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Editorial

The nation is plunged in economic chaos in the wake of sudden demonetization. Banks and post offices are stretched to the limit with teeming masses looking to exchange their currency and withdraw fresh ones. As more and more people go cashless it is obvious that the country is not fully geared – yet – for this transition. This is because most cash transactions occur in the shape of small exchanges in India. Add to that, quite a few people in the country – especially in the lower bracket – don't have a bank account or access to the internet or PoS terminals to facilitate cashless payments.

All these problems notwithstanding, a certain fact cannot be overlooked- the virtual world is fast taking over in the market space. In a rapidly globalizing world, virtual reality has come to be acknowledged as the reality of today. What is more, the virtual world is also enticing the rural population into its consumerist ambit. An article by IRMA's alumna Bhavi Patel entitled "The emergence of Parispur and Rioganj" is, therefore, most timely.

While on the subject of money, it is important to invest it wisely given the uncertain economic climate that we live in. Do read "Points to Ponder" by Jyoti Prakash, an IRMA alumnus. His article provides some great insights with regard to investments and the criteria to take into consideration prior to making them.

We have always regarded our alumnae with awe and admiration considering the good work they have been carrying on ever since the first batch of IRMA's graduates went out into the world keeping the IRMA flag flying. When one of our faculty members met up with an alumnus conducting a stupendous project with female rag-pickers of Ahmedabad it resulted in a stirring, heartfelt interview-based article. One can only laud the efforts of such selfless unsung heroes whose chief motivation in life is the betterment of others.

Our PRM participants, in the meantime, continue to wield their pen (or computer mouse in the contemporary context) creatively. An article entitled "Matters of state" by Vrundavan Bhatt of PRM 36 is worth a read, more so since it is an outcome of a village field visit. Learning about the political climate as it exists at the grassroots level was quite an eye-opener for the student. This is one of the reasons the village field component is much sought in the IRMA curriculum.

With the rurscape undergoing changes road connectivity has become paramount. Prof. Anand Venkatesh's article on this issue is most timely and relevant.

Other features like Showcase and Pelicula will (hopefully) continue to regale our readers, not to mention Prof. Paresh Bhatt's celestial poetry in Hindi and the humour infused column, The Last Word. This time the column has been penned by IRMA's former Director, Prof. Jeemol Unni who takes a tongue-in-cheek look at Indian wear – especially the salwar kameez – and its place in a globalized world.

I look forward to your continued support and good wishes and thank you for the same.

Happy reading!
Indrani Talukdar

The emergence of Parispur and Rioganj

The virtual world is glamorizing not only the urban space but also pushing the rural denizens to behave in more contemporary ways



Globalization is a fever that is fast catching. It is not only permeating Tier II and Tier III cities but also villages. This realization dawned on me while watching *Masterchef Australia Season 8*, my favourite TV show, and snacking off a Mac-and-cheese meal ordered through an e-tailer app over my phone. I'll make it more explicit: the realization hit me while watching the new 'Citizens of Fashion' campaign from Amazon Fashion. I found myself singing "Kamlapur ko tum bana do Paris, Parispur" non-stop; the jingle refused to go out of my head with "Parispur" buzzing like a leitmotif.

The following day I watched the advertisement carefully in the middle of my all time favourite *Masterchef Australia*. Trying to unravel its message I finally understood what the ad was trying to convey: that Tier II and Tier

III denizens are becoming fashionable and taking to international brands. Coming to grips with the ad's message my mind drifted to the days spent at IRMA as a student. What about the villages, I found myself asking. Had anything changed in the rural setup?

As anyone acquainted with IRMA is aware, one of the sterling components of the Institute's PRM curriculum is its village fieldwork segment.

I recalled the times I had spent in villages during my induction, field work, and now-defunct OTS segment during my life at IRMA. I had spent much time in a village called Dhelana in Palanpur district as well as in Abhload in Dahod, Tunda-Wandh in Kutch and Kawant in Vadodara. While all these villages belong to one state – Gujarat – they are vastly different from one another.



In today's times, fashion belongs to everyone be it someone in Paris, Mumbai, or Anand. Fans of Skechers shoes, for instance, are unlikely to find them in any store of Anand. They can, however, go to the Jabong site and make their purchases right away. The more price conscious buyers can check the price tag each day.

Memories took me back to Dhelana, which is a village divided by communities— even their milk cooperatives are separate. Yet the amount of butter generated here is nothing short of phenomenal. In this village of huge farmlands, abundant livestock, and flowing rivers of ghee I remember having seen quite a few young girls in jeans and tees. Young *bahus* in some households were wearing salwar kameezes minus the *pallu* on the head.

When I visited Abhload, one of the most beautiful villages in the state, it had just one *pukka* washroom at the time. Weapons and armoury dominated households in this largely tribal village that was so picturesque with its corn fields and eye-catching lake that it merited a song sequence in a Yash Chopra movie. The women, I noticed, were in saris, men in dhotis and kediya mostly, and some in trousers and shirts. The youth expressed different sartorial preferences, however, with young men taking to denims and tees and women salwar kameezes and ghaghras.

I witnessed a similar trend in Tunda-Wandh and in remote Kawant, a highly backward tribal village with fabulous roads dotted with farms with no hotels or restaurants in sight. Here, I saw most

women dressed in ghaghras while the men went about in trousers and shirts.

All this was five years ago, when e-tailer apps were relatively unheard of. One fact stood out clearly: men's fashion had modernized keeping pace with the times while female sartorial preferences were directly influenced by location per se.

I wonder if fashion in these villages has changed with higher internet penetration.

Having lived in Tier II and Tier III cities my entire life, I have seen quite a few households changing their wardrobes keeping pace with the times. But not everyone. Inside a mall in a city like Baroda one can spot women in shorts and skirts as well in saris with pallus drawn over their heads. I remember someone having observed that a mall is a place where the Mercedes owner and the driver shop under the same roof.

The story is not very different in the case of e-tailers, especially with regard to their app strategies. Easy accessibility of smartphones and mobile internet has made e-tailing apps equally popular and accessible. What is more, small shops in Tier II and Tier III cities have started selling over e-tailers. An article purchased at a street market in Mumbai's Hill Road may also be found



It is no exaggeration that apps have led to a kind of fashion revolution occurring in varying degrees of acceleration across location and gender parameters thanks to increased purchasing power. In today's times, fashion belongs to everyone be it someone in Paris, Mumbai, or Anand.

on Amazon at the same price perhaps (if bargaining didn't bring it down).

The Amazon commercial also portrays denizens Tier II or Tier III cities like Varanasi, Kamlapur, or Raiganj as fashion aspirants who are aware of international brands. Small wonder that international brands like Prada, Versace, Michael Kors, Gucci and Guess emerge in several *desi* avatars from these cities. Browse over to the

countless number of selling groups on Facebook and you will realize that the Emporio Armani loafers or Calvin Klein watch that someone in Delhi just bought one day ago has been purchased in its indigenous version by someone else in Anand. With e-tailing, however, the chances of originals being bought tend to go up. Visit the local office of Flipkart or Amazon in a Tier II or Tier III city and you will be staggered by the sheer volume of parcels flooding them.

While Amazon Fashion may be the fastest growing store in Amazon.in e-tailing is on the rise. Punit Soni who, until recently, was the Chief Product Officer at Flipkart having moved into Venture Capital lately, realized this in a hands on kind of way in 2015. During Flipkart's Big Billion Sale in October 2015 Soni would accompany Flipkart's



Globalization is changing fashion trends in villages

delivery boys transporting goods in and around Bengaluru. His visits took him to places where people were working without network coverage. Yet they still managed to get their parcels delivered. People residing in suburbs where delivery was impossible had parcels delivered to their offices since they were situated in more urbanized areas.

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Bata inside their small shop on Station Road, which now sports a jazzy look having gone multi-storied.

The average Indian consumer is turning truly global irrespective of location and origin. Accessing e-tailing apps is getting simpler with everybody owning a smartphone and a data connection to go with it. Underlying the success of these market ventures is a growing supply chain capability to these cities. Delivering products to smaller locations requires building of infrastructure or tapping into any existing networks to



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Fans of Skechers shoes, for instance, are unlikely to find them in any store of Anand. They can, however, go to the Jabong site and make their purchases right away. The more price conscious buyers can check the price tag each day with discounts changing frequently. As a kid, the only branded shoes that would be available in Anand would be

handle the volume. Quite a few luxury brands rely on India Post to deliver their products whereas others tie up with major courier brands that, in turn, join hands with local brands. Amazon and Flipkart have their own delivery services in place that tie up with local courier agencies to make the last mile reach possible.

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PRM 27

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The darkness of Pink

A movie that challenges the concept of the 'fast' Indian woman kicking up her heels and living the high life has been long overdue

A film that dares its viewer to look it in the eye is deceptively called *Pink*. Pink is a colour of prettiness, of gurgly baby cuteness. Yet *Pink* is neither cute nor pretty. Rather, it is a curt reminder of the way society – read Indian society – devalues femininity. When the police lands up in a “decent” South Delhi locality to arrest a young working woman living with two flat mates for “assaulting” a well-connected goon the buzz regarding “this is what to expect when girls live by themselves” says it all. No matter what happens, no matter whose fault it is, simply pin the blame on the fairer sex. So convenient.

Pink happens to be one of those movies that sit uneasily on the Indian (especially Indian male) psyche since it asks uncomfortable questions. Some

of them are: does wearing short or skimpy clothes make a woman an easy prey? And if she drinks or lights up a cigarette in public – or otherwise – does she deserve undesired attention or worse?

One of the things about *Pink* is its refreshing lack of moralizing and preachiness. It shows without telling. Telling too much, that is. The tautness of the script and clever direction keep the viewer glued to the seat from the first scene, from the opening credits in fact. Three young women are seen rushing home in a cab in a condition so disturbed that none are talking, only interacting in monosyllables. It isn't difficult to guess that these women had been out on a night of revelry that went horribly wrong. At the same



time, a group of men are rushing to a hospital swearing to high heavens. One of them has a bloody gash over his eye. What follows is a saga of unmitigated terror with the boys, rich and powerful with political backing (how else?), bent on "teaching the girls a lesson." The horrendous brand of male bullying that the women encounter is typical of cowards who dare not challenge their victims openly. The first half of the film is devoted to the nail-biting terror that the three women have to face, especially Minal (played by Tapasee Pannu) who is put through humiliation all because she had the temerity to take on her attacker. At no point does the script lose its pace even as it forces the audience to take a deep look into the

patriarchal mindset that feels entitled to label independent and thinking women as "loose" or characterless".

The second half is taken up by riveting court scenes at the end of which the

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aging defence lawyer played with aplomb by Amitabh Bachchan makes the point that "No, means 'no'. Nothing more nothing less." And that no one in society is entitled to make a mockery of woman's right

to preserve her dignity. Full marks to Ritesh Shah for such a brilliant script and director Aniruddha Roy Chowdhury for doing justice to it.

By: Nazar Dehalvi

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New Director Joins IRMA



IRMA has a new Director, Dr. RC Natarajan, also an alumnus of the Institute. Dr. Natarajan, who took charge on September 21, 2016, replaces Prof. Jeemol Unni who had been IRMA's Director from 2011 to 2016.

Dr. Natarajan has had a distinguished career having headed the TA Pai Management Institute (TAPMI), Manipal as its Director. He was, earlier, Professor (Marketing) and Associate Dean (Academics) at TAPMI, Professor of Marketing and Chair of Online

Education at IIM (Indore) where he won an award for being the Best Teacher of Marketing Management. He has, besides, held various positions of responsibility at AMUL (Andhra Pradesh), Dalmia (Dairy) Industries, and Tamilnadu Co-operative Milk Producers Federation Limited.

On the road to prosperity

The Pradhan Mantri Gram Sadak Yojana is a Government initiative aimed at poverty alleviation



“Country roads take me home...” the evergreen song crooned by John Denver decades ago continues to resonate to this day. That roads in the countryside (read rural) can take the rural populace places cannot be denied. Roads being important in the context of connectivity and accessibility are central to a nation’s economy delivering, as they do, a plethora of economic and social benefits.

Access to key services and social networks has been recognized as an important factor in development. Inaccessibility owing to geographical constraints can deepen poverty as it limits development opportunities. According to Asian Development Bank, structural poverty arises due to lack of opportunity. Not only does

it affect people who are disconnected from the wider economy and society, it is often geographically focused. Thus, the key to overcoming structural poverty is the provision of access to adequate infrastructure and services.

India’s road network extends over an area of 3.3 million kilometres giving it the status of the world’s second largest network. While over 80 percent - 2.65 million km – of this network exists in rural areas (NHAI 2014) it is riddled with problems of connectivity and accessibility, both vital to the country’s socio-economic development.

According to a report on Vulnerability Framework (2010), low connectivity and accessibility of rural areas is attributable to capacity restrictions, inferior road network quality, and the dearth of all-weather roads- especially in hilly regions. The result is this: no less than 300 million people residing in 8,55,042 villages of India are devoid of all-season access. This is a debilitating statistic given the criticality of transport

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infrastructure to securing sustainable growth.

Many committees have been formed in the past with their recommendations enabling road development in India. Before independence, in 1927, the Jaykar Committee had been set up for advisement on a suitable road policy for India. The committee, while reporting the development of a road system as desirable for the country's welfare, also recommended that a central road fund exclusively for road development be obtained from an additional duty on petrol.

During 1940-61, the Nagpur Plan was the base for road development underscoring India's first major attempt towards planning of the road system. Roads were classified as national highways, state highways, and district and village roads.

Next in line was the Bombay Plan (1961-81) that had resulted from the modifications in the Nagpur Plan owed to the changing nature of road transport. Then came the Lucknow Plan (1981-2001) formulated to cover all aspects of road development and the management system. The plan proposed a road density of 82 km/100 sq km by 2001. It provided a formula for calculating the road density for each category of the road system and emphasised on network development. The plan recommended separate norms for hilly and other backward areas.

Like the government's Five Year Economic Development Plans the rural road development programmes were framed with the twin objective of poverty alleviation and the creation of permanent assets in rural India. The latter, too, have been devised to mainly generate more employment while



Good road connectivity can lead to rural prosperity

establishing adequate infrastructural assets in rural areas. The focus is on the development of link roads to the villages.

Long-term road development plans continue to play a vital role in the development of the country's overall road network.

Until 1967 the Central Government paid little attention to the development of rural roads since it fell under the purview of the state government. The Central Government then appointed a committee, which suggested measures for developing rural roads and budget allocation (based on the productivity criteria of the agricultural sector) for different types of areas and interventions. While the committee's report was not followed up fully it did provide guidelines based on the productivity criteria relevant to the provision of roads in rural areas.

According to assessments, road mileage had been achieved but not pre-set connectivity targets, road specification, and geometric features. Also, the 'star and grid' pattern stressed under the Nagpur Plan placed greater emphasis on the connectivity of towns and villages over rural inter-connectivity while neglecting unclassified village roads (forming a bulk of village roads) including footpaths, cart tracks, tracks and so on. Besides, the non-uniform country-wide expansion of the road

network had led to considerable regional imbalance in the latter's development.

Road quality and servicing, even development, were subjected to budget bottlenecks and technical laxity. Moreover, the programmes listed above were deployed more as employment generation tools without concentrating on good quality all-weather accessible roads.

The National Rural Road Development Committee (NRRDC), constituted in 2000, was meant to provide connectivity to all unconnected villages. The committee was required to identify unconnected villages, make decisions regarding road length for total connectivity, and detail specifications for all-weather roads, fund requirement, and implementation suggestions. The committee suggested phasing out the works due to the nature of fund requirement. In the beginning, work was to be taken up in about 40-50 districts chosen from all over the country. NRRDC's recommendations led to the launching of a special rural road development programme known as PMGSY or the *Pradhan Mantri Gram Sadak Yojana*. The latter was expected to provide 100 percent connectivity within a stipulated timeframe by constructing new roads and upgrading existing ones to achieve connectivity through good all-weather roads. This programme brought within its ambit several rural road development schemes.

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PMGSY applies a “bottom-up” approach as opposed to other schemes that apply a “top-down” one. Due consideration is given to requirements suggested by the community, local MPs, and MLAs. The community discusses requirements with the local Panchayat along with issues surrounding land availability and social or environmental impact that could be detrimental while coming up with a community involvement plan.

PMGSY- an overview

The *Pradhan Mantri Gram Sadak Yojana* (PMGSY) was launched in December 2000 by the Ministry of Rural Development (MoRD) in a bid to deal with the issue of rural accessibility. This centrally sponsored scheme is aimed at providing connectivity via all weather roads (with culverts and cross drainage structures that are operable year round) to unconnected habitations with populations of over 500 persons and above in plain areas and 250 persons and above in hilly, desert, and tribal areas.

The entity under consideration is a habitation, not a village. Top priority has been accorded to roads connecting populations of over 1000, followed by those connecting populations over 500, and then those over 250. Within this priority scheme, preference has been given to roads connecting larger portions of the population.

Undoubtedly, PMGSY has been instrumental in providing last mile connectivity to rural India. The key benefits of PMGSY include improved access to markets for selling agricultural produce, all season connectivity for farmers, a diversified livelihoods' portfolio, and improved quality of life for rural communities. This was evidenced in an impact assessment

study conducted by MoRD in Orissa in three districts after the conclusion of Phase I. Improved road connectivity reduced the cost of transportation of fertilizers.

Improved road connectivity ushered changes in the lives of farmers who reported changes in cropping patterns and improvements in animal rearing, milk production, and market access. They also reported a spurt in on-farm and off-farm employment opportunities, both within and outside the village. What is more, they were able to gain enhanced access to healthcare and educational services.

Increased accessibility pushed up marital opportunities of villages with denizens showing a greater willingness to marry their daughters into villages connected to PMGSY roads. Also, access to government services and visits by government officials have increased post construction of PMGSY roads. In a village located in remote West Bengal people said they considered PMGSY roads to be better than national roads. Shop keepers in nearby towns said they were able to work longer hours.

Roads constructed under the PMGSY are mandated to follow engineering standards ensuring quality and durability with in-built checks and balances. Quality assurance issues are addressed by the State Technical Authority (STA) and Principal Technical

Agency (PTA). Tendering is conducted following a standardized procedure whereby competent contractors are invited with the help of notices featuring on the Online Management, Monitoring and Accounting System (OMMAS). The OMMAS is a transparent system wherein each step in the process is documented for further clearance including entering a proposal and detailed project report for design scrutiny and estimates as per PMGSY guidelines and IRC specifications. Other features include e-tendering, standard bidding document, standard operations, and monitoring.

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Key issues dogging PMGSY

Providing quality roads at manageable construction costs remains one of PMGSY’s prime challenges. Funded by Cess on High Speed Diesel (0.75/litre), this source of funding may be inadequate for covering the construction of all-weather roads. Road maintenance itself is problematic considering the blurred

specifications under which multiple agencies work during designing and construction, reducing onus and accountability thereby. The low cost roads fall short of maintenance owing to inadequate guidelines.

One way around this lacuna is involving the community by deploying the rural youth during non-cultivation periods. Rural communities could be integrated into the ownership of roads.

Completion targets in several states have not been met. This could be mainly due to non compliance of quality norms and not necessarily lethargy in implementation.

Last but not the least, contracting continues to pose a problem. This is because big players are not yet forthcoming.

The way forward

Overall, PMGSY has met with reasonable success as a policy having expanded the all-weather road network. As indicated above, a key issue associated with PMGSY has to do with the maintenance of this vast network. The good news is that PMGSY-II has been formulated to fill this gap thanks to guidelines ensuring the maintenance of roads constructed under the scheme.

Inadequate maintenance does not sustain road development. Maintenance

“Among several issues to be addressed for ensuring maintenance of rural roads on a sustainable basis, the most critical one are need for Government Policy, dedicated funds, maintenance backlog, linkage to initial construction, Maintenance Management System, institutional reforms, contract maintenance, Panchayati Raj Institutions, modernization, experience sharing etc.”

is an essential activity consequent to construction activity if the benefit of created assets is to be reaped. Besides, there is an unambiguous relationship between road utilization and return on investment. Reconstruction adds to the burden on national economy costing about thrice or more the maintenance cost.

In order to ensure maintenance sustainability dedicated funds are required. As MoRd states: "Among several issues to be addressed for ensuring maintenance of rural roads on a sustainable basis, the most critical one are need for Government Policy, dedicated funds, maintenance backlog, linkage to initial construction, Maintenance Management System, institutional reforms, contract maintenance, Panchayati Raj Institutions, modernization, experience sharing etc."

As with other elementary needs including access to health and primary education basic access to roads, too, should be treated as an entitlement. Roads need to be developed and upgraded, for which locally available resources may be deployed to judicious effect. Both maintenance and upgrades need to be facilitated via policies or programmes by the public authorities.

Strategies integrating public-private partnership and Corporate Social Responsibility (CSR), including partnering with business houses with CSR activities in infrastructural domains or those with core expertise in infrastructural development, could be implemented. Setting up systems with such companies could help resolve issues like paucity of funds, resource management, and capacity building of

the community and local government. Doing this comes with twin advantages: one, the community could get involved and take ownership while maintaining the community assets generating, thereby, employment for the rural masses. Two, the companies could contribute meaningfully towards the nation's development as part of their CSR activity.

The convergence of PMGSY with other flagship programmes could lead to a more robust and cost-effective implementation. Convergence could also lead to resource management while surplus balance may be used for other development activities or preserved in a corpus fund for maintenance purposes. Some experts offer a contradicting view believing that convergence could dilute technical rigour compromising quality. Therefore, the idea of intertwining PMGSY with other programmes like Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) needs to be carefully evaluated.

The ultimate objective is to promote universal access to essential services. Access to transportation could go a long way in fulfilling this objective. Efforts are required to implement infrastructural interventions bearing in mind the social and economic objectives without compromising on technical rigour. PMGSY may be considered as having set a precedent in the area of rural road development.

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More than just medicines

The IRMA dispensary does not simply dispense health care as it is a hub of love and care

You hardly notice it at first glance. Then you see the board and a motley group of students and staff making their way into the health care facility. There is no room for mistakes now that you have spotted it.

The little grey edifice standing like a flagship of the C block of IRMA's staff quarters is where people get medicines and treatment free of charge. And much more. What you also get is humanity and sentiment. A sentiment that proclaims, "I belong to IRMA".

Run by both Dr. K D Balchandani and Nurse Minal Vyas the dispensary attracts 10 to 15 patients every day. What is more, greenhorn PRM participants venturing out on their maiden field visit are sure to get their first aid kits here. Preventive care facilities like anti malaria tablets, too, are available here.



Student intake has shot up thanks to an increased batch size. Managing such large numbers posed problems that were circumvented thanks to new systems that were soon set in place.

"When I joined the IRMA dispensary in 1985 there were very few medicines available and the furniture was very basic," reminisces Sister Kamalben Sathe who served for almost 25 years. "But people living on campus were like a family," she sighs in delightful reminiscence. Dr. Balchandani chips in saying, "In the past we knew all the campus residents and their family members by name, also each student". Dr. Balchandani, a familiar face on campus, became IRMA's official doctor in 1984 soon after he married the tall and stately Shahnaaz who, like him, is a regular visitor to IRMA.

"Initially," recalls Kamalaben, "the dispensary's official timings were from 7 am to 9 am, 11am to 3 pm, and 6 pm to 8 pm. But I would be on call 24 seven. I never complained because of the love and respect I was given. If anyone were to fall sick I would pay home visits to both check the patient's health status and to help out family members with regard to their care. We were like a family." Pausing to breathe she adds, "When I had a heart attack I remember the entire campus turned up to see me and enquire if I needed any help. That is when I realized the kind of goodwill I had earned in my years with IRMA. I will always cherish those memories," she grins adding, "The memories of being surrounded by people who care for you are so good that they have erased the ones that are not so good".

"The old order changeth yielding place to new..." (Alfred Tennyson). So too with the IRMA dispensary. By the time Sister Minal Vyas took charge from Sister Kamalben, who retired in 2008, many changes had occurred thanks to technological upgrades and advancement. Today, medical purchases and distribution records are available online. Patients' records too are available online. Also, there is a separate room for patients to be examined in.

Student intake has shot up thanks to an increased batch size. Managing such large numbers posed problems that were circumvented thanks to new systems that were soon set in place. Under these technologically advanced systems it is now possible for IRMA's lone medical practitioner to conclude students' health checkup within a day.

New medical instruments have been set up at the dispensary that included the Pulse Oxymeter to check the heartbeat rate and oxygen saturation in the body. The traditional thermometer has been replaced by the latest high tech laser instrument. Today, campus residents do not need to go into the city for a blood test since it is now available in their homes. This facility was initiated by Dr. Balchandani whose efforts and dedication continue to make the dispensary thrive.

A number of other changes have occurred of late.

Increased staff strength warranted the demand for a Homeopathic doctor on campus. So, Dr. Pankaj Trivedi, who visits the campus once a week, was appointed in 2000. The psychologist from Vadodara, Sumit Goshal, became

"We got a frantic call urging us to rush to a student's aid. The student had had a bad fall and was critical." This happened when Dr. Balachandani was down with conjunctivitis. "It was pouring in torrents," she recalls, "and you could not see what was ahead of you."

the institute's official counselor since October 2014. He counsels around 3-4 people every Friday.

The dispensary continues to flourish, needless to add.

Shahnaaz narrates an incident that has remained etched in her memory. "We got a frantic call urging us to rush to a student's aid. The student had had a bad fall and was critical." This happened when Dr. Balachandani was down with conjunctivitis. "It was pouring in torrents," she recalls, "and you could not see what was ahead of you. Besides, he was finding it difficult to keep his eyes open in the thick sleet." With his wife as navigator the doctor was able to make it to IRMA on his motorcycle and deliver timely treatment to the injured student.

"Actions such as these come from the heart," says Dr. Balachandani whose heart remains in IRMA so many years later. It is no wonder that retired staffers and faculty continue to consult him. Generations of IRMANs have come and gone but the good doctor continues to walk companionably with them down IRMA's verdant pathways and hold their hand in compassion. It is because of him that the IRMA dispensary has remained a permanent fixture. Much like the IRMA Chimes.

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Paryavaran Mitra: A small revolution

Existing in the fringes of society rag-pickers in Gujarat's commercial capital are finally being able to lead a life of dignity

The first kernel of the 'ParyavaranMitra' concept was sown four years ago when six participants of PRM 33, well into their second term, decided to spend a few days in Ahmedabad trying to gauge the waste disposal landscape in the city while their contemporaries were busy interacting with alumni who had gathered at IRMA as part of the annual all alumni reunion. One of the six participants was Ashish Agrawal (AA) who is now actively involved with an Ahmedabad-based NGO known as Manav Sadhna. Quitting his job with a state livelihood mission he decided to work with rag-picking women in a bid to strengthen their livelihoods. The rag-pickers, referred to as *Paryavaran Mitras*, are fondly called "our sisters" by Ashish.

Prof. Madhavi Mehta, who was invited to witness the first profit sharing event, interacted with Ashish to gain insights into the genesis and prospects of the enterprise. This article is an attempt to



These women never received respect in any form even though it was well deserved.

share with *Network* some information about this small revolution that has been taking place in the quiet, serene environs of the Sabarmati Ashram under the aegis of ManavSadhna- an NGO operating within the premises of the Ashram.

MM: How did it all start?

AA: It all started when an idea germinated regarding presenting this model at a B-plan competition at the Indian Institute of Human Settlements. It was about providing a solution to the problems of a tier-II city. We were a group of six enthusiasts from IRMA who presented this model. The model was quite well designed with proper research to back it up, so we ended up becoming the finalists. We had conducted our primary research in Ahmedabad owing to its geographical proximity to IRMA. Coincidentally, Manav Sadhna, too, was thinking of an initiative of this nature. The judges being aware of ManavSadhna's intent linked us with them and then there was no looking back.

MM: Why did YOU decide to plunge into this project?

AA: While pursuing PGDRM at IRMA we had presented at least 20 business models on various subjects. This was a unique opportunity to actually implement one. Also, there was a need to have

this kind of intervention in order to introduce dignity and respect to such an important stakeholder whom we had been referring as a rag-picker so far.

MM: How were these women (ParyavaranMitras) working before the interventions by ManavSadhna and you?

AA: A typical life of a rag-picking woman starts at 3-4am. There are two reasons she goes out so early in the morning. One, in order to avoid interactions with people. That early in the morning there are hardly any people on the roads. Second, in order to avoid traffic while ensuring efficiency during collection. Very early in the morning these *ParyavaranMitras* are able to cover the maximum distance in minimum time enabling maximum collection thereby.

Economic Returns
(PM with 20kgs of waste)

Exploitative Shop	Fair Price Shop	At PM @selling day	Quarterly Shared Profit
17kg*Rs.6/kg	20kg*Rs.7/kg	20kg*Rs.8kg	20kgs*Rs.2/kg
Rs. 102	Rs. 140	Rs. 160	Rs.40



After having travelled for 7-10kms and bending no less than 1000 times a *ParyavaranMitra* ends up acquiring nearly 20kgs of waste every single day. There are around 40,000 women in Ahmedabad picking up around

8,00,000 kilos of waste every day. Once they are done with the collection they start sorting the waste stopping at about 10am. After toiling so hard a *ParyavaranMitra* ends up earning Rs.100-120. Besides, not only is there no respect or dignity in the work but a lot of drudgery. Our model envisions bringing about holistic development in the lives of these women.

Although there are many aspects on which we work with *ParyavaranMitras*, the three main points of focus are:

- a. **Respect and dignity:** Love and respect are the essentials of a happy life, something that has been true since the beginning. These women never received respect in any form even though it was well deserved.

We greet them with a smile when they come to our facility for selling the collected waste. Offering them a glass of milk and giving them a place to sit are small gestures to let them know that they are valued and admired.

- b. **Fair weight and rate:** In the past, these women would be exploited with regard to the rate and the weight of the waste they collected. We offer them current market rates with absolutely pure measuring scale. The data below provide more details.
- c. **Health:** Since they work in a very unhygienic environment, most of them suffer health issues that are generally not addressed.

Every *ParyavaranMitra* associated with us undergoes complete medical checkup, so that we know their health issues and concerns first hand. Then,

our dedicated medical team conducts a proper follow-up to ensure that everyone gets the treatment they need.

MM: How has this intervention unfolded so far and what have been the returns to the women, ManavSadhna, and you?

AA: The journey has been amazing till now. Currently, we are operating through three centres at two different slum communities catering to nearly 200 women. We have, so far, facilitated the recycling of around 3,88,000 kilos of waste, distributed a sum of Rs.30,78,000 between the *ParyavaranMitras* against the waste purchased from them, generated employment for more than 25 people in addition to nearly 400 *ParyavaranMitras* whose lives we have touched at least once, skilled nearly 20 slum dwelling women to produce innovative products out of the waste collected by these *ParyavaranMitras*.

MM: Are there other players (individuals, NGOS, businesses, government agencies/missions/ departments) involved in this work with you? Or is this work conducted independently?

AA: For now, we are working as an independent organization. The only association we have is with our buyers. Rainbow Paper Ltd had been a phenomenal support to us since we started. They purchase everything that is paper based. There are some other buyers as well supporting us in this endeavour. Also, the Tarasadia Foundation and Dry Creek Charity of USA, RUPA

Corporate and Befreefrom India had been a great support for us.

Contented *PrayavaranMitras* ready to carry home the “profit” earned from their business

There are many good agencies already working in this sector with a different vision. Some of them include SEWA, Let’s Recycle, and WoW (Wealth out of Waste).

The models are different for most of us. Our core vision is to bring respect and dignity to these rag-picking women. Solid waste management is the byproduct of the entire model. Agencies like Let’s Recycle and WoW are purely for profit ones. While SEWA has been doing a phenomenal job their aim is to provide an alternate source of income to rag-picking women. So, different players have been performing this task with a different vision. As a society every stakeholder is important for balance.

MM: What are your plans for the future- immediate, medium range, and long-term?

AA: Our vision is to create a self-sustaining model that could be implemented in localities where these *ParyavaranMitras* work. For us our goals are as follows:

- a. Immediate plans: To make all the three centres completely self-sustainable. They should be taking care of all their costs while making some surpluses. We want to achieve this by the end of the current financial year.
- b. Medium term plan: To increase the number women we are serving to 1000 spread



Women enjoying the trip to Somnath and Diu

across 5-7 centres along with our own recycling unit for them. We hope to achieve this target by 2020.

- c. Long term plan: To share this model with those who are needy. The idea is to bring about some policy-level changes for everlasting benefits for the PMs from the government's side. Most importantly, we wish to spread awareness about the PMs and their amazing service to society and the environment so that they can get the respect they deserve from us.

MM: What is the support that you are envisaging from different players? What further support is required?

AA: In order to run any organization different support systems need to be in place. In our case, firstly, we

need good buyers of recyclables that we purchase from the rag-picking women. It is only when buyers offer better rates that the returns for the *ParyavaranMitras* are likely to get maximized.

Secondly, there are some initial fixed costs associated with the project. Till the time the project is not completely sustainable financial support is required to cover that cost.

Thirdly, continuous support in terms of motivated interns from academic institutes is required.

Last and most important, we are aiming for societal change in terms of attitude towards the *ParyavaranMitras*. We have started with the young minds. As of date, we are collaborating with five schools in Ahmedabad to spread awareness about rag-picking women and the phenomenal service they have been rendering for ages without any recognition and dignity.

More resources on “ParyavaranMitra” for interested readers:

[N30HWGb2gxa2NiRk9Sc1E/view?usp=sharing](https://www.paryavaranmitra.info)

- a. Website: www.paryavaranmitra.info
- b. Video explaining the idea through students is available at: <https://drive.google.com/file/d/0B2pmQn>

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Case-let-1

Aashaben, a young married women and a mother of 2 kids, is a *ParyavaranMitra*, associated with the project since Dec 2014. As part of the project, we normally share the quarterly profit in terms of grocery for the women. Aasha ben being a regular seller of waste to our facility told me, “Ashishbhai, you are giving us grocery worth Rs.1000 approximately in every profit sharing event. Why don’t you take us to a pilgrimage to which we will never go spending our own money.” This was a very small sharing for some people but for us it means that we have been successful in instilling some confidence in these women, that we have been successful in creating some bond because of which women have started sharing their aspirations and dreams. This incident is a highlight in terms of achievements in this small duration of 18 months. This sharing from Aashaben resulted in a three-day trip to Somnath and Diu in which 50 women participated.

Case-let-2

This is about Manjulaben Jayantibhai. Manjulaben is a married women and a mother of five. She and her husband have been working day and night to make ends meet. She was struggling with finances when she approached us. The main parameter while granting any interest free loan to the women is the behaviour of these women. Manjulaben had always been a very humble woman with lot of self-respect. We supported education for her kids and granted her Rs.7000. She not only returned this amount within the stipulated time but also rotated this same loan amount many times to support her family. If we see the overall loan, she must have taken at-least 50k but the actual loan at any point of time was never more than 10k. This gives us hope that we have been successful in inculcating the habit of rotation and better money management among these women.

Matters of state

Politics runs deep in Bihar as a PRM participant discovered on landing in Begusarai for his village field segment

“Development is the key word, more than governance,” says a doddering old man sipping boiling sweetened tea with audible slurps, unmindful of the blisters that are likely to dot his underlip shortly.

Not too far is a motley group of young college students decrying the Nitish government’s failure to attract investments even as they laud him for improving the infrastructure of the village...

Sitting down at a local chai shop for a casual cuppa is quite an eye opener for an urbanite accustomed to drawing room analysis of political events and sinewy debates over the television screen. I realized all this and more while completing my VFS (Village Field Segment) at the Kiratpur village of Begusarai district in Bihar. That’s right, the same Begusarai with an eponymously named tele-serial dedicated to its name and vilified, at the same time, for its notorious

crime profile. It was here that booth-capturing had been recorded for the first time, way back in 1957. This is also the district denigrated for Bihar’s infamous pakadwa shaadis (groom kidnappings). And this is where I had landed, thanks to the VFS component of IRMA’s graduate programme. That too, right in the midst of elections. The air was hotter than the severest heat wave!

Move close to any tea outlet and the ‘paan’ shop and one’s ears would ping with the sound of politics at a pitch fiercer than Arnab Goswami’s prime time presence on TV. The main topic of discussion reflected the mood of the times- the maha-gathbandhan (alliance) between Lalu Yadav and Nitish Kumar. Moving around the district I closely observed the trend that clearly did not favour the former with most of the electorate unequivocally blaming him and his party Rashtriya Janata Dal (RJD) for the state’s steady deterioration over the past decade and a half.

Bihar’s CM, on the other hand, seemed to attract more admiration than flak. His smaller share of the grand alliance notwithstanding the JDU leader was seen as a stunning contrast to his alter ego. The electorate, meticulously bisecting achievements of the former BJP-JDU alliance, consensually attributed the state’s rapid electrification, positive irrigation



The Village Field Segment in Bihar's Begusarai turned out to be more than educational

measures, and improved security to their Chief Minister. The rural populace, with heightened awareness at its disposal, appeared mature enough to ascribe much of the success to BJP.

It was a time of intense sloganeering and vociferous campaigning. The ear-splitting palpability of the elections was obvious everywhere. Through this entire mad medley I observed another trend: BJP campaigning led by Amit Shah and Narendra Modi was not going well. The people seemed upset that instead of concentrating on issues like development the BJP was bent – among other things – upon denouncing the ‘Jungle Raj’ prevalent in Bihar, justifying RSS supremo’s Mohan Bhagwat’s statement on reservations, discussing award returnees consequent upon the Dadri mishap, and touching upon intolerance issues.

It was easy to predict the defeat of the central ruling party.

Speaking to the people I understood that lack of clear leadership lay at the root of the problem. While the Prime Minister had successfully projected himself as a national leader during the Lok Sabha elections leading the BJP to a thumping win of 32 (out of 40) seats, a success rate as high as 80 percent in other words, his party was unable to replicate its grand success in Bihar’s legislative assembly elections where it was able to retain only 55 out of 165 seats.

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This was less than 33 percent success. A local voter pointed out, “We could not have voted for the NDA alliance in any case.” When asked why he replied, “If the NDA does win PM Modi is not going to come to Bihar to become the chief minister. What we will witness, instead, is in-fighting between the likes of Jitenram Manjhi, Ramvilas Paswaan, Upendra Kushwaha, and Sushil Modi. Who wants that? We would rather see development and progress instead.” Enough said.

This time voting had gone up- 55 percent to 40 percent. What is more, the female voter turnout was seven percent higher compared to that of the men. The voting patterns revealed how much the electorate wanted to get rid of crime and corruption.

Beginning a casual tête-à-tête with a local farmer can throw up some interesting political insights ranging from local to national issues in the remotest corner of Bihar, is what I discovered. Politics dominate conversations keeping participants engaged for hours. Small wonder, then, that many of the greatest orators of national politics hail from Bihar.

That politics is endemic to Bihar cannot be doubted. Even with elections behind them politics continued to echo in their conversations. One saw young children in their fifth grade analyzing election results with as much fervour as adults. If one were to name a state in the entire country with ‘politics in its blood’ it is, no doubt, Bihar.

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PRM 36

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Celebrating Independence Day

Little India, as the vibrant community at IRMA is known, gave vent to its creative abilities with much pomp and vigour on August 15 this year



Participants performing Nukkad Natak with a relevant social message

Independence Day commenced on a festive note at IRMA. The flag was hoisted by the Director of the institute, Prof. Jeemol Unni, at 9 am. The entire IRMA community comprising programme participants, faculty, and staff with their families was present during the proceedings.

Subsequent to the unfurling of the flag the community was treated to a street play 'Anti-Social' staged by first year participants. The play delivered an effective message regarding the human dependence on technology notwithstanding the country's having achieved independence some seven decades ago. This latest form of slavery was well etched out in a brisk 10 minute *Nukkad Natak* with performers enthraling the audience delivering punch lines steeped in a social message that was both contemporary and relevant. This was followed by the symbolic plantation of 70 trees in the

campus. Ashoka trees, believed to minimize the detrimental effects of noise pollution, were planted with the cooperation of those present on campus.

The Independence Day celebrations culminated in a grand cultural event in keeping with IRMA traditions. It was interesting to watch the seniors tussling with their juniors and ensuring their unity thereby. Dance items and a band were highlights of the evening.

The evening began with a dance item by the junior batch followed by a string of performances on the part of the wards of the faculty and staff of IRMA. There were two poetry readings by the junior batch.

In the midst of all this fun-filled activity a former chief cook of the hostel's cooperative mess, who had been forced to retire owing to a near fatal accident, was felicitated with much fanfare and a standing ovation. Prizes were distributed to the wards who had won a drawing competition organized as part of the Independence Day celebrations.

Independence Day culminated with a special dinner managed and curated by the participants. That is how the little India at IRMA ended its celebration of the 70th anniversary of Indian Independence.

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The good earth

A professor's wife found haven in this speck of greenery called IRMA

Typing this piece to the pitter-patter of rain I found myself looking across my dining room doorway. I watched mesmerized at IRMA (what I could see of it from my window) and its lush green environs getting drenched in the downpour. An unforgettable sight ... It was one that also stirred memories. Memories of ten years ago.

To tell the truth, it was in January 2006 that I learned about an institute known as IRMA at Anand. I had heard of Anand, which is known globally for AMUL. IRMA wasn't a familiar name, however. Not till after my husband had applied to the institute and stepped into the campus for a job interview. He was interviewed by Prof. Vasvani, the then director of IRMA. That is also when my husband met 'Kurien – the legend'. After his interview was over he called me right away. I was more excited to hear about his experiences at IRMA, especially his meeting with "The Kurien".

Things began falling into place once I joined my husband at the IRMA campus along with my two lovely daughters in April 2006. A very fond memory of initiation into IRMA stands out to this day: it was a 'best wishes' card that Prof. Vaswani had given to my daughters with beautiful pictures of IRMA's garden on it.

Having lived in various campuses earlier I was looking forward to my stint at IRMA. The road from the railway station to IRMA seemed rather long and unending. At every turn I would ask my husband if we had reached. When he did say that we were almost there I looked about in excitement. But where was the campus? Nothing remotely resembling a college campus was visible from the Mangalpura crossing. The road had a very rural kind of a set up making me wonder where we were headed to. There were 'chatais' on either side of the road with tile-roofed

Eventually we settled into the campus and I realized that this experience would be different from my previous campus life experiences. I realized within a couple of months that I would experience all colours of life here.

houses. Unable to contain myself I blurted, "Is this the beginning...?" The words had just left my mouth when we turned a corner. Lo behold! I just held my

breath looking at the verdant campus. The clean lush green campus of IRMA with its sprawling lawns and roads winding and unwinding in between was a treat to the eyes.

Eventually we settled into the campus and I realized, pretty soon, that this experience would be different from my previous campus life experiences. I realized within a couple of months that I would experience all colours of life here, including shades of grey- and not simply because the buildings were grey either!

The first people we interacted with were Prof. Vaswani and his wife who were staying opposite our house. It was a pleasure for me to interact with such a warm and inviting couple. I have fond memories of meeting Mrs. Neela Gupta who walked across the lawns one afternoon just to inform me about someone called Budhabhai who worked from Anand's famous landmark, Ganesh Chowkdi. He helps out with the groceries, I was told. I was touched by the kindness of the people on campus who were willing to help whenever required.

As we started interacting with families on campus we unraveled many interesting anecdotes about Dr. Kurien. I had heard so much about this amazing personality that I wished to see him at least once. The opportunity did come when

Dr. Kurien invited faculty members with their families for tea, known as high tea on campus. It was a welcome party for the freshers or the new batch of students on campus. I was palpably excited waiting for the moment in the ETDC lawns. Dr. Kurien walked into the lawns from ETDC and I could not believe my eyes, the aura and the persona he carried with him; it left me totally speechless. What further impressed me was the way he interacted with

everybody. My younger daughter was just four and a half years old. When he asked her the name I was taken up with the way his eyes expanded in surprise and delight and the way his face lit up. His smile was so captivating because her name is Amulya. I will never ever forget this experience.

For sure there were some people who neither acknowledged nor expressed themselves in the presence of newcomers, which always left me



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wondering... The time we moved to IRMA coincided with the great man's exit, which meant there was a lot of stir in the campus. It did leave me with feelings of suffocation and I couldn't help wondering how decisions at the office could change the dynamics of the social fabric.

There was a lot of speculation in the air and everyone was judging the moves of the other. In spite of all the high drama I was able to adjust to the campus and make friends in the process. People like Manjula, Rajani, and some others became my good friends.

One of the things that always had me mystified was the fact that I could never spot students on campus. With time I realized that the students led an active life past evening. I came to realize that they are basically nocturnal. The first

motion picture I watched on campus was *Malamal Weekly*, which was aired in the IRMA auditorium. Being a big movie buff I went marching to the auditorium to watch it. Interacting, witnessing, observing, and understanding students all started at the auditorium, which hosted many cultural events, beginning with the Independence Day celebrations. Staff members and their children along with students performed and displayed their various talents. The hooting of students, their cheering and jeering all added to the headiness of the festivities. My joining in did scare some of our young performers! The mood of the campus always changes during MILAAP and UDAAN spurring life at IRMA, which I have nicknamed 'green jail' when there is no activity. Its stillness can scare people into loneliness at times.

One of the rare privileges of campus life is waking up to the cheerful chirping of birds, a rare phenomenon in these present times. Being an early bird myself I have always loved the sound of birds look forward to waking up to it. IRMA campus is host to a variety of birds. It is also a photographer's delight. The sight of them pecking, chirping and flying about always refreshes and soothes my mind energizing me for the day.

Of my special moments at IRMA I would like to share my association with former Director Prof. Vivek Bhandari and his wife Charu. We shared a special bond that existed probably because of our children. Prof. Bhandari was a very friendly person. I would often see him

speaking to everybody on campus in a warm manner. His children not only shared a special relationship with mine but all the elders on campus. Charu, with all the mothers, would engage in long discussions pertaining to parenting and a variety of other topics. She and her husband will always be remembered fondly by me.

Campus life is also about celebrating festivals together. Holi, for instance, is celebrated with pomp and glory with the menfolk stepping out of their homes beating the 'dhol' and arrayed in colour. Diwali and Holi are celebrated enthusiastically with the IRMA community dining together. Sports held around the time of the Republic Day need a special mention thanks to the participants who engage in various events showcasing their sporting abilities. The campus has witnessed many

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celebrations – weddings, receptions, engagements, birthdays – replete with cultural representations. It feels wonderful to meet people dressed in all their finery with genuine joy, not to miss the great food one gets to sample! Garba at IRMA comes packed with charm devoid modern trappings. Unlike the Garba performed during Navaratri outside the campus or elsewhere in the city, the IRMA Garba is sans fancy frills. The overall look of the IRMA brand of Garba is very rustic and simple yet everyone dances to its tunes with 'sanadosong' and 'mumbai se gadiaayi re' remaining the biggest hits. Needless to add, it is

mesmerizing to see women of all age groups participating in this event and having loads of fun. I personally get carried away by the round one takes holding the lamp on 'Áshtami' during Navratri. The Navratri celebration at IRMA offers a unique touch not to forget the hot tea and savouries, jalebies and fafdas in the middle of the night...

The December fete is also something everyone – be it an adult or child – looks forward to. Game stalls, food stalls, and the pleasant winter days add to the fun and frolic. The camel cart ride offers great excitement to the children. The singing of Christmas carols by IRMA students is a tradition that is very close to my heart as it brings back nostalgic memories of my school days.

My only concerns are regarding the campus' retaining its green texture and seeing to it that water is used on campus sparingly. Children playing in the lawns and zooming around on their cycles, running into backyards hunting for cricket balls... all this brings life around. Trying to stop these boys from stepping into my freshly laid backyard later brings a smile on my face when I see jaws drop on spotting me in my kitchen yard.

I will continue to cherish very fond and loving memories of the IRMA campus...

(The author is the Principal of a well-known school in Nadiad)

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The lush greenery of the campus is a memory to cherish forever

वो तबस्सुम फिर किधर है The prankish sparkle

वो तबस्सुम फिर किधर है

वक्त के बोझिल ये लम्हे
किस कदर ढाते कहर हैं;
हर शरारत से भरी
खामोश ये कैसी नज़र है ।

जलवे जिसने देखे हैं
वो चश्म भी हैरत में हैं;
अनकहा सा कह रही
बेबाक उम्र का असर है ।

जिक्र में कुछ भी नहीं,
पर असलियत में क्या नहीं;
गर दिल में कोई गम नहीं,
तो वो तबस्सुम फिर किधर है ।

आपकी खामोशीयाँ
बनने लगी हमराज मेरी,
कुछ न समझा दिल ने फिर भी
लगता है कि सब खबर है ।

है मुखातिब आईना
कि गुफ्तगू कर लिजिए,
हुस्न है नाशाद यहां
हर लब पे बस, ये खबर है ।

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The prankish sparkle

The prankish sparkle
Of those eyes
Has been dimmed
By the time's tide.

Eyes are now astounded
Having beheld such dash,
A mute testament to
Carefree youth with brash.

Where did smiles vaporize
If there was no agony;
Sans reference to context
What, then, is the reality?

My close confidant
Your silences became,
The heart feels all-knowing
Despite the words unclaimed.

Inviting confabulation is
The mirror staring in the face
Every lip utters simply
That comeliness is out of grace.

Translated by Indrani Talukdar

तबस्सुम-Smile; बोझिल-Dull; कहर-Devastation; जलवे-Spectacle scenes; चश्म-Eyes; हैरत-Surprise; बेबाक-Bold; मुखातिब-Facing; गुफ्तगू-Talk; नाशाद-Sad; लब-Lip

Points to ponder

Investment being a tricky business it is important to keep certain criteria in mind

Markets have done very well this year with investments in equity, debts, and gold having delivered robust returns. For many of us, the phone never stopped ringing with our financial advisors imploring us to invest in the Unit Linked Insurance Policies (ULIPs) of various insurance companies or in a range of schemes pertaining to mutual funds.

So, how to decide where to invest?

I have highlighted some criteria that you could investigate before taking a decision. Readers are invited to add to these criteria.

The most important information to look for is the long-term track record of your fund manager. In other words, what you need to look for is their long-term risk adjusted performance vis-à-vis the benchmark index.

For those who may not be overly enamoured of qualifications I would hasten to add that the educational credentials of the fund manager do matter. It is a good idea to look for one with an MBA degree from a reputed institution. Conversely, one would also do well seeking the services of

a fund manager with a CA or CFA under their belt. The fact that education helps one to have a balanced approach without getting carried away during market excesses does not need to be over emphasized. In other words, both experience and credentials matter.

Consulting investment literature in its entirety informs us that past performance is no guarantee of future

successes. This is a truism one should not overlook. We would do well in trying to avoid funds that have performed extremely well in the recent past. Investors often make the mistake of investing in funds with overvalued stocks only to realize later that a fund with undervalued stocks might have served them better. There is no point learning

in hindsight, especially where money is involved, is there?

The second thing to look out for is the periodicity of disclosure regarding constituents of the portfolio. This simply means that one needs to look at fund houses publishing portfolios on a monthly basis as opposed to those doing it on a quarterly or an annual basis. Portfolio holdings hold a window



It is a good idea to find out how much 'skin in the game' the fund manager has with regard to their own funds. Funds tend to deliver superior returns for funds where fund managers have invested their own money.



What are the fund management charges? You need to avoid funds that charge more than 1.5 percent annually. Those who have studied finance would know that one percent compounded over several years translates into a huge sum of money. Putting it differently, high fund management fees erode the investors' wealth.

for understanding the process adopted for investing and the strategy of the fund manager.

Plus, it is a good idea to find out how much 'skin in the game' the fund manager has with regard to their own funds. Funds tend to deliver superior returns for funds where fund managers have invested their own money.

The next question is this:

What are the fund management charges? You need to avoid funds that charge more than 1.5 percent annually. Those who have studied finance would know that one percent compounded over several years translates into a huge sum of money. Putting it differently, high fund management fees erode the investors' wealth.

Funds that exist in the public domain and are analyzed by a Morning Star analyst tend to perform better than those that are not. Morning Star analysts are skilled at ranking funds, which is something investors need to take notice of.

If one takes care of all the factors indicated above, success will not be elusive. As with everything else, being prepared and doing one's homework paves the way for higher long-term risk adjusted returns. And who wouldn't like that?

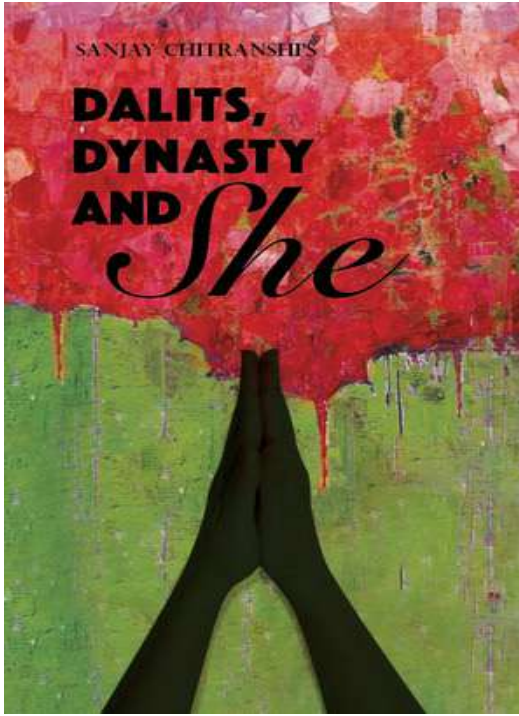
(The author works with Aegon Life Insurance – Investments)

By: Jyoti Prakash
PRM 5

Email: jjyoti20dec@gmail.com

Casting in a different light

The worm turns sometimes but does it makes matters better or worse?



What happens when someone from the lowest rung in the totem pole is elected to a position of power? And what happens when it is a woman? The initial reaction is jubilation, obviously, for India's two largest minorities—dalits and women. But is the triumph for real? That's the hard question the author of *Dalits, Dynasty and She*, Sanjay Chitranshi, asks of his readers. The nearly 300 page novel is a punchy political satire pulling out all the stops. Some of the characters are too close to the skin and easily recognizable.

The story is based in a fictitious village called Danapur in Uttar Pradesh, the Indian state with the maximum political clout. Having suffered years of subjugation, the dalits (literally,

the downtrodden) finally have an elected leader in the shape of Shanti Devi, leader of the Dalit Power Party. Chitranshi scathingly attacks caste hierarchies and the ensuing conflict that remain prevalent some seven decades subsequent to Independence. Giving voice to his disgust through his dalit protagonist Rama Chandra he writes, "Now for the first time in his life, he was not ashamed to be known as a Dalit, and he celebrated shamelessly by bursting crackers."

Finally, believe the dalits, it is their time in the sun, little realizing the games politicians – of all colours – play in order to justify their ends.

The dalit leader Shanti Devi's tyrannical rule is a constant reminder of the political dynamics underlying the vote bank. It does not take him long to realize that this is no longer an "Us versus Them" situation with the dalit leader vying for upper caste votes but an exercise in political arithmetic and he reviles the dalit leader's "...sudden penchant for the same people she used to castigate and abuse... In the end it is the result that counts..."

In the meantime, a puissant social movement gets underway with an aged Gandhian at the helm. Then there is a section of the backward caste and tribe who, in defiance of the prevalent chaos, take to arms deciding to end it all.

The satire on Indian politics is interesting as well as intriguing.

By: Palabra Critica

Through tinted lenses

Colour is endemic to Indian attire. So, let's not try to ape the West in a zeal for power dressing



greater attention directed towards me or my salwaar kameezes. Living in Washington DC for a few months I had borrowed my daughter's trousers and T-shirt to wear at home once. I had to walk down to do my laundry at the laundromat. Another time, due to sheer laziness I walked

In the early nineties, when I was a post-doc at Yale University, I was determined about not shifting to Western attire. "We are proud of our culture and will stick to it" was my attitude. And that was it! I wore long-sleeved salwaar kameezes all through the four seasons. As summer set in, the secretaries on my floor started to shed their apparel and were soon down to short skirts, hot pants, and much less. I continued to attire myself in long-sleeved clothes. One day one of them could not resist her curiosity and asked, "Do you not feel hot?"

"Hot or not," I retorted, "these are the clothes we wear. The maximum that changes is the fabric, silk in winter and cotton in summer". And so it went on till a little over a decade ago. During my travels to the West I started to notice

down the street to do my shopping at the usual local store in borrowed trousers and T-shirt. Suddenly, I felt that I was invisible. No one was looking at me. I seemed to melt into the surroundings. What was it? Obviously, neither the colour of my skin nor the colour of my hair attracted attention, it was my clothes! So, finally the patriot in me has resigned to the idea of western clothes, at least in public places while travelling in western countries.

Living inside a top management school campus for two decades I have always been struck by the sudden change in attire of the young student community, both boys and girls during the insane period of placements. All the multi colours on the campus suddenly seem to disappear to be replaced with black and white, or, at best grey or blue. Not

only is the colour gone but the whole world collapses into a unisex dress code of black trousers, black coats, and white shirts. The guys infuse some colour with a tie sometimes.

What is the psychology/sociology/economics (?) behind this phenomenon, I have often found myself wondering. They call it corporate culture in that top management school of India. Is it corporate culture or just a copy of the West? The place reminds me of the western local airports and some local stores in Europe during placements. Completely devoid of colour.

read an article on women entrepreneurs and incubation in the US. The same struggle exists for Western women. I recall one quote "I spent many years wearing trousers and being, trying to be one of the boys and I think as I've got a bit older and I've matured in my own sense and belief in my own abilities, I've decided that I can dress a bit more girly and get away with it".

Recently, I came across a number of tweets on the wardrobe of Asian women. They swung on both sides of the pendulum. Some were appreciative of how Asian women managed to



Some tweets appreciate women's balancing western and eastern attire.

Competition is intense for acquiring top consulting jobs (PwC, MacKenzie, or E&Y) or investment banks (Goldman Sachs or Deutsche Bank) so why take the risk, I suppose, is the attitude. Girls in particular tend to lose out more- no gorgeous silks, dupattas, or *aanchals* flowing! Not professional, I suppose is what they think, wishing to conform to the idea of corporate culture.

And then the women embark on their careers, management or otherwise. The dress code remains in place. I recently

maintain a balance between western and eastern attire. And some were, well... Here is something that ran as follows: "Sometimes I really question the wardrobe of middle-aged Asian women! Are Asian women born with an incredible wardrobe?" Given the range of comments, I am not sure whether this was a compliment or a shot at sarcasm? We appreciate colour and this reflects in our dress sense; hence my earlier apprehension regarding the disappearance of colour

from campuses. This becomes the butt of various not so nice comments.

Then I joined IRMA. And was I relieved to see girls on campus in various forms of Indian attire. I walked into class one day to find the kids dressed rather formally. "What is the matter today?" I discovered that they were being photographed for the placement brochure. Many girls were in saris. One descended from the steps of the aisle hobbling along in a sari. "What is the matter? Have you hurt yourself?" I asked. Another student, sitting in the front row, quipped, "No Ma'am, she is wearing a sari!!"

"G o o d heavens, is this where we have got to? You cannot walk around in a sari?"

"N o M a ' a m ", replied a girl sitting in the front row, also in a sari, "I am comfortable".

Great, I felt a little relieved. We've not lost everything yet!

Come placement time and madness hits the boys and some girls. IRMA tries to imbibe the Indian rural ethos. The recruiters are different here; not many corporate firms flood the campus and the system is able to infuse enough 'ruralness' allowing some students to stand up to the corporate culture. As a

matter of fact, it is very heart warming to see some boys in the traditional north Indian kurta! Still, the 'culture' is creeping in!

The academic world is a small space where women have not given up on the Indian style of dress and colour. Academic conferences are where you still see a full range of saris and latest fashion wear in salwaar suits. My preference is for crisp cotton, preferably handloom saris. Yet, increasingly, I find that the sari – especially the cotton sari – is not the most visible attire.

My patriotism extends to the traditional



Academic conferences are where you still see a full range of saris and latest fashion wear in salwaar suits. My preference is for crisp cotton, preferably handloom saris.

handloom weavers. I do find that they are also trying to merge styles and weaves in order to remain attractive and relevant. The salwaar suit is also being modified to give a more

pant-like effect, but without losing the charm of flowing dupattas and the full range of colour. So there is still hope with regard to the charm and colour of Indian wear!

Also at Unni-Verse, www.jeemolunni.blogspot.com dated May 2016

By - Jeemol Unni
Professor

Institute of Rural Management Anand
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IRMA News

Dr. Shivshanker Singh Patel joined IRMA as Assistant Professor in the area of “Production Operations Management and QT”. He holds a PhD in Management Science from Indian Institute of Science (IISc), Bangalore. Before joining IRMA, he had nearly 3.5 years of mixed experience from both the industry and academics. He teaches courses like Production and Operations Management (POM), Data Mining, and Business Analytics (DMBA). His research areas of interest are optimization, data science, game theory & mechanism design, time-series analysis, algorithm design and, machine learning. Applied research areas include scarce resources management, operations management and, disaster management.

Dr. Shivshanker Singh Patel’s publications have appeared in journals like “Water Resource Management-Springer” among others. His applied research work has mainly addressed the issues related to inter-sectoral water allocation and trans-boundary water sharing. He has attended various national and international conferences and presented papers in relevant areas.

IRMA Working Papers

IRMA Working Paper can be downloaded for free from:

(<https://www.irma.ac.in/ipublications/publication.php?cid=2>)

Vanita Yadav and Jeemol Unni, “Women Entrepreneurship: Research Review and Future Directions”, Working Paper No.280.

Preeti Priya and Ila Patel, “Creating Value Through Network Of Women Subsistence Entrepreneurs: Learning From Rudi Initiative Of Self Employed Women’s Association (SEWA) in Gujarat”, Working Paper No. 281

FPRM Thesis Proposal Seminar

Sujit Raghunathrao Jagadale, “Institutionalizing Complex Exchange: A Case of Commercial Surrogacy in India” on July 8.

Shubhomoy Banerjee, “Consumer-Brand Relationships in Rural India: Assessing the dimensions of Strength” on August 9.

IRMA Seminars

Mr. Gibson Burrell, Manchester Business School and University of Leicester, “W(h)ither the Peasantry in the study of Business and Management?” on April 14.

Prof. Girish Kumar Agrawal, Professor, Institute of Rural Management, Anand, “Cooperatives in Iran” on June 02.

Dr. Kingshuk Sarkar, presently working as Fellow in the V V Giri National Labour Institute, Noida, “Labour in the context of changing world of work” on July 07.

Prof. Saurabh Chandra, FPM, IIM Lucknow, “Cyclic Inventory routing of liquid Nitrogen at an animal husbandry department” on August 25.

Development Internship Segment (DIS)

The Development Internship Segment (DIS) is an eight-week module commencing after the third term, at the beginning of the second year of PRM. This segment allows students to work with grassroots' development interventions and the community through practical engagement. The DIS provides students with opportunities for applying theories learned in the classroom in a hands-on and "real world" way. This is also their chance to interact and network meaningfully with development practitioners. The students are evaluated on the basis of reports, presentations of development interventions set out by the host organization, and the work concluded at the latter. Besides, there is a reporting officer and guide who make an independent assessment.

DIS for PRM 2015-2017 was conducted between June 6, 2015 and July 22, 2016. This year, 199 project proposals from 100 organizations were received. 177 Students selected 116 project proposals from 64 organizations to work with of DIS.

Visitors to IRMA



In the past two quarter IRMA received more than 450 visitors from various walks of life from India and abroad. Most visits were made by students including those from various professional colleges such as management, agricultural universities, and commerce colleges (291 students and 16 faculty members); two faculty members from College of Agricultural banking, Pune and 45 Cooperative Bank Leaders from Kerala. Twenty-two new recruits officers from NDDDB, the Managing Director and team from Kerela Cooperative

Milk Marketing Federation, and members of the Orissa State Cooperative Milk Producers' Federation (OMFED), Bhubaneswar also turned up.

IRMA had senior officials from Numaligarh Refinery Assam, a two-member team from The Beach Advertising Agency, New Delhi and newly recruited officers from NABARD and National Dairy Development Board (NDDDB) as visitors along with a three-member team from Adamya Chetana, Bengaluru. A group of six Indian Ambassadors/High Commissioners posted abroad also paid a visit along with officers from the Cooperation Department, Government of Assam. In addition, we had a six-member delegation from Brookside Dairy, Kenya and seven delegates from Namibia apart from a delegation comprising six members from Dairy Asia, Thailand and farmers from Nepal. Chairman and BOD members from Malabar Milk Union, Kerala, Managing Director from Sikkim milk Union, Sikkim, Maharani of Rajpipla, Gujarat, Team Leaders from Murugappa group (30 members), Team of Journalist from Srinagar (15 members), and Director, Rural Development Academy (RDA) Bangladesh, Chairman, Regenesys Business School, Johannesburg, South Africa.

Management Development Programmes (MDPs)

Sr. No.	MDP Title	Date (From)	Date (to)	Coordinator(s)
1	'Training of Trainers & Monitoring/ Evaluation Aspects for Projects' for Better Cotton Initiative	12-Apr-16	15-Apr-16	Prof.Vivek Pandey, Prof. Girishkumar Agrawal
2	Strengthening Dairy Cooperative Leadership	25-Apr-16	27-Apr-16	Prof. Girish Kumar Agrawal
3	Concurrent Monitoring and Evaluation of Schemes – Responsibilities of Implementing Partners for Indian Forest Service Officers	9-Jun-16	10-Jun-16	Prof. Shyam Singh, Prof. Vivek Pandey
4	Strengthening Dairy Leadership and Organizational Excellence	13-Jun-16	17-Jun-16	Prof. Girish Kumar Agrawal
5	UDAAN Management Development Programme in Rural Management for TATA Steel Global Wires Division	5-Jul-16	7-Jul-16	Prof. Preeti Priya
6	MDP for the Executives of Fullerton India - Term 3 (On campus)	11-Jul-16	16-Jul-16	Prof. Girish Kumar Agrawal
7	Logistics Approach to Supply Chain Management	18-Jul-16	20-Jul-16	Prof. Durga Prasad M V
8	Financial Decisions (Strengthening Tools)	25-Jul-16	28-Jul-16	Prof.Paresh J Bhatt , Prof. Rakesh Arrawatia Prof. Asmita H. Vyas ,
9	Preparing Yourself for Sales Leadership Role	29-Jul-16	30-Jul-16	Prof. Pratik Modi
10	Learning Programme on Leadership & Programme Management	1-Aug-16	6-Aug-16	Prof. Hitesh V Bhatt, Preeti Priya
11	MDP for the Executives of Fullerton India - Term 4 (On campus)	1-Sep-16	3-Sep-16	Prof. Girish Kumar Agrawal
12	FDP on Becoming an Effective Trainer for SIRD	5-Sep-16	9-Sep-16	Prof. Hitesh V Bhatt

13	Contemporary Developments in the Field of Finance and accounting	8-Nov-16	11-Nov-16	Prof. Paresh J Bhatt , Prof. Asmita H. Vyas, Prof. Rakesh Arrawatia
14	Project Life Cycle Management	13-Sep-16	16-Sep-16	Prof. Hitesh V Bhatt
15	Cost reduction in Dairy Co-operatives	16-Sep-16	17-Sep-16	Prof. HB Raju
16	Practical Answers to Poverty - Marketing of Rural Products	20-Sep-16	23-Sep-16	Prof. Preeti Priya
17	Rural Immersion Programme	23-Sep-16	25-Sep-16	Prof. Shyam Singh, Prof. Indranil De
18	Impact Evaluation Summer School	26-Sep-16	30-Sep-16	Prof. Vivek Pandey, Prof. Shyam Singh
19	Financial Management and Audit Specialization for Indian Forest service officer.	3-Oct-16	7-Oct-16	Prof. Paresh J Bhatt, Prof. Asmita H. Vyas, Prof. Rakesh Arrawatia
20	Energy and Waste Management in the Manufacturing Sector	9-Nov-16	11-Nov-16	Prof. Hitesh V Bhatt
21	MDP for Managing Directors and Senior Officers of State Channelising Agencies (SCAs) of NBCFDC	6-Oct-16	7-Oct-16	Prof. Asmita Vyas

Plantation Drive at IRMA

While the nation was celebrating its Independence Day students of IRMA were paying a tribute to the builders of the nation in a unique way on August 15, 2016. The 70th Independence Day was commemorated with a plantation drive organized by the IRMA community aimed at beautifying the campus. Some 70 trees were planted that day.

The guest of honour, Prof. Dr. Jeemol Unni (Director, IRMA), planted the batch tree in the mess lawns with PRM 36 participants. IRMA's faculty, administrative officers and GESS workers, too, were active during the plantation drive.



Ashoka, a lofty evergreen tree that is native to India, was among the many tree species that were planted during the drive. Ashoka is known for its effectiveness towards alleviating noise pollution. Other trees like the Gulmohar and Tabebuia were also planted by the IRMA community.

International Agribusiness Conference Proceedings

Shri T.Nanda Kumar, Chairman IRMA released International Agribusiness Conference proceedings on Tuesday, 19th July, 2016 at IRMA. IRMA organized the International Conference on Agribusiness in Emerging Economies (ICAEE) on 6-7 January, 2016 with the collaboration of The Whitman School of Management & The South Asia Center at Syracuse University, USA and Journal of Agribusiness in Developing and Emerging Economies (JADEE). National Dairy Development Board, Gujarat Co-operative Milk & Marketing Federation, Tata Trusts, Yes Bank and NCDEX e Markets Limited were sponsors of the event.



Conference proceedings included duly edited 21 full papers out of 36 full papers received and presented in the conference.

Team Saadhan selected as winner of funding at SIF YSE 2016



Congratulations Team Saadhan of Mohit Dave, Pranav Harshe Divyang Panchal and Varun Modi for representing India and IRMA at the Young Social Entrepreneurs

2016 event and for getting funding for your enterprise. ISEED IRMA looks forward to taking this further.

For details:

<http://www.jakartaglobe.beritasatu.com/international/indonesian-team-among-winners-2016-young-social-entrepreneurs-program>.

<https://www.facebook.com/singaporeinternationalfoundation/photos/a.409933092838.182178.46279882838/10154356321567839/?type=3&theater>



IRMA
37 Years of Excellence in Rural Management

Institute of Rural Management Anand

Admissions 2017

- Post Graduate Diploma in Rural Management (PGDRM 2017-19)
- Fellow Programme in Rural Management (FPRM 2017)

IRMA uses **CAT 2016 / XAT 2017** scores for admissions 2017.

Application forms (online / hard copy) for IRMA admissions are available from **October 01, 2016**.

All applicants for IRMA Admissions have to additionally appear for "**Issues of Social Concern**" test on February 12, 2017.

For more information, please visit IRMA website:
<https://www.irma.ac.in>

IIMs and XLRI have no role either in the selection process or in the conduct of programmes of IRMA.

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IRMA's 35th Convocation



IRMA's 35th annual convocation was held in Anand on May 30, 2016. Shri Nitin Gadkari, Honourable Minister of Road Transport and Highways and Minister Shipping was Chief Guest on the occasion. He also delivered the convocation address.

Members of Parliament Dilipbhai Patel and Devi Singh Chauhan were present during the occasion along with IRMA's chairman, board of governors, faculty and graduating students of IRMA.

Prof. Jeemol Unni, Director of the Institute of Rural Management Anand (IRMA), welcoming the Chief Guest along with the Board of Governors, press, invitees, faculty, graduating students and their parents highlighted some of the institute's achievements for the academic year including IRMA's infrastructural expansion to accommodate a larger batch size. She also mentioned that "a large number of MoUs have been signed and research and consulting assignments undertaken..." among many other things.

IRMA's Chairman, Mr. T. Nandakumar, wishing the fresh graduates all the best while embarking on their new journey exhorted them to "push the pedal to the future". Emphasizing that "IRMA is a unique institution" he expressed pride in the fact that its graduates have gone on to work in important organizations and sectors. He also reminded the students that "chasing high CTCs does not matter because it is more important to create happiness in people's lives."

The Chief Guest, during his address, extolled the option IRMA's graduating students had taken of serving the rural sector which, he affirmed, was "beleaguered by severe challenges, mainly involving technology and infrastructure." He bemoaned the fact that rural voices remain unheard in Delhi's corridors of power and asserted that he expected "a lot from IRMA's graduates with regard to the challenges besetting the rural sector" while expressing hope that they would have the vision to address these challenges.

Kuchibhotla Vasanthi Gold Medal

The Kuchibhotla Vasanthi Gold Medal was awarded to Shreshtha Kukreja who topped the batch of PRM 35. The Kuchibhotla Vasanthi Foundation was started in the memory of an IRMA graduate, late Kuchibhotla Vasanthi who, on graduating in April 1997, joined Gram Vikas, a non-governmental organization in Odisha. She died in an unfortunate accident soon after. Her parents, family members, friends and well-wishers started a Foundation in her name to honour her dreams and goals.

The Foundation decided to award a gold medal to the topper of each graduating PRM batch. Shreshtha Kukreja received the medal from the Chief Guest at IRMA's convocation this year.

