

## **SAMPARK-SETU**

### *A conference of voluntary organizations in the state*

Sampark organized a conference of voluntary organizations in Maharashtra on the 12<sup>th</sup> and 13<sup>th</sup> of June 2020, between 2.30 pm and 6 pm (via Zoom on the social media platform of 'Navi Umed'). This conference was held, to discuss the effects of Covid, issues faced by the underprivileged in current times and the possible ways out. The idea of such a conference was born during similar interview of Dr. Neelam Gorhe, a member of Maharashtra Legislative Council, done by Sampark. Neelamtai herself presided over the conference.

15 organizations were involved in organizing the conference and 27 expert speakers spoke during the sessions. Representatives of 192 organizations participated in the conference across the 2 days. (110 of these registered for the conference and 82 acquired information about it via social media. A list is attached.) This conference included sessions on the following topics :

1. Rural and Urban issues.
2. Issues of Employment.
3. Current issues relating to women and children's development and social justice.
4. Issues of Health.
5. Issues of Education.

A common point that arose through all the sessions was that due to pre-existing flaws in our system, it has been especially difficult to deal with the pandemic. Therefore it is important to come up with a two-pronged approach that deals both with existing flaws as well as problems that are born of the current crisis. Nevertheless, they should also align with the Sustainable Development Goals.

Following are the points that came up as a result of the discussion during the conference on said subject:

### **1. Rural and urban problems and their context**

#### **The scope of the subject**

31.16 % of the total population of the country lives in cities.

By 2030, 40.76 % of the Indian population will be urban (according to the world population report, UNO). The highest rate of industrialization and urbanization in the country is in Maharashtra. Maharashtra contributes to 23.29 % of the Gross Domestic Product. One of the reasons behind this is the labour sector in Maharashtra (both organized and unorganized). 45.23% of the population of Maharashtra (508,00,000) lives in urban areas. 108,00,000 of those live in Mumbai alone (according to the 2011 census).

27.50% of the urban population in India which is about 7 crore, lives in slums.

37% of the slum-dwellers in India live in unauthorized settlements. The homeless and the migrant labour in cities exist invisibly. There is no record of them anywhere.

Every year, 90 lakh labourers migrate from one state into another. (Economic survey 2017).

The total number of migrant labourers in the country is around 14 crores.

93% of the labourers (more than 9 crores) work in the unorganized sector. Out of these more than 4 crores are in building construction.

The contribution of unorganized labour to the GDP of the country is about 40 to 60 %. Their income is negligible. They have no job security of any kind. Nor any social security. The social security law put in place by the central government is very weak and is not enforced consistently anywhere in the country. The Indian model for economic progress is city-centric. It relies on the labour of the rural migrant labourers and unorganized labourers.

### Solutions

1. The Covid crisis should be used as an opportunity to review fundamental aspects of all civic systems. We should draw from this experience to become well-prepared for any pandemic in the future. For this, an overview should be conducted of all laws pertaining to urban and metropolitan divisions and laws should be amended wherever necessary.
2. Shelter should be made a right. Safe shelter should be provided to the manual labour sector. Maharashtra should have its own housing policy in which Mumbai metropolitan region and other cities should be viewed from different perspectives. (Other cities too should have the practice of land leases prevalent in Nagpur.) Shelter homes are not the only solution to the problem of homelessness. They should be provided homes under the housing and the urban policies (under Mahatma Gandhi Path KrantiYjana and NULM).
3. A board/committee/policy should be put in place to address problems.
4. MHADA and CIDCO should be made economically viable. Only then will these bodies be able to create different kinds of homes for EWS and the lower income groups and provide financial assistance to those with land leases, build homes for themselves.
5. The rehabilitation tenements made under the Slum Rehabilitation Scheme are so dense that they pose a danger with respect to diseases like TB and Covid and therefore must be revalued.
6. Houses that have been rented through the MMRDA should be revived under the Prime Minister's (Rental) Housing Scheme recently announced by the central government.
7. The MRTD (Maharashtra Regional and Urban Design Regulations) law should be implemented in every planning area in the division to ensure sufficient health and educational facilities, social facilities and open spaces.
8. The involvement of local self-government bodies in the planning process should be increased. Independent financial resources should be made available to local self-government bodies and they should be enabled with more rights to make independent decisions.
9. Those Sensex towns that are still functioning as Village Panchayats, should be granted the status of a Town Council and special plans should be made for the development of civic services and facilities in these areas.
10. The representation of the homeless, the street-hawkers, the migrant labourers and all other citizens must be made stronger in the town planning process after the lockdown, so that urban workers, migrant workers, etc have adequate reservation of land; the distance between their work place and their residence is minimized and urban land and infrastructure is provided in a planned manner to the unorganised sector comprising of the urban labourers, the self-employed, hawkers and those working from home urban land.

Expert speakers :

Rural issues : Mohan Surve (Vikas Sahayog Pratishthan)

Civic Problems :Roshani Nagehalli (Yuva)

Co-speakers :Neeraja Bhatnagar, Bhagwan Keshbhat, Datta Patil, Rajendra Bhise

## 2. Employment (MNREGA, EGS)

### The scope of the problem

#### A) Demand and the kind of work available to people

In comparison to the same period last year, more families have made a demand this year. Comparatively, each family has had a fewer number of days' worth of work. Even those that have returned to the villages from the cities are in need of work. Jobs like domestic help, waiters, casual laborers, security guards, drivers, etc have been lost. So the demand for work has increased manifold. Gram rojgar sevaks have been appointed in only 2 % of the positions and 75% of the demand is being placed with them.

Since the lockdown started, 45% women have not received any work for 50 days. And the others have not worked for more than 10 days during the same period. 76 % of the women who did not demand work did not know how to.

The numbers indicate that work opportunities are highest during March, April and May. But people want work from December onwards. And since they don't get it, they have to leave their village in search of it.

### Solutions

1. In some states, even though rural poverty is worse than in ours, their expenditure on NREGA is more. This means that it is necessary to increase the scope of the Employment Guarantee Scheme.
2. More work related to watershed based conservation of water and soil should be generated under the Employment Guarantee Scheme. There is a general demand for more work related to agriculture reform and water storage.
3. While generating work opportunities, focus should be on talukas with tribal population and those affected by malnourishment and migration. In case of work for individuals, beneficiaries in the priority group should be focused upon.
4. EGS should be used to generate work during the non-agricultural season, work related to nature conservation through water and soil conservation, work to help increase the productivity of dryland farming.
5. Nursery preparation work should be carried out through the Forest Department, Social Forestry Department and the Agriculture department. The aforementioned nursery should be prepared at home or the village. 100 % of the saplings used for this should be bought. The concerned department should make the necessary soil, seeds and bags available. This work should be reserved for women over 50 years, mothers of young children and the disabled.
6. The kitchen garden development scheme should be implemented on an experimental basis. A variety of geographical and environmental areas should be selected for this purpose.

7. In the Konkan region, several villages have suffered severe damage during the Nisarg cyclone. The cleaning of these villages, collection of agricultural waste, etc should be carried out under NREGA. (The same way that construction of toilets and homes is carried out under MNREGA.)
8. Now that the monsoon is here, afforestation work will begin. Labourers may starve since there is a lack of work during the rains. For these times, work should be generated in drought stricken areas that experience less rainfall. The local authorities should make a list of work after reviewing the conditions in the fields. One hundred percent of the expenditure should be borne by NREGA or the EGS or should be divided equally between the farmers and the government.
9. Care should be taken that the employees who put in good work to prevent starvation during an epidemic like Corona, are not disheartened.
10. A scheme similar to the Employment Guarantee Scheme should be introduced in urban areas.

#### B) The nature of implementation

There is drinking water at their place of work but there is rarely shade, first aid kits or a crèche available. In order to comply with the rules of Covid; soaps and sanitizers have been provided in half the places of work.

40% of the workers say that there is no 'Bank Friend' facility.

In Maharashtra, this scheme is not under the Rural Development Department but is under the EGS department. Therefore gramsevaks see its implementation as an additional burden. It is commonly heard that there is no demand for work. They say that if there is no demand for work and there is no work outlined in the approved plan of the Gram Sabha, then there is nothing we can do. In fact, at the village or taluka level, the demand is dismissed.

There are no engineers to provide technical assistance to the Gram Sabha to create a Rural Development Plan, so the shelf is prepared in a haphazard way.

Since there are a lot of positions unfilled in the implementation process, the scheme is not properly implemented or supervised. Work like MIS, APO is carried out on contract basis and they are not paid their salaries on time. So there is a lot of resentment.

Social audit is a tool for effective implementation but it has been kept weak.

#### Solutions

1. NGOs should be involved as a link between the people and the administration.
2. A 'Joint Implementation and Vigilance Committee' comprising of NGOs and the State administration should be set up at the departmental and state level. The existing State Employment Guarantee Council (SEGC) should be revived and the work of these joint committees should be tabled before it. Or  
At the state level, there should be a committee consisting of Dr. Neelam Gorhe as President, the state MNREGA Commissioner as Secretary and Employment Guarantee Secretary, Water Conservation Secretary, Agriculture Secretary, Tribal

- Development Secretary, Rural Development Secretary, the CEO of NRLM, a representative of the NGOs in the state and a representative of the network of NGOs working on MNREGA at the national level. In addition to reviewing the Employment Guarantee Scheme, this committee should also inform the government regarding the productivity of dryland agriculture, watershed development, overcoming drought, the challenges of climate change and work for which various departments need to cooperate. Such committees should also be formed at the district level.
3. The Gram Sabha should consistently create awareness and provide information about the law to the people. Training should be organized through the youth especially concerning accounting and measurement.
  4. The social audit process should be carried out by an autonomous body.
  5. Gram sabhas that have acquired forest rights should be recognized as an implementation mechanism (like in the case of Mendha Lekha). The Gram Sabhas should be trained and enabled by the Tribal Development Department.
  6. The grievance redressal mechanism should be actively functioning. Simple and easy methods for this should be put in place. People should not have to travel long distances. A system that provides assistance has to be incorporated therein.
  7. Gram Rojgar Sevaks should be provided with excellent training. **The need is underscored by this.** The honorarium paid to them should be muster-related. The work done by the Gram Rojgar Sevaks to provide information should also be considered while determining their honorarium.
  8. A technical assistant is required for every 8 to 10 villages.
  9. At the Gram Sabha on the 2<sup>nd</sup> of October, the shelf of the Gram Panchayat should be read. One copy should be affixed on the board of the Gram Panchayat. Or, a Gram Sabha centred solely around MNREGA should be organized on a convenient date between the 2<sup>nd</sup> and 15<sup>th</sup> of October. The District Collector should make an announcement that only work related to MNREGA and nothing else will be discussed at this meeting. A development plan should be chalked out during this meeting and everyone should be informed of the work involved along with the budget.
  10. Time schedule should be made so that there is no delay in preparing the work plans.
  11. The Central Government provides a hundred days of work through NREGA. In the current situation, one gets a hundred and fifty days of work. The Commissioner of the Employment Guarantee Scheme, Mr. .... has said that work beyond this limit may be organised through the old Employment Guarantee Scheme.

### C) The nature of wages

Even though the proportion of timely wage payment has gone up, that of denial of wages is still very high. It is true that the wage rate has increased from Rs 203 to Rs 232 this year. But since the average daily earnings come to about Rs. 170 to Rs. 180 as per the work performed, these increased wages still prove insufficient. People are not attracted to MNREGA work. Unemployment benefits provided in the law and the scheme are not paid.

### Solutions

1. Pending work wages should be paid immediately.

2. Job card holders should be paid unemployment benefits. The lockdown period should be counted while calculating the unemployment benefits.
3. Efforts should be made to increase the rate of wages for different kinds of work.
4. Two kilograms of grain per day should be given free to the labourers coming to work.

#### For Women

1. Awareness should be created among women regarding the process of demanding work. For this, social organizations should be involved in this process.
2. Preference should be given to single women, widows of farmers who have committed suicide and landless women. People living in the same house should be given work in the same place.
3. Work should be taken up to improve the condition of / restore the land belonging to single women.
4. Assistance should be provided to rural women to bring agricultural produce to the market place. That forest produce collected by women should be purchased.
5. Women should not be obstructed while on their way to community forest land. They should be given permission to work while maintaining appropriate physical distance.
6. With a view to accommodating a large number of needy women and create more sustainable employment opportunities for them; employment based on resources like water, land, forest, livestock or other skill-based employment should be made available so that they can live a life of dignity.

Expert Speakers : a) ShubhadaDeshmukh (Amhi Amchya Arogyasathi)

b) Ashwini Kulkarni (Pragati Abhiyan)

Co Speakers :Shirish Kulkarni, Pramod Jhinjade

Special participation from : Minar Pimple, Ranga Nayak the chief commissioner of the Maharashtra Rural Employment Guarantee Scheme, EknathDowle, secretary of the department of agriculture, Vijay Kalwale, assistant director of 'Lekha'.

### 3) Women and Children Safety

#### Scope of the subject

A significant rise has been observed in the problems of boys and girls under the age of 18 and of women during the Corona virus pandemic. Some new problems have also been born. The problems seem to exist in the context of child protection in all the three rural, urban and tribal communities. The lockdown has led to an increase in incidents of domestic violence. The number of complaints received in March by the National Commission for Women from domestic abuse victims has doubled. Therefore it is necessary to make government-provided measures available to them immediately so as to empower the families.

#### Solutions

1. In cases recognized as farmer suicides, it has been decided that the widow in the family will be issued an identity card by the government. It will make it easier for the

- women to receive the benefits at the place of their residence. This Government Resolution should be implemented immediately.
2. The 7/12 extract should be made in the name of the widow after a farmer commits suicide. It is difficult for women to acquire homes through the Dhanmandi AwasYojana if the land is not their name. Workshops should be organised to train Talathis so that they sensitively handle issues related to land rights of such women.
  3. The criteria for single women to get pension should be restructured so that no woman is left out. The pension scheme of Rs. 2000 per month for widows of farmers who have committed suicide, being implemented by the Karnataka government should be implemented in Maharashtra.
  4. Separate schemes should be initiated for the upbringing and care of children from families of weaker sections. Measures should be taken for the prevention of child marriage. In order to prevent child abuse, a plan of action should be put in place for children living on the streets, to address the problems that exist in facilities for the children in need of care and protection, to address the problems of children affected by migration and for children in need of special care.
  5. Women and other persons who call the police control room contact number 100 or any other government helpline number regarding violence should be put in touch with current counsellors, family counselling centers and protection officers.
  6. Mobile phone companies should be instructed to broadcast messages about prevention of domestic violence.
  7. A help cell should be provided in every government and municipal hospital for women affected by violence.
  8. A separate desk should be dedicated to receiving complaints of violence against women and girls at each police station. A female constable should also be appointed.
  9. A list of names and contact numbers of women's organizations and counselling centers should be disseminated through social media and newspapers. Shelter homes should be set up to provide safe shelter for women who are victims in severe cases of violence.
  10. Complaints of domestic violence should be picked up immediately and protection officers be ordered to act. Courts should continue to hear cases of domestic and other forms of violence.
  11. In cases of domestic violence, police permission should be made available to take the victim to the hospital. Similarly, an ambulance should be made available for carrying women in labour to the clinic. If the victim needs to be taken to a shelter or any other safe place so as to prevent violence, the police should arrange for her transportation.
  12. In this context, service passes should be issued to all women's organizations and self-help groups that provide assistance in the form of counselling or legal advice or shelter so that they may be able to reach the victims. These organizations need financial support. The Nirbhaya funds should be used for this. If required, the victim woman and the child should be shifted to a safe place or the perpetrator should be expelled from the home.
  13. All information related to domestic violence should be made available to all.
  14. Gender based statistics need to be made available urgently. It is necessary to set up a gender based budget cell in each department and some time should be set aside

in each government department to create a gender based budget. A plan is necessary for the evaluation of the results from the funds spend.

Expert speakers :Seema Kulkarni (Mahila Kisan Aadhaar Mancha), Aparna Pathak (Stree Adhaar Kendra), Children's issues : Preeti Patkar ( Prerana)

Co speakers :Nandita Shah, Akshara, ManishaTokle, Santosh Shinde (Vidhayak Bharati)

#### 4) Health

##### Scope of the subject

1. The importance as well as limitations of all the primary healthcare providers right from the AIIMS in Delhi all the way to the 'Asha' workers in villages, have become apparent during the Covid period. It has been seen that malnutrition has increased. Incidents of domestic violence have multiplied. And overall mental health issues are on the rise. The Covid infection has been more prevalent in urban areas and handling it in urban areas has been complex and challenging.

The lockdown caused by Covid has hampered the provision of nutritional counselling, mid-day meals, vaccinations and treatment of ailments such as anemia and hypertension. Other diseases continue to be contracted during the Covid period.

##### Solutions

1. Priority should be given to strengthening primary healthcare institutions.
2. The budget for Health should be increased to at least 3 percent. (It is 1.4% at present.)
3. The entire population should be brought under the umbrella of social health insurance.
4. All 17,000 vacancies in the health sector in the State should be filled immediately.
5. A list of organizations providing help in problems of mental health at the taluka level should be published.
6. Asha workers should be empowered in all respects. Their honorarium should be increased to at least Rs 5000 per month. They should be provided with medication for general ailments, Corona prevention measures and health insurance, so that they may provide people with health education and medical check-ups.
7. Complaints regarding ambulance services 102, 108 should be taken cognizance of and the services should be reviewed and restructured.
8. Anganwadi workers and ANMs should be given the responsibility of vaccination. Physical distancing should be observed during vaccination.
9. Children should be provided with ready food through rations. Along with severely malnourished children, even moderately malnourished children should have ready to eat food delivered to their homes.
10. Symptoms of malnutrition should be explained to the mother. A mother should be provided with micronutrients, Vitamin A, multivitamin syrup for her baby. Children with Kawasaki syndrome need extra care.
11. Laboratories and X-Ray departments in rural hospitals have been handed over to private contractors. These contracts should be cancelled.
12. Care should be taken to disseminate information regarding health to women and other vulnerable groups.

13. While providing health related information, loudspeakers should be used in villages with low mobile usage.
14. The scope of the Integrated Child Development Scheme is relatively less in cities. This should be increased.
15. The urban health policy has to be formulated for a state like Maharashtra, that has undergone 50 % urbanization. Private health care will also have to be regulated for this. Minimum and Maximum rates for private hospitals should be fixed.
16. The Clinical Establishment Act should be implemented immediately. Proper implementation of this law will solve a lot of problems.

Expert Speakers : Dr. Shashikant Ahankari (Halo Medical Foundation)

Co speakers : Dr. Dhruv Mankad, Dr. Ashok Belkhode, Dr. Suhas Kolhekar, Dr. Kranti Raymane

## 5) Education

### Scope of the subject

The uncertainty and insecurity due to loss of livelihood, its financial impact on families, domestic violence and reverse migration caused by Covid, has had an adverse impact on the minds of children.

Children's rights like sports, nutrition and freedom have come under attack. Child labour is likely to increase. It is possible that girls' education is seen as less important now among siblings in the household. Incidence of child marriage is likely to increase.

Although the number of students in municipal schools has dropped from 2,75,000 to 2 lakh, it may increase. Parents who cannot afford private school fees due to loss of employment/ loss of income may send their children to municipal or Zilla Parishad schools.

During the Covid period, a number of schools have been converted into grain distribution centers and quarantine centers.

Children and parents are under a lot of stress.

Online education has also added to the mental and financial stress. About 60% of households do not have access to smartphones and the internet.

### Solutions

1. Attention should be paid to the capacity building of government (municipal and ZP) schools.
2. Girls dropping out of school should be given extra encouragement for education.
3. When starting school, children should be provided with hand washing facilities, soap /sanitizer, masks, etc as well as nutritious food.
4. Decisions about schools should be made at the district, taluka level.
5. The academic year should be flexible.
6. The option of starting a temporary school near the children's residence should be explored.
7. A group system like Anganwadi should be adopted to teach children.

8. A set of rules has to be prepared giving due considerations to issues like how much time should the children spend in school, the number of children per class, how many shifts should there be in a school, what would the protocol be if a student was found to be affected by Corona.
9. The focus should not only be on the curriculum but also on reading, mathematics and social skills.
10. Along with formal education, 8<sup>th</sup> and 9<sup>th</sup> graders should also be taught life skills / employment skills.
11. Counselling of children and parents should be arranged at a local level.
12. Media like radio/TV should be used to teach children.
13. Online education should be supplemented with teachers' communication.
14. Those who do not have smart phones or access to the internet should be provided with the same.
15. The 'Nayi Talim' education system should receive fresh attention and those elements from it that are still applicable should be included in teaching and learning.
16. Separate arrangements should be made for the education of child labourers, beggars, handicapped, deprived, homeless, children in ashram schools, and children of sex workers and prisoners.
17. Each youth should be given the responsibility of teaching 5 children / helping them with their studies. This could create employment for the youth. MNREGA should provide a financial impetus to this initiative.

Expert Speaker: Farida Lambay

Co speaker: Jhelom Joshi

## 6) Food Security

(The subject of food security did not have an independent session dedicated to it. But since it was referred to several times during other sessions, it has been included in the report.)

### Scope of the subject:

20 % of farmer suicides in the country have been reported in Maharashtra. During the period between 1995 and 2019, there have been more than 70,000 of them. 90% of these are men. This implies that there are these many farmer widows in Maharashtra. Most single women sell their produce through private traders. They do not get the base price. This year, considering the production cost per acre, all these women seem to have suffered a loss. The Dhanmandi Kisan Sanman Yojana does not currently include women farmers and tenant farmers. Also, it is not possible to cultivate land with as little as Rs 6000 per year.

People other than the poor were not buying grains from ration shops formerly. Lockdown has changed this and they too have started to buy from ration shops. Thus these shops should be stocked with grains adequately.

### Solutions

1. Guidance should be provided for planning the kind of farming that may be taken up in different parts of Maharashtra to suit the climate from agricultural point of view.
2. The work should aim at eliminating the droughts in Maharashtra permanently with the help of scientific use of watershed management. There should be no need for tankers.
3. There has to be joint planning in various departments like Employment Guarantee, Tribal Development, Agriculture, National Rural Livelihood Mission (NRLM). For example, farm ponds can be provided covering by the Agriculture department. Employment Guarantee can bring water to the farmers in the tribal region, as well as diesel engines and pipes. Those who have gotten goats through NRLM could acquire a shed through NREGA.
4. Kisan Resource Centres should be started in Maharashtra on experimental basis by making a study of the successful experiments in Wakarabad and Adilabad districts of Telangana.
5. The Department of Agriculture, Department of Employment Guarantee, Department of Rural Development, etc should provide free seeds, fertilizers, etc to single women / widow farmers. Loans be made easily available. The Dhan Mandi Kisan Sanman Yojana needs to be expanded. In addition, at least Rs 15,000 per year should be paid for farming.
6. Widows should be issued separate ration cards.
7. All should be eligible to receive ration for the next three months. Along with wheat and rice, the ration system should include other grains, pulses and oil.
8. All grain shops should continue to provide soap and water for washing hands.

#### **7) Points mentioned by Neelamtai in her concluding presidential address.**

1. Both days saw a a good discussion on strategic issues.
2. There was a lot of discussion about the Employment Guarantee Scheme and that was good because we have raised the issue in the presence of the MNREGA commissioner.
3. There will be a follow up with the Minister of State for Home Affairs and the Director General of Police on the issue of women's safety. There will also be a follow up about starting a helpline and setting up a vigilance committee.
4. A Gender Responsive Budget has already commenced in Mumbai. Suggestions are welcome to prepare similar budgets suitable for your cities.
5. We will have to take stock as to how long the lockdown can continue without adversely affecting employment. Restarting operations has to be done carefully following all rules.
6. Government Health System needs to be further improved in the context of toilets. However, if the Clinical Establishment Act is to be implemented, more than 50 % of the dispensaries will have to be closed.
7. If you want to work on GR, you will have to submit joint statements and then follow up. 'Sampark' can help with the same.
8. Employment Guarantee Scheme, Education, Health, Women and Child Development, Social Justice, Entrepreneurship and Employment, Agriculture and Women Farmers, Labour and Ration – Working groups will have to be formed in

- these 7 sectors. The NGOs that have participated in the 'Sampark Setu' conference should take initiative for the same.
9. If you want to make an intervention as an NGO related to the Employment Guarantee Scheme, you have to register through the Niti Ayog at the Central level. Concerned NGOs, please note.
  10. There is a plan to follow up with the Minister, Director and Secretary by sending a statement every 15 days hereafter.
  11. The Emergency Management Act has been brought into force but its policy has not been decided by the Central Government. The present circumstances do not allow this. Please give suggestions if you have any.
  12. The point about implementing the Employment Guarantee Scheme in urban areas is an important one.
  13. The issue of Equal Pay, Equal Rights for women is close to my heart. Women in the unorganized sector have suffered to a great extent. I am making an effort to do something for them.

The report has been prepared by Hemant Karnik.