



Rotary Club of Sonarpur

Rotary District : 3291



PRESIDENT :
Rana Safui

RI PRESIDENT :
Sakuji Tanaka

SECRETARY:
Gautam Ray

DISTRICT GOVERNOR:
Uttam Ganguli

R.I. Club No. 23960 Charter dt. 30.06.1986

NO. 41

VOL : XXVII

7th June 2013

Can Technology End Poverty?

by Susan Davis | March 22, 2013

If you believe the hype, technology is going to help us end global poverty. Advances have indeed made a huge difference in the lives of the poor, but there's also a healthy amount of skepticism out there. Berkeley researcher Kentaro Toyama has a blog dedicated to calling out naïve or inappropriate uses of information and communication technologies (ICT). Calling himself the ICT4D jester (using the development jargon for "information and communication technologies for development"), he has no shortage of material. We've all heard stories of computers that sit unused in African classrooms; on a recent post, the jester takes aim at texting cows. The organization I'm part of, BRAC, is known for going to scale with solutions that are often radically low-tech. We're more likely to scale up birthing kits that cost less than 50 cents apiece than mobile apps that might diagnose disease; more likely to open one-room schools in rented spaces or even boats, where children sit on the floor and learn to think creatively, than insist that every pupil have Internet access.

But I'm hardly a naysayer when it comes to tech. I agree with Peter Diamandis and Steven Kotler, who write in *Abundance: The Future is Better Than You Think* that higher productivity associated with the falling cost of technology is leading us to a world of plenty.

The trick is making sure everyone shares in the coming abundance — or at least has a fair shot at doing so.

To do that, it's vital that technology be suitable and relevant to the lives of its users. That's easier said than done in a world where most product innovations are geared toward the rich.

We can take some lessons from Bangladesh, where BRAC is heading full steam into mobile banking with bKash (bikash means "growth" in Bengali), which is now the largest mobile banking provider in the country. BRAC Bank (the commercial bank owned by BRAC) launched the service as a pilot in five branches in November 2011, asking small enterprise borrowers to make repayments via local agents — who would send a receipt via text message — rather than in person at branch offices.

Even though it was designed to save time for hard-working families, asking borrowers to forego their passbooks in favor of SMS confirmations made them extremely uncomfortable. Shameran Abed, who runs BRAC's microfinance program, explains what happened: "In the first couple months, a lot of our borrowers would send the money through their mobile phones and then physically show up at the branch to check with the accountant that the money had turned up."

You may chuckle at that, but consider things from the point of view of a Bangladeshi smallholder farmer. "In a country where most people think that the only thing that is irrefutable is hard copy documentation with someone's signature affixed to it, we were asking our borrowers to take a major leap of faith," Abed says. "Some of them said to us: 'If ever there is a dispute and we end up in court, no magistrate or judge will want to see an SMS confirmation. They'll want to see proof' — meaning a hard-copy passbook." bKash is now advertised widely, with 30,000 agents and 2.2 million users. We're confident in the cautious approach we've taken, and more importantly, the clients seem so, too.

But what happens when you ask customers to make a leap of faith and the chasm proves too wide? The consequences can be harmful — often more so for poorer clients than the ones pushing the solution. BRAC learned this lesson from its foray into community-owned tube wells and irrigation pumps in the 1990s, documented in Ian Smillie's *Freedom From Want*. Since water deep in the ground doesn't belong to anybody, we thought of giving loans to organizations of the landless poor to drill and manage deep tube wells and sell the water to rice farmers, who would in turn benefit from higher yields.

The promise was exciting — the details far less so. The project depended on sufficient demand from farmers, which depended on ensuring they had access to high-yield seeds, fertilizer, and pesticides. It also meant gauging demand for irrigation with a certain level of precision, which meant accurately forecasting the sale price of rice.

In the end, the program had far too many moving parts over which BRAC and the borrowers had insufficient control. At the program's peak, 700 pumps covered 27,000 acres, with the loans constituting 9% of BRAC's total microfinance portfolio. By the end of 1993, half of the pumps were operating at a loss and many loans were in arrears. The program was shut down in 1996, and although it refunded 100% of the loan repayments, it went down as one of BRAC's biggest failures.

If details about fertilizers and crop yields seem tedious, that's part of my point. We need to learn to hang onto the positive energy of the tech-innovation movement — in the words of Steve Jobs, stay hungry and foolish — even when the complexities don't exactly liven up our cocktail party chatter (or, for that matter, galvanize investors). In that regard, social entrepreneurs should heed the following: **Invest in local innovation.** The poor and marginalized may not have been to school, but that doesn't mean they're uneducated. They're often experts at jugaad, the Hindi word for "frugal innovation." Piecemeal, low-tech solutions often go further — and are more easily scaled-up — than anything dreamed up by R&D-centric outsiders.

Grapple with the human dimensions of the problem. Understand not just the thrill of empowering people in principle, but the challenges in practice. To really know what managing a well means for a group of landless villagers, one needs to understand workaday hassles easily overlooked in the excitement of helping people. One must be sensitive to the stress of uncertainty with new innovations, such as replacing cumbersome microfinance passbooks with digital money.

Immerse yourself in the details. If you find yourself frustrated, bored, or driven to distraction by the nitty-gritty (the financial yields of improved rice varieties, say), that's a sign you may be on the right track — and safer from the jester's taunts.

The prospect of billions rising up from poverty with nothing more than gadgets is indeed a fanciful notion — and not a helpful one, either. But the evidence says that when we tether enthusiasm to reality, the reality starts to budge.

Club Programme

3rd June: Joint Board Meeting at 7p.m.

7th June : Club Official's Training Seminar.

We meet every Friday, 7.30pm at Hotel Park Palace, 49/2, Gariahat Road, Kolkata 700019

Group hopes to raise US\$3 million to restore Rotary founder's home

By Diana Schoberg

Rotary International News -- 22 January 2013

For nearly 40 years, Paul and Jean Harris entertained visiting Rotarians at their home on Chicago's South Side, which they affectionately named after the street in Edinburgh, Scotland, where Jean lived as a child. Today, the house is badly in need of repairs.

The Paul and Jean Harris Home Foundation has embarked on a campaign to raise \$3 million to pay off the debt and interest on the house, complete the renovations, and establish an endowment to pay for maintenance in perpetuity.

"Comely Bank is the Mount Vernon of Rotary -- it's the home of our founder, and it's too important an asset to not do something about it," said Robert C. Knuepfer Jr., 2010-11 governor of District 6450 and president of the Harris Home Foundation.

After Paul Harris died in 1947, Jean sold Comely Bank. It remained in private hands until the Paul and Jean Harris Home Foundation bought it in 2005 with money borrowed from the charitable foundation of the Rotary Club of Naperville. The Harris Home Foundation replaced the basement floor and made a few immediate structural repairs so Rotarians could safely visit the house during Rotary's centennial year. But since then, the restoration project has come to a standstill.

The Harris Home Foundation hopes to restore the home to the way it looked when the Harrises lived there. It plans to display historic images of Harris and provide visitors with information about Harris and his Rotary activities. Knuepfer says the house could also be used as a meeting place for local or visiting clubs and for other functions.

The Harris Home Foundation also envisions creating a Rotary history trail, with stops at the Paul Harris Home, Harris's gravesite at nearby Mount Hope cemetery, and RI world headquarters in Evanston, Illinois.

Minutes

Meeting no 1189

Dated 31.05.2013

President Rtn. Rana Safui called meeting no. 1189 to order.

National Anthem led by Mr. Mridul Chanda.

President welcomed guests, Mr. Amitabha & Mridul Chanda.

Minutes of the last meeting confirmed.

Discussions:

- Members present discussed the progress of the Helping Grant project.
- President elect Rtn. Gautam Ray discussed with the members and finalized the names for the vacant posts in the incoming board. 1) Rtn. Sanjay Dasgupta – Vice President. 2) Rtn. Swapan Paul & Rtn. Amal Bhattacharjee – Sgt-at-Arms. Members present also unanimously supported his proposal to appoint Rtn. Sanjib Kr. Ray as CICO & Club trainer and Rtn. Santanu Ghosh as Editor.

- President Elect Rtn. Gautam Ray reminded: 7th June as the date for COTS & 3rd June Joint Board meeting.

- Members discussed and declined, outright, to accept the resignation of Rtn. Debasis Chakraborty from the post of Secretary in the incoming board on the ground of professional preoccupation. Rtn. Debasis Chakraborty was advised to continue in the post and was assured of around support from Jt. Secretary, Rtn. Chandan Goswami and other members in the club.

President announced the receipt of bulletins from neighboring clubs, and upcoming District/ Club events.

Having no other business, President terminated the meeting.

Members Present: 12

Sunshine Collected : Rs. 240/-

did you know?

There are about 10 trillion cells in the human body. So there are 10 trillion meters of DNA in the human body. This is over 9 light-hours of length, or over 1.5x the distance from the Sun to Pluto.

Four Way Test

of the things we think, say or do

- ★ Is it the TRUTH?
- ★ Is it FAIR to all concerned?
- ★ Will it build GOODWILL & Friendship?
- ★ Will it be BENEFICIAL to all concerned?

Rotary Club of Pune donates hostel equipment to an NGO

Manish Umbrajkar, TNN | Mar 31, 2013

The Rotary Club of Pune Gandhi Bhavan handed over various hostel equipment to Jeevan Jyot Mandal, a NGO from Pune on Sunday. The Jeevan Jyot mandal caters to the wholesome development of children affected with serious kind of mental retardation.

The equipment were given by educationist and activist Avinash Dharmadhikari. Speaking on the occasion, Dharmadhikari said that Rotary's contribution towards helping the needy persons of the society is tremendous and it stands at the top among all NGO's in the world. Parents of the mentally challenged children should accept the fact and face the problem happily, he said. Project leader Ratnakar Bagul said that the Rotary Club was happy to hand over water treatment plant with tube well, solar water heating systems, DG set for power back-up, computer with LCD projector, educational equipment and a van to Jeevan Jyot Mandal. The Rotary Club of Pune Gandhi Bhavan's global grant project worth Rs 18 lakh was sponsored by Rotary International district 3131 India, district 1120 England and S P College commerce batch year 1986. Meena Inamdar, president of the Jeevan Jyot Mandal, expressed her gratitude to the club for handing over the equipment, helping children and supporting the parents. Among others present included Vinay Kulkarni, Meena Mainkar and members of the club and Jeevan Jyot Mandal.

Today
will never come again
Be a blessing;
Be a friend;
Encourage someone;
Take time to care;
Let your words heal
and not wound

Thought and Knowledge

