



# livelihoods

*today and tomorrow*

April 2010

**Social Responsibility**

Transforming Leaders!-10

Mango-18

Securing Food for the poor - 21



Nation remembered Bharat Ratna Dr BR Ambedkar on 14 April 2010! Discussions and Homages all across!

After the National Rural Employment Guarantee, and National Rural Livelihoods Mission, Right of Child to free and compulsory Education has come into being. Food Security Act is in the offing.

We have got used to 'inflation'.

Man is a social animal. Social animal lives in the society. Man exists and helps people around him to co-exist. This is the basic premise of social responsibility. However, this basic human nature needs to be reminded again and again. Someone who lives well for some reason needs to care for others who are not so lucky. This is the need. This is the responsibility. We exist. We live. That is fine. What about our next generations? Our prosperity is a blessing of the society to us. The fruits of this prosperity has to reach all, may be in 3 ways – pay taxes to Government(s) – they in turn take up welfare and development activities (of course, Governments take care of us anyway because we pay taxes!); support development organizations that work for/with people (this is what most donors do, in any case!); and we ourselves do the good to the people directly (what about our work for our living!). The criticality is in achieving this balance.

As I grow and prosper, taking the family, friends, associates and colleagues forward; As we can't bear the existence of poverty and poor, as it frustrates us, helping them within your means as our contribution; helping the people and organizations that work with the poor with funds, goods and capacities; devoting time voluntarily for the activities that serve the purposes of the people – an hour a day, a half-day a week, 1-2days a month, a fortnight/month in a year so on; providing time to the people's institutions and community-based organizations; helping these institutions have visions, plans, capacities, resources etc.; providing raw materials, tools, skills, designs, processes, etc., and help them to market and sell their products, goods and services; building markets for the poor; providing items of consumption in a cost-effective manner when they need; bringing changes in the context and fighting for changes in the context; enhancing their six resources/capitals, bringing changes in the four arrows – increasing income, decreasing expenditure, increasing employment and decreasing risks; helping them in disasters and accidents; educating and teaching a person; help the schools to run better; bring health facilities accessible; help them to take up preventive, promotive and curative measures; help them to analyse their current reality and value-chains of goods and services of survival, development, growth and well-being; working for a lower fee; using all the money as capital rather than allow it to lie in a corner; many more. Is there any item that does not fit social responsibility?

Politics, business, secure jobs, occupations ... all these are for existence/survival, for ourselves. Things beyond them, for the sake of being useful to people, society and other lives – all are part of social responsibility. Beyond profits, for people, for planet, is social responsibility. None amongst us who is not socially responsible some time or the other, to some extent. For more than 30% people, their life/survival and social responsibility are identical. They are fully integrated. Of late, lots of corporates talk about social responsibility rather loudly. Some people with money would like to help the social entrepreneurs and social enterprises. Of course, some are discovering new businesses to make money! In this context, 'livelihoods' explored 'social responsibility'.

David Werner, of 'where there is no doctor' fame, pioneered community-based rehabilitation of the differently-abled. Sampradan Indian Centre for Philanthropy promotes philanthropy in the country. CRY mobilises funds in a variety of orthodox and unorthodox ways. Deshpande is working to reduce poverty in the sand box, North Karnataka. Hunter's 'The Servant' is a must read for all leaders. They may realize that they are not 'leaders' at all.

For being a part of the efforts, without forgetting social responsibility, to bring more and more individuals and institutions to be socially responsible and with the faith that you are with us in this further, I remain.

A handwritten signature in black ink, appearing to read 'Mi'.

G. Muralidhar

the 'livelihoods' team

### 'livelihoods' team

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#### Social Responsibility

The scale at which rural development initiatives should happen is enormous and no one single entity may be able to bring considerable positive change in the livelihoods and quality of life of the people. A multitude of socially responsible individuals, organizations, corporate entities etc. have proved their abilities in bringing about a significant change in the society. Effective partnerships between these various stakeholders, where differently thinking bright brains can come together, can set India's development on a faster track.

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# Response



Thank you for the March edition of livelihoods, I liked many articles in the magazine especially the cover story on Watershed+, Value chain analysis of Mustard and also Yogakshemam.

Swapna

I happened to see the March issue of livelihoods. Cover story on Watershed+ is informative. Budget analysis from livelihoods lens is very good. Case studies of people who have come out of poverty, who have fallen into poverty are interesting.

K. Suryanarayana

## 14 April - Dr B. R. Ambedkar Birth Anniversary



**Lost rights are never regained by appeals to conscience of the usurpers, but by relentless struggles.....Goats are used for sacrificial offerings and not lions.**

**India-ASEAN Trade Pact:** India signed an agreement with 10 South East Asian nations for duty free import and export of over 4000 products ranging from steel to apparels to sugar and tobacco over a period of 8 years. According to critics, the move may harm the domestic industry, agriculture and fisheries and impact states like Kerala which produces tea, rubber and coconut on a large scale.

**Good News For Investors in Education:** The Union HRD Minister is considering providing tax concessions and/or easy loans to those intending to invest in the education sector. He said the Educational Finance Development Corporation that will come into being for giving easy loans to students can be leveraged to give the same to those investing in education.

**Scheme to Strengthen Statistics:** The Union Government approved a new scheme, 'India Statistical Strengthening Project', to strengthen Statistics collection and analysis in the country. The scheme is expected to cost around Rs.650 + crores of which 80% will be funded by the World Bank and 20% by the GOI.

**NMDC Should Contribute to Bastar Development:** The Chief Minister of Chhattisgarh demanded that National Mineral Development Corporation which earns more than Rs.4000 crore every year from the state's projects should spend at least 10% of its earnings for the development of Bastar region. NMDC has two fully mechanized mines in Bastar's Bailadila hills of Dantewada district where it excavates about 20.5 million tonnes of its total annual production of 27 million tonnes.

**Genco to Take Up 19 Projects:** The AP State government has prompted the power utility to take up 19 new power projects involving a whopping investment of Rs. 70,000 crore, which will add a capacity of 16, 865 MW to the State grid in the next few years. These projects will take the State's total installed capacity to a peak of 30,911 MW from the present 14,046 MW. The

figure is expected to go higher as the State is due to get its share from some Central stations under construction.

**Rs.66 Crores Released to Backward Districts of AP :** Rs. 66.15 crore has been released for the development of backward districts in Andhra Pradesh.

**Bio Metric Cards are Sanctioned:** For the 1414147 lakh BPL families, Maharashtra government has sanctioned biometric cards under Bima Yojana scheme. Under this scheme up to 30000 rupees insurance is facilitated.

**Scheme to Improve Nutrition Status of Girls:** Centre budgeted Rs 4500 crore rupees to launch scheme to improve the nutritional status of adolescent girls aged between 11-18 years. The scheme titled Rajiv Gandhi Scheme for Empowerment of Adolescent Girls is aimed at improving the health status of girls along with providing them vocational skills.

**Employees to Get Higher PF Insurance:** The labour ministry has accepted a proposal to raise the ceiling of benefit under the Employees Deposit Linked Insurance (EDLI) Scheme from 6000 to 1 lakh, a move that would help over 4.71 crore EPF subscribers.

**60% of Puducherry Budget for Social Sector:** An estimated Rs.4,430 crore budget has been unveiled for Puducherry of which 60% is earmarked for the social sector including 16.19% for the SCs sub-plan and an outlay of 47% for women empowerment.

**SKS Micro Plans Rs. 1,150 Crore IPO:** The microfinance giant in India plans to raise \$250 million from the market. It plans to sell 16.8 million shares. At least 60% of SKS shares will be available for institutional investors in the open offer. Current notable investors in SKS include – California-based venture capital firm Sequoia, Catamaran Management Services of Infosys Chief Mentor, Narayana Murthy and Bajaj Allianz Life Insurance Company. SKS is the country's largest microfinance company by value of loans outstanding, the number of

borrowers and number of branches. Currently SKS has about 5.3 million customers.

**SEWA to Expand:** The Gujarat-based Self-employed Women's Association (SEWA), is heading for major expansion with the launch of its new premium handicraft brand 'Hansiba'. 60% of the sales from 'Hansiba' will go to 15000 artisans involved with the brand. SEWA plans to increase its footprint globally while targeting a 40% year-on-year growth in its turnover. SEWA through SEWA Trade Facilitation Centre (STFC) diversified into the newer markets including Afghanistan, Pakistan, Sri Lanka, Nepal and Bangladesh. Through STFC, SEWA is also planning to introduce a new line of products called – 'Sabaah' which will be made available only for the international markets.

**Six Core Sectors Grow at 4.5%:** Six key sectors, electricity, crude oil, petroleum refining products, coal, cement and finished carbon steel which have a weight of 26.7% in the index of industrial production grew at 4.5% this year in February compared to a mere 1.9% during the corresponding month last year.

**Weather-based Crop Insurance Scheme in Haryana:** Haryana government will implement WBCIS in three blocks of the state on a pilot basis. The main objectives of the scheme is to provide insurance coverage and financial support to the farmers in the event of crop failure as a result of unfavourable weather conditions like excess rainfall and high temperature, encourage farmers to adopt progressive farming practices and high value in-puts in agriculture and compensate the farmers for their extra inputs / costs applied at their level for getting good yield. Under the scheme, sum insured would be Rs 15,000 per acre and actuarial rate of premium would be 7 per cent plus service tax at the rate of 10.3 per cent. Of total premium amounting to Rs 1,158 per acre, the farmers would be required to pay the premium amounting to Rs 248 per acre whereas rest of the

premium amount would be shared by central and state governments on 50:50 basis.

**Climate Change Impacts Wheat Crop:** The farmers of Punjab are facing the wrath of rising Mercury that is impacting their wheat crop. Second half of March is the deciding period for the crop, when wheat is in a milky stage and requires mild temperature of about 26 degree C. However this year the temperature has already touched 30 degree C in March which changes the color of the crop causing forcible ripening which will impede the grain to grow to proper size and impact productivity.

**Japan Funds for Metro Projects:** Japan has given 10,535 crore to invest in 6 infra projects in India. This investment will come in the financial year 2010-2011.

**Bhoodan Leader Biswanath Patnaik Passed Away:** Eminent Bhoodan leader and social worker Biswanath Patnaik, 94, passed away at Baliguda in Orissa's Kandhamal district on 29 March, 2010. A close associate of Vinoba Bhave, Patnaik was popularly known as the "Koraputia Gandhi" for his outstanding socio-economic work in southern Orissa during the last 50 years. He died of age-related ailments at the Banabasi Seba Samity, a leading NGO. He was born in 1916 at Kumarada village in Ganjan district.

**Karnataka seeks Rs.1,500 crore under SSA:** The Karnataka government has prepared a proposal to seek Rs. 1,500 crore from the Centre under the Sarva Shiksha Abhiyan(SSA), a flagship programme for extending to children in the age group of 6 to 14.

**Climate Change Affects Nomadic Patterns:** Increase in temperatures and prolonged dry spell have forced the Gujjars and Bakerwals, the nomadic tribes of Jammu and Kashmir, to move to the upper reaches of the Himalayas along with their livestock at least one month ahead of their seasonal migration. Under normal circumstances the migration would happen after third week of April every year. Early migration is not only impacting the tribal economy and their social set up but the migrants have to face the brunt of hot weather conditions during migration and also deal with fodder shortage in the upper areas.

**Teachers Absent for Long periods in Government Schools:** According to a survey conducted by the Educational Consultants India Limited, Out of the 168 to 229 days in an academic calendar, students in government primary and upper primary schools get taught for 166 days or less as their teachers are either absent or engaged in administrative work on remaining

days. The survey was conducted for the human resource development (HRD) ministry in three states - Andhra Pradesh, Uttar Pradesh and Madhya Pradesh.

**Kerala Green Fund:** To tackle climate change and other environmental challenges, Kerala announced setting up of Rs.1000 crore as Green Fund for the next five years. The fund would be utilized to take up projects to preserve natural assets like forests and promote green technology. It envisages steps towards acquisition of land to link patches of forests and protect core areas from interference. It would also give thrust to preservation of mangroves. All industrial and commercial establishments would have to submit to mandatory energy audit. The 'Green building' concept would be introduced in the construction sector to promote use of environment friendly methods and materials. Small-scale units would be set up in all panchayats to convert plastic wastes into pellets.

**ICRISAT, AVRDC Get Award:**The International Crops Research Institute for the semi-Arid Tropics (ICRISAT) and Taiwan-based world vegetable centre (AVRDC) have won the "Science award for outstanding partnership" for improving the lives of women and children in west Asia. The award was presented by the consultative Group on International

### Education Is a Fundamental Right Now

India joins a group of few countries in the world, with a historic law making education a fundamental right of every child coming into force. Making elementary education an entitlement for children in the 6-14 age group, the Right of Children to Free and Compulsory Education Act, 2009 will directly benefit close to one crore children who do not go to school at present. As per the Act, private educational institutions should reserve 25 percent seats for children from the weaker sections of the community. The Centre and the States have agreed to share the financial burden in the ratio of 55:45, while the Finance Commission has given Rs 25,000 crore to the states for implementing the Act. The Centre has approved an out-lay of Rs 15,000 crore for 2010-2011 for the purpose.



Agricultural Research (CGIAR) at the global conference on agricultural research for development at Montpellier in France.

**Panel to Look afresh at Food Security Bill:** The food security bill is going to be taken up afresh by the empowered group of Ministers amid relentless demand of activists to widen the ambit of the bill both with regard to the quantum of ration as well as the number of beneficiaries.

**Bill to Regulate Private Money Lenders:** AP state cabinet has approved the draft bill to regulate private money lenders. Highlights of that bill are, interest rate should not exceed 12 percent, regular notification on interest, compulsory registration of all money lenders

**Massive World Bank Grant for Hyderabad City:** The World Bank is ready to give a massive grant to the tune of Rs 1000 crore to develop the Hyderabad city traffic and public transportation infrastructure.

**More than 10 lakh Jobs in the year 2010-11, Says Ma Foi Report:** Human Resource Analysis Organization Ma Foi has released its recent survey report titled 'Ma Foi Employment Trends Survey' which states that there is lot of scope to create more than 10 lakh jobs in the year 2010-11 in various sectors such as Banking, Finance, IT, Energy, Real estate, Health, Tourism and Hotels, Education etc.

**Number of Chinese Billionaires 'Second Only to US':** China now has more billionaires than any other country besides the United States, according to Forbes magazine. There are a total of 64 people in that bracket in mainland China, the magazine says in its annual list of the World's richest people. The figure is perhaps not surprising considering China's economy has seen rapid growth over recent years. China is set to overtake Japan as the World's second-biggest economy sometimes this year.

**Three Working Groups to Tackle Food Inflation:** Seeking greater coordination with states on tackling

food inflation and distribution of food grains Prime Minister Dr. MM Singh has set up three working groups of Chief Ministers.

**FDI in Cigarette Making Banned:** The centre has banned foreign direct investment in cigarette manufacturing be it for domestic consumption or for exports.

**Controversial 'Inter-District Recruitment Bill' Passed in J-K Assembly:** The controversial 'Inter-District Recruitment Bill' banning inter-district recruitment was passed in the Jammu and Kashmir Assembly recently, with an amendment in favour of persons belonging to the lower castes.

**Orissa Signs Deals to Generate 4,800 MW Power:** The Orissa government Friday signed agreements for five coal-fired power projects to generate 4,800 MW at an investment of Rs.23,203.52 crore, Energy Secretary P.K. Jena said. The companies with which the state government signed the memoranda of understanding are BGR Energy System Ltd (BESL), J.R. Powergen Pvt. Ltd. (JRPL), Adhunik Power and Natural Resources (APNRL), Maadurga Thermal Power Company Ltd (MTPCL), and Vijay Ferro and Power Ltd (VFPL).

**World Bank's Nod for Controversial Coal Plant Loan:** The World Bank approved a controversial \$3.75bn loan to build one of the world's largest coal plants in South Africa recently, defying international protests and sharp criticism from the Obama administration that the project would fuel climate change.

**100 Ladakh Peaks to Open for Climbers:** With the dual purpose to attract tourists and give an impetus to the mainstay of state economy, the state government of Jammu and Kashmir has been eagerly awaiting a notification from the Union Home Ministry to throw open nearly 100 high-altitude Himalayan peaks in cold desert -Ladakh.

**AP Government to Study the Safety of Dams:** The state government of AP

has taken up a study of the structural stability of all major dams in the state. Keeping in view the unprecedented floods in Krishna River last October the government has set up an expert committee to look into the safety aspects of 16 major irrigation dams and 80 medium projects.

**NABARD to Assist 10 lakh Small Farmers Using Self-help Group Model:** The National Bank for Agriculture and Rural Development (NABARD), in a bid to step up its focus on the farm sector, plans to bring together about 10 lakh small and marginal farmers across the country in 2010-11 along the lines of the self-help group (SHG) model. This will help farmers harness their collective bargaining power to access credit at competitive rates, improve productivity using quality inputs, and realise better price for their produce in the market.

**Milk Accounts for 15% of Spending on Food by Rural Households:** Milk accounts for 14.9 per cent of the average rural family's spending on food. The figure stands higher, at 18.3 per cent, for urban India, according to a survey done by the National Sample Survey Organisation (NSSO) on household consumer expenditure.

**Sick Cooperative Sugar Units to be Leased Out in AP:** The government has taken a decision to lease out sick cooperative sugar factories to private parties to avert their closure and run them on healthy lines. The modalities will be worked out after submission of a report by AP Industrial & Technology Consultancy Organization (APITCO) which is studying various aspects of individual sugar factories.

**US Firm Invests \$30 million in Krishidhan Seeds:** Summit Partners, a 25-year-old private equity (PE) firm that has \$11 billion under management, said recently that it had made its first investment in India with an infusion of \$30 million in agricultural biotech firm Krishidhan Seeds Ltd (KSL). The deal, which took three months to close, is also Summit's first in the agriculture segment. ■

## Pioneer of CBR-David B. Werner

A strong advocate for inclusion and participation of people with disabilities in the community and a person with a disability himself, David Werner has worked in more than 50 countries as a Community Based Rehabilitation consultant. A biologist and educator by training, he has worked for the past 40 years in Village Health Care, Community-based Rehabilitation, and Child-to-Child Health initiatives across the world. His book "Where there is no doctor" has become a Bible to many health workers across the world and is translated into over 90 languages.



David Bradford Werner was born on 26<sup>th</sup> August, 1934 in Cincinnati, Ohio, USA. He has done his schooling in Ohio itself and has taken Bachelor of Science degree in Zoology and Ecology from University of New England in the year 1956. In 1958 he has taken another graduation degree in

English poetry and theatre from University of Cincinnati, Ohio. Later he studied French Language and Culture in France during 1959-60, Hindu and Eastern Philosophy at Rishikesh, India during 1960-61. During this period he walked along with Vinaoba Bhava asking the rich to donate their lands. He also studied Zen Buddhism at the Zen Study Centre in Kyoto, Japan. In 1964, Werner apprenticed informally in basic emergency medical procedures at the Emergency Room of Stanford Hospital in California.

While continuing his studies, Werner worked at various places as an editor to a science journal called 'Nucleus', as a free-lance journalist and also as a Bio-science/ ecology teacher. In 1964 he joined the Project Piaxtla, a pioneering villager-run program which contributed to the early conceptualization and evolution of Primary Health Care. For several decades Werner served as a facilitator and advisor to this project which led to the initiation of PROJIMO, an innovative Community Based Rehabilitation Program organized and run by Disabled Youth of Western Mexico, still located in Coyotitan. In 1975 Werner co-founded the Hesperian Foundation, which published his famous book *Where There Is No Doctor* and many other books on community-based healthcare. He is also a founding member of the International People's Health Council, a worldwide coalition committed to working for the health and rights of disadvantaged people - and ultimately of all people.

The PROJIMO program led by Werner has gained wide recognition across the World as the best model of Community Based Rehabilitation. PROJIMO is run and staffed almost entirely by disabled villagers. Although most have little or no formal schooling, they have achieved recognition for a wide range of skills. These include peer counseling, medical and nursing care as needed, physical and occupational therapy, as well as self-care and skills training. The team makes high-quality low-cost orthopedic appliances, artificial limbs, wheelchairs, and many other aids and equipment. They have learned most of these skills

through hands-on problem-solving apprenticeships during short visits by friendly rehabilitation professionals, many of them disabled themselves. Collectively, the disabled young people at PROJIMO, as they have gained respect and self-confidence, have begun to assert their rights. They have pressured the local community to build ramps for access into public buildings and stores, and to admit disabled children into the normal school.

Werner suffered from muscular atrophy in his childhood. Only after he began to work with PROJIMO, he could actually take part in the design and improvement of his own braces which gave him a new degree of freedom and ability. After this he strongly believed and became committed to make sure that other disabled people participate as fully as possible in the assessment of their own needs and in the design, innovation, and evaluation of their own therapy and equipment.

David wrote extensively on various health and disability related issues. His another important book 'Disabled Village Children', which he wrote in 1987, is still serving as a guide for community health workers, rehabilitation workers and families of disabled people.

In 1993, Werner Co-founded HealthWrights in Palo Alto, USA (Working group for people's health and rights), a non-profit organization dedicated internationally to community based health and rehabilitation activities, development of self-help literature, and networking for the politics of health and development. He is now serving as its director. He is also serving as a member in various Boards of government and non-government organizations across the World such as Partners for Health, Boston, Inter-American Institute of Disability, Washington etc. He has been a consultant for UNICEF, WHO, the Peace Corps, UNDP, UN-ESCAP, World Bank and various state and federal governments ranging from Mexico to Brazil, India and Iran. He has received awards and/or fellowships from the World Health Organization, the American Pediatric Association, the American Medical Writers Association, Guggenheim, and the Macarthur Foundation, among others.

"It is essential that disabled people demand, help to design, and take the lead in enablement programmes that do not try to normalize them into an unjust society, but rather empower them to become leaders in the struggle for transformation." is what Werner believes. And he is still, at this ripe age of 76, striving towards achieving the social order that provides all people, rich and poor, weak and strong, disabled and non-disabled, with equal opportunities, equal rights and equal respect. ■



# Fundraising Methods of CRY India

Fundraising for programs is always a challenge to most of the Non-government organizations especially for the programs related to rights and advocacy. However the case of Child Rights and You (CRY) is very different as it is one of the successful organizations in the country in terms of fundraising.

Child Rights and You (CRY), founded in 1979, is dedicated to restoring to deprived Indian children their basic rights to food, shelter, health and education. CRY plays a role of catalyst or enabler between two groups of people. One is development organisations and individuals working at grassroots-level with marginalised children, their families and communities and the other group is the people coming together from all walks of life who believe in the rights of children and are able to contribute resources. Fundraising during CRY's initial years was through person to person solicitations and marketing of greeting cards and promotional events. However, CRY has devised various methods to raise funds in due course many of which are very successful. CRY does not maintain a separate fundraising unit. Almost all of CRY's employees are engaged in fundraising in some way. Some of the important sources of funds for CRY are individual donations, corporate donations, selling products, organizing events, and others. Some of the successful methods of fundraising followed by CRY are explained below.

**Sale of products:** The sale of products, introduced with greeting cards in 1980, is the first and most popular of all CRY's fund raising methods. CRY added a desk calendar as a new product in 1985, a wall calendar in 1986 and, since then, the product range expanded to include telephone and address books and other paper products. CRY's strength is its work with and for children. And the products are an extension of this very energy. Each product tells a story - about children, their rights and the incredible courage and determination with which they surmount the deep inequalities of their lives. For bulk product purchasers, CRY offers facilities

by which the purchaser can imprint their own name onto the CRY product. CRY also undertakes exclusive design and production orders on its range of paper products for orders of a certain magnitude. CRY also sells products through online shop which is called CRY World.

**Volunteer Action (VA):** Mobilising People for Child Rights had a shift in the approach by deciding not to engage volunteers in direct fundraising activities but in activities that help both, the volunteers and the public at large in understanding the root causes of social issues which might, in the long term, strengthen the fundraising spirit among the public as well. In line with that, volunteers go along with the resource generation (RG) team to corporate houses for

awareness drives to share CRY's work and recruit more volunteers.

**Organizing events:** CRY regularly organizes special promotional/ fundraising events such as art exhibitions, featuring children's films etc. to educate the public and to generate funds.

**Corporate donations:** Corporate companies and their employees can support CRY through various ways. Corporates can choose one of the projects that CRY is supporting and provide funds to that particular program for which CRY is responsible for monitoring its working. CRY also continues to provide non-financial inputs to the project, like training, technical expertise, building capacity, information on child rights, communication and campaign support. Corporates can choose to support the entire project or a part of it based on their area of focus and work. CRY also provides an option of 'payroll giving' which is a simple yet effective option wherein the company's employees contribute by sanctioning an automatic deduction from their monthly salaries. This makes donating to CRY easy, eliminating paperwork. Corporates can also underwrite some of the CRY's operational costs to save its precious resources.

**Cause related marketing:** CRY helps organisations work out special promotions, from which a percentage of the profits is donated to CRY. For instance - *Novartis India Ltd.*, in a cause-related marketing scheme, donated 2% of the value of sales of Ovaltine Plus towards CRY's Gujarat rehabilitation operations. Some companies are also providing a platform for CRY where the companies are using their goodwill and influence with their customers, clients, suppliers, and associates to provide a forum for CRY's efforts. For instance the *Oberoi Hotels* had specially designed and printed envelopes placed in all Oberoi properties, wherein their guests could contribute to CRY which was a huge success, collecting more than Rs. 6.50 lakhs in 18 months.

**Gift a Donation:** This is an innovative online gifting idea. It offers potential donors the option of making a donation to CRY in lieu of buying or sending a gift to their friends and family. A CRY greeting card with their personal message is posted to the recipient, making them aware of this unique gift.

CRY has successfully intermingled the functions of advocacy, fundraising and education as they all lead to the same goal-building support to CRY projects. By mobilising funds through various ways, CRY along with its NGO partners have ensured over 1,500,000 children across India with opportunities they could not dream of. ■



# Transforming Leaders!

**We got used to inflation now.**

**Right of Children to Free and Compulsory Education becomes an Act and is being implemented with effect from April 2010.** However, it misses on child's growth from the embryo to age 6, and age 14 to till s/he attains majority, the crucial transition period.

As we live the month, World Water Day (22 March), World Health Day (7 April), and World Entrepreneurs Day (16 April) pass by, and World Creativity and Innovation Day (21 April), Earth Day (22 April), World Book and Copyright Day (23 April), World Intellectual Property Day (26 April) and World Day for Safety and Health at Work (28 April) may not show their passing by.

Dr BR Ambedkar has been remembered widely (14 April).

We are further deeply immersed in understanding institutions of the poor in AP where more than 10 million women have come together as Self-help Groups and their higher order federal institutions. Zero drafts of the business plan(s) for 'L-channel' and other L-info units are ready and the work on the deeper details is inching forward.

Collectives, watersheds, social entrepreneurship, social enterprises, urban, rural, tribal and coastal livelihoods, elders, poorest of the poor, marginalized communities, innovations, the people who work with/for them, financing the poor, their collectives, the institutions/enterprises that 'work' for them, business/strategic plans and creative tension continued to hog the most of our time during the month. Appreciating Education value-chain from the stage of the embryo in the mother's womb till adulthood and productive employment - job, self-employment or enterprise and Land Value-chain applicable to poor – land access to land development to production to marketing produce has also consumed considerable effort.

Of late, we see some progress in Islamic Banking - banking with no interest charge. In Murabaha system (like hire purchase or purchase and re-sale), the banker provides/sells the asset to the client and the profit from the asset provides reasonable return on investment to the banker and the client repays the amount in agreed number of installments. In Musharaka partnership system, like a venture capital, the banker provides a part of investment and agrees to a sharing of profits proportional to the investments, after deducting agreed level of management expenses. In the long term, the investment of the banker can be bought by the entrepreneur in a gradual manner or otherwise. Some bankers limit to charging some fixed administrative/service charges. In a variant, the money could be sourced without cost and lent on service charge basis. The successful entrepreneur then pays back a certain lump sum amount as a token of gratitude/goodwill, or a certain percentage of the returns as an annual/regular payback so that others can be 'helped'.

We also see the initial public offer from SKS Microfinance Limited. Md. Younus has found this not OK, saying that we cannot assure shareholders that they will make more returns on their investment and providing credit to the poor at

reasonable rates, at the same time. Let us take a hypothetical and simplistic organization, which puts in Rs.100 as equity and borrows Rs.1000 from banks for lending to poor. Assuming that they lend at 20% per annum in a declining interest rate, they get an interest of Rs.220 from the lending operations. If they incur 5% towards management/operational costs, MFI will still have Rs.165 from which Rs.120 may have to be paid out as interest on loan funds. The net surplus will be Rs.45 on equity investment of Rs.45. This is a clear 45% returns per annum. The market talks about equity returns beyond 100% also. Of course, most of this goes into business expansion. The issue becomes more interesting if we realize that some of the Rs.100 comes from philanthropic sources. In an extreme case, most of it is philanthropic and becomes private in due course! Top management receives share allotment in a significant manner, receive stock options and gains from allowing to sell the shares in the market early on. Further, the managerial remuneration to the top management is comparable to the mainstream business (sometimes better!). The remunerations received by the professional staff have also increased by more than 100% even in these times of recession. If we see the placement of most management professionals with

some development orientation, they are all ending up in these organizations. Unfortunately many other organizations are not able to cope with competition for human 'talent'. Interesting, isn't it?

However, the news is that 31 NBFC-MFIs have come together to set up MFIN, a self regulatory organization of NBFC-MFIs. Its articulated aim is to work with the regulators to promote MF to achieve larger Financial Inclusion, enhance responsible lending and institutionalize processes of credit information sharing. Further, MFIN members have invested in Alpha Micro Finance Consultants P Ltd (Alpha), which in turn has invested Rs. 2 Crore in setting up a credit bureau. The credit bureau will help improve credit risk management within the sector and ensure multiple borrowing and over indebtedness is checked. MFIN has also defined a Code of Conduct for member MFIs. This includes: fair practices with borrowers, transparency, overall lending limits at client level, data sharing, recruitment practices, whistle blowing and enforcement mechanisms. Members have also committed to communicate interest rates on reducing balance method and other charges clearly to members while following fair recovery mechanisms.

2010 is talking about profiling the citizens in a variety of ways (PAN cards; Election cards exist; National Population Register for all persons aged above 15 years, including biometric identification of all 10 fingers and photograph, as part of Census, under the Citizenship Act is coming; Unique Identification is on the anvil; DNA Bank is waiting to come on board; profiling of SHG member-households is being scaled-up etc.). It is understood that National Intelligence Grid (NATGRID) will access consolidated data from a number of databases that include: *railway and air travel, income tax, phone calls, bank account details, credit card transactions, visa and immigration records, property records, and the*

## Perspectives

G. Muralidhar

driving licences of citizens. The issue of privacy and safety of data is emerging as a big issue forward. With this, the relationship between the state and the people is set to change dramatically, and irretrievably. **This is happening without a discussion about what it means to all of us.** We hear that MFIs are also going to supply their clients' data to this UID and therefore to NATGRID!



I have also come across the Declaration of Rights of Peasants - Women and Men, a document adopted by the Via Campesina International Coordinating Committee in Seoul, March 2009 and thought worth sharing now. It defines peasants as:

*A peasant is a man or woman of the land, who has a direct and special relationship with the land and nature through the production of food and/or other agricultural products. Peasants work the land themselves, rely above all on family labour and other small-scale forms of organizing labour. Peasants are traditionally embedded in their local communities and they take care of local landscapes and of agro-ecological systems.*

*The term peasant can apply to any person engaged in agriculture, cattle-raising, pastoralism, handicrafts-related to agriculture or a related occupation in a rural area. This includes Indigenous people working on the land.*

*The term peasant also applies to landless. According to the UN Food and Agriculture Organization (FAO 1984) definition[1], the following categories of people are considered to be landless and are likely to face difficulties in ensuring their livelihood:*

1. *Agricultural labour households with little or no land;*
2. *Non-agricultural households in rural areas, with little or no land, whose members are engaged in various activities such as fishing, making crafts for the local market, or providing services;*
3. *Other rural households of pastoralists, nomads, peasants practising shifting cultivation, hunters and gatherers, and people with similar livelihoods.*

The declaration talks about women and men peasants have equal rights; peasants have the right to full enjoyment of all human rights and fundamental freedoms; peasants are free and equal to all other people and individuals; and peasants have the right of active participation in policy, decision, project design/monitoring etc. The specific rights included in the declaration:

- Ψ *Right to life and to an adequate standard of living*
- Ψ *Right to land and territory*
- Ψ *Right to seeds and traditional agricultural knowledge*

and practice

- Ψ *Right to means of agricultural production*
- Ψ *Right to information and agriculture technology*
- Ψ *Freedom to determine price and market for agricultural production*
- Ψ *Right to the protection of agriculture values*
- Ψ *Right to biological diversity*
- Ψ *Right to preserve the environment*

Ψ *Freedoms of association, opinion and expression*

Ψ *Right to have access to justice*

After the MG-NREGA, NRLM, the bill that is making rounds is food security. Food security is internationally understood as physical, economic and social access to a balanced diet, safe drinking water, environmental hygiene and primary health care. We hope that the food security in India at least will include: Universal Public Distribution System for all, low-cost food/food grains to the needy, including food on credit, and nutrition delivery systems to the mothers, infants and children. How can we have food rotting in the godowns, instead of feeding the starved!

We have now come to appreciate that poverty addressal would require, apart from policy support: institutional networks of the poor – catering to solidarity, savings, credit, insurance, consumption, local value-addition and social needs, internal animators – leaders, resource persons and staff from within the communities, and external facilitators – staff in support organizations, government departments/projects etc. This basic architecture needs to be supplemented with plugging the gaps in education value-chain beginning with embryonic stage till employment/enterprise, having preventive, promotive and curative support systems in health, livelihoods organizations that connect to/fro the market across the tiers, and IT enabled services to bring in efficiency and cost-effectiveness. This wider architecture needs to be supported with social entrepreneurs and hybrid social enterprises that provide services as per their need for a fee.

We need leaders who build or support this wider institutional architecture across. We are running out of time. Can we work on our political, business, academic and bureaucratic leaders to become social leaders and build more social leaders, social entrepreneurs, and entrepreneurs supporting social entrepreneurs, quickly?

Let us try and learn to get into this lest we will be less useful including to people around us. If we do not, the very reason we exist, will be lost!

**Yes, we need to make the Indian Leadership in every dimension to commit to this agenda.**

**Do not give up practice! Join the architects of the future! Direct all your energy towards doing it! ■**

# Social Responsibility

The scale at which development initiatives should happen is enormous and no one single entity may be able to bring considerable positive change in the livelihoods and quality of life of the people. A multitude of socially responsible individuals, organizations, corporate entities etc. have proved their abilities in bringing about a significant change in the society. Each one of them has its own strengths and abilities emanating from within and without. Effective partnerships between these various stakeholders, where differently thinking bright brains can come together, can set India's development on a faster track.



Social responsibility is an ethical or ideological theory that an entity whether it is a government, corporation, organization or individual has a responsibility to the society at large. 'Social responsibility' is not a recent phenomenon. Since ages socially responsible citizens and organizations have contributed to the society in a big way. From planting trees to constructing temples, digging wells, providing shelters for the travellers (Choultries), feeding the hungry, fighting social evils like sati and child marriage and bringing about positive social change, the social causes have been anchored at various levels to meet the diverse needs of society.

Social responsibility continues even today, the scale and reach however has increased. The culture and expectations have changed. Dimensions of business culture are more visible. Some shift is happening from charity to development. Individuals who are socially concerned are doing lots of philanthropic activities across the country. There are many factors that encourage a person to get into socially responsible activities. Inherent passion to serve the society is important among them. Some people also do these activities for identity as involving in these activities earn them recognition. They can leverage this recognition to scale up their initiatives. In times of disasters, particularly natural disasters like fire accidents, disasters like floods, earthquakes etc, it is a common sight to see help pouring in from different directions from different entities. The wave of help that came in after tsunami in 2004 or the Kosi floods or the most recent floods in Andhra Pradesh cannot be ignored in any manner. Many individuals and institutions have come forward to contribute cash, material and their time to help the victims.

Campaigns show lots of impact on people and the campaigns of Non-government organizations and other social organizations influence some people to get into socially responsible activities. In some cases, people get into social responsible activities not with passion or with influence but as it is a policy of the organization in which they are part of.

Positive contribution to the society can be made both from performing and also by not performing some actions. Some people help others by providing food, clothes or any other goods required by them. Some others give their time



(teaching poor children, conducting awareness campaigns, giving pro bono time to the organizations of the poor and organization working with the poor etc) while others may help by expending their physical labour (Shramadaan). People also can contribute to the society by not doing certain activities that harm the society. Not wasting the water, not spoiling the environment and not cutting the trees etc. are also ways to serve the society.

People who feel socially responsibility contribute their time or other resources in different ways. Some people who can commit more time, money and other resources start their own entities like non-profit or not-for-profit organizations, foundations and trusts that engage in a variety of development activities. Bill and Melinda Gates Foundation started by Melinda and Bill Gates is one of the largest working Trusts in the area of health. Some are contributing to the society by associating with organizations working for social cause, volunteering for any organization/cause etc. Some are life workers, working full time for a social cause of their choice without expecting any returns. The individuals who are working for social causes are working on diverse issues like education, health, bringing awareness and livelihoods promotion etc. and striving to bring about a positive change in the society.

Religious organizations are also involved in a lot of philanthropic activities like feeding to the poor and hungry, providing drinking water to the needy, conducting health camps, supporting poor children in education, getting marriages to poor couple etc. The idea of social responsibility is also supported by several religions where it is closely intertwined with religious laws. "Zakaat", followed by Muslims, is a donation from one's earnings which is specifically given to the poor and disadvantaged. Similarly Hindus follow the principle of "Dhramada" and Sikhs the "Daashaant". Religious organizations have several reasons to get into socially responsible activities apart from the religious laws. For many religious institutions devotees contribute money and other resources with which the institutions want to implement developmental activities as a matter of paying back to society. Involving in social responsibility activities increases the good will of the institution which can attract more people towards the religion. The Voluntary Health, Education and Rural Development Society (VHERDS) established by Jayendra





Saraswati of Kanchi mutt, which is a non-profit organization that strives towards upliftment of the poor villages, is one example of such religious organizations. This organization is involved in innumerable activities such as promoting self help groups, providing houses, health care and sanitation facilities, education to the poor irrespective of caste or creed. We all know the services provided by Christian Missionaries in the fields of education, health and care for the destitute etc. Many Muslim organizations help the poor Muslims by providing them food, education, lands etc. Some religious organizations which attract huge money from the followers also are investing huge amounts in social development activities. Sankar Netralayas of Kanchi mutt, Satyasai baba's super speciality hospitals etc are the examples of such initiatives. Some other organizations like RUDSETI of Sri Dharmasthala Manjunatha Kshetra of Karnataka are also involved in skill development activities.

People's organizations promoted by themselves or by external agencies are also involved in various socially responsible activities. We find many youth clubs, women groups etc. which are doing diverse range of activities across the country. There are youth clubs working on issues like providing drinking water, sanitation, education, organizing sports and games competitions etc. Youth clubs many times are also actively involved in disaster response and rehabilitation activities. Women groups are very active in addressing issues like eradication of liquor, conducting awareness programs, sanitation, HIV/AIDS etc. These people's organizations do these kinds of activities many times with a passion to serve the society. Sometimes they may do these activities as a response to certain situations. Like human beings, organizations are also social animals. They cannot live without support from other institutions. To get support from other institutions, these people's institutions sometimes have to involve in development related activities. This is also one of the reasons for which these institutions get into developmental activities. Involving in these kinds of developmental activities bring recognition to the institutions which can also be leveraged to get more resources for the organization. In some cases these institutions get inspired by some thought leaders and get into activities that are helpful to large sections of society. Some of these people's institutions are federating into higher tier organizations for achieving economies of scale and also for serving large number of

people.

It is comparatively a recent phenomenon that business organizations which are started with a motive of earning profits talking about social responsibility and implementing lot of socially responsible activities from the platform of Corporate Social Responsibility (CSR). In fact, this is also not completely a new phenomenon. In ancient times philosophers like Kautilya preached and prompted ethical principles while doing business. In the pre-independence era, the businesses which pioneered industrialization along with fighting for independence also followed the idea of social responsibility. They put the idea into action by setting up charitable foundations, educational and healthcare institutions, and trusts for community development. The donations either monetary or otherwise were sporadic activities of charity or philanthropy that were taken out of personal savings which neither belonged to the shareholders nor did it constitute an integral part of business. The term CSR itself came into common parlance in the early 1970s although it was seldom abbreviated. By late 1990s, the concept was fully recognised; people and institutions across all sections of society started supporting it. This can be corroborated by the fact that while in 1977 less than half of the Fortune 500 firms even mentioned CSR in their annual reports and, by the end of 1990, approximately 90 percent Fortune 500 firms embraced CSR as an essential element in their organizational goals and actively promoted their CSR activities in annual reports.

According to World Business Council for Sustainable Development "Corporate social Responsibility is the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large". CSR is a form of corporate self-regulation integrated into a business model. Ideally, CSR policy would function as a built-in, self-regulating mechanism whereby business would monitor and ensure their adherence to law, ethical standards, and international norms. Business would embrace responsibility for the impact of their activities on the environment, consumers, employees, communities, stockholders and all other members of the public sphere.

There are many factors that have led to the rise of CSR activities in the country. The rise in popularity of ethical

**Karmayog CSR Rating of the largest 500 Indian Companies in India for the year 2009**

| <b>Karmayog CSR Rating 2009</b> | <b>No. of cos.</b> | <b>%</b>    |
|---------------------------------|--------------------|-------------|
| Level 5 (highest)               | 0                  | 0%          |
| Level 4                         | 13                 | 3%          |
| Level 3                         | 66                 | 13%         |
| Level 2                         | 146                | 29%         |
| Level 1                         | 147                | 29%         |
| Level 0 (lowest)                | 128                | 26%         |
| <b>Total</b>                    | <b>500</b>         | <b>100%</b> |

**List of 13 Companies that have received highest rating**

- 1) Ballarpur Industries Ltd.
- 2) Housing Development Finance Corporation Ltd.
- 3) Infosys Technologies Ltd.
- 4) Jubilant Organosys Ltd.
- 5) Kansai Nerolac Pvt. Ltd.
- 6) Larsen & Toubro Ltd.
- 7) Moser Baer (India) Ltd.
- 8) Tata Chemicals Ltd.
- 9) Tata Consultancy Services Ltd.
- 10) Tata Steel Ltd.
- 11) Titan Industries Ltd.
- 12) Wipro Ltd.
- 13) Yes Bank Ltd.

consumerism over the last two decades can be linked to the rise in CSR. Consumers are becoming more aware of the environmental and social implications of their day-to-day consumer decisions and are beginning to make purchasing decisions related to their environmental and ethical concerns. In line with this change in consumer behavior business firms are also showing concerns about environment and ethical issues. Globalization and market forces are other factors for increase in CSR. Some companies use CSR methodologies as a strategic tactic to gain public support for their presence in global markets, helping them sustain a competitive advantage by using their social contributions to provide a subconscious level of advertising. Global competition places particular pressure on multinational corporations to examine not only their own labour practices, but those of their entire supply chain, from a CSR perspective. The role among corporate stakeholders to work collectively to pressure corporations is changing. Shareholders and investors themselves, through socially responsible investing are exerting pressure on corporations to behave responsibly. Non Governmental organizations are also taking an increasing role, leveraging the power of the media and the internet to increase their scrutiny and collective activism around corporate behaviour. Through education and dialogue, the development of community in

holding businesses responsible for their actions is growing. Another driver of CSR is the role of independent mediators, particularly the government, in ensuring that corporations are prevented from harming the broader social good, including people and the environment. Sometimes it also takes a crisis to precipitate the attention of CSR. Increasingly, corporations are motivated to become more socially responsible because their most important stakeholders expect them to understand and address the social and community issues that are relevant to them.

CSR also provides a business case for the companies in many ways. CSR can help improve the perception of a company among its staff, particularly when staff can become involved through payroll giving, fundraising activities or community volunteering. Managing risk is a central part of many corporate strategies. Reputations that take decades to build up can be ruined in hours through incidents such as corruption scandals or environmental accidents. These can also draw unwanted attention from regulators, courts, governments and media. Building a genuine culture of 'doing the right thing' within a corporation can offset these risks. In the marketplaces, companies strive for a unique selling proposition that can separate them from the competition in the minds of consumers. CSR can play a role in building customer loyalty based on distinctive ethical values.

An insight into the history of CSR reveals that till 1990s it was solely dominated by the idea of philanthropy. Considering CSR as an act of philanthropy, businesses often restricted themselves to one time financial grant and did not commit their resources for such projects. Moreover, businesses never kept the stakeholder in mind while planning for such initiatives, thereby reducing the efficacy and efficiency of CSR initiatives. However, over the last few years, the concept of CSR has been changing. There has been an apparent transition from giving as an obligation or charity to giving as a strategy or responsibility. CSR is slowly moving away from charity and dependence and starting to build on empowerment and partnership.

Nearly all leading corporates in India are involved in corporate social responsibility (CSR) programmes in areas like education, health, livelihood creation, skill development,





and empowerment of weaker sections of the society. Notable efforts have come from the Tata Group, Infosys, Bharti Enterprises, Coca Cola India, Pepsico and ITC Welcome group, among others. CSR firms directly work on some issues using their own resources and sometimes they partner with local NGOs and governments to work on some particular issues.

Social organizations (NGOs) came into existence with the very objective of serving the society and thus are striving to bring about a significant change in the lives of the poor. Some of these organizations are having legal status as they are registered under various government acts such as Trust Act, Societies Act, Section 35 Companies Act etc. while some others are not having any such legal status. These organizations work on diverse activities such as education, health, livelihoods, skill development, capacity building, advocacy, campaigning, disaster mitigation, relief and rehabilitation, housing to the poor etc. These social organizations by addressing various needs of the community on a larger scale has grown into a sector in itself and are attracting large number of professionals to get into developmental activities. Previously development workers used to work in the sector as they have that passion to serve the society. They needed to make compromises with their life as development sector was not able to pay good remunerations to the workers. Nowadays development has become a career option for many professionals where they can serve the society without compromising on their remuneration and quality of life. Many organizations, individuals have contributed for the professionalization of development sector. However, these social organizations especially the small ones are facing severe threat as the corporate companies who are previously their major funders now starting their own CSR foundations and trusts and are not committing any resources to these small organizations.

Some political parties and political leaders of the country are also starting their own trusts and foundations to work on development issues such as education, providing drinking water, skill development, disaster response, health etc. These activities are helpful to the parties in increasing their cadre, vote bank etc and if it is a new party it can get recognition in the masses by involving in social development

activities. However, this is also not true to say that all political parties are involving in social development activities for their own benefit and whatever development happens is only incidental. Some parties are really working well with reasonable commitment with an intention to serve the people even when they are not in power.

As discussed so far, many stakeholders are contributing to the development of the community in their own way. However, the country is still lagging behind in many development indices. Coordination of all these efforts is the major lacuna which constrains the development. Each stakeholder has their own strengths which can be leveraged for achieving better results. Socially concerned individuals can commit their time and resources but they may need some direction and proper channel through which they can use their resources to show larger impact on the society. Religious organizations are good at promoting volunteerism, mobilization of funds and also in disaster response activities. NGOs are able to reach large sections of the society through diverse programs and are known for their in-depth knowledge on various issues. They are also good at making community to participate in the implementation of the programs. Political parties are well recognized for their ability to mobilize funds and build cadres across. People's organizations have strong commitment to serve the society and they also have strong community leadership. Corporates are known for their professional management skills, commitment of funds and resources, strategic thinking and also for their knowledge and ability of using technology. All these diverse strengths need to be complemented with one another so that there will be a better impact on the development of the community. Government can take the role of coordinator and try to bring all these stakeholders into single platform to show wider impact through coordinated, concerted efforts.

It is also important to recognize the importance of community's participation in all these development activities from planning to implementation. All the stakeholders of development efforts are able to provide required skills, assets etc., to the community but are largely failing to bring awareness among the community on various issues. There is so much knowledge gap within the community which should be bridged by the socially responsible individuals and organizations by integrating people's knowledge with their knowledge, expert's knowledge and other's knowledge. Only when the community has better understanding on their issues and knowledge on various options to address those issues, they will be able to make informed decisions regarding their development. It is the people that should decide how their development should be and not any of these stakeholders. It is the right of any person to develop and participate in development. The real social responsibility is to make the community realize the fact that development is their right and playing a facilitating role in the community for their development by providing them required knowledge, skills, investment, infrastructure and technology through coordinated efforts. Effective partnerships between all the stakeholders can be one way forward and government has a greater role to play in building these partnerships. ■



## Poor Has to Bear the Losses Always

Govinda Reddy, a migrant from a small village to a metro city, explains his journey of life here with all its ups and downs. He concludes, from his experience, that poor people are always the losers. Every one tries to exploit them as they neither have the voice to question nor the strength to fight.

**Q:** What is your name?

**A:** My name is Gurram Govinda Reddy.

**Q:** Which is your native village?

**A:** Appannapeta village in Garidepally Mandal (Block), Nalgonda District of AP.



**Q:** How old are you?

**A:** 55 years old.

**Q:** Where did you spend your childhood?

**A:** I was born and brought up in Appannapeta. My father's name is Bakki Reddy and my mother is Lingamma. We are six siblings;

two brothers are elder to me and one brother is younger. I have two sisters also.

**Q:** What about your education?

**A:** I have studied till 3<sup>rd</sup> class

**Q:** What is your occupation?

**A:** Previously agriculture was my occupation. Even our ancestors were farmers. But now I am not doing agriculture work as we lost all our land.

**Q:** Don't you have any land now?

**A:** No I don't have. We used to have eight acres of land which we sold as we were unable to pay back loans.

**Q:** Where do you stay now?

**A:** We stay in Buddhanagar colony at Uppal.

**Q:** Tell us more about your family?

**A:** We were a family of five, my wife, three children and myself. But I have lost two children. My daughter died at the age of three due to a disease related to brain and my son was still born. We are left with only one daughter. We educated her till Intermediate and then got her married. Now only me and my wife stay at home.

**Q:** Why did you come to Hyderabad?

**A:** Five years back my wife's health was very bad. One of our relatives suggested us to go to Hyderabad as there are good hospitals here. We had to stay here for a longer time for her to recover completely, so we decided to stay at Hyderabad. Though we decided to move to Hyderabad we didn't have money, so we sold our house for Rs.18000 and came to live in Kukatpally at Hyderabad. One of my relatives helped us to get a job as watchman in an apartment under construction. My work included taking care of the building in the night as well as do some help during construction. They had put up a small hut near the apartment where we started living. We

stayed in that place till the building got completed.

**Q:** When did you come to Buddhanagar?

**A:** It is 3 years now. Again my relative helped me to get a similar watchman job at an apartment under construction. Both of us put together we used to earn Rs. 6000 per month. After that work was over and I joined another apartment in the same area.

**Q:** Do you still work as watchman of an apartment?

**A:** No when I was working in that second apartment at Buddhanagar I became ill with Dengue fever. We had to spend nearly Rs.60,000 to get cured. I stopped working and my wife worked alone as a labour and took care of me. A known person helped my wife get a sweepers job in the Saibaba temple. Once I recovered from illness I too joined her.

**Q:** What types of work did you do at the temple?

**A:** At the temple we had to work from 5'o clock in the morning to night 9'o clock. We had to sweep and wash the complete temple for which they were paying us very less. This work was difficult for us so we quit that job.

**Q:** What are you doing at present?

**A:** At present I am working as a gatekeeper in an Apartment for which I get paid Rs2000 per month. I also get some tips when I do some odd jobs for the households there.

**Q:** What does your wife do?

**A:** She is working as an Adda labour, mainly doing construction work. Her work is not regular. Sometimes she gets the job and sometimes she might not get any.

**Q:** Do you have any contacts with the contractors, who can give your wife regular job?

**A:** No I don't know anybody. She goes with who ever comes to the Adda. They will pick up and drop back at the Adda. Problem is also with the mestri (leader of the Adda who gets jobs for the group). He doesn't give the wages properly. Every time poor people only will have to bear the loss. No one can help the poor.

**Q:** At present, how is your financial condition?

**A:** It is not bad. We are eating 3 times a day, after all the expenditure we are able to save Rs.1250 per month towards Chit fund.

**Q:** Do you want to go back to your native village?

**A:** No, we don't want to go there. We want to stay here and also build our own house.


**A:** Do you want any help from Government?

**A:** It will be of help if they can give us loan to buy two buffalos. We would like to start milk business. ■

# Mango

|                       | Input  | Pre-production   | Production  |
|-----------------------|--|--|---|
| <b>Activities</b>     | Water, Saplings (three varieties of saplings are generally planted – like Banginapalli, Totapuri, Neelam etc), Spade, Knife, Labour (planting, weeding, applying pesticides and watchman when the trees bare fruits) , Investment, Crow bar with a basket attached to it | Ploughing land 2 or 3 times<br>Digging pits of 3 feet wide and depth.<br>Fill the pits with a mixture of mud, animal manure, sulphur phosphate and Palidar (kind of fertilizer) in equal quantity<br>Plant the saplings in the pit and support it with a small twig<br>Water plant for four days | Protect plants from pests for two years.<br>Spray pesticides if required<br>Weeding<br>When the trees bare fruits keep watch on them to protect from thefts |
| <b>Cost</b>           | Saplings<br>Rs.55* 40 (saplings per acre) = 2,200<br>Transporting saplings from nursery to the grove = Rs.500<br>Fertilizers and pesticides = Rs. 1,480  | Ploughing= Rs.600 per acre (for 2 times ploughing)<br>Labour cost related to pre production activities = Rs. 9,150   | Watchman for 3 months @ Rs 2000 per month = Rs.6000   |
| <b>Total Cost</b>     | Rs 25,930  |  |   |
| <b>Total Income</b>   | In one acre:<br>Banginapalli - 30 qtls x Rs 3000/quintal = Rs.90,000<br>Totapuri – 10 qtls x Rs 1000/quintal = Rs.10,000<br>Neelam – 10 qtls x Rs.1000/quintal = Rs.10,000<br>Total income = Rs 1,10,000   |  |   |
| <b>Profit</b>         | Rs 84,070 (From after 3 years of planting)   |  |   |
| <b>Best Practices</b> | Purchasing best quality saplings   | Planting the saplings in February to March<br>Watering the plants frequently and sufficiently  | Watering should be done very frequently in summer<br>Following Comprehensive pest management (CPM) method<br>Shuffle the mud around tree every month        |
| <b>Gaps</b>           | Not selecting good saplings  | Not planting in time<br>Not watering in time and sufficiently<br>Not applying fertilizers and pesticides in time and needed quantity   | Plucking immature fruits<br>Not using proper tools to pluck mangoes   |
| <b>Risks</b>          |  | Pest attack may happen during flowering season<br>Unforeseen rains and winds can damage flowers  | Unfavourable weather<br>People may fell down when they climb trees for plucking   |



|                       | Post-Production  | Marketing   | Consumer  |
|-----------------------|--|---|---|
| <b>Activities</b>     | <p>Plucking mangoes</p> <p>As soon as they are plucked mangos are kept upside down in grass so that the gum oozing from the tip comes out completely</p> <p>Mangos are not heaped but spread across the ground to ensure that they don't touch each other.</p> <p>Grade the mangos and sell it</p> <p>Trim the unwanted and dried up branches of the mango canopy</p> <p>Dig the ground around the tree and apply manure again</p> | Take mangoes to the market  | <p>Mangoes are available to the customers in these forms:</p> <p>Raw mangoes, Fruit mangoes, Pickles, Jelly, Fresh Juice, Cool drinks, Chocolates, Dry mango powder, Jam , Mango fruit slices (Aam papad)</p> |
| <b>Cost</b>           | Plucking mangoes – 20 people * Rs 150 per day = Rs. 3000   | Transporting mangoes to market = Rs.3000/-  |   |
| <b>Total Cost</b>     | NA   |   |   |
| <b>Total Income</b>   | NA   |   |   |
| <b>Profit</b>         | NA   |   |   |
| <b>Best Practices</b> | <p>Pluck mangoes when it is not too hot, i.e. early morning or late evenings</p> <p>A special stick attached with a knife and basket on one side of the stick is kept ready for harvesting mangos</p> <p>Separate bad fruits during grading</p> <p>Grading fruits based on the size , smell and colour</p> <p>Use ripening chambers to ripen the</p>   | <p>Use cold storage vans to transport mangos</p> <p>Being aware of market prices in different markets</p> |   |
| <b>Gaps</b>           | <p>Not grading</p> <p>Not arranging them properly while transporting (which can damage the fruit)</p>  | For farmers, information regarding the markets is not accessible  |   |
| <b>Risks</b>          | If grading is not done properly good fruits also may get spoilt.   | Price fluctuations in the market  |   |



# Sampradaan Indian Centre for Philanthropy

India's development needs are vast; the resources to meet them are scarce. Most of the resources come from government and foreign donors. Promoting other sources of funds to supplement these two and also to provide choice and independence of action is an urgent necessity. Private philanthropy, institutional and individual, offers an obvious alternative, especially as India has a long and distinguished tradition of philanthropy. Sampradaan Indian Centre for Philanthropy (SICP) is one of the few organizations in the country that facilitate the practice of philanthropy and increasing its impact on society.

Sampradaan was started by identifying a need to promote plural sources of funds for welfare and development. As there is this need, private indigenous funds have to be mobilised to supplement government and foreign assistance. Despite a long and distinguished tradition of philanthropy in India, there is inadequate contribution to organised charity due to a lack of public awareness. A number of factors such as lack of information, professional advice and support, and the absence of a national forum for interaction between those engaged in philanthropic activities contribute to the absence of organized charity. Therefore the promoters of Sampradaan who are eminent personalities in different fields established the center as a national forum to catalyse, promote and support philanthropic endeavour.

Established in 1996, as a national level organization in Delhi, Sampradaan Indian Centre for Philanthropy (SICP) represents an effort to facilitate the practice of philanthropy and to increase its impact on society. It aims to promote and strengthen Indian philanthropy by motivating all sections of society to go beyond giving of alms in charity to the giving of money, time, talent, skills and other resources for bringing about social change and progress; and by assisting donors to make informed choices so as to ensure that charitable funds have a maximum impact. SICP's vision is of an India in which private resources of money, assets, time and skills are shared willingly, and used effectively, to create a developed and equitable society. Its mission is to help strengthen civil society by enhancing the effectiveness of philanthropy.

The objectives of SICP are to promote a culture of giving, to ensure more effective philanthropy by acting as a resource for civil society in India, to influence public policy for support of philanthropy and to advocate for it and to encourage and promote co-operation between the state, corporate sector, and civil society organizations for improved philanthropic practice. In pursuing its objectives, SICP plays three interlinked sub roles, viz. a resource centre role (research, documentation, and dissemination), an advocacy role, and a donor advisory and convening role.

SICP fulfills its mission and objectives by undertaking research, advocacy, training; dissemination of information; playing a convening role for networking; and providing consultancy assistance to individual and institutional donors on philanthropic issues and practice. SICP acts as an

intermediary between donors and those who utilize resources; and between government and civil society. It has, in the past, conducted several research studies on the different sources of charitable giving; on fund raising in India; on volunteering; and on Indian trusts and foundations. The studies have culminated in several publications. The organization has also been in the forefront of advocacy on behalf of the voluntary sector in India especially in relation to tax and law reforms.



SICP efforts to provide need-based support to existing public/community foundations, develop and strengthen new funds and foundations and facilitate the growth of community philanthropy, develop the capacities of community foundations on governance and management, programme development, fundraising and grant making, serve the needs of social justice and public interest with due respect for diversity and also helps give serious attention to the needs of women and underprivileged groups.

Sampradaan's activities broadly include networking and advocacy, research and documentation, communications, promotions and trainings. As a part of advocacy and networking it organizes various conferences, seminars, workshops along with mobilizing local resources, advocating for the reform of laws and state institutions governing charity, facilitating donor-NGO dialogue etc. It conducts research on diverse themes and brings out publications to disseminate the knowledge acquired through its intensive work. It also brings out education material and does campaigns to promote giving. Sampradaan also extensively conducts trainings and workshops on grant making issues. Sampradaan's publications such as Directory of donor organizations are used as resource material by many organizations across the country. The current activities of Sampradaan includes documenting the social, organizational and institutional processes, conducting feasibility studies of emergent community foundations (CF) and potential CF sites in India and also conducting regional convening for sharing and learning of best practices.

"Noble men, like clouds, acquire goods (wealth) only to redistribute them, just as the sun draws water from the sea, only to return it in the form of rain" is the motto of Sampradaan and thus it is striving to serve the important funding need of the grassroots organizations by promoting philanthropy across many sections of the society. ■

# Securing Food for the Poor

Economists are of the opinion that hunger is a result of inequality of access to food and the inequality is the outcome of two sets of processes. The first is a massive cut in purchasing power of the poor and the second process is implementation of the food subsidy, which has been an utterly disastrous policy. Contrary to this view is the government's claim that off-take of food grains under the Targeted Public Distribution System (TPDS) has been increasing in the past five years. It has gone up from 29.7 million tonnes in 2004-05 to 34.8 million tonnes in 2008-09, implying that either more people are collecting subsidized food or there is raise in the quantity of food being distributed. Total food subsidy currently provided by the government is close to 1% of the country's gross domestic product (GDP), and about 3% of the total expenditure incurred by the central and state governments together.

In India, onus of procuring sufficient quantity of food grains and distributing it among the masses is on the government as ours is a welfare State. Government proclaims that it has taken all measures to meet this obligation. Public distribution system (PDS) is one among them. The economic cost of food grains consists of three components, namely MSP (and bonus) as the price paid to farmers, procurement incidentals and the cost of distribution. The Food Corporation of India is reimbursed the difference between the economic cost of food grains and the issue price in the form of food subsidy. Governments are putting upward looking GDP graphs to show the countries development, as a logical implication one can expect poverty to reduce. However this is not the situation in many developing countries and India is not an exception. Even the government seems to not know where we are heading towards.

There are contradicting reports and studies where one says that the poverty is reducing and the other showing that it is increasing. There seem to be no correlation between the accumulated wealth and food grain on one side and number of people starving without access to food on the other.



Similarly there is problem in the criteria which defines 'who is poor'. This has serious implications as it defines as well as limits access to food. There are also issues of accessibility and consumption of food which has socio cultural dimensions to it. Need of the hour seems to be an explanation that help us comprehend these contradictions.

Criteria used to identify poor have been to look into the income of a household. First contradiction is in defining who is poor and their eligibility for subsidized food. Last NSSO survey found that the percentage of Indians living below the poverty line declined from 26.09% in 1999-2000 to 22.15% in 2004-05. Here criteria of defining who is under BPL are based on number of beneficiaries covered under schemes like PDS and other poverty reduction programs. Here beneficiaries are decided based on the annual income of the family. The current demarcation is that any household earning less than Rs 11,000/- annually in a rural area or earning less than Rs 17,000/- in urban area is considered to be below poverty line and is therefore entitled to benefits. Arguing against this criteria is a report from the government commission into social security for unorganized workers headed by Professor Arjun Sengupta which found that 77% of India's population subsist on Rs20 (US\$0.40) a day. He argues that even these remaining 55.85% of Indian people should be included under BPL lists as it is difficult to imagine someone not being hungry when earning Rs 20 per day. By accepting this criteria to define who is poor government is actually defying the norms of minimum wages (if minimum wages is considered as Rs 60 per person for an eight hours work) that a person need to earn. In other words government will provide affordable food to only those people who are earning three times lesser than the minimum wage and others are left at the mercy of open market.

The second contradiction in between the amount of food grains sourced distributed and consumed. Government has stated that the stocks of food grains in the Central Pool continues to be comfortable with 206.23 lakh tonnes stock of wheat and 256.58 lakh tonnes of rice as on 1.2.2010. The slight decline in procurement has been compensated by

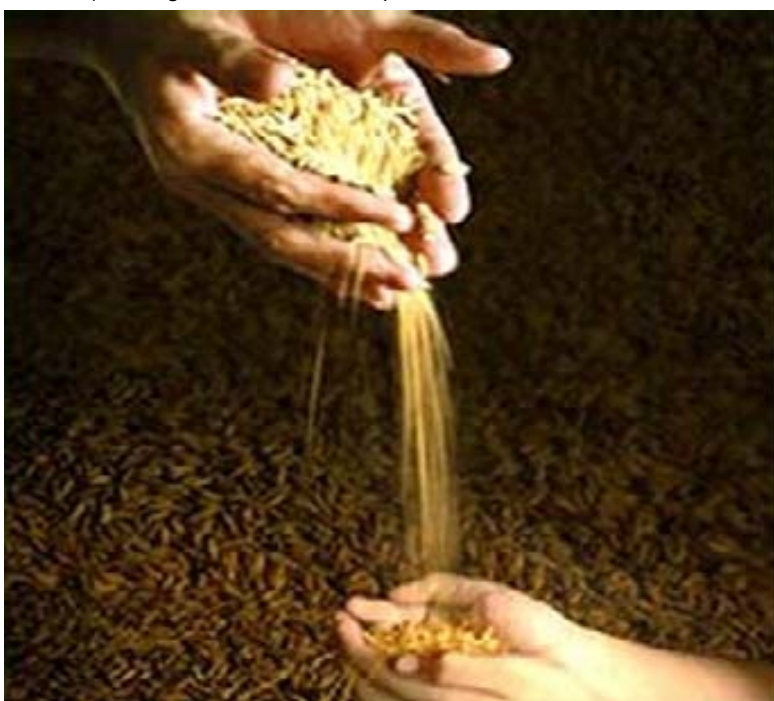


## India's Income Pyramid

(Source: Consumer Pyramids)

| Income groups based on income of households | Households    |            | Income in '08-09 (Rs) |              |
|---|---------------|------------|-----------------------|--------------|
|   | (Thousand)    | (% Share)  | Per household         | Per capita   |
| Rich  | 2424          | 1          | 1021825               | 177705       |
| Higher-middle income                        | 35382         | 15.1       | 309950                | 55213        |
| Middle income                               | 48434         | 20.6       | 134729                | 24794        |
| Lower-middle income                         | 104795        | 44.6       | 63783                 | 12497        |
| Lower-middle income - I                     | 48853         | 20.8       | 79335                 | 15059        |
| lower-middle income - II                    | 55942         | 23.8       | 50085                 | 10097        |
| Bottom of pyramid                           | 44127         | 18.8       | 27448                 | 6064         |
| BoP - I                                     | 27462         | 11.7       | 32692                 | 6988         |
| BoP - II                                    | 16665         | 7.1        | 18851                 | 4410         |
| <b>Total</b>                                | <b>235161</b> | <b>100</b> | <b>119473</b>         | <b>23213</b> |

importing to meet the deficit in the central pool for meeting commitments under the Targeted PDS and other food-based welfare schemes and emergency relief measures and to maintain comfortable buffer stock position of food grains in the country. The present food Stocks Mountain and annual exports of three million tones represent not a surplus, but a huge deduction from the necessary consumption of the people. There is a decreasing trend in the amount of cereals and pulses available per person. On the contrary Food grains availability per head in the country has hit an all-time low of only 152 kg in the year 2001, nearly 23 kg lower than in the early nineties. If the parameters are shifted to calories intake, it is estimated that 70% of Indian population (Utsa Patnaik) don't get the minimum requirement of 2,400 calories



of food intake per day. The higher the grain absorption, the higher is the total calorie intake per head from all foods.

Today's problem is caused by deficiency of demand. Yet, in India, despite the shortfall in supply with per head output falling, far from any need for imports, we see precisely the opposite situation, namely both the build-up of enormous public food stocks as well as net exports. It is also observed that the average income levels have gone up both in the rural as well as urban area. The question is, why should average grain absorption be falling in India despite rise in average income? Only possible answer appears to be increase in the inequality of income distribution and the poor being denied access to grain since 1997 when, under pressure to "target" the food subsidy, government gave up the earlier system of unconditional and universal access by households to the Public Distribution System, and thereby initiated the institutional denial to the poor of access to cheap food, owing to the sadly misconceived system of APL-BPL introduced from 1997- 98.

In our endeavor to identify the most deserving i.e. poorest of the poor we are overlooking the poor who are also in need of access to subsidized food. As a result we have reached a stage where on the World Hunger Index, not even single state of India is found to be even at the "low hunger" or "moderate hunger" categories all of them fall under "serious" hunger category. It is found to be worse than that of nearly 25 sub-Saharan African countries. Over 50% of children in India are underweight and nearly 75% of women are anemic, as per the third National Family and Health Survey. It has been observed that countries with the most severe hunger problems also have high levels of gender inequality. One of the reasons is because many essentials of Indian kitchens are almost

beyond reach. In a country already suffering from chronic malnutrition and low incomes, this trend is a killer. Because the sustainability of food supplies and income-generation are limited by lack of credit services and market access, rural areas particularly carry the burden of high levels of physical activity to ensure food availability, institutions that can provide such services need to be strengthened. One of the principal villains behind the spiraling prices of food grains has been the adverse impact of the commodities futures market on the prices of agricultural goods. Agricultural commodities accounted for a large share of the commodities traded in the commodities futures market. This spurt in speculative transactions in food grains has encouraged hoarding and manipulation of prices by a few unscrupulous big players through the intervention in the commodities market.

There is a hope if the proposed National Food Security Act makes changes that can address these issues. Though the aspiration of the existing draft is, "to ensure food security to all citizens of the country based on a rights approach" and to provide a statutory basis to food security and the nutritional status of individual household members it continues to push for a targeted public distribution system instead of a universal one. It proposes to reduce the issue of food grains to 25 kg per BPL household, completely ignoring the contentious issue of who is poor and what an adequate and nutritious diet consists of and moving away from the definition of food security by FAO in its report 'State of Food Insecurity in the World, 2001' which says "Food security refers to a situation that exists when all people at all times have physical, social and economic access to sufficient, safe and nutritious food that meets their dietary needs and food preferences for an active and healthy life." It also does not cover Antyodaya beneficiaries.

Experts are of the opinion that, the targeted PDS is costly and gives rise to a lot of corruption in the process of trying to

decide who is and who is not poor. This results in the genuinely poor being left out whilst the ineligible get several cards. Economists like Jayati Ghosh say that the cost difference between a universal and targeted PDS is not very great, referring to example set by Tamil Nadu, which has universalized the PDS. Role of women in improving the food security need to be acknowledged as they improve the food security of their household through (a) their access to income-generating activity and (b) through ensuring food availability.

Centre for Budget and Governance Accountability (CBGA) points out that if food security is to be really achieved, restricting the provision of subsidized grain to the BPL category is unlikely to do the trick. What would dramatically improve availability of food grains and bring down their prices is channeling cheap food grains through a universal public distribution system. The management of food stocks and their timely offloading also need urgent attention. These included high exclusion and inclusion errors, non-viability of fair price shops, leakages and failure in price stabilization. Taking all this into consideration, the Wadhwa Committee recommends that "the income criterion needs to be revisited" and that "estimation of poverty should not be made on a criteria which is less than the minimum wage fixed by the state for agricultural labourers". It also says that "the government may also consider using calorie intake per person per day as an indicator of poverty".

Longer term policies to restore purchasing power, like the stepping up of food-for-work programmes to cover every state whether drought affected or not, is the obvious answer. Let's hope that the new panel setup to look afresh at the bill will consider the demands of the civil society groups and Indian government will continue to keep up with its promise made to the constitution of India and Indian citizens of ensuring their Right to Food. ■

Rekha Srinivasan

*One piece of bread a day, Was all I had,  
Sometimes I would break it in half,  
Sometimes, I could make it toast,  
My children's bellies full, My stomach churning,  
I drank water, To calm the burning,  
I had more than most, Reminding myself of those,  
Who have a handful of rice, Once a week,  
They know fear, They know pain,  
They know hunger Far better than I ever could.*

Alisha Rose's poem

# AID's SR – A Volunteer (s) Approach

*Volunteers have long since played a pivotal role in giving back their due share to the society in one of many different ways. While some have taken up the task for their lifetime, some have been actively contributing their spare time and energies towards a variety of social causes. One of the most challenging tasks in the realm of volunteerism is to pool the like-minded volunteers and bring them on to a common institutional platform, yet giving them the space to pursue their passion/areas of interest as a means to give back to the society. Association for India's Development (AID) has commendably heralded the task of creating a platform for hundreds of volunteers across various continents in the most democratic way possible.*

With 'Sangarsh, Seva and Nirman' as its core driving value, AID came in being in 1990's through the voluntary initiatives



of a group of students in College Park, Maryland, USA. Today AID has nearly 50 Chapters across many countries including India, the US, Canada, Australia, Netherlands, Oman etc. Of these the US tops the list with more than 30 Chapters. People from all walks of life – students, working professionals, retired professionals, housewives,

volunteer with AID.

In the early days of its beginning, students formed the backbone of the spirit – 'Sangarsh, Seva and Nirman'. The passionate campus talks and arguments on poverty, politics, capitalism, fundamentalism, development and related issues by students of various origins were a common sight. However, a handful felt the need to take this steam forward from mere talks and knowledge sharing to a workable grassroots level initiative. This spark kindled the fire within some student-volunteers to contribute their efforts and meager monetary contribution and thus came the first initiative – 'Village Education Project'. The task was to identify a village in India and a motivated teacher in that village and extend support to improve the quality of education in that village. Very soon, the strength of volunteers grew. The volunteers saw a directed and focused initiative to work on. Two lessons – one, however small the initiative is, the critical aspect is to actually start it and two, it is important to work with several people together on any problem including the problem of poverty - emerged.

The more the number of volunteers came in, so surfaced their passions ranging from education, health, women empowerment, smaller families, skill building etc. This helped realize that various development efforts are connected and can be worked upon. Efforts were made to build a shared expanded vision. Around the same time, the

need was felt to streamline volunteers' energies, thoughts and the method of sharing. This gave shape to the 'Community Service Hour' (CSH), a weekend meeting of the volunteers. CSH was advertised in the University, grocery shops, and apartments to attract people from all walks of life. The response to the first CSH was very encouraging with the numbers increasing in each successive CSH. AID was never the same again. Today CSH is held over the weekend, for at least 3 hours, in almost every Chapter of AID. Even if we take 10 volunteers per Chapter on an average, nearly 1500 person hours per week go into formulating and/or implementing and/or facilitating and/or reviewing ideas for development of India in particular and the world in general. Great flow of energies indeed!

AID family started expanding beyond College Park. Inspired by the cause and energies that went into it, CSH was started in Pittsburg which soon gained momentum and graduated to being a Chapter. Drawing from the strength of the birth of second Chapter, AID volunteers from Maryland started travelling to various cities and met like-minded people and gave talks and presentations on AID's philosophy and work. Soon several Chapters came into being and the volunteer base began to run into hundreds. Thus with literally minimal to low budget and high volunteer commitment AID caught on in the USA. The growth of AID Chapters in the USA resulted





in a lot of human-hours, potential and money being directed towards work in rural India. By the turn of the millennium AID had over 100 projects in all major states of India.

AID NEWS and AID newsletter – Dishaa, are used as the vehicles to disseminate information on AID's work. Many Chapters use cultural platforms like Diwali celebrations to link social agenda. AID production – India Beckons, was a hot sell. Skits like 'What is India's Biggest Problem', 'Back to the Past' were well appreciated. AID website [www.aidindia.org](http://www.aidindia.org) was put together and continues to have feature enhancements. Fund raising initiatives are taken up by various chapters. Apart from yearly volunteer donations each Chapter evolved its own innovative strategies. Some Chapters invite celebrities from India to tour and perform in various Chapters, some volunteers run marathon for AID, some conduct sports/painting competitions for children etc. Every year AID calendar giving snapshots of AID-supported projects gets printed in India and makes its way to the USA. Each volunteer then takes up the task of distributing these calendars for a donation. AID is recognized by several corporations in the US and they match the donations made by their employees to AID. All donations made to AID are tax-exempted. This aspect of matching donation has not only motivated the employees to donate and increased the funds flow for AID but also helped build the goodwill of the corporation. To enable cross-learnings, AID organizes annual conference in different Chapter each year. It is such a treat for the eyes and ears to see and hear all the thinking minds at one place. Further AID invites development activists from India each year. These activists will tour the Chapters interested and share their experiences.

The main objective of AID is to raise awareness about



## Changing Faces Facing Changes

Photographs of P. Sainath: Visible Work, Invisible Woman  
2003 Calendar

poverty and related issues, raise funds, and to make charitable contributions for the development and welfare of the poor people and poor communities of India. This development and welfare is achieved through assisting, implementing, and supporting charitable projects focusing mainly on literacy, education, rural development, family planning, health care, social welfare, empowerment of people, and environmental responsibility. These projects are focused in villages, rural areas, slum areas or in other economically underprivileged regions. When projects from India are presented to AID the following criteria will be checked before extending the funding support:

- The project under consideration should conform to the objectives of this organization outlined above.
- The project under consideration should have a detailed budget specifying how the stipulated amount would be used.
- The project under consideration has a long term perspective.
- The project under consideration concerns, involves and benefits people in the economically underprivileged sections of the Indian society.
- To the extent possible, projects under consideration would concentrate on different regions within India.

Effort would be made to replicate successful ideas in previous projects, and to create channels of communication between people working in different projects.

All the projects are routed through the central Chapter in Maryland which has an executive body. Each Chapter is free to pick up the projects of its choice. All the projects are listed online in the website and each Chapter's project coordinator will have access to browse the projects database. Upon choosing, the project is then presented in the CSH and discussed. Voting takes place and the project is either supported or not supported based on the vote. One or two volunteers will then take responsibility of being the point person for the project and will communicate project related information periodically at the CSHs. The funding for the project can be entirely borne by the Chapter's own funds or by a cluster of Chapters or part of the funds can come from the central Chapter in Maryland. Each Chapter's accounts are maintained at the Chapter level and also in the central Chapter. AID has net assets worth more than 3.5 million USD.

Each Chapter has office bearers like the

## AID Jeevan Saathi



Chapters are highly resourceful in providing the volunteers in the US, with critical information on the projects supported, making project visits etc. Typically a person who has decided to devote full-time to rural development work, starts by going on a pilgrimage -- "NGO Darshan" -- to meet and visit people and places where such a journey has already begun. Through this process they discover what they themselves want to do. AID has also identified people making impact in various spheres at the grassroots level in India and introduced Saathiship program to support them. Saathiship is given for a period of 2 to 3 years and renewed thereupon and the expenses of the Saathi are taken care of by AID during this period. Again one or cluster of Chapters can sponsor the Saathiship. Jeevan Saathis, who are committed to work with AID for their life, receive financial support from AID. Apart from local fund raising initiatives, the Indian Chapters receive project funds from various Chapters in the US sponsoring the project.

President, Secretary, Treasurer, Project coordinator and some ad-hoc position like Event coordinator etc. All these positions are filled based on the consensus of the volunteers and are held good for one year.

Some volunteers returned to India in mid-90s and became Jeevan Saathis of AID – life workers working in the areas of education, health, livelihoods etc. This resulted in forming of AID Chapters in India. Today there are more than 10 Chapters in India from different parts of the country. Apart from taking up local initiatives, the volunteers in India

All the above efforts plus more have happened and continue to happen in AID, predominantly through the volunteer strength. All these volunteers are regular job holders or students, but their sense of social responsibility motivated them enough, to create time beyond regular work for development. It is indeed a great pleasure to see AID expand further into various development areas and again all this is taking place - thanks to the fecund spirit of volunteerism! ■

Nirmala T

## On-Line Training on Disaster Management 2010-11

National Institute of Disaster Management, New Delhi and the World Bank Institute, Washington are offering the following On-Line Training Courses on Disaster Management during 2010-11.

### Basic Course: (Duration: Six Weeks)

#### Comprehensive Natural Disaster Risk Management Framework-4 Courses:

- |                                    |                                  |
|------------------------------------|----------------------------------|
| (1) May 3– June 12, 2010           | (2) July 26– September 4, 2010   |
| (3) September 13, October 23, 2010 | (4) January 10-February 19, 2011 |

### Specialized Courses: (Duration: Four Weeks each)

#### (1) Community Based Disaster Risk Management– 2 Courses

- |                            |                                       |
|----------------------------|---------------------------------------|
| (i) June 21– July 17, 2010 | (ii) December 6, 2010-January 1, 2011 |
|----------------------------|---------------------------------------|

#### (2) Safer Cities– 2 Courses

- |                           |                               |
|---------------------------|-------------------------------|
| (i) May 24– June 19, 2010 | (ii) February 7-March 4, 2011 |
|---------------------------|-------------------------------|

#### (3) Financial Strategies for Managing Economic Impacts of Disasters

- |                                   |
|-----------------------------------|
| (i) November 22-December 24, 2010 |
|-----------------------------------|

#### (4) Climate Change and Disaster Management– 2 Courses

- |                           |                                 |
|---------------------------|---------------------------------|
| (i) June 14-July 10, 2010 | (ii) January 3-January 29, 2011 |
|---------------------------|---------------------------------|

**Eligibility:** Basic Course is open to everyone interested to know about disaster management. Specialized Courses are offered to those who have completed the Basic Course or are having specialized qualifications or work experience on the subjects related to Course themes.

**Language:** English

**Fees:** Rs 1500 for Basic and Rs 1000 for Specialized Courses.

More details can be accessed at [www.nidm.net](http://www.nidm.net), [www.worldbank.org](http://www.worldbank.org).

# NGOs– Tax Related Acts

The Income Tax Act, 1961 is a federal / central piece of legislation, which affects all nonprofit organizations (trust, society or company) uniformly throughout India. Any non-profit organization engaged in charitable purposes, defined as relief for the poor, education, medical relief, and the advancement of any objects of general public utility not involving in any activity for profit, can claim exemptions of its income from tax provided that it fulfills the conditions laid down in Sections 11, 12 A and 13 of the Income tax act. An important principle under the Income Tax Act is that non-profit organizations in India are not liable to any income tax provided certain conditions required under law are fulfilled. Some of these conditions include the following:

The non-profit organization must utilize 85 % of its income in any financial year (1 April to 31 March) on the objects of the organization. In case the organization is unable to spend 85 %, the trustees may exercise the option to spend the surplus during the immediately following 12 months. The funds of the organization are invested / deposited only in approved securities specified under section 11(5) of the Income Tax Act. No part of the income or property of the organization is used or applied directly or indirectly for the benefit of the founder, trustee, relative of the founder or trustee, or a person who has contributed in excess of Rs.50,000/- to the organization in a financial year.

**Special Exemption for Certain Institutions (Section 10):** The income of certain non-profit organizations engaged in activities pertain to scientific research, education, running charitable hospitals, etc., is exempt from payment of tax by various provisions contained in a group of different clauses of section 10 of the Income Tax Act, 1961.

**Business Income-Section 11 (4A):** Section 11(4A) of the Income Tax Act, 1961 has been amended with effect from 1-4-1992 and, accordingly, if the income from business is incidental to the attainment of the objects of the non-profit organization and separate books of account are maintained by such an organization in respect of such business, the profit is not considered for taxation. In other words, the profit is fully exempt from tax. Income from a business undertaking which is itself held under trust for charitable purpose [under section 11(1) (a)] is also exempt. Further, an activity resulting in profit need not always be treated as income from business. Income of a non-profit organization from letting out halls (for private or public functions), rest houses, or auditoriums does not amount to business.

Tax exemptions on donations to charitable institutions:

**80G:** A donor (whether an individual, association, company, etc.) is entitled to a deduction (in computing his total income) if he makes a donation to a nonprofit organization enjoying exemption under section 80G of the Income Tax Act. The amount donated, however, should not exceed 10% of the donor's gross total income as reduced by the deductions (other than the deduction under section 80G) for the purpose of rebate. If the donation is in excess of 10% of the donor's gross total income, the amount in excess of 10% cannot be considered for deduction under this section. Donations in

kind (such as computers, medical equipment, vehicles, etc.) are not eligible for deduction under section 80G. The donation must be a certain sum of money. While donations made to various funds set up by the National or State Government (like the National Defense Fund, the Jawaharlal Nehru Memorial Fund, the Prime Minister's Drought Relief Fund etc.) qualify for 100% tax rebate, donations made to nongovernmental, non-profit organizations (NPOs) exempt under section 80G (5) of the Income Tax Act qualify for only 50% tax rebate. With an 80 G certificate donors can claim 50% deduction from their taxable income (as distinct from the tax payable). Almost any NPO who is exempt from income tax can be approved under this section. The NPO needs to obtain the approval of the Commissioner of Income Tax (CIT).

**Section 35AC:** Section 35AC was inserted in the Income Tax Act, 1961 by the Finance (No. 2) Act, 1991 and came into force with effect from April 1, 1992. Contribution (s) made to a project/scheme notified as an eligible project or scheme for the purpose of section 35AC of the Income Tax Act would entitle the donor (individual, institution, or company) to a 100% deduction of the amount of such contribution. In the case of withdrawal of 35 AC certification, the organization / company has to pay tax on the funds raised under the project in the financial year. The tax benefits given to individual donors are however not revoked and the benefits of 100% tax exemptions continue. Eligible projects and schemes for exemption under section 35AC includes Construction and maintenance of drinking water projects in rural areas and in urban slums, including installation of pump-sets, digging of wells, tube-wells and laying of pipes for supply of drinking water; Construction of dwelling units for the economically weaker sections; . Construction of school buildings, primarily for children belonging to the economically weaker sections of the society; . establishment and running of non-conventional and renewable source of energy systems, and any other program for uplift of the rural poor or the urban slum dwellers, as the national committee may consider fit for support. There is only one national committee - "National Committee for Economic and Social Welfare" which is responsible for granting 35 AC certification.

**Foreign Contribution (Regulation) Act, 1976 (FCRA):** FCRA was enacted in the year 1976 with the prime objective of regulating the acceptance and utilization of foreign contribution and foreign hospitality by persons and associations working in the important areas of national life. The focus of this Act is to ensure that the foreign contribution and foreign hospitality is not utilized to affect or influence electoral politics, public servants, judges and other people working the important areas of national life like journalists, printers and publishers of newspapers, etc. The Act also seeks to regulate flow of foreign funds to voluntary organizations with objective of preventing any possible diversion of such funds towards activities detrimental to the national interest and to ensure that such individuals and organizations may function in a manner consistent with the values of sovereign democratic republic. ■

## Gas Stove Repairing



Shining Livelihoods

## Bangle Sellers



Declining Livelihoods

# Leading the Sandbox Development– Dr Deshpande

Gururaj 'Desh' Deshpande, the founder and chairman of Sycamore Networks Inc., is an influential technology entrepreneur and visionary. Widely respected for his generous contributions and donations for various social causes, Deshpande is leading various development initiatives majorly in the sandbox area of North-western Karnataka.



Gururaj Deshpande is the son of a labor commissioner in post-British India. He obtained B.Tech. in Electrical Engineering in 1973 from IIT Madras. He got his M.E. in Electrical Engineering from the University of New Brunswick in Canada and a Ph.D. from the Queens University in Canada in Data Communications.

After completing his studies, Deshpande worked on the architecture of Optical Fibre Network. He taught at the Queens University in Kingston, Canada for some time. Later he gave his services to Codex Corporation, a subsidiary of Motorola. In 1988 he co-founded Coral Network Corporation and later founded Cascade Communications Corporation for which he was also the Chairman.

Sycamore Networks was founded by him along with two other scientists from Massachusetts Institute of Technology in 1998 with just three products and two customers. The company manufactures Fibre Optic Cables providing high bandwidth for the Internet. This organization has now grown into a multimillion dollar company and Deshpande is recognized as one of the top Indian billionaires.

Since the beginning Deshpande is very generous in donating money for various social causes. He donated large sums to IIT Madras Alumni Association of North America for support to IIT Madras through the Deshpande Foundation which was established by him in 1996. His generous donations (Initially 20 million dollars) made possible MIT's Centre for Technological Innovation at Massachusetts Institute of Technology. The Centre is involved in research and collaborates with entrepreneurs, MIT faculty, alumni and students, and new companies. The Centre awards grants directly into MIT research, and is sponsoring research in broad range of areas, including Biotechnology, Information Technology, and Tiny Technologies. The centre also partners with investors, entrepreneurs, and local industry to help commercialize MIT technology.

The Deshpande Foundation is one of the leading philanthropic foundations in Massachusetts in the areas of innovation, entrepreneurship and international development. Through its grant making, the Deshpande Foundation has helped launch innovative companies, helped NGOs develop an international presence and developed partnerships with some of the most remarkable change agents in the world today. The Deshpande Foundation's primary activities lie in three areas: Innovation, Entrepreneurship and Growth.

In India, Deshpande Foundation started its activities in North

-western Karnataka, the area which is called as Sandbox. Sandbox is a geographically defined area of North-western Karnataka that centres on the sister cities of Hubli-Dharwad, the cities that Desh and Jaishree Deshpande (Desh Deshpande's wife) come from. The Sandbox, as an area of contained development, is a region in which Deshpande hopes to promote innovation and inter-organizational collaboration as methods of creating sustainable change. Deshpande Centre for Social Entrepreneurship has started in this area and is emerging as a human resources hub for social entrepreneurship.

The Deshpande Foundation gives large donations to the organizations which are serving the poor and focuses majorly on four sectors in its funding: Agriculture, Education, Health, and Livelihood. Through his foundation Dr Desh Pande is supporting many organizations in the Sandbox area such as BAIF, SCOPE, Srijan, Techno serve, Agastya International, India Development Service, Jagruthi, Manovikasa, Prerana, RAPID etc to name a few.

Since 2000, Dr. Deshpande has been funding approximately one initiative a year and is actively involved in building these organizations. These initiatives include Tejas Networks, Airvana, A123 Systems and Sandstone Capital. He and his wife, Jaishree, are involved in several non-profit initiatives that include support for MIT, IIT, TiE, Akshaya Patra Foundation, Public Health Foundation of India and the Social Entrepreneurship Sandbox in India. Akshaya Patra, the world's largest NGO-run school lunch program, which addresses two of India's most pressing social problems: hunger and access to education. In 2006, Akshaya Patra received a major grant from the Deshpande Foundation to expand its operations in the Sandbox area and to open a US office, known as "Akshaya Patra USA". The purpose of the US office is to build awareness, seek financial support to both sustain and expand current operations, and explore strategic partnerships with government, academic, and non-profit entities to enhance Akshaya Patra's program as it nears its goal of serving one million children and beyond. The Deshpande Foundation supported the initial endowment for Public Health Foundation of India, along with the Gates Foundation, the McKinsey Foundation, and the government of India. PHFI was started as a response to the limited institutional capacity for strengthening training, research and policy development in the area of Public Health. Desh Deshpande also sits on PHFI's board.

Deshpande believes in bringing together individuals with diverse experiences and skills to work together to address the challenges of development. A number of partnerships and activities promoted by Deshpande Foundation help achieve this goal in the Sandbox area. It organizes many leadership and exchange programs such as Deshpande Innovators, Junior fellowship programs and Sandbox fellows etc.

Deshpande believes in Albert Einstein's words 'Try not to become a man of success. Rather, become a man of values' and is truly living those words. His efforts are leading the Sandbox towards development. ■

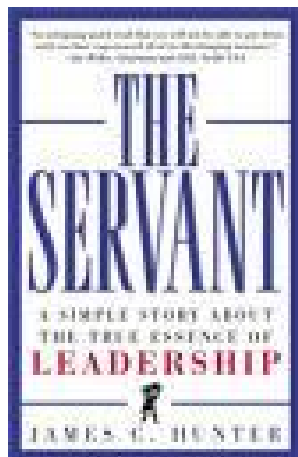
# Books

## Book Summary

Name: **The Servant**

Author: **James C. Hunter**

Publisher: **PRIMA Publishing**



'To lead, you must serve' is the solid premise of the book 'The Servant'. The author of the book James C. Hunter unfolds the timeless principles of servant leadership through the story of John Daily, a businessman whose outwardly successful life is spiralling out of control. He is failing miserably in each of his leadership roles as boss, husband, father and coach. To get his life back on track, he reluctantly attends a weeklong leadership retreat at a remote Benedictine monastery.

To John's surprise, the monk leading the seminar is a former Wall Street legend called Brother Simeon. Taking John under his wing, the monk guides him to a realization that is simple yet profound: The true foundation of leadership is not power, but authority, which is built upon relationships, love, service and sacrifice.

The author talks about the old paradigm of leadership where the employees ('grunts') are at the bottom of the pyramid, and as you move up you have supervisors, middle managers, vice presidents and the CEO. He turns that paradigm on its head and shows an upside-down pyramid with employees at the top, on down to the CEO.

With the paradigm shift in place, the author uses another inverted pyramid to describe the Servant Leadership

model. At the bottom is will, then love, service and sacrifice, authority and leadership are at the top. According to this model, the first step toward leadership is *will*, having intentions + actions, or aligning intentions with actions and choosing the appropriate behavior. With the proper will you chose *love*, the verb (in this case) that means identifying and meeting the legitimate needs (not wants) of those being lead. The next step in the progression is to *serve and sacrifice* for others. Through service one builds *authority* or influence with people, and once that is established, one earns the right to be a *leader*. The greatest leaders, therefore, are the ones who serve the most.

Leaders create the proper conditions for growth to occur. One important way they do this is through service.

The author starts with explaining the difference between power and authority and how exercising too much of power is counterproductive. The book lists the following as the qualities of a servant leader. Patient - showing self-control; Kind - giving attention, appreciation, and encouragement; Humble - being authentic without pretence or arrogance; Respectful - treating others as important people; Selfless - meeting the needs of others; Forgiving - giving up resentment when wronged; Honest - being free from deception; Committed - sticking to your choices. All these behaviours entail you to serve and sacrifice for others, which mean setting aside your own wants and needs to focus on the legitimate needs of others.

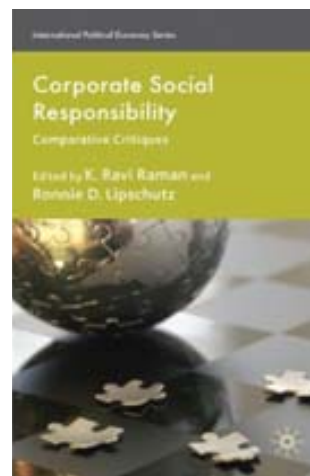
Over the days at the retreat, Brother Simeon teaches John about the true essence of leadership along with whom the readers also learn that the principles in this book are neither new nor complex. They don't demand special talents; they are simply based on strengthening the bonds of respect, responsibility, and caring with the people around us. This is a book written to teach everyone in any leadership role that to truly lead, you must learn to serve and the true leadership is not about power, but authority which come only by serving and loving. This is a must read to everyone who are in leadership position— at home or at work. ■

## New Books

Name: **CSR Strategies**

Publisher: **Wiley**

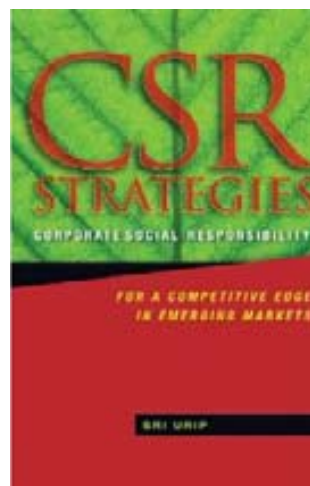
Author: **Sri Urip**



Name: **Corporate Social Responsibility**

Publisher: **Palgrave Macmillan**

Editor: **K Ravi Raman, Ronnie D. Lipschutz**



## Resources

# Social Responsibility Themes of Indian Companies

| S.No | Company                   | CSR Focus   |
|------|---------------------------|---|
| 1    | Aditya Birla Group        | Sustainable Livelihoods, Education, Infrastructure, Development, Social Causes                      |
| 2    | Amway                     | Helping people live better lives  |
| 3    | Bajaj Auto Ltd.           | A Trust to oversee development of 24 villages adjoining the locations of BAL factories              |
| 4    | BASF                      | Fighting Corruption in Public Life  |
| 5    | BBC                       | Counter the growing threats of AIDS in India  |
| 6    | Cadbury                   | Gurikha Project: Targeting women's empowerment and female infanticide                               |
| 7    | Canara Bank               | Employees donate three rupees per month to a social cause of their choice                           |
| 8    | CavinKare                 | Backward integration efforts to be self sufficient  |
| 9    | Colgate-Palmolive         | Partners NGOs for the upliftment of society   |
| 10   | DuPont                    | Helps Mumbai Slum School  |
| 11   | GlaxoSmithKline           | Positive Action' to generate awareness, care & support for people living with HIV/AIDS.             |
| 12   | Goodlass Nerolac          | Senior citizens   |
| 13   | HDFC                      | Specific micro-finance initiatives  |
| 14   | Hinduja Group             | Health, Education, Social Welfare, Art and Culture, Sports  |
| 15   | HINDUSTAN PENCILS LIMITED | Sponsor of children projects  |
| 16   | HLL                       | Supports Asha Daan run in Mumbai by the Missionaries of Charity                                     |
| 17   | ICICI                     | Elementary Education, Health at Birth, and Micro-Financial Services                                 |
| 18   | Indian Oil Corporation    | Protect, preserve and promote our national heritage and culture                                     |
| 19   | Infosys                   | Education, women's projects, healthcare, community development, and preservation of art and culture |
| 20   | ITC                       | Women empowerment and education   |
| 21   | Larsen Toubro (L & T)     | Provides services, free of cost, to the community   |
| 22   | Lupin                     | Provided drinking water facilities  |
| 23   | Modicare                  | HIV / AIDS  |
| 24   | Nestle                    | Community projects in education, health and welfare and infrastructure                              |
| 25   | Nokia                     | International programme of employee volunteering called 'Helping Hands                              |
| 26   | Novartis                  | Free treatment to leprosy patients worldwide  |
| 27   | Philips India             | Rural healthcare  |
| 28   | Reliance Energy Ltd       | Audiometry room to a school for the deaf and dumb children of Dahanu                                |
| 29   | Sony                      | Environment   |
| 30   | Tupperware                | 'Give a child a chance' programme   |
| 31   | Voltas                    | Any activity near their offices / factories   |
| 32   | Wipro                     | Applying Thought in Schools Project   |

## Two Choices

At a fundraising dinner for a school that serves children with learning disabilities, the father of one of the students delivered a speech that would never be forgotten by all who attended. After extolling the school and its dedicated staff, he offered a question:

'When not interfered with by outside influences, everything nature does is done with perfection. Yet my son, Shay, cannot learn things as other children do. He cannot understand things as other children do. Where is the natural order of things in my son?' The audience was stilled by the query.

The father continued. 'I believe that when a child like Shay, who was mentally and physically disabled comes into the world, an opportunity to realize true human nature presents itself, and it comes in the way other people treat that child.'

Then he told the following story:

Shay and I had walked past a park where some boys Shay knew were playing baseball. Shay asked, 'Do you think they'll let me play?' I knew that most of the boys would not want someone like Shay on their team, but as a father I also understood that if my son were allowed to play, it would give him a much-needed sense of belonging and some confidence to be accepted by others in spite of his handicaps.

I approached one of the boys on the field and asked (not expecting much) if Shay could play. The boy looked around for guidance and said, 'We're losing by six runs and the game is in the eighth inning. I guess he can be on our team and we'll try to put him in to bat in the ninth inning.'

Shay struggled over to the team's bench and, with a broad smile, put on a team shirt. I watched with a small tear in my eye and warmth in my heart. The boys saw my joy at my son being accepted. In the bottom of the eighth inning, Shay's team scored a few runs but was still behind by ! three. In the top of the ninth inning, Shay put on a glove and played in the right field. Even though no hits came his way, he was obviously ecstatic just to be in the game and on the field, grinning from ear to ear as I waved to him from the stands. In the bottom of the ninth inning, Shay's team scored again.

Now, with two outs and the bases loaded, the potential winning run was on base and Shay was scheduled to be next at bat. At this juncture, do they let Shay bat and give away their chance to win the game? Surprisingly, Shay was given the bat. Everyone knew that a hit was all but impossible because Shay didn't even know how to hold the bat properly, much less connect with the ball. However, as Shay stepped up to the plate, the pitcher, recognizing that the other team was putting winning aside for this moment in Shay's life, moved in a few steps to lob the ball in softly so Shay could at least make contact!

The first pitch came and Shay swung clumsily and missed. The pitcher again took a few steps forward to toss the ball softly towards Shay. As the pitch came in, Shay swung at the ball and hit a slow ground ball right back to the pitcher. The game would now be over.

The pitcher picked up the soft grounder and could have easily thrown the ball to the first baseman. Shay would have been out and that would have been the end of the game. Instead, the pitcher threw the ball right over the first baseman's head, out of reach of all team mates. Everyone from the stands and both teams started yelling, 'Shay, run to first! Run to first!' Never in his life had Shay ever run that far, but he made it to first base. He scampered down the baseline, wide-eyed and startled. Everyone yelled, 'Run to second, run to second!' Catching his breath, Shay awkwardly ran towards second, gleaming and struggling to make it to the base. By the time Shay rounded towards second base, the right fielder had the ball. The smallest guy on their team who now had his first chance to be the hero for his team. He could have thrown the ball to the second-baseman for the tag, but he understood the pitcher's intentions so he, too, intentionally threw the ball high and far over the third-baseman's head.

Shay ran toward third base deliriously as the runners ahead of him circled the bases toward home. All were screaming, 'Shay, Shay, Shay, all the Way Shay' Shay reached third base because the opposing shortstop ran to help him by turning him in the direction of third base, and shouted, 'Run to third! Shay, run to third!' As Shay rounded third, the boys from both teams, and the spectators, were on their feet screaming, 'Shay, run home! Run home!' Shay ran to home, stepped on the plate, and was cheered as the hero who hit the grand slam and won the game for his team!

'That day', said the father softly with tears now rolling down his face, 'the boys from both teams helped bring a piece of true love and humanity into this world'.

Shay didn't make it to another summer. He died that winter, having never forgotten being the hero and making me so happy and coming home and seeing his Mother tearfully embrace her little hero of the day!

For the most part, today's Development World is suffering with unhealthy competition, soaring egos and other ills. If only, we can all come together and replace these with 'Love and Humanity'! ■



# Yield of Principal Crops

## Area, Production and Yield of Principal Crops in various countries in 2006

Traditionally, the interventions in agriculture focussed on productivity improvement as average productivity in India has been much below the best yields achieved in other countries. In the case of several products, the average yields in India are lower than world average. The situation is given in the following table.

| Country   | Area   | Production | Yield |
|---|--------|------------|-------|
| <b>1. Paddy</b>   |        |            |       |
| World   | 154324 | 634606     | 4112  |
| India   | 43700  | 136510     | 3124  |
| <b>2. Wheat</b>   |        |            |       |
| World   | 216100 | 605946     | 2804  |
| India   | 26480  | 69350      | 2619  |
| <b>3. Maize</b>   |        |            |       |
| World   | 144376 | 695228     | 4815  |
| India   | 7590   | 14710      | 1938  |
| <b>4. Groundnut (in shell)</b>                                      |        |            |       |
| World   | 22232  | 47768      | 2149  |
| India   | 5800   | 4980       | 859   |
| <b>5. Sugarcane</b>   |        |            |       |
| World   | 20399  | 1392365    | 68257 |
| India   | 4200   | 281170     | 66945 |
| Area ('000 Hectares); Production ('000 Tonnes); Yield (Kg./Hectare) |        |            |       |
| Source: Ministry of Agriculture, Government of India                |        |            |       |

Even within India, there is large inter-state variation in the average yields as can be seen from the following table.

## Interstate variation in the yield of paddy in 2005-06

| (Quintal/hectare) |       |                  |       |
|-------------------|-------|------------------|-------|
| State             | Yield | State            | Yield |
| Punjab            | 61.15 | Gujarat          | 33.2  |
| Andhra Pradesh    | 50.21 | Orissa           | 30.24 |
| Karnataka         | 49.11 | Maharashtra      | 29.06 |
| Haryana           | 48.72 | Chhattisgarh     | 27.27 |
| Tamil Nadu        | 42.92 | Bihar            | 25.78 |
| West Bengal       | 37.18 | Asam             | 25.17 |
| Kerala            | 35.37 | Himachal Pradesh | 16.19 |
| Uttarakhand       | 34.95 | Madhya Pradesh   | 16.03 |
| Uttar Pradesh     | 34.37 | Jharkhand        | 14.41 |

## Out of Poverty

## Taking Calculated Risk Helps!

Chinna Anjaneyulu belongs to a poor family who reside in Hussainapuram village of Orvakallu mandal (Block), Kurnool district in Andhra Pradesh. His father Subbaiah, mother, three brothers and two sisters comprise his family. Chinna Anjaneyulu is the second son of Subbaiah. Subbaiah has four acres of dry land. With the meager income that comes from these four acres he has to feed his entire family of 8 members. He faced lot of financial difficulties. Anjaneyulu studied up to high school in his village itself. His father was not willing to send him to higher studies as his financial position was not good. But Chinna Anjaneyulu was very much interested in studying further and hence asked his elder brother's help. His brother agreed to support him in studies and with his help, Anjaneyulu was able to pursue his studies up to graduation in Kurnool town which is near to his village.

Later Anjaneyulu wanted to pursue law course. But by that time his brother also was not in a position to support him due to which Anjaneyulu stopped his education. After spending some days in his own village, Anjaneyulu wanted to do some work to support his family. With the help of a friend he came to Hyderabad city and joined a shop where screen printing material is sold. He was very sincere in work and therefore his owner allowed him to work closely with him. By working in that shop for some years, Anjaneyulu learnt all the skills

required to maintain that business. He was also able to save some money from his earnings. During this period he got married to a girl who is his relative. After marriage Anjaneyulu thought of starting his own business as it became difficult for him to survive with his little income.

Anjaneyulu tried hard to pool up money from all possible sources to invest in business. He had some money of his own. He borrowed some more money from his relative. With Rs 40,000 initial investment he started his own printing material shop in Chikkadapalli area of Hyderabad. Initially his business turnover was about Rs 30000 to Rs 40000 per month. He used to buy the required material from wholesale dealers of Hyderabad and sell them to the customers in retail. Slowly he started supplying the material to cities like Chennai and Visakhapatnam on wholesale basis by establishing contacts with the traders there. Anjaneyulu maintains good relations with his customers and hence his customer base has increased in short time. He also diversified the products by introducing visiting cards, boxes etc. Thus Anjaneyulu improved his business and started earning reasonably good amount.

Now Anjaneyulu is leading a happy life with his two sons and wife. Both his sons are doing their graduation. He also bought a flat in Hyderabad for Rs 25 lakhs. ■

## Broken Lives

## Lack of Financial Diligence Hurts!

Katamreddy belongs to Sullurupeta town of Nellore District in Andhra Pradesh. He lives with his wife, one son and one daughter. Katamreddy owned three acres of land. He used to cultivate crossandra and Jasmine flowers in one acre, lemon and mango in another two acres. He used to get good amount of money from these crops.

Katamreddy studied only up to 8<sup>th</sup> class and so decided to give good education to his children. He joined them in private schools. With the income from floriculture and horticulture he was able to lead a decent and happy life. At that time, farmers in his neighbouring villages started cultivating papaya. By seeing them Katamreddy also thought of cultivating it. Though he did not know the details regarding the cultivation of papaya, he started cultivating it by stopping flower cultivation. He did not get good income from that as he was not having any experience in papaya cultivation. After two years he stopped papaya cultivation and again started floriculture. Soon he recovered from losses.

By that time Katamreddy's daughter completed her B.Sc (Nursing) course and his son completed Intermediate. Then Katamreddy thought of getting his daughter married. But he did not have enough money to meet the marriage expenses as he lost most of his savings money in papaya cultivation. So he sold all the three acres of his land. With the money that he got from the sale of land, he got his daughter married and also joined his son in Engineering course. With the

remaining money he started a flowers and fruits selling shop.

As Katamreddy doesn't know the business tactics, he used to buy fruits and flowers from farmers at good prices with an intention to help them. But he was not able to sell the fruits and flowers at profitable rates as he himself had paid high prices for the produce. He would have to sell at higher prices to get reasonable profits which customers were not willing to pay. He did business for one year in this manner. He never bothered to check the accounts as he had sufficient money at that time to lead the family. But soon he realized that he was making losses and in fact invested all his savings money in the business. It became unable for him to bear the losses anymore and thus he had to close that business.

Katamreddy's financial position became so bad that he became unable to pay even his son's college fees. So he asked his son to stop his education and support the family by doing some job. Though it was very painful, his son quit his studies and tried for jobs. Unable to get any job, his son is now working as a jeep cleaner for Rs 1500 per month. Katamreddy himself is working as agricultural labourer. Now their family is in a position that they will not be able to have two square meals a day unless both Katamreddy and his son work hard every day. Katamreddy is now struggling to earn money so that he can save enough to help his son continue with engineering education. ■

# 'Yoga'kshemam

Growth is back!

Apart from Fools' Day (1 April) and Dr Ambedkar's Birth Day (14 April), the month also allowed World Health Day (7 April) to go by! World Entrepreneurship Day (16 April), World Creativity and Innovation Day (21 April) and World day for Safety and Health at Work (28 April) are on their way. Earth Day (22 April) is reminding us of the action needed to save the earth for the future generations of life!

Appreciating efforts to mobilize poor into Self-help Groups and their federal institutional architecture and build their capacities, initiatives built on this foundation to reduce poverty and improve livelihoods, and actions for institutionalizing many of these for long-term sustenance of the results - has continued to consume most of the month. Tribal, Coastal, Rural, Semi-urban and Urban farm and non-farm livelihoods, employment, jobs and enterprises, Tourism, Poorest of the Poor, elders, collectives, social entrepreneurs and social enterprises, networks and consortiums, and students, continued to dominate our thinking space, as always, in this month also.

Now the zero drafts of the business plans for L-info units - magazine(s), books, news centre(s), portal(s) and channel (s) are ready. The energy is now going into working through the details, processes and resources. Participant teacher pedagogy is also being tried out.

While 'fasting' and 'silence' have become habits, intensity of efforts towards practicing 'thought silence' has stepped up. I need inputs from the 'innermost'. Flow beyond 2011 is also evolving with these efforts and 'inner' guidance.

It is now clear that we the practicing social entrepreneurs need to come together at a variety of levels. This month's reflection has endorsed the need of a platform of all the development/livelihoods service providers in the country, for solidarity, resource sharing, mutual support services/help/learning, code of 'business' and increasing the supply of reliable responsive and responsible quality service providers. Our co-entrepreneurs are articulating similar sentiments and we hope this agenda gets going as soon as possible.

After it is established clearly that *the purpose is being useful and giving the world the best we have*, we need to develop the products and services of 'offering'. We need to figure out the architecture to make the 'offering'. We need to develop processes of 'offering'. We need to have a portfolio of plans of action. This, I understand take time. 2010 and 2011 are being devoted to get these ready through reflection processes, essentially systematic exploration of the entire canvass(es). This includes, as expressed earlier, exhaustive development visits, deep discussions with 'mentors', listening to the across-the-generation(s), feasible ideas and drawing contours. This reflection is picking up momentum!

Being useful, would also adopting ways that are more useful than others. Some better ways we can try to adapt, gathered during the month, include:

- Ψ Seeing alternative media
- Ψ Taking responsibility for life
- Ψ Being located locally – eat local, do business with locals

- Ψ Explore and try alternatives
- Ψ Embrace the moment and follow what you love
- Ψ Trust in the universe and universe will 'conspire' to provide what you need

Being useful means ever active. It would not mean no failures and only successes, by whatever standards they are measured. As Ms. JK Rowling of Harry Potter fame says –

*It is impossible to live without failing at something, unless you live so cautiously that you might as well not have lived at all – in which case, you fail by default. Failure meant a stripping away of the inessential... I began to direct all my energy into finishing the only work that mattered to me. .... Failure taught me things about myself that I could have learned no other way... I also found out that I had friends whose value was truly above the price of rubies. ... You will never truly know yourself, or the strength of your relationships, until both have been tested by adversity. ... Your qualifications, your CV, are not your life ... Life is difficult, and complicated, and beyond anyone's total control and the humility to know that will enable you to survive ....*

*The power of human empathy, leading to collective action, saves lives, and frees prisoners (lives). ....*

*Unlike any other creature on this planet, humans can learn and understand, without having experienced. ... And many prefer not to exercise their imaginations at all. ... they can close their minds and hearts to any suffering that does not touch them personally. ... **What we achieve inwardly will change outer reality.***

*.... we touch other people's lives simply by existing....*

*... we carry all the power we need inside ourselves... we have the power to imagine better....*

In the confluence of the souls, and through the gentle flows of universe, Ugadi, Bihu, Vishu and other beginnings of new 'year' seek yoga, shatruchiyoga, navarasayoga in raadhakrishna raas, gaurisivataandavam, and prakritipurushatvam and reinforce the need to playing the tunes of the 'innermost'.

Can we be there? **Yes, if we pursue Atma Yoga.** The focus is on being fully useful, forever. Fully involved, firm and determined. Even in small useful tasks. Our nature turns more useful. Sentiments and Practices become useful. Support systems emerge. We join and flow with the natural flows of the universe. That is Atma Yoga - Atma Yogi in relentless pursuit of being in madhurayogaamritam!

Krishna confirms – if we surrender ourselves fully and completely to our true 'innermost', the universe, and we fill our hearts, minds and thoughts with the universe, and pursue what universe wants and nothing else, if we pursue universe itself as the supreme goal, universe envelops and takes us into it. Guaranteed! If pursue readiness and nothing else, universe will take charge, build capacity and grant flow with its free and natural flows.

Join us in the world of yoga – yoga of being useful in all dimensions of our being and innermost towards madhuraasayogamritisiddhi in every second of life. You will not regret it. ■

**G Muralidhar**



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**World Health Day  
7 April 2010**