



### From the Editor's Desk

#### Healthcare Insurance access unwired

The healthcare sector in India has made tremendous advances in the past few decades. Life expectancy almost doubled to 63.5 years in 2006 from less than 32 years in 1946. Despite such progress, India's morbidity and mortality rates are still higher than the global average, indicating there is substantial ground still to be covered.

Moreover, the discrepancy between rural and urban indicators of healthcare and the wide interregional disparities in health status are evident upfront. These rural-urban healthcare indicator differentials are substantial across all the age groups.

Apart from the above shortcomings, the basic requirements for good health such as clean drinking water, proper sanitation facilities and wholesome daily nutrition are still lacking and need to be addressed urgently.

Health insurance has historically played a pivotal role in improving access to healthcare around the world. Unfortunately less than 15% of the Indian population is covered under some form of health insurance, including government-supported schemes; the majority of BPL families are unable to access healthcare facilities. In such cases, health insurance can ensure the poor have better access to healthcare.

Although healthcare insurance in India is currently underpenetrated, it is expected to grow at a CAGR of 15% till 2015. At the current rate of growth only 50% of India's population would have health insurance coverage by 2033. The rising level of middle-class incomes in India has led to the emergence of lifestyle-related diseases. Along with inflationary healthcare costs, this has triggered the demand for health insurance. Given the diversity of India's population and its limited purchasing power, innovative insurance products at multiple price points are needed to assist in the social welfare of the lower segment of the population, rather than leave them to the mercy of market forces. HELP Foundation has foreseen this scenario and has proactively launched an appropriate health care package with open access to the underserved.

#### ENVIRONMENT BASED RESEARCH PAPER

While working with the indigenous people at Mukkam, Mayyanad we noticed that the Paravur Lake is fast dying and something has to be done to reverse the decline of such a majestic fresh water lake and its unique ecosystem. This led us to realize that it was the after effect of wrong Developmental Policy pursued at the behest of traditional industries in collusion with an indifferent administration. It didn't take us much to conclude that the entire malaise lies one step further inward in the Itthikkara river system which flows into the Paravur Lake.

We also noticed that the flow modification caused enormous biodiversity loss and has affected the livelihood of the indigenous people badly. This led us to do an extensive study of the Itthikkara river-Paravur Lake ecosystem going back three decades and analyzing the causes for the same. Based on our study we have published the document (<http://helpfoundation.in/downloads.html>) and have shared the same with CESS (Center for Earth Science Studies) Kerala and they have concurred with our findings. Energized by the appreciation & endorsement HELP Foundation has started working with the local Panchayat and the indigenous people to reverse the declining trend and start the initiation of restoration measures.



*The sand deposit due to the unscientific placing of the Spill Way*



*The Spill Way connects the sea and the lake far left to the face of the lake*

## HELP Foundation

*Human Empowerment & Livelihood Promotion Foundation*) is an independent, voluntary, non-profit, non-governmental organization (NGO), registered as a public charitable trust, based out of KOLLAM. It involved in socio-economic activities as well as is a rights based organization catering to all sections of the Society.

HELP Foundations primary focus and key interventions are in the above mentioned arenas..

Each area is led by a young professional who has proven himself in the respective fields and we view ourselves as a Next Generation NGO. We also work with and develop the capacity of Panchayat Presidents & ward members who are endowed with most of the powers within Panchayati Raj Institutions (PRI). By support PRI's in planning & implementation we empower PRI's to discharge their duties efficiently

### key areas of intervention

1. Capacity Building
2. Health Assurance
3. Food Security
4. Environment
5. Social Entrepreneurship
6. Legal Aid

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## SOCIAL ENTREPRENEURSHIP (MK FOODS)

A small group of 7 enterprising women engaged in Soda Production came into HELP Foundation fold a year back. Basically they were neck deep with Kudumbashree based high interest borrowings and an aged manual bottling machine. We analyzed their business and worked with them to make them understand that their transporter earns 60 paise per bottle, while they make only 50paise per bottle sold. Their condition was such that they didn't have any money to fix the badly leaking bottling machine, nor were they in a position to improvise the products to increase profits so that they could take home at least 10 Rs per person at the end of their daily soda making routine.

HELP Foundation specializes in analyzing small & micro woman enterprises and advise them on how to turnaround their businesses from red, so that they can work towards increasing their volumes and thereby profits for expansion in the longer run. First we went about working on their transportation arrangement, and then we provided assistance from HELPs Enterprise Promotion fund (EPF) to diversify into other soft drinks based business which needs negligible capital. Today they are a thriving unit locking in regular minimal profits and happy with their slow but incremental progress. Now the next challenge for us is to move them over to a semi automatic bottling machines from their current manual machines so that the productivity can be increased further.



*A Micro Enterprise Group engaged in Food & Beverage packaging*

## MANGROVE PLANTATION

Mangroves, River Fishes, Lake Fishes, Otters, various other special purpose micro organisms and a host of other aspects of nature that formed an unique ecosystem in Paravur Lake is no more. Habitat degradation is happening at such an alarming rate. Thick mangroves which thrived once all along the lakes borders is not seen anymore. The lake is very shallow and small islands or sand dunes are visible across multiple places in the lake. The shallower the lake, it's non conducive for breeding and fish population gets affected.

To restore the breeding grounds, HELP Foundation in partnership with the local Indigenous people at Lakshmpuram Thoppu is planning for a mangrove plantation drive with support from the Mayyanad Gramapanchayat and Social Forestry Division Kerala. Mayyanad High school which is registered with Mathrubhumi under the SEED program is also partnering us in this unique endeavor so that the next generation of citizens is involved in the protection, conservation & restoration of Paravur Lake. All players are on board and trying to rope in MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) too in the scheme of things.



*The mangroves supplied by Social Forestry*

## PREPARATION OF HANDBOOK FOR SCHOOL CHILDREN ON

### WATER QUALITY AND SANITATION

HELP Foundation was part of the Workgroup for preparation of Handbook for School Children on "Water Quality and Sanitation" implemented by Centre for Water Resources Development and Management (CWDRM), Kozhikode, and supported by UNICEF's Water and Environment Sanitation Division. HELP Foundations experts contributed to both the Upper Primary Section Handbook & the Lower Primary Section Handbook.