News & Recognitions

■The Reporters' Collective

Tapasya and Nitin Sethi won the ACJ



Award for Investigative Journalism 2023 for their article - 'Forests for Profit'- an investigative

series on sacrificing forest conservation to commercial interests.

≥Mooknaayak

In May, founder-editor Meena Kotwal



was invited by the Center for South Asia at Stanford University, along with and

the Center for South Asian Studies at the University of California, Santa Cruz, US, for a talk on 'Dalit Histories, Gender Formations: A Conversation with Journalist Meena Kotwal'. Meena Kotwal was also among 25 journalists the National Press Foundation, Singapore, chose for the 2024 International Trade Fellowship which involved four days of training in "covering sustainable global trade."

■The Caravan

Akhilesh Pandey was awarded the K P



Narayana Kumar Memorial Award for Social Impact

Journalism by the Asian College of Journalism for his story "Dangerous Waters," which explores the problem of groundwater arsenic poisoning in the Ballia district of eastern Uttar Pradesh.

≥Down To Earth

DTE's multimedia team was awarded the



Ramnath Goenka Excellence in Journalism Award, 2022, for Environment, Science and Technology reporting in the

Digital Broadcast category. Their nineepisode docu-series showcased nine cities that adopted exemplary and unique solid waste management strategies.

≥Max Maharashtra

Shailaja Tivale won the Reach Media



Award for Excellence in Reporting for her story "How Reporting for her story will the shortage of TB Counsellors be addressed?

The story highlighted the role of TB counsellors in understanding the social, economic, and family problems of TB patients and enabling them to complete treatment.

⊌IndiaSpend

Varsha Singh won the 2023 Reach



Media Award for Excellence in Reporting on TB for her story "Government Support Critical To Treat TB In Malnourished

Patients." The story highlighted the critical link between malnutrition and TB and the urgent need to address nutritional needs to achieve TB eradication.

PSVFndependent and Public-Spirited Media Foundation Public-Spirited Media Foundation Representation Representat

Issue No. 022 August 2024

Coverage of General Elections 2024

From the ground, On the issues IPSMF Grantees

At the time of elections, the media have an especially critical and onerous role to play. It was no different during the recently concluded general elections to the 18th Lok Sabha. The media, especially the independent media, a significant section of them being IPSMF grantees helped citizens make informed choices through their journalism, nudged and facilitated the public discourse on critical issues, and served as a watchdog to enable a level playing field. We bring you a selection of



lections are a democracy's lifeblood. They embody the Constitutional premise sovereignty rests with citizens, who are the final arbiters of their destinies. The media has a critical role in ensuring not only that all the stakeholders in the electoral process are kept honest but also that the important issues are part of the electoral discourse.

In that context, independent journalism played a particularly significant role in the Lok Sabha elections by bringing credible deep reports from the ground and providing incisive perspectives on issues. The coverage was marked by bringing the voice of the voiceless and the marginalised from the towns and hinterlands of India to the forefront of the electoral discourse.

This is apart from the role they played in the crucial task of fact-checking and

debunking misinformation and fake news, which tend to be particularly potent and rampant during elections.

This effort at public-interest journalism independent scribes has been bolstered by social media platforms like YouTube, which have minimal entry barriers in terms of costs and reach. These platforms have, therefore, enabled independent journalists to take their work directly to millions of viewers without the intermediation of channels that sometimes become barriers.

The rise of India as one of the largest and fastest-growing markets in video consumption has also contributed to this newfound clout and reach independent journalists and content creators, primarily through the YouTube platform.

The Foundation's grantees -- who, as cited above, form a significant section of

Contd. on Page 2



August 2024 PSMFnews

Contd. from Page 1

the independent media -- played a critical role too. Their coverage of the elections was marked by detailed and groundreported stories that went beyond the surface and the immediate, and looked at issues that have a larger bearing on the lives and livelihoods of citizens. The failures of the policy and justice systems, the inefficacy of government schemes and policies at ground level, the inadequacies of basic infrastructure, the unsatisfactory state of the healthcare and educations system, the adverse impact of climate change, amongst other issues, dominated their coverage.

Another distinguishing feature has been the grantees' effort to enable and orient citizens to differentiate between factual information, fake news, and AI-generated disinformation through explainers and media literacy shows.

While the election coverage by the Foundation's grantees included those whose funding cycle has ended, we bring to you a selection of the work of some of the currently funded grantees.

Main Media intensely covered eight Lok Sabha constituencies in its primary area of coverage (Kishangani, Araria, Purnia, Katihar, Supaul, Madhepura, Raiganj and Darjeeling) in the Lok Sabha Elections 2024. In all, it published 214 text and 254 video reports, interviews, and opinion pieces. It created around 500 shorts/reels and aired over 40 episodes of the successful "Chunavi Capsule" series – a 1-minute show dedicated to fact-checking politicians and sharing election-related information.

Main Media also launched a voter Media Literacy campaign called "Bewakoof Samajha Hai Kya" ahead of the general elections. Motivated by the need to empower individuals in Bihar's Seemanchal and Kosi regions, the effort aimed to equip them with the skills necessary to discern misinformation through awareness videos. The effort also employed explainers to orient citizens, for instance, to discern factual news from AI-generated disinformation and to be sceptical of 'news' and information put out in social media - encouraging the citizen to 'verify before trusting'.

Mojo Story

Mojo Story's founder-editor Barkha Dutt anchored an Election Road Trip from Kanyakumari to Kashmir - #Dhabas of Democracy – 45 days on the road in a unique, first-of-its-kind series that looked at politics in the milieu of food, culture, and popular opinion.

The series highlighted the unique flavours of Indian cuisine and the stories behind them. The 'Dhabas of Democracy' used the diversity of culinary experiences to venture into local political perspectives, revealing a nuanced understanding of the regional dynamics of voter priorities.

The Citizen

From December 2023, The Citizen shifted its focus to election coverage, ramping up text, video, and podcast content on the Lok Sabha polls.

From February to June, the focus was almost entirely on the elections. The Citizen's coverage was marked by the deep exploration of issues across India by a team of experienced reporters. Other than stories from the constituencies and regions across India, the coverage also included issues like the environment, the problems of the displaced, how the various protest movements against government policies are playing out and how people use their vote to register their protest.

Founder-editor Seema Mustafa also had a series of special shows on the elections, discussing how issues were finding traction with voters.

TrueCopyThink

TrueCopyThink focused on producing analytical, in-depth content during the elections, going beyond the daily news. The first phase included a text series covering the political situation,

Contd. on Page 4

02

News & Recognitions

■The News Minute

Azeefa Fathima, Balakrishnan Ganeshan, and Prajwal Bhat won the Ramnath Goenka Excellence in Journalism Award in the Civic Journalism **NEWS**

category for their five-part series on exposing rampant manual scavenging in India.

Prajwal Bhat won the Ramnath Goenka Excellence in Journalism Award in the Political Reporting category for his series on the 2022 hijab agitations in Karnataka.

ыTrueCopy Think

Rat Books, the publishing arm of TrueCopy, recently



launched five books. Two of them-Dr A K Jayashree's autobiography "Ezhukon" and Muhammad Abbas's autobiography "Verum Manushyar"- went into second editions within a few weeks of their release.

yMain Media ymaths ymat

Launched a one-minute "Chunavi Capsule," during the recently



concluded Lok Sabha polls, which disseminated fact-checking and electionrelated information, mainly targeting first-time

voters and young audiences through Instagram, Facebook reels and YouTube shorts. The show aired over 40 episodes and amassed more than 2.5 million views.

yImphal Free Press

Photojournalist Stephen Yumkhaibam was awarded the



coveted 'CPB Photo Awards-Edition IV - 2023-24', organised by the Chennai Photo Biennale (CPB) Foundation. His winning entry portrays profound moments of human suffering and resilience amidst the Manipur Violence.

Staff Reporter Brahmacharimayum Rakesh Sharma was conferred the Promising Journalist Award, 2020, by Women Action for Development (WAD) on December 31, 2023, for reporting news related to the ongoing Manipur violence and its impact on women and children.

№The Print

Assistant Editor Vandana Menon received the Ramnath <u>Print</u>

Goenka award under the feature writing category for the story 'Mughal history's biggest puzzle solved by municipal engineer — where is Dara Shikoh buried?'

Under the Social Impact category, journalist Sonal Matharu was conferred the ACJ Award for Journalism for her story 'Punjab youth are unemployable. The state doesn't have a Bangalore, Hyderabad, Pune or Noida'.

NArticle 14 ✓

Won three Laadli Awards: Saumya Kalia reported on how



India's laws were making abortions dangerous and traumatic for women, Jyoti Thakur reported on how women are still making long marches for water, and Nikita Jain on rising dowry cases and

grieving families.

Three of Article 14's stories were nominated for Red Ink Awards. Vijayta Lalwani reported two: 'NREGA Workers Are Losing Wages Because Of Mandatory App Attendance' and 'In A Riot-Torn MP Town, Hindus Organise An Economic Boycott Of Muslims'. Saumya Kalia's story on 'Why India's Laws Make <u>Abortion Traumatic & Dangerous For Minors'</u> was the third nomination.



AI: Making it work for journalism & media newsrooms

Artificial intelligence (AI) is transforming journalism, presenting both opportunities and challenges. MediaNama, a Foundation grantee, conducted a workshop on "AI for Journalists" that focused on integrating the newsroom and technology without falling prey to the latter's pitfalls.



can accelerate repetitive and grunt work, analyse documents, gather data at scale, edit and summarise text, provide analysis, create charts, undertake translations, and in some cases transcribe videos.

All this can enable journalists and news organisations to focus on more complex, deep-reported stories, leaving the grunt work -- editing, researching, summarising, etc. – to bots (always with human editorial intervention and oversight).

On the other hand, integrating AI into journalism raises ethical and practical issues. Potential bias in AI algorithms, for instance, and the potential lack of transparency of AI-generated content are critical concerns.

Reliance on AI for news production could lead to homogenisation, as algorithms tend to prioritise click-worthy content over indepth reporting. Thus, AI requires a balanced approach to maintain journalism's core values of accuracy, integrity, and accountability.

Therefore, AI's impact on journalism presents a double-edged sword: it can augment human capabilities, making journalism faster and more accurate, but it also poses challenges that need careful navigation.

Be that as it may, it is unquestionable that the future of good journalism in the age of AI will depend on harnessing this technology responsibly and optimally, even as we ensure that the pursuit of facts and the public good remains central to journalism's mission.

Workshop on "AI for Journalists"

It is in the context of leveraging technology in journalism that MediaNama, one of the Foundation's grantees, an acknowledged leader in covering technology and technology policy in India, and one of the early adopters and thinkers on the impact and

How Al Can Help You in the Newsroom

- Al can speed up repetitive tasks, allowing journalists to focus on complex work.
- Can be used for financial document analysis, quickly and accurately processing large amounts of data.
- Developing better data-gathering methods with Al leads to more accurate reporting.
- Al enhances writing skills and assists in editing.
- It performs analysis of large datasets, uncovering trends and offering insights.
- Al streamlines crunches data, summarises information, creates charts, and aids in translations.

integration of AI into journalism, conducted an online workshop for 80-plus independent media organisations, including IPSMF grantees. This was held in two-five-hour sessions over two days on June 20th and 21st. It was anchored and led by MediaNama's Founder-Editor, Nikhil Pahwa.

The Workshop's main focus was on training journalists to integrate AI in their newsrooms and work optimally without compromising on and adhering to long-established journalistic principles. It also looked at helping newsrooms develop training mechanisms, and how to establish internal policies and practices for AI usage.

The key takeaways

1. Use Case Strategy: Newsrooms should analyse their reporting and subediting workflows to pinpoint areas where AI integration can enhance efficiency. Beginning with specific, targeted tasks allows for more effective AI use. For instance, rather than employing a chatbot for complete article editing, focus on tasks like grammar and punctuation checks, identifying poorly

- constructed sentences, and detecting redundant content. Narrowing the scope of AI applications enhances the quality of output.
- 2. Crafting Prompts: Journalists are not expected to master the intricacies of building large language models but grasp their operational principles to formulate effective **prompts**. The output of every chatbot hinges upon the model's training data, and the instructions provided. Envision an AI chatbot as an exceptionally intelligent, context-aware assistant. Define its role clearly and stipulate the style, tone, voice, length, and desired output format while articulating specific tasks. Detailed and precise prompts increase the likelihood of obtaining the desired responses, facilitating prompt
- 3. Ethical Usage: Newsrooms must determine ethical guidelines for AI usage. Banned use cases include creating articles mimicking other authors or generating entire articles without human intervention. Decide when AI usage should be disclosed.
- 4. Challenges in AI integration: AI tools provide imperfect output tailored to users' needs. Accuracy and completeness are not guaranteed, and AI can sometimes generate false or incomplete information. Always consider AI output as a first draft that requires human refinement.

AI Integration in newsrooms

The Dos

- Use AI bots daily to enhance your productivity, streamline your tasks; understand AI's capabilities and limitations to make the most of its functionalities.
- Consider that there might be bias in AI output, and evaluate information critically.

Contd. on Page 4



August 2024 PSMFnews

Contd. from Page 3

- Use AI to augment your work by integrating its capabilities to improve your workflow. Watch for hallucinations and factual inaccuracies in AI output to ensure reliability.
- Anonymise personal information when interacting with AI to protect your privacy.
- Look for new tools that offer better or additional functionalities, and customise your inputs to get more accurate and relevant AI output.

The Don'ts

- **Don't rely on AI for facts without verification** from reliable sources; don't rely solely on AI for decision-making; use it as a supportive tool.
- To prevent potential misuse, don't use AI output without checking it for accuracy and relevance.
- Don't trust AI bots with your critical personal or privileged information.
- Don't expect consistency from AI, as its responses can vary and it is prone to hallucinations.
- AI use which has major input in your output should contain disclosures.
- No AI induced story should be published as is, without human editorial intervention and oversight.

Contd. from Page 2

history, and statistics of all constituencies in Kerala and an analysis of important constituencies outside Kerala. There were also video discussions with political observers and other experts.

Seven thematic web magazine issues were released in connection with the elections. The topics covered included opposition movements, media professionals' views on the elections, hate and communal speeches during the polls, election analysis from the ground, and more.

Two in-depth discussions on the Lok Sabha election results received widespread attention and appreciation. The discussions, featuring TrueCopy's editors Manila C. Mohan, Kamalram Sajeev, and K Kannan, along with prominent political journalist MP Prasanth and political analyst Pramod Puzhankara, were divided into two parts: one discussing post-election scenarios in Kerala and the other providing a detailed analysis of the ruling coalition's worse-than-expected showing.

Gaon Ke Log

Gaon Ke Log's reporting consciously went beyond the claims and sloganeering of political parties and looked at <u>issues citizens face on the ground</u> - especially in villages and remote areas in the hinterland. Focusing on the Purvanchal region in Uttar Pradesh, some of the topics that Gaon Ke Log covered included agrarian distress, lack of livelihood opportunities, the condition of the working class, issues of migration and public infrastructure.

Gaon Ke Log produced more than 70 video reports from 15 districts of Purvanchal during the elections, in addition to over 80 text reports.

Main Bhi Bharat

Main Bhi Bharat, a digital media platform dedicated to the issues facing tribals in India, did comprehensive reporting from 47 Lok Sabha seats reserved for the tribals across 15 states. The election coverage included a mix of text and video reports featuring ground reports, explainers, interviews, and discussions on critical issues affecting tribal areas. The coverage was marked by intense and detailed reporting from Madhya Pradesh, Jharkhand, Chhattisgarh, Tripura, and other tribal states.

The Probe

The Probe, which produces investigative and solutions journalism, focused its coverage on specific and critical issues like – i) the impact of electoral bonds on the elections, ii) the vulnerabilities in India's democratic institutions, iii) the transparency of the EVMs and the VVPAT system, and iv) the effectiveness of the Election Commissions, amongst others.

News & Recognitions

≥Mojo Story

Won the ENBA Awards in March 2024 for Best



Channel; Best In-Depth Series for Path Reporting From Manipur; Best News Coverage in English for the story on 'Kashmir's Covid Frontline Warriors'; and the Best Talk Show award for 'We The Women, Global Townhall'.

Won the RedInk Award For Ground Reportage on 'Kashmiri Girls Breaking Stereotypes With Martial Arts' in **December 2023.**

Got the 'Jury's Special Mention' from The World Association of News Publishers (WAN-IFRA) in January 2024 for ground reporting from Manipur.

≥Keraleeyam Masika

Launched its in-house studio, the hallmark of which



was that it was funded wholly by its readers and supporters. The new facility enabled the entity to increase its shows and discussion on critical

topics in Kerala.

Keraleeyam, along with Green Habitat, an NGO working on the environment, ran two wildlife conservation programs with a focus on local environmental education and produced a documentary on Olive Ridley turtles at Chavakkad beach on June 5, World Environment Day, which was exhibited in two local schools.

Special Correspondent, Arathi M R, received the Environmental Data Journalism Fellowship from Thibi—an entity that trains environmental journalists to use data in their reporting—in partnership with Internews' Earth Journalism Network. This fellowship recognises her work in data-driven reporting on critical environmental issues in Southeast Asia.

The U.N. Human Rights Committee's Fourth



Periodic Review of India, published in May 2024, cited the Supreme Court Observer's reporting on key Constitutional cases in the 'Joint NGO- Alternative Report on the

Situation of Civil and Political Rights in India'.

yDemocratic Charkha

Founder Aamir Abbas was selected for the Media



Fellowship Program 2023-24 organised by the University of Essex, UK, in collaboration with The Guardian Foundation.

SUNO INDIA

Suno India

Reporter Sneha Richhariya has received a reporting grant from Internews' Earth Journalism Network.

ipsmf.org 04



⊌Gaon Ke Log

Gaon Ke Log reported the negligence in adhering to the guidelines while building the Darauli bridge on the Ghaghra River connecting Ballia and Siwan in the Ballia district. This resulted in dozens of villages being submerged, with severe erosion in its wake. After the report, funds were allocated for the construction of a stone dyke on the river's banks by the district administration.

☑The India Forum

As part of a series on 'Poverty estimates in India', The India Forum produced a comprehensive review of



the data on poverty reduction, and the challenges in how poverty levels are estimated. The <u>assessments</u> informed the ongoing debate over how economic policies and welfare measures over the last decade have impacted the poor.

The India Forum also highlighted the focus on the problem of the high number of imprisoned undertrials and the perils of overreliance on technology in investigation - From Codes to Sanhitas: Power, Myths, and Problematic Continuities.

⊌Mojo Story

Mojo Story interviewed two people -- a former stone pelter and a deceased militant's father -- in



Kashmir about why they chose to vote in the recent Lok Sabha elections and return to the democratic process. The report examined if former separatists were now ready to join the mainstream. The story initiated public debate on the high voter turnout in the Kashmir Valley, where boycott calls and militant threats had been the norm in the past.

∠Supreme Court Observer



In December 2023, the
Supreme Court upheld the abrogation of
Article 370 which had granted special
status to Jammu and Kashmir. The
Supreme Court Observer (SCO)
summarised the judgment, broke down
its features in a popular matrix format,
and covered all 16 days of hearings with
detailed reports and video explainers.
The organized case docket on their
website is a valuable resource for future
study.

In June 2024, the SCO also launched a special series to commemorate the 75th year of the Supreme Court of India. The first slate of content included an essay on the representation of courts in Indian cinema, a study on the colonial architecture and traditions of the

GRANTEE IMPACT

Supreme Court, and a look at one of the Court's earliest landmark decisions on free speech.

This year, the SCO tracked and reported on three nine-bench cases. The SCO's daily coverage of these cases has some of the most in-depth recordings of arguments advanced on states' power to collect tax on mines and minerals and regulate industrial alcohol.

⊌Main Bhi Bharat



Main Bhi Bharat's

ground report on the Pahadi Korwa and Pando Particularly Vulnerable Tribal groups (PVTGs) in Chhattisgarh brought out the lack of access to basic services and gained significant traction on social media.

⊿Article 14

Article 14's analysis of 20 years of railway data showed that trains carried fewer passengers but became costlier, especially for poorer passengers. This story was widely read. Additionally, two of Article 14's most well-received pieces were on the treatment of politically sensitive cases by the Supreme Court and the unfair labour practices that led to the suicide of 65-year-old Raman Garase, who spent 39 years working as a gardener at the IIT Bombay campus.

The Probe צע



THE

CITIZEN

The Probe's series of investigations into the cases of medical negligence in India has received significant traction. It has not only highlighted a critical public issues but also persuaded more and more victims to come forward to relate their plight.

☑The Citizen

India has been severely impacted by climate change, experiencing rising

temperatures, changing rainfall patterns, and more frequent and intense extreme weather events. The Citizen has made a special effort to report on these ecological threats and the conflict between unbridled development and sustainability in a series of stories. This story, for instance, tells of rampant and unregulated tourism in the hills and its consequences.

☑TrueCopy Think

The Periyar River's pollution, ignored for three decades, caused



mass fish deaths in May in Kerala. The Pollution Control Board blamed low oxygen levels. A Truecopy Think report exposed the extent of pollution and neglect by authorities. This led to the Chief Minister of the state to address the issue in the Assembly.

⊿Janchowk

Janchowk's <u>series of</u> <u>stories about the issues</u> on the ground in eastern Uttar Pradesh, especially



in Varanasi, found a gap between what the government had committed and the reality on the ground.

⊻The File

In May, **The File** reported <u>irregularities in using grants</u> allocated for erecting "barbed-wire fencing with RCC pillars"



fencing with RCC pillars" in Karnataka's Dharwad forest circle between 2020 and 2023. Based on the report, the government instructed the forest department to file a "comprehensive report" on the work done and funds utilised under the 'RootStock' scheme for all the forest circles in Karnataka.

☑The Keraleeyam Masika

The Keraleeyam Masika reported on the anxiety and fear among the residents of Lakshadweep



about the impact on their livelihood, ecology and culture as a result of the Centre's move to create new infrastructure in the islands in a bid to boost tourism and development. The reporting by Keraleeyam Masika not only brought attention to an under-reported issue but also struck a chord with the residents of the islands, and its readership in Kerala. The reporting also led to the issue being followed up by other media.

⊿YouTurn



A leading newspaper in

Tamil Nadu published data and figures regarding MPLADS funding that remained unspent in Tamil Nadu. YouTurn fact-checked and found that the figures cited were misleading. The newspaper withdrew the article with the inaccurate data. This story registered significant traction on social media.

ipsmf.org 05





New Grantees

The Migration Story



the migration story

Founded in October 2023 by journalists Roli Srivastava and Anuradha Nagaraj, the Migration Story explores the causes and challenges of internal migrant workers in India—the impact of climate change, rising rural distress, declining farm yields, low wages, and the absence of employment opportunities in their homelands.

Roli's journalism has focused on 'just transition', gender, migration, and inclusive economics. She has worked with The Foundation welcomes two new grantees, The Migration Story and Telugu Post, approved for funding at the Board Meeting held on May 18, 2024. The total number of IPSMF supported independent digital media now stands at 59.

the Thomson Reuters Foundation, The Hindu, and The Times of India. She has won the Fetisov Journalism Award and the Laadli Media and Advertising Award for Gender Sensitivity.

Anuradha has reported on labour rights, climate change and just transition. She has had stints at The Indian Express, the German news agency Deutsche Presse Agentur, and the Thomson Reuters Foundation. She won the 2018 Ulrich Wickert International Award for reporting on child rights.

The founders believe that not only do migrant voices need to be mainstreamed, but development needs to be affected through 'just transition' – moving from an extractive economy to a regenerative one. They believe that this must become an essential ingredient influencing public policy and governance.

Telugu Post





Telugu Post, founded in 2016, focuses on fact-checking in English and translates it into four languages: Odiya, Telugu, Kannada, and Urdu.

Telugu Post is on the cusp of expanding and beefing up its coverage to include original stories from Odisha, Tamil Nadu, Karnataka, and Kerala. Telugu Post is a signatory to the International Fact-Checking Network (IFCN), which sets processes and standards in fact-checking.



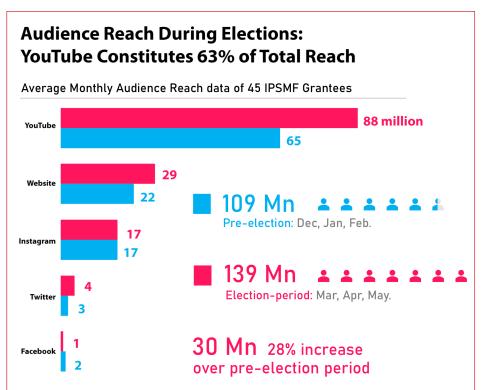
Telugu Post was founded by Srinivas Ravi Batchali. Earlier, a senior journalist at Eenadu, he had built a reputation as a tenacious reporter known for his independence and integrity. Co-investor Sagar Reddy, who has been instrumental in streamlining the portal's operations and is responsible for business strategy and growth, supports him as head of operations.

The fact-checking team is headed by Satya Priya B N, a fact-check trainer for Google and FactShala and a 'BBC Young Reporter India'. She has also worked with BBC World Services and Newsmeter. She has trained journalists in news organisations on the finer nuances of fact-checking and coauthored the first fact-check manual in Telugu, "How to write Fact-checks."

The grantee fact-checks select claims on politics, health, science, climate change, and the delivery and efficacy of government schemes.

In its fact-checking, Telugu Post employs a systematic verification process using reliable sources and tools, including sourcing from the ground for first-hand information and checks. Multiple verification methods are utilised to ensure a thorough assessment.





FOR PRIVATE CIRCULATION ONLY: All content of this publication is intended for selected recipients and may not be copied, altered, transmitted or disseminated in any manner whatsoever in part or in whole without the prior consent of IPSMF. (C) 2024 IPSMF. All rights reserved.