb 4, 2013 to Feb 23, 2013  
completed /not completed the internship satisfactorily.

Name of the Organizational Mentor: \_\_\_\_\_

Signature of the Organizational Mentor: \_\_\_\_\_

Date: \_\_\_\_\_

Stamp of the Organization:

**Exhibit 8**  
**Completion Certificate Given By Faculty Mentors**

**Completion Certificate**

Certified that

Mr./Ms. \_\_\_\_\_

Who was placed in \_\_\_\_\_ from Feb 4, 2013 to Feb 23, 2013

- Contacted me through telephone / emails      Yes / No / NA
- Submitted hard copy of daily log sheet duly signed by the organizational mentor before Feb 25, 2013  
Yes/ No/NA
- Submitted hard copy of the three weekly reports duly signed by the organizational mentor before Feb 27, 2013
- Submitted soft copy of the final project report before Feb 27, 2013-- Yes/ No/NA
- Cleared viva-voce based on the final project report--- Yes/ No/NA
- Participated in Poster Presentation---- Yes/ No/NA
- Based on the above criteria the student has completed the internship satisfactorily-- Yes/No/ NA

Name of the Faculty Mentor: \_\_\_\_\_

Signature of the Faculty Mentor: \_\_\_\_\_

Date: \_\_\_\_\_

## Exhibit 9 Instructions for Poster Presentations

### Display Size

Posters are limited to *5 feet high x 3 feet wide*.

### Poster Layout Guidelines

- Draw a rough sketch of your poster on graph paper to develop a clear idea of which components will go where.
- Remember that the size of the poster board will be 5 feet tall by 4 feet wide. Posters should be approximately 30 inches off the floor.
- Allow for the 4"x4" poster number in the top right-hand corner.
- Be sure to put your ORGANIZATION logo on the upper left corner and the Project Heading in between the logo and the poster number.
- Information on your poster should read like a book – flowing from left to right and from top to bottom. It may be helpful to use arrows or identifiers (sequential letters or numbers) to guide your reader through the poster. You can also arrange it in two or three vertical columns, but not horizontal strips. The introduction or rationale should be placed at the upper left and the outcome/impact or concluding comments should appear at the lower right.
- Keep it simple – too much information leads to messy or "busy" posters.
- Avoid overwhelming your audience with too many numbers, words, and / or complicated graphs.



Sample Poster



**Exhibit 10  
Judging Criteria**

<b>Name of the Judge:</b>							
<b>Sectors:</b>							
<b>Serial No.</b>	<b>NGO Name</b>	<b>Poster No</b>	<b>Content</b>	<b>Clarity of Objective/ Purpose &amp; Flow of Idea</b>	<b>Presentation (Layout &amp; Readability)</b>	<b>Conclusion (Learning's Final Outcomes plus Q&amp;A)</b>	<b>Total</b>
			<b>(10 marks)</b>	<b>(10 marks)</b>	<b>(10 marks)</b>	<b>(10 marks)</b>	<b>(40 marks)</b>
<b>1.</b>		<b>A49</b>					
<b>2.</b>		<b>A50</b>					
<b>3.</b>		<b>A51</b>					

## Section II

This section consists of *four articles* which are based on the projects handled by the students during their *We Care* internships.

## Consumer Perspective of Hybrid Health Care Model Case of Swasth Health Clinics<sup>6</sup>

*Abstract: The Indian Government has committed to fulfil the UN Millennium Development Goals (MDGs) by 2015. One of the major goals is to provide affordable and quality health care to the poor. Realizing this need Swasth India Limited, Mumbai, has set up health clinics based on the hybrid health care model at several places in Mumbai to work towards integration of various health components of the health value chain. The present article is the outcome of Mr. Anand Dedhia's 'We Care: Civic Engagement internship with Swasth India Ltd., Mumbai' in February 2013. The study examines the factors which influence consumers (patients and their families) to select health care settings and the scope of hybrid health care models like Swasth Clinics which offer low cost Medicare services.*

### I. Introduction

At the Millennium Summit of the United Nations in 2000, the UN declared adoption of the eight crucial Millennium Development Goals (MDGs) to be achieved by 2015 to address the issues of sustainable development. India has been struggling to achieve its target of the MDGs by the stipulated date. For instance, according to the Family Welfare Statistics 2009, the infant mortality rate in India is 50 per thousand live births and maternal mortality rate is 212 per one lakh live births. It is estimated that there are 22 lakh tuberculosis cases for India (TB, 2011). These statistics are indicative of the poor health situation in India.

As per the Planning Commission 2009-2010 data, about 3546.8 lakh Indians are below the poverty line out of which about 270.8 lakh (7.6%) are from the state of Maharashtra, which is third highest on the list in India. One of the major causes of this staggering number is the large population that reside in slums. Maharashtra's total slum population is about 112 lakh which is 41% of the total population below the poverty line. The city of Mumbai has one of the largest slum areas in India as well as Asia. Mumbai alone contributes 64.75 lakh to the slum population of Maharashtra. Considering Mumbai's population of 119.7 lakh, the slum population of Mumbai is about 54% of the city's total population (Poverty, 2011).

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<sup>6</sup>Mr. Anand Dedhia, MBA Batch 2012-2014. He was placed as an intern in Swasth India Limited, Mumbai, for the 'We Care : Civic Engagement internship' between February 4-23 2013.

With 80% of health expenditure in India being out-of-pocket, “health shocks” are the single biggest cause of impoverishment in India. As per WHO, every year, 32 million Indians go from above poverty to below poverty line due to a health event in the family (Swasth, 2013).

An increasing proportion of people are using private health care facilities, rather than public, though the costs in the latter are much more affordable. This places unbearable strain on millions of poor families. It is a medical emergency that must be recognised and addressed. One plausible solution for this is to ensure access to affordable and quality health services to low income households in order to prevent these health events translating into impoverishment. Increase in the number of health centres would address the issue of increasing health related problems in an overly populated city like Mumbai. However, merely opening of health centres is not enough to solve the problem. Problems like inadequate equipment, poorly maintained equipment and lack of manpower are other inefficiencies in the system that need to be addressed. Moreover, location and timings of such health centres, if inconvenient, are also a point of concern as the services will go unused.

Thus, the inefficiencies existing in the Indian health system, which stem in a great deal from factors like lack of integration across various components of the health value chain, and lack of information and know how among the low income community. This has led to development of 'Hybrid Health Care Models' which offer one-stop access to high-quality health care services at a low cost making healthcare affordable and more accessible to the common man. Swasth India Services Limited is one such organisation in Mumbai which offers medical services through a dense network of Swasth Health Centers (SHCs), supported by extensive Community Outreach.

## II Organization Profile

Swasth India Services Limited was started in July 2011 with the basic idea that it is important to create and provide an effective and efficient health care system for the community at a low cost<sup>7</sup>. A typical Swasth clinic offers services with the value proposition - “Everything under one roof.” This includes a family doctor for examination of health, basic diagnostics and tests, drugs at discount rates, computerised records and referrals at discounts. Swasth India has identified 11 slum localities between Goregaon and Dahisar in Mumbai and manages Swasth Clinics in these localities through centralized administration and an efficient use of IT. Refer to Box I below which enumerates savings in health care due to Swasth clinic.

### Box I Cost Savings: Swasth Clinic

Mr. Gurunath is 60 years old and retired from Cooper Hospital. He is the only earning member of the family and runs his family of 5 members on a monthly pension of Rs.7,500. His wife Mrs. Gurunath's expenses on health (including check-up, drugs and travelling) was Rs.4,500 per annum. Other members' expenses on health (including check-up, drugs, travelling) was Rs.3,500 per annum. Total expenses on healthcare was Rs. 8,000 per annum. Family members avoided going to the doctor for common ailments such as cold, cough, etc. because of expensive healthcare services. They lived a stressful life.

After Swasth India set up a clinic in Santosh Nagar, Mr. Gurunath's family started visiting the clinic. As a result, his wife Mrs. Gurunath's expenses on health (including check-up, drugs and travelling) are Rs. 4,500 per annum. Other members' expenses on health (including check-up, drugs, travelling) have reduced to Rs. 1,600 per annum. Correspondingly, total expenses on healthcare have reduced to Rs.6,100 per annum ( SwasthIndia, 2013).

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<sup>7</sup>Consumer Savings (%): This is an indication of the level of benefit the customers have received during their interactions with Swasth. It is measured as the % reduction from the current market rates of the same product or service provided by Swasth. It is computed by adding the absolute savings from every interaction, e.g. if the total amount paid by a customer is Rs 70 for drugs whose Retail Price is Rs 120, then the absolute saving is Rs 50. Aggregation of the absolute savings and of the market value is used to calculate the percentage saving. For instance, customers saving 40% indicate that on an average, they got products and services through Swasth at prices which are 40% lower than the market rates.

### III Problem Identification

Swasth India's first clinic was started at Adarsh Nagar, Goregaon, Mumbai in July 2011. Swasth got the desired number of patient footfalls to reach cost breakeven. The team received positive feedback and had repeat visits from users. This implied the model worked and was a boon for the poor. Based on the success of the first clinic, Swasth India replicated this model over the next one and a half year in ten other slum localities (Refer to Table 1).

**Table 1**  
**Swasth Clinic Locations And Commencement Dates**

Sr. No.	Name	Date of Start	Footfalls
1	Adarsh Nagar	July 10, 2011	Large number of visitors
2	Santosh Nagar	Sep 7, 2011	Large number of visitors
3	Kurar	May 11, 2012	Limited number of visitors
4	Hanuman Nagar	May 4, 2012	Sufficient number of visitors
5	Kranti Nagar	April 27, 2012	Large number of visitors
6	Ambawadi	Oct 24, 2012	Large number of visitors
7	Poisar	Nov 3, 2012	Limited number of visitors
8	Vaishali Nagar	Nov 9, 2012	New clinic, no specific count
9	Rawalpada	Dec 20, 2012	New clinic, no specific count
10	Appapada	Jan 23, 2013	New clinic, no specific count
11	Sanjay Nagar	May 21, 2013	New clinic, no specific count

However, according to the management team of Swasth, the footfalls were not the same at each Swasth clinic location. As shown in Table 1, which is based on the data provided by the management, at certain places, the cost break-even<sup>8</sup> per clinic was reached within a the first month while at other places, the cost break-even was not reached even after a year.

The basic assumption that the low cost health care model would yield high or similar results at all locations was proving to be inaccurate. The team decided to investigate the reasons for outcome. In this context, Mr. Anand Dedhia undertook this research initiative as part of his 'We Care: Civic Engagement internship project' with the following objectives:

<sup>8</sup>Cost Break-even for Swasth clinic: All the costs for salaries of staff and other operations are calculated for a month and divided by 30 to give daily cost for running a clinic. The average charges for a patient are taken into account and break-even for each clinic is then calculated on the basis of number of patients that visit a clinic per day.

**a) Objectives**

- 1 To study the kind of health setups utilized by the non users and users of Swasth clinics;
- 2 To study the influencing factors for users and non-users of Swasth clinics in selecting health clinics and health care practitioners;
- 3 To examine the extent of usage of pathological tests undertaken by the non-users of Swasth clinics;
- 4 To ascertain the impact of marketing and branding activities of Swasth clinics on usage of health care facilities by local residents.

**b) Methodology**

A preliminary visit was made to the Santosh Nagar and Kurar clinics to understand the working of Swasth clinics and interact with the locals on health care facilities and services.

A survey questionnaire was designed to collect data on the following parameters:

- a) Type of health set-ups;
- b) Loyalty to a health care practitioner;
- c) Factors influencing choice of health care practitioner;
- d) Pathology services undertaken;
- e) Place of visit for pathology tests;

After the pre-test, the questionnaire was finalised and administered to 59 users and 569 non-users of Swasth clinics at five centres (Refer to Table 2).

**Table 2**  
**Number of Respondents**

Sr. No.	Name of locality/Centre	No. of Users	No. of Non-users
1	Santosh Nagar (SNR)	30	82
2	Kurar (KRR)	11	147
3	Poisar (PSR)	12	135
4	Ambawadi (AMW)	05	105
5	Appapada (APP)	01	100
	<b>Total</b>	<b>59</b>	<b>569</b>

The study was carried out in February 2013. To keep the survey unbiased and have variability in the data, each centre was divided into blocks and the survey was spread across that particular locality.



## IV Major Findings of the Study

### a) Type of Health Setups

Mumbai has some of the most expensive and modern health care facilities. Mumbai also houses millions of lower income and poor people who face the dilemma of overcoming any health crisis by availing treatment either at public or private clinics/hospitals. (Refer to Box II) ead across that particular locality.

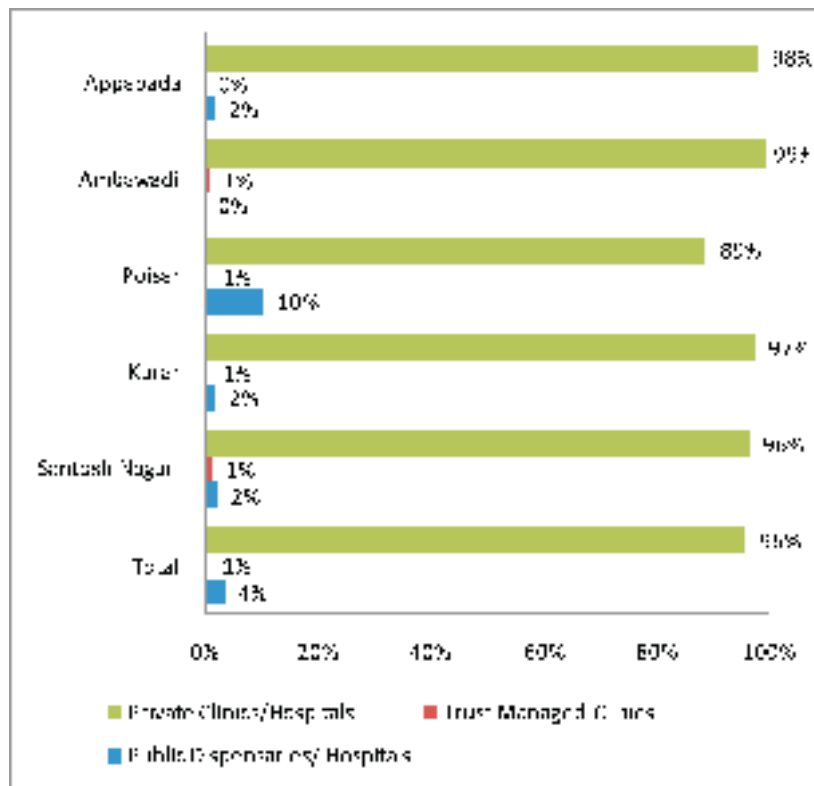
#### Box II Health Care Setups: Mumbai

- a) A public hospital/ clinic managed by the government where basic health care facilities are provided at nominal rates. The infrastructure is inadequate, and even where it does exist, suffers from acute shortage of staff and consumables. Such set ups may or may not have diagnostic facilities.
- b) Hospitals/clinics managed by NGOs or religious groups that provide health care facilities at cheaper and affordable rates. However, these are individual-centric, and therefore, they lack scale and service quality guarantee. Such set ups may or may not have diagnostic facilities.
- c) Private health clinics/hospitals privately managed by doctors themselves and situated in localities with an aim to cater to the residents of that particular region or locality. Such set ups may or may not have diagnostic facilities. Further, with doctors being incentivized to maximize financial gain rather than health outcomes, malpractice is rampant.

Despite having all major health care facilities provided by Swasth clinics under one roof, there were many residents who did not use the facilities. Health set ups preferred by non-users of Swasth clinic services in sampled slum communities is displayed in Fig 1a.

The data indicates that 95.6% of respondents visited private clinics, which were located near their place of residence. The remaining 4.4% of respondents visited a trust or public hospital for treatment for common ailments. The reasons for non-usage of a public hospital by the patients and their families could be due to the long hours they need to spend at the public hospital to avail of the facilities because of bureaucracy or due to the public hospital being located far from their residence.

**Fig. 1a**  
**User Preferences: Health Setups**



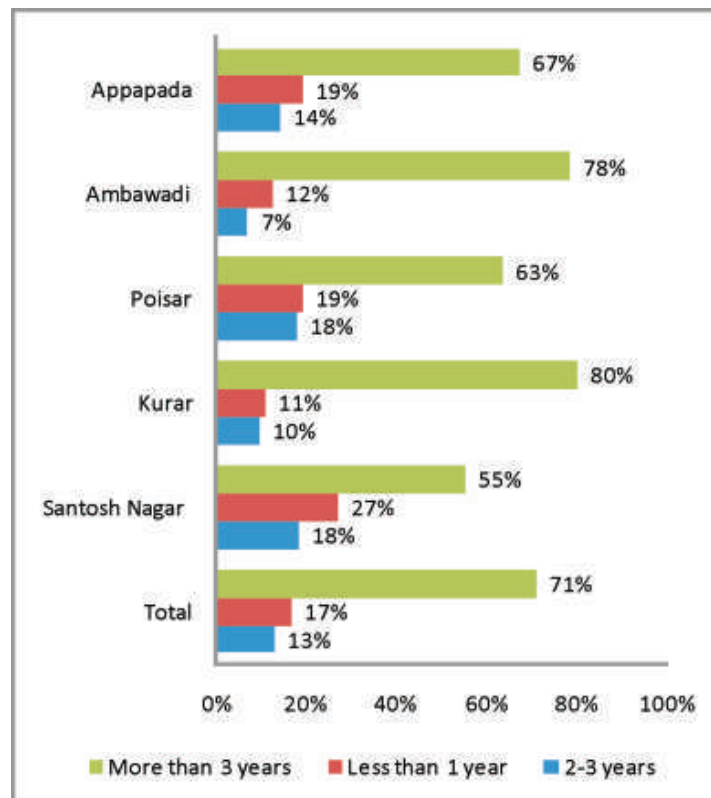
The respondents opined that they would waste time if they visit a public hospital. Even though treatment at a private clinic may cost a little more, the respondents were willing to spend that extra amount of money and save time. Another reason for respondents to prefer private clinics was the trust they would have developed in the doctors there as against not being aware of the competency of doctors at a public hospital. It was interesting to note that 10% of respondents residing in Poisar visited a public hospital as it was close to their place of residence. Interactions with these respondents led to the understanding that availing the services of any other type of health setup would result in them incurring costs in terms of time and money.

**b) Loyalty: Health Care Practitioner**

Health care belongs to the service sector and hence, the experience of the service is very important to instil confidence in that service. Typically, a patient has the maximum amount of interaction with the doctor at the clinic with the latter being expected to cure the illness. For a patient, a doctor who is friendly and whose prescribed medicine helps cure the illness in the shortest possible time is a preferred doctor. Loyalty over a period of time gets built towards a particular doctor as a result of such positive experiences.

Fig. 1b depicts the loyalty maintained by the patients in availing medical advice in the sampled slum communities.

**Fig. 1b**  
**Loyalty: Health Care Practitioner**



It can be inferred from the data collated that in all 71% non-users of Swasth clinics have been visiting the same doctor for more than 3 years, which implies they are loyal towards a particular doctor/clinic. In fact, most of these respondents have been visiting the same doctor for almost 15-20 years implying that they would be less inclined to change their doctor or clinic very easily. This is a very big barrier to entry for a new health care service provider.

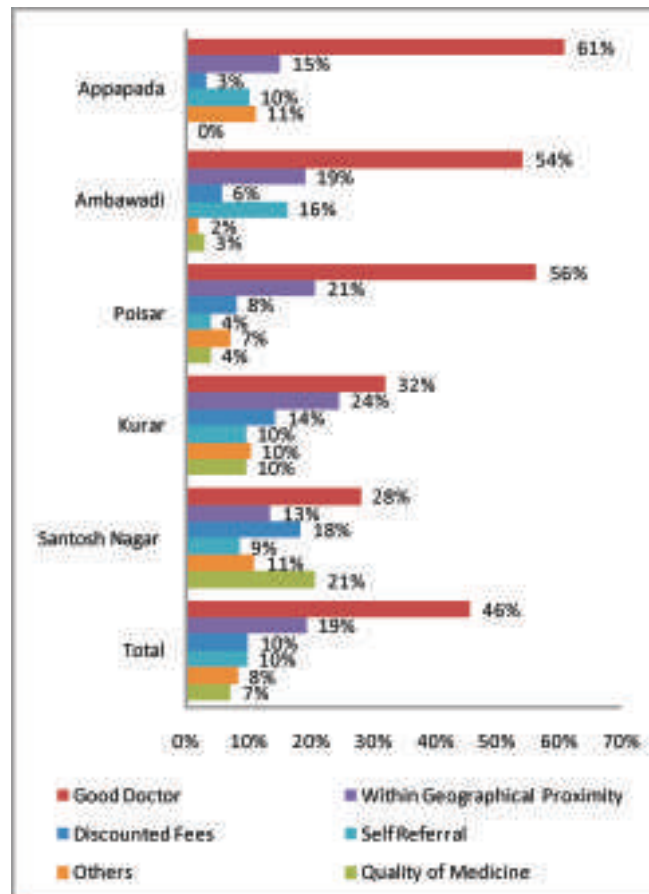
**c) Choice: Health Care Practitioners**

Patients and their relatives would normally select their doctors based on factors of trust, affordability and convenience.

The data overall indicates that 53% respondents felt that the main factor influencing their choice of a doctor or a clinic was preference of a good doctor or medicines that improve their health.

Fig. 1c below enlists the influencing factors which play an important role in selection of doctors by non-users of Swasth clinics in sampled slum communities.

**Fig. 1c**  
**Influencing Factor : Visit to a New Doctor/Clinic**



The cost to be borne was an important determinant for 10% of the respondents (discounted fees). These respondents would prefer to visit a clinic/doctor where they could avail of a discount. Those who preferred visiting clinics within the geographical vicinity accounted for 19% of the respondents. This implies that Swasth could tap potential clients who based their choice of doctors/clinics which were located in the immediate vicinity and charged them subsidized/ discounted fees. However, there were 10% respondents for whom the trust factor was extremely important and hence, they opined that they would not change their doctor under any circumstances.

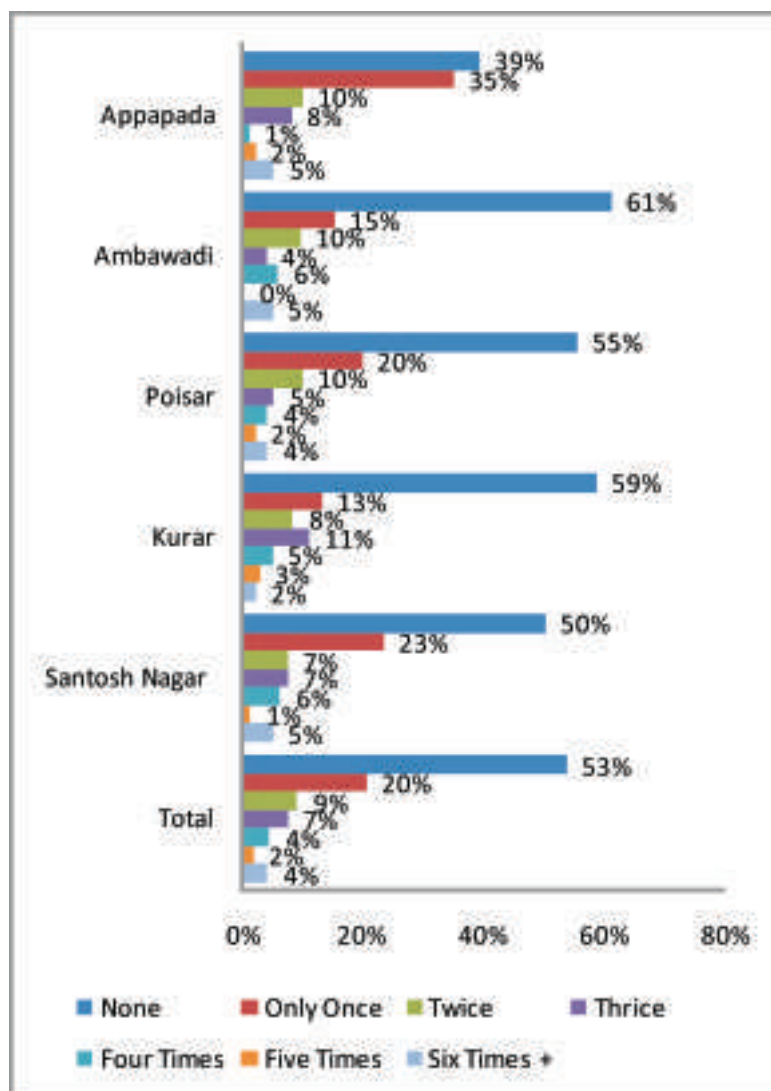
**d) Pathology Services**

Pathology provides a critical bridge between the patients, their physicians and the therapeutic and surgical interventions that can be provided to them. Clinicians caring for patients in

resource-poor settings may provide basic health care, which does not include access to pathology services.

To examine the extent of usage of pathological tests especially blood test undertaken by the non-users of Swasth clinics, the respondents were asked the number of times they had carried out tests in the past year. Sampled location wise results are presented in Fig. 1d.

**Fig. 1d**  
**Pathology Services Availed**

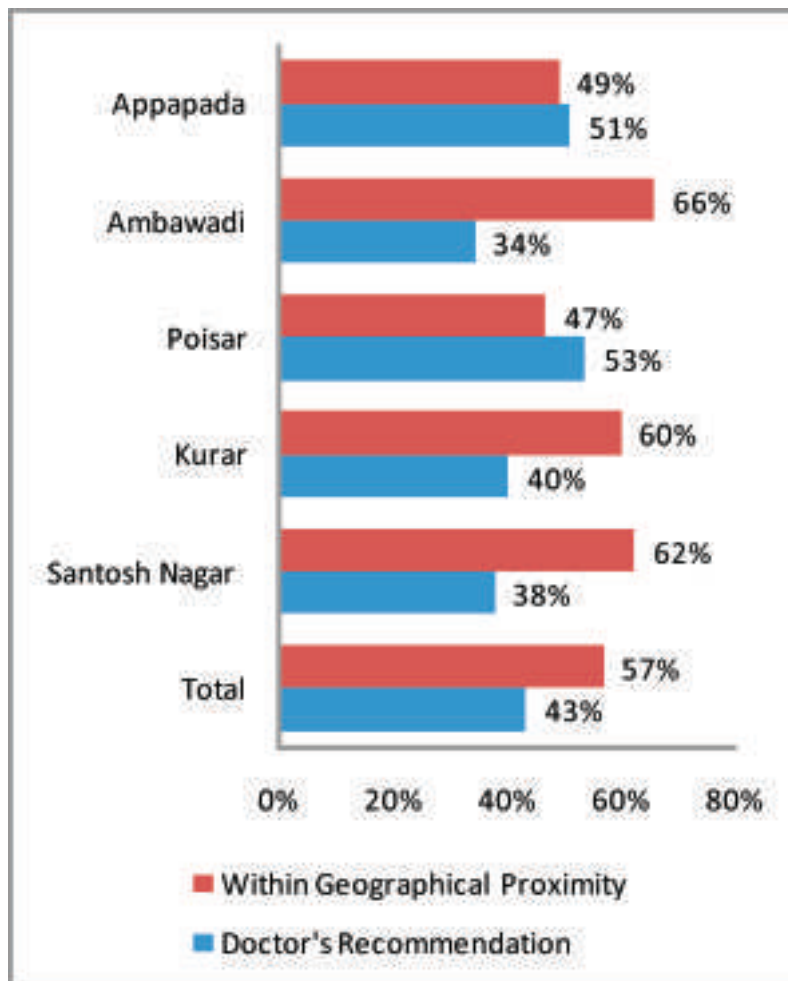


The data observes that cumulatively 73% respondents informed that they had till date given their blood sample for diagnosis only once. Further discussions with the respondents indicated that they had never undergone blood tests to assess personal hygiene and illness; this would have been important considering the dismal state of hygiene in their locality which made them prone to water borne and other common diseases. This also suggests that Swasth India's value

proposition of “Everything under one roof” would not be appealing enough to consumers as they were not aware about the importance of blood tests. Respondents who had carried out blood tests more than 4 times (10%) were mostly diabetes patients which made it necessary for them to carry out blood tests. In other words, blood tests were not carried out by them to find out cause of an illness.

To identify the location where these blood tests were carried out so that it could be correlated to Swasth's value proposition of “Everything under one roof”, the data indicates that 57% respondents visited or would prefer to visit a nearby lab. Surprisingly, this result is not as skewed as other results because most respondents had never undergone blood tests and hence, were unaware of the costs associated with blood tests. Moreover, a small number of respondents stated that they would prefer to visit public hospitals when it comes to any kind of tests as they were of the opinion that all tests are expensive (Refer to Fig 1e below).

**Fig. 1e**  
**Blood Test: Place of Visit**



**e) Usage: Swasth Clinics**

The best approach to health care is one where the patient and health care provider work in close partnership to ensure wellness and manage health issues. Data in this context was collected to examine the number of times users had visited Swasth clinics in the past.

The data indicates that in all 75% respondents had visited a Swasth clinic two to six times and 19% did not remember the number of visits they had made in the past, but estimated that they did visit the clinic more than once. (See photograph below)

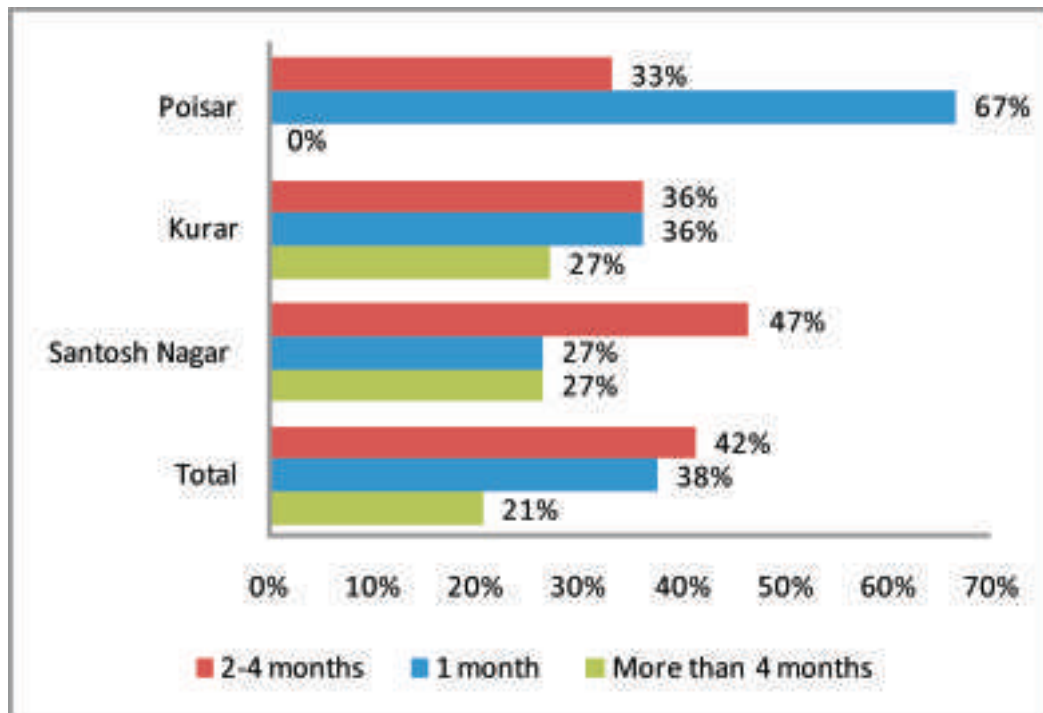
**Swasth Clinic**



Approximately 62% of the respondents had been visiting a Swasth clinic for more than two months, which implies they had continued to visit a Swasth clinic and it was the first clinic that came to their mind in case of a situation of ill health in the family. This implies that respondents had started developing a loyalty towards Swasth clinics and were happy with the services provided. It is interesting to note that 87% respondents mentioned that they used to visit private clinics in their locality before making their first visit to a Swasth clinic.

Fig. 2a presents usage of Swasth Clinics in sampled localities.

**Fig. 2a**  
**Loyalty: Usage of Swasth Clinic**



**f) Impact: Marketing & Branding**

Social marketing is widely used to influence health behavior. Normally health care practitioners use a wide range of direct and indirect health communication strategies like communicating through a healthcare provider, placing messages in clinics, message promotion, dissemination for increasing community level outreach.

The data gathered indicates that Swasth used multiple ways for marketing health care. To disseminate information about their clinics, they display prominent signs outside their clinic and distribute pamphlets in the immediate vicinity of a Swasth clinic. To build rapport with the local community, Swasth has engaged health workers who pay home visits and talk to the locals about Swasth clinic and the services offered. (See photograph)



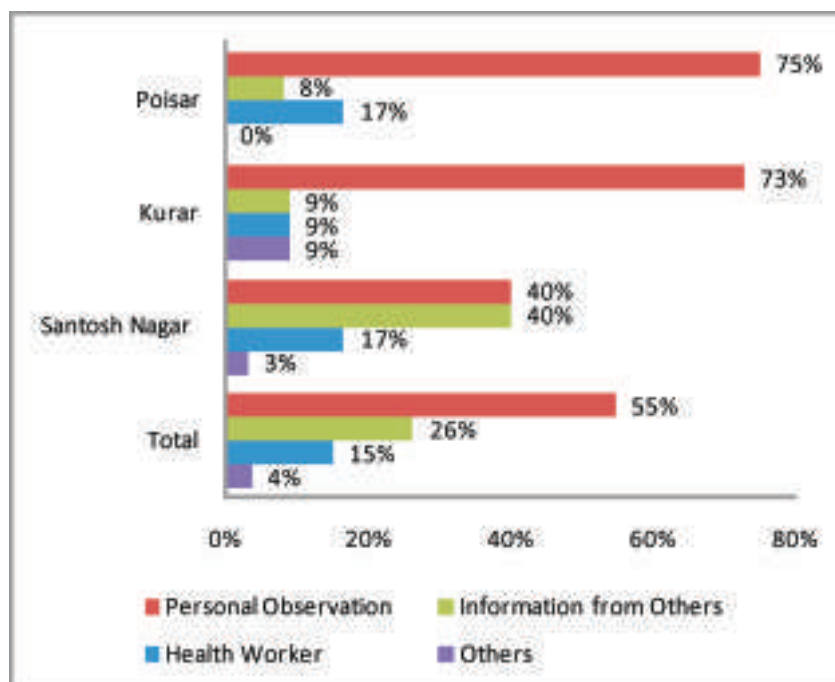
Swasth Health Worker



In addition, community camps for haemoglobin check-up and workshops on health care are also conducted in nearby schools.

Fig. 2b highlights the fact that respondents across sampled communities reported that the prominent signs put up by Swasth caught their attention and they found out more about Swasth clinic on their own.

**Fig. 2b**  
Impact: Marketing and Branding Activities

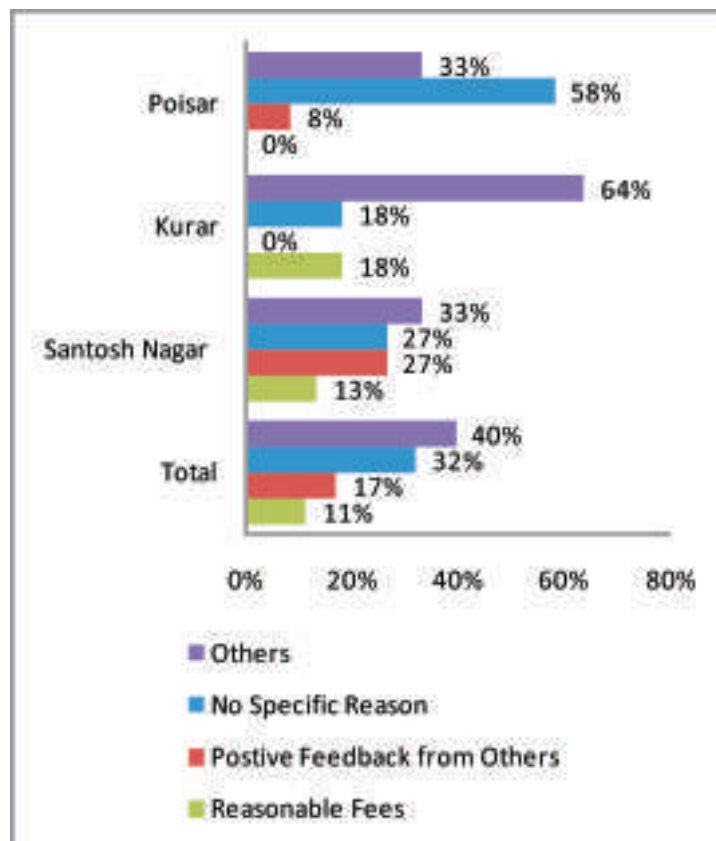


The data observes that in all 55% respondents noticed the clinic on their own which implies that Swasth clinic has a clear visibility as far as the location of the clinic is concerned, and the sign boards are visible enough for respondents to identify the clinics. Apart from noticing the new clinic on their own, another major factor influencing the respondents' decision to visit Swasth clinic was word-of-mouth publicity through health workers and other users of the Swasth clinic health services. This helps to ascertain different modes of marketing and branding activities that could generate positive results in such localities targeting the specific group.

The effect of marketing and branding activities undertaken by Swasth has shown a positive impact.

The overall data indicates that 32% respondents visited Swasth clinic for the first time to explore the nature of health care provided to patients. As Swasth has started building trust among the patients and their families, the word-of-mouth publicity and good reviews were influential in attracting 17% of the respondents. Features like affordable and assured health care, and availability of dental care facility attracted 11% of the respondents. See Fig. 2c for responses across various sampled communities.

**Fig. 2c**  
**Motivating Factors: Change to Swasth Clinic**



### **g) Satisfaction: Swasth Clinics**

The data indicates that 64% of the respondents were happy with the facilities at Swasth clinic. 83% of the respondents stated that they would continue visiting Swasth clinics in future. This implies that most respondents were satisfied with the wholesome services of Swasth clinic while other respondents were highly satisfied with the services which led them to the expectation of additional facilities equivalent to a hospital at Swasth clinic. It was interesting to learn that 58.5% of respondents were willing to inform others about Swasth clinic. This suggests that a satisfied customer in health care plays an important role in disseminating positive information which aids in developing the brand. Respondents suggested that Swasth clinics could add a few more facilities like X-ray, sonography facilities and an eye centre.

Retention of new users is also an important factor to determine acceptability of Swasth clinic. The respondents were asked to identify the difference between their earlier health care practitioner and Swasth clinic. Among the total respondents, 81% were satisfied with services at Swasth clinic and attributed it to factors that included availability of health care services at a cheaper cost, and treatment which was good and relaxing. The remaining 19% did not find much difference between Swasth and other clinics. They opined that they had not yet experienced any major improvement in their health even after they switched to Swasth clinic. In fact, for a few respondents, Swasth clinic was proving to be costly.

## **V Discussion**

Social ventures like Swasth clinics leverage their small scale and intense customer focus to create products and distribution models that precisely match the needs and desires of the communities they serve and create shared value. Michael Porter (2011) urges businesses to think in terms of “shared value,” which involves generating economic value while at the same time creating value for society by addressing its needs and challenges. However, the sustainability of the social ventures that create new value chains in pursuit of social goals depends upon how these organizations strategically respond to market forces. In this context, an attempt has been made to analyze Swasth clinic using Porter's model of five competitive forces.

**a) Competitive Rivalry:**

Competitive rivalry is directly related to the value generated for the consumer. This value may be measured in terms of quality of services, cost of services, and convenient location of the clinic. Swasth clinics are situated in locations with high population density and in regions with a large number of private clinics. Since the quantum of population residing in those regions is large, there is a sufficiently even distribution of patients towards particular doctors. However, in certain localities, a few of the private doctors are very famous and the price range charged for one time service by most doctors is Rs 40 to 80, which is higher than Swasth clinic's offering of Rs 30. Thus, it is evident that Swasth clinics have an edge when it comes to price charged for health care services and convenience in terms of the clinics' location. However, loyalty has a larger weightage in the services sector which develops through the quality of service offered. Thus, the odds are evenly balanced in terms of competitive rivalry.

**b) Threat from New Entrants**

Competition among existing private clinics is already very high in places where Swasth clinics are located. The best defence that an established group has against new entrants is to provide "high-value care." By targeting value, an established group can create barriers against competition. In case of health care, the major barriers to entry are economies of scale and product differentiation. Swasth clinic already has achieved very low costs through the use of a centralised IT system and administration along with use of generic medicines, so there is a slender chance that a new entrant can become a cost leader. The only major concern for Swasth clinics would be new public hospitals or trust hospitals, if any, open in and around the places where Swasth clinics are located; but chances of this in the near future are bleak. The value proposition of "Everything under one roof" although imitable, is unique as this market is fragmented and Swasth has utilized economies of scale to good effect to be the leader at least in the near future.

**c) Bargaining Power of Buyers**

For the purpose of this discussion, the buyers/consumers will be the patients visiting Swasth clinics. In case of a situation of ill health in the family, buyers would value proximity of the clinic and trust in the clinic as the most important factors for decision making. One of the most important factors in favour of the buyers is the availability of multiple clinics. Thus, it is up to the users to make a choice of the clinic they want to visit. As for the clinics, they have to build trust in the mind of the buyers through relentless and sustained efforts towards quality of services offered.

#### **d) Bargaining Power of Suppliers**

In case of physical products, there are two kinds of suppliers – 1. suppliers of equipment and 2. suppliers of medicines. In case of medical equipment, most equipment is usually of standard type and lasts long, while the use-and-throw ones have to be stocked in bulk. While there is no major tie-up for use-and-throw equipment, there is plenty of competition and equipment is easily available. For medicines, Swasth's philosophy is to use generic medicines for which they have partnerships with pharma companies. Here, the bargaining power of the supplier remains high because if the medicines are not available, the clinics cannot function in the same efficient manner and the low-cost feature of Swasth clinic would become vulnerable.

#### **e) Pressure from Substitutes**

Primarily, there is no direct substitute for health care but it differs in the form in which it is available. Swasth clinic which prescribes allopathic medicines competes with ayurveda and homeopathy as the major competitors. Direct consumption of medicines availed from medical stores is another competitor.

Since most residents are not educated beyond secondary schooling, direct purchase of medicines from medical stores is limited. The use of ayurveda or homeopathy services is minimal in the regions where Swasth clinics are located.

Another form of threat to clinics would be the mode in which the health care services are available. This includes the presence of a public hospital or a trust near the location of a Swasth clinic. In case of the Ambawadi clinic, a trust hospital is located very close-by and in case of Poisar, a public hospital is situated very close-by.

### **VI Recommendation**

Since the Swasth model is based on loyalty to a clinic and not to a doctor, the replacement doctor, if any, should not change medicines prescribed by the previous doctor if they were effective. Doing this avoids creating an impression about the doctor and changing the consumers' view towards the clinic and particular doctors. At the same time, constant review and training of staff is essential to keep them in touch with particular tasks (for example, a Haemoglobin strip test).

For further word-of-mouth publicity, the clinics could informally connect with local residents through local heads of social groups like society secretaries and mitra mandal heads. Most male members of families are the earning members who work for almost 12 hours a day - from 9 am to 9 pm. As a result, they are unable to visit clinics during a working day. As a pilot testing, Swasth clinics could be kept open for half a day for one or two Sundays each month to evaluate this option through cost-benefit analysis.

Health care being a part of the service sector, small factors like behaviour of staff also play an important role in repeat visits of consumers. Distribution of chocolates or lollipops to children could help create a good experience for the consumers. Any free gift/item received at a clinic has a small attraction value for the consumers in such localities. Hence, an item such as a tooth brush stand would not only communicate health awareness but also be effective to create a brand recall in the minds of the consumers not just once in a while but each day throughout the year.

## **VII Conclusion**

**Maintaining good health** is the single major concern of an individual. The most important factors influencing consumers' choice of visiting a particular clinic are the quality of medicines and proximity to their place of residence. From the opinions of respondents, it is clear that the doctor must be good and effective. This is gauged through his friendliness and how he explains the health issue to the patient. A sense of loyalty is built towards a particular doctor. This is confirmed from the fact that most of the respondents had been visiting the same doctor for more than 15 years.

Secondary factors influencing the choice of a health clinic are a good doctor and possibility of availing the same facility at lower rates. A consumer would like to avoid multiple visits to any health clinic. This gives them confidence in the particular clinic and helps them avoid incurring additional costs due to repeat visits for the same ailment. As a benchmark, in those localities where Swasth clinic is located; other doctors charge fees at Rs. 40-80 per visit (including cost of medicine). If after the first visit to a clinic, the patient's health improves, then there is no need for them to visit the clinic again. The recurring expenditure on medical care is hence saved.

The respondents were unaware of the importance of pathology tests. Respondents were of the opinion that any tests are only needed in case of a major illness and expect such tests to be costly.

Thus, the value proposition of “*Everything under one roof*” may not be the only thing that works in favour of Swasth clinic as most people are unaware of the concept of preventive health care. “*Jitna Zaroori Hai Utna Hi*” as a value proposition may be better suited in such kind of a locality.

Data indicates that 62% visitors had been visiting Swasth clinic for more than two months implying that once a user has visited Swasth clinic, there is a high probability of the user returning in case of a future need of health care facility. Also, 87% respondents who were currently customers of Swasth clinics were earlier visiting private clinics. This suggests the possibility of converting more people to visit Swasth clinic.

From the total users surveyed, 26% visited Swasth clinic due to a referral and another 15% visited due to publicity through health workers. This suggests that 41% people were influenced by word-of-mouth publicity and it appears to be one of the most effective modes of publicity in this locality.

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## Stakeholder Mapping in the Real Estate Industry: Case of Tata Housing<sup>9</sup>

*Abstract: The real estate sector is a very important sector generating employment for millions of people in the country. Tata Housing has strong orientation for executing its social responsibility towards its stakeholders. Stakeholder engagement is an important aspect of a responsible corporate like Tata Housing. This paper highlights the findings of stakeholder mapping and needs assessment carried out at the housing sites at Kalyan, Bhubaneswar and Bangalore. This paper is the outcome of Mr. Ashwani Goel, Mr. Deepesh Ganwani, Ms Pranita Bubna and Mr. Tanuj Baru's 'We Care: Civic Engagement' internship with Tata Housing in February, 2013.*

### I. Introduction

The real estate sector comprising of four sub-sectors - housing, retail, hospitality and commercial - is an important contributor to India's GDP. The sector is expected to generate employment to the extent of 7.6 million in the country and contributes 6.3% to the GDP ("The Contribution of Real Estate Industry in India..." 2013).

In the context of the housing sector, the growth has been good in the past decade. The residential housing market is very fragmented with very few large players. The key drivers for the real estate market have been the rapid rise in urbanization in the country along with the rise in the number of nuclear families and easy availability of finance. The sector has witnessed the entry of many new domestic realty players as well as arrival of many foreign real estate investment companies including private equity funds, pension funds and development companies. With increase in costs of real estate projects, foreign firms and notably private equity firms such as Warburg Pincus and Blackstone began entering this sector to finance projects ("Lemon Tree, Warburg..." 2011).

The metros remain the largest growth drivers for the sector while the growth rate has increased in Tier 2 and 3 cities. This has been due to the government pushing for development of tourism in tier 2 and tier 3 cities and has resulted in the development of the hospitality sector in these cities (IBEF, 2013).

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<sup>9</sup> Mr. Ashwani Goel, Mr. Deepesh Ganwani, Ms Pranita Bubna and Mr. Tanuj Baru, MBA Batch 2012-2014. The Students were placed as interns with Tata Housing at Mumbai, Bhubaneswar and urban and rural Bangalore for the 'We Care: Civic Engagement' internship between February 4-23, 2013.

The real estate industry involves more interests and a bigger plethora of subjects that directly or indirectly are affected by the realization of a project than any other: it is strongly regulated, it has a long supply chain, it is both very capital and very labour intensive, it is characterized by long term production processes, it permanently modifies the territory and its landscape, and it has an important macroeconomic effect.

To continue attracting foreign firms in the Indian market, companies need to adopt a more transparent structure both in their organization as well as with regard to their operations. To improve their brand image, companies also need to improve their social presence.

In today's constantly changing business environment and cut-throat competition, it is extremely important for any organization to thrive and differentiate itself from its competitors. The corporate social responsibility program or the social and community development activity that a company undertakes helps that organization to position itself in a positive manner to the society and the public at large. It is one way in which it can differentiate itself from its peers or contemporaries. This shows that it cares and respects the needs of its end customers or consumers. Stakeholders residing in the vicinity have the power to impact the project to a considerable extent.

The current paper makes an attempt to explore, examine and map stakeholders' influence on housing sites which are developed by Tata Housing. It further makes an attempt to examine the typology of community needs expressed by the local communities and their expectations from Tata Housing to create a harmonious relationship. This paper is the outcome of Mr. Ashwani Goel, Mr. Deepesh Ganwani, Ms. Pranita Bubna and Mr. Tanuj Baru's 'We Care: Civic Engagement' internship in Tata Housing scheduled between Feb 4-23, 2013.

## **II Organization Profile**

Tata Housing is one of India's leading pan India real estate developers and has been regularly undertaking corporate responsibility activities since its inception. Established in 1984, Tata Housing is a closely held public limited company and a subsidiary of TATA Sons Limited. TATA Sons Limited holds 99.78% of equity share capital of the company. The company is now in the process of expanding its footprint to other parts of India across tier I and tier II cities.

The company's mission as a real estate development company is "To delight customers by providing quality life spaces through continuous innovations." Tata Housing's community

initiatives aim at enhancing and improving the quality of life of the deprived section through improvement of physical and social infrastructure.

### **III Problem Identification**

Stakeholders<sup>10</sup> have the power to influence the project positively as well as negatively. In the real estate industry, the developers, property brokers, home buyers, land owners, property owners, housing finance institutions and all those who are related to the real estate sector form an important group of stakeholders.

The evaluation of stakeholders is an important step that enables the real estate developer to build more powerful constituencies for community conservation work, participate most effectively in local decision making, and avoid potential pitfalls.

Stakeholder engagement forms an important business requirement for establishing credibility and sustainability of the project. In this context, a couple of large builders in India are engaging their time and efforts in understanding stakeholder expectations and mapping their further plan of action.

Undertaking stakeholder analysis enables the builder to build support for a specific project, program or preserve initiative. To sustain and create harmonious relationships, it is important to gain knowledge about the community in which it operates failing which there can be conflicting situations, and unwanted consequences like time delays and cost overruns. This could lead to negative publicity for the companies.

#### **a) Objectives**

- 1) To identify and understand the key stakeholders in Kalyan, Thane district, Bhubaneswar, Orissa and rural and urban Bangalore.
- 2) To map the identified stakeholders as per their importance and influence over the business.
- 3) To identify the needs and requirements of the communities.
- 4) To develop action plans based on needs and requirements of the communities.

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<sup>10</sup> Any group or individual who can affect or is affected by the achievement of the decision making organization's objectives.

## b) Methodology

There were two major components and phases in the study:

- a) To identify and map key stakeholders at i) Amantra site at Kalyan, ii) Ariana site in Bhubaneswar and iii) Peenya & Promont sites in Bangalore.
- b) To conduct needs assessment of the local communities near the construction sites mentioned above.

In the first phase of the study internal and external stakeholders were mapped on the parameters of their importance and interest in the housing project and thereby determine their impact on the project.<sup>11</sup> The classification of internal and external stakeholders considered for the study is listed in Table 1.

**Table 1**  
**Stakeholder Identification and Mapping**

Internal Stakeholders	External Stakeholders
<ul style="list-style-type: none"><li>- Tata Housing Management team</li><li>- Employers</li></ul>	<ul style="list-style-type: none"><li>- Local community around the Project sites</li><li>- Approving authority</li><li>- Gram Panchayat Representatives</li><li>- Local teachers, doctors and other professionals</li><li>- Prominent NGOs working in the target area.</li></ul>

In-depth interviews were conducted to gather data from the stakeholders to gauge their level of importance and influence on the project.

The level of influence and interest of the stakeholder were rated on a five point scale. Based on their scores, they were divided into the following categories:

- a) High importance and high influence
- b) High importance and low influence
- c) Low importance and high influence
- d) Low importance and low influence

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<sup>11</sup> The importance of the stakeholder is the priority given by the organization in satisfying stakeholders' needs and interests through the project and the influence is the power which stakeholders have over a project - to control what decisions are made, facilitate its implementation, or exert influence which affects the project negatively.

In phase two, assessment of data on community needs was carried out through a field survey, personal interactions and observations. The field survey was carried out in the Amantra project in Kalyan, the Ariana project in Bhubaneshwar and urban and rural projects in Bangalore.

Secondary data was collected from websites. Data was also taken from the sarpanch of the villagers and project managers. Data gathered included: 1) The demographics of the location; 2) Identifying the population and type of SC/ST; 3) Current occupation of the population residing in the sites included in the study; 4) The CSR activities being carried out by the organization; 5) Identification of the schools requiring attention.

#### IV) Findings

##### A) Kalyan, Thane District

In the Amantra project, Kalyan, the main stakeholders were identified from three villages namely, Ranjanoli, Pimpalghar and Pimpalgaon. The data indicates that Tata Housing by its actions, construction and project work did not impact any of the stakeholders. Quite a few of the local residents were oblivious about the Amantra project and those who were cognizant about the project were not affected in any way. Matrix 1 below shows the importance and influence of the stakeholders.

**Matrix 1**  
**Stakeholder Analysis**

<p><b>A</b> <b>High Importance/Low Influence</b></p> <ul style="list-style-type: none"> <li>- Sarpanch</li> <li>- President of Mahila Mandal</li> <li>- NGO Director</li> <li>- Assistant VP (Contractor)</li> </ul>	<p><b>B</b> <b>High Importance/High Influence</b></p> <ul style="list-style-type: none"> <li>- Junior Planner, MMRDA</li> <li>- Ex-Sarpanch</li> <li>- Panchayat Committee Member</li> <li>- Anganwadi Spokesperson</li> </ul>
<p><b>C</b> <b>Low Importance/Low Influence</b></p> <ul style="list-style-type: none"> <li>- Ward member</li> <li>- Resident &amp; Shop owner</li> <li>- Manager (Supplier)</li> </ul>	<p><b>D</b> <b>Low Importance/High Influence</b></p> <ul style="list-style-type: none"> <li>- Principal (School in locality)</li> <li>- Panchayat Committee Member</li> </ul>

It can be inferred from Matrix 1 above that the regulatory authorities as well as members of local bodies have high influence on the project site and they have to be considered to be of utmost importance. This implies that Tata Housing will have to develop a good working relationship with these officials. On the other hand, the needs of members who have low influence on the project can be considered by Tata Housing at a later date. The high importance stakeholders like the sarpanch, president of the mahila mandal and so on should not be ignored. It is likely that at a later date they can influence the project. The high influence stakeholders in part D like the principal of the school has the potential to influence the parents who reside in the locality. The panchayat committee members also require special attention. This could be in terms of needs of sharing infrastructure, getting business from residents and so on.

On becoming aware about the project, the local residents were delighted as they were hopeful of getting domestic jobs once the project was completed and the buyers of the flats started residing there.

No stakeholder or any local resident had any kind of complaint, grievance or objection with the functioning of Tata Housing's Amantra project. The upcoming project of Tata Housing was well accepted by all the stakeholders and everyone had high expectations for their respective community development. It was also observed that each local resident did face some problem but it had nothing to do with Tata Housing.

### **A.1) Needs Assessment and Recommendations**

In order to assess the needs of the key stakeholders, interviews were conducted with a few such individuals. The contractor was delighted to have got the opportunity to work with Tata Housing; however, he was dissatisfied with the delay in finance related decisions which hampered the progress of the work. The president of the Mahila Mandal Ranjanoli informed that the women's committee earned their living by selling vegetables and fish. She stated that the women were unable to carry out any skilled jobs like tailoring, beauty parlour work, etc. as there was no training facility available for them. She also mentioned that Tata Housing can help in providing vocational training courses for women in order to create employment opportunities for them. She was hopeful that since Tata Housing was developing a residential complex in the village, it would create household jobs for the illiterate women and would thus prove to be a financial support for the families.

A resident and shop owner of Pimpalgaon mentioned that there was no proper waste disposal facility and people threw the waste in the surrounding area. He further added that people had to send their children to far away English medium schools which increased their daily commuting expenses. He expressed the need for Tata Housing to take care of the above concerns.

A local NGO director stated that their NGO provided vocational training to individuals belonging to scheduled castes and tribes. The director expressed hope that Tata Housing would help the NGO by providing employment to their skilled labourers or would recommend these labourers to its sub-contractors. He hoped the reputation of the Tata brand name would be a motivating factor for the trainees.

The following were the major needs and recommendations as stated by the community from all the three villages (Refer to Box 1):

**Box 1  
Needs and Recommendations**

<b>Needs</b>	<b>Recommendations</b>
- Sewage pipeline	- Allocate resources to build the sewage system
- English language courses	- Enable facilities and teachers to learn English
- Computer training	- Establish computer learning centres
- Vocational training for women	- Provide teachers and opportunity for vocational training
- Better school & extra-curricular activities	- Allocate resources for school upgradation
- Water & sanitation	- Provide pipelines, waste disposal facilities & public toilets

**B) Bhubaneshwar**

The target villages were Ghatikia, Nuagaon and Tamando located within 0.5km to 4km radius of the project site. The stakeholders surveyed and interviewed included the headmasters of schools in three different villages, a village sarpanch, a veteran agriculture scientist, a botanist and a Bhubaneshwar Municipal Corporation (BMC) representative (Refer to Matrix 2).

**Matrix 1**  
**Stakeholder Analysis**

<p><b>A</b></p> <ul style="list-style-type: none"> <li>- <b>High Importance/Low Influence</b></li> <li>- Head Master of Primary School</li> <li>- Head of School Managing Committee</li> <li>- Local Social Activist</li> </ul>	<p><b>B</b></p> <p><b>High Importance/High Influence</b></p> <ul style="list-style-type: none"> <li>- Agriculture Scientist and Chief Consultant</li> <li>- Sarpanch of Local Village</li> <li>- Corporator</li> </ul>
<p><b>C</b></p> <p><b>Low Importance/Low Influence</b></p>	<p><b>D</b></p> <p><b>Low Importance/High Influence</b></p> <ul style="list-style-type: none"> <li>- BMC</li> <li>- Social Development Specialist</li> </ul>

Interestingly, in Matrix 2 above, there is no stakeholder who has low importance and low influence. The local politicians based on the project site at Ariana were the individuals Tata Housing would need to rely on for their expertise and inputs. A good working relationship needed to be developed with them. The risk of delay and blockage was imposed on Tata Housing by BMC and a social development specialist. The company needed to be proactive with them if the outcome of the project's activities were to be positive. Tata Housing would have to give special attention to the education leaders like the head master and head of the school managing committee, and social activist. These stakeholders could feel the need for infrastructure and inclusion in the stakes of the project at a later date and could influence the project.

On the whole, the stakeholders had a very positive view about the Tata Housing project and did not have any kind of major complaints or grievances with the development except for a few concerns related to the environment.

### **B.1) Needs Assessment and Recommendations**

On the basis of interactions with several members and stakeholders such as the communities' local sarpanch and at the municipality level, the following areas of needs were identified which were common to all these sections of communities and recommendations made (Refer to Box 2)



**Box 2**  
**Needs and Recommendations**

<b>Needs</b>	<b>Recommendations</b>
<ul style="list-style-type: none"> <li>- Health &amp; sanitation</li> <li>- School infrastructure - library, playground and water</li> <li>- Improving habitat and water for agriculture</li> <li>- Skills development &amp; education for women</li> <li>- City bus connectivity</li> </ul>	<ul style="list-style-type: none"> <li>- Establishing health centres</li> <li>- Allocation of resources towards upgradation</li> <li>- Resurrection of ponds</li> <li>- Increase in number of self help groups</li> <li>- Paddy processing and mushroom cultivation</li> <li>- Allocation of resources</li> </ul>

**C) Bangalore- Peenya (Rural)**

Six villages namely Vaderahalli, Nagarur, Pillahalli, Bethanagere, Huskur and Mathahalli, all within 0.5 km to 3 km radius of the project site, were identified as those being the most affected by the project and hence chosen to be the focus of company initiatives. Through interviews and interactions with the community, stakeholders were identified. Matrix 3 below shows the stakeholder analysis.

**Matrix 3**  
**Stakeholder Analysis**

<p><b>A</b> <b>High Importance/Low Influence</b></p> <ul style="list-style-type: none"> <li>- Local businessmen</li> <li>- Villagers, Huskur</li> <li>- Villagers, Vaderahalli</li> <li>- Local real estate developers</li> </ul>	<p><b>B</b> <b>High Importance/High Influence</b></p> <ul style="list-style-type: none"> <li>- Taluka panchayat president</li> <li>- Zilla panchayat members</li> </ul>
<p><b>C</b> <b>Low Importance/Low Influence</b></p> <ul style="list-style-type: none"> <li>- Owner of neighbouring plots of land</li> </ul>	<p><b>D</b> <b>Low Importance/High Influence</b></p> <ul style="list-style-type: none"> <li>- NGO-Karnataka Rakshaa Vedike members</li> </ul>

Analysis of Matrix 3 above shows that at the Peenya (rural) site, the main risk faced by the company was from the NGO Karnataka Rakshana Vedike (KVR). Tata Housing would need to deal with KVR in order to ensure that their operations were unhindered. Significantly, Tata Housing would have to consider the needs of the owner of the neighbouring plots around the site at a later date and establish a good working relationship with the local administration for effective support for the Tata Housing project. Tata Housing would need to pay special attention to the needs of the villages, local businessmen and local estate developers since the environmental and infrastructure needs could crop up in the future. Similarly Tata Housing would have to develop a good working relationship with the local panchayat as it would have high influencing power on the project because of its political and legal power. The support of the villagers for the project would be influenced by the decisions taken by the panchayat.

It is important to note that there had been a minor conflict when KVR arrived at the gates of the project site demanding that more Kannadigas should be employed at the site. Although the issue was unresolved KRV did not pursue this actively.

It was found that one zilla panchayat (district administration) member was a very influential member of the community and was able to halt digging at the site once at the commencement of the project. By effectively dealing with him, the threat from members of KRV reduced. KRV was an influential organization and was capable of bringing the work at the site to a halt. The protest was dispersed only when the zilla panchayat member intervened. Thus, it can be concluded that the level of threat that KRV posed was directly connected to one Zilla Panchayat member's relationship with the company. If the member's outlook was positive, KRV was not a threat since the member was more influential in the region. It was important for the company to win over this member in order to negate further risk from KRV.

### **C.1 Needs Assessment and Recommendations**

Interactions with relatively wealthy villagers, notably those who sold their land to developers, were dominated by discussions on the severe lack of facilities such as potable water, sewage facilities and proper roads. Box 3 below shows the needs and recommendations based on the interactions from the community.

**Box 3**  
**Needs and Recommendations**

Needs	Recommendations
- Schools upgradation needed	- New desks for the schools, building repairs, computers
- Water	- New bore wells, system for rain water harvesting
- Vocational training	- Training the local people in skills like plumbing, tiling, carpentry, skills required at the project site
- Sewage system	- Allocation of resources for establishing a sewage system
- Electricity	- Solar- powered street lighting
- Roads	- Resurfacing and connectivity with other villages

**D) Bangalore-Promont Project**

Saptagiri, Ittamadu, Hosakerehalli and AGS layout constituted the Promont project areas of Tata Housing. To undertake stakeholder mapping for the Promont project, a brainstorming session was done with the management. Construction in a densely populated area affects the residents and also results in problems for the companies undertaking it. The Promont project had more than its fair share of problems. Four key stakeholders were identified and interviewed. These included ACP and police inspector, the government tahsildar and the society chairman of the affected Saptagiri layout. The nearby localities of the Promont project mainly comprised of people forming the middle and high income group.

It can be inferred from Matrix 4 below that Tata Housing would need to work with a number of stakeholders for the success of its project at the Bangalore urban site. Individuals from the police and housing society have high importance and high influence on the project site. They can significantly influence the company's activities. The management needed to develop a good working relationship with these stakeholders. Significantly, the project faced a high amount of risk from various sectors including the government official, NGO and activists; they could delay or block the project.

**Matrix 4**  
**Stakeholder Analysis**

<p><b>A</b> <b>High Importance/Low Influence</b></p> <ul style="list-style-type: none"> <li>- Residents, Saptagiri Layout</li> <li>- Residents, AGS layout</li> <li>- School Headmaster</li> </ul>	<p><b>B</b> <b>High Importance/High Influence</b></p> <ul style="list-style-type: none"> <li>- ACP, Hosakerehalli</li> <li>- Secretary, Saptagiri Society</li> <li>- Inspector, Girinagar Station</li> <li>- Resident</li> </ul>
<p><b>C</b> <b>Low Importance /Low Influence</b></p> <ul style="list-style-type: none"> <li>- Residents and shopkeepers of AGS layout</li> </ul>	<p><b>D</b> <b>Low Importance/High Influence</b></p> <ul style="list-style-type: none"> <li>- NGO-Aarogy RSS, Ittamadu</li> <li>- Talhati Officer, Hosakerehalli</li> <li>- Activists Saptagiri Layout (far from Site)</li> </ul>

Tata Housing would need to give special attention to the residents and school headmaster since they could influence the project at a later date.

For excavating the hill, the company had used the method of blasting rocks. The residents believed that this caused cracks in their homes. Tests were conducted which proved that the blast intensity was low which could not be attributed as the main cause for damage to their homes. To preserve goodwill and maintain harmonious relations with the residents, the company agreed to repair the cracks that had developed in their homes during the period of construction.

The overall outlook towards the project was positive from most of the stakeholders. They were of the view that the project would result in development and better facilities but were doubtful that the existing infrastructure of the area could support the large complex. Some people were worried about the change in the ecosystem by the project.

Saptagiri Nagar was the most affected layout due to construction activity. The construction timing during some activities extended to late in the night.

**D.1) Needs Assessment and Recommendations**

It was imperative that the management paid close attention to the needs of this locality as they were using the roads of the layout. Interactions with the stakeholders, the secretary of Saptagiri nager residents and police brought out the needs of the community. Refer to Box 4 for the needs and recommendations made by the various members of the community.

**Box 4  
Needs and Recommendations**

Needs	Recommendations
<ul style="list-style-type: none"> <li>- Home repairs due to cracks caused by blasting of rocks for excavating hills by the company</li> </ul>	<ul style="list-style-type: none"> <li>- The company should repair the cracks caused due to construction</li> </ul>
<ul style="list-style-type: none"> <li>- Water and access to Cauvery water</li> </ul>	<ul style="list-style-type: none"> <li>- Rain water harvesting plant</li> </ul>
<ul style="list-style-type: none"> <li>- Barricades at the police station</li> </ul>	<ul style="list-style-type: none"> <li>- Provision of barricades by the company</li> </ul>
<ul style="list-style-type: none"> <li>- Moving location of the Girinagar police station closer to the site</li> </ul>	<ul style="list-style-type: none"> <li>- Renting some premises for the Girinagar police station</li> </ul>
<ul style="list-style-type: none"> <li>- School upgradation</li> </ul>	<ul style="list-style-type: none"> <li>- Provision of computers, tables and chairs and sanitation facilities</li> </ul>

The above activities would further consolidate the Tata group brand image as an admired brand value globally for carrying out meaningful activities for the community.

**V) Discussion**

Stakeholder engagement is a) systematic and ongoing, supported by resource commitments by the management, b) includes stakeholders who are influenced by or can influence a project, and whose interests and concerns are assessed and addressed, and c) continues over the life of a project, from exploration to closure, adapting to changes within the company, community and at the project site. Particular challenges can arise if Tata Housing fails to sufficiently adapt stakeholder engagement strategies and approaches to their specific operational contexts. The best policies, procedures and intentions may fail to connect with local expectations, customs and traditions.

In the normal context, housing companies would undertake stakeholder mapping as part of their risk assessment strategy that results in understanding of political dynamics, local culture, customs, people's expectations and decision-making processes. In the context of Tata group's humanitarian philosophy governing CSR, stakeholder mapping was undertaken not just to identify "risk to company" but also map "risk to people". This implies greater attention to vulnerable groups in the locality as they are less likely to participate in formal stakeholder engagement processes. The fact that Tata Housing planned to develop community development activities based on the need assessment of local communities was indicative of the company's intention to positively contribute to the local communities and create a harmonious environment for its operation and future sustainability.

It can be inferred from the above discussion that stakeholder mapping at different sites of Tata Housing have given different perspectives and expectations. The data indicates that at the Kalyan and Bhubaneswar sites, stakeholders were extremely supportive of the project. They felt that the housing project would improve the quality of life and provide employment. They expected Tata Housing to develop the physical infrastructure in the area such as water and sanitation. To socially and economically empower the local underprivileged community, there was an expectation to provide vocational training, health facilities, education and other related facilities.

Interestingly the data also indicates that both the rural and urban Bangalore projects displayed their share of stakeholder issues - those who could impact the housing projects adversely. The company had taken steps to enter into dialogue with stakeholders who had the potential to impact the project adversely. The company realized that it was important and necessary to speak to the affected stakeholders and their representatives as they were a critical source of information about the local context, as well as about any legacy issues and future expectations from the project. The company attempted to use a human rights lens to strengthen the integration of stakeholder engagement and due diligence by understanding stakeholder perspective and listening to them. This engagement would be particularly helpful in planning and decision-making concerning the project area especially when the company's operations involved intensive use of land, water and other resources which could significantly affect local communities. Therefore, the company did not adopt a "cookie-cutter" or "tick-box" approach in stakeholder engagement, but aimed at development of customized and context-specific engagement plans.

## VII) Conclusion

For any housing industry, stakeholder mapping is a highly effective tool for developing understanding of the distributional effects of actual or proposed projects and their policies. The community needs from the Tata Housing sites are predominantly in the areas of infrastructure development like improving accessibility and availability of water resources, sanitation, electricity, roads, and education. Stakeholders also expected the company to help them to improve their employability status through training and micro entrepreneurship. The exercise carried out by Tata Housing helped them to take stock of identifying who was able to influence the project and how. It can be surmised from the research that if stakeholder mapping is conducted with the active involvement of key stakeholders, it can increase ownership of decisions, enable some tricky issues to be addressed in the first stages of negotiation, and allow some agreed priorities to be identified. It can further be concluded that stakeholders may not agree with each other, but through involvement of stakeholders, companies can learn about the perspectives of others and their expectations.

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## Transformation at Grassroots: Preliminary Audit of MANTRA<sup>12</sup>

*Abstract: **Gram Vikas** is an Orissa based NGO. The organization has initiated 'Movement and Action Network for Transformation of Rural Areas' (MANTRA) programme in its project areas which unites communities to overcome barriers of social exclusion. The programme revolves around the concerns of the poor with regard to water and sanitation to unite and empower rural communities, including tribals. This paper makes an attempt to study the current socio economic profile of a few villages and assess the performance of water infrastructure where Gram Vikas has implemented the MANTRA programme. This paper is an outcome of MBA student Ms Sankalpa Suara's 'We Care: Civic Engagement' internship with Gram Vikas, Odisha scheduled in February, 2013.*

### I Introduction

The issue of water and sanitation has been recognized at the international level for many years now. Poor quality of drinking water is one of the major sources of mortality and water borne diseases. The callous attitude of people shown towards human waste disposal has a major role to play in this. Women spend a better part of their day fetching water for household needs. As high as 94% of rural villages in Orissa do not have access to safe and protected water sources, and sanitation coverage is less than 1% ("The context...", n.d.).

### II Organization Profile

Gram Vikas (GV) is a rural development organization working with the poor and marginalized communities of Odisha since 1979, towards making sustainable improvements in the quality of life of the rural people. Founded by a group of student volunteers from Chennai, under the umbrella of 'Young Students Movement for Development (YSMD)', GV was registered as a Cooperative Society on January 22, 1979, under the Society Registration Act, 1860. The organization currently serves more than 1,000 villages in Odisha. Working with poor and marginalized communities for close to three decades, it has made efforts to reduce the vulnerability of poor communities, and improve living conditions and livelihood options in villages through a systematic approach (Gram Vikas, 2013).

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<sup>12</sup> Ms Sankalpa Suara, MBA Batch, 2012-2014. She was placed as an intern in Gram Vikas, Odisha for the We Care: Civic Engagement internship between February 4-23, 2013.



Movement and Action Network for Transformation of Rural Areas (MANTRA) programme was initiated by GV in the year 1992. So far, it has covered 1,196 villages in 25 districts in Odisha. MANTRA comprises of two major projects - a) water and sanitation and b) economic empowerment. The water and sanitation project lays emphasis on each family in the village building its own toilet and bathroom with piped water supply from a common overhead water tank. This ensures continuous access to protected piped water supply to all the families throughout the year. In some villages, water meters are installed to bring in parity in water consumption charges amongst the villagers and to curb wastage in water use.

Under the economic empowerment project, Gram Vikas helps villagers identify alternative sources of income generation such as plantation of economic plants like cashew, mango, coconut, pisciculture, and impart training in masonry and so on.

The water and sanitation project is carried out in partnership with Government of India's Swajaldhara scheme<sup>13</sup> (Refer to Box1) for the process of its implementation.

### **Box 1 Process of Implementation**

Once a village is identified by Gram Vikas, a corpus fund is created with each family contributing Rs.1,000. This corpus fund is placed in a term deposit and the interest generated is used to fund new families after GV has withdrawn from the villages.

Based on the public-private participation model, the community taps discretionary funds available with local elected government representatives. The government also contributes through the Swajaldhara scheme. This provides an average subsidy of Rs.3,000 per family (Rs. 3,500 in some difficult areas) for construction of toilets and bathrooms.

As part of the water and sanitation programmes, GV trains unskilled young boys and girls in masonry work; they are then given the work to construct toilets and bathrooms. Villagers interested in implementing the programme collect material for construction such as bricks, rubble, sand and so on. Families are uniformly provided 3 taps – one each in the toilet, bathroom and kitchen. Once the construction is over, GV withdraws from active participation and hands over the work to the village committee. For water meter installation and maintenance, a Water & Sanitation committee is formed.

GV Staff holds meetings with the women of self-help groups for awareness and education about personal hygiene.

An operations and maintenance fund is created through pisciculture, community horticulture plantations and social forestry by the villagers. This fund is used to meet the recurring expenses for electricity and salary of the pump operator to keep the water supply systems functional at all times ("Implementation..,"2013).

<sup>13</sup> Swajaldhara is a Government of India reform scheme in the rural drinking water sector launched by Ministry of Rural Development, Department of Drinking Water Supply in the year 2002 with a 90-10 partnership with people (people contribute 10%).

### III Problem Identification

GV has facilitated the installation of water and sanitation infrastructure in 1,196 villages and has installed water meters in 500 villages. These villages are audited at regular intervals to ensure that the facilities provided are being fully used and there is a visible impact on the life of the villagers. The other four villages, Tini Chhakia, Dangi Bandha, Dihudi Banjara and Chanchara Palli, where water meters have been installed were visited to check the utility of the water meters and experience of villagers. Hence, the four villages, Nua Sahi, Rampo, Gram Devti and Tirigocha that were not covered under the audit for piped water supply and sanitation, were chosen to be covered.

Ms Sankalpa Suara, MBA (I) student of NMIMS was placed for her '*We Care: Civic Engagement*' internship with Gram Vikas, Odisha in February 2013. As part of her project work, she was assigned to undertake a micro research study with the following objectives:

#### a) Objectives

1. To study the economic condition and saving patterns of the residents of the villages of Nua Sahi, Rampo, Gram Devti and Tirigocha;
2. To ascertain the health condition and literacy levels of the residents of the villages forming part of the study;
3. To study the extent of the utility of various government programmes;
4. To examine the extent of participation of women in a) Local government bodies and b) Self-help groups.
5. To study the utility of the water meter in four villages of Tini Chhakia, Dangi Bandha, Dihudi Banjara and Chanchara Palli where basic sanitation facilities are present.
6. To examine parity of water charges to actual consumption in four villages of Tini Chhakia, Dangi Bandha, Dihudi Banjara and Chanchara Palli.

#### b) Methodology

The current study has two parts. The first part enumerates the profile of four villages of Nua Sahi, Rampo, Gram Devti and Tirigocha, covering the following parameters:

- Demographic profile, educational profile, economic profile and health profile of the entire family

- Utilization of welfare programmes
- Women's participation in community organisations and local bodies, and their role in the domestic saving pattern

To attain the above objectives, it was decided to conduct an exploratory and descriptive field study. An interview schedule was designed incorporating the above parameters. Data was collected from the head of the household. In case of non-availability of the head of the household, the next important person in the family was interviewed. Each and every household of all four villages, i.e. all the 171 households in the four villages were covered under the study.

The second part of the study was to collect data on water meter installation and utility in the four villages of Tini Chhakkia, Dangi Bandha, Dihudi Banjara and Chanchara Palli where a water meter was already installed in addition to provisions of basic sanitation facilities. A focus group discussion was conducted using an interview guide, incorporating parameters such as:

- a) Current situation of water meter;
- b) Operation and maintenance;
- c) Collection and payment of bills.

The focus group consisted of 4-5 members of the Village Water and Sanitation Committee. The following section shows the analysis of the research as per the objectives of the study.

## **IV Findings**

### **a) Village Profile**

The profile of a village is measured by the number of families below and above the poverty line. A survey by the Indian government in 2002 to determine households below the poverty line (BPL) left out many poor families. The 2002 survey had used a 13-point criterion<sup>14</sup> to determine if a family was below poverty line (Ram, Mohanty & Ram 2009). In the present survey, an attempt was made to identify the households with income levels below and above Rs 40,000 per annum possessing BPL cards. The income limit of Rs. 40,000 per annum is treated at par with people

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<sup>14</sup> People below poverty line (BPL) were identified on the basis of 13 socio-economic indicators – 1. the size of the operational landholding, 2. type of house, 3. availability of clothes, 4. food security, 5. sanitation, 6. ownership of consumer durables, 7. literacy status, 8. status of household labour force, 9. means of livelihood, 10. status of school-going children, 11. type of indebtedness, 12. reason of migration and 13. preference of assistance. Score-based ranking of each household was carried out with a score ranging from 0 to 4.

having BPL cards by Odisha State Government (“Guidelines for assistance from CMRF...”, n.d.).  
(See photograph)

### **Sankalpa Collecting Data**



The data presented in Table 1 indicates a significant discrepancy in the number of families which possess the BPL card and those who could be eligible for the BPL card.

It was observed that Tirigocha had 39 families holding the BPL card and meeting the criteria of annual income of less than Rs 40,000. However, there were 3 families that had annual income of more than Rs 40,000 and yet had the BPL card. In addition, there were 15 families earning annually below Rs 40,000 (which made them eligible for the BPL card) that did not have the BPL card. In Rampo village, not a single family is above the BPL category and yet 9 families with annual income of less than Rs 40,000 do not have the BPL card.

**Table 1**  
**Village Profile: BPL card**

	Nua Sahi	Rampo	Gram Devti	Trigocha
Number of families holding BPL card with annual income of less than Rs. 40,000	5	10	18	39
Number of families holding BPL card with annual income of more than Rs. 40,000	5	9	9	3
Number of families not holding BPL card with annual income of less than Rs. 40,000	3	9	19	15
Number of families not holding BPL card with annual income of more than Rs. 40,000	17	0	1	9
<b>Total number of families</b>	<b>30</b>	<b>28</b>	<b>47</b>	<b>66</b>

It is also observed from the data that in Rampo village, one family had an annual income of only Rs. 32,000, but the family did not have the BPL card. On the other hand, in Nua Sahi village, one family earning Rs. 55,000 a month held the BPL card. These discrepancies appear to be due to lack of political will and lack of motivation of village heads to work for the rights of the poor.

#### **b) Economic Profile**

The major sources of income in these villages are agriculture, forest products, wage/labour, women stitching saala leaves plates and benefits from Government schemes. (See photograph below)

Table 2 below indicates the economic profile of the villages.

**Table 2**  
**Economic Profile**

	Nua Sahi	Rampo	Gram Devti	Trigocha
<b>Agriculture Produce</b>	82%	53%	76%	58%
<b>Forest Produce</b>	64%	38%	52%	20%
<b>Wage / labour</b>	23%	36%	36%	57%
<b>Others (Business, Service, women stitching Saala leave plates and so on)</b>	36%	11%	35%	30%



**Sankalpa with a woman stitching saala leaf plates**



As high as 82% of the residents of Nua Sahi and 76% of the residents of Gram Devti sell agricultural produce in the market. About 64% of the residents of Nua Sahi and 52% of the residents of Gram Devti sell forest produce.

Gram Vikas has played a major role in uplifting the economic condition of these villages. Gram Vikas has provided the villages with saplings of trees such as Cashew, Coconut, Mango and so on whose produce helps in income generation for the poor, and this income contributes significantly to the overall household income.

**c) Saving and Borrowing Profile**

The savings profile of the villagers indicates that the villagers have the choice of saving either in a group, in a bank or retaining cash (Refer to Table 3).

**Table 3**  
**Saving Profile**

	Nua Sahi	Rampo	Gram Devti	Trigocha
<b>Saving in group</b>	67%	71%	41%	17%
<b>Saving in Bank</b>	53%	47%	47%	41%
<b>Hold Cash</b>	30%	25%	39%	59%

The data collected highlights that in Nua Sahi, people prefer savings in individual accounts in banks as well as through the group account in the bank. Very few families hold cash. On the other hand, in Tirigocha, 59% of the people hold cash. The villagers are hardly left with any significant amount of money to deposit in a group or in a bank. It can be inferred from the above data that in all the villages, more than 40% of the villagers have a savings account in the bank. This indicates that there is a fair amount of banking awareness amongst the villagers.

Sixty percent of the villagers from Nua Sahi and 57% from Rampo village borrowed from money lenders due to the ease of borrowing. As against this, 27% of the villagers from Nua Sahi and 21% from Rampo borrowed from a bank (Refer to Table 4).

The savings profile of the villagers indicates that the villagers have the choice of saving either in a group, in a bank or retaining cash (Refer to Table 3).

**Table 4**  
**Borrowing Pattern**

	Nua Sahi	Rampo	Gram Devti	Trigocha
<b>Borrowing From Bank</b>	27%	21%	8%	21%
<b>Borrowing From Group</b>	7%	25%	26%	6%
<b>Local Money Lender</b>	60%	57%	50%	42%
<b>Relatives</b>	33%	46%	45%	28%

The two key reasons for not borrowing from a bank were – 1. Not having a bank account or security and 2. Lack of geographical proximity to a bank. It also emerged from the discussion that villagers approached the bank for availing loan facilities only if they had sufficient time to complete the formalities.

#### d) Health Profile

To study the health condition of the residents of the villages covered in the study, data was collected on the following parameters: incidence of diseases, immunization, hygiene habits and storage of food and water. It emerged through the discussions with the villagers that the incidence of diseases have reduced significantly after the installation and use of bathrooms, toilets and piped water connection in the villages. According to them, the major diseases are malaria, scabies, chickenpox, diarrhoea and normal cold and cough (Refer to Table 5).

**Table 5**  
**Health Status: Incidence of Diseases**

Diseases / Villages	Nua Sahi	Rampo	Gram Devti	Trigocha
<b>Malaria</b>	5.80%	9.24%	5%	19.31%
<b>Scabies</b>	2.90%	1.68%	-	1.50%
<b>Chickenpox</b>	2.89%	-	-	-
<b>Diarrhoea</b>	1.40%	0.85%	2%	-
<b>Other diseases</b>	4.30%	15.01%	12%	6.50%

It emerged through discussions that all children under the age of 5 had received all the vaccines at the village health centre on the scheduled time. The villagers reported that government health workers adhered to the norms and carried out timely vaccinations in the village health centre.

It was observed that all the households had toilets and the villagers used the same. The villagers were habituated to clean their toilets at least once a week, and used soap for hand washing. In addition to the soap, five families reported using ash. The water quality has also been tested for each household in the last 6 months.

It was interesting to note that the families knew the importance of storing food and drinking safe water. The researcher verified the same through random checks.

#### e) Literacy

Literacy is the key to socio-economic progress in any country. Table 6 below shows that the literacy rate in the villages (excluding children under the age of 4) varied from 69.3% to 92%.



**Table 6**  
**Current Level of Education**

	Nua Sahi	Rampo	Gram Devti	Trigocha
<b>Total Population</b>	92%	77%	69%	73%
<b>Male Literacy</b>	94%	85%	72%	80%
<b>Female Literacy</b>	89%	76%	66%	67%

The number of school going children in the sampled villages was 174 which was encouraging since it indicated that it would push up the literacy rate in future.

Table 7 below shows gender and level of education.

**Table 7**  
**Gender and Level of Education**

Educational Background	Nua Sahi		Rampo		Gram Devti		Trigocha	
	Male	Female	Male	Female	Male	Female	Male	Female
<b>None</b>	22	19	17	10	32	21	45	32
<b>&lt;3rd</b>	12	14	9	18	12	20	24	28
<b>3rd to 7th</b>	13	8	11	10	18	19	30	34
<b>8th-9th</b>	5	2	1	6	10	4	10	2
<b>10th pass</b>	9	5	4	4	0	1	2	3
<b>College</b>	7	0	3	2	0	1	3	1

The data indicates that because of the high level of poverty in the villages, children were forced to engage themselves in economic activities to generate income for the family, and consequently children dropped out of school after the 7th standard.

The data also indicates that the literacy level amongst males was higher. This is in conformity to the regional and national trend with regard to discrepancy between men and women with regard to literacy. It is estimated that with the increased awareness, the gender literacy in the sampled villages is likely to improve in the next decade.

### f) Utility of Government Programmes

The data indicates that there is disparity in the number of individuals eligible for a particular benefit and the actual number receiving it. Through discussions, it emerged that assistance from Gram Vikas staff in filing applications had helped these villagers in accessing the government benefits to which they are entitled. However, there were some individuals who, though eligible, did not receive the benefits. This was because of the slow process of sanctioning the same at government offices and lack of updation of the demographic data.

Data pertaining to the status of old age pension scheme, widow pension and physically handicapped pension was collected (Refer to Table 8).

**Table 8**  
**Pension Received**

	<b>Nua Sahi</b>	<b>Rampo</b>	<b>Gram Devti</b>	<b>Trigocha</b>
<b>Widow pension</b>	100%	80%	67%	64%
<b>Old age pension</b>	14%	80%	67%	89%
<b>Physically handicapped pension</b>	60%	NA	0%	25%

In Nua Sahi village, all the widows (i.e. 100%) were availing the widow pension. This was higher compared to Rampo, Gram Devti and Tirigocha villages. In a few instances, the women had recently lost their husbands and the process for availing pension was underway. In one instance, a woman in Tirigocha village despite her application had not received her widow pension even after nine years. The data indicates that except for Nua Sahi, all other villages had at least 50% coverage in old age pension. In Nua Sahi, it was as low as 14%.

It emerged that the pension for physically handicapped persons was not being availed optimally. In the village of Gram Devti, no one was availing of this pension; only 25% were availing of this pension in Tirigocha. Discussions with villagers revealed that, despite being physically handicapped they were unable to procure the certification from the local medical practitioner. Consequentially they were unable to avail the pensions.

### g) Participation of Women

There are several village bodies to discuss and resolve issues in the villages. All adults (women and men) in the village come together to form a general body. In the initial stages, there are

separate general bodies for women and men so as to enable women to develop confidence to articulate their needs and concerns. The general body elects an executive committee, which has an equal number of men and women, and proportionate representation of different sections of the village. This forms the base of the democratic governance system in the village. There is also a Pali Sabha in every village. In most cases women from each family became part of the self help group.

In Nua Sahi, Rampo and Gram Devati villages, every household had at least one representative in the village general body. There was almost similar participation even in the Pali Sabha. In Tirigocha village very few families participated in the village meetings. Of the people who attended these meetings, the percentage of women varied across villages and was comparatively low. In Nua Sahi and Rampo, it was as low as 15% and 7% respectively. In Gram Devati and Tirigocha, it was better at 50% and 30% respectively.

This pattern was different in case of participation in SHGs. A healthy 80% and 70% of adult women participated in SHG meetings in Nua Sahi and Rampo. This indicated that even if women avoided participating in the general body meeting, they were comfortable in participating in developmental meetings among themselves in SHGs. This percentage was very low in the other two villages - it was just 21% and 12% for Gram Devti and Tirigocha respectively. One reason for this low percentage in Tirigocha was that many women were not sure whether it was still operational; they were under the impression that it had been dysfunctional for a long time.

#### **h) Utility of Water Meters**

In all the four villages, through the MANTRA programme, infrastructure pertaining to construction of toilets, bathrooms, piped water connection and construction of water tank had been completed a few years ago. In Tini Chhakhia and Dangi Bandha, the water meter too was installed in each household. In Dihudi Banjara and Chanchara Palli villages, installation of water meter was done a few months after providing sanitation and water infrastructure.

Every village welcomed the initiative of providing water meters. The villagers were convinced that with water meters being installed, people would restrict diversion of water into other activities such as farming, and it would lead to thoughtful and economic use of the scarce water resources. They believed that water provided now would be potable and cleaner.

Out of the four villages covered in this study, water meters started malfunctioning in only one village - Dangi Bandha; this started after only a month of the meters being installed. As per the latest record, 30 out of 50 water meters were not functioning properly. As a result, the village decided not to go by the water meter readings for water charges and adopted the average reading system.

A 'Water and Sanitation Committee' (WSC) was set up in these villages for the maintenance of the water tank and the piped water connection. Each village had their own mechanism of operation and maintenance of the water tank and water meter.

In Tini Chhakia village, the President of WSC took responsibility of cleaning the tank every month and filling it daily. In Dihudi Banjara, the villagers had appointed a village resident to operate the pump at a remuneration of Rs. 300 per month. The tank was being cleaned every 20-25 days by the appointed resident. In Dangi Bandha, a pump operator was appointed for the initial few months; he was responsible for filling the tank every day and each household paid him Rs. 10 for this service. However, this system did not work well and hence, each household took turns every month to operate the pump and fill the tank. The tank was cleaned every month by the villagers themselves. In Chanchara Palli, the villagers did not appoint one specific person to operate the pump or clean the tank; instead, whenever there was a shortage of water in the tap in a household, someone from there would turn on the pump. Villagers cleaned the tank themselves too. But, they cleaned it only once every two months, which is less than the desired frequency. It was suggested that the tank should be cleaned once every month to maintain the water quality.

In all the four villages forming part of the study, the water tanks were filled from a bore well using a pump. In Tini Chhakia, Dihudi Banjara and Chanchara Palli, there were no issues related to the performance of the pump or water tank. But in Dangi Bandha, there were some concerns raised by the villagers. In this village, a 3-HP pump was being used to fill water into the tank from the bore well. Initially, it took just 3-3.5 hours to fill the tank. However, after the pump was replaced with a new one, it started taking 4-5 hours to fill the same tank. For this reason, the villagers claimed that though their water consumption had not increased much, the electricity bill for water had increased by 40%, from Rs. 3,500 to Rs. 5,000.

Tini Chhakia villagers reported that since water infrastructure had been created at the village level, there was no water problem in the village. This made Tini Chhakia a success story. As a result, other neighbouring villages approached GV for similar projects in their villages.

In Dihudi Banjara, while the villagers expected to receive water 24 hours a day, they were not willing to pay for the same. With the cost of electricity rising, they complained that they had to bear the brunt of it. The villagers seemed to be over-dependent on Gram Vikas for very basic things such as repair and maintenance of the plumbing system.

In Dangi Bandha, the water meters were mal functioning and the pump was consuming too much electricity, which resulted in an inflated electricity bill. The villagers wanted GV to undertake proper investigation in this regard.

Chanchara Palli village appeared to have no problems with the water meter; however, they informed that they did not utilize the same to the fullest extent. Some families still used alternate sources such as wells and bore wells for bathing and cleaning purposes. The villagers agreed that incidence of waterborne diseases had declined to a great extent after construction of the water tank.

#### **i) Water Consumption and Charges**

One of the major objectives of installing the water meter was to bring parity in water consumption charges as it would be based on the actual water consumed by each village family. Through discussions and observations, the following emerged with regards to the water charges and collection in the villages forming part of the study.

In three villages, Tini Chhokia, Dihudi Banjara and Chanchara Palli, the objective of installing water meters to bring parity in water consumption and charges was fulfilled. However, in Dangi Bandha, many water meters started mal functioning just after a month of installation. As per the latest record, 30 out of 50 water meters were not functioning properly. WSC therefore decided not to go by the water meter readings for water charges and adopted the average reading system. The village used the water meter reading only in the first month when every meter was functioning.

All the villages had their own mechanism devised to record the reading of water consumption and payment collection.

In Tini Chhokia, the son of the WSC President would visit each household every month to record the meter reading. The rate was fixed at Rs 5 for 1,000 litres of water consumption. In addition to

this amount, each household would pay Rs. 30 per month as a deposit with WSC. It was observed that most of the households paid on time. In case anyone defaulted, someone else would pay on their behalf and that amount was adjusted in the subsequent bills. If someone defaulted more frequently, a village meeting was called to take a decision with regard to the payment. The villagers reported that normally the defaulter did pay his dues before the meeting was held.

Dihudi Banjara village levied charges as per the water meter reading. One or more members of WSC recorded the reading of each household every month. To arrive at a 'per unit cost', the entire electricity bill for operating the pump in addition Rs 300 towards the maintenance was divided by the total units of water consumed. That figure was multiplied by the reading of every household to get their individual charges. A slip with the respective bill amount was delivered to each house. Each household paid the amount to the WSC President within a week, who then deposited the same at the village office. In Dangi Bandha, the WSC called for a separate meeting for the water bill every month. As per the current practice, the entire bill was equally borne by all the households. The total bill and average amount per family was read out in the meeting. Usually, everybody paid during the meeting itself. If someone could not pay, he/she was given a day or two of grace days. Beyond this, the committee charged a fine of Rs. 5 per day. This way the villagers were discouraged to default on payment. The WCS also collected Rs. 10 per month from each household which was used to build up a fund. Villagers were sanctioned loans from this fund at a rate of 2% per month. (See photograph of village meeting)

#### **Village Meeting in Progress**



In the village of Chanchara Palli, the villagers were charged for water consumption based on the water meter reading. The president of WSC would send two persons who recorded the reading and then the entire bill was divided proportionately for each household. The president would visit each household with their respective bill amount. Most of the households paid immediately or within a few days. In case a person was unable to pay, someone else paid in lieu of the household and that amount was adjusted in the next month.

## **V) Discussion**

The MANTRA programme is based on using participatory and needs based approach for development. This has led to the transformation of the villages and the lives of the people where the programme has been implemented. At significant intervals, GV undertakes micro level analysis to examine the impact of its developmental activities. Accordingly, this study was undertaken with the objective of assessing the current socio-economic status of the sampled villages, availability of water and sanitation facilities, and utilisation of water meters in the villages forming part of the study.

The study highlights that despite efforts of GV, the number of poor in the villages is still an area of concern. Though a significant portion of the population has BPL cards, there is a discrepancy observed in the number of families eligible for the BPL card and families that actually have the BPL card. Due to deployment of corrupt practices in allocating cards, the poorest of the poor are excluded from the allotment of BPL cards and those with higher incomes wrongly possess BPL cards. Consequently, the benefits of development seldom reach the really needy. Even for those with BPL cards, the subsidies which are intended for them do not reach them because of the delivery pipes being clogged by corruption, neglect, and inefficiency.

To facilitate people's access to government programmes, Gram Vikas facilitates staff as well as people's access to information on important public schemes and equips communities with tools to actively access their rights. They render training sessions on Government programmes like Janani Suraksha Yojana, Gaon Kalyan Samiti, Rashtriya Swastha Bima Yojana, Pension schemes, immunization and so on. This has led to many positive outcomes, with more people accessing and utilizing government facilities. In this context, in the villages forming part of this study, the data indicates that there was a fair amount of utility of government benefits in the area of various types of pension schemes. Also the health status of the villagers was found to be fairly good. The fact that the villages had achieved 100 percent immunization of children is indicative of GV's efforts in the area of preventive and promotive health.



Access to education is an essential component in an individual's development and a country's economic and social development. The education programme designed by GV facilitates access to education for all eligible children. It strengthens government run schools and establishes its own education centres in remote villages where services do not exist. This is evident from the fact that in the villages forming part of this study, the literacy levels were high; however, the number of literate women was lower than the number of literate men. In the near future, this scenario is likely to change as there will be a higher amount of cascading social changes with MANTRA's other initiatives of transforming the established social order.

Societal norms and stereotypes often prove to be barriers in meaningful participation of women. To overcome this, GV first organizes women in SHGs. When more members are inducted in the SHGs, the village constitutes the 'Women's General Body'. Over time, the participation of women in the programme is found to significantly increase and very often they play a decisive role in generation of 100% consensus for the water and sanitation programme. In the villages forming part of this study, there was a high level of participation of women in the SHGs and Women's General Body. Due to women's active participation in these villages, the utility of water meters was found to be good and bills were paid by villagers as per actual consumption of water.

To accelerate social change, water supply and sanitation are used as entry points and core-rallying elements for all families to collaborate thereby cutting through the social barriers. GV has adopted a participatory and equitable approach for working towards social change. A typical programme cycle is between three and five years, after which the programme is withdrawn from the habitation. Thereafter, the community takes full responsibility for the management, operation and maintenance of all systems. It was evident from the discussions with the villagers of the villages forming part of this study that once the development of physical infrastructure of water and sanitation is completed, Gram Vikas staff helps the village committee to develop its capacities to take care of the system, develop norms for operations and maintenance and support participation of all sections in the decision making process. This analysis is aptly supported by the feelings expressed by one of the villagers from Nua Sahi which is displayed on the Gram Vikas website which reads, *"Our village is better than the town. We have 24\*7 piped water supply to all families, without exception. Every family has their own toilet and bathing room as well. When we seek marriage alliances, our daughters ask us – 'would there be similar facilities there as well?'"* (Gram Vikas, 2013).



## VI) Conclusion

This study reveals the gaps in the execution of the government programmes. Unfortunately, the good intentions of the government to help the poor has not reached to the poorest of the poor. It is evident that people in poor communities have limited access to basic resources and fewer opportunities. Often they are not involved in the decision making process that goes into making decisions that affect their lives. In order to give people the chance to improve their lives, Gram Vikas tries to generate a sense of community in the village by uniting people around the needs of drinking water and sanitation. It can be surmised from the interactions and field observations that Gram Vikas attempts to develop self reliant communities on a long term sustainable basis by developing mechanisms of inclusion, cost sharing, capacity building, and social and gender equity.

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## Disaster Risk: Perception and Impact on Vulnerable Communities<sup>15</sup>

*Abstract: Climate change affects everyone in general, but the poor are affected much more; they are vulnerable due to their poverty and environmental disadvantages. This paper assesses the Disaster Risk Reduction (DRR) and Climate Change Adaptation (CCA) linkages among the vulnerable communities. An attempt has also been made to map the efforts taken by the governments of various countries towards disaster management. The present article is the outcome of Mr. Dev Surti and Mr. Parth Gandhi's 'We Care: Civic Engagement' internship with AIDMI in February, 2013.*

### I. Introduction

Climate change and disasters affect the poorest people living in developing countries while undermining the development goals of their nations. According to a study by United Nations International Strategy for Disaster Reduction (UNISDR), more than 2.7 billion people have been affected and more than \$ 1.3 trillion lives were lost due to natural calamities in the last decade. Disaster risk is thus of global concern in today's time due to increasing vulnerabilities stemming from population growth, climate change and degradation, socio-economic challenges including conflicts and competition for scarce resources. For climate and disaster risks to be tackled effectively, it is vital to strengthen the 'bridge' between national and local community best practices and form climate change adaptation and disaster risk reduction as a part of the nation's development framework.

Disaster Risk reduction is a concept and practice of reducing disaster risks through systematic efforts to analyze and manage the causal factors of disasters. These include reducing exposure to hazards, lessening vulnerability of people and property, wise management of land and the environment, and improved preparedness for adverse events. It also entails various measures that can be implemented by the authorities and communities that empower the poor and the marginalized to be prepared for disasters and ensure continuity of their lives post disaster by sustaining and protecting their livelihoods.

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<sup>15</sup> Mr. Dev Surti and Mr. Parth Gandhi, MBA Batch, 2012-2014. The Students were placed as interns in AIDMI, Ahmedabad for the 'We Care: Civic Engagement' internship between February 4-23, 2013.

The disaster risk perception and vulnerability differs amongst various groups depending on their socio-economic condition and support systems available to them to mitigate the negative impact. Minorities, tribals and casual labour each have a set of disadvantageous conditions due to which their response, risk perception and vulnerability increases. Asyan (1993), in his paper on 'Vulnerability Assessment', highlights that factors like rapid population growth, hunger, poverty, low levels of education, gender inequality, fragile & hazardous location, lack of access to resources & services including knowledge and technological means, leads to social vulnerability. The poor are also subjected to climate change impacts (environmental vulnerability). Other causes include lack of information and knowledge, lack of public awareness, limited access to political power and representation (political vulnerability). When people are socially, environmentally and politically disadvantaged, they become economically vulnerable. Within Asia, 24 percent of deaths due to disasters occurred in India because of its size, population and vulnerability (Concern Worldwide & AIDMI, 2012).

In the above context, the focus of the current paper is to examine at length the relationship between risk perception and behaviour amongst the vulnerable communities. In the context of climate change impacts, the paper tries to ascertain the linkages between trigger events and hazards and its impact on the vulnerable communities. Further, the paper briefly discusses the role of the government in integrating DRR and CCA to reduce the vulnerabilities of the poor. This paper is an outcome of the 'We Care : Civic Engagement' internship of Mr. Dev Surti and Mr. Parth Gandhi, MBA Batch, 2012-2014 in AIDMI, Ahmedabad scheduled between February 4-23, 2013.

## **II. Risk Perception**

Risk perception is the judgment made by any community towards any hazards and the severity associated with the hazard. The risk perceived is different for different communities and depends upon the level of exposure of the community to any hazard. Risk behaviour is the behaviour of any community towards any hazard before and after the disaster strikes. Both disaster risk perception and risk behaviour depends upon the vulnerability of the community towards the disasters.

According to Kafle, S. & Murshed, Z. (2006), vulnerability of any community can be understood as a set of prevailing or consequential conditions, which adversely affect the community's ability to prevent, mitigate, prepare for or respond to hazard events. In the face of a disaster, it is important for any community to absorb the losses, human and material both, and start

recovering from the damage. However, a community with low vulnerability often lacks the ability to absorb the losses and hence, lacks the ability to recover and prepare for the future. A community can be vulnerable before the disaster occurs, which further impedes the disaster response and recovery and can continue to affect the communities for a long time after that( pg 11).

The unsafe conditions predispose the people and property to disaster risk. These make the community vulnerable to a particular hazard. The physical environment is one element. Other factors include an unstable economy and low levels of income.

Physical vulnerabilities like unsafe buildings, infrastructure and critical facilities, and rapid urbanization jeopardize vulnerable groups' safety. In terms of economic vulnerability, poor people live from mono-crop agriculture, have a non-diversified economy, are indebted and rely on relief and welfare. According to Global Policy Forum (n.d.), environmental degradation like deforestation, pollution of ground water and the effects of climate change worsen their living conditions. The effects of climate change are hanging over the planet like low-lying dark clouds. It is a commonly agreed fact that we cannot escape the effects; they will affect all of us, but again, the worlds' poorest and excluded are the ones who will form the majority of the worst affected. An increased intensity of hazards put their livelihoods, settlements and infrastructure at risk.

Vulnerability is also caused by certain dynamic pressures such as lack of health care facilities, social service institutions, proper education and training facilities, and macro environment forces like population expansion and urbanization. These dynamic pressures are caused by limited access to resources, instable political conditions, fragile economic systems and so on (Zoysa, R., 2013).

There are a number of factors that make certain groups more vulnerable to disasters. The excluded are habitually already put on the fringe of the society and are forced to occupy unsafe land areas or live in high-density areas. They have a lack of mobility while working in vulnerable low paid occupations. There is low perception of disaster risk as well among these communities.

Thus, to decrease vulnerability, it is important to eradicate the underlying causes of the dynamic pressures. It is also often noted that poor people's livelihoods and health are the two most important resources for them, which are adversely affected by hazardous events and lead to

increase in the vulnerability of the poor to future hazardous events. It is important to identify the vulnerable communities before identifying the risks perceived by them.

### **III. Vulnerable Communities: Risk Perception and Behaviour**

Risk perception is the judgment made by any community towards any hazards and the severity associated with the hazard. Risk behaviour is the actions that make one more susceptible or vulnerable to the risks associated with disaster. Risk perception and risk behaviour are inter-related for any community (Cardona, O., Hurtado, J., & Chardon, A., 2003). The wealthier people in any community never lose their shelter or livelihood due to natural disasters. Hence, the level of risk perceived by them is less as compared to the level of risk perceived by those living in vulnerable conditions. Vulnerable communities like poor minority groups, tribals and casual labourers are exposed to greater risks due to greater dynamic pressures and hence, the level of risks perceived by them is higher (Cordaid and IIRR, 2011).

**A) Minorities:** Studies conducted by Fothergill and Peek (2004) and Ivanova, E. (n.d.) highlight that poverty not only affects any communities' preparedness to disaster risks but also affects their morals and resilience to fight and recover from the disaster. Refer Box 1 below

#### **Box 1**

##### **Socio-Economic Reasons for Low Level of Risk Perception amongst the Minorities**

- A politically unstable government in a country or a state increases the chances of the minority communities being neglected. Several political conflicts arise because of vote bank politics and it is generally the poor who are affected the most.
- If in a state, the local authorities neglect one community, then that community suffers during the budget allocation process too. This results in lower or no budget allocated to reducing the disaster risks or increasing the preparedness thus making the communities more vulnerable to disasters.
- Neglect by local authorities reduces the minority communities' trust in them and hence, reduces their ability to cope with any disaster.
- Perceived income gap between the minority and the other communities often reduces the ability of the minorities to cope any disaster.
- The lack of attention from the local authorities often leads to improper healthcare and sanitation facilities, which increases the disaster risks.
- Fear of social instability and dearth of opportunities provided to the minority as compared to other communities lead to reduction in the ability of those communities to cope with disasters.

The factors mentioned above lead to higher disaster risks and low risk judgment or perception, which reduces the preparedness for any disaster and increases the response and recovery time after any disaster.

**B) Tribal Communities:** The tribal communities live in far off islands and forests and have little or no contact with the outside world. Hence, it becomes very difficult for the authorities and other agencies to reach them. It is not even possible to predict the amount of casualties as they move to far off locations before or after the disaster.

For those tribal communities who live within the reach of the local authorities, the amount of risk perceived by them is extremely low due to the lack of education and awareness about preparedness, response and recovery techniques. There is also a lack of proper medical and health care facilities which impedes the process of disaster response and recovery. According to Parekh A. & Trivedi, P., (2011), "The tribals assess the probability of early warning of flood extent by observing colour of clouds, their location, intensity and frequency of rainfall. The unusual sounds and changes in water flow, colour of water, direction of wind and the unusual behaviour of wildlife like ants, birds, rats and snakes also help in the assessment of climatic variations (pg 3)."

Further, the authors have stated that researchers have documented the indigenous building practices that have prevented collapse of structures in seismic zones like Koti Banal in Uttarakhand and bamboo based Ekra construction in Assam, India (Parekh, A. & Trivedi, P., 2011, p.5).

**C) Casual Labour:** Casual labourers often travel away from their villages and communities to earn a living in states far off wherever the work is available. The state where they work is foreign to them. They live off the construction sites where health care and sanitation facilities are not available. In the face of disasters, they are unaware about where to go and whom to consult. Also, when disaster strikes, they lose their jobs temporarily which pushes them further into poverty. Similarly casual labourers such as fishermen or farmers lose their entire livelihood in an event of a flood or tsunami (Mwape, 2009). The amount of risk perceived is very low in cases of such casual labour. It can be attributed to various reasons such as lack of education, lack of proper training about disaster preparedness, neglect of the local authorities, and lack of proper resources available to address the community or income level differences.

Disasters cannot be averted. But it is possible to increase the level of preparedness and awareness in a community which will help them respond to the disaster in a better way and recover faster. Effective and efficient disaster response and recovery further promotes the need for disaster risk reduction, mitigation and prevention. It is important for those involved in the recovery and relief operations to ensure that their efforts minimize the likelihood of future disasters by reducing previously existing conditions of vulnerability. It becomes imperative to link the climate change adoption policies of a country with disaster risk reduction to decrease the vulnerability of the community. Linkage between them can help us to solve some perennial problems faced by the communities (NDRRM, 2011).

### **Linkage DRR and CCA: Poverty Reduction**

#### **IV. Poverty Reduction**

Poverty increases the risks of disaster by increasing the vulnerability to disasters and reducing the ability of the community to cope with them. Such disasters lead to loss of the community's hard earned money and achievements, and push them back into the poverty cycle. The UNISDR's 'Linking Disaster Risk Reduction and Poverty Reduction Report (2008)' reveals that the poor suffered the most from disasters from 1975 to 2000; 94.75% of all people killed by disaster were from low income or lower middle income class groups. Hence, it is very important to address the two issues together to reduce risks and challenges faced by the poor communities and prevent them from being trapped into the poverty cycle (UNDP, 2008).

Agriculture, which is one of the major sources of income for many low income class families is extremely weather sensitive. According to FAO (2008), reduction in agricultural output and further increase in price of staple foods due to climatic changes pushes communities deeper into the poverty cycle. Thus, it is very important to include measures to adapt to climate change in poverty reduction strategies in order to ensure sustainable global development. The dimensions of poverty, the climate risk, factors causing vulnerabilities and strategies to adapt are summarized in Table 1.

**Table 1**  
**Poverty, Vulnerability and Strategies to Adapt**

Dimensions of Poverty	Ways to secure against climate risk	Coping and adaptation strategies to climate stress	Factors and processes causing vulnerability among the poor
Income and material needs	<ul style="list-style-type: none"> <li>• Climate risk assessment tools</li> <li>• Changing cropping patterns and herding practices</li> <li>• Planting windbreaks</li> <li>• Taking climate change into account in designing roads to avoid cut off during floods</li> <li>• Insurance mechanisms to replace lost productive assets</li> <li>• Plan for urban disaster management</li> <li>• Invest local taxes in local market facilities</li> </ul>	<ul style="list-style-type: none"> <li>• Enhance urban employment opportunities</li> <li>• Strengthen reliability of channels for remittances</li> <li>• Improvement of storing techniques</li> <li>• Introducing diversified crops</li> <li>• Building food grain banks</li> <li>• Enable mobility across regional and international borders</li> <li>• Enhance access to common pool resources</li> <li>• Interventions carried out ensuring local income-generating activities.</li> </ul>	<ul style="list-style-type: none"> <li>• Enhancing on-farm and off-farm conservation and access to indigenous plants</li> <li>• Reduce entry barriers to non-farm livelihood activities</li> <li>• Enhance market position of economic activities adjusted to local climatic conditions</li> <li>• Reduce conflict, disease outbreaks that reinforce effect of climate stress on livelihoods</li> <li>• Address barriers to technology</li> <li>• Enhance local energy sources</li> </ul>
Health and basic education	<ul style="list-style-type: none"> <li>• Plan for climate variability for water supply and sanitation</li> <li>• Restoration of infrastructure after floods</li> <li>• Adjust school fee timing/system</li> </ul>	<ul style="list-style-type: none"> <li>• Adjust education to labour needs and local diversification</li> <li>• Strengthen school feeding during drought</li> <li>• Reduce cost of health services</li> <li>• Promote links between indigenous and formal knowledge</li> <li>• HIV/AIDS treatment to enhance health status of infected people</li> </ul>	<ul style="list-style-type: none"> <li>• Improving health infrastructure and capacity to deal with climate shock/change related illnesses</li> <li>• Enhance local education opportunities, including adult education programmes and relevant climate and adaptation information</li> <li>• Enhance water supply and sanitation suitable to local climatic variations</li> </ul>



Dimensions of Poverty	Ways to secure against climate risk	Coping and adaptation strategies to climate stress	Factors and processes causing vulnerability among the poor
Rights and empowerment	<ul style="list-style-type: none"> <li>• Formalize flexible tenure and rights systems adjusted to climatic variability and ensuring rights of the poor</li> <li>• Shift aid focus to longer term adaptation and reducing the need for emergency aid</li> <li>• Emphasize role of multiple stressors and contexts causing vulnerability in adaptation policies and vulnerability committees.</li> </ul>	<ul style="list-style-type: none"> <li>• Strengthen local coping strategies that less powerful groups have access to</li> <li>• Strengthen local democratic participation in, for example, management of water</li> <li>• Increased collaboration between formal institutions and informal networks such as women groups with traditional drought coping roles</li> <li>• Incorporate access to drought resources into conservation strategies</li> </ul>	<ul style="list-style-type: none"> <li>• Address monopolization of power by elites Target mechanisms that lead to loss of rights and exclude groups</li> <li>• Strengthen rights to move across national boundaries</li> <li>• Installing transparent systems to gain access to land</li> <li>• Highlight 'non-climatic' drought factors</li> <li>• Strengthen customary rights (e.g. to biodiversity) and collective management of common pool resources</li> </ul>
Social and cultural affiliation and security	<ul style="list-style-type: none"> <li>• Active social network building and access by poor to networks of the non-poor</li> <li>• Disaster interventions to take account of social and cultural ties</li> <li>• Ensure social rights of all ethnic groups and both genders in drought and flood interventions and policies</li> <li>• Support infrastructure (roads and paths) that can remain open during floods</li> </ul>	<ul style="list-style-type: none"> <li>• Distribute emergency aid in such a manner that social networks are not exhausted</li> <li>• Find alternatives to massive relocation during emergencies</li> <li>• Generation of local knowledge including that related to climate signals/forecasts and conservation of seed types e.g. seed banks</li> </ul>	<ul style="list-style-type: none"> <li>• Institutional reform or identify mechanisms to allow entry of the poor into social networks of the non-poor</li> <li>• Address exclusion to drought emergency resources based on gender/ethnicity/class etc.</li> <li>• Link formal and informal knowledge systems to improve relevance of local knowledge to new geographic areas</li> </ul>

Source: E.H. Eriksen, et.al., *Climate Change Adaptation and Poverty Reduction Key interactions and Critical Measures*. GECHS & University of Oslo.

## V Role of the Government: Hyogo Framework for Action (HFA)

According to UNISDR (2013), governments around the world have committed to take action to reduce disaster risk, and have adopted a guideline to reduce vulnerabilities to natural hazards, called the Hyogo Framework for Action (HFA). The HFA assists the efforts of nations and communities to become more resilient to, and cope better with the hazards that threaten their development gains.

The HFA outlines strategic goals and five priorities for action to substantially reduce disaster losses by 2015 by building the resilience of nations and communities to disasters. Refer Table 2

**Table 2**  
**HFA's Strategic Goals and Priorities for Action**

Strategic Goals	Priorities for Action
<p>a) Integrating disaster risk considerations more effectively with sustainable development policies, planning and programming at all levels, emphasizing disaster prevention, mitigation, preparedness and vulnerability reduction;</p> <p>b) Developing and strengthening institutions, mechanisms and capacities, particularly in communities that can contribute systematically to improving resilience to hazards;</p> <p>c) Incorporating risk reduction approaches systematically in designing and implementing programmes for emergency preparedness, response and recovery, including programmes for rebuilding affected communities.</p>	<p>1) Ensuring that DRR is a national and local priority with a strong institutional basis;</p> <p>2) Identifying, assessing and monitoring disaster risks and enhancing early warning systems;</p> <p>3) Using knowledge and education to build a culture of safety and resilience at all levels;</p> <p>4) Reducing underlying disaster risk factors, whether social, economic, environmental or land use;</p> <p>5) Strengthening disaster preparedness to promote effective response at all levels.</p>

Thirty six countries in the Asia–Pacific region submitted reports for the 2011-2013 Hyogo Framework for Action (HFA) review.

As per the HFA, many countries are lagging behind in terms of implementation to insulate against vulnerability. There are strong linkages between DRR and several sectors such as infrastructure, construction, irrigation, agriculture, education and health. Hence there is an immediate requirement for implementing mitigation strategies to achieve the desired DRR outcomes expressed in the HFA. Political will is important to support integration, planning and implementation, and putting DRR related legislation into action.

As per HFA, there has been some progress in the area of comprehensive multi-hazard risk and vulnerability assessments and disaster loss databases. Countries like India have shown substantial improvement in implementing policies to ensure that DRR is a national and local priority with a strong institutional basis for implementation; however, countries like Bhutan, Cambodia and Myanmar have lagged behind.

The budget allocation for DRM and DRR show some improvement but this increase is limited to a few countries. Some countries do not have a separate budget for DRR. Other drawbacks in implementing are low human technical capacities, weak progress in addressing gender and women's issues and inadequate results in achieving social equity. The report states that equity in DRR practice remains a concern.

The report states that a multi-hazard and integrated approach is well recognized. A number of the more financially and technically capable countries have moved on with the completion of multi-hazard risk assessments and countries like China, India and Philippines are developing sectoral integration. Almost 58% of the countries, including India, carry out the multi-hazard risk assessment.

All of the reporting countries have stated that they have national policies and/or programs in place for disaster preparedness and response. Some of the countries where the government has been instrumental in integration of DRR and CCA are given below.

**Bangladesh:** As per Bangladesh's Standing Orders on Disaster, DMCS at the national and sub-national levels have been established throughout the country. This has helped information flow upwards from local levels. Bangladesh in its Sixth Five Year Plan makes specific recommendations for disaster risks to be considered in sectoral plans and investments. In some

cases, the annual Disaster Management Plans developed by the Union Disaster Management Committee (DMC), and subsequently submitted to higher administrative levels have included these issues identified by the communities. In some cases, communities have been involved in disaster management planning processes and have been able to indirectly influence risk reduction decision-making at higher levels. Similarly, NGOs operating at community levels have supported union DMCs to prepare annual plans, as well as engaging with and advocating to the Union.

**Cook Islands:** Cook Islands' climate change and disaster risk management is firmly embedded in the Cook Islands' Sustainable Development Plan for 2011-2015. One of the eight 'priority areas' is dedicated to 'resilience.' The National Environment Strategic Action Framework (NESAF) includes a strategy dealing specifically with adaptation. It proposes a number of immediate, short-term and medium-term actions to strengthen capacity and resilience. If the new Joint National Action Plan is successful in facilitating greater coordination and cooperation, Cook Islands will be able to realize better gains through reduction of overlaps and more efficient use of national resources.

**Maldives:** In Maldives, all councils are mandated by the Decentralization Act to develop a 5-year development plan for relevant island, atoll or city councils with community participation. This offers potential for women's development committees, NGOs and community groups to provide their inputs and recommendations in the planning process. Councils are then mandated to prepare their budgets and work plan. This legal arrangement is an opportunity for DRR and CCA to be engaged in an established process at the local level.

**Fiji:** In Fiji, the People's Charter for Change, Peace and Progress outlines the need for Fiji to be environmentally sustainable. Fiji's Strategic Development Plan (SDP) 2007-2011 recognized the need to develop response plans and early warning systems for floods and other natural hazards. It also urged the mainstreaming of disaster risk reduction into sectoral development plans, policies and programmes, noting that this is crucial for sustainable development and community resilience. A new Climate Change Policy has been released in October 2011. This is expected to provide a greater level of guidance to organizations. There is more effective integration at the community level through the use of tools such as the Vulnerability and Capacity Assessment (VCA). Fiji is in the process of developing a Joint national Action Plan (JNAP) for DRR and CCA.

**Iran:** Iran had allocated 5% of the annual public budget for Disaster Management. Of this, 2% has been allocated for risk reduction and prevention projects. Lao PDR disaster risk reduction has been integrated into the current 7th National Social Economic Development Plan for 2011-2015 to ensure that every step of the development and investment process is protected against disasters and prevent creation of new hazards .

**Philippines:** Philippines has a law called The Disaster Risk Reduction and Management law which provides an allocation of no less than 5% for DRRM in all Local Government Units.

**Pakistan:** Pakistan has allocated 10 million USD as a standalone DRR investment to be used for DRR institutions, risk assessments and early warning systems. Samoa National Platform for DRM comprises of 51 members representing a broad cross-section of government ministries and agencies, private sector, development partners, academia and civil society organizations. Vietnam's National Committee on Climate Change (NCCC) was established in early 2012 to assist the Government in devising immediate and long-term action plans, programs and strategies to cope with climate change and enhancing inter-sectoral coordination and planning.

## **VI. Conclusion**

Around the world, climate change and natural disasters have increasingly been the leading cause of loss to property and lives. Across all nations and communities, it has been observed that the poor tribals, minorities and casual labourers are more vulnerable to disasters than the rich. The loss of livelihood and shelter sets these vulnerable communities back by decades. Disaster risk perception and risk behaviour is directly linked to the vulnerability of the communities. The unsafe conditions predispose the vulnerable population and property to disaster risk. Hence, it is imperative for countries to adopt the HYOF0 framework. The role of the government is to draw the linkages between DRR & CCA and have in place an effective disaster management plan of action. It becomes imperative to embed DRR/CCA in existing local development procedures. Local bodies can foster maximum flexibility and responsiveness in order to respond to emerging situations and opportunities as they arise.

As DRR has strong linkages and interconnectedness with several sectors such as infrastructure, construction, irrigation, agriculture, education and health, there is need to strengthen the execution and coordination to achieve the desired DRR outcomes as expressed in the HFA.

The HFA indicates that existence of dedicated institutions and supportive legislation and policies for DRR does not guarantee DRR integrated plans and implementation outcomes within the desired time frame. Countries have emphasized the need for more concerted efforts focusing on vertical (between different nations and across the local levels) and lateral (across the development sectors) integration. Low human technical capacities, weak progress in addressing gender and women's issues, and inadequate results in achieving social equity are the other drawbacks; in addition, equity in DRR practice remains a concern.

To address the problems and risks faced by the vulnerable population from disaster risks and hazards, increased political will is needed to support integration of DRR across sectors and the translation of DRR related legislation into action.

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## Section III

This section consists of three *case studies* which have been developed from the *We Care* project reports.



## AILA Cyclone: Paradigm shift in Disaster Risk Reduction<sup>16</sup>

*Abstract: Cyclone AILA occurred in Bangladesh and India in 2009. This case study is the outcome of Ms Ankita Gupta and Mr Ankit Pandey's 'We Care: Civic Engagement' internship with the All-India Disaster Management Institute (AIDMI), Ahmedabad in February 2013. The case study discusses the impact of the 2009 Aila cyclone on the people in Bangladesh and India. It further highlights the disaster response system deployed by the Indian government and NGOs to provide immediate relief. The case briefly takes stock of post-Aila measures taken by Government of India in collaboration with UNDP to mitigate the destructive effects of such cyclones in future and the challenges to rehabilitate the cyclone victims.*

### **Aila Cyclone: Bangladesh**

On May 25, 2009, a severe cyclonic storm (SCS) crossed West Bengal coast near Sagar Island in the afternoon between 13:30-14:30 Hrs. The cyclone, which began as a disturbance on May 21, 2009 in the Bay of Bengal, quickly strengthened to become a tropical cyclone with wind speeds of up to 120kmph. The cyclone made a landfall soon after, resulting in heavy rains, wind and an enormous surge of sea water that pushed inland causing damage to hundreds of thousands of homes in Bangladesh, India and Myanmar. The sustained wind speed of the Cyclone Aila was about 65-75 mph and thus, it is defined as a category-1 cyclone (74 mph is the lowest threshold for a Cat-1 hurricane). Even though Aila was a weak category cyclone by the definition, its economic cost outweighs the impact of super cyclone 'Sidr'. It also brought long-term suffering for the people in the coastal region along the Bay of Bengal.

On receiving warnings about an approaching tropical cyclone, in Bhola district of Bangladesh, an estimated 5,00,000 people were evacuated to higher areas and shelters. Tourists were advised to stay in their hotels due to shortage of time for preparation. In Bangladesh, the death toll was recorded at 176. The worst hit areas were the districts of Khulna and Satkhira. Thousands were marooned in the coastal area with lack of basic amenities like water, food and medicines.

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<sup>16</sup> Ms Ankita Gupta and Mr Ankit Pandey, MBA Batch 2012-2014. The students were placed as interns in AIDMI, Ahmedabad for the 'We Care: Civic Engagement' internship between February 4-23, 2013.

## **Cyclone Warning**

The Joint Typhoon Warning Centre<sup>17</sup> responsible for issuing tropical cyclone warnings in the North West Pacific Ocean, South Pacific Ocean and Indian Ocean for United States Department of Defence interests, reported a tropical disturbance at about 950 Km to the south of Kolkata that had developed within the southwest monsoon on May 21, 2009(JTWC, 2009).The JTWC is a joint US Navy and US Air Force task force. On May 22, 2009, the disturbance developed further with a Tropical Cyclone Formation Alert being issued early the next day by the JTWC as the low level circulation centre had become stronger and more defined. Later that morning, Regional Specialised Meteorological Centre (RSMC), New Delhi, designated the disturbance as Depression BOB 02 (Depression Bay Of Bengal 02). The Indian Meteorological Department has a standard process for issuing warnings about cyclones as depicted in Exhibit 1 in the Annexure.

During the day, Depression BOB02 continued to slowly intensify until early the next day when it was upgraded to a Deep Depression by RSMC New Delhi, and designated as Tropical Cyclone 02B by the JTWC.

## **Cyclone Impacts India**

Later that day, Regional Specialized Meteorological Centre (RSMC)<sup>18</sup>, New Delhi reported that the deep depression had intensified into a cyclonic storm and had been named as Aila whilst located about 350 kilometres (220 miles) to the southeast of Sagar Island. Aila became a severe cyclonic storm on May 25 and made landfall at its peak intensity.

Though the forecast from the Indian Meteorological Department (IMD) was available from May 22, Indian newspapers and TV news channels failed to give regular weather forecast which could have reached the masses and minimized loss of life and property. India's Press Information Bureau gave 'Cyclone warning for West Bengal and North Odisha coasts' only on May 25, 13:49 IST. Consequentially, the impact of the cyclone in India was far greater than in Bangladesh.

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<sup>17</sup>The JTWC is a joint US Navy and US Air Force task force located in Pearl Harbor, Hawaii. The JTWC provides support to the US Department of Defence for protection of military ships and other installations jointly operated with other countries around the world.

<sup>18</sup>A Regional Specialized Meteorological Centre is responsible for the distribution of information, advisories and warnings regarding the specific program they are a part of, agreed by consensus at the World Meteorological Organization as part of the World Weather Watch. India Meteorological Department (IMD) RSMC, New Delhi is responsible for tracking tropical cyclones within the North Indian Ocean.

Many districts in Odisha like Cuttack, Jagatsinghpur, Kendrapara, Bhadrak and Balasore were paralysed due to heavy rains and high-velocity wind. West Bengal experienced a severe storm accompanied with heavy rainfall. The death toll was estimated to be 117 and damage extended to hundreds of villages leading to destruction of crops and rendering vast stretches of land fallow in the Sundarban area.

Coastal Odisha was affected by heavy rains accompanied by high velocity wind. Low lying areas were inundated in coastal districts of Cuttack, Jagatsinghpur, Kendrapara, Bhadrak and Balasore following heavy rains.

The storm moved over the districts of North and South 24 Parganas, East Medinipur, Howrah, Hooghly, and Bardhaman to the west of Kolkata. Heavy rains were accompanied by winds of up to 120kmph, uprooting trees, causing road blockages, and severe damage to electricity and telephone cables.

Officials in India evacuated thousands of residents from coastal areas only hours ahead of the cyclone. In addition, several warning alerts were issued only a few hours before the cyclone hit Kolkata.

Though the main stakeholders were informed, the intensity of the cyclone was not predicted as precisely as it should have been. This resulted in the inhabitants not taking appropriate action to safeguard their livelihoods. In Odisha, around 400 huts were reported to have been damaged. In cyclone impacted parts of West Bengal, the daily livelihood of the people in the region was brought to a standstill with train and airport services being suspended. In the Sundarban area, hundreds of mud houses were reported to have been destroyed, and as many as 200 villages were heavily flooded due to breaking down of embankments (UNDP, 2009).

Local residents and other first responders to the disaster felt that the emergency warnings were given too late thus, leaving the people in the immediate vicinity with little to do other than save their families and evacuate the area.

If a better warning system would have been in place, it would have enabled the community to devise a better mechanism to cope with the after-effects and resort to risk transfer.

## Disaster Response: Key Agencies

Numerous organizations came together to offer immediate relief and aid the victims of the Aila cyclone. The humanitarian response was remarkable; this helped save many lives. (See Box 1)

### Box 1 Support: Key Agencies

<b>Ramakrishna Mission Lokashiksha Parishad</b>	Provided emergency supplies that included 2,000 water jerry cans, 8,00,000 halogen tablets, 3,134 family hygiene kits, 90,000 ORS packets, etc.
<b>Inter-Agency Group (IAG):</b>	The IAG Odisha and IAG West Bengal, as well as the humanitarian agencies were keeping a close watch on the track and impact of Cyclone Aila. The IAG West Bengal called for an emergency meeting for unified response on 26 May at 16:30 hrs in Kolkata.
<b>Save the Children</b>	'Save the Children' had begun dialogue with Sphere-Unified Response Strategy and Inter-Agency Group to monitor and evolve Joint Rapid Assessment from 26 May.
<b>UNDP</b>	Volunteers under the Disaster Risk Management Programme were deployed by the Government in the field in West Bengal to collect information and monitor the situation.
<b>UNICEF</b>	UNICEF worked in close contact with senior officials of Disaster Management Department, Government of West Bengal and National Disaster Relief Force, as well as with Indian Red Cross Society, West Bengal State Inter-agency group (IAG) partners, Ram Krishna Mission Lokshiksha Parishad (RKMLP) and Narendarpur. In all, 12 cluster organizations assessed the situation to enable planning for appropriate response and preparedness.  A multi-sectoral rapid assessment was launched by UNICEF and its partners in the most affected areas.

## Wake up Call: Government Response

Soon after Aila struck in May 2009, the Central Government formed a high profile task force to assess the situation and take measures to secure the coastal region from the onslaught of

cyclones. The task force submitted its report and upgraded the Hazard Profile Map of India within three months. After the report was submitted, the government decided to build embankments along 740km of the Sunderbans to save the villages on the coast. ARs 5,030-crore project was sanctioned (Roy, 2013). The Government of India formulated the National Cyclone Risk Mitigation Project (NCRMP) to be implemented in cyclone prone coastal States/Union Territories. The project was planned to be implemented in three phases as a Centrally Sponsored Scheme with 75% contribution by the Central Government and 25% contribution by the State Governments for the component consisting of structural and non-structural measures. In the first phase, with the support of the World Bank, the states of Andhra Pradesh and Odisha were scheduled to be covered at an estimated cost of Rs 1,496.71 crore. The project has a five-year timeline (2011-2015) with specifically designed objectives to upgrade cyclone forecasting, tracking and warning systems and capacity building in multi-hazard risk management. The project also aims to build disaster mitigation infrastructure like multi-purpose cyclone shelters and embankments. The deliverables for the project for the state of Odisha are depicted in Exhibit 2.

Following the impact of Cyclone Aila, the Government of India together with United Nations Development Programme (UNDP) launched a programme for Disaster Risk Reduction (DRR) with an outlay of \$20 million. At present, the DRR programme is being implemented in 26 states and 58 cities across the country. The programme has twofold objectives of Institutional Strengthening and Capacity Building for DRR and Urban Risk Reduction (URR). The states of Odisha and West Bengal have benefited from the activities and practices forming part of the programme. So far, the Odisha State Government has been able to organise state level awareness programmes, prepare model taluka level and village level disaster management plans, update district level plans and conduct mock drills at district as well as village level.

Apart from the above initiatives, the Government of India has also undertaken other projects for disaster risk mitigation. National Emergency Communication Plan is one such project which is currently in phase 2 of implementation. The project made provisions for providing VSATs for voice, data and video communication between National Emergency Operation Centre and NDMA.

### **Current Situation**

It was reported by The Telegraph on July 19, 2013 that from the promises made by the government post Cyclone Aila towards rehabilitation and mitigation efforts in West Bengal,

actual efforts have been extremely marginal. All that the affected villagers got from the administration was Rs 10,000 for the houses that were fully destroyed and Rs 2,500 for the partially-destroyed houses!

Barely 15 per cent of that work has been done. Gopalganj and Kaikhali were among the worst affected villages in the Sunderbans. With regard to construction of embankments, villagers cited the indifference of the state government as a reason for the stalled work on building the embankments. According to the district officials, the embankment problem to large extent is related to Bengal's larger issue of land acquisition. When the embankment work started in 2009, in some patches several claimants sprang up during land acquisition. In some cases, villagers lacked documents to prove ownership of the land and when they realised they would not get compensation, they chose not to give the plot. The state government, given its hands-off land policy, stalled work. Most houses, almost 70 percent made of mud and straw, were vulnerable to strong gusts of winds. Ramakrishna Mission carried out the major part of the rehabilitation work post Aila, such as installing taps, repairing roads, and building pucca houses.

Rebuilding in the wake of disaster is never easy, and the work has to be ongoing. However, the common man who has lost everything in the cyclone survives only on some hope that someday, his destiny will change and he will see better days in life. But when will this happen? Simultaneously one cannot but feel elated by Government of Odisha's efforts in handling the Phailin cyclone. The government's mass evacuations (in 2013, many more people were evacuated than in 1999) and an improved warning system has contributed to a much lower number of fatalities by Cyclone Phailin in 2013 compared to the cyclones 14 years ago (Cyclone Phailin approaches..., 2013). Odisha proved that to face natural calamities, there is a need for perfect coordination between the Centre, State, several government agencies, and trained personnel, apart from having the political will.

The cyclone has given way to the realisation of the long and slow process ahead in picking up the pieces. Just as the government was congratulating itself for saving lives, the 2013 storm now looks to have a larger agenda to attend - rehabilitating people. The cyclone has put people's lives back by at least 5-10 years, almost to 1999, for some.

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**Annexure 1**  
**Exhibit 1**  
**Warning Process**

1. Pre-cyclone watch: Issued to Cabinet Secretary and very Senior Officials indicating formation of a cyclonic disturbance –potential to intensify into a Tropical Cyclone and the coastal belt likely to be affected.
2. Cyclone Alert- Issued at least 48 hours in advance indicating expected adverse weather conditions.
3. Cyclone warning – Issued at least 24 hours in advance indicating latest position of Tropical Cyclone, intensity, time and point of landfall, storm surge height, type of damages expected and actions suggested.
4. Post-Landfall Outlook- Issued about 12 hours before landfall and till cyclone force winds prevail; District Collectors of interior districts besides the coastal areas are also informed.

Finally a De-Warning message is issued when the tropical cyclone weakens into depression stage.

The cyclone warning messages include storm location, intensity, movement and the expected damage. These warnings are disseminated through electronic media, radio, TV etc. The Indian Meteorological Department makes use of Satellite based Cyclone Warning Dissemination System (CWDS) for information relay in local languages as well as in Hindi and English.

Source: Indian Meteorological Department ([www.imd.gov.in](http://www.imd.gov.in))

**Exhibit 2**  
**Project Deliverables**

<b>Activities</b>	<b>Odisha</b>
Cyclone shelters	130 Nos.
Cyclone shelters for fishing communities	19 Nos.
Shelter-cum-godown	6 Nos.
Approach roads to proposed cyclone shelters	130 (150.35 Km)
Approach road to existing cyclone shelters	61 (112.8 Km)
Saline embankments	23 (157 Km)



## Disaster Management in Mauritius<sup>19</sup>

*Abstract: Mauritius is a small island nation prone to natural disasters. The country has got in place the institutional framework and standard operating procedures for Disaster management. This case study is the outcome of Mr. Saurabh Kundan's 'We Care: Civic Engagement' internship in Mauritius Red Cross Society (MRCS), Mauritius, scheduled in February 2013. The case study brings out the experience of the student during torrential rains as he accompanied the disaster response team and witnessed the post disaster operations and work carried out by various agencies. An attempt has been made by the case study to examine the disaster preparedness efforts undertaken by the Mauritius Government.*

### Introduction

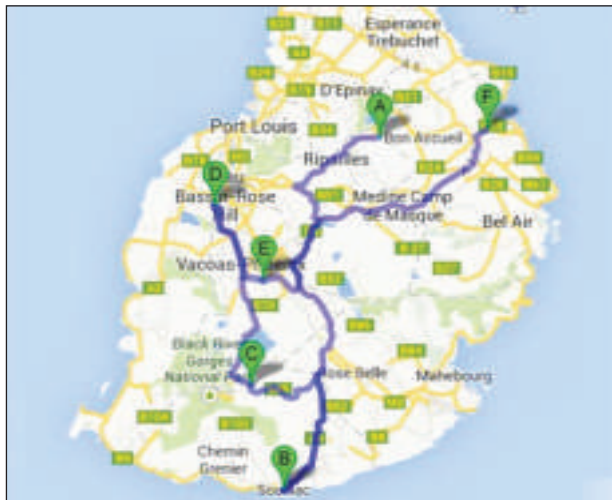
I was in the second week of the 'We Care Internship' at Mauritius Red Cross Society (MRCS) when the country experienced incessant rainfall for several days. The case study is the outcome of the internship at MRCS at Mauritius. The rains started on February 13, 2013 and continued till February 13, 2013 resulting in floods in some areas. The disaster caused economic losses of Mauritian Rs. 300 million (Business Mega, 2013). It is not uncommon for the island country to experience such long spells of rainfall in February but this time the floods that followed the downpour created havoc in the country.

At 9 am on February 13, 2013, I was getting ready to go to MRCS when the phone rang. It was my father calling to inform me that he was badly stuck in a long traffic jam on the way to his office. He added that some locations in and around the capital Port Louis, a busy commercial area, were deluged in water as the drainage system was burdened beyond capacity. He advised that I call up the people at MRCS and check if it was safe for me to leave for office. It turned out that the phone at the MRCS office was not reachable. Within the next few minutes I lost network on my mobile as well. I tuned into the radio hoping to find out what was happening. The newsreader announced that the torrential rainfall that Mauritius was experiencing since February 11 due to the formation of Cyclone Gino in the Indian Ocean had caused flooding in the low-lying areas of Mauritius (Refer to Exhibit 1). This had caused interruption in wireless networks, disruption in the daily economic activity and temporary displacement of some families. No loss of lives had been reported till then.

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<sup>19</sup> Mr. Saurabh Kundan, MBA Batch 2012-2014. He was placed as an intern with the Mauritius Red Cross Society, Mauritius for the We Care: Civic Engagement internship between February 4-23, 2013.

**Exhibit 1  
The Worst Affected Areas**



Source: Google Maps

	Region	Rainfall in mm
A	N. Decouverte	193.2
B	Souillac	140.2
C	Grand Bassin	139.6
D	Plaisance	133.9
E	Trou-aux-Cerfs	122.4
F	Belle Mare	100.4

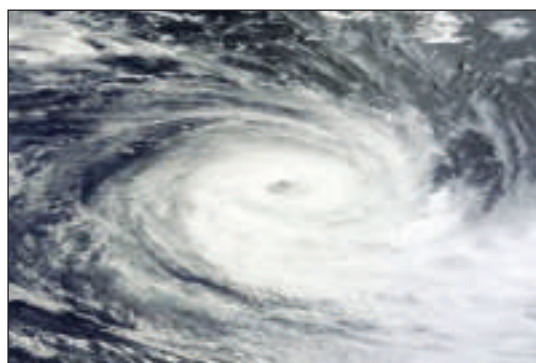
Source: Independent Daily on 14 February 2013

**Cyclone Gino**

Cyclones normally affect Mauritius between November and April. On February 11, a tropical storm that developed from a low pressure system began to form over the southern Indian Ocean named Gino (Nasa Observatory, n.d.). On February 12, at 1500 UTC<sup>20</sup>, the storm's maximum sustained winds was 75 knots (86.3 mph/138.9 kph) making the storm a category one hurricane. At that time, Gino was centred near 17.1 south latitude and 79.5 east longitude, about 700 nautical miles (805.5 miles/1,296 km) southeast of Diego Garcia.

The Moderate Resolution Imaging Spectroradiometer (MODIS) on NASA's Terra satellite captured this natural-colour image of Gino on February 13, 2013. At the time MODIS took the picture shown below. Gino had both the spiral shape characteristic of strong storms and a well defined eye (Nasa Observatory, n.d).

**Cyclone Gino**



Source: NASA image courtesy Jeff Schmaltz, LANCE MODIS Rapid Response.

<sup>20</sup> UTC means Coordinated Universal Time.

On February 13, 2013, Mauritius had remained under torrential rain warning from 6 am to 4 pm. At 4 pm, the Meteorological Services removed the warning adding that thunder showers will persist.

### **Impact of the Disaster**

Fortunately the wireless network was restored at 10 am and I was able to speak to Mr. Pervez Jaufforally, my mentor at MRCS. He updated me on the situation. Pervez said, *“Some low-lying areas of Mauritius have been badly affected. Several families have been displaced. The economic activity is at a standstill. The rescue operation has been on since morning and the National Disaster Response Team (NDRT) has deployed its manpower and resources to augment the rescue efforts by the National Disaster Operation Center Committee (NDOCC). We are providing first aid services, ambulance services and managing the community centres where displaced people have temporarily taken shelter. It is advisable to stay indoors till the MET department lifts the warning. We are in touch with them and they believe the warning could be removed this evening.”* He assured me that he would be able to take me along with one of the Branch Disaster Response Teams for a post-disaster assessment as they were planning to conduct the same the next day.

### **Government Intervention**

On February 13, 2013, in response to the flooding, the National Disaster and Operation Center (NDOCC) of Mauritius called for a meeting of all its representatives and decided on a plan of action. All the concerned agencies like police were directed to reach out to the people who were in distress. To speed up support and action, NDOCC dispatched a list to MRCS with the requisite support needed from MRCS. NDOCC requested MRCS to manage community centres and distribute food packs and other immediate aid.

### **About MRCS**

MRCS is officially recognized by the Government of Mauritius as 'an independent and autonomous voluntary relief organization, auxiliary to the public authorities'. It acts, in all circumstances, in accordance with the Fundamental Principles of the Movement. Its goal is 'to prevent and alleviate suffering impartially without discrimination as to nationality, race, sex, class, religion or political opinions'. The MRCS has 20 staff members and approximately 400-500 volunteers scattered across four branches in Mauritius, one in Rodrigues (a separate island of

the Mauritian sovereign) and a Youth Section. The volunteers are trained in certain skills and form the various disaster response teams (Refer to Exhibit 2).

**Exhibit 2**  
**The Disaster Response Teams**

Team	Skills
Branch Disaster Response Teams (5)	1. Communications
National Disaster Response Team (1)	2. Telecommunications
Regional Disaster Response Team <sup>21</sup> (1)	3. Health
	4. Water and Sanitation
	5. Logistics

MRCs, being an active member of the NDOCC, plays an important role in supporting the authority during calamity for first aid, ambulance service, managing emergency community shelters and providing psychosocial support to victims. In the past, MRCs has collaborated with the local government and the Mauritius Police Force to conduct Tsunami evacuation simulation exercise at a regional level.

### **The Post Disaster Assessment**

On February 14, 2013, the floods had finally subsided and I visited the affected areas with the South Branch Disaster Response Team (BDRT). See photograph below.

In the post disaster operation the objective was to locate affected people in the south region, identify their problems and provide emergency relief.

First, we visited the Savanne District Council to get an update from the officials about the south region. We were informed that all the affected people who had taken shelter at the Gris Community Centre (Souillac area) had moved back to their respective residences once the situation had eased. We headed to that Community Centre to get an update from the warden. She informed us that most families had vacated the centre after the Ministry of Social Security announced around 6 am that it was safe to return to their houses. Normal life had been restored for most families but one of the families whose home had been severely damaged by the floods

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<sup>21</sup>The regional disaster response team has members from Red Cross Societies of different nations in the region like Mauritius, Madagascar and so on. And gets activated in case of a 'regional' level disaster.

was still taking shelter in a nearby mosque. A visit to the home along with the family members revealed the extent of damage to the property and personal belongings of the family. Our team identified that the location of the house was very prone to flooding. It was built in a low-lying area in the middle of what seemed to be a now-dry natural waterway. On February 13, 2013, the powerful flood had breached the concrete wall built to protect the low-lying area and the house was filled with water up to about 2 feet (Refer to Photo below).

### **The Extent of Damage**



After assessing the situation, it was decided that the South branch would provide the family with two mattresses, food for at least two days, and clothes and other school items for the two children. It was further recommended that the concerned government authorities must take care of cleaning the yard of the house and there must be a reassessment of the safety of construction site of the house by the relevant authority.

MRCs conducted a post disaster assessment and submitted recommendations to concerned public authorities for improvement in disaster preparedness.

### **Post Disaster Meeting**



On February 14, 2013, the Ministry of Social Security intervened and took the responsibility of supporting all affected families and providing them financial support.

### **Disaster Preparedness Efforts**

In the context of the recurring cyclones, the Mauritius government as well as the civil society organizations work in perfect synergy to reduce the impact of the disaster. The Mauritius Meteorological Services maintains a 24/7 watch for all hazards likely to affect Mauritius. The Meteorological Services has a well-understood cyclone warning system together with an ongoing outreach (public awareness) and education program. A torrential rain warning system has been in existence since the mid-eighties.

Mauritius Interim National progress report on the implementation of the Hyogo Framework for Action (2011-2013), reports that the Meteorological Services takes lead in creating awareness and educating the public at large. Talks and lectures are delivered for both primary and secondary schoolchildren. Communication to the general public is also done in collaboration with the Mauritius Broadcasting Corporation, the private radios, the Mauritius Police Force, internet and call centres.

Given that Mauritius has a long experience in dealing with natural hazards, the country has highly elaborate disaster risk reduction and mitigation measures. The institutional framework is well established at all levels and is very effective. Various regulations exist at the national and local levels together with elaborate standard operating procedures (SOP). Contingency Plans and Standard Operations Procedures exist for hazards such as cyclones, heavy rains (torrential), landslides, tsunamis, high waves, oil spill and a couple of others. To further strengthen the existing institutions, a National Disaster and Operations Coordination Centre has been set up to coordinate activities during an emergency or crisis situation and post-disaster recovery.

In the event of a cyclone threat, coast guards and coastal fisheries officers patrol the coastal zone; the Police and the Special Mobile Force (a para-civil defence force) patrol the towns and villages and shopping malls. Building codes have been defined and there are general preparedness actions that are required by the proprietors and municipal or district council authorities, the Central Electric Company and the Water Authorities.

The Climate Change Division at the Ministry of Environment is responsible for the implementation of adaptation and mitigation programmes. The Maurice Ile Durable project has



defined the pathways for the integration of climate change policies in national development plans. All Municipal and District Councils meet individually before the beginning of the cyclone season to review their SOP, to take note of the gaps and inadequacies of the previous cyclone season and to ensure the preparedness status of all partners concerned.

Cleaning of drainage systems, miscellaneous repair work and check of overall infrastructure and logistics are completed prior to the start of the cyclone season. (National Assessment Report 2010).Municipal Council and Districts Councils meet twice a year to review their preparedness plan in the event of a national disaster or emergency situation.

NGOs like MRCS, *Association pour le Développement Durable* are actively involved in creating island-wide public awareness on the risk of tsunami waves reaching the shores of Mauritius and Rodrigues. There is a constant effort made to educate the public through display of posters and distribution of brochures and stickers.

### **Challenges Ahead**

The Mauritius interim progress report on the implementation of the Hyogo Framework for Action (2011-2013) reveals that though building a disaster-resilient nation is a high priority on the Mauritius government's agenda, there exists several constraints. The country lacks financial resources; as an island state there is limited available space in the event of the need for relocation; continuous capacity building of personnel and renewing existing equipment with new technology also pose challenges. Although the country has well-defined regulatory provisions for managing disaster risk, enforcement is still a challenge because of the absence of a legal framework (National Progress Report, 2013).

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## Social Inclusion: Case Study of Tata Power<sup>22</sup>

*Abstract: Tata Power is India's largest private sector power company. The business model of the company has incorporated sustainability and social inclusion. Accordingly, the company carries out its inclusion activities in all its locations across India. The present case study is the outcome of Mr. Janak Lotwala's 'We Care: Civic Engagement' internship with Tata Power in February 2013. The case study looks at Tata Power's initiatives at Mulshi Taluka for vocational training for economic empowerment and rural electrification through solar energy based home lighting systems.*

### Introduction

Tata Power is India's largest integrated global<sup>23</sup> power company which has presence in segments of the power sector through fuel and logistics, generation, transmission, distribution and trading. Tata Power has a turnover of Rs. 33,025 crore and a profit after tax of Rs.1024 crore. Tata Power's journey over the last nine decades has been a fascinating saga of pioneering initiatives and responsible business practices that have minimal impact on the environment and initiating various socioeconomic changes in the community.

### Corporate Social Responsibility

Sustainability has been a vital component of Tata Power. Being part of the Tata group, it constantly strives to achieve social inclusion in its business model. As part of this thought process, it has established a Community Relations (CR) department which works towards community development. Four areas of sustainable growth for which the CR department works are 1. care of environment, 2. care of community, 3. care of customers and partners, and 4. care for their people. (Tata Power Sustainability Model, 2013)

The CR department of Tata Power works in five states of India covering 392 villages, impacting approximately 0.4 million lives. The company has developed CSR activities in five thrust areas which include primary education, health, livelihood, infrastructure, and inclusive growth. The path breaking initiatives of the company are in the area of connecting off-grid villages with

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<sup>22</sup> Mr. Janak Lotwala, MBA Batch, 2012-2014. He was placed as an intern with Tata Power Mulshi Taluka, Pune for the 'We Care: Civic Engagement' internship between February 4-23, 2013.

<sup>23</sup> It has international presence in Indonesia, South Africa, Singapore, Bhutan and so on, either through well-established supply of coal, geo-thermal projects and other engagement.

access to solar energy and facilitating drinking water solutions in remote villages in Gujarat, Maharashtra, Jharkhand and Odisha. More than 2,800 empowered women members developed cumulative savings of more than Rs 7 million (CSR Identity, 2013)

Tata Power has carried out several social initiatives at Mulshi Taluka in Pune.

### **About Mulshi**

Mulshi Taluka is located in Pune district. As per the 2011 census, the total population of the Taluka is 9,429,408. The literacy rate is estimated to be 86.15% with male literacy of 90.84% and female literacy of 81.05%. Gender ratio is 915 females to 1000 males. Around 80% of the population is dependent on agriculture for livelihood (Pune District Census, 2011).

The 'Community Relations' (CR) department of Tata Power carries out a couple of social initiatives in 52 villages and catchment areas, which cover a total population of 12,343. From these, 29% belong to economically and socially backward classes and have dependence on varied activities for their livelihood. (Refer to Exhibit 1 in Annexure)

Tata Power has taken several steps in the region to achieve social inclusion through creation of opportunities that increase the employability of the population, adoption of rural electrification through renewable energy, community development measures and education.

These initiatives provide assistance to local communities in self-sustaining livelihood and reduce dependencies solely on agriculture for income. A large population is also dependent on Tata Power for employment and hence, these initiatives target at developing individuals and increasing employability. This case study makes an attempt to capture the contribution made by Tata Power in the area of increasing the employability skills and infrastructure at Mulshi Taluka, Pune district.

### **Increasing Employability**

To address the issue of economic empowerment of the youth, the company felt that it should engage them in suitable vocational training activities. As the local students were facing difficulty in accessing quality education and had to travel long distance due to the village being in a remote area, Tata Power, in collaboration with Mulshi Dharan Vibhag Shikshan Mandal, set up 'Industrial Training Institute' (ITI) from the first week of September 2011.

The Institute was set up with an objective to upgrade the quality of education for the locals and youth residing in the surrounding areas. ITI's main focus was to provide quality technical education and impart industrial knowledge to the local youth at an affordable cost.

Under the collaboration, the infrastructure facility for starting the ITI was created by Tata Power which included the machinery and tools required for various trades.

ITI follows the norms and guidelines laid down by National Council for Vocational Training (NCVT). Mr. Mahesh Paranjpe, Head-Hydro stations, Tata Power said, *"We at Tata Power are committed to providing better quality of life to the people around Mulshi and Maval catchment areas. The setting up of ITI is a step towards attaining this objective. This Institute will consist of 5 trades in the first phase, which have been selected based on the market needs for employment and the skills available with the local students. We strongly believe our efforts will benefit the local population and help them enhance their employability and leverage opportunities in the nearby industries after completion of the training."* (Energy Trend, 2011)

Currently the ITI offers courses in welding, motor mechanic, electronic, electrical and fitting. (Refer to Exhibit 2 in the Annexure).

By 2013, a total of 89 students passed out of the institute. After completing their course, the students are absorbed by the local SMEs in the vicinity of Mulshi, industrial areas of Pune and the Tata Power plants. A few students also choose to be entrepreneurs themselves.

Interactions with Mr. Mahadev Gaikewad, alumni of the ITI revealed that prior to doing a technical course at ITI, his survival depended mostly on farming. His income was very meagre. He did a one-year course in welding and has now set up his micro enterprise and plans to expand his venture to adjoining areas. His income has now substantially increased to Rs. 8,000-9,000 per month.

The institute is exploring possibilities of increasing the number of enrolments and thereby extending the benefits to an even larger section of youth in the Mulshi and Maval regions.

### **Rural Electrification**

Households in Mulshi are dependent on oil and kerosene lamps for lighting, which cause pollution and are harmful. To provide renewable and clean energy to households in Mulshi, Tata

Power initiated Project 'Suryaprakash'. Under this project, villagers from Limbarvadi and Bhadaskonda of the Mulshi region could avail the benefit of 'Home lighting System'. These villages comprise of the most vulnerable as they are remotely located and have been without electricity until now. The project is one of the initiatives to facilitate the implementation of NABARD scheme of solar energy based home lighting system (HLS). The project is being backed by the technological support of Tata BP Solar, a Tata Power group company.

"Project Suryaprakash" has been created with an aim to empower the existing network of Self Help Groups (SHGs) in the process of creating awareness and availing solar energy based home lighting systems (HLS) for communities. As the existing network of SHG comprises mostly women, the project has been designed to empower women folk. Training programs have been implemented for the beneficiaries and the trainees, mostly women, who would assist the Tata BP Solar team in the installation.

The uniqueness of this project is that the entire funding, training, operations and maintenance is being done by the villagers themselves and TPCDT has only been a facilitator by tying up with NABARD for government subsidy and banks for loans. Hence, TPCDT has developed a model whereby the SHG will be running the scheme, employing two persons and will be responsible for repayment of loans. A large number of communities in these villages fall in Below Poverty Line (BPL) category; hence, the project will be financially assisting every household by contributing a small token amount apart from the government subsidy. (Tata Power press release, 2012)

Total subsidized cost of the setup was Rs. 10,500. Households were also provided the facility to avail loans of Rs. 7,600 from Bank of Maharashtra.

Mr. S. Padmanabhan, Chairman, TPCDT and Executive Director-Operations, said, *"We are happy to contribute to the rural electrification of the country initiative by providing electricity to these villages. This year, Project Suryaprakash aims to light up 1,000 households of various communities in Maharashtra. We look forward to the support of various stakeholders which will be instrumental in fulfilling the lighting requirements of the targeted number of households."*

Shri Bhau Margade, Deputy Sarpanch, Limbarvadi Village, said, *"We are thrilled and everyone is waiting for the day when we will get the connection. We have been living without electricity since ages and the Home Lighting Systems (HLS) will give a new zeal to our life. We sincerely thank TPCDT for this wonderful gift."* Jaibai and Babu Narayan Margade, beneficiaries of the 'Suryaprakash', revealed that without solar electrification, they were dependent on oil lamps

for lighting. But after solar electrification in their house under the concept of Suryaprakash, there is no pollution or illness caused from traditional kerosene lamps, and children can study in the evening after sunset. (See photograph below)

**Janak with Jaibai & Babu Narayan**



**Bottom up Approach**

*ShriJanardhan Gore, Deputy Sarpanch, Bhadaskonda Village said, "We were so used to darkness in our life that we rarely hoped to get out of it. We are thankful to TPCDT that they have selected us as the first village for their project."*

The project also includes generating employment for the community. The vision of 'Project Suryaprakash' is in line with National policies like Jawaharlal Nehru National Solar Mission (JNNSM), which aims to create the necessary access to energy for the BPL and remotely located communities.

By the end of May 2012, 31 households in and around Limerwadi availed the benefit of this scheme. Besides implementing this program at the household level, Tata Power has also installed solar street lights in tribal villages impacting 70 families.



Tata Power identifies villages which are in the vicinity of the hydro electricity power station as “Key communities” in the hydro area. These are the villages which have been affected by the construction of dams and hydro-electric production. These villages show variations in terms of income levels, standard of living, the state of development and even the level of aspirations among the villagers. This makes it very difficult to cater to all the villages through the single uniform program. Hence, there are different activities like tailoring classes for women, environmental awareness, eco restoration and so on. Cultivating a sense of ownership among the local communities was a major challenge, as it required a complete transformation in villagers' behaviour and attitudes. The villagers were exposed to the world with the help of media and television, while their ability to adapt to change was slow: they had a lot of aspirations and expectations from the company. It was in this context that the CR department felt the need to create a sense of ownership among the local population of Mulshi about the initiatives they carry out for social inclusion. As a step towards this, 'Village Development Committees' came into existence in August 2011. The committee comprises of sarpanch and deputy sarpanch from the represented village and CR department representatives from Tata Power. (See photograph below)

#### **Village Development Committee Meeting**



Every slated VDC identifies a problem persisting in the village. It acts as a medium to communicate issues, prevent escalation of issues into crisis and is a channel to mobilize funds for the village. This has increased the visibility of Tata Power's inclusion agenda in the locality. The first VDC was established in Verne village. As on 2013, under VDC, five gram

panchayats are covered, impacting 17 villages. Representatives of VDC from villages submit issues faced by their villages to Tata Power. Tata Power then assesses the issues which require immediate attention and takes action to address that issue.

### **Way Forward**

The story of Tata Power surely indicates the fact that when a corporation acts beyond the narrow areas of self-benefit and works for a larger, socially-beneficial cause, it falls in the realm of CSR. This helps the corporate/brand in two important ways — first, the innate value-system that gets espoused by the social action helps build 'organizational culture', and second, CSR showcases any organization's positive intention, an essential ingredient in building organic trust for it.

Every organization wants to impact the world that influences it. In order to determine how it should do this, it has to decide on the following factors: internalities (factors which it thinks it is responsible for) and externalities (those which are outside its sphere of responsibility). This boundary of responsibility-acceptance is arrived at by balancing the intent with the ability of the organization and becomes a direct measure of the organization's integration (on human, cultural, emotional and physical fronts) with its external world. As organizations expand to include more external aspects creating a progressively larger responsibility circle, they become increasingly relevant to their ecosystem. However, in the context of the latest development which mandates companies in India to allocate minimum 2 percent of their profits to CSR in areas stipulated in the New Companies Act 2013 and Schedule VII of the Act, the company executives are wondering if they should align their activities as per the Act or should they go beyond the purview of the Act.

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**Annexure  
Exhibit 1  
Mulshi Demographics**

Population Coverage(52 Villages-Catchment Area)						
Total	Male	Female	SC	ST	VJNT/OBC	Others
12343	6348	5995	1108	1740	760	8735

Source: Census Report 2011

**Exhibit 2  
ITI Course breakup**

	Ist year	II Year
Motor Mechanic	21	16
Electronic	21	16
Electrical	21	16
Fitter	21	16
Welding	21	16

Source: Tata Power Mulshi Internal Document



## Epilogue

Economic growth is meaningless without redistribution of its benefits to the underprivileged. Wealth and income inequities magnify the challenge of creating overall prosperity in several ways. Hence there is strong advocacy of promoting social equity. Social equity implies fair access to livelihood, education, and resources; full participation in the political and cultural life of the community; and self-determination in meeting fundamental needs.

Management education has a vital role to play in shaping the alternate thinking to balance business growth and social cohesion. The new development paradigm based on promoting social equity demands that budding managers need to develop appropriate social and ethical values to honour the social contract between business and society.

In consistency with NMIMS's vision of developing socially sensitive managers, the School of Business Management institutionalized *We Care* Civic Engagement internship as a compulsory component of the MBA programme. The School believes that it is important to rejuvenate and intellectually inspire MBA students to develop an ability to acquire knowledge of public issues, espouse civic values, demonstrate cultural awareness and show responsibility toward society rather than being self centered and participate in some form of social action. As a School we believe that we need to transcend from merely training future managers to cater to the needs of the markets, to enabling them to understand the needs of the society in which the markets operate.

Our experience in executing *We Care* internship shows that engaged scholarship in civic engagement is an ongoing process which requires strong institutional backing, mentoring support and integration with the academic curriculum.

Our experience shows that training through '*We Care*' has facilitated transfer of education of democratic values, ethical standards, social responsibility and development of civic competencies. Engaged scholarship in civic engagement facilitates development of empathy, social action and knowledge which advances social innovation. For instance students' placed with rural development agency were able to examine the social capital of rural communities, their decision making, and their world view. They could understand the importance of using NGO network to develop the distribution strategy for FMCG companies. Similarly finance students could calculate returns on investment, performance ratios and other parameters to evaluate the financial health of the organization. On the whole irrespective of the specialization

the students were able to gauge social as well as environmental risks to business. Students are now able to understand that economic growth can be accelerated if we can develop inclusive approaches.

The learning experience gained through *We Care* has facilitated students to understand the potentials and impact of developing hybrid business models, innovative solutions and the validity of designing socially inclusive approaches. The articles and case studies presented in this publication are indicative of the learning that has taken place.

### **About the Jasani Center for Social Entrepreneurship and Sustainability Management**

The Jasani Center for Social Entrepreneurship and Sustainability Management, NMIMS, has been established with deep respect for talent / passion and dedication of the countless individuals who have devoted their lives to the working for the common good. The center blends social concern with professional response through an integrated approach that combines research and consultancy, teaching and field action. Its interventions include contributions to the professional development of the social sector, capacity building for the resource poor and entrepreneurship development. The center supports a variety of curricular, extracurricular and career programs to provide MBA students as well as corporate executives with the tools and opportunities to engage effectively with the social sector. The center offers a uniquely architected MBA programme in Social Entrepreneurship which aims at developing a new generation of change makers/leaders who can create global social impact by combining passion of a social mission along with a business-like discipline, innovation, and determination.

As a catalyst and innovator, the center's mission is to create a new generation of business leaders and social entrepreneurs who are knowledgeable about and are committed to create a sustainable society. The center's objectives serve as a bridge between academia, the corporate world and the civil society organizations. The research, as well as the teaching strengths combined with the experiential learning approach and guiding principles of the center, connect sustainability focused knowledge and research to students, businesses and the civil society organizations. The center has increasingly been involved in research and providing consultancy in areas of management of social enterprises, CSR, micro-enterprise management, disaster management, impact assessment and conducting social audits.

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