

livelihoods

today and tomorrow

August 2012



TEAM LEARNING

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Happy Independence Day!

Rest in Peace, Vilas Rao Deshmukh!

It is drought with floods here and there!

Pranab is President and Ansari is Vice President!

Happy Rakhi! Happy Janmaasthami! Eid Mubaarak!

Let us achieve 100% literacy, e-literacy and connectivity, the key to reducing information asymmetry. Let the teachers who taught and continue to teach, nurture and mentor us to grow up and care for the life and the world thrive and multiply.

Let us be grateful to them and let us pay back, pay back to the society. Let us learn to deal with pain, frustration, stress, anguish and emotions and live. Let us help other life to deal with them.

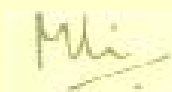
Let the people and people's collective wisdom rule. Let there be more democracy. Let there be more freedom with responsibility, transparency, accountability and sustainability of the world intact.

Human beings are social animals. Co-existence is a way of life for them. Cooperation and competition are integral in this. Working in groups and teams to fight the enemy and the unknown is learnt very early in life. This learning happens in the family, in the community and in the schools (gurukulams). When all resources are common, all problems are common and therefore, all solutions are common and collective. The community need to build on its previous learning level to find new solutions. This means the learning of the individual is available to the community and the community's wisdom is available to the individual. However, the individual monopolistic ways of learning and exclusion have begun and became strong, as we moved from community hunting, gathering and farming to individual farming to industry and enterprise to information societies. Despite, this shift to emphasis on individual, the community learning mode of the earlier days is the way in the organizational and collective context. Peter Senge articulates it better.

Community learning (or team learning), if empowered, offers scope for increased intelligence quotient being available to explore complex issues with ease, for productive team culture, team-think and teamwork - innovative and coordinated action, and for building and working with other teams in the network around the area of learning. It builds on the team's shared visioning in the first place. Building on individual's personal mastery and mental models, integrated into systems thinking, shared visioning and team learning achieve our full potential in the work place, in the social space and in the spiritual space. The benefit to the team and team members as a whole is much higher than the sum of the benefit to individuals as a result of individual pursuits. In this context, 'livelihoods' has focused on 'team learning'.

Vijay Mahajan, co-founder PRADAN, BASIX, APMAS, Sa-dhan etc., is an outstanding social entrepreneur in the world, policy advocate and lead mentor to many of the next generation development leaders and social entrepreneurs. Childline India Foundation led by Jeroo Billimoria offers toll-free 1098 as a helpline to any child in distress in the country. Making keys manually is a small micro-enterprise activity under threat from computerized key machines. "The Fifth Discipline Field Book, Strategies and Tools for Building a Learning Organization" (by Peter Senge et al) discusses the five core learning principles including team learning and the ways to practice them. 'Kshetram' discusses the livelihoods of Konkan Region in the West Coast. The first 'how to' supplement presents 'LEAP' tools.

We need to move from individual learning to family, community, local, national and global learning. Livelihoods learning centres at various levels and a national academy are a must. Development channels are on their way in any case. With the appreciation that we need shared visioning and shared learning that makes a difference to the poor on scale, I remain thinking of ways to unleash community learning agenda.



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'How to ' Supplement: Livihoods Enhancement Action Plan (LEAP) Tools - LEAP tools like social map, resource map can help to understand livihoods reality and facilitate to identify gaps and opportunities for planning livihoods interventions..You can access supplement through

http://www.livihoods.net.in/digital-library/doc_download/572-supplement-how-to-do-leap-august-2012

http://www.aksharakriti.org/magazines/doc_download/91-supplement-how-to-do-leap-august-2012



Dear Sir,

Thank you for sharing "livelihoods". It makes an interesting reading. I was surprised to note that in the PPP projects there is no agriculture related project/s. That itself explains the state of affairs of the main livelihoods and employment providing sector of the country. I congratulate you to bring out a nice and informative journal like this.

Regards

Ashis Mondal,

Action for Social Advancement (ASA), Bhopal, M.P,

I liked the Partnerships cover story very much - extremely informative all the way to the end. I would have liked the author to advance a stronger conclusion and reasons for the same, especially from the view point of Livelihoods.

I am thrilled to read the inspiring story of Vijayalaxmi of Gloves and Nose Mask Industry. She embodies the spirit of a human being better than anybody's words. The transition from a young helpless widow to a daily wage worker to an entrepreneur and then adapting to the changes to the situation in the market is extraordinary. If this does not personify human will, what will? I really thank Akshara for covering her exemplary story and I cherish her success.

Thanks,

Mahesh Pendyala , Folsom, CA, USA.



Rs.1,900 Crore. for Rain-deficient States, New Delhi:

With the country facing a 20 per cent deficient monsoon, the Union government announced a financial assistance of more than Rs. 1,900 crore under various schemes for the affected States. It also extended a diesel subsidy of 50 per cent to farmers to save the standing crops through groundwater irrigation. Subsidy on seeds will be raised and farmers who are forced to sow again will be given compensation. To enhance the supply of animal feed, the import duty on oil meal cakes will be waived. The decisions were taken at a meeting of the Empowered Group of Ministers (EGoM) on Drought. Announcing the decisions, Mr. Pawar said the subsidy on diesel would be shared equally by the Centre and the States. This would be applicable from the date of notification till September-end. Parts of Karnataka, Maharashtra, Rajasthan, Gujarat, Punjab and Haryana are facing water stress. (The Hindu)

Central Scheme for Empowering Women Involved in Farming, Bangalore:

In an effort to provide a helping hand in these days of deepening agrarian crisis, the National Rural Livelihood Mission has approved a Rs. 15-crore project to augment livelihood opportunities of poor women involved in farming in Belgaum and Tumkur. The Mahila Kisan Sashaktikaran Pariyojana (MKSP) project, approved by the Central Ministry of Rural Development for these two districts, is expected to cover 11,000 women involved in agriculture over the next three years and help them develop agrarian and non-agrarian livelihood skills. (The Hindu)

Jairam Urges Shivraj to Ensure Successful Implementation of Women Farmer Scheme, Bhopal:

Union rural development minister Jairam Ramesh has urged Madhya Pradesh CM Shivraj Singh Chouhan to ensure successful implementation of the ministry's flagship Ajeevika-

National Rural Livelihoods Mission (NRLM) project. In a letter to the Chief Minister, Mr. Ramesh has requested Mr. Chouhan to pay special attention to the Mahila Kisan Sashaktikaran Pariyojana (MKSP), a sub-scheme of the Ajeevika-NRLM, aiming at the empowerment of women farmers. In 2011, the rural development ministry had sanctioned three projects, worth Rs. 25 crore, under the MKSP scheme in Madhya Pradesh. Of these, two projects were under the Action for Social Advancement (ASA) component while a third was for the Centre for Advanced Research and Development (CARD). The three projects are expected to benefit 22,450 beneficiaries in six districts—Jhabua, Barwani, Dindori, Mandla, Tikamgarh and Chhattarpur. (The Hindu)

Unclaimed Deposits to The Tune of Rs. 2,481 Crore in 85 Banks, Madurai:

Information provided by the Reserve Bank of India (RBI) under the Right to Information Act, 2005, has revealed that a staggering amount of Rs. 2481,39,70,461 was lying in 1,12,49,844 unclaimed deposits or inoperative accounts with 85 nationalised, public sector, private sector, foreign and other banks operating in the country as on December 31, 2011. However, there was no legal provision to transfer the money to a government treasury or the RBI. RTI activist, says that the figures provided by the RBI was stunning as Rs. 215,63,26,667 was lying in 4,87,94 inoperative current accounts; Rs. 1510,12,99,413 in 87,88,949 savings accounts; Rs. 425,89,41,510 in 8,27,663 fixed deposits; and Rs. 317,97,14,034 in 11,45,938 other deposits with the 85 banks. RTI activist said that they were all for taking urgent steps to utilise the money in a better way. (The Hindu)

Approves Rs 400 Crore Sarju Development Plan, Ranchi:

Union rural development minister gave Jharkhand a gift that it had been waiting for for years when he approved the Sarju Development Plan

to make the area in Latehar district a 'liberated zone' and put in on road to progress. A formal project was



submitted to Minister, who is in Jharkhand on a two-day visit, by deputy chief minister Sudesh Kumar Mahato in a meeting. Talking to the media after approving the Rs 400 crore Sarju Development Plan, the Union minister said that the project is expected to bring change the region. "I have approved the project and asked the state government to work on the plan," Ramesh said. The project is twice the size of the ongoing Saranda Development Plan in West Singhbhum district. "We have approved the blueprint for the project, which is the second such initiative in Jharkhand to tackle the Maoist problem by Centre after the Saranda Development Plan. The project will cover 12 panchayats spread over four blocks," said Minister Rural Development. (The Times of India)

Special Cell for e-governance in Irrigation Vidarbha:

Water resources department (WRD) has set up a special cell for e-governance of irrigation works through Integrated Computerized Information System (ICIS). Along with better management, the cell also aims to bring transparency into the transactions. An official of Vidarbha Irrigation Development Corporation (VIDC) said that the state government has decided to increase use of information technology in irrigation works. These include project construction, irrigation management, establishment related works, planning, research and survey. "The department has already started using IT for these works. The project management cell has been set up to ensure maximum use of IT by field offices," he said. (Times of India). ❖

Vijay Mahajan

Vijay Mahajan is a social entrepreneur and pioneer in the realm of livelihoods and microfinance. Mahajan is the chairman of BASIX a microfinance company and the founder, executive director of PRADAN a leading NGO working on rural livelihoods.

Vijay Mahajan was born on October 1st 1954 in Pune. He graduated from IIT Delhi. Mahajan began his career in 1975 as a marketing executive at Philips Electronics. Four years later, he quit the job to study management at IIM-A. Instead of following the lead of his classmates and taking up a lucrative career, Mahajan started working in rural Bihar soon after passing out of IIM-A.

In 1983, he co-founded PRADAN, one of India's most respected rural development NGOs. Today, PRADAN reaches out to **over 225,800 families in 4,500 villages across eight of the poorest states in the country**. A majority of the families that PRADAN works with belong to the Schedule Tribes and Schedule Castes with a mission to bring sustainable development in rural livelihoods".

In 1998, Mahajan co-founded Sa-Dhan, an association of Indian MFIs. In 2001 he helped found the Andhra Pradesh Mahila Abhivruddhi Society (APMAS), a capacity-building institution for the 500,000+ women's SHGs in the state. Mahajan has published a book on the rural non-farming sector in India and has written over 50 articles on rural development and microfinance.

The expertise of PRADAN was to organise poor in rural areas to form people's institutions. They also formulated a process called "enabling communities" in which PRADAN adopted a participatory process where people are involved gain access to the technology and natural resources to deal with the mainstream system and to bargain sustainable livelihood interventions.

PRADAN promoted SHGs under the able leadership of Vijay Mahajan. The first SHG was formed in Alwar Rajasthan in 1987. The concept became a huge success throughout India and implemented all over. Facilitating loans to poor, rural women to enhance their livelihoods and leading to their empowerment brought about a paradigm shift in development thought and practice.

In the decade of the 90's, reforms in the banking sector severely crippled their availability to the poor. The rural

sector was not seen as a viable or profitable sector to deal with. In this scenario, Mahajan established BASIX in 1996 with aim of meeting the credit India's rural poor.



BASIX has approximately 250 full-time employees, placed in 40 rural districts, and over 400 village-based customer service agents in 7, 500 villages in more in nine states. BASIX works with nearly 95,000 borrowers, including women in self-help groups (SHGs) and federations. It has cumulatively disbursed over 137,000 loans worth US\$ 33 million, 41% of which are loans to SHGs. BASIX's pioneering work with SHGs and its advocacy for microcredit have encouraged Indian banks to extend over US\$ 44 million worth of microcredit to more than 12 million rural poor women since 1998.

Vijay Mahajan is also well known for the Shodh Yatra (quest for knowledge and innovations at the grassroots) he has done from Seva gram (in Maharashtra) to Pochampally (in Andhra Pradesh). He stated four causes embarking on the yatra – a) to enable self-evolution or atma shudhi; b) to know beyond BASIX and have a clear picture of the needs of the rural poor; c) to connect to people; and d) to make a difference ,to initiate many pro-poor initiatives.

Mahajan serves on the Boards of ASSEFA, Gram Vikas, ARAVALI, DSC and the Institute of Rural Management Anand, (IRMA), and the Executive Committee of the Group to Assist the Poor (CGAP), a global microfinance He was advisor to the planning commissioners of AP, Karnataka, MP ,Rajasthan and Sikkim and RBI.

In 2003, Mahajan was conferred the Distinguished Alumnus Award by the IIT, Delhi. He was a member of the Raghuram Rajan Committee on Financial Sector Reforms and also of the Rangarajan Committee on Financial Inclusion. He is a member of the Regulatory and Development Authority (IRDA).

Vijay Mahajan was recognised as one of the 60 "Outstanding Social Entrepreneurs" by the Schwab foundation for social entrepreneurship in the world economic forum in 2002. He was also elected as a member or senior fellow in Ashoka. ❖

Singaram Oora Cheruvu Water Users Association

Singaram Oora Cheruvu Water Users Association (WUA) is an A+ grade WUA. It was formed in 1990 to manage the *oora cheruvu* (village tank) in Singaram village, Kondapaka mandal, Medak district. The tank was constructed 400 years ago under Nizam rule by local farmers. This is the primary source of irrigation in the village. Apart from farmers, the tank is useful for fishermen, cattle rearers and washermen. This tank's *ayakattu* (area) is 153.3 acres and there are 133 *ayacuttudars* (water users). The tank has a capacity of 20.30 MCFT and has 2 sluices.

For easy maintenance, the *cheruvu ayakattu* is divided into 6 parts referred to as Territorial Constituencies (TCs). Each TC has an elected representative who goes on to constitute the Management Committee of the WUA. A President and Vice-President are elected from the Management Committee. Currently, the President is Md. Gulam Rabbani. He is the third President of the WUA. The WUA has 4 sub-committees - a) Financial sub-committee b) Works sub-committee c) Monitoring sub-committee d) Water Management sub-committee to look after the maintenance and functioning of the WUA. Each sub-committee has three WUA members and one Management Committee member who is also its Convenor. It is mandatory that the Vice-President of the WUA is the Convenor of the Water Management sub-committee. This is to ensure that the "tailenders" also receive their fair share of water.

The Managing Committee conducts monthly meetings on 7th of every month in the WUA office. Then, there are General Body meeting once in every 6 months. In these meetings, the WUA working, water tax, water capacity, farmers' problems, book keeping, crop planning, Water planning, etc. are discussed. The WUA has a corpus of Rs. 5,500.

A community paraworker, agriculture paraworker and water management paraworker from the Andhra Pradesh Community Based Tank Management Project (APCBTMP) are volunteers in the WUA. They create awareness on sustainable agriculture methods, water maintenance, conduct meetings and maintain books. The WUA is assisted by the Assistant Engineer and Supervisor of the Irrigation Department in the technical aspects.

Presently, due to water shortage, the sluices of the tank are not being opened. Therefore, the *ayacuttudars* are resorting to bore wells. This has affected the cultivation badly, especially in the Rabi season. So far, the WUA has spent Rs. 5 lakh on jungle clearance, canal repairing, bund repairing works, bund benching, etc. ❖

Scheme

Community Based Tank Management

Andhra Pradesh Community Based Tank Management Project (APCBTMP) is being implemented in Singaram since 2008. APCBTMP was introduced by the state government in collaboration with the World Bank in 2007. The Project covers 3000 tanks in 499 mandals of 21 districts with an approximate outlay of RS. 1044 Crore. World Bank covers 75% of the cost and state government bears 25%.

The purpose of the Project is to improve agriculture productivity and support Water Users Associations (WUAs) to manage tank systems effectively. In Singaram, an NGO called ASSMA has been involved in the implementing of the APCBTMP. ASSMA is one of the Nodal Support Organizations in the project. The District Project Unit allotted it 38 tanks from Kondapaka, Thoguta, Dubbaka, Siddipeta, Nangunoor and Doullhabad mandals in Medak district. ASSMA's main role is to facilitate the APCBTMP tasks as planned in the Tank Improvement Management Plan.

The WUA and ASSMA oriented people on tank management & development organizing a *Kalajatha* (fair) in November 2008. Approximately 16 training programmes have been given to Managing Committee members, sub-committee members, Co-opted members (Gram Panchayat representatives) by ASSMA. DPU trained the paraworkers on bookkeeping, tax collection, crop planning, water planning, community mobilization, Andhra Pradesh Farmers Management of Irrigation System (APFMIS) Act, roles and responsibilities of managing committee, sub-committees, paraworkers, self-rating analysis, financial management, TIMP implementation, awareness on SEMF (Social and Environment Management Framework) ,O&M (Operation and Management) irrigation, water budget, social audit board updating.

ASSMA conducted a PRA for five days for all committee members, fishery group members and others to understand the use of the village tank to the various stakeholders. The Managing Committee members also visited Narsimhlu tank at Kistapur village, Toopran mandal, Medak to learn more about WUA management, crops innovation, technology and book keeping. Fifty slogans related to tank development were written on walls for creating awareness among villagers. Community feedback and self-rating analysis on the implementation of the Project takes place once in every three months. ASSMA has also promoted sustainable and NRM practices in agriculture. Beans farmers and dairy farmers formed Community Interest Groups for enhancing their livelihoods. ❖

Konkan Region

Konkan is a 720 km stretch along the Western coast of the Indian Peninsula, starting at Goa to Northern Karnataka. Konkan is endowed with abundant natural resources and scenic beauty. It is home to about 2.75 Cr people. The literacy rate in the region is 81.36%. Marathi, Malavani, Konkani, Kannada and Tulu are widely spoken languages in the region.

The major livelihoods of the region include farming and fishing. Agriculture is the primary livelihood for about 72% of the population, most of whom are small or marginal farmers. About 4, 38, 454 hectares of land is cultivated in the region. The main crops cultivated are rice, nagli, mango, cashew, coconut, jackfruit, rubber beetle-nut, spices. The “king of mangoes” Alphonso is also extensively grown in the region and account for a significant portion of exports from the region. Over the years, farmers in the region have also begun to grow cashew and ragi.

After agriculture, most Konkans depend on fishing for a living. The three major types of fishing practices in the region are a) Small-scale fish and integrated fish farming, b) Small-scale shellfish farming, c) Small-scale fish processing. Many Konkans have forayed into other professions such as banking, industrial, technical and medical fields and have migrated to Mumbai.

Konkans are known for their festivities and panache for revelry. The local Konkani folk-arts are Koli dance, Govinda, Adivasi dance.

The lower growth and sparse economic opportunities in the Konkan districts compel many locals to migrate from these districts to the nearest towns or cities. It is mostly the young, able-bodied, skilled, educated men migrate to the urban centres in search of better opportunities.



The establishment of the Konkan Railway in 1995 has given a great boost to the region and is said to be an engineering marvel. The country's first Atomic Power Plant is at Tarapur in Thane district is also in the Konkan region. There is also considerable presence of the fertiliser industry in the region.

The region receives heavy rainfall allowing natural vegetation to blossom in abundance. A variety of flora and fauna are found in the dense rainforests of the region.

The Konkan region has always been a popular tourist region, with Goa being the main attraction. The opening of the Konkan railway and better roadways has made the region more accessible. The clean beaches, Coconut and Beetel nut trees, rivers, mountain ranges of Sahyadri, ancient forts (especially Sindhudurg Fort) and good roads have assured the region a swarm of tourists round the year. ❖



Architecture to Reduce Asymmetry in Access!

Happy Independence and Freedom! Happy Raksha Bandhan! Happy Krishnaasthami! Eid Mubaarak!

Let the humanitarianism triumph! Let the democracy flourish! Let there be no illiteracy of any kind amongst us! Let the innovation in everyone flourish!

India is drought despite some floods here and there. Pranab is President and Ansari is Vice President. Chidambaram is back to Finance. Shinde takes charge of Home. Life goes on. Olympics 2012 ends. India could get 2 Silver and 4 Bronze. The poll declares Dr BR Ambedkar as the 'Greatest Indian after Mahatma'. Kalam is a distant number 2 followed by Patel and Nehru. Team Anna would announce a political formation in October. Baba Ramdev just concluded his fast against Black Money, promising more fight soon.

The streams of thought and work that continued to dominate the month include livelihoods in general and for the vulnerable and specific segments of the population in particular – women, youth, elders, disabled, tribals, urban poor etc., LEAPs, Value-chains, self-reliant livelihoods collectives and livelihoods learning. Painful learning of the month includes - **without meta-learning focus, any livelihoods learning institute would not succeed.** It should focus on getting the 'talent' in to learn and teach, on wholesome learning that generates interest and passion rather than attendance, examinations and rote learning, on latest knowledge updates, and on pro-active self-driven knowledge and skill acquisition ecosystem.

I guess all the people who have to file Income Tax Returns without the need for audit have done so. If income exceeds Rs.10 lakh, one has to e-file them. If the income exceeds Rs.15 lakh (professionals) or Rs.60 lakh (business persons), accounts need to be audited and returns need to be filed by October. NSS 2011-12 round informs us that bottom 10% of the population spends Rs.17 a day per capita in rural areas and Rs.23 a day in urban areas. It appears a miracle that they are surviving. I guess somebody is feeding them.

Other day, there was a round table discussion at Delhi on 31 July 2012 on mobilizing finances for livelihoods collectives. Some of the conclusions include –

- * *there is no real dearth of funds for these collectives, provided they have workable business models; however, the funding should be priority lending funding; the investments need to be phased – start small & slowly expand;*
- * *there is a need to build members' equity more than anything else; bank on the SHG movement to finance the members so that they in turn invest in the collective;*
- * *understand the value-chain fully and interventions may have to be at individual level, SHG or group level, village level and so on – therefore, the collective may have to invest only on that crucial value-addition activity; and*
- * *livelihoods collective work is a long-term (5-10 years) work with risks requiring investments in member mobilization, capacity building, corpus, working capital, meeting initial recurring costs, bearing early risks and of course, some infrastructure. It is possible that infrastructure loans may be easy to get than others.*

Should not we appreciate that SHGs are also the livelihoods collectives?

We are a country of self-employed and micro-enterprises, by and large. Doing small jobs is our way of life. Wage employment is part of this. However, our literate young men and women seek jobs. At the current rate, it is about 20 million a year. It may be difficult to get to this number even in 2 decades from now. The alternative for half of them is to seek self-employment, in the existing occupations, and in new emerging livelihoods. We have to help them.

Mapping the people to help tap their full potential is the key to building meta-livelihoods for the people. Heredity, upbringing influences, likes/dislikes, interests, values and beliefs, strengths and weaknesses, attitudes and behavioral competencies etc., when reasonably understood, the awareness about true capability rises. This in turn can help in counseling and need-competency matching, coaching and performance management and learning.

A recent nation-wide survey of MBAs from B-schools confirms low (21%) employability in them. While about 3.5 lakh MBAs come out every year, only 70,000 are employable. Sad! They are weak in verbal ability, quantitative ability and reasoning. Weak performance in reasoning is a critical concern. We know that the employability of other post graduates is worse. The moot question is how we should screen the employable individuals, induct and develop them to be more useful to the work. This issue becomes further accentuated with the development sector being not an attractive career option to

Perspectives

G Muralidhar

many of them and therefore, they do not come forward to apply. Mostly the left outs or the potential left outs opt for the sector. We need to screen them and find the suitable (even if marginally). Then, **they need to be rigorously inducted. There is no other way to be. It does not make sense to dilute or fast-pace the rigor and intensity of the induction for a reasonable period.** Also, they need to go through apprenticeship thereafter before we entrust them with independent/strategic responsibilities.

Tim Sebastian talks about the need to get back to quality news rather than quantity of news. The same goes with knowledge management – quality and not quantity. We need relevant evidence-based data; and well-documented best practices with the logic and rationale embedded. As precisely as possible! This calls for **people's channels**. For people! Meeting people's needs! They need not be always 'live'; need not be 'sensational'; need not be completely devoid of 'entertainment' value; need not be just coverages. They could partner with helplines; could support learning; could offer 'intelligence'; could show 'how to'; could have complementary support of portal(s), 3G/4G videos and online magazines; could have books and e-books of relevance; could conduct training and counseling; and they could in fact partner with various stakeholders and offer support services. **All this guarantees quality, relevance, timeliness and usefulness.** This is one important way to reduce the asymmetry in information/knowledge access.

Now, we need to build, nurture and mentor institutional and infrastructural architecture that reduces the asymmetry in the access of information, knowledge, skills, market and other open/common resources to the poor, meets their needs and supports their pursuits towards their decent employment and collectivization.❖

Team Learning

The capacity of the organisation to learn is measured in terms of its capacity to withstand and take in change. Change and learning are considered relational and not watertight, mutually exclusive processes. How each individual in the organisation responds to the change and what insights she brings to the organisation shape the outlook and systems of the organisation in the future.



When Peter Senge presented the “Fifth Discipline” in 1990, he changed the way the world looked at how and what developed in the early 20th Century brought about a seminal change in organisation thinking. The human relations approach to management established that employees are driven by much more than material benefits. They also look for a more congenial work environment and space. The Hawthorne experiments proved that individuals perform better in such an environment. Thereafter, thinking on organisation development made the interest of the individual in the work she does and her alignment to the organisation the central tenets of a successful organisation. What the individual grasps while at work is their learning.



For an organisation, learning lies in its capacity to adapt and change with the dynamic environment. It reflects its capacity to take in feedback from the environment and make changes accordingly. An oft-asked question in the realm of organisation learning is - who learns? The organisation or the individuals working in the organisation? The answer is both. Organisation learning is collective learning - the cumulative of individual learning.

Organisations are a group of human beings who come

makes organisations tick. Senge introduced and popularised the “learning organisation” and declared it the mantra for sustainability and lasting success. Ever since, managers at firms and companies across the world have focussed on getting their employees to *learn*, not just *deliver*.

Organisations are a group of human beings who come

...organizations where people continually expand their capacity to create the results they truly desire, where new and expansive patterns of thinking are nurtured, where collective aspiration is set free, and where people are continually learning to see the whole together.

The focus shifted from individual learning to collective or team learning. The premise of organisation learning is simple. Individuals constitute organisations. They are the life and breath of the organisation. How the individuals relate and interact with each other determines the character of the organisation. An organisation could be compared to a machine and the individuals who work in it are the various parts of the machine. Only when all the parts work in a synchronised manner does the machine function well. It is therefore important that the individuals communicate with each other and work together. This is easier said than done. Conventionally, for most individuals, their workplace or organisation is simply the place where they go to earn a living. Some do not take interest in the work they do and are driven by incentives. Elton Mayo’s Hawthorne experiments and the subsequent human relations theory

together to achieve a common goal. In the organisation, the individuals have unique roles to play and contribute their skills and personal qualities to the organisation. The collective skills and personal qualities contribute to the character of the organisation itself, apart from its set goals and values. So how an organisation grows and evolves very much depends on the individuals who make it up and how these individuals interact with the purpose and values of the organisation in the given context. How the





and take in change. Change and learning are considered relational and not watertight, mutually exclusive processes. How each individual in the organisation responds to the change and what insights she brings to the organisation shape the outlook and systems of the organisation in the future.

Organisations cannot cope with changes and increase their efficiency purely by strengthening the capacities of individual employees. It is the overall, aggregated learning that makes the difference. This necessitates working on the relationships between co-workers, reading their interactions and creating an environment that enables peer learning.

Senge identifies 5 major factors that contribute to transforming an organisation into one that learns-

- * Systems thinking
- * Personal Mastery

organisation acknowledges the collective attitudes and behaviours of its employees determines its capacity to learn.

Organisation learning is rooted in the belief that employees are driven to perform better by more than wages and incentives. In the process of their work, they absorb a lot of information, undergo unique experiences, and develop perceptions which would shape their attitude in the future. All these are valuable pieces of information for the organisation to build on. It is in the organisation's interest to create an environment to enable its employees to learn.

Organisation development strategists identify two levels or "loops" of learning that could occur in an organisation. The first is the obvious- acquiring knowledge/skills to generate immediate improvement in the work or output.

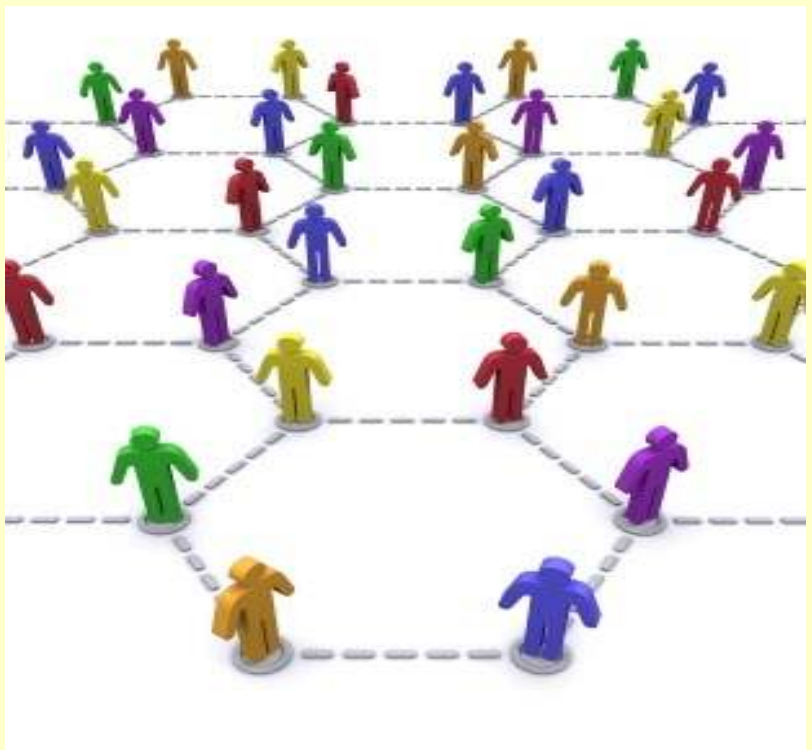
This is referred to as first-order or first-loop learning. The other level is referred to as second-loop learning which is more subtle and requires individuals to be alert and reflective of their environment. Both loops of learning are right in their own capacity and are required. The first is acquired through traditional modes- trainings, lectures, etc. while the second is done through practice.

The capacity of the organisation to learn is measured in terms of its capacity to withstand

- * Mental Models
- * Shared vision
- * Team Learning

These principles or four "component technologies" can experienced at three levels-

- * Practices: what you do.





keeping in mind their repercussions in other parts of the organisation. Cause-and-effect is seen only in the short-term and the long-term consequences of a particular move are not taken into account.

Senge explains, “We learn best from our experience, but we never directly experience the consequences of many of our most important decisions.” A primary reason for making decisions which create short-term impact is the kind of feedback we receive. The benefits are often amplified and therefore misleading.

Systems thinking is the *fifth discipline* that Senge speaks about in his work. It is the linchpin for using the other four disciplines. At every step in developing a learning environment, the organisation needs to keep referring back to this discipline.

- * Principles: guiding ideas and insights.
- * Essences: the state of being those with high levels of mastery in the discipline

A learning organisation experiences the five disciplines at all the levels.

As organisations become increasingly decentralised and decision-making shifts to teams, it is important that organisation learning be seen in the context of the team also.

Systems Thinking

Systems thinking builds on the systems theory. It implies thinking in “wholes”, realising that the various players in the team or organisation are interconnected and that they do not work in isolation. Adopting a systemic thinking forms the basis for practicing the other four disciplines of a learning organisation and helps in integrating all the other disciplines. It is useful to examine the interrelationships between the various teams or individuals and gaining a comprehensive understanding of the way the organisation functions. A holistic understanding of the organisation would provide the foundation for appropriate action to better its performance.

Essentially, all the tasks in the organisation revolve around the accomplishment of the goal. Each individual or work team do one part of a larger task that leads to the goal.

Often, organisations focus on parts and not the system as a whole. Decisions are not taken

Personal Mastery

Organisations learn through individuals who learn. Though individual learning is not analogous to organisational learning, it is still a crucial building block. Personal mastery is a quality of individuals who learn, it implies personal growth and learning. The term does not imply dominance or achievement of a certain level of excellence. Personal mastery goes beyond skills and competencies though their enhancement is a significant part. Individuals who strive for personal mastery have a “learning attitude” and are driven by vision or purpose. It is a process that involves clarifying and deepening personal vision and channelizing energies to develop patience, skills.





their roles.

Mental Models

We often tend to place the blame for unpleasant events (such as getting fired, failing to deliver on time) on external factors. When these events start to occur more frequently, we call it bad luck. But more often than not, the cause for the problem is stemmed in our thinking and assumptions. As we grow and interact with the world, we develop a set of perceptions and beliefs through which we view the

Individuals are not born with personal mastery but develop it over time. For an organisation to be a successful learning organisation, it has to be an incubator for individuals who strive for personal mastery. Personal mastery cannot be dictated by the management, it is a matter of individual choice. What an organisation do is to create an environment that encourages and enables its employees to pursue personal mastery.

For this the organisation will have rethink its way of working, breakdown hierarchical rigidities and not hold on to rules that suffocate. Often, organisations reward those who provide the answers rather than those raise questions or seek answers. In this process, they often settle for solutions that provide quick results and ignore the larger questions (overlook the concept of “systems”). An integral part of personal mastery is questioning the status quo and bettering it. Therefore, a learning organisation creates an environment that allows the employees to debate, reflect and innovate.

The organisation/team could go about building personal mastery through a visioning exercise. The visioning exercise leads the individual to set a vision for themselves. It compels them to examine their current realities and become aware of their strengths, weaknesses and threats. One of the characteristics of personal mastery is that it keeps the individual aware of the “creative tension”. Creative tension is the gap between the vision and the current reality of the individual. Reflection and introspection on the current reality will lead the individual to develop an action plan to achieve the vision. Further, aligning individual vision with that of the team is important. It is more likely that the individual will put in more effort when she has a stake in performing better. This will encourage the individual to consider others in the organisation and

world. Given the kind of environment we grew up in and our experiences, we assume that our lens is right. This is a “mental map” or mental model. All individuals have one and use it to navigate their way through the world. Senge defines mental maps as “a pane of glass framing and subtly distorting our vision, mental models define what we see.” This of course means mental models are unique unto each individual and often come into conflict with each other. Mental models are therefore, by design, flawed. Mental models wield a quiet influence over our attitude to our work and activities.

Mental models are probably the most difficult barrier to overcome in the pursuit of a instilling the culture of learning in an organisation. The fact that mental models are ubiquitous, intangible and tacit makes them difficult to fathom.

Experts suggest the best way forward in confronting and overcoming mental models is by adopting two techniques – reflection and inquiry. Reflection implies slowing down the thought process and recognising how mental models are formed. Inquiry entails openly discussing mental models and gathering more about others’ mental models. Practicing these skills brings a marked change in individuals and allows for democratic decision-making in the organisation or team. Decisions are no more made by virtue of seniority or better position. An organisation that probes mental models takes into account the various viewpoints on a particular matter and then reaches a conclusion. In such a scenario, the communication flows more freely and the assumptions of all the stakeholders are heeded. It is not just the result that is discussed but also the assumptions and logic behind it are discussed.

Like personal mastery, understanding mental models

Peter Senge Identifies the Laws of Fifth Discipline as—

1. Today's problems come from yesterday's solutions. Solutions shift problems from one part of a system to another.
2. The harder you push, the harder the system pushes back. 'Compensating feedback': well intentioned interventions which eventually make matters worse.
3. Behaviour grows better before it grows worse. The short-term benefits of compensating feedback are seen before the long-term disbenefits.
4. The easy way out usually leads back in. Familiar solutions which are easy to implement usually do not solve the problem.
5. The cure can be worse than the disease. Familiar solutions can not only be ineffective; sometimes they are addictive and dangerous.
7. Cause and effect are not closely related in time and space. The area of a system which is generating the problems is usually distant to the area showing the symptoms.
8. Small changes can produce big results-but the areas of highest leverage are often the least obvious. Problems can be solved by making small changes to an apparently unrelated part of the system.
9. You can have your cake and eat it too - but not at once. Problems viewed from a systems point of view, as opposed to a single snapshot, can turn out not to be problems at all.
10. Dividing an elephant in half does not produce two small elephants. A systems' properties depend on the whole.
11. There is no blame. The individual and the cause of their problems are part of a single system.

cannot be imparted to the employees through trainings or instructions. The organisation needs to create situations which demand employees to recognise and understand mental models. Such a scenario cannot be created overnight. Of the five disciplines, mental models is the most difficult to master and requires a great deal of perseverance. This is attributed to the fact that most of us are not accustomed to practicing reflection and inquiry. Therefore, the first step is by encouraging employees to introspect on their reactions both in the public and private spheres. Even if one gets a glimpse of their mental model, it is highly difficult to behave differently immediately.

The process needs to be carefully facilitated over a period of months. The teams should be continuously open up channels of communication and create a tolerant environment for divergent views.

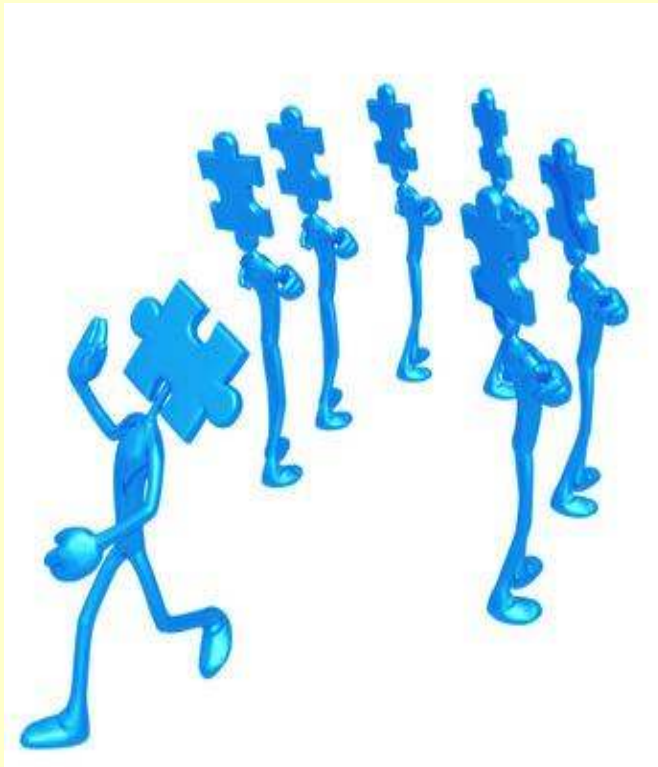
Shared Vision

The vision of an organisation is its long term goal, what it hopes to achieve. Developing the vision is an iterative process and is usually done over a span of few months. It requires deep introspection on the organisation and its purpose. In the context of a learning organisation, the vision is to be shared. In other words, the vision is arrived at in a

democratic manner and consults employees at various levels. A shared vision binds the employees with a purpose. A leader might impose a vision, but achieving it becomes a daunting task because the vehicles of reaching the vision are often not considered when it is made.

The vision is usually derived from a deeper purpose the organisation exists to serve. For instance, all hospitals exist to improve human health. Shared vision has the potential to bind and drive its employees towards greater performance. They may not refer or ponder over the vision on a day-to-day basis, but they register the underlying purpose of the organisation.

To put it simply, shared vision is building a shared meaning in the organisation. Shared meaning is a "collective sense of what is important and why". The shift lies in being handed down the meaning to the management to creating the meaning itself. Many organisations have discovered that working through networks, rather than hierarchical structures helps this cause. When the employees are given the leverage to create and develop shared meaning, they are also given the responsibility that comes with fulfilling the vision. The results come closer home and employees are encouraged to collectively work towards realising the vision.



- * The ability to take innovative, coordinated action
- * The ability to create a network that will allow other teams to take action as well

When faced with a challenging situation, the individuals of the team might as well employ their own skills (personal mastery) to diffuse the crisis. But, Democratic decision-making problem solving are the cornerstones of developing a learning environment. Collective problem solving would help the team in discovering better and more creative solutions to the problem.

The primary vehicle for team learning is improved conversation. Improved conversation has two components – dialogue and skilful conversation. Both involve open discussions and better understanding of different perspective before concluding.

The five disciplines to enhance team or organisation learning seem rather simple to imbibe and follow. However, experiments have proven otherwise. Building a learning organisation or team is not a mechanical project. It does not have a fixed route to the goal. It involves painstaking navigation of diverse and sometimes diverse psychological configurations that make the task daunting. The barriers to learning could be structural, managerial or cultural.

The most obvious is the lack of will to promote learning at work. At the end of the day, outputs are given far more weightage than learning. The former is merely tolerated. The leaders of the team or organisation may themselves not be inclined to learning or fail to set an examples for the others.

There is also a tendency to leave difficult topics out of meetings. This prevents democratic decision-making which in turn leads to lack of information going to every member of the team. This process of alienating and atomising the individual employee limits the chances of learning.

Inertia among the employees is a major restricting factor for learning in a team. Though, on the face of it, the individuals may seem to be aligned to vision of the organisation, but at their level they may be resistant to change, refuse to reflect or introspect.

Despite the fact that team/organisational learning has caught the imagination of management experts and leaders across the spectre, it is still a long shot before the idea takes a stranglehold. True, it has brought about significant changes in the way organisations work and perceive their employees but there are few organisations that successfully incorporate the learning agenda. ❖

Team Learning

Team learning is what brings the other five disciplines together. It based on the concept of alignment – functioning as a whole. Team learning builds on the other four disciplines and transforms the skills into capabilities.

Team learning is not group thinking or team working, though it includes both. It is a tacit form of grasping skills and

The most obvious is the lack of will to promote learning at work. At the end of the day, outputs are given far more weightage than learning. The former is merely tolerated. The leaders of the team or organisation may themselves not be inclined to learning or fail to set an examples for the others.

capabilities from others in the team. Knowledge dissemination through formal and informal, and subtle and direct manner is important to support team learning. The communication is not to be only within the members of the team but also with external factors. Teams, like individuals do not exist in isolation. Therefore, it is important that communication channels with the external world are as efficient as the ones within.

There are three dimensions of team learning:

- * The ability to think insightfully about complex issues

Key-Making

Mohammed Irshad (46) belongs to Ghantaghar area of Kota city. He lives with his mother, wife, and two daughters. His elder daughter studies in 2nd year of college and the younger one studies in 9th standard. He plans to marry his elder daughter after a year.

Irshad quit school after completing the 6th standard and joined his father in his key-making business when he was just 15. While working with his father, Irshad acquired the skill of key-making. Irshad's father expired a few years later and he (Irshad) continued the business. At the time, the income from the business was too less so he decided to sell locks along with the keys. This addition did wonders to the business, and started attracting more customers.

S.No	Particulars	Amount in Rs.
Monthly Expenditure		
1	Tools	2500
2	Raw Material (Keys + Locks)	2500
3	New Locks (125-150 pieces @ Rs. 8 to 100)	8000
4	Raw Material (Key Bunches Rs. 40 to 60 per dozen)	10000
Total Income		23000
Total Net Income per Month		
Monthly Income		
1	New Locks (125-150 pieces @ Rs. 8 to 100)	12000
2	Raw Material (Key Bunches Rs. 40 to 60 per dozen)	17000
3	Home Visit (30 Days * 125)	3750
Total Monthly Income		32750
Total Monthly Expenditure		23000
Total Net Income per Month		9750

Now, he earns a handsome amount and is less worried about running the business and his family. He follows a strict no-credit policy, i.e. he expects his customers to pay for the service/product as and when they collect it.

If there is any threat to his business, it is from the new computerized key making and sensor-based keys which are fast taking over the traditional method of key-making. The equipment required to start such a centre requires heavy investment which Irshad cannot afford to make. However, he is certain that there will still be space for small key-makers, especially for the efficient ones. ❖

Coaching

The concept behind coaching, not just talks about academic coaching or sports coaching or mentoring, is people/organisations taking action toward the realisation of their visions, goals or desires while maximising their person and professional potential.

India is a nation of young people - out of a population of above 1.1 billion, 672 million people are in the 15 to 59 age group which is considered to be the working population. To add to this is, it is predicted that there will be sharp decline in the dependency ratio in the next thirty years. These factors have given birth to a phenomenon called "demographic dividend." Many young aspirants or entrants are focusing on honing their skills or acquiring new ones to gain a competitive edge over rest. There are two ways to enter the workforce— by pursuing higher education, especially professional education and through open/competitive



exams for jobs.

This has given rise to the need to master the skills to crack these exams and in turn spawned a giant coaching industry in the country over the past few decades. Though coaching is a broad term and includes a variety of subjects (such as life, spiritual, sports), it is only coaching for jobs and education that have gained ground in the country. In essence, the need

A 2008 market survey in India had estimated the size of the coaching sector at USD 6.4 billion and predicted the annual growth of 15 per cent over the subsequent four years, it said. In a track record (2011) of 30,000 children in rural government primary schools in five Indian states, it was found that about 16 per cent of grade two children and 18 per cent of grade four received private tutorial. The study found that there was a strong negative relationship between tutoring and attendance in school.

According to the study, children in both grades were far less likely to have been found present in school. A possible explanation was that parents expected their children to learn more in paid classes than in school and therefore insisted less on regular school attendance.

In West Bengal nearly 60 per cent of primary school students receive private supplementary tutoring, it said. The demand for supplementary tutoring was mainly driven by the awareness that investment in education can generate strong returns from good performance in key examinations and entrance to high status secondary schools and universities.

for the right career path and stress free life offers a wide scope for coaching as a full time career profession.

Coaching for Education

India is targeting a high economic growth of over 8% in the coming years. To maintain its economic growth in the global marketplace fueled by the knowledge economy, the country needs to increase student enrollments in higher education. Economic growth is leading to a surge in the demand for more engineers, management graduates, computer engineers etc.

Education in India is provided either by Government or private

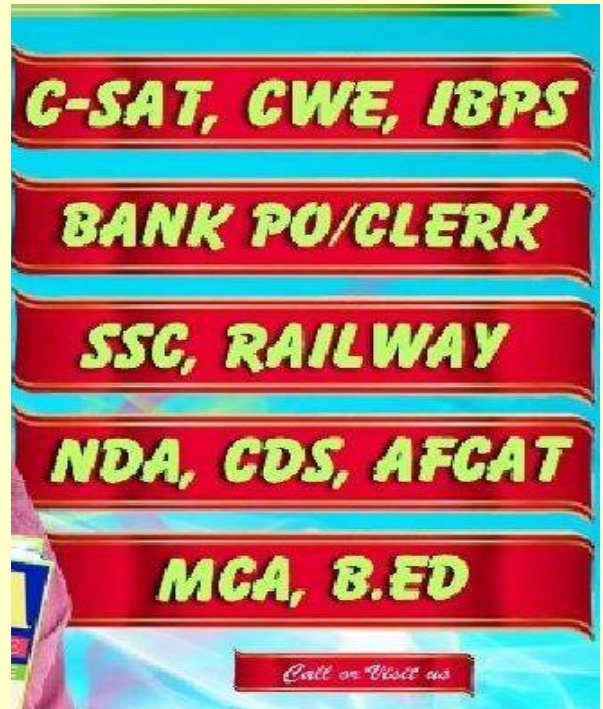
Education based Coaching is the most thriving industry in Bihar with around 3,000 private institutes operating with an estimated annual turnover of over Rs 250 crore. If insiders are to believe, the figure will cross Rs 1,000 crore.

about 27,676 doctors each year but still has only 0.5 doctors per 1000 people. India needs at least 6 lakhs doctors, 2 lakhs dental surgeons and one million nurses every year to reach the required doctor-patient ratio. Here, the gap exists mainly due to the low availability of seats in the medical colleges with high number of aspirants applying for the same. Coaching centres are banking on this opportunity and are able to run

education institutions. Though India has one of the largest higher education systems in the country, it fails to meet the demand in the country. This results in unprecedented competition among students to secure seats in graduation and post-graduation courses and the demand for coaching to crack the entrance exams to these institutes arises.

The demand for coaching institutes for medicine, engineering and MBA is booming. Coaching centres are mushrooming in the very corner of the country, especially in the big cities where students generally comes for preparing for entrance examination. Some towns such as Kota in Rajasthan have entirely transformed as “coaching centres” for aspiring students.

Medical education plays a major role as it supports for strong growth of the healthcare industry. In spite of 65% growth in the number of medical colleges in the past 10 years, the country has not been able to meet the growing needs for medical professionals in the country. India needs at least 6 Lakhs doctors, 2 lakhs dental



profitably. The huge demand for medical education across the country is root cause for the growing coaching centers for medical coaching. The coaching centres have huge opportunities and scope to attract medical aspirant by offering affordable coaching fees in the near future too.

Demographic data base India	
Age	Population (m)
0-4 Years	127
5-9 Years	125
10-14 Years	123
15-19 Years	114
20-24 Years	105
25-29 Years	94
Source: CLSA Asia-Pacific Markets, UN Population Database	

surgeons and one million nurses every year to reach the required doctor-patient ratio. India as of now produces

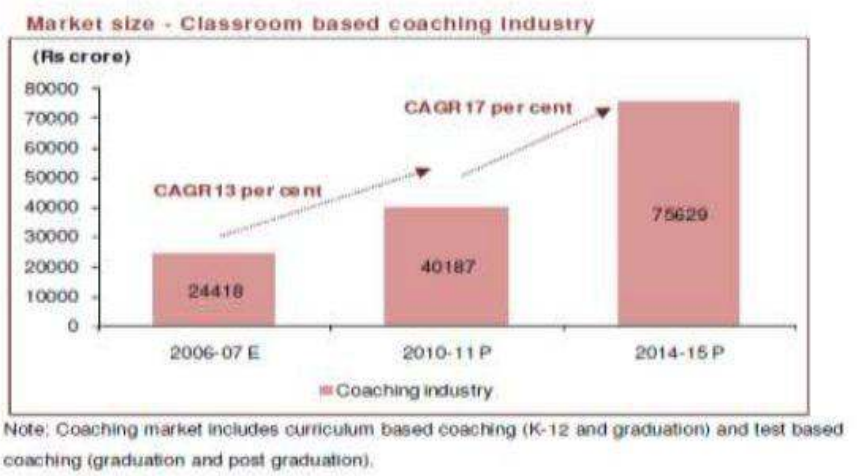
Coaching for engineering is not far behind. Coaching for admission to the IITs and other engineering colleges has acquired the status of a big industry in India. According to the Associated Chambers of Commerce and Industry, the size of the industry is Rs 10,000 crore. with an average coaching spend of each student being close to Rs 30,000-50,000 annually., **for example** Educomp Solutions, the Gurgaon-based education content and service provider, is looking at opening engineering preparatory programme centres in a bid to ramp up its supplemental education business. The

company is eyeing 75 Leap centres in the next financial year, located in cities including Guwahati, Jalandhar, Amritsar, Varanasi, Allahabad, Meerut, Patna, Surat, Jammu, Patiala, Chandigarh, Lucknow, Agra, Gurgaon, Sonapat and Ludhiana. Educomp recently restructured its business to create a new entity for its supplemental education segment, which includes off-school services such as tutoring,

counselling and assessment. It appointed Ernst & Young for the restructuring exercise. It will use VSAT technology to deliver standardised and cost-effective test preps, and also leverage smart class and smart assessment system for coaching. Educomp is looking to offer its services at discounted rates over the prevailing market price to garner volumes. The education firm is looking to open test centres in 200 cities across India by 2012.

Similarly, MBA coaching has a huge market across the country and expected to increase. Management professionals will form the base of the 347 million skilled labour gap highlighted by the National Skill Development Corporation. This would be spread across verticals like organised retail, banking and financial services, and infrastructure to name a few. More importantly, according to a study by Cygnus, a business consultancy, in 2012, there will be a requirement of about 200,000 fresh MBAs in various sectors. The top 50 B schools in India provide only 25,000 fresh MBAs a year, implying a literal scramble for seats in these prestigious institutes. The lure of the jobs that an MBA can fetch has triggered off a frenzy among many a young Indian. The frenzy has provided impetus for the MBA coaching industry, which is estimated to be about 30 per cent of Indian coaching industry to flourish. Most MBA coaching centres have branches in every major city and town in the country. IMS Coaching, for example, has presence in 75 towns in the country. It has adopted a franchisee model to reduce investment in infrastructure and become a solutions and backend help provider.

Coaching for Jobs



Not all youth in country manage to get into graduate or post-graduate courses in the country. For some., their chances are stunted right from their childhood thanks to beleaguering socio-economic conditions. The recent economic boom the country has presented a situation to incorporate the large swathe of unemployed youth. Thus giving rise to "skill-based" jobs. In this scheme of things, unemployed youth from rural areas are picked up and given training in skills as tailoring, marketing, mobile repairs, etc. Post training, they are placed in relevant fields. Some even go on to establish their own enterprises. Vocational trainings have also gained momentum. For example ITI provides coaching to thousands of people across the country in various streams like electrician, refrigeration, tailoring to mention few. Similarly many private institutes train people in software and hardware to meet the requirement of industries.

Besides these, coaching for jobs in the Civil or government services have existed since long. Various fields like multimedia, banking, clerical jobs are gradually picking up. Here, the coaching institute prepares the aspirants to sit for competitive exams held for the particular post. The niche of the job providers is their capability in pooling up resources and experts from the industry, also developing relationship to understand the industry requirement from time to time.

On the Job training is one of the segments where coaching is given to employees to enhance their performance to deliver better in their roles and responsibilities. The industry is estimated to be USD 60 million (Rs. 300 crore) and growing at more than 50% per annum in India. This has a long way to go to be at

par with USD 5 billion in the US. Still a very nascent industry in India, the demand for executive coaches is making this space an attractive business proposition, not only for coaches but also for global coaching certifications and training firms building on the opportunity to bridge the supply gap of certified coaches. What is driving a sudden interest in executive coaching? Constant change, massive amount of information that business

Private IES alone a USD85bn opportunity by 2012E...

(\$ m)	Revenues (2009)	Revenues (2012E)	CAGR (%)
Formal IES	45,200	65,250	13
K12	22,800	33,779	14
Higher Education*	22,400	31,470	12
Non-formal IES	11,930	19,608	18
Preschool	408	1,026	36
Multimedia -private sch.	112	459	60
ICT in govt. schools	153	752	70
Coaching classes	7,360	11,194	15
Vocational training	1,875	3,662	25
Books	1,925	2,516	10
Total IES	57,125	84,358	14

leaders have to deal with and the fact that people are reaching managerial positions at a younger age today make coaching a relevant intervention to support executives in achieving organizational and personal expectations.

Executive coaching is gaining prominence these days. It is an experiential and customized leadership development process that builds a leader's capabilities to achieve short and long term organisational goals. Hence, it is important to understand the change process so that coaches can navigate with clients in the change

journey in a step by step process.

The coaching sector is gradually taking shape of an organised industry as many coaching centres with extraordinary talent pool with effective systems have been putting efforts to provide quality education ensuring learning with positive outcome. Prospect for coaching is very bright in India. More students are choosing coaching institutions as primary learning centres instead of schools as majority of schools and colleges across the country are failed to provide quality education. ❖



**19 August
World
Humanitarian
Day**

My Strengths are My Assets

Nirmala, 46yrs, she is single women, she runs good to her family maintenance, giving good education to daughters. She is sharing her family experience to livelihoods.

Q: What is your occupation?

A: I work as a housemaid in Ramnagar colony, Hanmakonda, Warangal district, Andhra Pradesh. I have been working for the last thirteen years. I used to be an agricultural laborer before marriage.

Q: What is your native place?

A: Most of my ancestors hail from Hasanparthy, Warangal. My husband's place is Ramnagar Colony, Hanmakonda, where we're currently living. As a matter of fact, both places are very close to each other.

Q: How many children do you have?

A: We have two daughters: one is 20 years old and the other is 15 years old.

Q: How well educated are the members in your household?

A: I made sure that my elder daughter got married only after completing her intermediate. My younger daughter is still 10th class. I was obligated to drop out of school after completing 4th grade in order to support my mother for financial reasons. Thus I understand the value and importance of education, and I'm proud to be able to offer it to my two children. Basic knowledge is relevant even for day to day encounters with technologies such as gas stoves!

Q: How did you carry the entire burden and responsibility of taking care of your family?

A: I was forced to take up total responsibility after my husband died with lung cancer and a severe heart attack eleven years ago. Such health problems were caused by excessive drinking and smoking. My husband was a laborer who performed various tasks around town on a daily basis. Before his death, my husband took all the family responsibilities, and there was no need for me to work. Initially until I settled down with a stable source of income, I faced many hardships. My parents have been supportive in helping me educate my elder daughter and get her married. My younger daughter is still helping to me in my work.

Q: Do you have any assets?

A: We have two acres of agricultural land, which we leased to neighboring farmers. We also own one house. My greatest asset is my energy levels and willingness to work

hard.

Q: What is your income?

A: I earn Rs.4000 per month by working as a housemaid and I get an additional Rs.4000 as rent from the agricultural land. I am very thrift with this income although it's more than what we need for a comfortable lifestyle. I still have unpaid debt and future insecurities which require me to set aside a large chunk of that money. A recent example is the debt taken from miscellaneous money lenders to conduct my elder daughter's wedding. I also started paying monthly chits for the sake of my upcoming old age.

Q: Tell about your work?

A: I wake up 5:00 A.M and finish all my household duties before going out for my job. I perform all sorts of household services: cleaning dishes, mopping the floor, washing clothes. I work in up to four houses maximum at any point of time. The owners are often supportive and give me support when I need it. As long as I let them know ahead of time that I am sick, they don't cut my salaries when I'm not physically capable of working. I learn many lessons such as family maintenance from my employers.

Q: Do you have any debt?

A: I took Rs.60000 from a money lender for my elder daughter's marriage. The interest rate is at Rs.3. I cleared Rs.33000 so far.

Q: Do you face any health and personal problems?

A: No, we do not suffer from any major chronic health problems; we only catch common illnesses from time to time. Although there are no males in my house, it's not a big issue for us because my parents and neighbors aid us frequently.

Q: Do you receive benefits from any government schemes?

A: I get a widow pension of Rs.200 every month and I also make use of the Indiramma housing scheme.

Q: What are your future goals?

A: First, I want to provide good education to my younger daughter until she graduates. Once she gets married, I'll move on to agriculture on my two acres of land as it would be impractical to work as a maid at an older age. ❖



Orienting Lateral Entrants in Governments

PMRDF, short for Prime Minister's Rural Development Fellowship was rolled out in September-October 2011. What PMRDF wishes to achieve is simple – induct bright, young professionals from various disciplines into lending a hand for the development of Left-Wing Extremist (LWE) Districts. It is the brainchild of the Union Minister for Rural Development, Mr. Jairam Ramesh and is seen as a part of the government's efforts to bring development to these tribal dominated, long ignored and highly exploited areas of the country.

I was one among the 156 who were selected after an extensive sieving of the 8,000 applicants. Prior to our posting at the districts, we underwent a two-month training during which we were oriented to the job by an array of IAS officers, development practitioners and experts in the tribal development.

The inaugural function was held at Hyderabad (where our training would be held), on 7th April, 2012. The training commenced with a session on good governance by Mr. Wajab Habibullah that same evening. The regular class room training started the next morning.

On the first day we were divided into 5 groups with which we would be associated over the next three days. Using our groups, we were to learn to work in groups, communication skills and conflict resolutions.

The evenings were usually reserved for interactive sessions with District Collectors. These sessions gave us the opportunity to ask the collectors what we could expect at the district and how they would receive the Fellows. Most Collectors were upbeat about the prospect of having professional hands to seek solutions for some of the tough issues in the districts. One interaction that stood out was the one with Mr. Abhishek Krishna from Maharashtra. He gave us interesting facts about human psychology and behavior that one encounters and navigates while working.

Early on in the training, we were given sessions on Indian society, religion, caste and gender to appreciate the complexities of Indian society. We were also taught the poverty measurement indicators. There were also brief training on software and computer skills which would be useful in analysis.

Virginius Xaxa, a reputed scholar who has done extensive research and worked with tribes, took an engaging session on the various tribes in the country and their living conditions. He particularly emphasized on tribal society. Understanding various facets of tribal life was crucial as we would be posted at tribal-dominated districts. We also interacted with a group of nine development workers who worked in tribal areas for



years. In fact, the two-month training period was sprinkled with sessions on tribal affairs. Nearly, every subject was dealt keeping in mind the tribal context.

As the training progressed, we were familiarized with local/grassroots governance in the country and the broader/macro level governance in the country.

No study of tribal affairs in the country would be complete without an understanding of the Naxal problem in Central and Eastern parts of the country (where we would work). We began by understanding the evolution

of the Naxal movement and its ideological premise. Experts in the subject, such as Prof. Hargopal and Ms. Bela Bhatia spoke elaborately on the issue and the various measures to counter this problem, including the Salwa Judum.

By mid-April we were notified of the districts we would be placed at post-training.

The last week of April was dedicated to the Flagship programmes of the Government of India. Some of the programmes we touched upon included MGNREGS, Sarva Shiksha Abhiyan, Public Distribution System (PDS), National Rural Health Mission (NRHM), Watershed Development and National Rural Livelihoods Mission. Again, all the speakers were well-versed with these schemes. Further, we got insights on the framing of these schemes, their implementation and their evaluation. There were elaborate sessions on the social audit process under the MGNREGS and its effectiveness in checking corruption. Considerable time was also spent on health and sanitation on understanding health, sanitation and nutrition.

As the training gained momentum, the focus shifted to planning and implementation at the grassroots. The



planning had a special focus on human development.

PAHELI – Peoples Audit of Health, Education and Livelihoods Survey and Human Development Radar are tools for assessing the human development. Towards the end of the training period, we were divided into state-wise groups to prepare Development Action Plans. Convergence, as an important strategy for implementation was also dealt with in detail. The training ended on 10 May with a four hour session by Mihir Shah, Member, Planning Commission. ❖

Mansi Kaushik



15 August

**65 Years of
Independence**

Income and Expenditure Analysis

A study of the income and expenditure of sample households brings out the match/mismatch between the cash flows at the household level, other vulnerabilities of the households, and coping mechanisms adopted by the households. By matching the income streams with expenditure, this tool brings to fore the links and inter-connections between various livelihood activities.

Income			
#	Item	Description	Amount in Rs.
1	Working at water plant	Rs.2000*12 Months	24,000
2	Asha worker salary (wife)	Rs.500*12M	6,000
3	Labour wages (wife)	Rs.1500*12M	18,000
	Total		48,000
Expenditure			
#	Item	Description	Amount in RS.
1	Rice	20kg*Rs1*12M+50kg*Rs.1300*6times in a Year	8040
2	Wheat	2kg*Rs.7.5*12M	180
3	Oil	4lit*Rs40*12M	1920
4	Sugar	3kg*Rs.32*12M	1152
5	Red gram	2kg*Rs.50*12M	1200
6	Grocery	Rs.1000*12M	12000
7	Electricity	Rs.120*12M	1440
8	Chicken	2Kg*Rs.140*12M	3360
10	Education	Rs.4000 per Year	4000
11	Clothes	Rs.3500 per Year	3500
12	Vegetables	Rs.250*12M	3000
13	Travel	Rs. 300*12M	3600
14	Health	Rs.600 per Year	600
15	Miscellaneous	Rs.300*12M	3600
16	Total		43442

This analysis is taken up with selected sample households to represent important categories (2-3 households from each category) in the village. The income and expenditure of the past one year or more is the focus of the exercise. If the household is willing, the exercise can be taken up in the presence of some community members.

Ramulu hails from Chatanpally village in Mahaboobnagar District. He is working as a worker in the water plant and his wife works as a agricultural labourer and also as a ASHA worker. About 71% of the income is being spent on food related items. The income and expenditure are almost equal. ❖

Organic Farming

Sikkim state government, Food Security and Agriculture Development (FSAD) and Horticulture and Cash Crops Development (HCCD) Departments conducted a workshop on "Vision for Holistic and Sustainable Organic Farming in Sikkim - the Future thrusts" on 17th & 18th March 2010 At Saramsa Garden, Sikkim to design a clear cut road map for organic farming. In the workshop progressive farmers, Sikkim Chief Minister, other Ministers, MLA, various departments, members of Gram Panchayat and Zilla Parishad, SHGs, NGOs and Scientists participated. The workshop aims as follows-

- * To really gear up things in a very systematic way with set target and strategy
- * To achieve huge target in limited time there has to be a mission to take up the entire task from production, certification to market linkage guided by a clear cut road map

Hon'ble Chief Minister in his inaugural speech highlighted the following specific issues to be addressed by the concerned departments and the scientific community to accomplish the endeavour and make farming attractive as follows.

SHRI D.T.BHUTIA, Additional Director of Agriculture, Government of Sikkim on ORGANIC FARMING explained the status of the policies adopted as follows:

1. Withdrawing subsidy on Chemical Fertilizer & Pesticides.
2. Making alternative organic manures & pesticides available to farmers.
3. Mass campaign about benefits of organic farming.
4. Emphasizing on development of local manurial resources
5. Tie up with certification Agencies & Service providers.
6. Company manufactured, IMO certified organic manures & pesticides made available to farmers.
7. Subsidies provided to farmers for permanent type compost cum urine pits construction.
8. EM technology for compost making being adopted by farmers by forming bio villages.
9. Massive vermi compost making programme introduced to farmers.
10. Bio fertilizers use being promoted to supplement nutrient requirement.
11. Green manuring promoted in the gap period after harvest of rabi crop and transplanting of paddy which is the ideal time looking into soil moisture and temperature conditions.
12. Certification & Inspection agency- Tied up with IMO Bangalore.
13. Service provider for Internal Control System (ICS)-

M.R.Morarka-GDC Rural Research Foundation, Rajasthan explained the implementing in Dehradun, status, future action plans, required infrastructure development and constraints; He said that subsidies for construction of rural compost cum urine pits, subsidies for construction vermi-compost, portable type vermi -tetra bed introduced to farmers, One bio-fertilizer production unit of 50 MT capacity

has been established for production of different bio-fertilizers, azolla production & use and bio fertilizer application being promoted, 100 villages adopted under EM technology programme as bio-villages, green manuring being promoted in farmers field, improved composting kits for on-farm compost making provided and iming with dolomite to reduce soil acidity.

Strengths: The state has rich biodiversity and therefore there is ample scope for development of local manurial resources for organic farming, the soils of Sikkim has very little residual chemical fertilizers as consumption was hardly 7kgs/ha and pesticide consumption was negligible, the soils are rich in organic matter content with more than 5% organic carbon in most of the areas, more than 20,000 hectares under cardamom crop is organic by tradition but needs certification and Maize & cardamom crops generate huge quantity of bio-mass which can be converted in to rich organic manure.

Present Status: Fertilizer and chemical pesticide use has tremendously reduced, farmers aware of the benefits of organic farming, farmers started preparing local organic manures through different technologies, vermin compost preparation, bio-fertiliser use, green manuring etc adopted by farmers and certification process started in 7000 hectares.

Future Plan of Action: The mission is to make the entire state Organic by 2015 and the future plan of action is to; Organize and set up an independent body in the form of a Board or Mission to handle organic farming, Planning the process in a systematic way, infrastructure development, manpower organization and development- select potential areas and start the process, recruitment and training of service providers, human resource development, local manure resource development and soil amendment to improve physical as well as chemical condition of soil.

Infrastructure Development; Strengthen the existing soil testing facility for testing soil and organic manures produced and supplied by companies, government farm should be made as model for organic system of farming, organic research centre should be developed for long term planning, bio fertilizer production unit should be strengthened, infrastructure development for conversion of farm residues into manures using different technologies and existing IPM laboratory to be upgraded.

Constraints: Plant protection- lack of suitable technology for control of blast in paddy, leaf blight in maize, storage of seed etc, problem for control of diseases of apple, orange, large cardamom & ginger, limate congenial for disease & pest infestation, unavailability of organic seed, problem of adoption of organic technology by framers for which massive capacity building is necessary, lack of trained extension functionaries

DR. A. K. YADAV, Director, NCOF, Ministry of Agriculture, Government of India, Ghaziabad explained on Organic Farming Policies, Prospects and Opportunities;

Requirements from state governments for organic farming;

Define organic agriculture policy

Implementation of policy in true spirit

Establish organic seed supply chain

Rice and wheat potential crops and need special attention

Road Map for Organic Sikkim;

1. Appoint consultant and core team of experts.
2. Define practical and acceptable State policy for Organic farming.
3. Create dedicated organic promotion agency.
4. Create Body in the State for organic products.
5. Seeds and input procurement and distribution
6. Supporting farmers for on-farm input production infrastructure creation
7. Capacity building of service providers and ICS, input facilitation, ICS management
8. Area/crop selection important. Select crops that are directly marketable.
9. Quality of crops important. Value addition of organic crops and development of infrastructure.
10. Centralized facility for packing, processing of organic products.
11. Introduction of poly house for high value low volume crops.
12. Good market link between producers and consumers.
13. Create website for facilitating market.
14. Single window facility centre for all issues related to policy implementation, planning production and marketing.

MRS. SWARNA –ICCOA - International Competence Centre For Organic Agriculture recommended as follows;

- Formation of task force for organic with members consisting of cross section of experts, Government, exports, processors, NGO, Universities, etc.
- Set up Nodal agency for Monitoring, Collection and Coordination to link between Govt. and Private
- ICCOA ready to help in preparation of road map for Organic Sikkim through capacity building and research.
- Infrastructure development to be given priority.

DR. TEJ PRATAP- Vice Chancellor, Himachal Pradesh krishi Viswa Vidhyalaya explained the need for Organic Farming as follows; Small Farmers food insecurity crisis: Negative returns/ non viable farming and livelihoods, increasing problem

1. The Water Crisis: Water crisis in both urban and rural areas calls for water prudent agriculture
2. The Health crisis : Food related diseases and health epidemic is an emerging crisis.

The four Pillars of Organic Policy of Sikkim can be

1. Improve food and income security of Sikkim farmers in sustainable organic ways- soil health care
2. Develop organic agribusiness opportunities- economic health care of farmers
3. Ensure safe organic food supplies to consumers –

human health care

4. Enable Sikkim take its share of organic market

Suggestions/ Recommendations:

1. Involve key people for proper conversion of State into Organic
2. Organic Certification of Forest and all the jungle products including cardamom crop can be done very easily.
3. Whole State certification not possible, rather go for certification of selective pocket/ commodity.
4. Produce your own organic manures and bio fertilizers.
5. Technology for quick production of organic manures needed.
6. Pest and Disease management – consult Andhra Pradesh.
7. Create Organic Village to promote Organic tourism.
8. Poly House, micro irrigation for water management suggested.
9. Importance to be given to Marketing of products after Organic certification.
10. Soil health most important in organic farming, NPK not the indicator for bio fertilizers. Create infrastructure for microbial studies.
11. More research to be carried out. Emphasize farmers to do research in participatory mode.
12. No inorganic products get exported so only option is organic farming.

Organic Strategy- Intervention Areas;

1. A well defined policy in place for the state indicating priorities of its organic sector
2. Plan and build organic extension system and technology support services
3. Infrastructure for on farm input production; state schemes, incentives to farmers
4. Mechanisms for quality assurance of inputs
5. Developing supply chain infrastructure for organic markets
6. Model organic farms of the farmers as training centres
7. Creating cadre of organic farmers as trainers.

V. DR. R. A. Ram, Principal Scientist, Central Institute for Subtropical Horticulture, Rehmankhera, Lucknow presented on organic farming concept, need and strategies for production of horticultural crops in Sikkim. He stressed on the need to improve the existing Farming System and discussed on the following points:

1. Organic farming to be carried out in organized manner.
2. Lack of genuine/organic seed/planting material
3. Lack of complete package of practice
4. Lack of technical knowledge
5. Emphasize on Bio dynamics.
6. Under organic condition, HYV not suitable for hill agriculture under rain-fed condition.
7. Mulching recommended for water conservation, weed control and for manure.
8. Cover crop to conserve soil erosion and green manuring.
9. Local varieties recommended over hybrids for their resistance against pest and diseases.

The workshop concluded with message that the rich biodiversity, low initial fertilizer consumption, rich soil organic carbon of the state are some of the potential strength to organic farming. To streamline and increase the pace of organic movement a separate independent body in the form of a board or mission to handle organic farming issues need to be formed. ❖

CHILDLINE India Foundation

Childline is India's first 24/7 helpline (1098) to rescue and rehabilitate children from abuse. Childline came into operation in 1996, and soon spread its operations to 210 cities/districts in 30 States and UTs in India.

Childline is partnering with 415 organizations and attending 2.1 crore calls (upto March 2011). The Childline India Foundation (CIF), in partnership with Women and Child Welfare Dept. of Government of India and with the support of the NGOs, stakeholders is first 24 hours helpline for street children who are in distress especially street children.

"Even a journey of 10,000 miles, starts with a step", says Jeroo Billimoria, founder of Childline and faculty member of Tata Institute of Social Sciences (TISS) in Mumbai. In 1992, Billimoria along with some colleagues set out to convince the Department of Telecom to run a toll-free helpline for children. The team conducted a survey to support their cause and in 1996, established a toll-free number as a project under TISS. Over the next two years, the team rescued and rehabilitated scores of children from abuse. By 1998, the initiative gained enough momentum for the Department of Telecom to take notice and support it. With Government support, Childline quickly started operations in 30 cities in the country. In 1999, CIF came into being as a partnership between the Women and Children Welfare Development, Government of India, academic institutions and civil society. Childline's focus is on vulnerable children and youth living on the streets or those in particularly difficult circumstances.

For thousands of children who are often neglected, cheated, exploited, and beaten, 1098 is not just another phone call but a symbol of hope and comfort. Childline 1098 is a place of solace where a helpful 'didi' or 'bhaiyya' is always available for them round the clock.

The CIF's vision is 'A child friendly nation that guarantees the rights and protection of all children'. Its Mission states 'Childline will reach out to every child in need and ensure their rights and protection through four Cs as—

- * Connect through technologies to reach the 'last mile'
- * Catalyze the system through active advocacy
- * Collaborate through integrated efforts between children, the state, civil society, corporate houses and

community to build a child friendly social order.

- * Communicate to make child protection every body's priority.

Childline links the children to NGOs and Government organizations and services after attending to them initially and crisis intervention. The organization provides three kinds of support: a) direct support, b) on the phone and c) long-term assistance. Direct support is given for immediate relief of the victim. It is usually

in the form of health, shelter, protection from abuse, repatriation, locating missing children and intensive counselling.

Over the phone, Childline provides emotional and psychological counselling to young callers. It also provides information on relevant schemes and services. Finally, Childline also provides long-term assistance. Here, it plays more of a facilitator. It

provides the required emergency relief to the victim before exploring education or employment opportunities. It places the victim with a relevant NGO.

Besides this, Childline also makes efforts to ensure that vulnerable children are aware of its services. It conducts widespread campaigns to increase awareness among the target groups. The organisation helps partner NGOs to design and manage MIS systems to monitor of the children efficiently. Further, Childline advocates for more child-friendly policies and legislations. It does considerable amount of research in issues related to child abuse.

In a significant move, the XIth Five Year Plan mandated the Childline India service be made available in every district. CIF partnered with the Integrated Child Development Scheme (ICDS) of the Ministry of Women Child Development to achieve this mandate. The Government of India also proposed this as a response to the issues the Child Rights Convention seeks to address. ❖



People's Blessings Keep Me Going...

Bima Mitras are service providers who facilitate SHG members to access and utilise insurance schemes under the Indira Kranthi Patham (IKP) programme in Andhra Pradesh. The Bima Mitras are drawn from the community and usually provide services in one mandal ((sub-district)) each. "Livelihoods" interviewed one such Bima Mitra, Ms Kamamma, in Mahabubnagar district. Some excerpts -

Q: Tell us about your family.

A: I studied up to 10th standard and got married at the age of 11 years. I have three children. My husband is a farmer.

Q: Since when have you been working as Bima Mitra? How did you get selected for this post?

A: I was selected to become Bima Mitra in 2008. I have been a SHG member since 1997. I was actively involved in all the group activities and programmes. Over the years, I have served as the president of my group and have been a member of the Village Organization (VO) Executive Committee (EC), and Mandal Samakya (MS) EC.

I also participated in Zilla Samkya (ZS) EC meetings as a representative of my MS. At a ZS EC meeting in 2008, the Project Director (PD) and District Project Manager (DPM) discussed insurance schemes and asked us to encourage SHGs members to take insurance schemes. I motivated SHGs members in three villages and convinced them to join the insurance scheme. I explained to extremely destitute women about the benefits of joining the scheme. The project staff noticed my enthusiasm and recommended me to become Bima Mitra.

Q: Did you receive any training on insurance schemes as well as your roles and responsibilities?

A: Yes, I attended two training sessions at the District Rural Development Agency (DRDA) training center, Mahabub Nagar on insurance schemes and Bima Mitra's roles and responsibilities. The mentors explained all of the insurance group schemes in detail and gave each individual a description of their role in the organization.

Q: Can you explain your responsibilities as a Bima Mitra?

A: I inform the SHG members about group insurance schemes and convince members to purchase appropriate plans. I also educate the members on how to avail the benefits of the scheme (to contact the call center in the case of a policy holder's death, visit the location in 5-6 hours and give the family members Rs. 5000). IKP always ensures that a minimum balance of Rs. 10000 is available in my bank account at all times. After we're notified of a policyholder's death, we verify the case by inquiring with

neighbors of the deceased. Another important thing, I need to ensure that the cause of death is covered by the insurance policy. For example, suicide cases are not reimbursed for.

Then, I visit the policyholder's house with the VO president and collect the policy bond to make sure that the required documents are in place. I give Rs. 5000 to the nominee in the presence of the VO leader and take a receipt from the nominee. I inform the call center about the transaction and they update their records promptly. The call center employees also ask the nominee to verify the transfer of money. Additionally, I help the policyholders in applying for the death certificate with the village secretary and applying for a bank account of the nominee if she doesn't have one already. I also take copies of the policyholder's death certificate, policy bond, bank passbook, and ration card of the nominee to the call center for policy amount disbursement.

Q: Who monitors your work?

A: On every 10th day of a month, a Bima Mitra meeting is conducted at the call center. In the meeting I give my work report to the ZS leaders and APM. The ZS credits my salary based on claims & settlements. My account is credited Rs 500 for every Rs 5000 settlement that I oversee entirely. Once in every six months, the ZS credits Rs. 600 towards my travel allowances. In the initial period from 2008 to 2010, I received only TA amount. The ZS gave me one mobile in 2008.

Q: How do you feel about your work?

A: In the initial period, I faced many problems from family members and relatives. In villages, most people are reluctant to visit houses where a death has occurred. At a certain point of time, even I felt uncomfortable to make such an activity my profession. Soon, I understood the value of my job and how much family members depend on me to process the insurance claims. Whenever they meet me, they tell me their stories of how my assistance helped them tide over financial problems. I feel very emotional when they give me a stake in their happiness and success in life. Their wishes and blessings give me the purpose for which I feel proud to live and work. ❖

Constitutional (111th Amendment) Act, 2009

The 'Constitutional (111th Amendment) Act,' 2009, aims to protect cooperative societies from the political and government interference and strengthen the movement.

The Constitutional (111th Amendment) Act, 2009 was passed in Parliament on 30 November 2009.

The salient features in the Act are as follows...

- * Gives fundamental right to every citizen to form cooperative societies and guarantees freedom for voluntary formation of cooperatives; facilitate autonomous functioning, democratic control and professional management in the cooperative societies
- * Directs state legislature to ensure cooperative society's board members number upto 21 and serve a tenure of 5 years. It also suggests to reserve in every board one seat for Scheduled Caste (SC) or Scheduled Tribes (ST) and two seats for women
- * It urges the states to legislate to make election of board members mandatory before the tenure of the existing members expires
- * Calls for states to make provisions to co-opt at least two experts in banking, management, finance or in related fields into the boards. These members would not have voting rights or be not eligible for the posts like Chairman, President, Vice-President and Vice-Chairman of the cooperative
- * The board of the cooperative society can be declared defunct in government records in the case it defaults on its duties or does activities

which damage the interests of the members and society

- * Suggests that the cooperative society board cannot be inactive for more than six months. In this scenario an administrator should be appointed to manage the activities and conduct elections according to procedure
- * Specifies that the cooperative society which does not have any financial support, guarantee, shareholdings and loan cannot put in outdated in government records
- * Suggest that Banking Regulations Act, 1949 provisions be applicable to the banking cooperative societies
- * Directs the states to design mechanisms to combat violations such as filing false returns, willingly disobeying the summons or requests issued under the State Act, Employees of the cooperative society who does not pay the amount to the society, the specified amount should be deducted from the salary of the employ, any officer of the cooperative society willingly does not submit books, accounts and cash to the authorized persons and any person member or office bearer does the incorrupt practices are taken as the violations of the norms and penalties have to impose on them.

The Constitutional (111th Amendment) Act is a landmark amendment in the cooperative movement. Basically, it evolved from the learnings of the cooperative societies.

The Amendment has brought to effect long-awaited reforms to the sector, by seeking to bring about more systematic processes in the cooperatives. It has also attempted to democratize the cooperatives and reduced government involvement. ❖

Books

Book Summary

Name of the Book: The Fifth Discipline Fieldbook: Strategies and Tools for Building a Learning Organization

Authors: Peter M. Senge , Art Kleiner , Charlotte Roberts , Rick Ross , Bryan Smith

Publisher: Nocholas Brealey

Peter Senge's Fifth Discipline established him as a management guru and organizational strategist to be reckoned with. In the "Fifth Discipline Fieldbook: Strategies and Tools for Building a Learning Organization", Senge teams up with colleagues at the Sloan School of Management to guide readers to building a learning organisation. The authors have discussed the five disciplines of organisation learning: systems thinking, personal mastery, mental models, shared vision and team learning. Not much is said about what these concepts are, the theory

is left for the first book. This book is exclusively meant to explain how the learning organisation is built.

The authors point out difficulties in building a learning environment and how to overcome these. Various management and psychology concepts are borrowed and contextualised to building a learning organisation. The book is amply sprinkled with case studies and real examples to help the reader comprehend how the learning environment is built. What helps the readers is also the free-flowing and relatively jargon-free style of writing. Wherever jargon is used, it is adequately simplified for the reader to understand.

Particularly insightful sections include the visioning process, "ladders of inference", reflection and inquiry. ❖

New Book

Name of the Book:

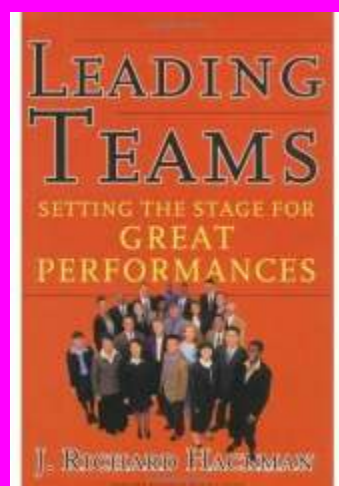
Leading Teams

Author:

J. Richard Hackman

Publisher:

Harvard Business School



Resources

Bill & Melinda Gates Foundation;

Our belief that every life has equal value is at the core of our work at the foundation. We follow 4 values i.e., Optimism, Collaboration, Rigor and Innovation, which help define our approach to our philanthropic work, and employ an outstanding leadership team to direct our strategies and grant making.

<http://www.gatesfoundation.org>

India Literacy Project (ILP);

India Literacy Project (ILP) was founded in 1990 in the USA by a group of young Non-Resident Indians. With its mission to be 'A Catalyst for 100% literacy in India', ILP is a developmental support organization that works in partnership with local Non-Governmental Organizations (NGOs) and networks in India to play the role of a catalyst for literacy. ILP's main role is to enable and support the implementing partner (NGO) in its processes of strengthening the community, to identify and address the gaps in the delivery of education services, and to bring about systemic changes through advocacy.

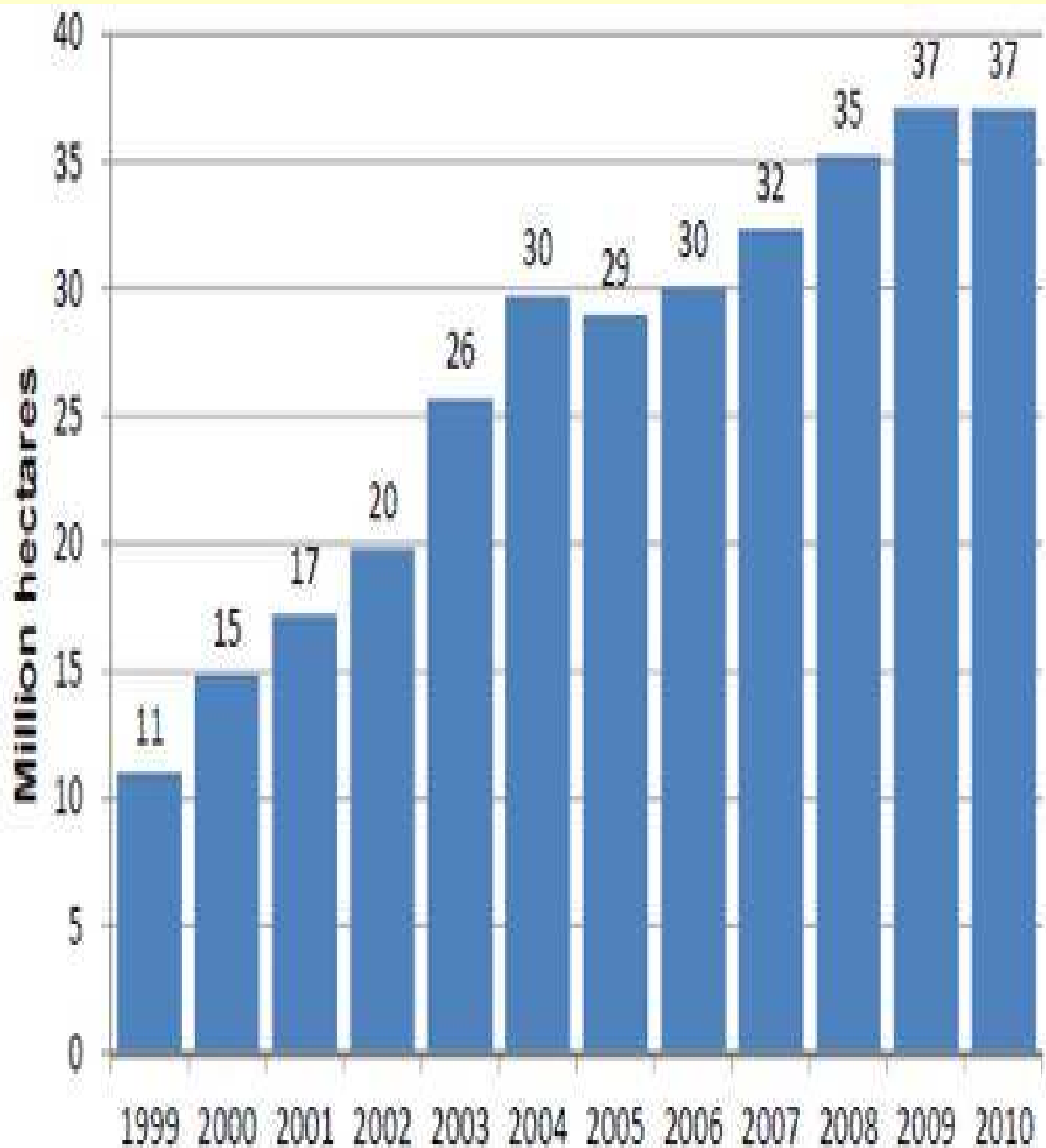
<http://www.ilpnet.org>

Annual Status of Education Report (ASER);

ASER Centre works towards providing the answers to a key question: *Are social sector programs leading to desired outcomes?* In other words, is public expenditure effectively leading towards stated goals? While internal evaluation and self-regulation by the government are clearly important for program implementation, independent assessment by citizens is critical to ensure transparency and accountability.

<http://www.asercentre.org>

Increasing Acreage of Organic Farming



(Source: FiBL/IFOAM/SOEL Survey 2011-2012)

Organic farming has been gradually increasing for the last two decades across the world. This trend is primarily due to increasing health awareness among consumers and growing environmental concerns in the society. The above graph depicts the growth in organic farming globally. ❖

A “Golden” Opportunity

Out of Poverty

Krishna Rao (45 years) is a resident of Warangal. He is married and has one daughter and one son. His daughter studied up to Intermediate and stopped her education due to the family's unstable financial condition. However Krishna Rao does not want the same his son's education to meet the same fate. He used to run a provision store but was unable to earn enough to sustain the family.

Seeing the success of his friends in the jewellery, Krishna Rao also mulled over entering the same business. After a series of discussions with his friends and family, he decided to open a gold jewellery shop.

He approached the bank in and borrowed a loan of Rs. 20, 00, 000 to start the business. The gold shop, Kanaka Durga Jewelers is located in the main business centre of Warangal City. Because of its location ornament sales are going well and he earns good profits. His wife assists him at the shop. He is able to afford a comfortable life and his son's engineering education now. He has cleared off 50% of the bank loan taken for establishing the gold shop.

He feels he saved a lot of trouble by recognizing the failing kirana business early on and promptly deciding to open a new business. ❖

Costly Debt Closes a Business

Broken Lives

B.Rajaiah (35 years) is a native of Karimnagar district. He got married when he was 21 years old and has a 13-year-old son Rajesh and a 12-year-old daughter Kamala.

Rajaiah spent his entire childhood in Karimnagar. A few years After his marriage his father expired. Rajaiah took over the ice-cream parlour his father used to run.

Rajaiah soon discovered that his father left behind a large sum of debt along with the ice-cream parlour. Unable to bear the pressure from the lenders, Rajaiah sold the ice-cream parlour and cleared off the debts and shifted to Hyderabad.

Since Rajaiah is not educated it was difficult to find a well-paying job. He and his wife started a “juice point” near their house in Ramnagar.

Rajaiah took a loan of Rs.20,000 from his friends and started the ‘juice point’. Though the business ran well, the shop failed to attract customers in winter and rainy seasons. Rajaiah decided to go for labour work where he got Rs.200 per day. Slowly he cleared his debt and getting on with living basing on his daily labour and Juice Point in summer. ❖



12 August International Youth Day

Selling Mangoes

Shining Livelihoods



Selling *Dholaks*

Declining Livelihoods



Story

Teacher and Student

There was a young student-archer who reached such proficiency in his art that he could shoot an arrow into a tree and then cleave that arrow into two with the next shot. He began to boast that he was a greater archer than his guru.

One day his guru, a venerable old man in his 70's, asked the youth to accompany him on a trip across the hills. The journey was uneventful until they came to a deep chasm.

A single log spanned the chasm. The guru walked down to the centre of the log, un-shouldered his bow and taking an arrow shot it into a tree on the other side. His next shot cleaved the first arrow into two.

"Now it's your turn," he said, walking back to where his student was standing.

The youth stepped gingerly on the log and very slowly and carefully made his way to the middle. But his heart was in his mouth. He knew that if he lost his footing, he would plunge to his death. His hands trembled as he strung an arrow into his bow. Preoccupied with the danger he was in, he found it hard to focus on the target. Consequently when he let go of the arrow, it missed the tree altogether. Whimpering, he turned around.

"Help me!" he shouted to his guru. "I'll fall!"

The old man walked up to him, took his hand and stepping backwards led him to safety. Neither of them said a word on the return journey but the boy had much to think about. He had realised that to be a master of his art it was not enough to know how to control the bow, he had to learn how to control his mind too.

'Having skills is important, but it also important to control emotions'. ❖

'Yoga'kshemam

Amidst floods here and there, drought in the country!
Happy Independence! Happy Raksha Bandhan! Happy
Janmaashtami! Krishnam Vande Jagadgurum!

Olympics 2012 end. We could get 2 Silvers and 4 Bronzes!

Let the humanity, humanitarianism and the will and the rule
of the people triumph! Let simple living be the new world
fashion!

Let us remember and honour all our teachers! Let there be
no illiterates and digital illiterates amongst us!

Our focus on 7i for 7L has taken us to appreciate the
essence of Ls during the month, most of the time.
Satyameva Jayathe's 13 episodes end. But, it reminds us
again the need for a channel dedicated to aam admi's
needs.

Till Roenneberg, in his book, "Internal Time: Chronotypes,
Social Jet Lag, and Why You're So Tired" confirms that
each of us has our own internal biological timing and there
can be a disconnect between the biological time and social
time, causing social jet lag. Our performance peaks/
optimizes when our biological time and social time are in
sync. A 20-30 minute walk in the open helps in
compressing/expanding the biological time. Aligning social
time with biological time helps. This should be our goal.

During the month, Steve Tobak presented 'truisms' that
need to be appreciated by all of us who 'manage' –

- * *neither strategy nor execution works without the other;*
- * *belief in us matters;*
- * *beginning matters - all empires have humble beginnings;*
- * *working on weaknesses is the key for way forward;*
- * *we need to get going without waiting for all the answers (this is almost an impossibility);*
- * *it is important to know when to analyze and when to act;*
- * *delivery is more important than intentions;*
- * *let us not take ourselves too seriously;*
- * *there are no excuses when the buck stops;*
- * *listening is more important than talking;*
- * *we get what we pay for; adapting quickly brings success;*
- * *saying sorry and making up is fine; and*
- * *we thrive when our problem discoverers feel empowered to find solutions*

Alok Kejriwal has also listed his learnings working in
'Marwari Business School' (with his father) for becoming
an entrepreneur: bottom line - money; creative accounting;
living the trust; waiting and watching; adjusting attitude;
rewards from risks; and constant process innovation.

Only happy people can help others. Happiness is in
helping and influencing. Rekha Shetty in 'Innovate Happily'
tells us Mantras for increasing Happiness Quotient in us –
*ask questions; analyze men, material, machines, methods,
market and money for all problems; join in solving
everyone's problem; appreciate that everything is
changing, momentary and unpredictable; do not be in a
hurry; transformation is the key in this world; know that you
are not in-charge of this Universe; wisdom of the elders is
valuable; and restating the problems opens up new*

possibilities and improved solutions.

Again, I have got an endorsement this month, this time
from Jeevan Vidya – happiness is not a function of the
result, rather happiness is in the act of doing itself. As we
pay attention to the reality, we understand the laws of our
existence. Then, we do, whatever we do, with happiness.

If we do things for happiness, we get into frustrated
expectations, stress and unhappiness. Peter Bregman
confirms this. The way out is - change the reality (may
create stress); change the expectations (may be tough);
and get a perspective. If the worst that can happen is 10,
the value of this frustration may be 1, 2 and so on? Then, it
is not worth a bother. It can become a pleasant surprise as
a bonus.

Dr Jandhyala tells us to go through an enjoyable process
of eating healthy – *1500 calories diet with less than 50%
carbohydrates/sugars, rest unsaturated fats and proteins,
for sedentary workers.*

Kyle Wiens underscores the importance of writing correctly
if we are in the business of influence. Spellings and
grammar add to our credibility in all our writings, e-writings,
blogs, posts, e-mails, material on the websites etc. Here,
only our words speak. They project us in our physical
absence. And, people judge us by them. If someone
cannot write daily use small words and phrases correctly,
after many years of exposure to them, her/his learning
curve is not OK for us in the business of influence. Devil is
in the details. And if someone who does not care about the
nitty-gritty details, s/he cannot make a grade in our business.

G Muralidhar

By being in business of influence, we take
'leadership' role. Dave Logan emphasizes that *the
leadership is a virtuous cycle of growing people's
aspirations; demanding results consistent with aspirations;
and using results to further expanding the aspirations.
Neither living in the world of aspirations (vision) nor living
in the reality would work. The leaders need to deal in both
the worlds and build a bridge between the two worlds.*

As we live the virtuous cycle of leadership, let us
appreciate that we need at least three mentors – one for
immediate agenda; one for medium-term, say five years;
and one for long-term. Let us have them! Let us also
appreciate that we achieve almost nothing alone. We need
inspirers/ instigators, motivators/cheer leaders, rationale
builders/devil's advocates, taskmasters/in-charges,
networkers/connectors, and gurus/mentors/heroes.

**As we appreciate, we seek joy in living, spreading joy
and celebrating life.** Reflecting on what we are blessed
with and giving this 'bounty' to others is joyous. This needs
to be practiced, with will to synchronize our external,
cerebral, emotional and biological times, needs, and
consciousness. We melt into the flows of the universe. This
is [viswatrivenisangamayogam](#).

Can we be there? **Yes, if we pursue Atma Yoga.** If we
pursue relentless celebration of life with love, day-in and
day-out! If we spread celebration to all 'life' and 'nature'!
Krshna confirms – celebration is surrender and universe
takes the free soul in its flow, without seeking.

Join us in the world of yoga – for celebration of life and
love – towards sahapravaahaanandayogasiddhi. You will
not regret it. ❖



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