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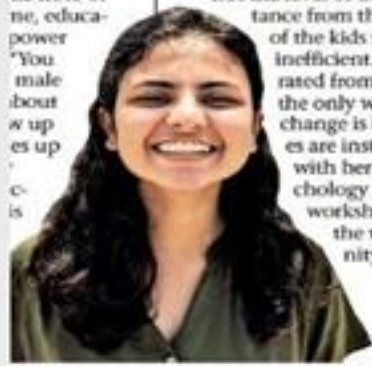
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are paying almost Rs 6 lakh a year, see people around you who will never get to study here, and not get angry at the sheer unfairness?" exclaimed Karandikar. For her, it is important to resist the culture of 'doing good' that is so prevalent in social work circles, and she wants students who get involved to see this as a job rather than as a charitable act. "I also tell them that they are not going to create radical change just by doing this," she said firmly. Instead, she believes that it is important to contribute to long-term plans for change, and to not seek immediate gratification. This has led her to enforce a strict 'no pictures' and 'no social media' policy for everyone in her group.

"Social work comes in when institutions fall short," says Karandikar. The major areas she wants to focus on to tackle this are healthcare and education. Education, she says, formal or otherwise, is a way of making the world accessible to people and giving them a toolkit to resolve problems themselves. When she started out, she tried to teach children from the formal ISC and CBSE curriculums from a grade or two lower than their age. "We thought we were being considerate!" she laughed. She realises then that it was not the level of the curriculum, but its utter distance from the socio-economic conditions of the kids she was teaching, that made it inefficient. "The mind cannot be separated from the body", she said. She feels the only way to ensure sustainable change is by ensuring that those changes are institutionalised. She is working with her college counsellor and psychology faculty, on a mental health workshop and workshops addressing the workers' basic rights and dignity of labour.

Sharvari Karandikar sees social change as a job, rather than charity

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Hiren Agarwal (top row, first from right) hopes to do more in the field of sexual health with his group Fortitude

### The business of helping

At the age of 19, Yashasvi Katyayan, is the head of Enactus SCMS, an organisation founded in 2014, which aims to create welfare for people from marginalised communities through entrepreneurial actions. The group at Enactus meets for brainstorming sessions regularly, tries to identify problems, and find entrepreneurial solutions for them. After that, they start community training on the basics of doing business, and help with manufacturing, marketing, and financing.

The group is now working on bringing back Project Punctured after its original run in 2014-15. "This project involves socially and economically backward women taking up entrepreneurial action by manufacturing furniture and other decorative items using discarded tyres", said Katyayan. Another project they are working on is 'Patra,' where they make notepads out of unused waste notebooks. The group has a few other projects in the field of sanitation and menstrual hygiene which are at present in the research and development stage. "Funding is a challenge, but we usually get it by participating in various competitions and funding events. We also organise our own fundraising events which help us arrange all the required funds," said Katyayan, add-

ing that another big challenge is gaining the trust of the target community.

Katyayan advises that people should start going to the root cause of the problem and try to eradicate that rather than coming up with small-term redressals. Now in his second year of BBA at Symbiosis Centre for Management Studies, he hopes to start a few more projects this year, and wants to see them grow into self-sufficient projects that entrepreneurs from the communities can take charge of.



Yashasvi Katyayan (inset) and his group Enactus, believe in fixing the root of a problem, rather than surface change



(then RBI governor) in 2007 preceding the global financial crisis of 2007-2008. While the finance ministry wanted lowered interest rates to sustain growth and maintain easier credit flow, RBI was inclined to maintain a hawkish position on the issue, as inflation rates were reaching a decade long high. RBI is part of similar debate today as well; while the finance ministry wants to ease lending rules to make credit more accessible for medium and small sized businesses, RBI argues that tighter, stricter rules are to be implemented to 'clean up' the accumulation of Non-Performing Assets (NPAs) in the economy.

When political strategy overrides economic logic, the economy is at a greater risk of volatility. Especially during election years, incumbent governments tend to prioritise party interests over public interest. The autonomy of the central bank is meant to guard monetary policy from populist measures like slashing interest rates or cutting back on lending regulations which might be popular with the public in the short term, but is detrimental to the health of the economy in the long run. The subprime crisis of 2008 in the United States largely happened due to lack of regulation in banking sector, and a similar eventuality could be expected in India if RBI no longer maintained their autonomy on its role as a regulatory body. The increased influence of the central government in monetary policy regulation is alarming and should be seen as yet another instance of governmental overreach.

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