

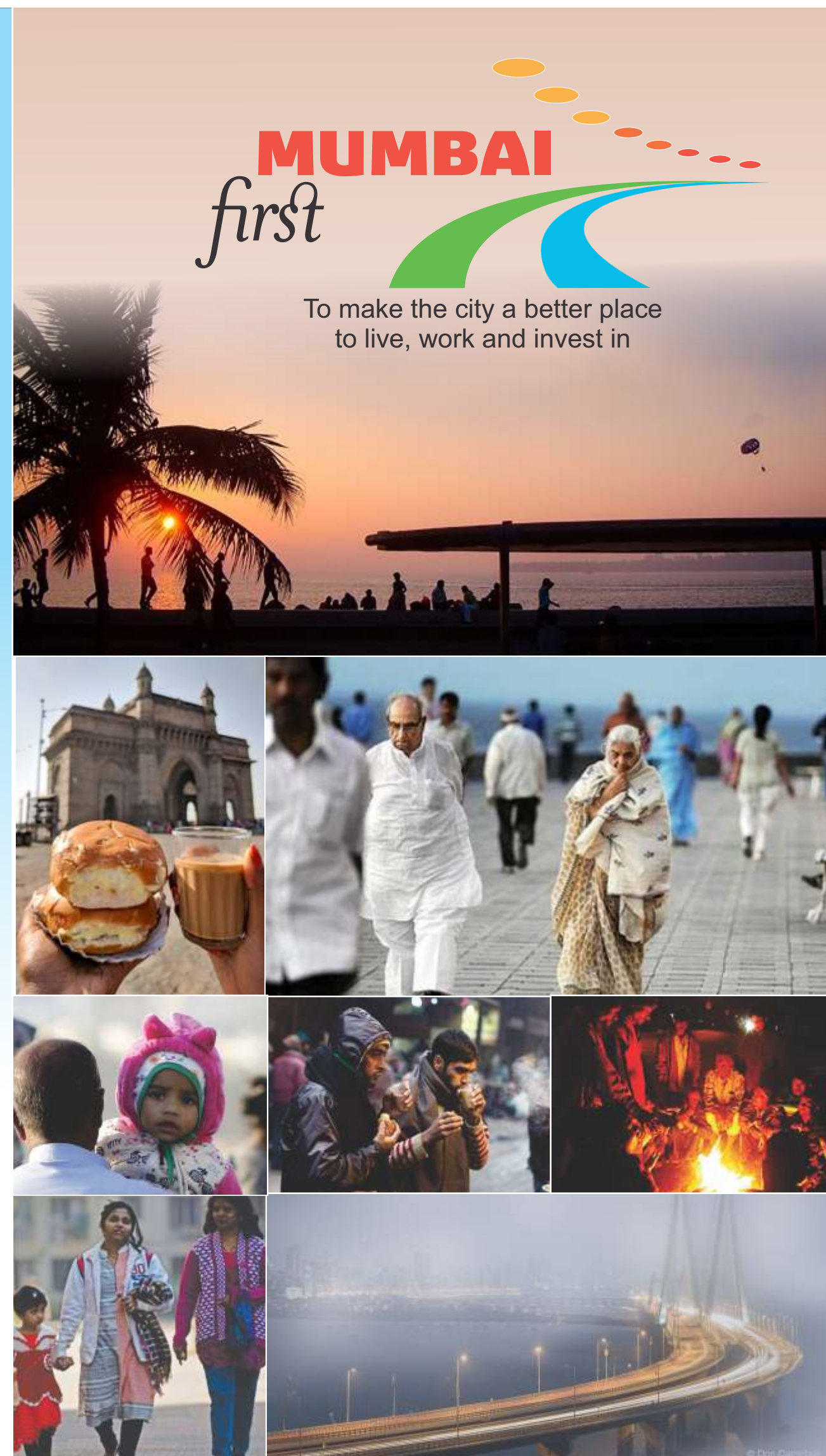




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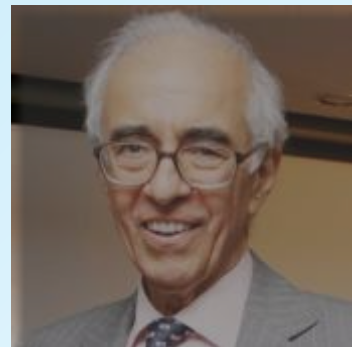
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2019

First & Foremost

Chairman's Address



Dear Friends,

Our heartiest congratulations to Shri Uddhav Thackeray on taking over the reins of Maharashtra and we wish him a very successful and happy tenure. We at Mumbai First, fully share his vision to make Mumbai a livable city for its citizens and he can count on our full support.

For us in Mumbai First, it has been a very gratifying experience to work with our friends in the European Union. We were particularly delighted and encouraged to see the joint statement issued at the last EU-India Summit, which was attended by our Hon'ble Prime Minister and also the Presidents of the European Council and the European Commission. A joint statement issued, following the deliberations, specifically welcomed EU-India Co-operation on Urban Development and acknowledged the work done in Mumbai jointly by the European Union and Mumbai First. It was agreed to build on this and the First India-EU Urban Forum was held in Delhi, a few months ago. A full report on this is carried in this Newsletter.

A study carried out by Lord Stern in 2006 for the UK Government, warned that tropical coastal cities like Mumbai are critically vulnerable to sea-water temperature rises and climate change. Subsequent reports by the United Nations and other international agencies, have only confirmed this. We are naturally concerned about Mumbai and the challenges Mumbai faced, following heavy rainfall in recent months, clearly underlines, the need for urgent action. To start with, we are organizing a two-day International Conference - **"Climate Change: Action for Tropical Coastal Cities"** on 27th and 28th February, 2020.

This landmark event, will put a special focus on the vulnerabilities and the measures for resilience and adaptation to climate change threats to tropical coastal cities. We are inviting national and international experts to share their experiences and help us evolve a suitable agenda for our city, to meet the challenges of climate change. In a few months, we will be celebrating our 25th Birthday. **"Climate Action"** will be one of our core themes in our Silver Jubilee year and some other programs are being planned.

As we come to the end of the year, I would like to take this opportunity, to thank all our Members for their support in the year gone by, and I wish them and their families, a Very Happy and Peaceful 2020.

Narinder Nayar
Chairman, Mumbai First

CEO Speaks



Dear Mumbaikers,

As we approach the end of another very eventful year, it is time to introspect the various changes in our life in general and our city in particular.

What haunts us is the poor quality of infrastructure followed by different mega scams of either banks folding up or individual corporates and HNIs causing the citizens pain and hardships. Be it roads, poor health facilities, unregulated transport & mobility, etc.

In spite of repeated requests to the MCGM and the government, why is it that we are not heard, our basic needs not met in spite of the fact that most of the problems continue year after year. Are we 'Indians' by nature a very docile and tolerant people who are ready and willing to take and accept all the hardships silently bearing it year after year? Or are we people who have lost hope and have accepted this as our faith?

One very urgent issue which will bring extinction of life in various forms is the globally used word "Climate change" which is being used so very often in different parts of the world.

Do we understand "Climate change"? Do we know what to expect from the climate change phenomena?

Well let me share with you some key common outcomes and serious consequences in a tropical country like India.

- There will be an increase of poverty, hunger and unemployment. Health too will be a major concern with outbreaks of infectious diseases. Due to the layer of greenhouse gases becoming thicker in the atmosphere leading to increase in the earth temperature commonly called Global warming, the danger being the increase in the amount of carbon dioxide, methane and nitrous oxide.
- The water level in the Bay of Bengal will increase
- The Andaman and Nicobar Islands will be submerged in water, as a result there will be a large scale loss of biodiversity.
- Coral reef will be destroyed by being a victim of coral bleaching due to the heating of the ocean water.
- The flora of the Himalayas will be particularly affected by the climatic change.
- The population of insects, weeds and microbes will increase.
- There will be a serious risk of contamination of surface and ground water.
- There will be an increase in the incidences of forest fires.
- Due to climate change, the rate of respiratory and cardiovascular diseases will increase in the country.
- Infectious diseases such as diarrhoea, dysentery, cholera, tuberculosis, gastroenteritis, jaundice etc. will increase.
- The production of staple crops in the rain-fed areas of the country will decrease by about 125-130 million tonnes.
- Due to the melting of glaciers as a result of climate change, the rivers originating from the Himalayas will cease to exist, resulting in unprecedented reduction in water resources.

All the above seems very scary and morbid, but is inevitable if we, the citizens, do not safeguard the climate and environment we live in for our existence and that of posterity.

Do we want to do something? If so what should we do? And how do we do it?

I will pen a few solutions in the next edition of First & Foremost.

Let me finally end with a pleasant note of wishing you all a very Merry Christmas and a happy & prosperous New Year - 2020.

Dr. Neville A Mehta
CEO, Mumbai First

Health Mission Meeting

The meeting began with the introduction of the Mumbai First by Mr. Ashank Desai. Dr. Armida Fernandez then emphasized the importance of “Advocacy in places where it matters the most.” Ms. Sonalini Mirchandani highlighted the importance of the government emphasizing the softer intangible issues. She then overlooked the breaking up of the collective into 5 groups based on their area of specialisation.



Palliative Care:

(Members include: Dr. Jayita Deodhar, Dr. Mahesh Menon, Dr. Rajam Iyer and Dr. Ruchi Nanavati.)

- There is a need to spread awareness and understanding. Doctors (and healthcare institutions and
- providers) need to be sensitized
- This can be done by amending medical school syllabi, influencing the policymaking processe and also making palliative care training mandatory for medical licenses
- Families with patients need programs that target care and not cure
- Need to create educational programs that create a workforce to cater to such patients. Specialist doctors are scarce, so at least nurses should be adequately trained

Mental Health: (Members include: Dr. Bharat Vatwani, Dr. Nilesh Shah, Dr. Jayita Deodhar and Mrs. Sonalini Mirchandani)

- Make services affordable, through initiatives like philanthropic services once a week
- Rehabilitation services are beginning to grow in number
- Bombay has an excellent police network and judiciary system that can also be helpful, along with volunteers and NGOs



- Coordination between an ample number of centers is required, along with the use of technology like cell phone apps to find and order sufficient care. In a mobile app, people can log on and providers can set up shop on the digital storefront. Patients can also order ambulance services, contact mental health professionals, rehabilitation centers, transport facilities, daycare centers, and other relevant care providers.
- The police administration should be advised to be proactive in the case of the wandering mentally ill and refer them with due judicial process to Govt. Hospitals with psychiatric facilities.



Geriatric Care:

(Members include: Dr. Manish Garg, Dr. Santosh Bangar, Dr. Leena Gangolli, Dr. Sangeeta Pednekar, Prof. Nasreen Rustomfram and Ms. Malini Thadani)

- Geriatric care patients can be empowered to age at home / community with a high quality of life, through community care, minimizing the use of old age homes that we see in the West
- Our group through Mumbai First should advocate to the Government of Maharashtra and BMC to initiate a policy of setting up geriatric wards and deploying trained Geriatric Care Givers in the Geriatric Wards.
- Government needs to define minimum

criteria and training to be fulfilled by geriatric care

- providers. In addition, the agencies involved in providing senior care through their staff also need to be certified. There are a lot of senior citizen friendly services provided by central and local government. The awareness of senior citizens and their family members for these services and benefits needs to be increased.
- The senior care community must coordinate with real estate vendors, as infrastructure needs to be provided, which is user friendly for senior citizens. Adequate insurance products need to be created to cater to the health needs.
- Quality service needs to be provided at an affordable cost. There should also be psychological access; Patients should be comfortable going to a hospital, and the doctors and workers there comfortable to consult with, providing a welcoming environment to middle class populations.

Health mission meeting



Healthcare Infrastructure for the middle class:

(Members include: Dr. Armida Fernandez, Mr. V Ranganathan, Dr. Mamtha Manglani and Mr. Ashank Desai)

- Facilities are often built well and look attractive, but are insufficiently staffed. Private adopters can solve these issues for facilities, through good monitoring and managing systems
- There is a need to have people management systems to monitor that

employees at hospitals are working enough hours and performing their functions. There are some posts in government hospitals which lay vacant for years on end. The government and the BMC should be lobbied to ensure that at least 75% of the posts are full at any time

- "Municipal taxes and nonagricultural assessment of the Revenue Department of the State
- Government should be at residential rates. To minimize land cost, the location of Budget Hospitals can be considered in the outskirts of Mumbai within the Mumbai Metropolitan Region.

Care for Persons with Physical, Intellectual and Developmental Disabilities:

(Members Include: Ms. Akanksha Kedia, Ms. Archana Chandra, Dr. Samir Dalwai and Dr. Mithu Alur)

- The goals here are awareness, acceptance, data collection and analysis, rehabilitation, education (including vocational training and employment) and adequate infrastructure provision with the ultimate goal of inclusion for children with disabilities in society.
- There is a need for a short and hard-hitting video that can be shown in cinemas to create awareness with a strong call to action for the general public. There is insufficient data on disabled people (26 lakh disabled or mentally challenged people are inadequately visible to service providers, and services cannot be easily provided without
- knowledge of location and identity). There is a need to identify data collection points at various
- levels (local, regional, national) to facilitate the process of accurate capturing and inclusion of data about PwDs in various documents and surveys for institutional and public use.
- Adequate infrastructure transcends toilets and ramps. There needs to be a natural attitude about accessibility (and accessibility audits). The existing document on Accessible India can be referred to for the same.

Going forward, each group will meet once to discuss further steps to be taken towards the issues outlined during the group work.



Education Mission Meeting

The Education Mission met on September 17, 2019 at the Mumbai First Conference Room. The mission members present represent organizations such as Pratham, Rangoonwala Foundation Trust, EDUCO, Sujaya Foundation, Education Department (MCGM) and Mumbai First. The meeting included a presentation of the mission's focus areas, agenda of the meeting, review of mission activities since the earlier mission meeting which took place in March this year and a discussion on the way forward for this mission. Key stakeholders from the Education department, MCGM and educationalists were present at the meeting.

Alignment of interventions by NGOs with broader objectives of the MCGM for schools across the city would henceforth better delivery of the education system in the city. Going forward, the Education Department (MCGM) would like to work with NGOs on a long term commitment basis and would like to streamline processes with regard to various interventions in schools. In this regard, Mumbai First Education Mission has been supplementing the efforts of the MCGM through its mission activities.

Mumbai First and Pratham are celebrating the 25th year anniversary in February, 2019 and January, 2019 respectively. Both organizations are working towards transformation of MCGM school education through focused efforts towards improving learning outcomes. Having said this, the academic results of children in class X requires focused attention. There is a dire need to improve performance of children appearing for the class X exams. Furthering the goals of the Education Mission at Mumbai First, a new initiative is being launched by Mumbai First and Pratham.

Stay tuned to this corner to for more updates on the activities of the Education Mission.



Personality Development Talk

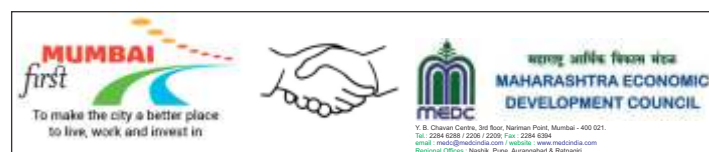
by-Dr. Neville A. Mehta

In line with the Memorandum of Understanding between K.C.Law College and Mumbai First earlier this year, Mumbai First organized a session on Personality Development, Leadership and Interview Skills at K.C.Law College. About 100 young people at K.C. Law College attended the session by Dr.Neville A.Mehta, CEO, Mumbai First. The presentation covered several aspects of interviews: the dos and don'ts during a job interview, the importance of personality development and grooming for workplaces.The question & answer session had young minds raising concerns about societal pressures with regards to dressing appropriately for interviews, internships, corporate work environments. *"Personality and etiquette are ultimately a result of processes that occur over time and through trial and error. Self-perception often reflects in personality and making an impression begins even before the moment the interview actually takes place. A positive, vibrant and confident personality is almost always promising to employers."*

- Dr. Neville A. Mehta



"FACT BOOK On MUMBAI"



To take stock of the city's socio-economic profile, Mumbai First and Maharashtra Economic Development Council (MEDC) are now coming out with a fact book- a compilation of the relevant and latest statistical information about the Mumbai's socio economic dimensions. We believe that this investigative venture will support proactive policymaking through the development of an informed opinion amongst stakeholders over time. Cities need to prepare for increasingly complex urban expansion processes. It is imperative for urban policymakers to understand how modern cities evolve and change. We are sure that this Fact Book on Mumbai will go a long way in serving that purpose, by sensitizing both the public and the decision-makers about various developmental issues that the city faces and will provide some tangible insights into their resolution.

India - EU Urban Forum

The 1st India-EU Urban Forum was organized on 17th-18th September 2019, jointly by the European Union and Ministry of Housing and Urban Affairs, Government of India to discuss areas for further collaboration in the space of smart and sustainable urbanisation. The forum was designed to explore and examine various aspects of the Indian urban transformation journey, undergoing a paradigm shift due to the nature of India's growth story. At the India-EU Summit held in October 2017, the two sides had agreed to a Joint Declaration on Partnership for Smart and Sustainable Urban Development. While a number of initiatives have been rolled-out during the last few years, the next phase of implementation will see strengthening and enhancing of cooperation in different areas like urban planning, urban environment, sustainable urban mobility, green housing, waste management, wastewater treatment, drinking water supply, resource efficiency and circular economy, clean energy, energy efficiency, ICT solutions and climate change adaptation in cities.

The focus of the conclave was to discuss the existing success stories and lessons learnt from India-EU partnership, and to explore potential business solutions for smart and sustainable urbanisation in India. The forum was structured as a multi-stakeholder platform, involving participation from policy makers, government officials, States representatives, leading professionals from business and industry both from Indian and European subcontinents. The inaugural forum was hosted from September 17th to 18th in New Delhi and witnessed participation from across India and the EU delegation.

Mr.Nayar started by introducing MF's monumental role of transforming Mumbai into a world class city with a vibrant economy and a globally comparable quality of life for its citizens, with active involvement from private sector organisations. The partnership model for Mumbai has received multiple accolades, being recognized as a good practice for establishing Public Private Partnerships (PPPs) by Ministry of Urban Development and acknowledged as the only successful PPP model for urban rejuvenation.

He further emphasized on the need for collaborative partnerships, elaborating on partnering with EU on water management, solid waste management and sustainable metropolitan planning, along with the establishment of the Chief Minister's War Room that has contributed towards de-bottleneck of key infrastructure projects of around INR 2 lakh crore. To combat climate change, a task force has been created under the partnership, focused on working towards mitigating the risks related to climate change.



Daan Utsav, 2019



Daan Utsav has been celebrating the spirit of giving between October 2nd and October 8th every year. 2019 marks the 150th birth anniversary of Mahatma Gandhi and Mumbai First reached out to a large number of people through various initiatives this year.

Winter Collection Drive:

We organized a collection drive of winter clothing, blankets, quilts, scarves, mufflers and items deemed appropriate for winter. The idea was to celebrate giving and to encourage sharing among Mumbaikars. Yet again, in the true spirit of Gandhigiri, the city saw its people come together in large numbers to help several people fight cold, winter nights in different parts of the country. There were two collection centers- The Souled Store in Bandra and The Bombay Institute for Deaf Mutes, Mazgaon. People walked into the collection centers to support and contribute towards the collection drive. The materials collected are sent to Goonj who will be sending the same to the flood affected areas of the country.



Storytelling activity in MCGM Schools:

Mumbai First along with Mumbai Storytellers society (MSS) organized a session on Gandhian values for children of classes 5 and 6 at Dr. BabaSaheb Ambedkar Municipal School, Worli. The children were beaming with joy as they were introduced to values such as compassion, giving, empathy, leadership, non-violence and sharing through storytelling and puppetry. Over 200 students of the school were part of this enriching and creative experience curated especially for the young minds.

Mumbai First, Raell Padamsee's Ace Productions and Create Foundation had a range of activities for children from classes 1 to 8 at New Mody Municipal School, Fort.

The Art workshop

The children were given art sheets and explained the meaning of 'freedom'. They were given examples of what freedom means and the children also shared their understanding of what freedom meant to them- 'being a bird and flying' or 'eating a dish of their choice'. They were then given a box of crayons and each child went on to draw what freedom meant to them and all the children thoroughly enjoyed themselves in the process.



Theatre game & MIME workshops



- Theatre games on moods and emotions and various group activities were conducted for the children. Children of both classes came up with many exciting and new ideas demonstrating absolute creativity in their use of props given to them.
- Children of class V were exposed to theatre games involving moods and passing the object and also recited poems that they learnt in school. We also did a theatre game involving moods.
- There was an interactive session with the students on values and a mime workshop with props on saving water, saving trees, civic sense and gender equality. The children enthusiastically took part in games on enhancing concentration levels.
- The children performed a song in Marathi. Gandhian values were discussed with the children using placards.

- Children were asked to improvise based on values of Gandhi. They were taught to put others needs first.
- Creating change, team work and equality were also discussed during the workshop.

We thank all our collaborators for their outstanding support and knowledge based fun activities



Speaker Series: IFSC

On a bright Monday afternoon, the BSE's banquet hall witnessed the gathering of Mumbai First, BDO & BSE have no grantees and concerned students and citizens, for a talk on the pertinent topic of Mumbai's advantages and potential for becoming India's premier International Financial Services Centre (IFSC). The eminent speaker was Mr. Harry Parikh, Associate Partner of BDO India (specializing in Mergers and Acquisitions Tax, and Tax and Regulatory Services).

Mr. Harry Parikh provided the gathering with a presentation on what an IFSC truly means, qualifications to be considered an IFSC (both physical and social), regulatory organisations that need to be involved in the process, etc. A discussion was conducted on the qualifications that Mumbai met and those it did not.

The achieved consensus was that Mumbai has many of the qualifications required and could be considered the existing financial capital of India and therefore, must now be honed into an international hub for business and financial services, in the mold of a truly 'Global City'. This will help Mumbai grow its capacity as India's prime exporter for financial services and also spur the development of other cities in the vicinity, including Pune and Nagpur. Mumbai's abundant potential signals a path to success, and Mr. Parikh argued that the Mumbai and GIFT City could coexist in India as primary and secondary financial centers.

The clear way forward for Mumbai involves the creation of world-class infrastructure, in the physical and social sense. Mr. Parikh suggested that once implementation is underway, this could be an 18-24 month project, and clearly, a great investment for the city's future. As a parting remark, he said that time is of the essence, as finance is mobile and can move elsewhere in the face of staggered development, and all relevant stakeholders must be alert to the present window of opportunity.



Speaker Series: Will Writing

The event began on a Saturday morning, with opening remarks by Dr. Neville Mehta, the CEO of Mumbai First, who introduced the speakers-Advocate Anil Harish (partner of DM Harish and Company and former president of the Hyderabad Sind National Collegiate Board), Advocate Siddhartha Shah (Senior Counsel to the Government of India), Mr. Kedar Bhatt (Associate Director of Anand Rathi Wealth Services Limited) and Dr. Kavita Lalchandani, the principal of KC Law College and a member of the Mumbai District Legal Services Authority of the Government of Maharashtra.

The detailed report for the same can be found on our website, however, some of the important points outlined include:

- When there's no will, India's succession laws are consulted, and the transmission of assets will not occur according to the deceased's preferences. There are three different succession acts, the 1956 Hindu Succession Act, the 1925 Indian Succession Act and Sharia Law. Each of these is applicable for different religious communities, and has different specifications on how estates should be divided between spouses, children, parents and siblings.
- A will really is a simple solution for estate planning, for transmission as per your wishes. This occurs with almost no transmission losses too, and makes the issue less stressful for family members. It can also cover sensitive issues like the guardianship of minors, especially in the absence of natural guardians. It also serves the function of appointing executors, who oversee the correct implementation of the will.
- Section 56 of the Indian Succession Act that defines the will, and specifies how it is to be written and enforced, and how it should be probated and texted by a High Court. The will is a simple legal document stating the intention of the 'party' (the writer), which can be anybody who is a major and of sound mind. It can be written on any ordinary piece of paper.
- Forfeiture clauses in wills are activated when legatee disputes or initiates legal proceedings against the will, they will be debarred from the estates in the will. Moreover, bequests to an executor can be shaped so that the executor only receives their share if they do their duty as executors.
- The legal fee cap for Mumbai petitions is 75,000 rupees, and if any of the assets are located here, you can benefit from this low-capped fee. Also note that Indian authorities will not recognize a foreign probate, and thus the beneficiary will require a separate probate for assets in India.



-Mumbaigiri

“I am #differentlynormal”

- 96% of all buildings lack accessible toilets
- 80% of all buildings lack ramps
- 48% hospitals have no accessible routes to entrance, parking and other facilities
- 0% walkways have wheelchairs
- 0% public buildings and spaces have reserved parking
- 0% public buildings don't have disability toilets
- 0% educational institutions have disability friendly toilets

My name is Karan Sunil Shah, I suffer from Spinal Muscular Atrophy Type III(SMA), which did not afford me the chance to have an idealistic childhood. This was, in no small part, due to the negligence of wheel-chair friendly infrastructure in the city of Mumbai. In fact, my parents, who wished for me to have the best education, found it a herculean task to find ones that allowed me the most freedom. It wasn't just the lack of physical infrastructure that constituted the problem, it was also a lack in awareness as, more than once, my physical affliction was treated as a mental one. Outside of school, my life was not easier and while I had people to help me through it,I realized very young that if you are physically challenged, living an independent life in Mumbai is nearly impossible. This vast city, with so much to offer, was nothing more than an endless abyss. It was during a difficult period in my life that I received a blessing in the form of a golden Labrador with the most mischievous eyes; Angel.

Shiamak Davar gifted Angel to me and she is my partner in life, and I knew it the instant that I held her. I began to train angel, first just the basic commands but with time (andthe help of a lot of YouTube videos), she was able to do much more. With the help of Shirin Merchant, I trained her tobecome the currently only “Assistant Dog” in India. It was training her that brought me back. She had shown me unconditional love, and through her assistance, I was able to accomplish a lot of things I was unable to do before, like remove my socks, put away my shoes, etc. I realized the power that I gained just from having her by my side. I became a certified dog trainer and behaviorist and began speaking at a large number of schools, colleges, NGOs and more where we helped more people understand what having an assistant or therapy dog could change the lives of anyone, but especially, of those who are differently abled. With my positive outlook on life, I was able to inspire a hoard of people to do better than their circumstance allowed, and in many ways, I succeeded. However, if there is one aspect that has not gotten better over time, it is the lack of suitable infrastructure to allow a differently abled person to be independent, in the city of Mumbai.

For a disabled person in Mumbai, even the most basic places and facilities like drinking water or an accessible toilet are out of reach. In a recent audit by Svayam Foundation, it was found that a shocking 96% of public buildings and spaces (including hospitals, educational institutes, administrative offices and police stations) don't have an accessible toilet for the disabled, while 80% don't have ramps for wheelchair access.Consider the litter on roads, for me it is not just a pile



of garbage that I can avoid by going around. Think of uneven pavements, potholes, and open manholes, it poses a difficulty but at least, I saw it coming. Think of a blind man in my place. Crucial places like railway stations are considered somewhat disabled-friendly because they have stairs as well as ramps but these ramps have not been built keeping in mind a differently abled person. Can a wheelchair really go on such steep slopes?According to the Rights of Persons with Disabilities Act, 2016, the government should make both private and public structures disability friendly. Unfortunately, that is not the case.

I have, since, been vocal about these concerns with the government and I was consistently reassured that there most certainly would be positive change, but it would be a long and slow process. For someone who is bearing the brunt right now, hearing this does not fill me with unconditional hope. The Accessible India Program, under sections 44, 45 land 46 categorically provides for non-discrimination in transport, non-discrimination on the road and non-discrimination in built environment respectively. Again, in Mumbai, this is not the case.

I wouldn't claim to know the difficulties faced by all the people with disabilities that are different from mine. However, I do have a simple suggestions on the process of how Mumbai can become more accessible: to start with the basic needs. For those who are physically challenged, it is the basic needs that is expected from the government. In my case, start with ensuring that all public transport and pathways are wheelchair accessible, for the blind, start with brail outside public toilets that allows them to distinguish between the male and female bathrooms By placing importance on basic necessities like roads, footpaths, public washrooms accessibility, etc. a lot of lives could be elevated. In fact, we can finally be people who are able to access and enjoy “public spaces.”

For all those who live with disability and pity themselves for being disabled, for being differently normal, let me tell you this:

“You deserve better than pity and more importantly, you deserve more than self-pity. Stop demotivating yourself. Just stop. You are born special and you need to live the life that has been bestowed upon you as it is. I remember being jealous that people around me could dance, play cricket or football etc. But I found that if I wanted something badly enough, my disability could not get in my way, and so I dance on my wheelchair, I play cricket, and today, I have the confidence to go after what I believe in, no matter what that may be. Keep in mind, that when you defy the norms of what is expected of your disability, you are not only making a difference in your own life, but in the lives of the any number of people who live just like you do. Today, I fight for my rights, for your rights and the rights of the many differently abled people to come after us. My fight, is not just my own, neither is it just me fighting on my own behalf. Therefore, I ask you to hold your head high and take life by storm, stand by your basic rights, fight and I guarantee you, the world that you may currently despise, will

now be visible in a whole new light. Repeat to yourself, “I do not need any pity or sympathy. I am neither special nor disabled, I’m just me! I am #differentlynormal, but normal nonetheless.” We have the right and the capacity to live our lives with a smile on our faces and regardless of anyone else's view on how we progress, pat your shoulder every day,for a job well done.

I conclude this article with the words of Robert M. Hensel: “There is no greater disability in our society, than the inability to see a person as more”

Look-up: #differentlynormal
Follow: Pawsitivve Future – Canine Trainer & Behaviorist



Spot-checking Mumbai's disability friendliness

Karan Shah, a 20-yr-old on a wheelchair, says city could do a lot more for the disabled

J Anjana,Vaswani @timesgroup.com

TWEETS @MumbaiMirror

adar-based Karan Shah engages with vendors for his family's garment business. This requires the 20-year-old to meet buyers around the city. Shah, who has Spinal Muscular Atrophy (SMA), a genetic condition that impairs the functioning of the part of the nervous system that controls voluntary muscle movement, uses a modified Chevrolet minivan to get around, which requires his driver Sanjay Dubey to "lift the boot and pull out a ramp" for Shah to wheel himself out. Dubey and Shah have never come across dedicated parking spaces for the differently-abled.

In 2015, the Centre launched the Accessible India Campaign or the Sagamya Bharat Abhiyan. As the programme enters its 5th year, Mumbai Mirror decided to accompany Shah for a spot-check on the city's disability-friendliness. We visited Salubh Shauchalaya facilities, KEM hospital, High Court building, General Post Office and Chhatrapati Shivaji Maharaj Terminus to see if they meet the requirements prescribed by the government campaign.





When one walks into the second floor of the annex building near the CST station, it's a sight to behold. Multiple screens, telephone lines buzzing and a dedicated team- the emergency control room of the Disaster Management Unit (DMU) has it all. 1916, a 24X7 helpline number through which citizens can reach out to MCGM for all major/ minor emergencies such as earthquakes, fires, bomb blasts as well as to lodge civic complaints related to the MCGM is handled by the disaster management unit at MCGM.



Mumbai First met with **Mr. Mahesh Narvekar** recently to discuss how the disaster management unit in the city prepares Mumbai for disasters. With a reassuring smile on his face, the Director of the Disaster Management Unit shares his thoughts and talks about MCGM's disaster management strategies, which are now globally sought after given the diverse range of disasters the city is prone to.

How did MCGM's approach with regards to disaster management change post the 2005 floods?

In Mumbai, the Disaster Management department was established in the year 1999. Back then, the disaster control room was a small room of 100 sq. ft. with limited resources. During the period from 1999 to 2005, barring minor improvements in the Control Room, a lot more work needed to be done. The 2005 deluge was managed with those limited resources.

Thereafter, there was a complete upgradation of the disaster management room- with an increased area upto 4800 sq. feet, renovation of Information Technology (IT) infrastructure and an allocation of additional manpower. Over a period of time, the importance of Information Technology in disaster management was realized. In 2016, the control room was further augmented with the introduction of a Geographic Intelligence System (GIS), artificial intelligence, and machine learning. Today, the state-of-the-art disaster control room in the second floor of the annex building has an area of 7500 sq. ft., and is the single point of coordination for all stakeholders.



What motivated the publishing of the 2019 Connect book (MCGM's directory of important telephone numbers for disaster management)? How has it changed operations and what are the unaddressed communication gaps?

In 2005, there was hardly any communication among stakeholders and between citizens and administration in the city of Mumbai. Connect was introduced post the 2005 deluge on a small scale. The backbone of disaster management is communication and coordination. To combat disasters, an effective communication strategy is key. Disaster management cannot be done in isolation; various stakeholders need to be involved in disaster management. The content of Connect is updated annually with contact numbers of everybody connected to disaster management.



Currently, there are no communication gaps with the disaster management unit following a system of hotline connectivity with multitier redundancy with stakeholders. A reliable, exhaustive and tightly integrated system is in place with regular coordination with key stakeholders for disaster management. One could visit their website to get their hands on the online version of Connect 2019.

What opportunities does the disaster management unit at MCGM see for the leveraging social media for disaster management and the mitigation of extreme weather efforts?

The MCGM uses reaches out to citizens through various platforms on social media which include Twitter, Facebook, and the Disaster Management (MCGM) mobile app, and will soon be on Instagram. Real-time information is being shared with citizens via these platforms. Mr. Narvekar makes an appeal to Mumbaiers to use the 4mb app which is free, for IOS and android users and has information on weather parameters, traffic diversions, air and railway restrictions, hospital in the neighbourhood and their contact information.

Mr. Narvekar welcomes citizen engagement and feedback via these platforms to improve MCGM functioning and efficiency of operations. Citizens are taxpayers and key participants in the city's progress. According to him, people trolling the MCGM on social media is a good sign of netizens' proactive engagement on civic issues. DMU is now appointing a separate agency for different social media platforms of the MCGM to analyze citizen complaints and understand citizens' requirements.

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Could you tell us a little more about the Emergency Operation Center at the MCGM?

The Emergency Operations Center is entrusted with the role of coordination, communication and creating awareness, whereas, the onsite management of disasters and rescue work on the field is done by multiple government agencies like the fire brigade, army, navy, NDRA, coast guard, NGOs, civil defense, home guard, police. The 1916 helpline is one that is available for citizens' relief and distress responses 24/7. Minor shortages in staff do not affect operational efficiency or response time by the nodal agency of the MCGM.

In 2011, Mumbai's was recognized as a role model in urban flood management by the United Nations, out of 136 participating countries. Everybody from across the globe is keen to understand

how disaster management is done for Mumbai which is moderately vulnerable to almost every kind of disaster, be it a tsunami, cyclone, an earthquake, fires, landslides, chemical or biological disasters. Federal Emergency Management Agency (U.S.A), Consulates, United Nations, Homeland security (U.S.A), international dignitaries to name a few have visited the Emergency Operations Center in Mumbai to understand the city's mitigation efforts and emergency response.

When and how was the idea of the City Institute of Disaster Management conceived? Do other cities have similar such institutes?



A one year part time certificate program in Disaster, Fire and Industrial Safety is offered at the City Institute for Disaster Management in Parel, and conducted by the Garware institute in coordination with Mumbai University; no other city has such an institute. The idea is that every individual is a first responder during times of

emergency. 60% of the course curriculum is practical exposure and the institute also has a 3D auditorium to display how various disasters are triggered and managed.

Mr.Narvekar urges all residential societies and commercial complexes to have their security guards (suggests nomenclature be changed to safety officers) go through training offered at the institute (which is a free course).

What is your message to corporate offices in Mumbai?

Corporate complexes should strengthen warning systems and have well-developed disaster management plans to respond to any kind of catastrophe. Every building that is more than 30 years old needs to carry out structural audits. Currently there is a lack of awareness about this and the Director of DMU urges corporate offices to work closely with them and have this done. Fire audits and fire plans for corporate offices and other buildings need to be in place. Many high rise buildings fail to plan firefighting systems once they get hold of the occupation certificate (OC). A plan to identify where people should assemble in the emergence of disasters, identify refuge areas and carry out fire audits every 6 months is an active measure that needs to be taken up by corporate buildings to make themselves resilient.

How can civil society contribute to the efforts of MCGM with regards to disaster management?

Citizens need to take some responsibility for their own safety. Flat buyers must question builders about fire NOC and earthquake resistance certification, and make informed decisions in such situations. Citizens must be aware of such things and alert the MCGM when required. Disaster Management is the joint responsibility of MCGM and citizens. Civic issue resolution requires diligent reporting by citizens. Responsible citizenship with regards to disposal of waste, usage of plastics and littering of water bodies would significantly reduce the incidence of flooding and cut down on the huge expenditure incurred by the MCGM in cleaning the city's water bodies.



"Interview by: Aishwarya Lakshman & Tharikha Lakshmi A., Article Written by: Aishwarya Lakshman"

The Effect of Climate Change on our Health: Dr. Leena V. Gangolli



With postgraduate degrees in public health from T.I.S.S. and Harvard University and a Masters Degree in Human Rights Law, Dr. Leena V Gangolli divides her time between medical practice and public participation for a better tomorrow.

One of the most pressing concerns in contemporary times is climate change and its disastrous effects. The 2019 Report of the Lancet Countdown on Health and Climate Change has some very startling facts and figures. It states that the world has observed a 1°C temperature rise above pre-industrial levels. Eight of the ten hottest years on record have occurred in the past decade. According to the report, a child born today will experience a world that is more than four degrees warmer than the pre-industrial average, with climate change impacting human health from infancy and adolescence to adulthood and old age.

Climate change exacerbates air pollution which affects the heart, lungs and brain.

Air pollution is a complex mixture of gases mostly, carbon dioxide, ozone, nitrogen, sulfur oxides and metals such as lead and manganese. Volatile organic compounds and particulate matter from vehicles and industries also contribute to air pollution. Many of these constituents are linked with diseases and illnesses, however, particulate matter is one of the leading causes of several diseases and its concentration in the air is determined by temperature and humidity conditions. Post-mortem studies of residents living in polluted areas show particulate matter deposited in the red blood cells, vessels, inflammatory cells around vessels and organ tissues. Particulate matter is linked to inflammation, inflammatory endothelial activation and oxidative stress. Due to decreased level of oxygen to the organs, from infancy, through childhood and the rest of the life cycle, air pollution, which is exacerbated by climate change, damages the lungs, heart and other vital organs. The elderly, with frailty and other medical conditions associated with age are also very vulnerable to the adverse impact of pollution.

Mumbai air has high levels of fine particulate matter and there has been an increase in the incidence of childhood asthma and allergies as well as cardiovascular and respiratory disorders in adults and the elderly. Chronic allergies not only lead to chronic cough and chronically inflamed nasal passages, but are also associated with chronic irritation and dryness of the eyes. It is to the credit of Mumbaikars that every Diwali, fewer firecrackers fill the air with toxic fumes and noxious particles. However, our city has the highest density of vehicles in the country, currently at 530 vehicles per kilometer of road. In the last 8 years alone, the number of vehicles has increased by 70%, although the number and width of roads remains almost static. It is this imbalance of too many cars crowding too little road space that leads to long traffic jams, idling private and public vehicles and therefore, more vehicular emissions. As a city, we need to come together and think about how to reduce the number of vehicles and therefore improve the air we breathe.

Air pollution is also associated with poor reproductive health. Researchers state that falling fertility rates and increased miscarriages are associated with poor air quality. Studies show a link between air pollution and neurodegenerative disorders like Alzheimer's disease and Parkinson's Disease. An observational study, published in the BMJ Open journal, states that while it cannot be established that air pollution was a direct cause of the dementia cases, the link between higher pollution and higher

levels of dementia diagnosis could not be explained by other factors known to raise risks of the disease. Other studies reveal inflammation in the brain of the residents living in polluted cities, along with Alzheimer's type brain tissue pathology, in comparison with people living in cities with cleaner air. Pathology consisted of inflammatory marks, inflammatory endothelium activation, amyloid-beta accumulation, oxidative stress etc. which are associated with decline in cognitive function. Research is also exploring the carcinogenicity or cancer-causing potential of air pollutants, as there are studies showing higher incidence of cancers in cities with severe air pollution.

Climate Change is linked to a resurgence of infectious diseases

Warmer temperatures are associated with a better transmission suitability of certain pathogens or bacteria like vibrio cholera, leading to increasing incidence of diarrheal disease, especially among children. Warmer temperatures have also led to the proliferation of vectors like mosquitos, therefore outbreaks of vector-borne diseases like malaria and dengue.

Climate change impacts food security, dietary habits and overall health related to nutrition.

In India, climate change has caused catastrophic water shortages in some places and unseasonal rain in others. This threatens food production and food security, as the majority of families do not have the means to absorb the ever increasing price of food and end up eating fewer calories and nutrients in an attempt to fit into a budget. This is true of both rural and urban families.

In Mumbai, income disparities are huge and while a segment of society can maintain its dietary habits in spite of spiraling costs, a large segment is being pushed to consuming less fruit, dairy and proteins as they become increasingly harder to purchase. Diets that contain more carbohydrates and processed foods (which are more affordable) and less fresh vegetables, fruits, dairy and proteins (which are less affordable) are precursors for early onset diabetes, obesity, chronic kidney disease and other metabolic disorders.

What does this mean for us?

Across the world, children are among the worst affected by climate change. They are the most vulnerable to malnutrition, diarrheal diseases due to resurgence of infectious pathogens, vector borne infections like dengue and malaria and cardiorespiratory ailments due to pollution. The vicious cycle of malnutrition and sickness leading to further malnutrition and sickness has potentially permanent effects on the growth and development from infancy into early childhood. Stunted height and build as well as development of the brain are closely linked to childhood nutrition and health. The elderly are also vulnerable to extreme temperature changes, and due to age related frailty and inability to adapt rapidly, are at the highest risk of dehydration, heat exhaustion and heat stroke during heat waves.

Climate change impacts our health throughout our life cycle in many ways, as discussed above. From the obvious, immediate effects like nasal irritation and coughing to the less obvious and long term impact on the heart, lungs, fertility, nutrition and cognitive function, the spectrum is wide and frightening. As individuals, each person can become an active voice in his or her community. To a greater extent than many realize, individuals have the power to influence their social circles towards car-pooling, cutting down on plastic, avoiding firecrackers, reducing wastage of electricity etc, and to affect public policy by letting their policymakers know that they strongly support environmental measures. Individuals also can influence industry by selecting environmentally-friendly ("green") products and, where these do not exist, communicating with manufacturers and trade organizations about their desire for safer products.

So, come on, Mumbai, let's all put our heads together and work towards a cleaner, greener and healthier tomorrow!

Corporate Corner: Parivartan (by HDFC Bank)

The ethos behind HDFC Bank Parivartan has been elucidated by Mr Aditya Puri, MD, HDFC Bank in the Bank's Sustainability Report 18-19. He says 'businesses cannot prosper if the communities in which they operate in, fail.'

Parivartan as the name suggests means bringing a change or making a difference through HDFC Bank's CSR efforts. We believe that for change to take place, we have to walk shoulder to shoulder with the stakeholders in the society in this quest towards Nation Building.

All our social initiatives under Parivartan have a concerted and long term approach which dovetails into one of the core values of the Bank; 'Sustainability'. We believe in making a real impact on the ground and not just be satisfied by providing monetary support. In short, any effort has to be sustainable. Which means, the Bank through Parivartan looks to make the beneficiaries an equal partner and ensure accountability; for them to reap the benefits in the long run.

The long term sustainable approach in all our social initiatives is evident from the fact that we have touched the lives of over 54 crore Indians so far and created a positive impact. Under Parivartan, the Bank works under **5 Pillars**:

- Rural Development
- Skill Development and Livelihood Enhancement
- Education
- Health and Wellbeing
- Financial Literacy & Inclusion

Some of our flagship programmes are: (by HDFC Foundation)

Rural Development:

Holistic Rural Development Programme (HRDP): 1,100 villages/ 14 Lakh beneficiaries

HRDP is a testament of our effort to help bridge the India-Bharat divide. The Bank is working across villages to bring about a sustainable change in the areas of healthcare & hygiene, financial literacy and natural resources management. So far, HRDP has reached 1,100 villages across India touching more than 14 Lakh beneficiaries.



Education:

Teaching-the-Teachers' programme: 15.2 lakh teachers/ benefitted more than 1.65 crore students across 1.87 Lakh Government schools.

Under education, HDFC Bank runs the Teaching-the-Teachers programme. The objective here is to unravel the innovation streak among school teachers in India to enable them to impart education in a more dynamic and creative manner.

Teachers, we feel, are an important part of the Nation building process, for it is education that creates the most significant impact on the overall economic and social development of society. The programme under Parivartan, is aimed to make education more contemporary and dynamic by involving teachers to think of innovative ways of imparting knowledge in class rooms.

Under this programme, more than 15 lakh teachers across 17 states and 4 union territories have been trained by inviting ideas from them. The selected ideas are then implemented in schools to help improve the quality of education imparted to students. The programme has already benefitted more than 1.6 crore students across 1.87 Lakh Government schools.



Skill Development & Livelihood Enhancement:

Sustainable Livelihood Initiative: 1 crore households

Sustainable Livelihood Initiative (SLI) as the name suggests is one of the largest initiatives of its kind aimed at women in the bottom of the pyramid in India. Under SLI, the Bank has already made close to 1 crore women across thousands of villages financially independent. This financial empowerment not only benefits the womenfolk, but also their families. Thus, the Bank has been able to make a difference in the lives of close to 4 crore Indians in rural India through SLI.

True to its name, SLI stands for a sustainable and long term approach to helping the women beneficiaries acquire skill sets to help augment their income. The approach goes beyond just offering credit and involves skill based trainings, financial literacy and planning and also market linkages. For example, professionals have been appointed by the Bank to train women beneficiaries on artificial jewellery making, goat rearing and other income generating skill sets. This helps the women acquire a skill, which they put to use to augment their income. Under market linkages, the Bank helps women beneficiaries connect with local markets for them to sell their produce.

An important element under SLI is financial literacy and planning, which also helps bring this segment into organized banking. Products like micro recurring deposit are offered to help women beneficiaries save for contingencies, say medical or school fees etc. The focus on financial literacy and planning is also helping millions come out of the clutches of the unorganized local lenders.

Health & Wellbeing:

HDFC Bank Parivartan Blood Donation Drive: 12 Lakh+ Units (2019)

Under Parivartan, HDFC Bank conducts one of the largest single-day blood collection drives by corporate India. This effort has also been recognized by the Guinness Book of World Record in 2013. In the 12th edition of the drive last year, over 18,000 camps helped collect over 12.2 lakh units of blood.

