

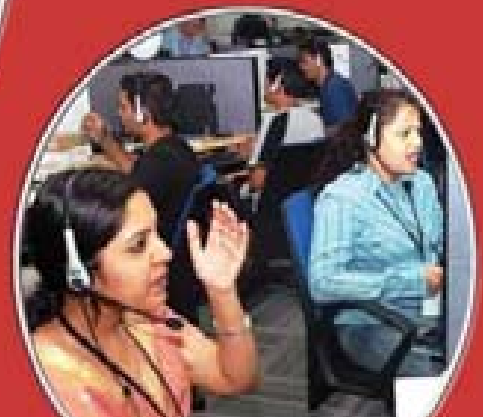


livelihoods

today and tomorrow

August 2010

Employment



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How to Build an Entrepreneur - 25

Happy Independence!

Floods rule! Of course, inflation still persists!

We remembered indigenous people – they are the original owners all that we think is ours; and we remembered young because the world actually belongs to them and we only have hired it out for the time being. We also dwelt into what it means to be humanitarian! Entrepreneurs create wealth (capitals/resources) and other capitals/resources and some entrepreneurs then think that they are only trustees of this created wealth for the humanity and help the people to have their rightful share in it. Let us be these entrepreneurial leaders and teachers!

Human beings need to be engaged. Engaged and earn their needs. Earn for meeting their needs. This engagement is sometimes means being in employment. Some engagement may not result in receiving payments. Employment is that engagement that results in receiving payments. These can be in wages, piece rate payments, service charges, salaries, commissions and/or business returns against your time, knowledge, skill, expertise and money investments. Some are engaged in existing traditional livelihoods, pursued in their homes. Some are venturing out to pursue new opportunities. Employment - for wages (casual and skilled; time-based and piece-based), for jobs (temporary, short-term and long-term), for self-employment (combining time and investment), and for enterprises (includes hiring others for work, individually or collectively) – is a continuum. Some of the employment may not get paid, some may be underpaid and of course, some are overpaid. Some may require investments in building skills, business and market for growth. Some of them are in the organized sector but many of them are unorganized. There is scope and need for collectives for solidarity, remunerative and fair wages and work conditions. There is scope for collectivization for learning and more skills. There is a need for worker collectives for meeting their mutual self-help including credit. There is a need for proliferation of work groups and work teams. Self-employed and entrepreneurs can come together for economies of scale. Business networks and consortiums do make sense. There is also need for associations for code of conduct in doing business - like we have associations for hairdressers, hotels, handlooms, shops, chambers of commerce etc. Together they can lobby for favourable policy environment, purchase in bulk, source work and credit, group risk management, etc. The unskilled wage worker has to move right on the education-skill-enterprise employment continuum/value-chain, to be a skilled worker to self-employed to enterprise owner. Low end jobholder to high-end professional. Barely literate to investor in education of children! Malnourished to balanced nutrition consumer! To a health seeker! To a investment opportunity grabber! So on.

India has to and is investing in creating employment, employment to more than 25 million youth entering the employment market every year. Gigantic task! With some Rs.10,000-20,000 per job investment, can this happen? How can we enrol the persons moved into employment to work on employment for others seeking it? How can we keep immediate (stipend, survival), short-term (knowledge, skills and tools), and long-term (beyond) in the perspective? How can we combine giving fish, teaching fishing and meta-fishing and offer the comprehensive package? In this context, 'livelihoods' explored 'employment'.

Fighter of Tillers' Freedom, Krishnammal Jagannathan, continues to campaign for combining science and spiritual bonding for better world. National Council of Rural Institutes (NCRI) promotes Gandhian ideal of 'Education for life' and catalyses rural institutes to offer relevant and appropriate higher education in rural areas. I-LEAD discovers and offers market-oriented employability skills to poor youth. Anupam Mishra, lives for water and leads creating workers for water harvesting and conservation. Mira Seth's 'Women and Development' discusses how women are silently getting on top of development and development agenda.

With deeper appreciation of the employment continuum and way forward to tap the opportunities within and around, I remain thinking of your being with us now. If we know how to handle now, we handle eternity. Now requires 'being simple is comfortable'.



G. Muralidhar

the 'livelihoods' team

'livelihoods' team

Editor in Chief	G Muralidhar
Principal Editor	T Nirmala
Senior Editor	K Bharathi
Working Editors	K Sridevi T Venkateshwarlu
Edit Associates	G Bhargava S Laxman B Madhusudhan V Muralidhar M Nilendu S Rekha A Uma M Vijaybhasker Srinivas R. Vijay Kiran

For Private Circulation only

For enquiries contact:

AKSHARA Network for Development Support Services,

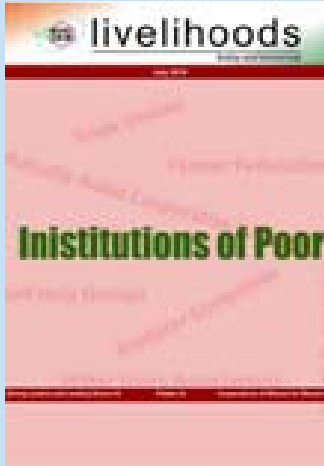
HIG II B-25 F-6, APHB Colony,
Baghlingampally, Hyderabad - 500044

Mobile: 09951819345

www.aksharakriti.org/akshara@aksharakriti.org

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Employment	Meaningful employment is something that every individual, both educated or uneducated, desire. Providing employment to its large number of unemployed educated or uneducated youth along with those who are moving out of their existing traditional livelihoods is a huge challenge that India is now facing. 'livelihoods' looks into the issue of 'Employment' which is the basic human necessity that needs to be taken care of, for the people to meet most of their needs	
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Response



Many thanks for your sincere effort in compiling Livelihoods on regular basis. In fact it acts as a resource material in our training programme. Once again thanks to the editorial team.

Pramod Patnaik

Thank you for sending me the copy of livelihoods July issue. This was informative and learning on institutions.

Anand

I'd like to thank you for faithfully sending me a copy of Livelihoods. It gives brief but highly informative updates on community development initiatives in India.

Benjamin Quinones Jr.

9 August - International Day of the World's Indigenous People



International Day of the World's Indigenous Peoples is observed under the theme "Celebrating Indigenous Film Making" this year. The day was launched by the General Assembly in December 1994 to increase the United Nations' commitment to promoting and protecting the rights of indigenous peoples worldwide, and has been celebrated on 9 August every year during the International Decade of the World's Indigenous People.

In December 2004, General Assembly proclaimed the second International Decade of the World's Indigenous People. The goal of this Decade is to further strengthen international cooperation for the solution of problems faced by indigenous people in such areas as culture, education, health, human rights, the environment, and social and economic development.

Centre Approves Higher Allocation for RTE Act: The Centre has revised the financial allocation under the Right of Children to Free and Compulsory Education Act over the next five years. As against the Rs.1,71,000 crore suggested earlier, the Finance Ministry has now approved an allocation for Rs.2,31,000 crore. The Expenditure Finance Committee (EFC) under the Finance Ministry has also agreed to increase the Centre's share effectively to 68 per cent and reduce the State share to 32 per cent for implementing the Right to Education (RTE) Act, which makes elementary education compulsory for children in the age groups of six to 14 years.

Centre Approves Rs.951 cr. for Khammam Roads: The R&B department got a pat from the Andhra Pradesh Chief Minister for getting approval for 27 road works worth Rs.951 crore to Khammam district under the Central scheme to develop areas affected by Left Wing extremism. The funds would be utilised for improvement of 916 km of road and three bridges in the Khammam district. The department also proposed another 24 works at a cost of Rs.594 crore in the second phase. The State would seek development of three roads as part of Petroleum, Chemical, Petrochemical Investment Region (PCPIR) under the Central Reserve Fund. They include taking up a four-lane road from Anakapalle to Achyuthapuram, Yellamanchili to Achyuthapuram, Annavaram to Kakinada. The State also forwarded proposals worth Rs.700 crore for development of National Highways in the State to the Centre as part of annual plan for 2010-11.

India Forecasts Heavy Rains Over Rice, Cane Areas: Heavy monsoon rains over top grain and cane areas, raising prospects of good rice and sugar output in the world's second-biggest producer of the two commodities. The northern states of Punjab and Haryana are the country's grain bowl, while Uttar Pradesh is the biggest cane producer. The annual June-September monsoon rains

provide 60 per cent of the irrigation for farms in India. Analysts say good rice output will encourage the government to lift a ban on exports of non-basmati rice and rise in sugar output will prompt the country to tax imports of the sweetener.

Co-op. Department's Initiative to Increase Agriculture Productivity: The Co-operative Department has launched a special initiative to ensure food security and increase agriculture productivity in Erode district in Kerala state. The department has planned to provide field training programmes to farmers on modern methods of cultivation and the utilisation of new equipment to enhance the productivity. Agriculture service centres have been opened in selected primary agricultural co-operative credit societies to provide extension services and conduct the training programmes. In the initial phase, a total of 20 farmers were selected for a 15-day training programme on using modern equipment in paddy cultivation. A team of experts from Kerala Agricultural University conducted the training programme in Seeranga Goundampalayam village in Avalpoonthurai village panchayat. Meanwhile, over 200 farmers have registered with the department to participate in the training programmes to be held in the future.

State to Chip in Rs. 20.57 Crore for Coffee Growers' Debt-Relief Package: The Karnataka State Government has decided to provide Rs. 20.57 crore to the district credit co-operative banks and primary land development banks in Hassan, Chikmangalur and Kodagu districts to help them implement the "Rs. 92.63-crore Coffee Debt Relief Package-2010" announced by the Union Government for coffee growers in distress. According to the relief package, 50 percent of the loan amount would be borne by the Union Government while 25 per cent would have to be borne by the banks and the remaining would be rescheduled into middle and long-term loans to be repaid by coffee growers. The package

would benefit 41,562 coffee growers in the State.

Survey for ID Cards for Fishermen: The process of collecting data is going on in full swing in the coastal Prakasam district, Andhra Pradesh for issue of national identity cards for fishermen as part of the Centre's resolve to better manage internal security in the wake of the 26/11 Mumbai terror attack. Eight teams have been formed to cover the 10 coastal mandals in the district for issuing the identity cards using fingerprinting technology. All members of fishermen community above the age of 15 years would be provided with the identity cards which would ensure their safety and security even when they drifted away in rough sea. More than 30,000 fishermen and fisherwomen in the fishing hamlets across the district will be covered. The process of compiling data is on. Once the survey is over, the public sector under Electronics Corporation of India Limited (ECIL) will take their fingerprints in September and prepare the electronic identity card for them comprising the name of fishermen, parent's name, address, educational qualification, ration card number and voter identity card number.

Rs. 5.28 Crore Allocated for Horticulture : Tiruchi district of Kerala has been allocated Rs.5.28 crore for implementing various schemes under the National Horticulture Mission during 2010-11. Increasing the area of coverage under horticulture, floriculture and plantation crops would be one of the major initiatives. Planting and other inputs would be provided to farmers for establishment of new gardens of mango, banana, amla, turmeric and other horticulture and floriculture crops. Farmers raising mango would be provided inputs worth Rs.9,900 a hectare while those raising amla would get inputs worth Rs.10,500 a hectare. Banana growers would get inputs worth Rs.16,975 a hectare and turmeric farmers would be given inputs worth Rs.12,500 a hectare. Cashew growers would also be eligible to get inputs worth Rs.12,000 a hectare. Motorised farm implements including power

sprayers would be provided to farmers at 50 per cent subsidy. Subsidy to the tune of Rs.1.20 crore would also be available for setting up cold storages up to a capacity of 300 tonnes. Farmers, with own lands, are eligible to apply.

3,000 Fishermen to Benefit from Welfare Scheme: Over 3,000 fishermen of Kochi would benefit from a joint programme being implemented by the civic body and Matsyafed, the fishermen cooperative. A Memorandum of Understanding was signed between the Kochi Corporation, Matsyafed and Kerala Sustainable Urban Development Programme (KSUDP) at Thiruvananthapuram recently for the implementation of various welfare schemes. Four corporations of the State including Kochi have signed the Memorandum of Understanding with the agencies. The Rs. 3.84 crore-financial support for the programmes comes from the Poverty Social Fund of the KSUDP. Individual fishermen, Self Help Groups and fisherwomen would benefit from the schemes. The aid comes for repair of fishing implements, setting up of fish vending outlets and installing diesel engines in traditional fishing vessels among other projects.

India to Sell Grains to Nepal, Bangladesh: India will sell 300,000 tonnes of wheat and rice to Bangladesh and Nepal. India holds surplus stocks of wheat and rice, but it has severely curtailed grain exports in recent years to ensure steady domestic supplies. A strong wheat harvest this year and growing expectations that rice output would be much higher than last year, when a severe drought damaged the crop, have encouraged the government to consider exports. India exports of 100,000 tonnes of grain to Nepal and 200,000 tonnes to Bangladesh. India's monsoon rains, which irrigate 60 percent of the country's farms, were 16 percent below average in June, but have improved in July.

A Crime to Allow Food to Rot, Court Tells Central Government: Expressing serious concern over

reports that a huge stock of food grains is being wasted in the absence of adequate storage, the Supreme Court has asked the Centre to consider releasing the grain to the deserving people rather than allowing it to rot. The official statement made by the government indicates that there is wastage of food grains at many places. The supreme court Bench said that the government may consider constructing adequate warehouses or food storage facilities on a long-term basis. On a short-term basis, they can also consider hiring warehouses or putting up water-proof tents to save the grain. But all-out efforts must be made to ensure that not a single grain is wasted. The Bench noted that according to the Wadhwa Committee there was huge corruption and pilferage in PDS all over the country, and so total computerisation of the system would be an important step in arresting the problem. The Bench said the government may also consider that instead of giving fair price shops to private individuals, let all fair price shops be operated by State Public Warehousing Corporations/State Government Corporations.

50 Tanks to be Developed Under JSYS: 50 tanks in Bijapur district of Karnataka have been selected for development under the Jala Samvardha Yojana Sangha (JSYS), a nodal agency of the State for community-based tank management. 16 tanks in Bijapur taluk, 11 tanks in Basavan Bagewadi, 14 tanks in Muddebihal and nine tanks in Indi talik had been selected for the project. The cost of the project in the first phase will be Rs. 10.27 crore. Of this amount, the contribution from the communities will be Rs. 48.22 lakh. A sum of Rs. 2.81 crore has been released for the civil works of the project and of this amount, Rs. 1.63 crore has been spent. A survey of 45 tanks has been completed.

25 Village Cooperative Societies to be Set Up: The Rajasthan Government recently sanctioned establishment of 25 new village cooperative societies in Jodhpur and

Tonk districts shortly after approval for 43 societies in three other districts two months ago. New cooperative societies are being set up in the State after a gap of 33 years. Village panchayats would provide land free of cost for five years for construction of offices and warehouses of the new societies. The previous approval in May was given for Barmer, Sikar and Jodhpur districts. Through the Cabinet decision for ending restriction on the creation of new societies was taken in October 2008, these crucial institutions for farmers' development could not be established for a year and a half because of the "impracticable provision" regarding the share capital.

SBI Institute to Impart Training to Jobless Youth: State Bank Rural Self-Employment Training Institute was opened recently in Vizianagaram. The institute was set up by the SBI with the coordination of Ministry of Rural Development, New Delhi, with an objective to impart technical skills to the jobless rural youth in MS Office and DTP, cell phone servicing, computer hardware, beautician, fashion technology, tailoring, radio and TV mechanism etc. The training period is for 45 days. The trainees will be provided free boarding, lodging and necessary course material. It would be useful for the jobless rural youth to acquire technical skills and start their own venture for sustenance. Acquiring technical skills banks operating in their area would provide the necessary financial support for setting up self-employment ventures. The trainees would also be given priority in the selections for various government-sponsored schemes.

Market for Technical Textiles to Double: The market for technical textiles in the country is expected to double in the next five years, presenting huge growth opportunities for the textile sector, South India Textile Research Association (SITRA) Deputy Director has said. The market for the technical textiles will be around Rs. 86,000 crore in the next five years, doubling from the present level of Rs. 43,000 crore. The boom was expected

to happen in all the 12 areas of technical textiles including the medical textiles. The SITRA was designated as the Centre of Excellence for Medical Textiles by the Ministry of Textiles, Government of India. The growth of the Indian healthcare sector is expected to be around 20 percent per annum, as the per capita spending for health is on the rise. This will help fuel the growth of the medical textiles.

Creation of Farmers Organisations to be Encouraged: The Agriculture Technology Management Agency (ATMA), Puducherry will encourage Farmers Organisations (FO) at the village level and help them evolve into Commodity Associations, Marketing Cooperatives and other types of FOs at the block and district level. According to the document outlining the concept and guidelines for extension reform schemes released by the agency, Farmer Interest Groups (FIG) and Farmer Associations will be involved in the preparations of Block Action Plans and will coordinate in organising demonstrations, on-farm and adaptive trials and give feedback on extension and research mechanisms. .

CTRI Focuses on Tobacco Seed Oil: The Central Tobacco Research Institute in Rajahmundry of Andhra Pradesh is presently focusing its main area of research on tobacco seed oil like other edible oils namely sunflower, safflower, palm oil and other oils extracted from seed. Now, interest is being shown in exploiting tobacco seed oil as edible oil due to shortage of edible oils in the country. Hence, it is proposed to establish a pilot plant at CTRI, Rajahmundry, so as to transfer the extraction-cum-refining technology to the entrepreneurs and edible oil mills.

New Pension Scheme for Low-Income Workers: The Pension Fund Regulatory and Development Authority (PFRDA) recently introduced a new scheme, 'NPS-Lite', to target the economically disadvantaged sections and promote small savings during their productive life. Having extended the New Pension System (NPS) to all citizens with effect from May 1 last

year, the PFRDA has also made available the 'Swavalamban Scheme,' which grants an incentive of Rs.1,000 for all eligible NPS accounts, to all NPS -Lite account holders as well if they meet the prescribed criteria. The scheme aims at harnessing the outreach and capacity of the government operated schemes, NGOs, MFIs, NBFCs, etc, in targeting and servicing the old-age savings needs of low income workers.

Tamil Nadu State Advised Price of Rs. 2000 for Sugarcane: The State government of Tamil Nadu has announced State Advised Price of Rs.2,000 a tonne of sugarcane for 2010-11. This includes Rs.100 for transport cost to be borne by sugar mills. The new price will come into effect from the sugar season beginning October 1. In addition to the revised price, linked to recovery of 9.5 per cent, sugarcane farmers would be paid incentive of Rs.14.60 per tonne for every 0.1 per cent increase in recovery over 9.5 per cent.

Rs 23.45 Crore Sanctioned for Setting Up Mini-Dairies: AP Government has sanctioned Rs 23.45 crores for setting up mini-dairies in 22 districts, 200 in each one of them with interest subsidy of 75 per cent under Rashtriya Krishi Vikas Yojana (RKVY) during 2010-11. This is aimed at augmenting milk production in the State. Farmers experienced in dairy sector, unemployed rural youth and women members of self - help groups are the ones who are eligible to set up dairy units with funding from RKVY, The plan is to set up 4,400 dairy units across the State.

Rajasthan Brings Soil Testing Labs Closer to Farmers: Rajasthan Chief Minister Ashok Gehlot flagged off nine mobile soil testing laboratories at Pant Krishi Bhavan recently to provide the facility of on-the-spot analysis of soil in agricultural fields in remote villages along with recommendation for the use of manure and fertilisers in correct proportion. The mobile labs, launched under the National Soil Health and Productivity Management Project through public-private partnership, are

expected to make a significant contribution to a better crop yield as well as remunerative prices for the agricultural produce.

West Bengal Announces Subsidies on Diesel, Power and Kerosene: The West Bengal Government recently announced subsidies on diesel for agricultural purposes and on power which will benefit consumers of up to 200 units of electricity monthly. While the subsidy on diesel for the agricultural sector will be one rupee per litre, nearly 78 lakh consumers of power across the State will benefit from subsidies that will cost the State Government Rs. 120 crore annually. The State Government would provide a subsidy of one rupee per litre on diesel for public transport which would cost it Rs. 110 crore annually.

DNA Lab for Seeds in Pune: Social worker Anna Hazare inaugurated Maharashtra's first DNA laboratory for seeds called the 'DNA fingerprinting and hybridity testing laboratory' in Pune recently. It works exactly the way a DNA lab works for humans. This technique is used to recognise the true-to-type seeds.

Centre Urged to Impose Total Ban on Cotton Yarn Export: The Central government's decision to remove restrictions on the export of cotton yarn with effect from October this year had put the domestic weaving industry under stress. A few months ago, the cotton yarn prices registered a sharp increase due to the extensive export. Repeated representations were made to the government seeking a ban on the export of raw cotton, waste cotton and cotton yarn, and withdrawal of incentives given to the raw material export. Subsequently, the government partly responded to the request and brought some restrictions on the raw cotton export. It also withdrew certain incentives given to the raw cotton and cotton yarn. This had helped the cotton yarn price to stabilise in the domestic market. The recent decision to remove the restrictions on the cotton yarn export would severely affect the weaving industry again. ■

Fight for Tiller's Freedom– Krishnammal

Land ownership is critical both economically and socially for the poor. Many strive all their life for owning a piece of land. Krishnammal's fight for tiller's freedom helped many poor gain access to this critical resource. She founded, Land for Tiller's Freedom, an organization that works towards realizing Gandhian vision of social justice and sustainable human development.

Krishnammal Jagannathan was born in a poor dalit family of Tamilnadu in the year 1926. Despite her poverty, Krishnammal managed to obtain University education. Influenced by Mahatma Gandhi, Krishnammal soon committed herself to Sarvodaya movement. During the Sarvodaya movement, Krishnammal met Sankarlingam Jagannathan, who was also actively participating in freedom struggle. They got married later in 1950 and since then they both were actively involved in the struggles for social justice and human development. Krishnammal completed her teacher training course in Chennai in the period 1950-52 during which Sankarlingam participated in Bhoodan Movement (Land donation movement) of Vinoba Bhave. Since 1952, Krishnammal too played an active role in Bhoodan movement. Nearly 4 million acres of land were distributed to thousands of landless poor across several states.



Krishnammal believed that one of the key requirements for achieving Gandhian society is by empowering the rural poor through redistribution of land to the landless and thus she strived hard to make this possible. Much of the land donated during Bhoodan campaigns was unfertile. So to make it productive, Krishnammal and her husband started Association of Sarva Seva Farmers (ASSEFA) in the year 1968. ASSEFA's essential enduring technique, rooted in Gandhian philosophy and based on deep commitment, applies to all her work - to confront a practical problem with a down-to-earth approach of planning and action.

After a horrific incident in 1968, when 42 landless women and children were brutally burnt following a wage-dispute in Kilavenmani in Nagapattinam district, Krishnammal decided to start her work on land reform issues. She chose to work in Thanjavur District.. In 1981, Krishnammal, along with her husband, founded Land for the Tiller's Freedom (LAFTI) with an objective of bringing the landlords and landless poor to the negotiating table, obtain loans to enable the landless to buy land at reasonable price and then to help them work it cooperatively, so that the loans could be repaid. Although the initial response was lukewarm with banks unwilling to lend and the high rates of stamp duty, Krishnammal managed to go on with the cause and by 2007, through LAFTI she helped transfer 13,000 acres to about 13,000 families. Through LAFTI, she also conducted alternative livelihood workshops to allow people, during the non agricultural season, to support themselves through entrepreneurial efforts like mat weaving, tailoring, plumbing,

carpentry, masonry, computer education and electronics. LAFTI would gain such popularity that later even the Government of India implemented LAFTI's approach to facilitate peaceful transfer of land.

From 1992 Krishnammal started working on issues concerned with prawn farms along the coast of Tamil Nadu. This time the problems were not from the local landlords, but from large industries from cities such as Chennai, Mumbai, Kolkatta, Delhi

and Hyderabad which occupied large areas of land for aquaculture along the coast, which not only threw the landless labourers out of employment but also converted fertile and cultivable lands into salty deserts post prawn cultivation as the companies moved on.

To address prawn farm issue the Jagannathans organized the whole of LAFTI's village movement to raise awareness among the people to oppose the prawn farms. Since 1993, the villagers have adopted Satyagraha (non-violent resistance), through rallies, fasts, and demonstrations in protest of establishing the prawn farms. Due to the continuous efforts of LAFTI, the Supreme Court issued a ruling in December 1996 against intensive shrimp farming in cultivable lands within 500 meters of the coastal area.

Krishnammal Jagannathan, either independently or together with her husband, has established a total of seven non-governmental institutions for the poor. Besides this, she has also played an active role in wider public life. She has been a Senate member of the Gandhigram Trust and of Madurai University. She was also a member of a number of local and state social welfare committees and a member of the National Committee on Education, the Land Reform Committee and the Planning Committee.

Krishnammal got many prestigious awards for her social contribution such as Swami Pranavananda Peace award, Jannalal Bajaj Award, Padmashri, Bhagawan mahaveer award, Summit Foundation Award, Opus prize etc. She, along with her husband Sankarlingam Jagannathan, also got the Right Livelihoods Award.

Krishnammal believes that the social, economic and spiritual crisis we are facing today in the world can be overcome through universal sisterhood and science and spiritually coming together for the good of the entire humanity and she is moving along this path inspiring many more people towards this. ■

Institute for Livelihood Education and Development

India continues to live through the paradox- jobs openings awaiting suitable candidates, unemployed youth awaiting suitable jobs. There is a mismatch between the skills required by the industry and the skills that our unemployed youth possess. Institute for Livelihood Education and Development (iLEAD) is bridging this critical gap by providing market oriented employability skills to the youth from economically weaker sections.

iLEAD is a socio-professional training and insertion project implemented by Aide et Action in South Asia (India and Sri Lanka). iLEAD targets youth in the age group of 18-25, whose opportunities are compromised due to lack of education. Unemployed youth are provided with different types of vocational trainings to enhance their skills. The programme offers training that meets employment needs in local companies. This unique project is helping reduce the gap between viable, sustainable and remunerative job prospects and the existing skill levels of marginalised youth. In order to do so, the youth are trained in trades required in the local labour market, as well as in other skills that are more related to daily life.

The core project objectives are to create entry level employment opportunities for marginalised youth, focusing especially on youth from economically weakest sections; reduce the number of people living below the poverty line in the intervention area; enhance and provide necessary inputs for personality development; life skills and forward and backward linkages for the trained youth for sustainability of the efforts and better quality of life; help trained youths, having exceptional aptitude and interest, emerge as successful entrepreneurs and catalysts for generating more employment opportunities; and advocate for adoption of similar approaches in private and state run training programmes focusing on employability and entrepreneurship opportunities. To accomplish their objectives the Aide-et-Action team came forward with a strategy to implement and deliver the program effectively. As per the strategy the program would include a regular interface with local business, industrial and other potential employers for course development, training methodology, placements and building backward and forward linkages. Focus would be on ensuring social equity in project i.e. priority for inclusion of marginalized communities like dalits, tribals, landless, women, disabled persons etc. The project would aim to ensure that at least 80% of beneficiaries are from BPL families and project would have a major component on entrepreneurship development and progression of candidates to higher levels of income and responsibilities. The different trades which were included are Automobile Technology, Hospitality Services, Patient Care Assistance, Beauty Care Assistance, Refrigeration and AC Repair, IT Enabled Services, Sales and Marketing, Dress

Designing, Desktop Publishing, Skilled Mason, Carpentry, Motor rewinding and electrician, Multi Purpose Agriculture Service Supplier, Multi Purpose Veterinary Services Supplier, Driving, Secretarial Practices, Mobile Phone Service and Repairs.

This initiative had started showing its impact and iLEAD was able to place people in various organizations and companies. iLead also anticipates a considerable increase in the demand from the industry for their trained people. The various top recruiters of iLEAD candidates include Dealerships of Honda, Bajaj, Hero Honda, Yamaha, TVS, ITC Welcome group, Shyaam group of Hotels, Nokia, EXIDE Bat-Mobile, Sparsh.com etc.

This unique project is helping reduce the gap between viable, sustainable and remunerative job prospects and the existing skill levels of marginalised youth. In order to do so, the youth are trained in trades required in the local labour market, as well as in other skills that are more related to daily life.

The collaborators/partners implementing iLEAD at various places include Government of India under special projects of SGSY (Swarna jayanthi Gram Swarozgar Yojna) at Madhya Pradesh, Chhattisgarh, Bihar, Jharkhand, West Bengal and Orissa, Rajasthan Mission on Livelihoods (RMoL), Gujarat Urban Development Mission (GUDM), Tribal Development

Department, Government of Gujarat, Adivasi Kalyan Ayukth, Government. of Jharkhand, District Rural Development Agency, Government. of Andhra Pradesh, Integrated Tribal Development Agency, Andhra Pradesh etc.

The achievements of the intervention so far includes, 101 iLEAD centres across India and Sri Lanka, a placement rate of 90% and completion of training to 22062 Candidates etc. In Tamilnadu a pilot iLEAD program was launched to rehabilitate the women who are victims of trafficking. The programme rehabilitates female sex workers in shelter homes and seeks to train them on skills, which would eventually lead them to new livelihoods. In some states mobile iLEAD centres have also started. At present iLEAD is focusing on the introduction of new courses relevant to rural and tribal areas. It is also planning to offer part time courses for alumni and other working youth.

iLEAD works on the premise that it is not the unavailability of employment opportunities but the lack of skills amongst the youth which is leading to unemployment. iLead is narrowing this critical gap and helping the youth avail various employment opportunities by providing them required skills.

Caring Givers and Loving Givers!

Now, it is time of floods across the world!

Nation celebrates 63 years of independence!

As we live the month, International Day of the World's Indigenous People (9 August), International Youth Day (12 August), and World Humanitarian Day (19 August) pass by.

27 August- World 'Self'less'ness day?

Festival season begins for the year with Varalakshmi Vratam, Rakhi Purnima, the month of Ramazan and Onam.

The month that went by continued to explore meeting the credit needs of the poor, the continuum of employment – wage à job à self à enterprise, the required architecture of the institutions of the poor, and the dedicated support structures/institutions for all these.

The guidelines for rolling-out National Rural Livelihoods Mission in the states are in pipeline. The pilot proposals are in the making. The core teams are getting ready to anchor. The states are identifying and/or starting state level agencies for rolling-out. The resource persons/groups are getting pooled together.

The collaborators are joining hands. The donors are getting together direct their flows together. Support agencies are thinking of joining hands to support this gigantic effort. States with advanced effort are extending their hand and support.

Meanwhile, NRLM with some of its pilots is expected to launch on 2 October. NRLM, National Skills Development Mission, NREGA are expected to work hand-in-hand. Rural

Self-employment training institutes (RSETIs) are expected to complement their work. We are talking 100 million households in 10 million self-help groups, half-a-million village organizations and may be some 100,000 higher order federations, collectives and producers' companies. We are talking about poor having more than Rs.100,000 Crores of their own and similar amount in bank and other financial linkages annually. Incomes to cross Rs.50,000 per household! Investment per household is still a modest Rs.10,000. This would mean 100,000+ development professionals, 1.0 million+ community professionals/resource persons! We need to gear up. A silent movement is in the making!

After SKS IPO oversubscription, we are sure that other MFIs will follow suit. The news is Spandana is coming out with an IPO. Others will not be far behind!

Thus, we have the two ideas - SHGs around thrift and credit and Micro-finance institutions providing credit to people – are going to co-exist. Now, can we think about – how can we reduce the interest rates of MFIs? How can we move the MFIs from pure MF to MF+ and MF++ to Livelihoods Financing? How can we think

about MFIs making money in the value-chain that services the non-poor rather than the poor? How can we increase the own funds of the poor in the SHG institutional networks? How can we encourage the collectives of the poor around their livelihoods? How can we encourage the institutions of the poor to meet their various needs? How can we increase the proportion of consumer rupee to the poor producer? How can we source their needs/raw materials/services they need at lower prices? How can we encourage them to really own their demand and own their supplies? How can they access their rights and entitlements? How can we ask both people's institutions and MFIs to include more services without adding margins? How can we see that the poor become employees in them in large numbers? How can enhance their social responsibility? How can we ensure that they serve interests of the poor but not the private gains? In essence, can we have a way where micro-finance benefits the poor without hurting them, as Vikram Akula cautioned in his doctoral thesis, 6-7 years ago.

Further, banks are now coming forward to have banking/business correspondents to reach out and SHGs and their federations can also think of taking up this agency.

Meanwhile, we cannot ignore the unregistered chit funds, reckoned at an astonishing Rs 30 lakh crore, apart from the registered chit funds (only Rs.30,000 Crore). In fact, it may be difficult to draw the distinction between a

Perspectives

G. Muralidhar



registered chit fund and a MFI which lends to an individual. In fact, Banks, SHGs, MFIs and Chit Funds compete at one level and complement at another. Added to this, informal chits are part of a way of life in the communities.

Two ideas have come to surface during the month. One is related to alumni of premier public institutions. There are more than 2000 state-run/supported residential schools in the country taking the students based on a rigorous talent test and each school sends out 60-120 alumni every year. 250-1000 students per year have received prestigious scholarships like national talent search, national merit etc. And about 100-150 premier institutes are publicly funded and produce high quality professionals. Even if we take only the last 25 years into account, the total number, deducting for duplications, may be in the order of 7-8 million, not a small number by any reckoning. Most of these have transcended poverty and are in the upper strata of the society, may be in the first 10% of the society. We need to bring them together for solidarity (a formidable force, by any standard), for payback (one for ten! Adopting students, schools, villages, families!), for retaining and improving the standards in their almamaters, and for building responsible civil society and citizenship.

The second idea is to do with collectivizing trainees in the employment-skill training centers, collectivizing the community resource persons and community professionals, collectivizing the grassroots development workers, collectivizing the development professionals-at-large, collectivizing the development volunteers and collectivizing the civil society. Examples of all of these exist but none of them reached the kind of scale one is looking for. We see this kind of solidarity in teachers, journalists, government servants etc. Can we think of similar scale in development domain? Can we see collectives of 100,000+ for solidarity, learning and contributing? With e-advances, virtual networks, platforms, and forums, this is easy and cost-effective.

This month reinforced the need for people with basic 3R (reading, writing and arithmetic) skills. It is not their education qualification but the 3R abilities that matter. Most of the students we have interacted, even after their graduation, seem to lack in 3R Skills - Language Skills and Analytical Skills. The other skills that are missing included self-awareness, inter-personal awareness and communication skills, learning skills and leadership skills. Major casualties are the common sense and uncommon sense. All these, typically classified as soft skills, are missing. When we have single digit proportion of students with employable skills, these become all the more important.

As I write, law makers are trying to fix the remunerations for

themselves. Hope we will have a situation where the lowest paid remuneration in our country and the highest paid will not be more than 1:10 or should this be 1:100? Currently, we have more than 1:10000. Can we correct this anomaly as soon as possible?

There is a recent indicative study that tells us that teachers make the huge difference in how we end up doing in our lives. We may not know when the teacher was influencing you but it shows of after some time, after a decent time lapse, say after 5 years, a decade or more. If we want to influence, if that is the business we are in, the place to intervene is in teaching in general, and teaching in schools and colleges and outside in particular, during that formative age (3-30 years)!

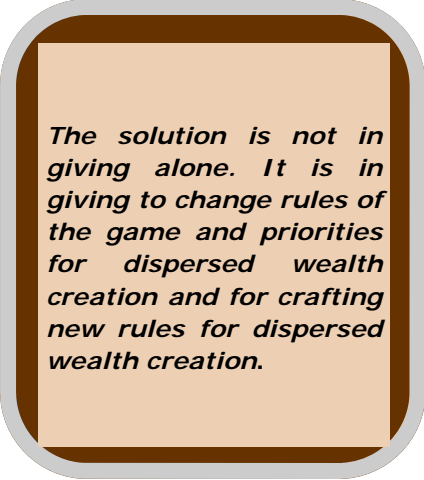
Since there is an appeal for large-scale giving (philanthropy) by the haves, lots are obliging Warren Buffet and Bill Gates and committing to give. The solution is not in giving alone. It is in giving to change rules of the game and priorities for dispersed wealth creation and for crafting new rules for dispersed wealth creation. Poverty may end with economic freedom and ability to

exercise that freedom. Giving we need is that giving that wields this power of influence for this end.

Givers are not enough. We need caring givers. We need loving givers. We need knowledge workers who give the needed knowledge that is authentic and relevant with care and love. We need skilled practitioners to train us with care and love. We need resourceful to give resources with care and love. They need to teach us how to use the resources. They need to help us change our contexts and the rules that govern us our contexts. We need service providers to offer services with care and attention. We need happy people to share happiness joyously and willingly. We need teachers, mentors, leaders, guides and friends, who learn, earn and give with care and love, lead us in giving with care and love. We need loving givers leading the givers. We need institutions – family, school, village, society, and other institutions - that tend leaders who care to give time, energy and ability with care. We need caring meta-leaders who build caring givers.

We need to love to give ourselves and live to love, to build caring givers and caring leaders of givers. NOW!. Let us love. Let us care. More and more best minds surely know how to love, care and give more and more. As President of India said – 'every effort, big or small, does make a difference'.

Let us build the loving caring giving collective leadership that gives all that is required with care and love. Let us live to love and care. ■



The solution is not in giving alone. It is in giving to change rules of the game and priorities for dispersed wealth creation and for crafting new rules for dispersed wealth creation.

In the lighter vein – Project Manager is a Person who thinks nine women can deliver a baby in one month.

Employment

Meaningful employment is something that every individual, both educated or uneducated, desire. Providing employment to its large number of unemployed educated or uneducated youth along with those who are moving out of their existing traditional livelihoods is a huge challenge that India is now facing. More than a crore of individuals without jobs get added to the natural supply of unemployed annually. Then the moot question is – do we know the domains, activities, skills etc., into which they can be absorbed into so that they have a gainful employment? 'livelihoods' looks into the issue of 'Employment' which is the basic human necessity that needs to be taken care of, for the people to meet most of their needs.



Increasing the income (↑), decreasing the expenditure (↓), increasing the employment (↑), and decreasing the risk (↓) are the four desirable outcomes of any livelihoods intervention which are generally called four arrows. Of these four arrows employment is critical through which people's incomes and quality of lives can be improved. Employed population in India is of three types: Self-employed, Regular wage/ salaried and Casual Labour. This variety is prevalent both in the organized and unorganized sectors.

According to the National Commission for Enterprises in the Unorganized Sector (NCEUS), out of the total workforce of 458 million, 395 million are in the informal sector. The remaining workforce is in the organized sector like public sector establishments and non agricultural establishments in the private sector with 10 workers or more. In the rural areas a small percentage of workforce are engaged in the organized non-farm livelihoods like teachers in government schools, health workers in government health centres, police personnel, regular employees in factories etc. The remaining are in the unorganized sector as self-employed or casual labour with minimal to nil job security and/or social security.

Self employment is widely prevalent in Indian agriculture sector, followed by trade. Together these activities constitute nearly three fourth of the total self-employed. Self-employed in the sphere of rural non-farm activities can be broadly understood as self employed without employees, high income self employed and low income self employed. Self employed without employees (own account workers) are weavers, street vendors, beedi rollers, rickshaw pullers etc. constitute the largest segment of all the categories of self-employed. High income self-employed individuals are independent professionals (such as doctors, lawyers, artists and accountants), rice mill owners, workshop owners, commission agents, brokers of real estate, housing etc, and owners of small hotels and restaurants. Low income self-employed individuals are handloom weavers, street vendors, food processors, rickshaw pullers, auto drivers, rag pickers, beedi rollers, agarbatti makers, potters, bamboo product



makers etc. The nature of low-income self-employed in India is more of a survival strategy than that of a sustainable business activity. Majority of the self-employed have low levels of education and poor access to capital.

Casual wage earners are normally engaged on a day to day basis and in some cases for a select period of time and are paid either daily or weekly or monthly or for the duration of the agreed work. These workers are either in formal or informal sector or in private households and do not enjoy any job security or social security. For instance the unskilled construction labour seeking work, domestic helpers etc are casual wage earners. Around 31 % of employment is in the casual labour market and female participation in the casual labour market is more as compared to male. Majority of the casual labour force, is either illiterate, or just have primary level of education. Agriculture continues to be the main sector, where almost 70 % of the casual labour is absorbed, followed by the industry and service sector respectively. Within the industry, manufacturing is the main occupation for casual labour in many less developed states followed by construction.

Employment through migration is emerging as a significant





unemployment and underemployment. The fact that a high rate of economic growth has not been able to generate high employment growth in the country, and it has, in fact, been accompanied by a slowdown in employment growth in recent years, has led many economists and others concerned to portray the recent experience as one of "jobless growth". An interesting paradox of this country is that there are jobs that are not finding suitable candidates and there are candidates without jobs.

Previously the village in India lived like one big family. Different people followed different occupations complementing each other's skills and lived in economic harmony. Some pursued agriculture, some pursued trade and several were engaged in providing services to the village in general and agriculture in particular. For example the livelihood of the blacksmith thrived, for his tools are needed for agriculture and so did carpenter. The

trader could provide needed inputs to the agriculturist and the later provided food for all. Services of barber, potter, cobbler, priest, washer man, watchman for the harvest and entertainers in village fairs etc were rendered for the entire village. With the downfall of agriculture all is changing now. Since much of the economy in villages thrives around agriculture the slowdown in this sector brought every other livelihood to snail's pace or complete halt. The service sector like the washer man, blacksmith, carpenters, potters were getting agriculture produce as a payment for their services. With the sorry state of agriculture the payment for the service providers shifted from grain to cash. With increase in the price of food grains this shift from grain payment to cash payment proved disastrous for the service providers. Further the number of people seeking their services has come down. Either the service seekers have migrated out of the villages or they are employing other means to get the job done or they are facing competition for large and integrated business houses. With food security lost the service providers are moving out as well. They are losing social capital by moving out and they have to rework their social capital in the new place. There is a huge need to reemploy all these people who are shifting out of their traditional livelihoods.

Apart from this, we have children not going to school; we have children dropping out of schools; we have youth stuck at school education level; and we have youth not willing to join/continue traditional livelihoods like agriculture, handlooms, etc. Of course, even if they want, these livelihoods are not able to offer decent earnings to them. There are not enough vocations in which training is offered. India is offering trainings only in few hundreds of vocations whereas in the western countries, in spite of their relatively less diversified livelihoods scenario, the vocational trainings they offer run into thousands. Further, the quality of education offered in India is quite disappointing and is producing mediocre human resource leaving many graduates unemployed or underemployed. On the other hand there are jobs in the market waiting to be taken up by the right human resource. This gap needs to be bridged.

part of the livelihood portfolio for the poor. Income from migration has become more significant for the poorest areas of the country and sometimes exceeds income generated locally. Regional imbalances in development contribute to the push and pull factors of migration. About 30 million + are engaged in temporary/seasonal migration. Migrant labour constitutes important building blocks of urban growth centers but their contribution largely goes unrecognized. While some households migrate on a permanent basis, temporary or circular migration is emerging as a dominant pattern among the poor in India. Permanent migration rates are higher among the more educated but people with lower literacy and lower marketable skills constitute majority in temporary migration. Temporary migration ranges from trips that last for several months to daily commute to work depending on the distance from the economic centers and also the demand for particular type of skills/works in those centers.

As a country with huge population, India is always facing the problem of unemployment and underemployment particularly after the reforms that led to globalization, liberalization and privatization. The Fifth Five Year Plan (1974-79) sought to address the employment issue by reorienting the pattern of growth in favour of employment intensive sectors. At the same time, a strong opinion was emerging to suggest that growth alone cannot solve the problems of poverty and unemployment, and therefore, a number of special employment and poverty alleviation programmes such as SGSRY, JRY, DWCRA, Food for Work etc. were launched. They were mostly of two kinds: providing financial and other assistance for productive self employment, and offering supplementary wage employment to the underemployed. Over the years, these programmes have been continued in one form or the other, have been modified or integrated, new ones have been started while some old ones have been discontinued. The latest in the series is the National Rural Employment Guarantee Programme which aims at legally guaranteeing employment of up to 100 days annually to every rural household, under an Act of Parliament.

However, India is still suffering with these problems of

We get repeated endorsements that many of our educated youth lack employable skills. The quality is mediocre and not appropriate. 3R Skills - Reading, Writing and Arithmetic – are weak for considerable proportion of them. They are not interested to get into traditional livelihoods and they don't seem to have the aptitude and competencies for the upcoming livelihoods. Recently a study by PurpleLeap, talent management institute, confirms this. Interestingly it finds more than 50% of them in the category of 'hard-to-train' in three employability skills – communication, problem solving and technical skills. 80% do not meet the qualifying criteria in communications. Among the remaining 20%, most of them



lack problem solving and/or technical skills. Thus, only a fraction – less than 10% are employable! Further, some 20 million youth are joining this flow at the left end of the education value-chain. At the right-end, the elders are taking more time to leave the chain. And as discussed above, at least half the people living on farming, artisanal livelihoods and related labor need to be 'rehabilitated' in off-farm services and nonfarm services as these livelihoods are not able to pay remunerative wages to most of them.

It is clear that we need to provide employment opportunities for two kinds of people. One is the youth who are skilled, low-skilled and un-skilled etc and the other is the people who are coming out of their previous non-remunerative livelihoods. The other group that requires employment support is the vulnerable people such as disabled, elders who still have the capacities to work etc. Not all of them require jobs. Some may want to be entrepreneurs, some others may require wage employment, some may want to be service providers etc. Then the questions are-Do we have the tools/systems to identify these various needs, to equip them with required skills and knowledge and to provide them

appropriate employment? Do we know the domains/ sectors in which these people can be employed? Where is the potential? What is the method to deskill/reskill the people who are coming out of their traditional livelihoods to suit the new emerging opportunities? What are the skills that have potential for employment? An assessment in a district indicated some 8 skill areas - automobile mechanic, electrical motor repair and electrical work, hospitality, construction - masonry, nursing, cell phone repair, IT enabled services, trade, etc. Will they suffice to meet the numbers in the reckoning? Do we know the opportunities that suit the disabled and elders? Can we create a favorable environment for them to tap those opportunities? There are many questions for which we need to find solutions.

We hear that the richest of the world are from India. Their tribe is increasing. We also hear that Indian middle class is growing. They need services. They can afford services. So there is an opportunity here. From this perspective, we need to have standard education till certain age, say 16-18 years that prepares people for better lives. The education thereafter can focus on offering education for livelihoods including wage employment, self-employment, entrepreneurship, and providing services. The school going children need competency assessment, counselling and exposure to various options available, including options to continue in existing traditional livelihoods and avenues for skills. With increasing globalization, liberalization and privatization together with increasing pace of life, the education cannot ignore offering metaskills early on. We have to move in this direction.

There is absence of continuing education opportunities which link literacy and education to self development and skill training. Over 90 per cent of the labour force in India is working in informal sector and for majority of them secondary education and vocational education and training will be last stage of



their formal schooling. Improving quality of secondary and vocational education will help improve their livelihoods prospects. Service sector in India is providing for more than 50 per cent of employment and is demanding soft skills. This sector is growing and thus providing soft skills as part of education can help many youth to take up service related jobs or self employment.

Considering the diversity of occupations that thrive in India, there is an imminent need to increase the number of skill-based trainings in India. Currently we have only about 150 or so and this is far less and inadequate compared to the West which is more homogenous in terms of occupation and still provides scope for 3000 + skill-based trainings. The GOI has launched National Skill Development Mission which is expected to look at 20 areas of growth for skill development in manufacturing and services. About 70 million jobs are expected to be created during the 11th Plan and the hope is that the Mission will train people to make the best of these opportunities.

The livelihoods of the people are changing at a pace never expected before. Those people who are not able to cope up with these changes are losing out and are joining the bandwagon of unemployed population. Hence there should be opportunities for those who are already in certain livelihoods to upgrade their existing skills, learn new skills so that they will not lose out in the process of globalization.

There are many people who want to be self-employed. Identifying these people and helping them in establishing their own enterprises by providing them appropriate skills,



raw material and credit support etc. can help them in a big way. Further, these people can generate more employment opportunities.

Many of our poor are small producers. They produce agricultural products, clothes and many raw materials required to industries. Most of these produce are sold in raw form though it is not so remunerative for reasons like poor holding capacity, need for cash and lack of required infrastructure or credit support to do value addition or store etc. Creating facilities for value addition to rural produce can not only help the poor producer but can also generate employment to many other people in those areas.

Employment for migrants is also an area that needs to be focused. Many rural people are migrating to urban centers in search of better

employment opportunities, which in turn is adding to the pressure for employment in these centers. With increased pressure for employment, people are increasingly willing to work at cheaper wages which is deteriorating their quality of life. Many of the urban interventions are focusing on creating more employment opportunities for those who are coming to these centers which may not be a permanent solution to the problem. Instead focus should be on providing urban amenities at rural centers (PURA) so that there will be less pressure on both urban and rural areas.

Though we are witnessing rapid urbanization, India is still rural. Though ageing population increases, it is still young. Though the elite rich tribe is increasing, majority of us are still poor with limited resources and skills. Thus, creating employment opportunities for these majority people

becomes very critical to meet the development goals. The poor should be viewed as a potential workforce who can contribute to the development of the country. Quality of life should not be compromised in any case. Not creating or not providing for adequate opportunities to take up decent employment is one form of violation of human rights! We as a nation need to step up and fight this violation through long-term comprehensive measures, lest we may plunge deeper into jobless growth and face the music of its fallouts. ■



I Became More Confident Now

Joining in an SHG as a member has changed her life says Mangasri. Mangasri, once a reserved and shy housewife, is now going out of house to work as a book keeper for SHGs and has moulded herself into a confident individual. Apart from benefiting herself, she is also helping other SHG women by giving them trainings on the management of SHGs.

Q: What is your name?

A: My name is Mangasri.

Q: How old are you?

A: I am 36 years old.

Q: Where do you reside?

A: I am a resident of Srinivasa Colony in Saroor Nagar, Hyderabad.

Q: What is your qualification?

A: I studied up to degree.

Q: Tell me something about your family?

A: My family includes my husband and my two daughters.

Q: What are you doing at present?

A: I work as a book keeper for an SHG federation.

Q: What does your husband do?

A: My husband works in fruit market.

Q: How do you know writing books for federation?

A: I have been in thrift society for 10 years. In those days no women in my society was educated except me. With the encouragement of my husband and friends I became a book keeper in the society.

Q: Where did you get training for book keeping?

A: I got training on book keeping in the nearby municipal office given by APMAS.

Q: What other things you do for a living?

A: Apart from book keeping, I was conducting tuition classes to children which fetched me Rs. 3000 per month.

Q: Do you still continue with the tuition classes?

A: No I stopped it now.

Q: Why did you stop it now?

A: As I am going to computer classes, I do not have enough time to undertake tuition classes.

Q: The house where you are staying, is that your own house?

A: We are living in a rented house.

Q: Do you own a house?

A: Yes, we own a house but as there is no availability of school in the vicinity we have shifted our house to a rented one.

Q: What are your children studying?



A: My elder daughter is studying 8th class and the younger daughter is in 3rd standard and my son is in 6th class.

Q: Who pays your monthly salary?

A: APMAS pays my salary. I get Rs. 3600/- per year. APMAS sends Rs. 300/- cheque every month on my name to SHG federation.

Q: Did you do any work related to SHGs before taking up book keeping?

A: Previously I worked as a treasurer in town federation. At the same time I even did social service.

Q: For how many years you have been in SHG?

A: Since ten years.

Q: How many days do you give for SHG federation?

A: I work for three days in a month for SHG federation. The remaining time I give for my household work and to attend computer classes.

Q: What is your personal gain by being in a SHG federation?

A: As a Book Keeper in SHG federation I get respect and identity in the society. Further, I became more confident than before.

Q: How many groups are there in the federation?

A: There are 12 SHG groups in our federation.

Q: Do you want to continue in this profession?

A: I am learning computer course to get a better job. If I get any good opportunity, I will definitely go for it. However, I will allocate three days for writing books in federation.

Q: Are you seeking any other source of livelihood?

A: I want to seek admission in tailoring course. Then I can utilise my free time in stitching and earn some money.

Q: Do you expect any help from the Government?

A: Particularly the book keepers of the federation get very less salaries. A rise in the pay structure would definitely benefit book keepers like me.

Q: What other benefits do you get as a book keeper?

A: By being a member as well as book keeper for SHG federation for the last 10 years, I learnt a lot about thrift and credit. I personally keep some money as savings.

Q: How is your family's financial position now?

A: Having different sources of livelihood between me and my husband has put us in a comfortable position. ■

Curry point

Urbanization is happening in the country at a pace never known before. Migration into cities - whether temporary or permanent is a common phenomenon. People are moving into the cities and towns for variety of reasons - some unable / not willing to continue in the traditional livelihoods many of which have / are becoming unviable are moving to the cities in search of better livelihood options; many rural educated youth are coming to the cities and towns in search of jobs; students wanting to pursue higher education are joining colleges in the urban areas; Though most of the migrants from rural areas to urban areas come for either employment or education, there are people who also come and settle in cities with a passion for urban life style.

However, living in a urban setup, as all the residents of urban areas know, is not a cake walk. Urban life style means going long distances to reach work place, traffic jams, working for longer hours to earn extra money to meet the needs of family etc. With the increasing prices and standard of living, it has become inevitable for both husband and wife to work and earn money in majority of the families. When both husband and wife are working, they hardly find any time to cook and eat. They have to rush to work in the wee morning hours and after finishing work at office and fighting the traffic they are exhausted by the time they reach home. So majority people prefer to buy some curries outside to eat for lunch and/or dinner. Also many students staying in bachelors rooms prefer to buy curries outside to save time. Moreover, eating everyday in a regular hotel is costly for them and hence buying only curries outside can save their money.

To capitalize on this need, initially hotels started selling curries separately. Realizing the huge demand for such readily available curries many people have started separate curry points in recent years where many varieties of curries are made available to the people. During the last few years,

the cities of India have witnessed proliferation of curry points at almost every street corner. The curries available in these points range from vegetarian to non-vegetarian, spicy to less spicy, Indian, oriental, continental etc to meet the diverse needs of the customers. The prices of the curries are also affordable to people coming from different economic strata.



Starting a curry point has become a viable livelihood option for many people who have the skill to cook well. Thus, many varieties of such points are being started by many people.

The curry points are of different types. There are some points that are run in a separate room or a shop. Some operate from home. Some others sell curries at a separate counter in some other enterprise. There are also some mobile curry points that are recently coming up to meet the needs of people who do not even have time to go to a shop and buy some curries. They go from street to street and people who are passing by can stop and buy curries of their choice from these mobile points. Some other curry points are also offering

Inputs	Pre-production	Production	Post-production	Marketing
<ul style="list-style-type: none"> * Tur dal, Vegetables, Milk etc. * Chicken, Mutton, Fish and Eggs * Spices and other groceries * Vessels, Stove * Refrigerators * Grinder * Bamboo baskets, Cookers 	<ul style="list-style-type: none"> * Purchasing necessary groceries and vegetables * Cleaning vessels * Cleaning and cutting vegetables and grinding spices 	<ul style="list-style-type: none"> * Preparing curries based on customers' preferences * Preparing rotis and other items such as sweets, curd etc. 	<ul style="list-style-type: none"> * Dal, Curries, Fry, Curd, Pickles, Powders * Cleaning the vessels and the premises 	<ul style="list-style-type: none"> * Bring the items in an auto from the place of cooking to the place of sale.



home delivery facility for an extra cost. This makes it very convenient for people who do not have a curry point near their home.

While some curry points sell only vegetarian curries along with their regular sweets and savouries, others sell both vegetarian and non-vegetarian, along with sambar, rasam and Dal. Capitalizing on demand, a number of meals messes have also opened separate curry points within their premises. While a 200-gram curry packet, sufficient for two persons costs Rs. 10-12, a 250 ml packet of sambar, rasam or dal cost about Rs. 5-6. Apart from the curries, some of these points also offer other

Problems:

- * Increasing prices of food and other items
- * Failure in prediction of demand resulting into waste of food items
- * Maintaining uniform quality is difficult
- * Credit is not available at cheaper interest rates

Solutions:

- * Keeping the premises and vessels clean and hygienic
- * Providing credit at cheaper interest rates
- * Purchasing the required inputs in bulk collectively

Income and Expenditure of a Curry Point:

Minimum Capital Required to Start Curry Point:

Gas stove	=	Rs 4,500
Vessels	=	Rs 3,000
Cutlery	=	Rs 2,300
Table	=	Rs 900
Refrigerator	=	Rs 10,000
Grinder	=	Rs 8,000
Packing Machine	=	Rs 500
Total Amount	=	Rs 29,200

Monthly Recurring Expenditure:

Room rent	=	Rs 1,200
Electricity bill	=	Rs 130
Plastic covers	=	Rs 400
Cylinder	=	Rs 150
Labour charges	=	Rs 6,000
Vegetables, chicken, mutton, fish, Spices and groceries	=	Rs 48,000

Total Expenditure : Rs 57,280

Income:

Net income per month : **Rs 66,000**

Profit = Rs 66,000 - 57,280 = Rs 8,720

varieties of food items such as coloured rice, rotis, sweets, pickles and powders etc.

Curry points are now increasing and are providing livelihood to many people. Many of these points are family enterprises where only members of one single family work and run the enterprises. However, there are also some points started by one entrepreneur and many others are employed as cooks, helpers, sales persons etc. The success of this enterprise depends on the area in which it is located, the quality of the items and also on other maintenance related issues such as cleanliness, hygiene etc. Majority of the curry points in the cities are operating without any licenses and hence some people hesitate to buy food items in these points.

Curry points have potential to create employment opportunities to more number of people in the coming years with effects of urbanization and globalization. Support mechanisms should be kept in place for the entrepreneurs to make use of this potential. Further, proper mechanisms to control the quality of food items should also be kept in place so that the health of the people is protected. ■

National Council of Rural Institutes (NCRI)

Thus spake Mahatma Gandhi long ago - "Education for life, education through life and education throughout life". In a developing country like India, education becomes a key agent of socio-economic reform. Realizing the role and importance of rural institutes in imparting basic education and training to rural youth, National Council of Rural Institutes is working as a catalyst in promoting rural higher education on Gandhian lines, with rural institutes as partners.

National Council of Rural Institutes was established as an autonomous organization under the Ministry of HRD, Government of India in 1995. The organization was established with the purpose of helping the rural institutes, Gandhian organizations, NGOs, universities and state government agencies in various projects connected with the promotion of rural higher education. Its participation in rural higher education had the larger objective of enhancing support mechanisms for rural development.

The prime objective of NCRI is to strengthen rural India in a holistic manner, using education as an instrument of social advancement. Five thrust areas identified through appropriate modules of education are health, water supply, energy, communication and harvesting technologies for holistic development of villages. NCRI has formulated its objectives around four broad areas as follows.

Teaching: Promote rural higher education on the lines of Mahatma Gandhi's revolutionary ideas on education, so as to take up challenges of micro planning for transformation of rural areas as envisaged in NPE 1986 (as modified in 1992); Design a variety of courses at tertiary level around emerging rural occupations; Consolidate network and develop institutions engaged in programs of Gandhian Basic Education and Nai Talim; Encourage other educational institutions and voluntary agencies to develop in accordance with Gandhian philosophy of education.

Training: Strengthen teacher-training facilities for Gandhian basic education; strengthen the content of all these institutions with emphasis on science and technology.

Research: Promote research as a tool for social and rural development.

Extension: Encourage field-oriented courses of rural institutes; Promote extension services to the community through micro-level planning; Advise Government of India on all such matters pertaining to rural institutes as may be referred to it from time to time.

In accordance with its objectives, NCRI organizes several meetings, workshops, seminars and events on various themes related to rural development. With a focus on production of quality programmes of education and applications based on Gandhian Philosophy, especially Nai Talim, Peace and Conflict Management, NCRI conducts several courses in collaboration with many National institutes such as IGNOU.



Giving support services to the rural institutions across the country is the main activity of NCRI. Rural Institutes Forum (R.I.F.) is a platform built by NCRI to develop support mechanisms for Rural Institutes and to coordinate and facilitate their growth and development. It is primarily responsible for establishing formal relationships with different Rural Institutes. It plays a

pivotal role in identifying, assessing, coordinating and networking with the potential Rural Institutes and developing the content of all these institutions and designing the support mechanisms. The focus of the learning centre of NCRI is on documentation, research, and to engage in an active exchange of ideas, with an accent on common concerns, and finding creative solutions from the perspective of rural higher education. Creating a compelling discussion channel in addressing the challenges and identifying opportunities associated with managing Nai Talim teaching, learning, and promotion of rural technologies in the rural community.

NCRI has distributed its varied responsibilities and activities among its various units and sub-units such as The Wheel (Center for Gandhian Thought and Action), Micro Planning Unit, Rural Resource Informatics Center, Nai Talim Cell, Gram Seva Mandir etc. for its effective functioning.

NCRI prioritizes the projects related to women, disadvantaged groups and youth. It has streamlined procedures to bring best practices in project appraisal and evaluation and develop bench marks for choosing the project. The most ambitious project taken up by NCRI is "youth sensitization program" through which many students from various universities across the country became aware of the issues of the rural poor and are motivated work for the cause of rural development.

NCRI has provided financial assistance to number of universities and institutions of repute like Gujarath Vidyapeeth, Ahmedabad, Mahatma Gandhi Kasha Vidyapeeth, Varanasi, Tripura University, Tripura, National Institute of Tourism and Hospitality Management, Hyderabad for the establishment and promotion of new and innovative courses on Nai Talim, peace and harmony, rural studies, trade transport and communication and rural tourism respectively. It also provides skill trainings in traditional crafts for dalits and backward families.

NCRI believes that 'The day is not far; when we can see Gandhiji's vision takes firm roots and a smile appear on the rugged face of rural India'. With this belief NCRI is moving ahead and is contributing it's bit to this cause. ■

Projects and Indigenous People

In developing countries like India, infrastructure development had taken the forefront in order to meet the various needs of the people. This development had been at cost of many project-affected persons.

Irrigation projects, highways, mining, natural sanctuaries and many other projects lead to the “inevitable” displacement of a large number of people from their homes and livelihoods. It is important to note that most of the projects are located in the most back ward Scheduled Areas of various tribal communities, as their traditional habitats are endowed with rich minerals, resources, and abandoned flora and fauna. Most of the resources, which are available in the tribal areas, are being perceived, by the policy makers, as the property of the nation, but not of the people who live in that region. At this juncture, it is extraordinarily significant to make an appraisal on the Indian tribal situation.

Indian subcontinent has the second largest concentration of tribal population, after that of Africa. Tribals are generally called as the “adivasis” implying indigenous inhabitants of the land. The scheduled tribe’s population of the country according to 2001 census was 8, 43, 26, 000 and constitutes 8.20% to the total Indian population. As most of India’s indigenous peoples have been forest dwellers for centuries, traditionally, forests met most of their fodder, food, medicinal and other needs. A long process of turning forest areas into

a source of revenue and timber, and exploitation of the mineral resources, has led to deforestation, loss of livelihood and displacement of indigenous peoples. According to the World Bank estimates 40% of the total displaced persons are tribal communities.

Development projects that displace tribal people generally give rise to severe social, economic, ecological and environmental problems. Family as a system crumbles down and its bond by long established heritage and ancestry are scattered.

Further, community structure and social networks are weakened, Kin groups are dispersed; cultural identity, traditional authority and the potential for mutual help are diminished. People’s values, belief systems, attitude, custom and tradition receive serve setback. Family as a system of production ceases to exist and the nature of religious worship also gets affected. The sense of belonging to their birthplace is threatened and the securities of symbolic creations such as places of worship, graveyards of the ancestors, sacred grooves are destroyed. It generally associates with psychological stress and results in sickness, grief and death. The roots of cultural identity are uprooted. People are bound to live in a new environment with new attitude and values, which change their entire socio-cultural life cycle of the Project Affected Persons (PAPs). The most



visible offshoot of resettlement is in the form of broken families, deserted parents, and quarrel for money and increased use of liquor, gambling, stealing, and jealousy and so on.

Economically, the forest dwellers ousters pay a great price for development: people are relocated to a new place and environment where their productive skills may be less applicable and the competition for the use of scarce resources greater, as such their production systems get dismantled, productive assets and income sources are lost. Adjustment problems and feeling of alienation also takes its toll. In some cases, tribal people could not get adjusted to new circumstances and migrate to other places in search of lost livelihood.

Forest is the symbol for security, especially food security and asset is lost during the course of displacement. The compensatory amount could never match their loss, as the amount is meagre. Loss of compensation in the form of money leads to social evils like alcoholism and gambling. Thus, displacement leads to impoverishment which leads the PAPs to the stage of 'hand to mouth'. The feelings like jealousy, imitation, humiliation, inferiority and frustration could be remotely seen in a tribal society, but these feeling begin to surface in the aftermath of

A conservative estimate of persons displaced by various categories of projects

Sl. No.	Type of Project	Number Displaced	Number Rehabilitated
1	Coal and other mines	17,00,000	4,50,000
2	Dam and canals	1,10,00,000	27,50,000
3	Industries	10,00,000	3,00,000
4	Sanctuaries and parks	6,00,000	1,50,000
5	Others	12,00,000	3,00,000
	TOTAL	1,65,00,000	39,50,000

(Source: Ministry of Rural Development, 1996)



displacement. The PAP's find themselves thrown into a state of misery and find it difficult to adapt to the environment which result in humiliation and frustration, while some try to adapt tending to imitate the reference group which consists of the people of the new environment and hence, tend to imitation, jealousy, inferiority and in the process of imitation, the possibility of falling into the vicious circle of debt and illegal means to acquire money cannot be denied.

Displacement has a direct consequence on the health of the re-settlers. It can result in the spread of infectious diseases and nutritional stress, and thereby increased morbidity and mortality. In traditional societies illness and sickness is defined in cultural terms. The treatment prescribed is often a combination of spiritual rituals and medicinal potions prepared indigenously. Displacement uproots them from their natural habitat and thereby lessening dependence on medicinal plant and place of ritual worship. This precipitates apprehensions about increased illness coupled with lack of appropriate healing system.

Lack of clear objectives, consistent procedures and adequate resources for addressing resettlement resulted in serious adverse effects on the people displaced and on the host population at relocation sites, on the environment and most importantly on the construction project itself. The causes include weak institutional capacity, failure to use participatory approaches and the absence of mechanisms to monitor progress in implementation.

Therefore, an approach based on recognition of rights and assessment of risks should be developed as a tool for future planning and decision making. Secondly, in order to overcome the inadequacies of the present resettlement and rehabilitation policies, development should be linked with displacement policy, which assumes greater importance in view of the intensity of the problems faced by the tribal communities. Above all displacement should happen only as a last resort after exhausting all other options. ■

Vulnerable and Employment

According to projections by India's Planning Commission, nationwide unemployment has increased from 9.21% in 2002 to 10% within five years, despite the fact that the Indian economy is growing at a tremendous pace. Unemployment among youth in both rural and urban areas is higher than for the rest of the population as a whole. With job shortages on one hand and an insufficiently qualified workforce on the other, coupled with the population explosion of the last 25 years, India's problems have only grown more complicated. Indian human resource managers frequently lament the lack of qualified applicants, while millions are either out of work or underemployed in daily or short term unskilled labour. Many young people also aspire for government jobs, rather than accepting well paying jobs in the service sector, which is perceived to be less prestigious. Many young people do not know how to go about seeking jobs, and believe that the system is biased towards those with connections. Young people often do not have the basic skills needed to qualify for the jobs available. Office and service related jobs require both hard and soft skills such as English language ability, teamwork, initiative, and problem solving. Some manufacturing and construction industry employers are also beginning to look for soft skills as well as specific technical skills in their particular area. Out-dated teaching methods and curricula in the formal school system as well as many of the vocational technical institutes coupled with high drop-out rates in many areas mean that many young people are not equipped for the job markets of today.

It is not only the problem with the youth who are facing the problem of employment. There are many vulnerable groups which face the problem of employment are women, old aged people and disabled persons. Certain categories of people have certain limitations for livelihoods. Some specific sectors are pre decided for women and they are prepared mentally and physically to adapt to those stereotypes. Disabled people are totally neglected by the society. So from the childhood they lose confidence in all aspects. Government is helping them by providing reservation but still its a long way to go. After retirement, mostly after 60 years, many people are healthy, capable of doing work. But they are the least considered for reemployment.

Most of the disabled in the country are from the poor and vulnerable communities. Moreover, the provision for the disabled in the elementary education is poorly designed, unable to comprehend the special needs of the physically challenged. Further, certain special schools for the disabled run by the government or by the private institutes are very few and those who are accessing them are even fewer because of the lack of proper information and know-how and even due to some financial constraints. There is also a disparity between rural and urban areas in terms of the number of disabled and also in terms of their education opportunities. According to National Sample Survey (NSS) 2004 estimates, disability in rural areas stands higher at 1.85% compared to urban areas at 1.5%. Further, 55% of the disabled are illiterate. Only about 9% have completed higher



secondary education. Between the ages of 5 and 18 only 11% disabled in urban areas have availed special schools and this figure is very dismal in rural areas at less than 1%.

Further, the availability of vocational schools exclusively for the disabled are very few and even those schools offers outdated vocations which might not meet the requirements of the market. There is also very less focus on the skills that are suitable to the disabled. Even if certain physically challenged undergo formal education, their employment opportunities depend on the mercy of the provisions made towards disabled. Today several disabled in the country are struggling to find a decent livelihood. This is not because of their disability but constraints like lack of education, skills, training, and employer apathy towards disabled, lack of supporting infrastructure/environment are playing a critical role in hampering their progress. Even the reservation provided by the government towards disabled is inadequate and poorly implemented.

According to CAG observations made in 2004 only 1% of the disabled registered in special employment exchanges have actually got employment. The World Bank states that the employment rate of disabled in India dropped from 42.7% in 1991 to 37.6% by 2002. These facts are not encouraging.

Recently launched Sarva Siksha Abhiyan has made certain provisions for the disabled children such as provision of Rs 1200 per child for integration of disabled children per year, district plan for children with special needs will be formulated within the Rs 122 per child norm etc. We should wait and see whether it can make any difference.

Further, efforts should be made to make infrastructure disabled friendly. Public places and buildings should be such that the disabled can navigate with ease. Adequate lighting, appropriate markers, wide doorways, wheelchair-friendly sidewalks, driveways, entrances etc will help. If these models are incorporated in the designing stage itself there will be no additional expenditure. For already existing structures these changes will only mean a small overhead. These

modifications will also help pregnant women and children.

Lack of information is also one of the critical gaps that need to be filled up. Though many schemes and programs have been formulated for disabled people, the information related to these programs is not reaching many poor disabled people. Programs like SGSY, STEP etc. have special provisions for the disabled which are mostly unutilized. Information related to these programs and schemes should be made available to the disabled people so that they can take informed decisions relating to their livelihood.



Women are another group in the country that is deprived of opportunities since many years. Though the policies and schemes are increasingly giving importance to girls' education, still girl child education is not a priority to many households in the country. The women literacy rate in the country is much lower than the literacy rate of men.

Girls are lagging behind in enrollment rates for all educational types. In 2006, combined gross enrollment in education was 61%, with 57.4% for girls. In 2007, international sources set net enrollment in primary education at 90%: 88% for girls and 91% for boys, but the drop-out rates were quite high. In the same year, gross enrollment in secondary education was 57%: 52% for females and 61% for males. And in tertiary education, 13% of the 17-25 of age were enrolled: 11% of females and 16% of males. These limited education and skill development opportunities coupled with the cultural hindrances of the society are limiting the employment opportunities for women.

Nevertheless, certain broad circumstances in which Indian women live affect the ways they participate in the economy. Indian society is extremely hierarchical with virtually everyone ranked relative to others according to their caste (or caste-like group), class, wealth, gender and power. This ranking even exists in areas where it is not openly acknowledged, such as certain business settings. Though specific customs vary from region to region within the country, there are different standards of behavior for men and women that carry over into the work environment. Women are expected to be chaste and especially modest in all actions that may constrain their ability to perform in the workplace on an equal basis with men. Another related aspect of life in India is that women are generally confined to home thus restricting their mobility and face seclusion. The women face constraints beyond those already placed on them by other hierarchical practices. These cultural rules place some Indian women, particularly those of lower caste, in a paradoxical situation: when a family suffers economically, people often think that a woman should go out and work, yet at the same time the woman's participation in employment outside the home is viewed as "slightly inappropriate, subtly wrong, and definitely dangerous to their chastity and womanly virtue". When a family recovers from an economic crisis or attempts to

improve its status, women may be kept at home as a demonstration of the family's morality and as a symbol of its financial security. As in many other countries, working women of all segments of Indian society faces various forms of discrimination including sexual harassment.

Further, the 21st century has seen an unprecedented demographic transition in the form of population ageing. Globally, life expectancy at birth increased from around 47 years in the 1950s to 67 in 2008, an increase of 20 years in the space of half a century. The gain has been impressive among less developed regions, i.e. 24 years compared to 10 in developed regions (UN, 2007). In India, the gain has been 21 years. India has the second largest number of older persons in the world. On average, an older person is expected to live 18-20 years upon reaching 60. When people live longer the question that obviously arises is, what mechanisms are available to them to remain active and productive in employment and other gainful activities?

The 2001 census shows that labour force participation of older persons is 41.3 per cent (60.3 percent for men and 20.9 per cent for women). Labour force participation of older persons in rural areas (45 per cent) is higher than in urban areas (26.2 per cent). Among the states, labour force participation is highest in Nagaland and lowest in Goa, due possibly to the types of jobs available, such as agricultural work. According to NSS data, labour force participation of the elderly increased from 38.5 percent in 1983 to 40.8 per cent in 1993-94, but declined to 36.6 per cent in 1999-2000 and 35.7 in 2004-05. Labour force participation generally rises in accordance with the level of education both for the total population and for older persons.

Employment of the elderly can get interrupted by retrenchment, sickness and disability. While opportunities for gainful employment decline as age advances into the 70s and 80s, many older persons need employment. Even those retiring with a pension tend to search for contract-based re-employment in the formal sector or join the informal sector. However, there is very limited focus on creating employment opportunities for the elderly. Moreover, most of the newly created employment opportunities demand new skills which the elders may not be able to acquire. Hence, to improve the employment opportunities for the elderly one needs to focus on their existing skills and also on creating suitable environment for the elderly to work. Further, the experience gained by the elders also helps the society if they are employed in productive work.

Creating employment opportunities for those who are vulnerable such as disabled, women and elderly is key for improving the quality of life of these sections. The growth that the country is witnessing today should be equitable and inclusive, inclusive of the vulnerable too. Conscious efforts need to be taken in this direction. ■

How to Build an Entrepreneur

The problems of unemployment and underemployment continue to exist in India even after achieving industrial and economic growth. We all know that not all unemployed people require jobs. Some of them may need wage employment and some others may want to be entrepreneurs. Though efforts are on to create wage and job employment, India is still lagging behind in promoting entrepreneurship. In the present context of globalization, urbanization and emerging service sector, there is lot of scope in India to promote entrepreneurship.

Entrepreneurship is not new to India. Indian society is traditionally entrepreneurial. Theoretically, Entrepreneur is one who assumes the responsibility and the risk for a business operation with the expectation of making a profit. The entrepreneur generally decides on the product, acquires the facilities, and brings together the labour force, capital, and production materials. An entrepreneur pursues opportunities relentlessly to organize these factors of production in such a way that a profitable output is realized. The fundamental aspect of entrepreneurs is that they have the autonomy and economic independence for carrying out production. With regards to the returns of entrepreneurs, they do not have access to wage or payroll-based benefits. Entrepreneurs have to depend upon their own profits and are "personally responsible for their own welfare" and their enterprises. Consequently, they do not have access to employer-sponsored benefits and often have limited access to statutory or privatized systems of social protection. However, a fundamental aspect of entrepreneurship is that this economic activity generates employment also for other in the labor force. If the business succeeds, the entrepreneur reaps the reward of profits; if it fails, he or she takes the loss.

If we look at entrepreneurship with this perspective, all our farmers, artisan producers and service providers are entrepreneurs. However, in general the term entrepreneurship is mostly associated with the business entities.

The Indian economy has seen high growth rates of more than 8% since 2003. In 2005 and 2006 GDP grew at a rate of over 9%. This is expected to continue with growth just above 7% by 2015. Despite India's economic development, over 70% of the population still live in rural areas where Agriculture is the key source of livelihood for about 60% of the labour force, down from 70% in the early nineties. Agriculture plays an important, though declining role in the economy. Its share in overall GDP fell from 30% in the early nineties, to below 17.5% in 2006. Over this period the share of industry has stayed relatively constant, reaching nearly 28% in 2006. Meanwhile the services sector has grown rapidly (accounting for about 65% of total GDP growth from 2000-2005), to almost 55% of GDP in 2006. The decline in agriculture in the labour force has not kept pace with its decline in the economy. This has been attributed to low labour mobility and slow growth in productivity in agriculture. In India agricultural value added per worker has grown by only 15% in real terms from 1990 to 2004. Further, the average size of holding in the late nineties was about 1.4 hectares and continues to decline, as farms are usually divided on inheritance. Out of India's 116 million farmers, around 60% have less than 1 hectare and together they farm 17% of the land. The share of

medium to large farms (above 4 hectares) is very small at just over 7% of all holdings, but these farms account for around 40% of the land. The implication is that many of the very small farms are subsistence holdings, with low investment and little productivity growth. As farm sector itself is looming in crisis, many other rural livelihoods that are dependent on agriculture lost their patronage. This has led rural people to search for other means of livelihood.

Therefore, in India there is a large scope of entrepreneur's especially since there is widespread concern that the acceleration in GDP growth in the post reform period has not been accompanied by a commensurate expansion in employment. According to the 57th round of NSSO, the unemployment figures in 2003-04 were as high as 8.9 million. Incidentally, one million or more Indians joined the rank of the unemployed by 2010. Further, this has resulted in the growing frustration among the youth. In addition there is always a problem of under employment in the country. Therefore, promoting entrepreneurs' in the country seems a viable solution.

Who are entrepreneurs? How do they look? How to identify them? What support do they need? All these questions arise when one wants to build entrepreneur (s). Some view that an entrepreneur is one who is calculative. Some others think that an entrepreneur develops from certain select communities in India. However, it is appreciative that the some of the current generation youth do not have hang ups about the previous legacies and are willing to experiment. These are the people who make up entrepreneurs in the country.

In his writings, the Austrian-American economist Joseph A. Schumpeter stressed the role of the entrepreneur as an innovator, the person who develops a new product, a new market, or a new means of production. In the industrialized economies of the late 20th century, giant corporations and conglomerates have largely replaced the individual owner-operator. There is still a place for the entrepreneur, however, in small businesses as well as in the developing economies of the developing nations. Entrepreneurs in India are categorized into three categories - a) self-employed with employees (employers), b) self-employed without employees (own-account operators) and c) unpaid family workers. In India, own account operators constitute the largest segment of all the categories of self-employed. Based on income, entrepreneurs can be classified into high income and low income self-employed individuals. High income self-employed individuals are independent professionals (such as doctors, lawyers, artists and accountants), shop owners in urban areas, rice mill owners, workshop owners, Commission agents, Brokers of real estate, housing etc, and owners of small hotels and restaurants. Low income self-employed individuals are handloom weavers, Street vendors, Food processors, Rickshaw pullers, Rag pickers, Beedi rollers, Agarbatti makers, Potters, Bamboo product makers etc.

There is no common set of traits or psychological attitudes that applies to all entrepreneurs alike or to which all entrepreneurs generally conform. However, some of the core competencies of an entrepreneur are as follows:

Innovativeness: This competency describes the ability to

produce novel ideas; to generate options and alternatives, which encourage different and unique way of looking at things. It differs from initiative in that innovativeness relates to generation of ideas rather than actions, which must rise from ideas.

Ability to learn: This competency relates to the ease with which people pick up new information, and to their ability to effectively apply what they have learnt with regard to new technologies, processes and ideas. Unlike self-development orientation, which implies a need to seek out and create opportunities for learning, ability to learn refers simply to ability to respond to learning opportunity as they are presented.

Self Development Orientation: The key aspect of this competency is the ever present alertness and responsiveness to opportunity to learn from new experiences and new situations. It differs from the ability to learn in this proactive stance. People with strong self development orientation are not merely open to learning but actively seek it out-willingly critique personal performance in and continues effort to improve personal knowledge and capability.

Adaptability: This competency relates to the ability to interact effectively with people from varying back grounds, environments & cultures (e.g. national & organizational), to operate effectively under systems and procedures that vary from one culture to another; & to modify behaviour as organizations, cultures and environments change through time.

Self Control: Conflict, workload, fatigue, frustrations, disappointments, ambiguity and working to tight deadlines can all cause stress. The resilience and the emotional control, which releases the ability to work effectively in these conditions, are the key to this competency. While it can certainly encourage tenacity, this competency differs from tenacity in its exclusive focus on the management of pressure and personal stress.

Tenacity: Tenacity release to the repeated and /or enduring nature of attempts to achieve a goal rather than different approaches used-the later being more likely to relate to flexibility.

Interpersonal Awareness: Interpersonal awareness involves the ability to sense how others are feeling; to sense what their moods and concerns are; and to separate the content of what is being said from the emotions and the concerns that underpin that content.

Concern with Impact: Concern with impact is about knowing what should be achieved while accepting that getting there must take into account the perceived concerns and need for others.

Strategic Influencing: People often need to employ a variety of means to gain agreement. For example they may consider different benefits of lobbying, use of personal relationship, rational persuasion policies etc.

Result orientation: The concern is about getting results-'getting to the bottom line'. It differs from concern with standards, in that; sometimes an outcome is pursued knowing it is going to fall short of best standard.

The process of building an entrepreneur starts with the identification of persons who are having the above said competencies. Unfortunately, there are no such mechanisms

in the country that are in place to identify potential entrepreneurs. People who are having that entrepreneurial zeal are starting their enterprises on their own with no or little support from external agencies. If the country want to progress on entrepreneurial front there should be proper systems in place to identify and nurture potential entrepreneurs. Our education system should focus on identifying the various competencies in the children at a very early age through counselling and try to build on those competencies so that the children will be equipped with required skills by the time they finish their education.

If a person wants to start a particular enterprise he/she should be supported with the provision of required support services. Some support services such as credit, market linkage are common to any kind of enterprise while some others are specific to the business activity such as technical skills, machinery etc. Some supports need to be provided only once and some others are long term and continuous. These different needs need to be identified and should be made available to the entrepreneurs. Once the support services are in place, many people, who have the entrepreneurial aptitude, come forward to establish the enterprises. These people should be encouraged and helped in establishing the enterprise. Starting an enterprise involves procuring raw material, procuring required machinery, recruiting people etc. Sometimes entrepreneurs themselves may not be able to undertake all these activities. They need support in terms of knowledge, credit etc.

Running and managing an enterprise is not an easy task. It requires certain level of management, accounting and other skills. In this context entrepreneurs may need handholding support at least in the initial phase. Certain mechanisms to cope with risk should be in place. Appropriate skills need to be provided keeping in view the possible changes and the sustainability of the enterprise. In the present era of Liberalization, Privatization and Globalization, the distance between the nations, business, enterprises, people and culture are narrowing down and there is an increasing ingenuity among the people to strive into new and innovative areas of development. Therefore, it becomes all the more important to support this new genre of entrepreneurs by not only providing necessary skills and support but also by offering them meta skills. Meta skills are the skills required to understand the changes happening around and accordingly make suitable changes to the existing enterprise or start a new enterprise-which means the entrepreneurs may need to acquire new skills, adopt new processes etc in tune with the changing environment.

There are various organizations at the state level and at the centre that are offering support to entrepreneurs in various ways. For instance MECD in Maharashtra and EGMM in Andhra Pradesh provide systematic training, dissemination of information and data regarding all aspects of entrepreneurship. ALEAP of Andhra Pradesh and AWAKE of Karnataka are providing all necessary support required for women entrepreneurs. This is indeed a good development which shows that there is a commitment on part of the government and various other organizations towards developing entrepreneurial qualities in an individual. India needs more of such organizations that support entrepreneurs. This may help tackle the problem of unemployment to an extent. ■

Report of National Knowledge Commission

As India marches towards an exciting new future of growth and progress, knowledge will play a pivotal role in crafting a sustained development agenda. However, the vast disparity in the country today is the result of skewed access to knowledge. To address this one has to need a substantial expansion in educational opportunities with a special emphasis on inclusion so that nobody is left out of the system. Further, to accelerate the course of development in the country efforts are to be taken to create an educational system that nourishes innovation, entrepreneurship and addresses skill requirement of a growing economy. With this broad task in mind, the National Knowledge Commission (NKC) was constituted on 13th June 2005 with a time-frame of three years, from 2nd October 2005 to 2nd October 2008. As a high-level advisory body to the Prime Minister of India, the National Knowledge Commission has been given a mandate to guide policy and direct reforms, focusing on certain key areas such as education, science and technology, agriculture, entrepreneurship, industry, e-governance etc. Easy access to knowledge, creation and preservation of knowledge systems, dissemination of knowledge and better knowledge services are core concerns of the commission.

The commission looked at knowledge from five aspects : improving access to knowledge; reinvigorating institutions where knowledge concepts are imparted; developing a world class economic environment for creation of knowledge; promoting applications of knowledge for sustain and inclusive growth and encouraging knowledge applications in efficient delivery of public services. Based on the above dimensions, the commission submitted around 300 recommendations on 27 focus areas covering a range of sectors of knowledge paradigm. Some of the important recommendations are as follows.

At the bottom of knowledge pyramid one has to improve access to good quality school education to create the right foundation for a knowledge society. Therefore, NKC recommended on enacting the Right to Education Bill and generational changes in the school system with emphasis on greater decentralization in management, flexibility in dispersal of funds, greater use of ICT and community participation in decision making among other things.

Skill development is an important element of a nation's knowledge initiative. There is a growing concern today that the education system is not fulfilling its role of building a pool of skilled and job ready man power, resulting in mismatch between the skill requirement of a market and a skill base of the job seekers. It is also said that 57% of India's youth suffer from unemployment. To address this, the NKC recommended to overhaul the system of Vocational Education and Training (VET). Further, to effectively provide quality skill development, the NKC recommended steps to expand capacity through innovative delivery models including robust public private partnerships.

At the other end of the spectrum, in higher education NKC

has stressed the need for expansion of the system to facilitate greater access, improvement of the quality of education and advocated inclusion in the interest of equity. Moreover, it suggested reforms aimed at regulatory structures in territory education and a move to create a new paradigm of governance which will encourage openness, transparency and remove cumbersome barriers blocking the entry of new institutions of higher education.

Further, NKC recommended reforms to improve the quality of research in universities which is crucial if India is to be at the forefront of cutting edge innovation in industry and agriculture. Currently, India has very few institutions capable of conducting quality research, resulting in flight of academic talent out the country. In order to convert this brain drain to brain gain, NKC recommended to integrate research and teaching and making universities the hubs of high class research centres through the creation of National Knowledge Network (NKN) by linking all research and education institutes in the country through a high width broadband network so as to allow live data and resource sharing.

NKC recommendations have also focussed on improving professional education including legal, management, medical and engineering education, increasing open and distance education and attracting talented students into maths and science streams.

Further, while dealing with the development of entrepreneurship in the country the NKC recommended demystifying perceptions of risk and failure by facilitating dissemination of best practices as well as documentation of unsuccessful ideas in the entrepreneurial space. Recognition and rewards right from the local up to the national level will energize and encourage new entrepreneurs. Involving entrepreneurial networks and associations will also help in giving visibility and encouragement to Entrepreneurship.

Added to this NKC recommended an imaginative combination of assessing debt and equity would require positive efforts on the part of banks, financial institutions, VCs, angel investors and private equity (PE) funds. In India, financiers need to be more proactive in assessing the business opportunities generated by Indian entrepreneurs. Innovations in risk management will also reduce information asymmetry and make funding more accessible.

Owing to the importance of the recommendations The Government has been committed to implementing the Commission's recommendations. In this context The Right to Education Act became operational, Ministry of HRD introduced a series of reforms in Higher Education. National Skill Development Mission established etc and few in the pipeline.

Reiterating the statement that India marches towards an exciting new future of growth and progress, knowledge will play a pivotal role in solving three critical challenges of demography, disparity and sustainable development. ■

Driving Schools



Shining Livelihoods

Sharpening Knives



Declining Livelihoods

Creator of Water Warriors– Anupam Mishra

Water is indispensable to life. It has defined the life and livelihoods of people across. However, from being an unlimited and available natural gift for India, water has now changed into a limited resource and unavailable in many places of the country. The root of the problem is giving more importance to land than water. In this context, believing that this is the high time to put water first, Anupam Mishra has dedicated his life to reviving traditional methods of water harvesting. And along the way, he has created a legion of water warriors.

Mishra's engagement with the environment came early - his father Bhawani Prasad Mishra, a Gandhian poet-author and environmentalist, was associated with the Gandhi Peace Foundation (GPF) since its inception in 1964. After completing his Master's in Hindi literature from Delhi University in 1969, Mishra decided to follow in his father's footsteps and joined the GPF as a researcher at a salary of Rs 350 a month. His mandate to study water shortage in India's driest areas led Mishra to crisscross the country - he travelled to Rajasthan, Madhya Pradesh, Maharashtra, Bihar, West Bengal and Uttar Pradesh and discovered that over 200,000 tanks were dug across India before British rule. Many years of studying India's driest regions has convinced him that traditional systems like step wells, tanks, ponds and bunds are the best way to tackle water shortage. Further, his travels made him aware that our forefathers were far more aware and educated than we are.

Rajasthan especially was a mine of information for Mishra. In the 1980s, he met Surendramal Mohnot, director of the School of Desert Sciences in Jodhpur, who made Mishra aware that *talab* (ponds) could be built in towns. Water harvesters such as Jethusingh Bhatti, Bhagwandas Maheshwari and Dindayal Ojha gave him great insight into the water bodies of Jaisalmer. And in 1988, Mishra saw a *kuin*, which provides sweet water, for the first time in Taranagar in the state's Churu district - it was more than 100 years old. He also learnt that that a *kuin* is quite distinct from a *kuan* or a well. A *kuan* can be dug anywhere to obtain groundwater. With a normal depth of 300 ft, it can provide water collected on the water table for years. But although rainwater seeps into the water table, it becomes undrinkable when mixed with other minerals of the soil. On the other hand, a *kuin* primarily collects rainwater and normally has a depth of not more than 30-40 ft. It can only be dug in areas where a gypsum belt is naturally present - the gypsum acts as barrier, preventing the water from turning saline. Essentially, a *kuin* traps moisture between the sand and gypsum layer and protects water from percolating into the water table and mixing with soil minerals. Thus, the water obtained from it is sweet and safe for drinking. Mishra was amazed of the knowledge that our fore fathers had in water harvesting technology.

With the experiences gained through his travels, Mishra has written two books on traditional tank management in India and various traditional water harvesting systems in Rajasthan titled *Aaj bhi khare hai talab* (The ponds are still

as good as gold) and *Rajasthan ki rajat boonde* (The radiant raindrops of Rajasthan). These books on water harvesting with drawings and rich examples, have gone on to sell nearly 100,000 copies and been translated into five languages,



including French. Most significant, they have spawned a legion of water warriors. These include not just well-known examples like NGO Tarun Bhagat Sangh, which received the Magsaysay Award in 2001, and Harmony Silver Award winner Laxman Singh, but thousands of unsung Indians who have built their own reservoirs. The people who have translated his books into Bengali and Punjabi were inspired by his writings and they themselves became water harvesters. There are many other people across the country inspired by his writings and have

taken up the agenda of water harvesting and reviving traditional water harvesting structures in their areas. Around 25,000 small and big traditional rainwater harvesting systems have been built in recent times. Many more have been restored.

Till date, Mishra declined to take a single rupee as royalty for his books, which do not even have a copyright. In fact, he shuns the limelight and dislikes interviews, contented with gandhian way of life. Mishra and his team of committed volunteers at GPF also work to promote the environmental campaigns on various rural development agencies and prepare survey reports on distressed areas that need guidance. Mishra has participated in many national and international events to spread the word of conserving water.

Mishra is someone who is known for his eco-artistry - he takes old cartons, sticks pictures on them and revamps them into shelves for his office. And he's also made an intricate mosaic from pictures of Gandhi on a broken wooden cabinet. He is also one of the founder members of Center for Environment and Food Security which works on research, advocacy and campaign on the issues of poverty, food security, sustainable livelihoods etc.

Anupam Mishra has received the Indira Gandhi National Environment Award and continues his association with the Gandhi Peace Foundation working in the field of environment protection and water conservation. He continues to travel to different parts of the country, while keeping in touch with grassroot-level water harvesters and NGOs and inspiring them. For many of us traditional water harvesting structures like step wells, ponds, tanks etc may be the remnant of the past. But for people like Anupam Mishra they hold the key for future. ■

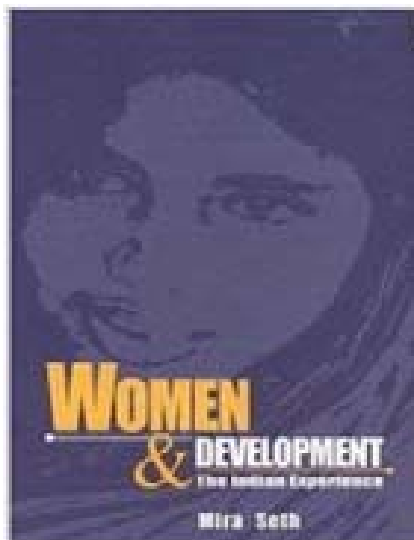
Books

Book Summary

Name: **Women & Development-The Indian Experience**

Author: **Mira Seth**

Publisher: **Sage Publications Pvt.Ltd.**



This book is a comprehensive and analytical account of women's development programmes since India's Independence. Full with comparisons from around the world, it discusses the status of Indian women from a variety of angles such as historical, social, economic and political. The author, Dr. Mira Seth, is a civil servant by training, a development professional by practice, and an art historian and advocate of women's rights by inclination.

The historical and cultural survey undertaken in chapter one shows that the inheritance of the Indian woman has depended on the religion, region, caste and class in which she was born. Chapter two presents a study of the development of policies, planning and articulation of their rights and status in independent India. The author opines that the process of policy making and planning is a continuous one and the success of this endeavour would finally be judged when full gender equality is achieved in all development programmes of the country.

The next chapter deals with the crucial

issue of the "girl child", addressing it in the context of a skewed sex ratio, child mortality indices, nutritional status, and the opportunities for self-development available to her.

The efforts of the government as well as voluntary organizations in the field of women's education are discussed at length in chapter four, and placed in the context of achievements in other developing countries.

Dr. Seth states that inadequate share of women in education is affecting their status in all walks of life. In chapter five the health programmes of women are evaluated. The glaringly unequal employment opportunities available to them in spite of the several government employment schemes are analyzed in the next chapter.

In this context, the author suggests a conceptual framework for a National Employment Policy to ensure economic self-reliance. The abysmal situation with regard to crimes against women, which handicaps them in gaining access to development opportunities, is dealt with in the next chapter.

In the concluding chapter, the author states that "in these challenging times leadership will go automatically to positives leaders and women have to emerge as agents of social, political and economic change in our society. If they continue to indulge in the whiny rhetoric of victimology and being perceived as complaining, pleading agitators asking more for them they arouse resistance and confrontation among men who perceive them as a menacing force... Women themselves do not want confrontation but justice."

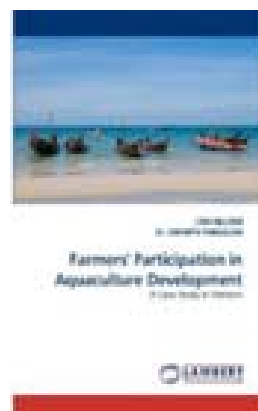
They have to play their cards subtly and with determination to make the 21st century a woman's century. Her words could be realistic in nature, considering the silent revolution of self-help-groups formed by women from the rural, marginalized poor that is shaking the very foundations of traditional, male-dominated rural life, both economic and social. Whether they themselves are aware of it or not, women have truly woken up from the deep slumber of centuries-old oppression. ■

New Books

Name: **Farmers' Participation in Aquaculture Development**

Authors: **Nguyen, Soparth Pongquan**

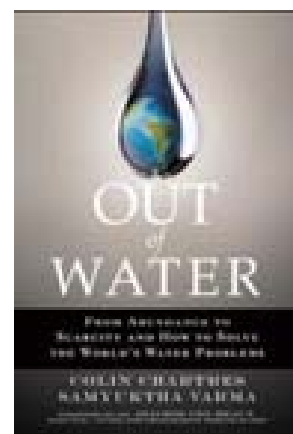
Publisher: **Lap Lambert Academic Publishing (July 19, 2010)**



Name: **Out of Water: From Abundance to Scarcity and How to Solve the World's Water Problems (Kindle Edition)**

Authors: **Colin Chartres Samyuktha Varma**

Publisher: **FT Press**



Technical Training Institutes

Millions of unemployed youth particularly from rural and semi-urban background who could not access higher/professional education but oriented towards white collar jobs are driven to despair for not finding a job. Of late, these distressed youth are attracted towards antisocial activities for their livelihood. This tremendous waste of human resources and mismatch of potentiality with productive deployment has baffled the planners and administrators. All these clearly indicate the need for providing either job or self employment opportunities to the youth by providing them required skills that suit the market demand.

Industrial Training Institute (ITI)

Industrial Training Institutes (ITIs) are government-run training organizations. In 2002 there were 1800 ITIs, providing 373 000 training places. Normally a person who has passed 10 standards (SSC) is eligible for admission to ITI. The objective of opening of ITI is providing technical manpower to industries. These persons are trained in basic skills required to do jobs of say operator or a craftsman. The course in ITI is designed in way to impart basic skill in the trade specified. The duration of course may vary from one year to three years depending upon trade opted. Most of ITI's impart training in technical trades like electrician, fitter, plumber, diesel mechanic, Computer Operator & Programming Assistant (COPA), electrical mechanic, Information Technology, Mechanic Computer Hardware, Refrigeration & Air Conditioning, Turner, Welder, etc. Industrial Training Centre (ITC's) is self financing and provides same courses as ITI's. Trade test for ITI and ITC trainees are common.

Advanced Training Institute (ATI)

Advanced Training Institutes are there in many of the major cities in the country and are playing a key role in providing vocational training to the youth especially to the disabled. The primary function of these Institutes are to train the Vocational Instructors of various Industrial Training Institutes/ Centers and other training establishment. The institute also conduct training courses under Craftsmen Training Scheme & Short term duration courses for industrial workers under AVTS scheme.

Website : <http://atihyderabad.ap.nic.in>.

Swamy Ramananda Tirtha Rural Institute

Swamy Ramananda Tirtha Rural Institute (SRTRI) was established in 1995 at Jalalpur Village, Pochampally Mandal of Nalgonda District, Andhra Pradesh, which is the present headquarter of the Institute. The philosophy of the Institute rests upon holistic approach wherein the rural people are provided with unhindered access to skills in latest sustainable technologies using improved tools and equipment for enhanced productivity and quality dimensions. Special emphasis is laid on capacity building and income generating of those who are underprivileged, downtrodden, women, unemployed youth, and other vulnerable sections of the rural community. The prime focus is on smaller technologies, which are sustainable and rural friendly so as to enable the rural poor earn sustainable incomes and lead quality of life, and thus bring in confidence among them to trigger off to a greater heights. Every initiative of the Institute represents a smaller step towards realizing Mahatma Gandhi's dream of making rural India the focal point of holistic development.

The institute offers courses on Seed Quality Testing - by DNA Fingerprinting, Solar Drying, Solar Photovoltaic, Solar Thermal, Entrepreneurship Development Program, Home Appliances, Radio, TV, Information Technology (Computer Hardware Mechanism, Accounting Package (Tally 6.3), Data Entry Operator (DEO), MS-Office-2000, Web Designing, Desktop Publishing (DTP), Programming Techniques with C language), Automobile & Diesel Mechanism, Embroidery, Textile Printing & Dyeing, Zardozi, Crochet, Tatting and Knitting, Garment Making, Jute related Products, Quilts and Bags Making, Soft Toys Etc.

Website: www.srtri.in

Rural Development & Self Employment Training Institute (RUDSETI):

RUDSETI is a unique initiative in mitigating the problem of unemployment was taken a way back in 1982 jointly by Sri Dharmasthala Manjunatheshwara Educational Trust, SyndicateBank and Canara Bank under the visionary leadership of Padmabhushan Dr. D. Veerendra Heggade, Dharmadhikari of Dharmasthala. Any unemployed youth in the age group of 18-45 years, irrespective of caste, creed, religion, gender and economic status, having aptitude to take up self employment or wage employment and having some basic knowledge in the related field can undergo training at RUDSETI which is totally free. The institute offers training programs on diverse issues ranging from agriculture to the computers.

Website: www.rudsetitraining.org ■

Determination and Persistence

Often when we face obstacles in our day-to-day life, our hurdles seem very small in comparison to what many others have to face. The Brooklyn Bridge shows us that dreams that seem impossible can be realised with determination and persistence, no matter what the odds are.

This is a real life story of engineer John Roebling building the Brooklyn Bridge in New York, USA back in 1870. The bridge was completed in 1883, after 13 years.

In 1883, a creative engineer named John Roebling was inspired by an idea to build a spectacular bridge connecting New York with the Long Island. However bridge building experts throughout the world thought that this was an impossible feat and told Roebling to forget the idea. It just could not be done. It was not practical. It had never been done before.

Roebling could not ignore the vision he had in his mind of this bridge. He thought about it all the time and he knew deep in his heart that it could be done. He just had to share the dream with someone else. After much discussion and persuasion he managed to convince his son Washington, an up and coming engineer, that the bridge in fact could be built.

Working together for the first time, the father and son developed concepts of how it could be accomplished and how the obstacles could be overcome. With great excitement and inspiration, and the headiness of a wild challenge before them, they hired their crew and began to build their dream bridge.

The project started well, but when it was only a few months underway a tragic accident on the site took the life of John Roebling. Washington was also injured and left with a certain amount of brain damage, which resulted in him not being able to talk or walk.

"We told them so." "Crazy men and their crazy dreams." "It's foolish to chase wild visions."

Everyone had a negative comment to make and felt that the project should be scrapped since the Roeblings were the only ones who knew how the bridge could be built.

In spite of his handicap Washington was never discouraged and still had a burning desire to complete the bridge and his mind was still as sharp as ever. He tried to inspire and pass on his enthusiasm to some of his friends, but they were too daunted by the task.

As he lay on his bed in his hospital room, with the sunlight streaming through the windows, a gentle breeze blew the flimsy white curtains apart and he was able to see the sky and the tops of the trees outside for just a moment.

It seemed that there was a message for him not to give up. Suddenly an idea hit him. All he could do was move one finger and he decided to make the best use of it. By moving this, he slowly developed a code of communication with his wife.

He touched his wife's arm with that finger, indicating to her that he wanted her to call the engineers again. Then he used the same method of tapping her arm to tell the engineers what to do. It seemed foolish but the project was under way again.

For 13 years Washington tapped out his instructions with his finger on his wife's arm, until the bridge was finally completed. Today the spectacular Brooklyn Bridge stands in all its glory as a tribute to the triumph of one man's indomitable spirit and his determination not to be defeated by circumstances. It is also a tribute to the engineers and their team work, and to their faith in a man who was considered mad by half the world. It stands too as a tangible monument to the love and devotion of his wife who for 13 long years patiently decoded the messages of her husband and told the engineers what to do.

Perhaps this is one of the best examples of a never-say-die attitude that helped overcome a terrible physical handicap and helped achieve an impossible goal. ■



Labour Force in India

The following table shows the state wise distribution of labour force of the country (in millions) by sex.

Source: NSSO 61st round survey on employment-unemployment

State	Rural Males	Rural Females	Rural Persons	Urban Males	Urban Females	Urban Persons	All Males	All Females	Total Persons
Andhra Pradesh	17.81	13.87	31.68	6.37	2.4	8.77	24.18	16.27	40.45
Assam	7.16	2.57	9.73	1.19	0.21	1.4	8.35	2.78	11.13
Bihar	20.06	5.3	25.37	2.43	0.29	2.72	22.49	5.59	28.08
Gujarath	10.16	6.89	17.05	6.56	1.46	8.02	16.72	8.35	25.07
Haryana	4.49	2.33	6.82	2	0.44	2.45	6.49	2.77	9.26
Himachal Pradesh	1.62	1.46	3.08	0.23	0.07	0.3	1.85	1.54	3.38
Jammu and Kashmir	2.41	1.09	3.5	0.87	0.16	1.03	3.28	1.25	4.53
Karnataka	11.38	8.18	19.56	5.9	1.77	7.67	17.28	9.95	27.23
Kerala	7.04	4.05	11.09	2.43	1.29	3.71	9.47	5.33	14.8
Madhya Pradesh	13.5	8.35	21.85	5.08	1.28	6.36	18.58	9.63	28.21
Maharashtra	16.88	13.36	30.24	13.91	4.05	17.96	30.79	17.41	48.19
Orissa	9.89	5.64	15.53	1.75	0.56	2.32	11.64	6.21	17.85
Punjab	4.93	2.62	7.55	2.93	0.63	3.56	7.86	3.25	11.11
Rajasthan	12.46	9.15	21.61	3.99	1.24	5.23	16.46	10.39	26.85
Tamilnadu	10.21	7.81	18.02	9.52	3.78	13.3	19.73	11.59	31.32
Uttarpradesh	36.97	16.21	53.17	11.02	2.1	13.12	47.99	18.3	66.29
West Bengal	18.25	5.43	23.69	7.92	1.87	9.79	26.18	7.3	33.47
Jharkhand	6.18	3.39	9.57	1.76	0.41	2.17	7.94	3.8	11.74
Chattisgarh	5.02	4	9.02	1.35	0.41	1.77	6.37	4.41	10.79
Uttarakhand	1.76	1.42	3.19	0.7	0.15	0.86	2.47	1.58	4.05
Other NE	2.99	1.73	4.72	0.75	0.34	1.09	3.74	2.08	5.81
Other states	0.81	0.24	1.05	5.29	0.83	6.12	6.1	1.07	7.17
Total	222	125.09	347.07	93.96	25.75	119.71	315.9	150.83	466.78

The table clearly indicates that India is still rural and majority of its work force are located in rural areas. However, it is evident that the urban labour force is more than the rural labour force in highly industrialized states such as Gujarat, Haryana, Maharashtra etc. The gender disparity is also evident from the data as the women labour force is very much less than the male labour force across the states in both rural and urban areas. ■

Out of Poverty

Informed Risk Taking can Help

Surendra belongs to Bethampudi village of Devarapalli mandal in Visakhapatnam district of Andhra Pradesh. His family consists of his wife and two daughters. He had three acres of agriculture land where he grew sugar cane in one acre and on other two acres he grew paddy and other various varieties of vegetables. Apart from these his wife also worked as a labourer.

Surendra dreamt to build his own house and to give his daughters good education. As his elder daughter was not interested in studies so she stopped her studies after passing tenth class and she realised that her interest is in tailoring. So she joined tailoring classes. Unlike his elder daughter, younger daughter was very studious. She passed all classes with good marks.

Surendra's present house was small and compact that made him difficult to store the food grains so he had to store the grains at his relative's house. However, he was determined to build his own house so he started to save from whatever he earned.

At last Surendra's dream came true when he built his own house with his own savings plus with the money borrowed. At the same time his elder daughter got a good match for marriage but Surendra did not have enough money for his

daughter's marriage as he spent the entire savings in constructing his house. After due consultation with his wife, Surendra sold his two acres of land and arranged for his daughters marriage. Further, he borrowed some money and started a small grocery shop as an additional source of livelihood. In his remaining acre of land he grew multiple crops in a year which yielded good produce.

While Surendra managed to cultivate his wife looked after the shop. These sources of livelihood generated enough money to meet their household expenditure and meet his daughter's education.

Further, Surendra wanted to buy a lorry as one of his relatives benefited by lorry business. So he took a decision to sell the remaining one acre knowing the risk of loss. But his strong desire allowed him to take the daring step. Even though he did not get much profit in the first two years, he did not lose hope and learnt all the terms of trade.

Gradually, Surendra got good profit from the truck business. So he bought another truck. In the mean time Surendra's younger daughter completed her post graduation. Further, he got his daughters married. Now Surendra and his wife lead a contented life with multiple sources of livelihood. ■

Broken Lives

Not Adapting to Changes can Hurt

Venkateswarlu belongs to Bhirgi town in Chittoor district of Andhra Pradesh. His family include his wife and two sons. The sons are studying in a private school in the nearby town i.e. Tiruchanur.

Venkateswarlu had 5 acres of land in which he grew groundnut which yielded him good returns. Apart from cultivation he had a tractor, which he lent it to other farmers for ploughing in fields for which he earned Rs. 10,000 during ploughing season. All these earning provided him with enough money to lead a comfortable life. However, he dreamt of running a hotel as he was good in cooking. Even his wife was of the same opinion. After due consultations with his wife he sold 4 acres of land and settled in rented house near a temple in Tiruchanur and started a hotel. His wife opened a small bangle shop near the temple vicinity. Venkateswarlu single handily managed the hotel; he even bought a refrigerator and sold cool drinks. His business grew leaps and bounds. So his wife even closed her bangle shop and came to assist Venkateswarlu in maintaining the hotel.

As his hotel was running busily, other fast food centres came up nearby his hotel. These fast food centres introduced all

novel varieties of food to the customers. Slowly, customers drifted from Venkateswarlu's hotel to these fast food canters. Venkateswarlu had neither the will nor the skills to change according to the tastes of the customers.

However, competitions from other fast food centres increased and his business began to decline. Even then he did not lose hope and continued the hotel business for another one year. Eventually, he had to close his hotel, because of the recurring losses.

Dejected and depressed Venkateswarlu sold all the possessions of the hotel. With whatever the money he got, Venkateswarlu returned to his village and built a small hut in one of his relatives land. As he could not cultivate anymore because he's left with no land, he decided to work as a cook in nearby hotels.

Now, Venkateswarlu works as a master cook in a hotel near Tirupati bus stand and earns 3000/- per month. The meagre income is hardly enough to meet his household expenditure and his son's education. Not adapting to changes in the right time has led Venkateswarlu from riches to rags. ■

'Yoga'kshemam

Monsoon progresses! From drought conditions, we move into floods across!

Of course, we celebrated 63 years of independence on 15 August and remembered Sadbhavana Diwas (20 August), International Day of the World's Indigenous People (9 August), International Youth Day (12 August), and World Humanitarian Day (19 August) go unnoticed.

Varalakshmi Vratam and Rakhi Day begin the season of festivals for the year. The roza days of Ramazan have also started.

We hear that China has become the second largest economy surpassing Japan during the month.

A death of a first cousin has thrown many things helter-skelter. These include thought patterns, work schedules, emotional demands ... Balance of the time went in catching up with the pending documents. We should be ready for the end, sooner or later it is bound to come. At every moment, we should have all opportunities exhausted of being useful and loving. Let us appreciate that life is made up of millions of small moments of being so.

Institutional architecture for the poor, Employment continuum, ways and means for the vulnerable and marginalized, mFà mF+ à Livelihoods Financing, Leaders, Collectives, Social enterprises, Social Responsibility, networks and consortiums ... continued to dominate our thinking and working space, as always, in this month also. Processes and way forward in states for poverty profiling, perspective plans, piloting, and building support architecture including structures, core teams, initial staff, resource pools/groups/organizations/networks are getting ready. Towards building and leveraging the institutions of the poor for their better livelihoods and lives!

Continued to inch forward towards finalizing and taking forward the business plans for L-info units! Discussions have also begun to seed L-support unit(s) at national level.

The effort, to bring together the alumni (old students, teachers and other staff) of all gurukulams in the state (Andhra Pradesh) has begun, an idea of sagurawa (with pride!) for solidarity, for being influential in ensuring quality education in the public domain, for better standards in these so called 'schools for the talented', and importantly each one of the alumni adopts a few students, a few families, a school, a village This network should encompass schools for boys and girls. This should encompass 'all' residential schools, be it for general, for BCs, for SCs or STs. Together, we are near 500,000 alumni and if all of us join hands, we would have adopted the entire Andhra Pradesh! Let the idea flourish! Let the idea spread to the entire country's residential schools including Navodaya schools! Whatever little we can do towards this, we should do. In the spirit of paying back to the society! Purely that and nothing else!

When faced with intense thoughts, in emotional and higher planes, of detachment, distance, lost in one or two things, getting ready to exit etc., it is a test of sorts to practice 'thought silence'. Coupled with severe physical uneasiness, this becomes further more difficult. At times, we blank out, blank out for long times. At times, we stare scaring others. At times, we tend to call it a day. In these times, we need the

innermost the most and take charge. We need the balance to keep genial outer appearance and demeanor as we struggle to cope with the repercussions of intensity of practice of 'thought silence'. We need the guidance.

As 2010-11, dedicated to figuring out a coherent way for continual development of 'offering' – architecture, products and services, processes, contours – and plans of action (for serving the purpose of being useful), is unfolding intense and deep processes of reflection, exploration, arguments and dialogues, the events fuel these processes in their own way.

Being useful is a function of time (its quality and quantity), non-time resources (their productivity, efficiency and effectiveness), and importantly leveraging oneself and 'levers' (catalyzed, leveraged and triggered). Another way to look at this is – do better, increase quality and quantity, and add more ways. Greater the usefulness, greater is the access to more resources – spiritual, intellectual, human, social, physical and natural - including time and energy.

Dr Nerina Ramlakhan suggests in her book, 'Tired but Wired', to live restfully physically, emotionally, mentally and spiritually, to be useful. Surely, not eight-hours sleep. We, as human beings, are designed to be able to adapt and flexible. Flexible is the key to life. This comes with living restfully. According to her, the ways for the same include:

- * Eat breakfast within 45 minutes of rising; include protein in each meal; avoid eating heavily before bed time, but have a small snack/cup of milk before sleep.
- * Have plenty of water everyday
- * Do not be slave to technology
- * Practice let go of control
- * Look upon stress as a challenge and aim to strengthen stress coping strategies.
- * Take time to build strong, supportive relationships
- * Find ways to get rid of negative feelings constructively
- * Try to switch off the brain and all those that alert the brain like computer, mobile etc.
- * Do some gentle yoga to calm the nervous system
- * Prioritize what is important and do it first
- * Make time for it for values and care
- * Have faith in the universe; Nurture spirituality within you

Like the old saying goes, 'however much busy you are, there is always room for a cup of coffee with a friend'.

In the confluence of the souls, and through the flows of universe, we are in the 'yogapraavaaham' seeking yogayoga to be lost in our 'innermost' and 'universe'.

Can we be there? **Yes, if we pursue Atma Yoga.** Atma Yoga seeks truth (knowledge and reflection) of potential and instruments of realization, and practices them with proactive complete devotion, responsibility, integrity and love, and surrender to being useful. In relentless pursuit of being in jeevanayogaamritam!

Krishna confirms – when there is union with the universe, nothing else matters. When the veil of separation exists, we only have to become conscious of this veil. We become ekaatma, viswaatma. The yoga traid – jnaana, karma and bakthi – help us to become conscious with faith.

Join us in the world of yoga – in all dimensions of our being and innermost - towards jeevanayogaamritisiddhi. You will not regret it. ■

G Muralidhar

63rd Anniversary of Independence Day

