

BUZZ Magazine



Christmas Special

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Editor's Note

Dear Readers,

Firstly a Very Merry Christmas to you. We are finally buzzing back to town with our Christmas Special Issue.

We know it's a little later than Christmas, but oh well – better late than never.

We hope you send us more submissions for our future issues though.

Enjoy the articles!

And oh yes. Hope you have a spectacular NEW YEAR!

Lots of love,

The BUZZ Team.

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Christmas in the City

Christmas in London

All I want for Christmas is for kids everywhere, to stay warm and safe

—Laxmi Hariharan

Christmas at school, meant singing out of tune Christmas carols, playing minor roles in Christmas plays, and surreptitious sips of Goanfeni, with bites of guava cake at Aunty Rita's.

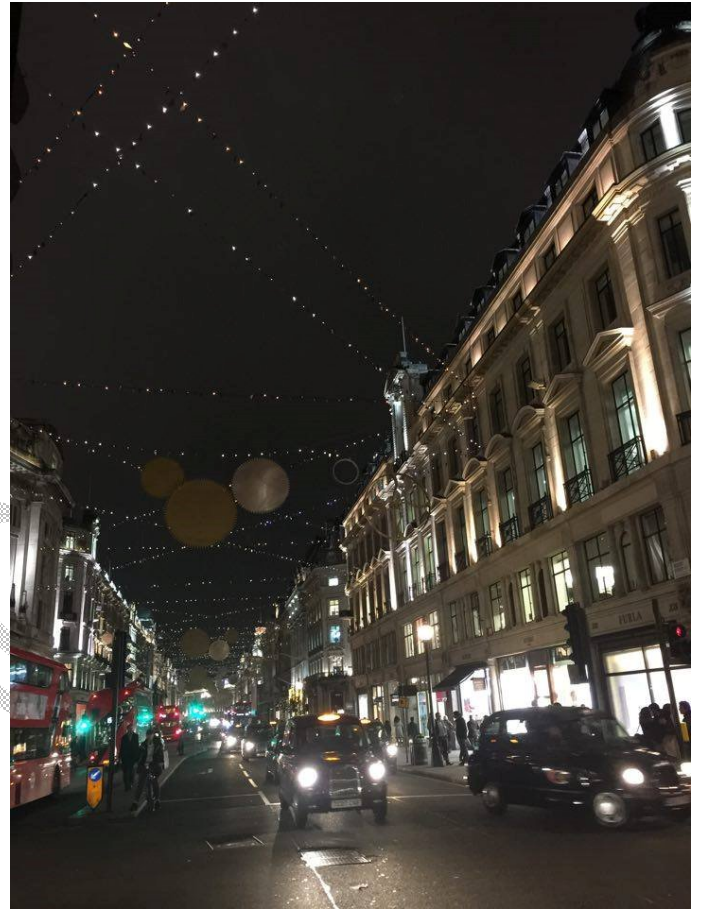


Later in my teenage years it meant wandering around Bandra; the only part of Bombay that seemed to dress up in Christmas colours, with tinkly Christmas songs playing over the loudspeaker as my sister and I wandered around Elco Arcade trying to figure out which pair of jeans would be most flattering to wear to college. I used to vaguely then, dream about a Christmas in a far away land with real snow, real pine Christmas trees, and if I imagined hard enough, even a chubby, Santa sliding down the chimney to leave gifts in my Christmas stocking overnight.

Today, in London, Christmas starts early November right after Halloween and lasts all they way drunkenly into the New Year. Weirdly it also means the annual trek back home, to escape the same cold winter wonderland I once dreamed about; to bask in temperatures that never fall below the late twenties in Bombay.

This year though, for the first time in decades a confluence of stars and planets have conspired to keep me in London for Christmas and I am going to confess I am totally enjoying every minute of it. So, I thought I'd make a list of ten things I love about Christmas in the Big Smoke.

1. The fake tinsel, the red and green wrapped Christmas puddings, and the Baileys Irish Creams', special Christmas packaging making its appearance in supermarket aisles in early November
2. The 'can you believe another year has gone by already?' groans from friends. Read in between the lines— "can we go to the bar and drown our sorrows?"
3. The lights strung across Piccadilly Circus and central London, that really mean Christmas is here!
4. The gentlemen wearing a red and white suits, who begin to make an appearance on the tube. No kidding. They do take themselves seriously.
5. Those red cups at Starbucks (not!) But the marketer in me bows to the success of this gimmick. And, that is how you go about creating a story when there is none else to tell, people.
6. The whatsapp groups, already buzzing with families exchanging where they are going on a family holiday this Christmas. Choose the most exotic, distant warm, place and voila, I promise that neighbour you hate most, will be heading there over the New Year.



7. Planning a vegetarian Christmas lunch. Uh! Can tofu or perhaps butternut squash, stand in for the Turkey, you think?
8. Trying to find Christmas gifts for the little nieces. The one time in the year I come face to face with the reality of how much Disney still rules the lives of kids, everywhere on this Frozen planet.

9. The Christmas pudding doused in brandy and set on fire, only to be consumed after the Christmas dinner.

10. And finally this year I am not buying any Christmas gifts for myself. I have donated the money instead to the cause of refugees still stuck in the Jungle outside London. So many of them will be facing their first European winter, not in the safety of a warm home that I was lucky to have, in my first year here in London. I hope I can help some of the children there find some warmth this Christmas.



And you? How did you spend your Christmas wherever you are?



Laxmi Hariharan is the author of the awardwinning Many Lives Series. Follow her on twitter @laxmi ><https://twitter.com/laxmi> or join her list at <http://bit.ly/NewsletterLH> to get a free copy of the Ruby Iyer Diaries.

Christmas in the City



Christmas in New York

'Christmas Lights, Shining Bright' was still limited to the twinkling canopy at Park Street, Kolkata for me back in 2009. All the merry enjoyments of Yuletide that I read about in Enid Blyton's vivid pages, was all but a fiction of imagination for me....the smell of cinnamon flavored hot chocolate, of pecan pies and gingerbreads was yet to become a reality. But all of this was about to change when I traveled the seven seas, in the fall of 2010, to New York, to pursue my PhD.

The first few days in the city that never sleeps were lonesome, and I was missing Durga Pujo like crazy. But the demand from work made sure I did not become an inconsolably desolate soul. October turned, and so did the leaves: green to yellow to orange to nothing. With it came chills and the snow. But whatever the loss in foliage, was made up for with the advent of the holiday season. Although I'm supposed to talk about Christmas in New York, the season of festivities begins at the end of November with Thanksgiving, the day that celebrates 'gratitude'.

With the advent of December, New York City undergoes a beautiful makeover. It gets decked up for the grand party called 'Christmas'. From the high-end stores on 5th Avenue, to the cute little bistros of Brooklyn, the spirit of merrymaking is sprinkled everywhere. If you do not mind the throngs, everyone who visits NYC during this time, should walk on the stretch of 5th avenue and Madison Avenue, not to shop, but to admire the stunning window displays of the stores. It is as if each one competes with its neighbor in an undeclared contest for the most fun, eye-catching and creative display. Every inch of the city is dressed in red, green and gold.

The city's most loved Christmas tree is a huge 85 feet tall Norway spruce that stands tall over the Rockefeller plaza. Thousands visit to see this impressive structure, the sparkly decorations, and sometimes even to skate a little in the rink below. Although the entire city joins in the celebrations, Brooklyn's Dyker Heights deserves special mention. It is a residential neighborhood in south Brooklyn, spanning over a few blocks and it has the

most amazing Christmas lights décor that I have seen in my entire life. Every house in the neighborhood sets up spectacular and elaborate displays with twinkling lights; a blinking Rudolf pulling Santa’s sleigh, or the transitions of the scenes of Nativity, or snowflakes falling down.

No celebration is complete without food and Christmas is no different. Yuletide brings with it the aroma of apple cider, sweet potato pie, Eggnog, chocolate fudge, prime ribs and many more. The whole city is spiced up with pumpkin spiced lattes and cinnamon rolls. Everywhere you sit to eat in the city, you get a flavor of the festival. And the great thing is, since it is New York, you can end up enjoying a Christmas delicacy all the way from Europe. The global outlook of this place is unparalleled. It is as if the feel of Christmas is coursing through you.

In spite of being the highest grossing time of the country’s retail economy, however, Christmas is also the time of reunions and coming home. It’s that time of the year when every bird flies back to their nests, if not physically, definitely in thoughts. It is the season of giving, and receiving love and joy and sharing the gifts of life. It’s that time of the year when even busy New Yorker smiles at the stranger next to them on the subway and wishes them a “Merry Christmas”.



Olipriya Das is pursuing a PhD in Molecular and Cellular Biology from SUNY Downstate Medical Center, Brooklyn NY. She is an avid reader and a photographer by hobby.



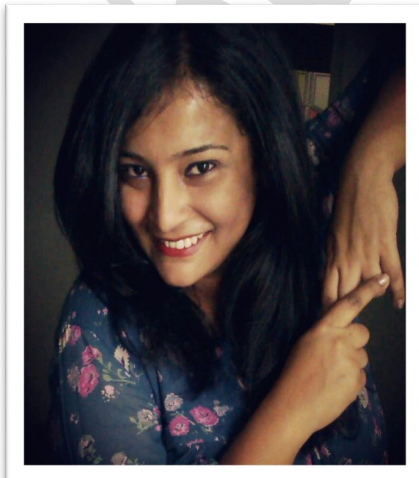
Christmas in the City

Christmas Alone

For as long as I can remember, Christmas has been my favourite festival after Pujao, of course. There's just something so amazing about it- catching up, plum cakes, lights, Christmas Tree stuff and just the thought of having survived yet another year of lessons and blessings. As I grew up, Christmas became a festival of memories and beautiful ones at those- Me and my sister fighting over the Christmas decorations, Mom cooking up some out-of-the-world stuff, Grandparents always tying up a chocolate to the tree whenever I slept off and of course it ended with me and my sister again fighting over whoever's turn it is to pack all of it up.

I moved to Bangalore in 2011, and as December approached, I hated the thought of spending Christmas away from home and also my exams started on that very day- so much for a Merry Christmas. I also lost one of my dearest people in the world- My Grandmother, on our favourite one-day holiday-Christmas. Life had changed, for sure I had decided to hate Christmas for as long as I could. But then, Christmas was and is a festival of memories, how could one hate memories that built them. I still celebrate Christmas every single year and love the joy it brings.

In Bangalore, there are lot of parties, Christmas get-togethers etc. but I being the lazy bum that I am, I take pride in being, stay in, do up my Christmas tree and eat well with a sip of wine or two. I generally spend my Christmas alone, wrapping myself in the warmth of some really, really fond memories. No, it is not a lonely day especially for someone who likes being alone. It is a day when all my memories come alive and I relive all the smiles all over again.



Suhasini Mitra holds a BA in English honors from the University of Calcutta. She completed her MA from COMMITTS, Bangalore. Presently she works for PlayRight.



Christmas out of the Box

goutam bhattacharya

The first time that we were in Serbia on the 7th of January, it was a trifle uncanny to celebrate Christmas thirteen days too late. We knew about the Orthodox Church practice, but it felt weird nevertheless. Many people, at least in India, would find it strange.

Let us go back in history. The year is 46 BCE. A large swathe of Europe (and bits and pieces of Africa and The Levant) is under Roman rule...but for the little village of indomitable Gauls led by Chief Vitalstatistix [Abraracourcix], Astérix the warrior, large hearted Obélix the menhir delivery man and the world champion druid Getafix [Panoramix]. But of course!

Julius the Cæsar is reigning supreme at the Senate. His assassination on the Ides of March at the Theatre of Pompey is two years into the future. Julius, realising that the Roman lunar calendar is obsolete, introduces an apology of a solar calendar. But alas, Julius old chap is so preoccupied with the little pesky village in Gaul that he commits a silly error. The Julian year has 365 days + the leap year *every* 4th year → 365.25 days, while the solar/tropical year is a shade shorter [365.242181 mean solar days at last count].

It was left to the 16th Century CE Pope Gregory XIII (Oh no! Not another Roman! These Romans are crazy!) to make a *partial* correction -- only the 4th Centuries as Leap Years. By that time, an error of 10 days had set in, and our man Greg took them off at one stroke of his pontifical stylus. The error accumulated in the 13 Centuries since the Council of Nicaea was corrected by deleting 10 days. The last day of the Julian calendar was Thursday, 04 October 1582, followed by the first day of the Gregorian calendar, Friday, 15 October 1582. The cycle of weekdays was not affected.

October 1582

Mon	Tue	Wed	Thu	Fri	Sat	Sun
1	2	3	4	15	16	17

18	19	20	21	22	23	24
25	26	27	28	29	30	31

Even this is not quite an accurate representation of the solar year. As a matter of fact, an error of about 3 days has crept in since. Sadly, however, the Pope is no longer omnipotent, and even Europe is no longer the centre of the known world. Even if the Argentine Pope wants to take 3 days off our lives, others may want to add 786 days to bring the world in line with their Sacred Lunar Year.

But we digress. While life in most of the world moves today by the Gregorian calendar, most Orthodox Churches, including the Serbian, Russian, Greek (Patriarchate of Jerusalem) and Ethiopian, stubbornly cling to the legacy of Julius Cæsar. For the followers of these churches, Christmas comes late – on the 7th day of January by our calendar. In the Coptic calendar in Egypt, the same day is the 29th of Kiahk, when Christmas is celebrated as the Nativity of Jesus.

In Serbia, the endearingly quaint custom of lighting a bonfire of oak logs on Christmas Eve evokes memories of the old sylvan society. In the past, the head of the family went to the forest to cut a young oak (*Badnjak drvo*, Christmas Eve tree). Today, under the dinner table on the 6th of January there should also be some straw as a symbol of the stable where Jesus was born. At Christmas, a coin is hidden in *česnica* bread. The finder will enjoy a year of good luck.



Christmas Eve bonfire, St. Sava Church, Belgrade 2014

In Hungary on Christmas Eve (*Szent-este*, Holy evening), we have been guests at a family dinner, eating *halászléves káposztával es mák kenyér* (fish soup with cabbage and poppy bread). Christmas gifts for Hungarian children are brought in by *Mikulás* (Santa Claus) or by *Télapó* (Old Man Winter).

Santa Claus lore, it is generally believed, has its roots in the Dutch Sinterklaas, and incorporated the pagan German and Norse tradition of the midwinter festival Yule and the god Odin.

In fact, Christmas itself can be traced back to pagan tradition. Christmas includes elements of the Roman feast of the Saturnalia and the birthday of Mithra.

While on the pagan roots of Christian festivals, we fondly remember the delectably romantic tradition of *húsvéti locsolás* (Hungarian, loosely translated as “Easter watering”) that we have witnessed in Hungary (it also prevails in parts of Slovakia, Czech and Poland), with young men spraying eligible young girls with perfumed water during Easter, a custom with a distinctly pre-Christian, pagan origin. This has a striking resemblance to the Spring festival of *Holi* in India, supposed to have been started by the

lover God Krishna spraying perfumed coloured water on his sixteen thousand girlfriends.



A pretty Matyó girl enjoying *húsvéti locsolás* in Mezőkövesd, Hungary

Ethiopia has arguably the longest continuous Christian history. The Church of Our Lady Mary of Zion in Axum is perhaps the most credible claimant as the abode of the Ark of the Covenant. On Christmas Day (Ganna), Ethiopians wear the traditional white shamma.



Christmas at the rock cut monolithic Beta Giyorgis (Church of St. George), Lalibela, Ethiopia

In Russia, the celebration of Christ's coming (Advent) starts on the 28th of November, and goes on for 40 days, culminating on Christmas Day (the 7th of January, naturally). It is interesting that cabbage ("sauerkraut", but with cranberries) is *de rigueur* on the Russian Christmas Eve dinner menu, possibly a German influence.

Advent is celebrated in many ways elsewhere in Europe. Germans use a wreath of fir with numbered bags hanging from it. Each bag has a gift for each day of Advent.



In Armenia, Gaghan Baba (Santa Claus) visits on New Year's Eve.

The mistletoe tradition popular in the UK is a druidical hangover. The lovers' kiss under the mistletoe, on the other hand, is an ancient Greek tradition.



The New World – Australia, New Zealand and the Americas, largely follow the customs and traditions of the European settlers' motherlands.

A



tradition in Nova Scotia, Canada is to send the biggest, best fir tree to Boston, in gratitude for the assistance given during the Halifax Explosion. In Newfoundland, we have encountered the practice of 'mumming' – a trifle weird name for a harmless song-and-dance routine.

We Indians have happily embraced the essentially religious tradition of Yuletide as a time for having fun. Of course, there are sizeable Christian communities in Goa, Kerala and elsewhere, but in fun-loving Calcutta (now Kolkata), Christmas on the Park Street evokes nostalgia.

To end on a tasty note, the Christmas turkey has virtually become an all-American custom, although Hispanics also eat tamales.



Goutam Bhattacharya: jack of all trades and a rolling stone. Stricken by *wanderlust*. Talk to goutam about Europe, and he will paraphrase an old Madonna number: *This used to be my playground*. Has forgotten more about a few

subjects than the most engineers will learn in their lifetime(s). Like the bard Cacophonix, opinion on his talents is somewhat divided – goutam thinks he is a genius, and everyone else thinks he is insufferable. He pretended to work on three continents and set up operations in a fourth, and generally managed to find someone to pretend to foot his bills. Currently pretending to work on fashionable, politically correct projects – electric cars, renewable energy, energy from waste and Swachh Bharat, perhaps to atone for past sins, as friends suspect, or...“perchance to dream”. goutam’s long-suffering wife thinks his ship has finally sailed to port, but then, maybe, she has another think coming...

Two favourite quotes:

I've lived a life that's full.
I've traveled each and ev'ry highway;
But more, much more than this,
I did it my way.

and

I shall be telling this with a sigh
Somewhere ages and ages hence:
Two roads diverged in a wood, and I—
I took the one less traveled by,
And that has made all the difference.



Christmas Special Recipe

PLUM CAKE

Ingredients:

1 cup maida (all purpose flour)
2 large eggs, at room temp
1/2 cup brown sugar
1 tbsp honey
1 tsp baking powder
1/2 tsp salt
1/2 tsp cinnamon powder
1/2 tsp nutmeg powder
1/4 cup olive oil / vegetable oil

1 cup dry fruits and nuts (combination of raisin, dark raisin, seedless dates, pitted prunes, glazed cherries, tutti frutti, almonds, cashewnuts and walnut)
Rum

Method:

Chop all the dry fruits and nuts finely and mix them with the orange zest. Take a wide glass bowl and combine rum with the fruits and nuts mixture. All the fruits should be soaked well in rum. Cover it and keep it in room temperature. The fruits & nuts mixture should soak in the rum for at least 24 hours. So, make sure to prepare this a day in advance. You can let it soak longer – for upto 4 days. The rum should be completely absorbed by fruit n nuts mixture. If you have left over rum, then you can use it in the cake.

Preheat oven to 180 degrees.

Beat brown sugar and honey using hand whisk or electric beater till smooth. Add one egg at a time and beat it again. Add vegetable / olive oil and beat it. Keep it aside.

Sieve maida, salt, baking powder, nutmeg powder and cinnamon powder. Add flour mixture to wet mixture slowly and combine well with spatula. Finally add soaked fruits and nuts. And just fold it.

Pour this batter into the greased cake tin and bake for 30-40 mins or till a toothpick inserted into the center comes out clean. Take out the cake from oven and let it cool completely.

Using a fork or toothpick, prick the top and sides of the cake and brush with rum. Wrap the cake tightly with cling film or foil sheet and keep at room temp.

Decorate the cake with sugar dust / dry fruits / pitted cherries.

Slice it and serve next day or you can also serve it after 2 or 3 days.



Born to the City of Joy, Debdatta is a 30-something years young bookworm. When she is not reading or talking or blogging [[@b00kr3vi3ws](#)] or promoting books, she can be found daydreaming about the Beast's (Of Disney's Beauty and the Beast) Library.



Christmas Story: A Portrait from the Past

The family portrait was taken a year back, as he looked at it for a while. Sally had his eyes, while Tom was everything he found attractive in Martha. The kids, the wife, the room seemed a little too bright, full of shiny decorations, so many colors, frills, balloons and what not. So much joy in one portrait, so many smiles, the intensity almost hurt his eyes. His weary eyes, aching for some rest.

Martha was his love, a metalhead too, and together they had raised a fine pair of kids, with equal, hell, even better appetite for rock music. Tom had picked up the keyboard pretty fast, he could master the arpeggios by the time he was 8. Sally had a great voice coupled with the skills for the guitar, and she had begun performing at school by the time she was in 6th grade. Interestingly, he played the keyboard while Martha played the guitar. A perfect passing of talents, one would often comment when they'd see them play together. He was suddenly missing the dual with Tom over keyboard-plays.

They all had decided to go for King Crimson tees, the day the picture was taken. He almost felt the urge to cry, and a push from within to stop himself from doing so. It was a funny moment, and in that one frame, world seemed to have stopped for him as he could see his life to be more complete than ever, which he realized now more than any other day before.

They were visiting Paris, and a gig was due that day. The concert tickets were quickly booked, four passes with them, a very exciting evening was due ahead. Not a big band, but a promising one nevertheless, was to play that night. The entire afternoon they had spent discussing and debating over the music of the band. A typical gig-day afternoon for the family.

He was frantically marching in the room, anxiety filling him up more than ever. The tv

channels were worked up to their limits. He threw the tab on the bed, it bounced over and the portrait flashed on the screen. Soon later, he fell on the bed, his head would hurt. A good number of people had gathered in his room, desperately trying to do their best to make him feel comfortable and hopeful. Many of them had local contacts, and were trying to call up wherever they could. Description of Martha and Sally was being read from hand-written pamphlets, so that not one of them missed the features that'd be helpful in tracking them down. Tom was quiet yet restless. The sense of being a teenager and not being able to take control of the situation was being hard on him. He wanted to hug his father and cry and tell him that everything will get fine, but tears were for the weak, he wanted to believe. He went over and sat beside him, shook his head down, fists clunched in silence.

He tried to dial their numbers once again. The call log flashed the count of unanswered calls in two digits. Rings. Nobody picks up. Nobody did so that night. On that long, wintry eve of Christmas.

* * *

The patient was stabilised. His proper post-operative pain management had helped him be a part of a delivery process for the most beautiful pair of twins he had ever seen. The past 18 hours had been critical, as his team aided the surgeon into a fairly complicated operation. As an anesthetist, he was thankful to God today.

It was Christmas morning. The family of the twins and the mother had gathered in the hall, as the father brought the twins out in his arms, careful and caring. He saw from a short distance, as doctors came by and shook his hands, congratulating him. "It's a Christmas miracle!" yelled an elderly woman, as everybody clapped incoherently.

It'd been six years since that fateful night in Paris, as he remembered the passing of Martha and Sally. Both had died of internal organ bleeding, gunshot wounds. He had wept a lot that night. Tom had been on his side, almost as tall as him as he had felt the tears of his son falling on his shoes. Six years had gone by, and he was a responsible father, with Tom growing up to be a fine son. Life was letting him live, with his regrets reducing everyday.

"Graceful , beautiful."

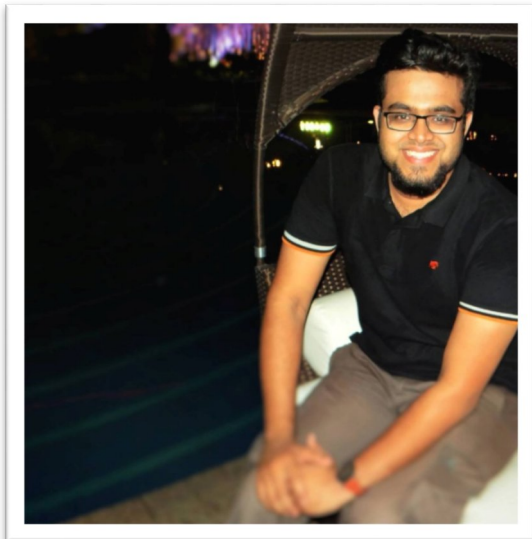
"They have your nose and Emma's eyes!"

"What should we call them?!!"

"What should we name them?!"

The joyful screams and chaos of questions brought him back to the present as he looked on towards the family with his eyes gleaming with euphoria.

"Martha, and Sally.." he whispered to himself, smiling, while wiping a tear from the corner of his left eye.



Soumya Mukherjee: Progressive rock snob, lives with wordplays, his keyboard, unfinished copies of novels and with a day job as a techie. Aspires to be a movie connoisseur.

Special: Shorts



In the early summer of 1990, my brother met *Chattopadhyay babu* at Nalanda University. My brother, then a student of history traveled across the country, hoping to get a grip on his subject. His curiosity brought him to Gaya. *Chattopadhyay babu*, on the other hand, studied Sanskrit at Nalanda. Over cups of tea they discussed *shlokas* from *Gita*, significance of various rituals for *pind-daan* and what not. Over the last twenty-five years, my brother has visited Gaya thrice. Every time *Chattopadhyay babu* insisted on hosting him in his ancestral home. This time round when his wife is no more and his kids are away in a far-flung land, he was no less of that generous warm-hearted person he has always been. He talked to *baba* (father) and *dada* (elder brother) in a joyous tone about the changing times. Sitting cross-legged on a wooden cot with a *haath-pakha* in hand he spoke of how letting go of his children was not difficult at all. I chose to listen to him and soak up as much of his wisdom as I could. I was particularly fond of his saffron attire and that genuine smile. We had a small conversation near the tube well on a morning while I brushed my teeth and he washed the flowers he plucked from the

garden for puja. I was trying to take his pictures since I reached there. I did not know how to ask him to pose but managed a little something somehow. While I was about to leave, I touched his feet and he hugged me instead saying, "*Amar je chhobi ta bhalo utheche, amay nishchoi pathiyo kintu!*" (Send me a copy of the picture that came out well.) I could not help but smile. Kind gestures from people you hardly know are the best kind. They teach you that humanity is not dead.



Sudeshna Thakurta

Wanderluster, geek, forever in love with pictures...Stays awake on humid summer nights to read and write..Sleeps in winters for the comfort of a cozy warm bed is too difficult to give up.



Special: Shorts

Dear Saree,

I am very grateful to whoever had identified you for the first time to beautify a woman body in a wondrous way. Your 9 yards are so gracefully designed that any woman is going to look beautiful and sensuous.

I grew up living around the warmth of two beautiful women whom I have never seen without draping you, *Thammi* (Paternal Grandmother) and *Maa* (Mother). In my childhood I used to wonder how to carry so long a cloth all nicely without dropping (dropping what? dropping it?). My Thammi used to wear it without the pleats (aarpoure ~ which could be worn 9 *prahar* (times) of a day). While my maa wears it in Nivi style which is today's most popular sari style from Andhra Pradesh, heavily pleated and pinned on the shoulder. So different from each other yet so beautiful.

I always like you in cotton I can interact with you because of your softness, comfort, lightness, elegance and caressing drape. When I wear you in the busy streets and metros of Delhi I receive untamed stares from both men and women as if I have committed a crime. In an age when Honey Singh is forgetting about their great/grand/maa who used to wear only sarees, be it during a festival or a cycle ride. Now I feel sad as women look for a special reason to wear you, but I am sure again a time will come women can realise the artistry in you.

Thank you for making me feel so free whenever I wear you around my waist, you empower me.

Yours
Pradipta



Pradipta Mandal believes that winter is the season for love and for forgetting herself. She believes that smiling brings confidence, and her friends are her family. Parents are the foundation of her life. Currently working for arts education, as she believes art education empowers and brings confidence to people.



Special: Shorts

Best Gifts come in 'Micro' Packages

As a successful 2015 is coming to an end, we find ourselves reflecting on the past year, which has been filled with the spirit of change and enthusiasm – a spirit which we would like to keep on sharing. At this time of the year, our mailboxes and inboxes get flooded with Christmas appeals. Many of them feature heart-wrenching and guilt-inducing images of people in need, the idea being that they tug at our purse strings. This is one of the methods of fundraising that has provoked debates and the risk it runs of people getting tired of these images.

This Christmas – instead of expressing our gratitude to our own loved ones with a bunch of huge presents – try and invest in different micro projects. There is one kind of appeal that is different. It asks people to lend small amounts of money to budding entrepreneurs around the world, usually in developing countries. What has become known as microcredit or microlending has proven extremely popular with everyday people.

Firstly, images of microlending replace sad faces with smiling women, often in colourful traditional clothes in their places of work. These are photos of strong, responsible, enterprising men and women who work hard to elevate themselves and their families out of poverty. They are market women, vegetable growers, tailors and artisans. These photos are usually accompanied by narratives of success, which generally take a standard format that recounts how a woman received a loan, started a business, grew it successfully and thereby escaped poverty. These representations speak of values with which the people asked to make loans can identify: improving one's home, sending one's children to school, growing a business. More often than not, these stories are positive and upbeat.

In recent years, microlending has moved online, whereby it has managed to reach and win over wider audiences. There are websites in France, China, India and other places. Microlending websites strengthen the connections between lenders and borrowers by sending regular updates to lenders, keeping them informed of how the recipients of their loans are getting on. This gives investors satisfaction, both financially and emotionally, to see their borrowers succeed. It's a double investment. Online microfinance is successful by cultivating a sense of person-to-person connection, seemingly linking one lender with one borrower to reinforce this. It is similar to the

charities which ask you to sponsor a child, but these connections hide the intermediary organisations.

Nevertheless, the promised transparency appeals to donors who have become wary of NGOs' overheads and inefficiencies and want to know exactly where their money goes and what difference it makes. In contrast to one-off donations, lending is also a two-way exchange that keeps money in circulation, so that it can be given over and over again.

Mrs. Bela Sapui was not looking for charity. The 24-year-old mother of two runs a grocery store in the rural district of Purulia. Although India is a developing country but it still has frightening poverty. The risk that they face is not always of starvation but also health risks, asset related risks etc. She is just one of the example of many entrepreneurs across the world, who is seeking capital contribution to buy her goods in bulk and cut down overheads. The amount of the loan is as less as Rs.10,000. It seems the greatest gift Bela will get this year is microfinance.

It doesn't need much to turn the dreams of these entrepreneurs and many more out there into reality. All it takes is a small loan that stimulates motivation and grows over time. We hope that you like the idea and follow suit.

Wish you a merry Christmas!!!

Dr.Sreemoyee Guha Roy

Author of the Book, Microinsurance: Including the Excluded

Assistant Professor

Accounting and Finance(Morning Section)

St.Xavier's College(Autonomous)

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