

# livelihoods

*today and tomorrow*

December 2012



# INCLUSION



Happy Christmas! Happy New Year!

Happy Human Rights!

Happy Fun of the End of the Universe Day!

Rest in Peace, Pandit Ravi Shankar!

Rest in Peace, Ms. Molly Kurien!

We should guarantee security to 'women'; we should guarantee real women empowerment; **we demand our right to life, living and livelihoods to all in general, the women and the vulnerable in particular.**

Inclusion is the theme of the XII Five-year Plan of India. Inclusive Growth is the Mantra of the Governments. Inclusion begins in the womb of the mother. The child is allowed to be born. The child and therefore the mother should have food, nutrition and health security. The child and the mother should have access to good obstetrics and gynaecology services. The child should have joyful early childhood education and meaningful and relevant school education in mother tongue. The education funnel processes need to be addressed. Counselling and options should be available as the students come to the end of school education. They need vocational education. Literacy, e-literacy and e-access, apart from surface access is a must. While organizing the poor, there is a need for social, financial and livelihoods inclusion. They need to have access to the new livelihoods. Urban facilities need to be there in rural areas. We need to have scope for earning fair income if we do fair work. The income disparities need to be minimal. Thus, inclusion is the way for sustainable life and living. In this context, 'livelihoods' has focused on 'inclusion'.

Hari Vallabh Parikh, a Gandhian based at Anand Niketan, inspires us with his work on 'people's courts'. 'Gurukula Vidyalayams' (residential schools for the meritorious) and navodaya schools are providing quality education to the poor and meritorious across the country. 'Kshetram' discusses the livelihoods in Karakoram mountains and 'sukshetram' discusses the Sheep Rearing. 'Tool' discusses 'enterprise mapping'. 'Context' presents 'FDI in retail'. Rural Development: Putting the Last First, a classic from Robert Chambers, a must read. 'How to' supplement discusses 'How to start an enterprise?'

As usual, we present e-links for a video, book, LEAP, value-chain and subsector. We also present 'induction kit' for orientation on livelihoods management for livelihoods beginners. As promised, we are working on offering e-livelihoods learning course over 12 months in the e-links during 2013.

With the faith and hope that we grow together, we remain.

- the 'livelihoods' team

Fisheries and aquaculture support the livelihoods of an estimated 540 million people, or 8 percent of the world population, according to the Food and Agriculture Organization. Oceans cover nearly 99 percent of the living space on the planet.



Internally Displaced Persons (IDPs) need different types of institutions and networks to come out from the clutches of the poverty.

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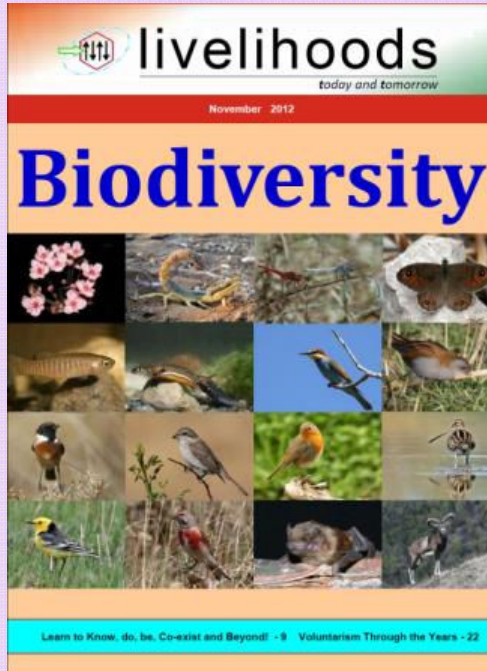
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Dear Sir,

I received latest edition of livihoods November 2012. It is very useful to me.

Asai Thambi



Can solar energy become an alternative to thermal electricity?

Rajiv Awas Yojana can provide shelter to all poor people?

## **Lack of Market Facility a Bane to Farmers, Andhra Pradesh:**

One of the most important but least attended reason for Adilabad's backwardness and poverty is its dire lack of marketing facility for its agriculture produce coming from remote and interior areas. The farmers, who invariably go through greater odds to raise crops, also get cheated as their crops are underweighted by traders who use scales that may be of dubious calibration. Cotton, the minimum support price for which is Rs.3,900 per quintal, is being purchased at Rs.3,500 to Rs.3,600. This may not seem much considering the saving made on transportation but the produce being underweighted, usually by about 5 kg, could inflict huge loss on the helpless farmers.

## **Mini-compost Plants on the Anvil, Andhra Pradesh:**

The GHMC is contemplating allowing mini vermi-compost plants in 15 places to begin with to reduce the amount of municipal solid waste to be transported to the Jawaharnagar dump. The compost plants are proposed to set up near the garbage transfer or segregation sites which are slightly far away from the habitations so that there won't be any opposition from the local people.

## **ESOPs' Initiative to Better Lives From Grassroots Level, Andhra Pradesh:**

One of the largest manufacturing units of four-wheeler giant Mahindra and Mahindra under the Corporate Social Responsibility programme named Employee Social Options (ESOPs), the Mahindra and Mahindra company has initiated works in three sectors – education, health and environment- by adopting Zilla Parishad School at Buchinelly and SC Government Hostel at Zaheerabad. The company has donated books to the school at Buchinelly in the district to start a new library. It has handed over lab equipment and furniture to the school to improve the quality of education being provided to students. Meanwhile, used computers and library books were donated to Saraswathi Sishu Mandir in the town. Under health sector aimed at eradicating blindness, eye camps were being conducted on regular basis. ❖(The Hindu)

## **Rajiv Awas Yojana for Slum Dwellers Approved, New Delhi:**

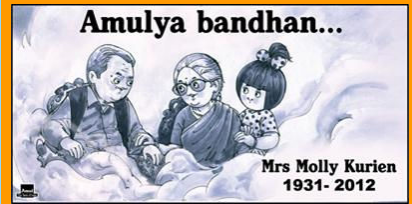
With an aim of creating a slum-free India, government approved the launch of the phase-1 of Rajiv Awas Yojana (RAY) to facilitate affordable housing for slum dwellers. The scheme is expected to cover about 250 cities, mostly with population of more than one lakh across the country by the end of 12th Plan (2017). The Centre will bear 50 per cent of the cost of slum re-development. To encourage creation of affordable housing stock, the existing schemes of Affordable Housing in Partnership and Interest Subsidy Scheme for Housing the Urban Poor have been dovetailed into RAY. The government has agreed to establish a mortgage risk guarantee fund to facilitate lending the urban poor for housing purposes with an initial corpus of Rs. 1000 crore.

## **Rs.1,000 crore for State under Rural Infrastructure Development Fund, Tamil Nadu:**

The Rural Infrastructure Development Fund 9RIDF) of NABARD has placed thrust on fortifying warehouse infrastructure for improving support for agricultural activities. Funds worth Rs.1,000 crore has been earmarked for the State under RIDF for the current fiscal, including Rs.340 crore for warehouse infrastructure. .

## **Wages on Wheels, Madhya Pradesh:**

At the end of the long wait for wages facing many workers employed under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), there remains a long journey to the bank or post office before the cash they earned is placed in their hands. It could be a 30 km trekked by foot, a bus ride alone for women, or a lost day's work. Vans equipped with a cashier cum clerk and a security guard travel between gram panchayat offices and even, when necessary, MGNREGS work sites, to deliver cash to workers. In Annapur, the six hard-top vehicles — or "mobile banking units," As many as 200,000 gram panchayats throughout India still lack banks where workers can access their wages. ❖ (The Hindu)



## **International Tourism Hits One Billion in 2012:**

*One billion tourists have travelled the world in 2012, marking a new record for international tourism – a sector that accounts for one in every 12 jobs and 30% of the world's services exports. On the symbolic arrival date of the one-billionth tourist (13 December 2012), UNWTO revealed the actions tourists can take to ensure their trips benefit the people and places they visit, as voted by the public.* International tourism has continued to grow in 2012, despite global economic uncertainty, to reach over one billion international tourist arrivals. The figure cements tourism's position as one of the world's largest economic sectors, accounting for 9% of global GDP (direct, indirect and induced impact), one in every 12 jobs and up to 8% of the total exports of the world's Least Developed Countries (LDCs). (Source: World Tourism Organization Statement)

## **From frosts to floods – UK prepares for stormy weather:**

Parts of Britain are on flood alert yet again after heavy rain and strong winds swept the country. The Met Office said the heaviest rain overnight fell on Devon and Cornwall with 15mm drenching Plymouth and 14mm hitting Bodmin. Winds of almost 60mph (95kph) were recorded at Berry Head in Devon and 40mph gusts blasted Portland in Dorset. Among the areas subject to flood warnings were some seafront properties in Weston-super-Mare in Somerset, Poole harbour in Dorset, and estuaries in south Devon. Part of Kingsbridge town centre, in south Devon, was flooded at high tide. There was also more misery for some residents on the Somerset Levels, which have been hit by a series of floods this year. ❖ (The Hindu)

# Vanamitra Tribal Development Society

Vanamitra Tribal Development Society (VTDS) is a NGO is Hukumpeta, Visakhapatnam district in Andhra Pradesh. It was established in 2000 by four locals. Its president, S. Bhaskar Rao, a tribal himself used to work as a CRT. He quit his job to start the organisation and three other members from his village. The organisation was established to curb the unfair practices and injustice done to tribals in their village.

VTDS raises awareness on issues such as health, education, agriculture, tribal rights and youth development.

*Its most successful campaign was on PESA. As a result of its efforts, locals in the village have started to demand for strict implementation of the Act. Its awareness campaign on NREGS has also been well received.*

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Recently, VTDS also entered into marketing NTFP products, mainly *Pippal Mudi*. It is partnering with Kovel Foundation for this project. Under the project, it has conducted a survey on *Pippal Mudi* collectors in the area and plans to make an intervention to curb unfair trade practices.

VTDS also plans to extend its activities to efficient management of common resources, PTG development and skill development for youth. ❖

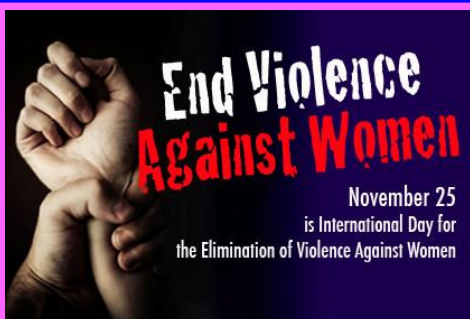
## Scheme/ Program

## Facility

### Maa Thota

Maa Thota was launched by NABARD in 2011 with the aim of empowering farmers and bringing about overall development in the village. There are 53 beneficiaries of the scheme in Kantapuram village in Vizianagaram district. The scheme is being implemented by Kovel Foundation in the village.

Under the scheme, a mix of horticulture, agriculture and NTFP are grown on one acre of land. The farming method practiced is organic - locally available and locally made manure is used. Papaya, gum Karaya, cashew, etc. are grown by Maa Thota Farmers in the village. A Village Development Committee (VDC) which consists of the Sarpanch and other members to oversee the implementation in the village. The VDC planned the programme according to the available resources. At first, only one family took up the activity. Once the scheme started giving positive results, the rest of the village started doing the activity. ❖



### Primary Health Centre

Tega is a village in Chintoor mandal in Khammam District (Andhra Pradesh) on the fringes of the forest. The village is home to the Gutti Koya tribe. Over the past ten years, it has seen an influx of other tribes from across the border from Chattisgarh. The IDPs stay 10 km away from the village.

The Primary Health Centre (PHC) in the village caters to both local tribes and the Internally Displaced Persons (IDP). The PHC is housed in a small room equipped with minimal infrastructure — a bed, saline drip, BP checking machine, weighing machine, etc. There is one doctor and two nurses at the PHC. Given the weak infrastructure, the locals do not consider the PHC for treatment, they directly go to the Area Hospital.

The PHC tends to small illnesses and ailments. For serious cases, it directs patients to the area hospital. The PHC gets regular visitors from the local tribes but the IDP tribes in the village are reluctant to come to the centre for treatment. After noticing this tendency among these tribes, the PHC doctor and nurses decided to go to the IDP tribes themselves. They visit the IDPs once in a week. They carry the required equipment with them for the check ups. The doctor and nurses even set up a stall at the weekly shandy at Edurallapally where the IDPs come to sell their produce and purchase essentials.

The PHC doctor is supposed to visit nearby habitations but is not able to do so because of poor road connectivity. ❖

## Karakoram Mountains

Karakoram is a large mountain range spanning the border areas between India, Pakistan and China. It is a part of the Greater Himalayas. The range is home to Kanchenjunga, the second highest peak in the world.

Karakoram has an ancient and diverse history. People from different ethnic backgrounds live in the range, each with their own culture, language traditions that lend the region a distinct character. Urdu is the most widely spoken language while other languages such as Bali, Burushashki, Kalasha, Khowar, Shina and Wakhi are spoken in some pockets. English is also widely understood and spoken by a few, thanks to a regular flow of tourists from around the world. The people of Karakoram are known for their peaceful behaviour and accommodating culture.

The locals use indigenous knowledge to sustain their livelihood through the management of the available resources under harsh climatic conditions.

In the Indian part of Karakoram, horticulture is a major livelihood. The farmers produce varieties of fruit including apricots, apples, cherries, mulberries and peaches. Besides these fruits, they also grow nuts like almonds, walnuts and pine nuts. Other livelihoods include livestock rearing, especially sheep and yak. The region also hosts a variety of medicinal plants that are collected and sold by the locals. The handicrafts and handlooms especially, the woollen shawls and sweaters made in the region are famous all over the world. The locals migrate to lower altitudes in the winter months – November to February due to extreme weather conditions. Sometimes, they travel as far as AP and TN. Here, they sell their produce – sweaters, shawls, etc. and go back in the summer.

Karakoram is criss-crossed by a network of national and international highways that facilitate trade. However, these roads are prone to landslides and tend to get blocked by snow in the winter, hampering trade in the process.

Ill-planned and unsustainable development has resulted in the weakening of the natural livelihood base. The situation is worsened by climate change and growing populations of both humans and their livestock. The natural pasturelands of Karakoram have been reduced or degraded to a large extent, and are unable to support the livestock population. Soil erosion and landslides have had adverse effects on agriculture.

The region is seismically active - earthquakes, tremors, are a constant threat. Seasonal floods, mountain hazards, rapid melting of snow and violent seasonal rainfall and temperature are other natural threats to the ecology of the range. Being rich in ethno-ecological knowledge and wisdom, the people of Karakoram are familiar with the need to adapt to new approaches in response to changes in the environment, whether short lived or of longer duration. They are willing to accept new ideas and adopt new practices in a well-organized manner if convinced of these being of use to their society. ❖

## Sheep Rearing

Sheep and goats are major meat-producing animals in India. They have a huge demand in domestic as well as international markets. Besides meat, these animals provide other products like milk, skin, wool and manure. Sheep and goats are an important part of rural economy, particularly in the arid, semi-arid areas and mountainous regions of the country. Their popularity as a livelihood option is due to the fact that they are low investment and low maintenance animals.

According 2007 census, goats and sheep account for more than 25 per cent of the total livestock in the country and



contribute Rs. 1,06,335 million annually to the national economy. They provide food and nutritional security to millions of marginal, small and agricultural labourers.

### Advantages of Sheep rearing:

Sheep and goat are easy to maintain. They do not require to be kept in stalls and eat a variety of grass and plants. The production of wool, meat and manure provides three different sources of income to the shepherd.

Moreover, goat and sheep give average 1-3 kids per sheep and goats per delivery. Average meat per sheep and goat is 15-30 Kgs. They are also helpful in destroying weeds on the agriculture land and their excreta is used in manure for farming.

The demand for goat and sheep meats has swiftly increased and the domestic market price mutton has risen from Rs 130-160 to 350 – 400 per kg in the span of a decade. Moreover, the expected increase in the demand for meat in developing countries, especially in the East and South East Asia in the next 20 years presents an excellent opportunity for enhancing export of live goat/sheep and their meat from India.

The goat and sheep production system in India has been slowly moving from extensive to intensive system of management for commercial production. ❖

## People's Judge: Harivallabh Parikh

Harivallabh Parikh was a Gandhian known for his passion for justice. He initiated People's Courts in villages across eastern Gujarat. These courts delivered more than 30,000 judgments on the family disputes, property disputes including some criminal cases. He also initiated development activities for 1.5 million adivasis in 1100 villages over a span of 3 decades.

He was trained in village development at Gandhi's ashram. From there, he travelled 200 villages before settling at Rangpur village, where he established Anand Niketan Ashram. He won over the hostile Adivasi people through his patient and persistent efforts. He pursued his efforts till his death at 85 years on 11-04-2009 at Vadodara.

Parikh observed that the tradition justice delivery system in the villages had broken down and the new judicial system that took over was too cumbersome and unhelpful in solving small disputes. He stated "in old days, village councils used to settle disputes, but people lost faith when village councils became tools in the corrupt Government machinery and police".

In Rangpur, family disputes and small disputes were leading to serious clashes and even murders. Sensing the gravity of the problem among the uneducated locals, he formed the People's Courts, which worked once or twice in a month. The secretary of the court received complaints and issued summons to the parties. The meeting spot

would usually be equidistant from both the quarreling parties' homes. If one of the parties failed to come to the hearing, a group of 50-100 people would descend on his house and persuade him to appear at the Court. If that failed, a group of 500 is sent to persuade the party or go on a fast until the party agrees.

Both parties are given equal chance to give their version of the dispute in presence of village leaders and the entire village. Judgments are delivered immediately and simple punishments were given. This also worked as social education to the village leaders as they appeared in every hearing. Harivallabh said "most cases are settled in the new village councils, it is only the cases they find hard to handle that are sent here". If the case was harder Harivallabh would refer it to jury of friends from each side, if they fail to deliver the judgment only he would enter the jury. The adivasis saw the People's Courts were quick, efficient and didn't cost much. The People's Courts helped to settle disputes before they got out of hand.

The Author of "Gandhi Today: A Report on Mahatma Gandhi's Successors", Mark Shepard observed that People's Court appears to be as the High Court of judiciary system in rural villages. Apart from individual disputes offences by Govt. officers were also dealt and the culprits were punished by this People's Courts. This enraged the government machinery, money lenders and politicians of that area but he overcame all these. ❖

## Residential Schools: Pioneering Impacts

Residential Education system in India, which is popularly known as "Gurukulam System", is ancient mode of delivering quality education especially to the selected students in selected subjects like Vedas, defence and astrology. During the 1970s when Late P.V.Narasimha Rao was the Chief Minister of Andhra Pradesh, revived the Gurukulam system when he inaugurated the first residential school, in the Sarvail, Nalgonda for meritorious and poor students in rural Telangana in 1971. In 1972, similar schools were set up in Tadikonda, Guntur and Kodigenahalli, Anantapur. The A.P. Residential Junior College and A.P. Residential Degree College at Nagarjunasagar were also started.

Students from Government schools are given admission on merit-cum-means basis. These students are given free education on a sprawling campus of 44 acres. The schools

are staffed by highly qualified and dedicated teachers.

The success of these institutions inspired others across the nation to start similar school. When P.V.Narasimha Rao was Human Resource Development Minister, the successful model of A.P. Residential Educational Institutions Society was adopted at National level and Navodaya Educational Institutions were started throughout

India. One school was established in each district. The students are taken in 6<sup>th</sup> standard and are given free education up to 12<sup>th</sup> standard in English medium. Later on, BC Residential, Social Welfare Residential and Minority Residential Schools were also established.

The Residential education system has given talented students from rural areas a face lift. The alumnus of these schools consists of successful engineers, doctors, software engineers, administrators, etc. life world over. This system has produced more than 4 lakh successful top performers in the society. ❖

*The Residential education system has given talented students from rural areas a face lift. The alumnus of these schools consists of successful engineers, doctors, software engineers, administrators, etc*



# Gear up, Lead and Mentor People Working with the Poor!

Obama is back for a second term! Modi is back for a third term!

Telangana still awaits central kindness. All Party meeting is now scheduled on 28 December.

World Telugu Mahasabhalu are planned during 27-29 December at Tirupati.

*Human Rights, Women empowerment and Human Solidarity in India are under trial as Damini is still struggling for survival in New Delhi and India is shouting its lungs out for justice now and in future to all.*

Entrepreneurship involves team building, professional writing and presentation etc.

- \* Building a team involves giving freedom to members but with agreed/shared vision and targets; a sense of mission and clear expectations; taking inputs and having a sense of connection; consistency; and some future.
- \* Professional writing and presentations should not be too formal; precise; jargon free to the extent possible; attention to details like name, gender, title etc.; call for clear action; one or two options to choose; use a template where useful; and lean and attractive.

Cash Transfer to Poor is on the anvil. But, this is linked to Aadhaar Card. Getting the Aadhaar Card is an ordeal. Why can't the Government be committed to ensuring that it offers on its own all the registrations, citizen rights and cards as and when one becomes eligible? How do the government ensure that it identifies all the households for a scheme? While Cash Transfer reduces the leakages, it does not take away the omissions and commissions, the corruption in the process of identifying etc. Pre-payment of the 'dues' is another area of concern. Can we rope in the Self-help institutions of the poor in these processes? If yes, the situation may be better. Still a point remains about the market taking advantage of the cash in the hands of the poor and the prices going up.

We are also hearing about mobile payments. Cash Transfer Payments including those for MGNREGS wages and their business transactions in the bank accounts, and withdrawals through debit cards/ATM cards and/or mobile phones are contingent upon the universal financial inclusion agenda. Can we say all the citizens who approach a bank should be given a bank account if s/he resides within x kilometers from the bank? Certification by a Government servant in the village and above or the Sarpanch could be good enough for verification of the identity and residence!

It appears that social entrepreneurship has reached its saturation point. Eli Malinsky predicts about social entrepreneurship – social entrepreneurship would dissolve as a distinct discipline (it would get integrated into mainstream business – is not it every business a social enterprise?); the margins from social enterprises would be

more realistic – neither very high nor very low – and inversely proportional to social impact; the greatest social change would come through incremental shifts in mainstream business behavior rather than nonprofits; social impact assessment would be an integrated and essential feature of business; and social entrepreneurs would need to brace meta-fishing skills and reconfigure themselves for changes around. Social entrepreneurs – are you listening?

A surprising study on Wealth Sentiments by Skandia International suggests that Rs.8 million/year would make people really happy. This is 15 times the global per capita income and some 800 times our planning commission's poverty line. The maximum pension to the old paid by any government is about Rs.12000/year. Can we ever succeed in making poor happy by increasing their incomes to these levels?

We seem to be progressing further on interest subvention. The women SHGs, along with the farmers, may get credit at 7% per annum. In 150 integrated action plan districts, this may go down further to 4% per annum. State Governments like

## Perspectives

G Muralidhar

AP have announced that they would pick up the entire bill of this interest from SHGs. This would mean SHGs would pay just the principal to banks and the interest would be paid by the Governments. At a conservative estimate, 100 million women taking Rs.50,000 per annum, the interest subvention would amount to Rs.60,000 Crore/year to be shared by Central and State Governments. This is about 20% of the Cash Transfer amount Government of India is talking about. This is just the loans to women. If we add farm loans, enterprise loans etc., this amount can be 3-4 times this amount. Is it a temporary phenomenon or a lasting program?

UNFPA survey says that 71% of the elderly in the age group of 60-80 years work. About 100 million elderly are there and thus, 70 million work. They need to be social, financially and economically included. We cannot ignore them and discriminate them. The pensions we give is not enough for a decent living. Therefore, they need to be supported like we support any other vulnerable group in terms of mobilization, inclusion, collectivization and policy environment.

It is becoming clear that the poor mobilization for their better livelihoods and better living into self-help institutions, linked with the resources; access to their rights, entitlements and rightful share in the market place; and share in the governance space are critical for them coming out of poverty in the interim. Improved food, nutrition and health in the beginning and education later would ensure that they stay out of poverty in the long term. **We need professionals (100,000s), community professionals, resource persons and leaders (1000,000s) in large numbers to achieve this over the coming 15-20 years. Let us gear up, lead and mentor this agenda!** ❖

## Inclusion

*Exclusion and poverty share a symbiotic relationship. Some of India's poorest communities also happen to be its most excluded and marginalized. What are the kinds of exclusion the poor face? What is their impact? And what has been done to stop exclusion in our country?*

*'livelihoods' explores.*



Exclusion is the state in which an individual does not have the right or access to resources at par with others to be an active, functioning part of a society. Exclusion can be multidimensional and can include race, geographic location, class, personal habits and appearance, education, religion economics and politics at the horizontal level. Exclusion could be based on “group characteristics” – caste, race, etc on individual attributes – disability, etc. Paul Spicker in his book “The Idea of Poverty” explains that exclusion is closely associated with solidarity in a society. People live in societies or communities that are a network of relationships. This network serves as a support system for the individual. And by virtue of being a part of this network, each person has certain responsibilities. It is the individuals who cannot fulfil these responsibilities who are left out of this pattern of relationships. Generally, the excluded individuals have limited social relationships. The interrelationships in a society are established by the dominant class or ideology. The message conveyed by the



relationship - one leads to the other. Exclusion has three defining features: a) it is rooted in social and economic interrelationships; b) its outcome is

**Discontinuation Rates in Education Among Different Social Groups (IHDS 2004-05) in %**

Social Group	Men					Women				
	Never Enrolled	Between Classes				Never Enrolled	Between Classes			
		1to 5	5 to 10	10 to 12	Above 12		1to 5	5 to 10	10 to 12	Above 12
Age 7+	Age 12+	Age 17+	Age 19+	Age 23+	Age 7+	Age 12+	Age 17+	Age 19+	Age 23+	
All India	20	15	50	43	44	40	16	57	45	44
High Caste Hindu	8	8	37	36	39	25	11	48	40	40
OBC	18	15	52	47	47	41	16	61	50	46
Dalit	26	19	61	51	53	48	21	66	47	55
Adivasi	31	23	65	43	54	54	25	69	48	49
Muslim	26	21	59	45	47	43	23	66	51	54
Other religion	8	6	34	45	41	14	8	42	40	45

laws, mores and institutions in this scenario have disparate social and economic consequences for different social classes. Poverty and exclusion have a symbiotic

deprivation and c) low income and high degree of poverty among the excluded groups. Further, exclusion usually happens to culturally defined “groups”. This implies that



exclusion is on the basis of ascribed rather than achieved identity. Amartya Sen adds that exclusion could be both active and passive. Active exclusion is when a community is deliberately kept out of the network of relationships, eg. the “untouchables”. Passive exclusion is when certain communities are left out by chance eg. by geographic location. In the former, the exclusion is itself impoverishing, but in its passive form, exclusion leads to impoverishment.

Inclusion is the opposite of exclusion. It is the condition where all the members of a society have equal access to resources and rights without discrimination on the grounds of class, gender, caste, region, etc. Inclusion has five kinds of impact:

\* Access: Inclusion of a community implies that it is able to access the resources available. It is

able to do so without the fear of discrimination.

- \* **Ownership:** While access of resources is one thing, their ownership is also critical. Ownership gives the community control over the resources.
- \* **Participation:** Inclusion allows communities to actively participate in the institutions of society. It ensures that all individuals are able to voice their opinions.
- \* **Decision-making:** Inclusion ensures that the voice and opinion of every individual is given equal weightage. Decisions are made on the collective opinion of all and not the opinion of a single section.
- \* **Empowerment:** Inclusion ensures empowerment - to feel equal and not deprived, the courage to raise questions on discrimination, etc.



complex whole, three important types of inclusion are at the forefront of reducing poverty: a) social inclusion, b) financial inclusion and c) livelihoods inclusion.

### Social Integration, Social Networks, and Crime Victimization (FDI Report)

	Percent of Households Reporting			Mean Number of Social Network Connections
	Membership in Any Organization	Village / Neighbourhood Having Some Conflict	Victim of Crime/ Threat Last Year	
All India	36	48	6.7	1
High Caste Hindu	33	49	5.5	1.4
OBC	39	46	6.3	1.1
Dalit	35	51	8.8	0.8
Adivasi	42	43	5.3	0.6
Muslim	30	48	7	0.8
Other religion	45	38	5	1.3

Inclusion is an important dimension of development; some put it even before poverty reduction. Putting individuals and communities in a position to access, own resources and participate as empowered members of society is in itself sufficient to reduce their poverty. Conscious efforts made to include the marginalised into the mainstream. Amartya Sen describes two dimensions: while some people are knowingly kept out of the mainstream, some are also forced to be included in a society. He terms this as unfavourable exclusion and unfavourable inclusion. The trouble with unfavourable inclusion is that communities tend to lose their unique identities in the process.

It is evident that exclusion is pervasive and multi-faceted. Therefore, it requires solutions (inclusion) that are also multi-faceted. It requires conscious inclusion at the economic, social, cultural, educational, technological levels. Though inclusion is a

#### Social Inclusion

Social exclusion is a multidimensional process of depriving people as a group or as an individual from social entitlements, social participation, institutions in the society, in the process hindering the normal societal activities. In

*Inclusion, as a concept took roots in sociology and was later extended to the economic sphere. Every society, at any point in time has hosted inequalities and marginalized. In some societies, it is attributed to individual characteristics and in many it is attributed to "group characteristics". In India, the age-old caste system has propagated and established a hierarchy that excludes certain communities.*

A number of provisions are enshrined in the Constitution that help create an inclusion-enabling environment. The Fundamental Rights to Equality (Article 14), Freedom (Article 19), against Exploitation, Freedom of Religion, to Work, Cultural and Educational are justiceable entitlements of every citizen in the country.

#### Directive Principles of State Policy

Since the time of Independences government had understood the significance of Inclusion and hence it has been done with fundamental rights and directive **principles**. Inclusions in India take place in various other ways too. Here we will discuss various inclusion policies and practices in the country.

**Right to equality:** This is to give every citizen of the country the equal status. No discrimination will be allowed under this and hence every section of people will be considered equal. Under this untouchability similar social issues were declared illegal and punishable.

**Right to freedom:** Every citizen is free to move and access their rights. Under this the social problems like bonded labour etc. are being demolished and people practicing those will be punishable.

**Right against exploitation:** People of the country have every right to rise against exploitation. And protect themselves and others from exploitation.

**Right to freedom of religion:** Any individual is free to choose their religion and every religion has right to establish them in the country and propagate their religious thoughts in the country. And this talks about the secular identity of India. Certain measures were taken and laws were made to protect minorities in the country.

**Cultural and educational rights:** Every community has right to practice their cultural and maintain their cultural identity in the country. For example certain tribes of northeast are allowed to carry their traditional weapons. Similarly every child has right to get free education till the age of 14 years. To ensure this government had taken many programmes like midday meals for the education of children below 6 years under ICDS scheme, distribution of free book, school dress etc. and free education at every government school. Some schemes are to promote education of girl child.

**Right to work:** Every person who is above 18 years should get work and decent livelihoods options. There were various schemes launched earlier like SGSY, Jawahar Rojgar Yojana etc. and recently 100 days employment guarantee schemes under MGNREGA and **NRLM** to promote livelihoods in rural areas and NULM to promote livelihoods in urban areas.

**Equal pay for equal work:** To give workers decent pay for their work and discourage discrimination in work place equal pay for equal work concept has come which ensures for the same work no two persons should be paid differently in any condition.

**Uniform civil code:** For law all the citizens are equal. And law will be application to all irrespective of caste, religion and position.

**Right to information:** Every citizen has right to get information and eligible to seek information regarding public work and activities from government and social organization.

**Right to food:** Every citizen of Indian should have two square of meal per days and to ensure food to all government gives food subsidies for poor who can effort food at market price through PDS. Also it ensures subsidies seeds and help farmers to produce enough food grains to feed the country and maintain buffer during drought and emergencies. Recently government has introduced food security bill.

**Financial Inclusion:** Financial Inclusion is delivery of banking services at an affordable cost to vast section of disadvantaged and low income group. For rural areas it is highly significant due it mobilizes savings that promote economic growth through productive investment. It promotes financial literacy of the rural population and hence guides them to avoid the expensive and unreliable financial services. This helps the weaker sections to channelize their incomes into buying productive resources or assets. In the situations of economic crisis, the rural economy can be a support system to stabilize the financial system. Hence, it helps in ensuring a sustainable financial system.

**Reservations:** To support deprived section of the society govern brought reservation in education, jobs and other facilities it provides. Government has reservation for SC, ST, OBC etc. Also to include people who are not competitive due to physical and mental problems and provide them with equal opportunities government provides reservation to physically and mentally challenge people. Also on the basis of economic conditions government provides reservations to include economically backward.

**Gender Equality:** To stop gender discrimination and involve women and empower them there are special effort from the state to provide gender equality in the system and process and empower women. Women SHGs, gender awareness programme etc are promoted so far. Women reservation bill is one big step towards it.

sexual minorities, etc.

Some of the disadvantages of this exclusion or marginalization are poor social networking, unemployment, poverty, low income, access to markets, voicing out the rights, quality of life is minimal and these people are not allowed into any process of decision making regarding the society.

Social exclusion reflects inadequate social cohesion or integration.

Social inclusion is affirmative action to change the circumstances and habits that lead to social exclusion. Social inclusion is a coordinated response to the very complex problems of social exclusion.

Social inclusion initiatives combat social exclusion by involving, engaging and bringing socially excluded people to the forefront to ensure their holistic and equal participation in accessing social, cultural, political and economic resources.

An inclusive society, by definition, is characterized by respect for identity of all and a reasonable balance between the rights and duties of all individuals and society



### Utilization of Medical Care and Expenditure for Illnesses and Delivery (HDI Report )

	Cough, Fever, Diarrhea			No Treatment	Long-term Illness				Maternity	Expenses Delivery in Public Hospital (In %)
	Treated in Government Centre (In %)	Treated Outside Local Area (In %)	Median Expenses if Sick (In Rs.)		Hospitalized	Treated in Government Centre (In %)	Treated Outside Local Area (In %)	Median Expenses if Sick (In Rs.)		
All India	17	42	120	9	25	23	62	1900	42	51
Sex										
Male	17	44	126	10	27	25	63	2100		
Female	18	41	105	8	24	22	62	1700	42	51
Social Groups										
High Caste Hindu	16	39	115	6	23	20	58	2250	58	44
OBC	17	46	150	9	26	21	65	1800	44	47
Dalit	17	39	100	11	26	27	63	1500	35	65
Adivasi	24	50	80	20	32	28	64	600	18	68
Muslim	17	40	120	7	24	27	64	2025	36	60
Other religion	22	37	150	5	24	22	58	2400	84	24

as a whole.

Many states have developed specific social inclusion

*The goal of social inclusion is to give all people an equal chance for participation in society. In order to achieve this goal, the barriers to participation in all aspects of life, such as education, employment, leisure, and citizenship must be addressed. The barriers may be material, such as physical inaccessibility; but very often the barriers are intangible, for example, discrimination, which serves to exclude.*

policies for the groups of population at vulnerability of exclusion and poverty. Promoting social inclusion usually includes promoting equal opportunities for those who are excluded and eliminating discrimination and so there is clearly a link between promoting social inclusion and promoting equality and diversity. However, promoting social inclusion is wider than just equality of opportunity and eliminating discrimination. It is usually also about addressing wider social needs.

### **Twenty One Steps for Twenty First Century Financial Inclusion**

#### **Step 1: A New Financial Architecture to Suit the Needs of Inclusive Growth**

Keeping in view the dynamics of the changing economy, there is a strong need to restructure the financial system particularly the rural financial system. The present system which was enshrined in the late 70s greatly needs a rigorous relook.

#### **Step 2: Coordination with UIDAI**

Government of India's ambitious programme of issuance of multi-purpose Unique Identity Cards by UIDAI should be of great help for achieving financial inclusion. There needs to be proper systematic coordination with UIDAI in order to make the best use of it for the purpose for financial inclusion.

#### **Step 3: Formation of National Financial Inclusion Mission**

The authors recommend formation of National Financial Inclusion Mission on the lines of National Literacy Mission to carry out systematic and coordinated drive for financial inclusion.

#### **Step 4: Involvement of Education Sector for furthering Financial Inclusion**

Involving educational institutions, particularly college students for financial inclusion drive would not only be cost effective but also would create wide public awareness.

#### **Step 5: Establishment of Financial Counseling Centres**

Financial Inclusion drive should not be short-lived; instead a systematic effort should be structured by establishing FCCs (Financial Counseling Centres) on the lines of e-Seva centres in Andhra Pradesh for providing financial services.

#### **Step 6: Building Client Capacities**

As the saying goes "teach him to fish instead of giving him fish", it should be the effort of all the concerned (particularly the financial institutions) to develop these poor people as prospective customers. Building client capacities would definitely help all the stakeholders and would to a vibrant financial system

#### **Step 7: Partnership with Dedicated NGOs and MFIs**

Partnering with trustworthy and acclaimed people's organisations would definitely accelerate the process of financial inclusion especially in the rural areas. Specific financial as well as non-financial incentives have to be designed for the spirited involvement of such organisations

#### **Step 8: Financial Inclusion as a Part of Course Curriculum in High Schools**

Financial Inclusion should be imbibed into the course curriculum in high schools so that the students would understand the importance of financial inclusion for inclusive growth in the economy which in turn would motivate them to automatically participate in the financial system.

#### **Step 9: Digitise the Documentation Process for Opening of Bank Accounts**

One of the often stated reasons for slow pace of financial inclusion has been the hassles involved in opening of bank accounts and availing of loans from financial institutions due to the long process of documentation. To overcome this, there is a need to digitise the public records for dual purpose of easy accessibility and storage.

#### **Step 10: Strategize the Provision of Bank Credit**

Need is felt to strategize the provision of bank credit to the rural farmer households. Majority of the marginal farmer households are not at all covered by the formal finance. As such public sector banks and the co-operative banks in the rural areas have to sensitize about the need for provision of timely and cheaper credit to these segments. Reserve Bank of India in consultation with NABARD should come out with a comprehensive strategy for revitalizing the quiescent rural credit mechanism.

#### **Step 11: Exclusive Focus on the Socially Excluded and the Poor**

It is imminent to encompass the socially excluded sections and the poor like, tenant farmers, oral lessees and share croppers, marginal farmers with small uneconomical land holdings, agricultural laborers, rural artisans and people involved in making handicrafts and also majority of weavers in handloom Sector.

#### **Step 12: Extensive use of Co-operatives**

PACS (Primary Agricultural Cooperative Societies) could provide valuable services to their members with a sense of belongingness. Accordingly, there is a need to revitalize these cooperatives as per the Vaidyanathan Committee recommendations and use them extensively for financial inclusion in the rural areas.

#### **Step 13: Undoubtedly a Greater Role for NABARD**

NABARD has to play a pro-active role by partnering with the rural credit institutions in the field and identify new initiatives that will contribute to effectively improving the extent of financial inclusion involving SHGs, MFIs, etc.

#### **Step 14: Procedural / Documentation Changes**

It is inevitable on the part of the regulators to find out an easy way of procuring the documents for opening of bank accounts and availing loans. The present guidelines are more tedious and result in huge costs for the poor in accessing the banks for any kind of services. Simplifying Mortgage Requirements, Exemption from Stamp Duty for Loans to Small and Marginal Farmers, Saral Documentation for Agricultural Loans.

#### **Step 15: Proactive Role of Government**

State Governments should be asked by the Central Government to play a proactive role in facilitating Financial Inclusion. Issuing official identity documents for opening accounts, creating awareness and involving district and block level functionaries in the entire process, meeting cost of cards and other devices for pilots, undertaking financial literacy drives are some of the ways in which the State and district administration have involved themselves.

The ancient caste system has been the most potent agent of social exclusion in India. It systematically excludes

Continue ...

*Step 16: A Role for Rural Post Offices*

Post Offices in rural areas can be asked to provide their services in accelerating the financial inclusion activity. In view of the post-man's intimate knowledge of the local population and the enormous trust reposed in him post offices can be good use in the process of financial inclusion

*Step 17: Effective Use of Information Technology Solutions*

The use of IT enables banks to handle the enormous increase in the volume of transactions for millions of households for processing, credit scoring, credit record and follow up. The use of IT solutions for providing banking facilities at doorstep holds the potential for scalability of the Financial Inclusion initiatives.

*Step 18: Adequate Publicity for the Project of Financial Inclusion*

In a huge country like India, there needs to be huge publicity for popularizing the concept and its benefits to the common man. In this direction, a comprehensive approach has to be developed involving all the concerned at all levels to impress upon the need for financial inclusion for accelerating the economic growth in the country.

*Step 19: Financial Inclusion as a Corporate Social Responsibility of all the Banks and Financial Institutions*

It should be the endeavour of all the financial institutions to adopt financial inclusion as a corporate social responsibility and chalk out strategies in tune with the national policy on financial inclusion.

*Step 20: Role of RBI*

Reserve Bank needs to take a pro-active role in the accelerating financial inclusion by involving all the stake holders in the financial system by using its power of moral suasion as well as regulatory powers.

Political will is an all important aspect in any developmental effort. Political leadership should accord adequate importance for financial inclusion in order to motivate and mobilise all the weaker sections of the society in favour of financial inclusion for their economic upbringing. (Source: Role of Financial Inclusion for Inclusive Growth in India - Issues & Challenges by Dr. Vighneswara Swamy and Dr. Vijayalakshmi)

certain communities by assigning them a lower status. Discrimination through the caste system has a more far-reaching impact as it determines the occupation of the individual. The lower castes and untouchables are assigned occupations such as scavenging. The rigid structure and rules of the system prevents them from pursuing other livelihoods.

Similarly, tribes, women and religious minorities have been at the receiving end of rigid societal rules. Tribal communities in India continue to live on the fringes. More than other vulnerable communities, tribals continue to be systematically kept out of mainstream society. Their culture, religion, language, etc. do not appear on national forums. They are still looked at with deep rooted and ill-perceived prejudices. Further, the inclusive measures of the State do not take into account their needs or context. The process of mainstreaming of indigenous tribal dilutes their identity. The percolation of mainstream culture through TV, mobile phones, cinema, etc. is also eroding their identity and lifestyle. At the same time, they are not

able to progress in their livelihoods. Their natural resourced based portfolio of livelihoods is rapidly being discarded and they do not have the resources – education, nutrition, infrastructure, etc. - to pursue new livelihoods.

In a patriarchal society, women have been deprived of education and livelihood opportunities. For long they did not have right over property. Violence on women continues unabated. Of course, now as the hold of caste hierarchy and traditional societal rules wanes in modern India, these long-excluded communities are entering the mainstream.

The State has had a major role in ensuring these communities are included. The Constitution provides for Fundamental Rights that ensure equality and bestows freedom on all citizens of India, no matter their genders, caste, religion or region. It abolishes untouchability and offers a right against exploitation. Further, the State has adopted many policies – such as the contentious reservation policy to ensure that vulnerable and marginalised communities in the country are given equal opportunities in education and employment. Though this has become a political instrument, reservation has benefited a large number of marginalised communities and has allowed them to pursue education and employment.

Sulabh International works towards eradicating manual scavenging and taking up welfare activities for them. Helpage India is working on uplifting of elderly people, affected and infected HIV/AIDS people. Most of the NGOs are also taking up poverty alleviation programs to bring the disadvantaged sections into the mainstream of society. Old Age Homes, Rescue Homes, Rehabilitation Centers and Orphanages are doing their little bit to bring back and give relief to the socially excluded people.

Apart from this social and community organizations such as A.P.B.C.Welfare Association, MRPS, VHPS, GHPS, LHPS, KVPS, KNPS, Dr.B.R.Ambedkar welfare





societies, Mahatma Jyotirao Phule Welfare Societies, Christian Welfare Associations, Buddhist and Minority Welfare Associations and various BC, SC, ST Welfare Associations are working for the social inclusion of these disadvantaged sections.

The self-help and cooperative movement that has brought about a silent revolution in many parts of rural India holds promise of ensuring inclusion and empowerment of the marginalised. The collective power of these communities is hard to ignore. It gives them a stage to voice their opinions and take social action.

However, despite these provisions and initiatives, many marginalised communities in the country find it difficult to emerge out of oppression. For many, living with the oppression has become a habit; they are not



Public programs have been designed to assist the poor since the planning process began in 1951. Some have succeeded more than others. Most have evolved over time. Some have been transformed into virtually new programs. The IHDS investigated several important programmes that existed in 2005:

1. Public Distribution System, in existence since the 1960s, often modified since then, and supplemented in December 2001 by Antyodaya for the poorest of the poor;
2. School assistance, such as free books and uniforms;
3. Midday Meal (MDM) program which was extended to schools across the nation since the 1990s;
4. Integrated Child Development Services (ICDS), since the mid-1970s;
5. Food for Work Program started in 2000–1 as part of the Employment Assurance Scheme; and
6. Program directed at the elderly, such as the NOAP, Widow Pension, and Annapurna. ((HDI Report)

aware of their rights and have no access to opportunities. There is still a long way to go for these communities to become equal, active and empowered members of the society.

#### **Financial inclusion**

Financial inclusion may be defined as the process of “ensuring access to financial services and timely and adequate credit” when needed for vulnerable groups such as weaker sections and low income groups “at an affordable cost” as per NABARD in the Report of the Committee of Financial Inclusion, Government Of India, 2008. The RBI vision for 2020 is to open nearly 60 crores new customer bank accounts and service them through a variety of channels by leveraging on IT. Increase in the number of loan accounts will decrease the dependence on money lenders and bring poor out of the debt cycle. This will reduce the risk of the poor and include them in growth.

Rural Finance Access Survey (2003) conducted by World Bank and NCAER depicted the rural



financial structure. The statistics survey revealed that 59% rural households do not have Debit accounts and 79% of rural households do not have access to credit from formal agencies. In rural areas large farmers-66% were having debit accounts and 44% were having credit accounts where as middle farmers- 70% did not have bank accounts and 87% had no access to credit, micro-enterprises almost did not have credit access at all, underlining the pathetic position of financial exclusion and alarming situation. All these sections are left to the mercy of moneylenders and informal agencies.

Though the Government constituted Financial Inclusion Fund-FIF with Rs.500 crores, Financial Inclusion Technology Fund-FITF with Rs. 500 crores corpus funds in 2006, and National Rural Financial Inclusion Plan-NRFIP with financial support to 50% (5.577 crores) rural cultivators and non-cultivator households by 2012, and financial support to 50% by 2015 through Commercial Banks/ RRBs and set a target of opening 250 new accounts per branch per annum is to be evaluated. Apart from the above institutions Post Office Savings Accounts, Insurance and other formal agencies are to support for Total Financial Inclusion.

Government of India set up the National Mission on Financial Inclusion (NaMFI) to provide financial services to poor through formal institutions like banks, agriculture cooperatives. The Reserve Bank of India (RBI) has formed State Level Bankers Committees (SLBC) to identify one district in each state to have 100% financial inclusion and promote financial inclusion across the country.

Micro-finance has redefined the financial inclusion of poor. Under this concept, the poor, usually women are organised into groups of 5-20. The groups have bank accounts and can avail loans, or micro loans. In the Grameen Model, these groups are known as Joint Liability Groups (JLGs)



and are provided micro loans by microfinance institutions. In the self-help model, these groups are called Self-help Groups (SHGs) or Common Interest Groups (CIGs). These groups have a wider mandate (such as serving as solidarity mechanisms) and also have the provision of savings for the members. These groups lend internally from their corpus to meet small credit requirements of the members.

The groups submit Micro Credit Plans (based on individual households needs) to the bank to avail loans. The bank lends to them keeping in mind the past record of the group and its discipline in repayment, savings, internal lending, etc.

Presently the SHGs are getting average Rs. 50,000 the first time at an average interest rate of 8% to 12%.

In TFI Slum or village selected for financial inclusion. The IKP staff made survey about SHGs members' loan amount and interest rate from money lenders, relatives, friends and business persons. The staff interact every member and

also collect documents evidence of the loan from outsiders. They also include 25% of the loan for income generation activities. Total amount sanction from bank as a loan to the members in the area. The staff makes proper arrangements for loan amount proper utilization. This intervention have been implementing in Andhra Pradesh.

#### Livelihoods inclusion

Livelihoods exclusion is an important yet under-debated dimension of exclusion. It is the result of exclusion on many counts including social and financial. Livelihoods exclusion also involves economic exclusion, technological exclusion, education exclusion, nutrition exclusion, etc. It refers to the resource deprived context in



## Access to Social Safety Net Programs in %

	Has Any Card All Household	BPL/ Anthyodaya PDS Card Holders	Rice at PDS	Wheat at PDS	Midday Meals	ICDS Maternal Benefit	ICDS Child Benefit	SJSRY/ Food for Work / Rural Employment	Old Age / Widow Pension 60+
			BPL Card Holders			Government Primary Students	Women (15-49) with a Child Born in Last 5 Years		
All India	83	43	31	35	80	22	35	0.9	9
Social Groups									
High Caste Hindu	84	24	29	28	79	16	29	0.2	5.5
OBC	81	47	32	37	80	22	36	0.8	8.7
Dalit	86	54	32	35	82	26	38	1.1	15.6
Adivasi	79	71	28	43	84	39	58	2.8	12.2
Muslim	84	36	26	29	73	13	24	0.4	4.7
Christian, Sikh, Other	87	23	30	48	57	10	17	0	6.1

which poor exist. They do not have the infrastructure to pursue viable livelihoods or improve existing ones. The existing rules in the economy do not support their entry into the market. The education they have is limited and inadequate to enter into the labour force.

The nutrition they receive during infancy and early childhood is insufficient to support their mental and physical growth. It is believed that the nutrition and learning support a child receives between the ages 3 and 7 is critical in the development. Hence when this period is ignored, a whole generation is lost.

In some instances, certain livelihoods and those who practice are entirely excluded. For instance, scavenging is not taken into account as a "decent livelihood". Sex workers are often at the receiving end of harsh discrimination. The stigma surrounding these livelihoods makes it difficult for its practitioners to live decently and as active or equal members in a society.

Livelihoods inclusion implies combating all these stigmas and removing all these barriers in pursuing better livelihoods. The National Rural Livelihoods Mission of the Government of India hopes for a paradigm shift in livelihoods inclusion of the poor. It advocates social inclusion and financial inclusion as the base for livelihoods inclusion. It calls for all poor in the country to be organised into collectives that work as social integration agents and are also a route for



*Schedule Tribes, Scheduled Casts and most people such as poorer minorities, linguistics as well as cultural backward sections. Hence inclusion in India assumes greater role and the Governments as well civil society are having larger role in bringing those excluded sections to the mainstream of Society, which needs much more concrete efforts in this regard.*

financial inclusion. Based on this, these collectives would gradually start to engage in livelihoods activities. As collectives achieve markets of scale, the poor will have the ability to govern and meet the demand in the market for better returns. They would be able to take up activities such as value addition and marketing rather than relying on external agents. The Mission calls for legal recognition of these collectives as cooperatives, companies or producers companies and establishing proper systems and procedures in their administrations. In other words, it is an attempt to bring an element of organisation and professionalism into the organisations of the

poor. This image overhaul would result in them being considered as players to reckon with and no longer perceived as ill-managed.

The Mission also provides for bringing large number of unemployed youth into the workforce by providing technical skills and soft skills and placement in the industry. This ensures that youth enter the mainstream, organised sector.

Exclusion is not exclusive to the poor. All individuals are excluded in one dimension or the other. It could be due to disability, stigmatised diseases such as HIV, livelihoods such as scavenging, cultural identities such as language or region. The means that one has to cope with this exclusion determines its impact on the individual. Empowering the individual and strengthening social relations that result in solidarity are emerging as important mechanisms of inclusion.

It is important to note that existing forms of exclusion are the premise for further, deepening of exclusion. As the world becomes increasingly globalised, the poor and marginalised are at a risk of being left out of new developments. This has happened in case of the



technology and knowledge revolution which has conspicuously left the poor out. To avoid such instances again, it is necessary that these very instruments be used to provide the poor with services at par with the others. ❖



**20 December**

**International Human Solidarity Day**

## “Tupperware” Tree Products

We can see how Tupperware has created livelihood/income generation opportunity to some of the urban women. The tree an eco-friendly contender that has the potential to create livelihood opportunities for the rural poor. ‘Tupperware tree’ is the nick name given to the Calabash tree (also called Beggar’s bowl, *Crescentia cujete*, Family – Bignoniaceae), because its fruits are multipurpose and could be used to make several useful household items! The fruit has thin but hard skin and is used to create containers, masks, lamp shades, bird feeders, nest boxes and other decorative items. The Calabash is carved while still green, and then allowed to dry. The items are then adorned with bamboo strips, seeds, beads or other pieces. Because of the different sizes and shapes of Calabash fruits, there is no end to the household items that could be made with them!

The Calabash tree is an exciting and useful tree from Tropical America. Branching out from the lower part of the trunk, the tree grows 10 m tall and trunk diameter can reach 40 cm.

The trees invite curiosity as the branches, flowers and fruits are exotically different than other trees and are used as ornamental trees. The leaves, flowers and fruit grow directly from the trunk and limbs making it look very different. The flowers are light green and pretty. They bloom at night emitting slight odour and are pollinated by bats. The calabash fruit is round and can be small or large, sometimes 10 inches in diameter and more. Inside the green fruit is a tough whitish pulp with flat brown seeds embedded. Dozens of calabash fruit might hang in a tree for up to seven months before turning a yellowish color and falling to the ground.

The calabash fruit is gourdlike, with a hard exterior and soft interior. Hollowed out the fruit were used in the past to make spoons, bowls, ladles, cups and containers to hold liquid or grain. These calabash bowls and containers were durable, lasting 20-30 years with good care and cleaning. This important use continues today primarily by people who seek a naturalistic lifestyle, preferring natural items to modern utensils. They are also made and kept as home decorations and as a reminder of a past way of life. The calabash bowls and utensils were usually left plain but were sometimes decorated. Today calabashes used in art has surpassed the calabash as a utensil. The calabash is transformed into ornate containers, purses and wall art.

To make a bowl or a purse from a calabash, the calabash must first be prepared. This requires cutting the calabash and scraping out the internal contents. The calabash must be cleaned; this involves soaking and scrubbing the shell.

The calabash is set out to dry so that the shell is dried out completely. Once dried out the shell has a wooden appearance. After the calabash is dried and cleaned it can be fashioned into the utilitarian bowls and cups of the past or the decorative containers and purses of the present.

Their other well-known use is for musical instruments, especially the maracas. The hollow gourds are filled with pebbles or hard seeds that rattle when shaken.

The wood of the Calabash tree is light brown, soft and flexible. It is used to make tools and tool handles, or is used to weave sturdy baskets. Fibres are twisted into twine and ropes.

Its soft brown bark makes an ideal growing medium for orchids, making this tree a host for lovely flowers in addition to its own. This feature creates new opportunity for propagating these trees for orchid cultivation which now picking up in India.

The fruit in general is not edible but because of its medicinal properties the pulp is made into juice. For juice making the fruit has to be picked up at right stage of maturity. Seeds are used as food in some parts of the world.

Natural healers rely upon the pulp of the fruit to address respiratory conditions like asthma and to produce cough medicine. The fruit also has laxative properties. Externally, the flesh of the fruit helps heal skin conditions and takes care of unsightly bruises. The wood of the tree is used to cure earaches and to reduce feverish conditions. A drug made from the leaves reduces blood pressure. It is said to be an all-purpose healer and takes the place of noni, a tree of medicinal importance.

The calabash tree thus impresses with its versatility, as every part of the plant has its special use. Whether wood, seed, leaf or fruit, the calabash provides eating utensils, veterinary (used to cure mange in dogs) and human medicines and building materials.

The Calabash tree is easy to grow and maintain. It is salt tolerant. It can be propagated by stem cuttings as well as seeds. The good news is that the tree the tree flowers and produces fruit throughout the year. ❖ - **M Suguna Sree**



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## Cash Transfers and Banks

The launch of the cash transfer scheme has created a buzz in the government and development sector. Former Prime Minister Late Sh. Rajiv Gandhi had once said that from every rupee which the government spends only 10 paise reaches the grassroots (beneficiaries). So there arises an important and a largely debated question that what should the state do to reduce the leakage of this hefty amount during execution of any scheme/project/development plan?

Direct Cash Transfer is probably an answer. It is a measure to remove the leakages in the system. With the advent of hefty plan and expenditures being incurred by government on plans like AADHAR (UID) we are heading towards an ultra-modern system for transactions. For a second when one thinks of it; it appears fascinating and thrilling - where every penny the government's spends on PDS would be entirely transparent.

However, that is just one side of the coin. There are adverse and unavoidable issues in the implementation of this cash transfer from a financially included city to a financially excluded remote village.

While Direct Cash Transfer is a feasible idea for a small group, it is too cumbersome at a national level.

Today the Indian Banking system has become technology based (Core Banking System) in order to provide better services to the customers. Still, staff in the public sector banks are working to their threshold capacity to meet targets. Adding more numbers to this would greatly reduce the quality and attention to individual customers. It is evident and quite understood that a poor man is made to run



pillar to post to open a bank account. Keeping this in mind, the banking system still needs time to reach the grassroots—necessity for the Direct Cash Transfer to materialize .

Further, internet and its reach to the masses (or the lack of it) is another hurdle in implementing the scheme. Most Gram Panchayats do not have access to a computer or internet. In few places where there is internet., the locals are not familiar with the uses of the internet. Lack of education, lack of awareness are few facets of rural India where usage of technology might be a boon but with a risk of heavy malfunctioning.

While Direct Cash Transfer maybe the way forward in curbing unwanted leakages of money that is meant for the poor, there is certainly a lot that needs to be done before launching it. It all boils down to the infrastructure present to support these ambitious ideas. ❖ – **Chandranshu Gupta**



**Solar Power Micro Grid**

In Meerwada village, Guna district, Madhya Pradesh, California based solar-power – company SunEdison Eradication of Darkness (SEED) funded by SunEdison intervened to provide solar electricity to the village on pilot basis. The company installed a small solar plant with a capacity of 15 KW to provide electricity round the clock to 70 households in the village. It



spends Rs. 30 Lakh to establish power plants. SEED charges Rs.50 to Rs.75 per month per family to meet its costs. ❖

**Elders Self Help Groups**

Elders Self Help Groups (ESHGs) are informal Community Based Organizations of the elders. ESHGs have been actively promoted by HelpAge India. In West Godavari District of AP, ESHG structure is similar to are similar to women SHGs. They save regularly, access credit, lend internally, meet once a week, maintain books, etc. The ESHGs are federated at the village, mandal and district level. Each group and tier has elected representatives.

The members of the ESHG should be 60 years or above. Both wife and husband can be part of a group. Each ESHG has 10 to 12 members.

The ESHGs have been a source of dignity, solidarity and social support for rural elderly poor. They also help other destitute elders, disabled, orphans, etc. ❖

**Drivers on Call**

In recent times one of the emerging livelihoods is drivers on call. This facility is fast catching up in the metros and the bigger cities.

Most of the people now a days are having four wheelers and they may not need a cab but would prefer having a driver as per the need rather than employing drivers on daily basis.

Drivers guild is formed by an enterprise (pls put a proper word am not getting the word). Drivers who are experienced and have a licence with a minimum 10<sup>th</sup> class education are taken into the guild. As a security measure the back ground of the drivers is taken and a police clearance certificate is also taken.

This service is mostly useful for elders and women. ❖

**Sarpanch/ President**

Gram Panchayats are self-government institutions at the grass-roots. It is headed by an elected representative called the Sarpanch/ President (known by different names in different regions)

A resident of the village who is above 21 yrs of age, mentally sound, has no criminal record. The Sarpanch should not be a paid legal practitioner, magistrate, Government employee or a manger or CEO of any company. She/ he is elected for a period of five years.

Some of the responsibilities of the Sarpanchni / Sarpanch include –

Infrastructure maintenance, construction and repair of roads in villages and also the village markets,

Fairs, collection of tax, festivals

Keeping a record of births, deaths and marriages in the village

Providing facilities for sanitation drinking water and roviding free education. ❖

**ASHA Worker**

The National Rural Health Mission for the presence of on Accredited Social Health Activist (ASHA) workers in ever village. The ASHA worker is (preferably) a single woman from the village between the age of 25 and 45. She should have studied upto at least class 8. The ASHA worker is selected by the women's groups, anaganwadi, village health committee, gram sabha and district nodal office.

The ASHA worker provides information to the community on nutrition, basic sanitation & hygienic practices, healthy living and working conditions.

She also makes the women in the village aware about reproductive and child health issues.

ASHA workers are paid 500 rupees a month and are given incentives for promoting immunization, escorting women for referrals to health centres and for promoting construction of household toilets. ❖

**Technical Assistant**

In MGNREGS in AP, a Technical Assistant (T.A.) is as functionary at the cluster level to provide technical support to Field Assistants in implementing the scheme. There are 2 -3 TAs in a mandal, depending upon the number of villages in the mandal.

The TA is a resident/native of the District with a minimum qualification of a Diploma in Civil engineering/ Agriculture/Horticulture or a Degree in Science or ITI Civil/Intermediate. They should be at least 35 years old (for SC/ST/BCs the criterion is relaxed till 40 years). In Scheduled areas under ITDAs, only ST candidates are considered for the post.

The responsibilities of a TA include identifying projects as per the gram sabha resolution, preparing estimates for projects up to five lakhs, capturing measurements (including the e-measurement through mobiles) on a weekly basis for all the projects, building technical capacities of the mates and the field assistants. ❖

## Kottalchervu Procurement Center

In Kottalchervu village, a collective procurement center has been established to purchase Non Timber Forest Produce (NTFP) from the tribal families. The centres was established with support from Kovel Foundation. Kovel has facilitated the formation of CIGs of NTFP collector and their federation at the cluster level (CLF). Tribals in the village collect NTFP like Nannari, Soap nuts, Tamarind, Myrobalans, Honey, Pongamia and Nuxvomica. NTFP families sell forest produce to Girijan Cooperative Corporation (GCC) once a week. Storing their produce for that long was proving to be a challenge to the NTFP collectors. At a CLF meeting, the members decided to start a collective procurement center.

The CLF formed a procurement committee and procurement center was established in one of the CIG leader's home. The centre is equipped with a weighing machine, bags and accounts books.

The initial capital of Rs. 15000 was given by Kovel Foundation. Kovel's District Coordinators and Community Resource Persons (CRPs) gave training on marketing to the CBO leaders and members.

The centre purchases 400 kg Nannari Gaddalu, 100 kg Gum Karaya 15 kg Soap nuts, 30 kg Myrobalans and 150 kg Musti Ginjalu. Per kg they paid Rs. 100 for Nannari Gaddalu, Rs. 270 (A grade),

Rs.220 (B grade) and Rs. 125 to 150 (C grade) for Gum karaya, Rs. 8 for Myrobalans, Rs. 10 to 15 for Soap nuts and Rs. 18 to 20 for Musti ginjalu from the collectors. The collectors are paid instantly.

The produce is kept in bags and segregated grade-wise. The procurement committee informs the distributors about the availability of the produce. The distributors purchase the produce from procurement center.

The District Level Federation (DLF) also provided required support to the procurement center and it also established store for un-sale items and contacted distributors across the state to sell the forest produce. DLF gave all required supports to the procurement committee.

For the NTFP dependent families, the procurement centre came as a blessing. They no longer have to sell their produce for lower rates before the produces perishes in poor storage conditions.

The Procurement Committee is planning to collect all forest produce collected by the families and process the purchased items to sell at a higher price. So far, they have earned Rs.8000 as profit. This was used to meet the expenditure on maintenance of the centre and distribution of 20 vegetables mini kits. Recently, the members decided to charge a service fee to meet the expenditures of the collective procurement management. ❖

### Convergence

## MEPMA Bank Linkage Program

The Mission for Elimination of Poverty in Municipal Areas (MEPMA) has supported more than 2.94 Lakh Self Help Groups (SHGs) to build a cumulative corpus of Rs. 542 Crore corpus fund. Rs.7000 Crore bank loans have availed to 5.33 lakh SHGs (Repeated dosages included) for various purposes - day to day needs like groceries, education, health, festivals and income generation activities. Many of the groups have borrowed thrice. The groups are taking as loan Rs. 50,000 at first time.

MEPMA has entered set up committees to establish linkages with banks. The committees at state level and municipality level, comprise of representatives from various banks. Ex bank managers are appointed as Liaison Officer to coordinate between the SHGs and Banks.

The committees meet once a month to discuss the loan requirements for the groups and status of existing loans.

The Liaison Officer attends the SHG meetings once in a month and inform them about the status of their loans. The Liaison Officers help the SHGs in the procedures of

applying for a loan. They also act as a channel between the bank and SHGs. The SHG members contact them for any information on their loans, transactions, etc.

These efforts have settled some problems of the bankers in grounding loans and repayment issues and motivates them to lend more loans and higher amounts in less time. ❖



**10 December  
Human  
Rights  
Day**



## Fresh Water Fisherman

India has a rich resource base to support fishing. It has major rivers and canals running through the inland and a long coastline. Inland fishing is a major livelihood in the country. This method of fishing is done in groups of two or three with small or medium sized nets. Inland fishing is done in fresh water bodies like rivers, canals, lakes, ponds, seasonal water streams.

The livelihoods of inland fishing communities depend on availability of fresh water fish (which changes as per the season) and market demand for those fish. The division of labour in these communities is clear: the men of the household go out to catch the fish while the women sell the catch in the market.

Environment degradation and climate change are threatening the livelihoods of the communities. With rivers fast drying up or becoming unable to support life due to pollution, fish population is declining rapidly. Other risks faced by these communities are related to health. They are prone to disease and lose many work days in the process.

These communities could be helped to cope with these risks by organising them into collectives that are equipped with adequate backward and forward linkages, and also member welfare services like savings, insurance, etc. ❖

## Road Side Vendor

Roadside vendors are a major part of unorganised sector. They sell a variety of items like clothes, utensils, utilities, electronics, etc. on carts or on platforms. They buy the goods from whole sellers and brand and quality are usually compromised. Their customers who are normally fleeting in nature are attracted by the cheap prices and quantity.

Roadside vendors are usually at the mercy of the administration and local musclemen. They are frequently evicted from their location and are forced to pay unfair amounts to sell from one point. Customers too bargain heavily on the pretext of lack of quality and branding. With the emergence of large shopping complexes, malls and preference for brands, roadside vendors are fast losing ground.

Little is being done to safeguard the livelihoods of these vendors. In fact, they seem "invisible" in the eyes of policymakers and the public in general.

They are represented by some associations but lack a strong lobby to make a significant impact. More innovative initiatives are required to save their livelihoods from vanishing. ❖

## Drought

Droughts are of two types: one metrological and other one is hydrological drought. Metrological drought is conversion of an area into drought area due to environmental and ecological condition and precipitation of the surface whereas hydrological drought is due to depletion of surface water. Drought could be manmade like blocking perennial streams and restricting them to flow over some places, deforestation and desertification due to pollution and uncontrolled use of natural resources. In India causes of drought are various, but most of the time it's due to lack of rain and depletion of ground water. And it affects human, animal, crops, forest.

People are affected in various ways - loss of livelihoods, crop failure, loss of cattle, life etc. It also destroys the resources like forest, water bodies like ponds, tanks, canals and wells.

Drought has deep impact on people and regions, it forces people to migrate, propagates diseases from dead animals and humans, and creates unrest and violence in the area and nearby areas in order to access resources like food and water which are essential for human life.

Since disasters engulf vast regions and deprive large sections of the rural and vulnerable population of their normal means of livelihood. Different things to fight drought like monitoring and management of. Apart from drought management for risk management insurances and other risk management system is required. ❖

## Disabilities

According to the 2001 Census, there are 2.19 crore people with disabilities in India. They constitute 2.13 per cent of the total population. This includes persons with visual, hearing, speech, locomotor and mental disabilities. Seventy five per cent of persons with disabilities live in rural areas, 49 per cent of disabled population is literate and only 34 per cent are employed.

Disabilities are the result of impairments in organs of the body. They can relate to physical impairment (related to limbs, sensory organs) or mental impairment. They restrict movement and proper functioning of the body. In some persons, disability comes by birth and for some it can be result of a disease/mishap. Also, some people have partial disability while others have full disability. Often, the treatment for the disability is well beyond their means. All these factors make disabled dependent on others to sustain themselves.

Disabled are not considered fit for employment by many, financial services, their mobility is further restricted by unsupportive public infrastructure, etc. Besides the obvious physical disadvantages of disability, it also has a lot of social implications. Society does not accept the disabled easily. It associates superstitions with disability and renders the disabled outcasts.

Fortunately, the general context has been moving in favour of the disabled in recent times. In some parts of the country they have been organised into SHGs through which they have displayed their ability to form and manage institutions. Other measures to create a disabled-friendly environment include reservations for them in education institutions, employment, provision for pensions, etc. ❖

## Chicken Centre

Goraganti Mutyalu (40), lives in Pochampally in Nalgonda District with his wife and three sons. Mutyalu has been running a chicken meat shop in the village for the past 15 years. Earlier, he used to work as a *dhobi* but that didn't interest him much. He observed that setting up a chicken meat shop would be profitable as there was only one other chicken meat shop in the village. He took a small room on rent for shop and equipped it with a stove, weighing scale, etc. He purchases 50 kg chicken from a nearby poultry farm and sells about 25-30 kg a day. The business is usually brisk and peaks during festival season. He earns a profit of Rs. 10 per Kg. Mutyalu says the emergence of a lot of new chicken meat shops threaten to reduce his business. But, since he has been in the business for so long, he has a few loyal customers to keep his business going. Sometimes, he contracts allergies and infections from the birds. Recently, Mutyalu set up a bigger shop in the village.

Initial Investment – Rs. 5000

Expenditure on Chickens – Rs. 5 more than market rate

Profit on each Kg of Chicken – Rs. 10

Chicken Sold in a Day – 25-30 Kg

Total Income – Rs. 10,000. ❖

Social

## Bulk Milk Collective Unit

The Mandal Mahila Samakhyas of Saddupally mandal in Kadapa District has initiated the dairy established the Bulk Milk Collective Unit in Collaboration with AP Dairy development.

The members were given loans for purchase of cows & buffaloes from their respective SHGs and VOs. Village Dairy development committees (VDDCs) were established in 13 VOs and in Feb 2008, the BMCU started its operation. The BMCU has a Dairy Development Committee which consists of a president, secretary and treasurer. The BMCU is looked after by the Manager, Asst. Manager, two helpers and one sweeper.

The VDDCs send 1100 Ltrs of milk in the morning and 700 Ltrs in the evening to BMCU by auto. The BMCU pays Rs.15 to Rs.17.50/liter, according to the fat content of the milk. VDDC gets a commission of 0.50paise per liter from the members.

BMCU provides 'pasu kranthi' grass to cattle on a 2.5 acres rented land. BMCU also distributes a bonus every year (like bonus) to encourage the members.

Purchase of Machinery, 5000lt capacity cooling unit and equipment - Rs.25 lakh,

BMCU staff – Rs. 10,000 Diesel expenses for generator-Rs 5000/month.

DDC Members Fee: Rs.100/-per day

Transportation cost (Auto) - Rs. 25,000/

Monthly profit of Rs.20, 000/- . ❖

Public

## Night Shelter Homes

Lakshmi Shankar Narayan Foundation in Hyderabad run night shelters for unemployed youth in the city. The service caters to youth who come from different parts of AP and other states to the city in search of work. As the job-search may last for months.

LSN Foundation decided to support these youth by providing them shelter for a maximum period of 8 months. Any youth who wishes to stay at the shelter is expected to produce proof of identity while applying. The shelter can house 25 members at a point of time.

The shelter charges a fee of Rs. 750 per month or Rs. 25 a day from each youth.

They are provided with beds and cupboards. They are also served one meal in a day. The shelter provides counseling support to the youth and helps them in making career choice.

The Foundation runs three such shelters in the city at Bible House, Kacheguda and Uppal. ❖

## Municipal Town Hall

The Municipal Town hall in Mahabubnagar is located in the center of the town. The town hall is equipped with a sound system, stage, lighting, etc. It is used for small meetings and functions and has a capacity of 250 to 300 persons. The hall has to be booked in advance and an advance fee has to be deposited. The Municipality charges Rs. 500 to Rs. 1000 for 4 hours.

After reserving the hall municipal people clean and make arrangements according to the meeting or function.

CBO Federation meetings, bankers' meetings and municipal staff meetings are conducted in the hall. The municipality has also organized many placement oriented trainings in the town hall for local unemployed youth. ❖



**5 December  
International  
Volunteer Day**

## Not Much But Make Ends Meet

Raj belongs to Jaipur, Rajasthan. He travels to Chennai for six months in a year to earn his livelihood. "livelihoods" finds out more about his life and livelihoods.

### What do you do for a living?

I design mehendi in Adyar, Chennai. I belong to Jaipur in Rajasthan. I come to Chennai for six months in a year to do this work.

### How long have you been doing this work?

I have been in this line for six years now. I have been travelling to Chennai since that time.

### What did you do earlier?

I am not educated. Therefore, I could not find good paying jobs. Most of the time, I was idle and would help my family in farming.

### How many customers do you have in a day?

It depends on the season, during the wedding and festival seasons, we have 10-12 customers a day. Other times we have only five. I go back home when there are no customers at all during the summer months. I sit outside a shop that sells jewellery, make up and fancy items for women. My partner and I pay the shop some rent for using this space.

### How many partners do you have?

I work with two-three people. One of us goes to functions to put mehendi and the others sit at the shop.

### Where did you learn this art?

I learnt it from one of the designers in Chennai. It took me about two months to master it. I worked with that person for a while before starting on my own.

### Why did you choose to come to Chennai? Why not somewhere near Jaipur?

Mehendi art is very popular near my area and entire North India. There are many people who pursue this as a livelihood. I heard from my friends who were already in Chennai that mehendi artists have a greater scope here. Therefore, I decided to come here.

### How about your family? Do they also come with you?

I am married and have two children. They stay at the village and do not travel to Chennai with me. Travelling with me would disturb my children's studies. They stay with my parents and other relatives.

### What do you do back in your village?

My family is into agriculture. We grow rice and jowar and on our land. When I go home, I help on the field.

### Is your income sufficient to sustain your family?

It is not much, but we somehow make ends meet.

### Have you learnt the local language?

Yes, I believe I am quite fluent in Tamil. Initially, I found it very difficult as the locals don't speak or understand Hindi. My friends helped me out till I could pick up Tamil. ❖

## "Serving Keeps Me Going..."

Ganesh is a Cluster Coordinator (CO) in Kovel Foundation. He shares his experiences with 'livelihoods'.

### Tell us about your job at Kovel Foundation.

I am a Community Organiser (CO) at Peddanutala village in East Godavari District. I have been doing this job for four years now.

### What were you doing before joining Kovel?

I was studying B.Sc, but had to discontinue as my father fell seriously ill and couldn't support the family anymore. We had no money to pay my college fee. It was at this time that I heard about this opening in Kovel.

### How were you selected for the post?

The Kovel office conducted a written test. Five candidates sat for the test. I was selected for the post because I passed with the highest score.

### Did you undergo any training after you joined?

Yes, I learned about the sustainable NTFP collection, NTFP conservation and regeneration methods marketing, value addition, institution building, book keeping, tribal rights, tribal Acts.

### What are your roles and responsibilities as CO?

I am in charge of 5 very remote tribal villages in East Godavari District. Most people in these villages depend on the forest for their livelihood. Gum karaya, broom grass, tamarind are some of the major Non-timber Forest Produce (NTFP) the locals collect and sell for a living. Kovel Foundation helps these NTFP collectors in efficient collection practices, storage practices. It also helps in building awareness among tribals. Kovel has given trainings to the community on collection and storage practices. The NTFP collectors are organised into Common Interest Groups (CIGs) at the village which are federated at the cluster level to form a Cluster Level Federation (CLF).

The five villages I am in charge of form one cluster. As CO, I attend all the CIG and CLF meetings and ensure that they happen regularly. There are 20 CIGs with a total membership of about 400 in my cluster.

I monitor the Community Resource Persons (CRPs) at the village level. I also supervise the maintenance activities of the collective procurement centres. I also pass on information to and from the CIGs and their members.

Recently, I helped a few collectors start inter-cropping and mixed cropping under the "Maa Thota" programme of NABARD.

The District Coordinator (DC) monitors my work.

### How much are you paid?

I receive a salary of Rs. 3000 every month. It is not much, given the rising prices and cost of living. Sometimes I think of quitting the job and opting for some other job. But I don't because I find this work very satisfying. I belong to the local community and feel very proud that I am able to serve my own community. That is the only factor that keeps me going. ❖

## Enterprise Mapping

Enterprise mapping records the existing enterprises, their issues and scope for more enterprises or improvements in the existing ones. This would require understanding the types of the enterprises, number of enterprises in the area, products and services they offer, number of entrepreneurs and people working with them, various skills required,

sense of the business. Collect information on the people working, average age, wage/salary provided.

- \* Try to capture the functioning of the enterprise, when it works, how many days it works, which are the season when it functions.

S.N o.	Type of Enterprise	Dependent Persons		Season	Days	Income (Rs.)	Market (local, nearby market, distant mar- ket)
		Male	Female				

availability of required skills, major market for inputs and major market for sale of products/services.

### Process to do enterprise mapping:

- \* Visit the village and list all the enterprises in the village.
- \* Categorize the enterprises into small, micro and big. Number them or code them
- \* Identify the business type in each category
- \* Estimate the number of people working in the enterprises—Segregate them into male and female.
- \* Record information regarding products and services the enterprise provides.
- \* Visit 2-3 major entrepreneurs in each category to get a

\* Also inquire what are the products/services it offers, price and quantity it sells and the income it earns per year.

- \* Estimate the income and expenditure of the enterprise
- \* Identify the market where its products and services are sold.
- \* Visit the market places which may be at local level, nearby village Observe the movement of the products and services, their buyers, price and use.

After the mapping, analyse the information and understand the demand and supply status, employment opportunities available, scope to start new enterprises or expand the existing enterprises for providing more and better products and services. It will help in understanding the present status and existing opportunities. ❖

## Doulatabad Farmers Cooperative Society

Community Organization

Doulathabad Farmers Cooperative Society was formed and registered in August 2012 under MACS (Mutual Aided Cooperative Society) Act 1995. There are 1029 members from 18 villages in the mandal. The members pay Rs. 60 as membership fee, a service charge of Rs. 120 per year towards the maintenance of the society. Also the members contribute Rs. 800 as share capital.

The cooperative promotes agriculture activities like System of Rice Intensification (SRI) paddy activity, land fertility activities, Non Pesticide Management (NPM) activities, marketing activities and other activities in order to reduce expenditure and increase the production enabling the development of farmers in 18 villages. It has established a collective paddy procurement center at Doulathabad. This helps in the reduction of expenses of the logistics involved

and also reduced the role of middlemen.

The cooperative conducts small group meetings, book keeping and other work in village level and mandal level. Training and awareness programs are also conducted. The cooperative facilitates convergence with various other government departments like agriculture and irrigation by conducting meetings. Through these meetings, suitable candidates for the participation in the awareness programs among the farmers are selected. Cooperative society members have visited Mulkanoor cooperative society in Karimnagar district and planned to start collective agriculture products processing center. The society is also planning to purchase fertilizers collectively to provide quality fertilizers at reasonable price to the members. ❖

## Arthika Sangika Samatha Mandali (ASSMA)

Support Organization

ASSMA has been promoting non pesticide management, natural resource management and Sri Paddy Cultivation through MACs and Raythu clubs in Medak district since the 15 years in 82 villages. It was established with the purpose of supporting small and marginal farmers and empower women in Medak district. ASSMA formed the Samatha Mahila MACs with a membership of 2,500 women. It has a corpus of Rs. 80 Lakh.

ASSMA is promoting Natural Resource Management (NRM) in 5 villages with the support of Inter Cooperation. NPM is also promoted in 17 villages with 500 farmers on nearly 800 acres. As a result, small and marginal farmers' expenditure on agriculture has reduced



from Rs. 10,000 to Rs.4,000. With support from agriculture department Medak and NABARD SRI Paddy is being cultivated in 400 acres in 4 villages in Nangunoor and Kondapaka mandals in Medak.

ASSMA is also working on water tank management in 6 mandal in 39 water tanks. It strengthens Water Users Associations (WUAs) by conducting regular meetings, capacity building and book keeping. It is promoting kitchen gardens, sanitation and personal hygiene in 60 schools in Medak district. It formed village level Raythu clubs and conducts regular meetings with various line departments to implement schemes properly, promote NPM, SRI Paddy and solve farmers' problems. ❖

## SkillPro Foundation

Training Organization

SkillPro Foundation focuses on education, health and livelihoods in both rural and urban areas in the country. Its key area is providing skill trainings to marginalized sections of youth in the society. It places the candidates after the training. It also offers impact assessment and ToTs to Non Government Organizations (NGOs), government and departments. SkillPro provides various placement oriented skill development trainings based on market demand. Its most popular courses are Information and Technology enabled Services (ITeS), retail, hospitality and construction sectors.

SkillPro has successfully trained 2460 youth in 8 training centers in 4 states. It has conducted trainings in

collaboration with various organizations like Accion Fratern, Aide et Action, Hindustan Unilever Limited, Madhya Pradesh Rural Livelihoods Project, Gujarat Urban Development Mission, Brandix IL&FS CDI, and Hyderabad Zems SEZ.

SkillPro has given follow-up trainings on vocational education in all 23 districts in Andhra Pradesh, in coordination with government departments, industries and civil society. In this program, it engaged in assessment, capacity building, developing model vocational educational institutions, scaling initiatives, fostering market linkages and policy advocacy. It has helped 28000 youth and 5000 teachers in building their skills. ❖

## FDI in Retail

When any foreign business entity invests in Indian market directly or indirectly we call it as foreign direct investment. Foreign Direct Investment (FDI) applies to ownership and stake of the business it does in any country. In simple words it controls the decision making and hence management of the venture at large.

FDI in retail at 51% in single brand retail was already in place even before the latest policy on 51% FDI in multi-brand and 100% in single brand retail was approved by Parliament.

### Some of the salient features of FDI in Multi Brand Retail

- \* Minimum amount to be brought in by a Foreign Investor would be USD 100 million.
- \* Retail sales locations shall be only in cities with a population of more than 1 million as per 2011 Census. Accordingly, 53 Indian cities qualify for MBPRT with FDI.
- \* At least 30% of the procurement of manufactured / processed products shall be sourced from 'small industries' which have a total investment in plant & capital machinery not exceeding US \$ 1 million. This can be done anywhere in the world and it is not India specific.
- \* Fresh agricultural produce, including fruits, vegetables, flowers, grains, pulses, fresh poultry, fishery and meat products, may be unbranded.
- \* First right to procure agricultural products will lie with the Government.
- \* At least 50% of total FDI brought in shall be invested in 'backend infrastructure' within 3 years of the induction of FDI. Back-end infrastructure will include investments made towards processing, manufacturing, distribution, design improvement, quality control, packaging, logistics, storage, ware-house

The Indian retail market is mostly unorganized. The estimated value of Indian retail market is \$450 billion. And it contributes 30% of the GDP at current price (2012 price). 3.3 % of Indians (Indian population is taken as 1.2 billion) are employed in retail sector and majority of them in the unorganised sector. According to an estimate there are 14 million retail outlets in the country and only 4% of them have space more than 500 sq. ft. area. It has been found

that in India there are 11 retail outlets for every 1000 people.

There are concerns from both the ends, pro FDI and those who are against FDI. According to those who favour it, FDI

In the retail boom of the past decade or so, it has been observed that street side vendors of fruit, vegetables, utensils, etc. have already been compelled to give up their livelihoods in face lower returns. The claim that FDI in retail would create more jobs appears superficial when compared to number of people who have lost their livelihoods.

in retail would lead to the development of infrastructure like cold storage etc. Secondly, farmers will be able to sell at better prices as retail corporate houses will purchase considerably from local markets. Consumers can buy items of their choice at much lower prices. And last but not the least it will generate employment in millions in 10 years.

However, those who are against FDI express their fears over possible monopolization of the sector leading to higher prices. Further, the expected investment (about 50 million dollars) seems so little that it would be inadequate to make any significant improvements in the supply chain management in the retail sector. Plus, it argued that this amount could be easily raised within the country. Also, there is no guarantee that the retail chains would directly buy from small and marginal farmers. There are fears that this would only infuse more middlemen in the system. Therefore there is no guarantee that the producer will fetch a better price.

In the retail boom of the past decade or so, it has been observed that street side vendors of fruit, vegetables, utensils, etc. have already been compelled to give up their livelihoods in face lower returns. The claim that FDI in retail would create more jobs appears superficial when compared to number of people who have lost their livelihoods.

Unless the retail giants invest in infrastructure, buy directly from producers, governments keep vigil on their trade practices, provide transparent and effective policies to generate employment and protect the right of domestic producer and consumers, things may turn against the

## Putting the Last First

Name of the Book: Rural Development: Putting the Last First

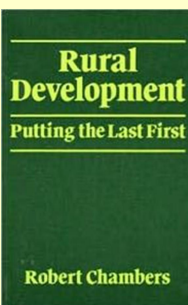
Author: Robert Chamber

Publisher: Longman

Robert Chambers's book 'Rural Development: Putting the Last First' is a seminal book on development practice. The author dedicates the book to 'those who are last and those who put them first'.

The writer trains his focus on rural poverty across the world, particularly in third world countries and professionals working with them. The writer analyzes rural poverty and its roots. He describes an outsider's perceptions, attitude on rural poverty, people's knowledge. Particularly he analyses the role of development agents like field level workers, researchers, scientists, employees and administrators but engaging with rural poor alleviation programs and activities.

Robert Chambers points out that most development practitioners do not appreciate rural people's knowledge, culture and miss the deep rooted causes of rural poverty. He analyzed various types of biases, pre occupied opinions, prejudice and pre-conclusions of the outsiders and how they are preventing them to understand rural poor properly. He suggests practical action plans to overcome the limitations which are hampering rural poverty eradication initiatives. He suggests that professionalism is required for the persons who engage in rural poverty eradication initiatives. ❖



### Resources

1. Parinaam Foundation was established I 2006 to provide social and financial services to the urban and semi-urban poor women I the country.

[www.parinaam.org](http://www.parinaam.org)

2. Commitment is working for disabled persons by forming Self Help Groups and Federations with disabled persons to achieve social and financial inclusion to the disabled persons in Andhra Pradesh. ❖

## Towards Financial Inclusion

'Towards Financial Inclusion in India' authors K.G. Karmakar, G.D. Banerjee and N.P. Mohapatra have been working in NABARD as senior managers for many years which is working closely with the poor people on financial inclusion. With their rich and closet observations they wrote this book.

The book focuses on the key players in financial inclusion and what needs to be done to ensure the financial inclusion. The research is based on field surveys and data collected from the field. The authors argue that financial inclusion is not just to meet micro-credit needs. They advocate micro-insurance to meet the emergencies and pensions for old age security. They present a demand analysis in general and particularly among farmers and tribal people. They also review the supply side and suggest various financial services providing models such as business correspondents, facilitators, regional rural banks and post offices.

The key contribution in the book is the balanced assessment of financial inclusion in helping the poor households to come-out from poverty by creation of sustainable livelihoods and focus on unfinished tasks. This book is useful guide to the persons those who wants to study financial inclusion programs. ❖



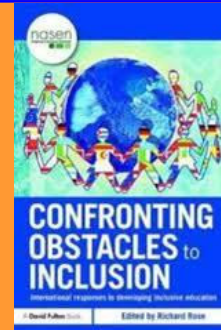
### New Book

Name of the Book:

Confronting Obstacles to Inclusion

Editor: Rehcad Rose

Publisher: Routledge



### E- Toolkit: Orientation on Livelihoods Management:

[http://www.aksharakriti.org/magazines/doc\\_download/169-orientation-to-livelihoods-management](http://www.aksharakriti.org/magazines/doc_download/169-orientation-to-livelihoods-management)

1. LEAP: [http://www.aksharakriti.org/magazines/doc\\_download/164-chattanpally-leap](http://www.aksharakriti.org/magazines/doc_download/164-chattanpally-leap)
2. VCA : [http://www.aksharakriti.org/magazines/doc\\_download/168-honey-value-chain-analysis](http://www.aksharakriti.org/magazines/doc_download/168-honey-value-chain-analysis)
3. Sub-sector: [http://www.aksharakriti.org/magazines/doc\\_download/165-cotton-sub-sector-analysis](http://www.aksharakriti.org/magazines/doc_download/165-cotton-sub-sector-analysis)
4. E-book : [http://www.aksharakriti.org/magazines/doc\\_download/166-projects-development-management-and-fund-raising-handbook](http://www.aksharakriti.org/magazines/doc_download/166-projects-development-management-and-fund-raising-handbook)
5. V-book: Bell Metal Craft Livelihoods <http://youtu.be/XidvVCiQsQw>

### E-Resources

## Microfinance Progress

Item	Self-Help Groups			
	Number in Millions		Amount in Crore	
			Rs.	
	2008-09	2009-10	2008-09	2009-10
Loans Disbursed by the Banks During the Year	1.61	1.59	12254	14453
Loans Outstanding with Banks	4.22	4.85	22680	28038
Savings with Banks	6.12	6.95	5546	6199
Item	Micro Finance Institutions			
	Number		Amount in Crore	
			Rs.	
	2008-09		2008-09	2009-10
Loans Disbursed by the Banks During the Year	581	691	3732	8063
Loans Outstanding with Banks	1915	1513	5009	10148
Savings with Banks	-	-	-	-

Micro-finance is the core element in financial inclusion program. The Self Help Groups Bank Linkage Program has been rapidly increasing for the years. From above table the findings as follows....

- \* In 2008-09 1.61 Million SHGs accessed bank loan with Rs. 12254 Crore and in 2009-10 1.59 million SHGs accessed loan with Rs. 144.3 crore. Number of bank linked SHGs decreased but the loan amount increased
- \* Loan outstanding amount increased from Rs. 22680 crore to Rs. 28038 and along with amount loan outstanding SHGs number is also increased from 4.22 millions to 4.85 millions
- \* SHGs savings increased with Rs. 5546 crore to Rs.6199 crore
- \* Micro-finance institutions number increased with 581 (2009) to 691 (2010) and accessed loan amount increased from Rs.3732 crore to Rs. 8063 crore
- \* Loan outstanding amount highly increased with Rs.5009 crore to Rs. 10148 crore. ❖



**“Studying” out of Poverty**

Bhadro is a resident of Agartala, Tripura. He lives with his family – wife, son and grandchildren. His son is an engineer and works for the state government. They own a house, some land and a vehicle. However, the family was not in such a comfortable position a few years ago.

Ten years ago, Bhadro used to build bamboo fences and clear bamboo trees. He would earn Rs. 30 or 40 a day from this. It was not enough to meet his expenses but he managed somehow by borrowing from relatives, etc. Bhadro has three children, two sons and a daughter. He realised the best way to get out of poverty was by educating his children and ensuring they got good jobs. So, he invested in their education, selling the little property they had and saving as much as he could. His children, especially his son excelled at studies. He even stood first in the state for the class 10 exam. He later went on to do a polytechnic and B. Tech. Today, he has a job in the Government and has enough to support his wife, children and his parents. ❖

**Unkept Promises**

“Pourakarmikas” are hired by the Bengaluru Municipal Corporation (BMC) to collect garbage in the city.

Santhamma, a 45 year old woman is one such worker. She migrated to Bangalore 15-20 years ago with her family of five. Her husband started to work as a labourer at a construction site in the city. The expensive cost of living in the city compelled her to look for a job. It was then that she came across a contractor who hiring Pourakarmikas for BMC. The contractor promised that the contract-basis job would soon be made permanent for a salary of Rs. 2,300/month. The contractor also assured that facilities such as pick-up and drop, providing, gloves etc. would be take care of. However, none of these promises were kept. To her horror, Santhamma realised that the municipal garbage van was the mode of transport they provided, the contractor wouldn't provide gloves and their wages were slashed unexplained. Santhamma continues to work because she has to support her family. Though her family income has increased marginally, she is exposed to extreme filth and is prone to contracting lethal illnesses. ❖

**Rising “Son”**

**Srikanth Gubbala is** from Katheru Panchayath, Rajahmundry of East Godavari District. He led a comfortable life until his father expired in 2004. His family now consists of two brothers and his widowed mother. He had to start working to pay off the debts his father left behind. Srikanth worked as a daily wage labourer earning only Rs. 30 a day. Despite giving little time to his studies, Srikanth managed to get a free seat in Vikas Hr. College, Rajahmundry. However, he could not attend classes and finished his intermediate by giving the exams only. After that, he worked in a number of jobs: Rasna packet delivery boy, marble polish helper, office assistant in BPL service centre and C.M.S, amongst others. These jobs helped him sustain his family but Srikanth was not satisfied with them. He came to Hyderabad in search of a better job but couldn't find one due to his poor communication skills. When he returned to Rajahmundry, he came across a communication and management skills training being offered by EGMM. Post training, Srikanth got selected for a job at a domestic call centre with a salary of Rs. 4,700. He honed his computer skill and moved to a better paying job at Aarusha Homes Private Limited as a Counselor and Executive Operations manager. Srikanth is also pursuing graduation in distance mode. He is supporting his brothers education and able to send Rs. 3000/month back home. With the help of EGMM, he has no clue how he would have managed all that he has accomplished so far. ❖

**And the Search Continues**

Easwara Rao is in his twenties. He belongs to a village near Nidadavolu in West Godavari District of Andhra Pradesh. He used to work as an agriculture labourer in his village but was not satisfied with the work. He is a graduate and wanted a higher paying job. Easwara shared this with his employer who agreed to help him find a job in a city. His employer put Easwara in touch with a few marketing professionals in the tyre industry who offered Easwara opportunities as a sales executive. Easwara accepted one such offer as the pay was good, even though the job was in Tamil Nadu.

Easwara wasn't able to work well as he did not know the local language. Also, his communication skills and English are poor. After failing to meet targets repeatedly for a couple of months, Easwara was removed from the post. His hunt for a job began again. With help from his contacts, he got a job as a sales executive in another company. However, he had to quit again because of his poor communication and language skills.

Easwara is in Chennai now. He is brushing up his communication skills and hoping to find a job again. ❖

## The Ass in the Lion's Skin

An Ass found a Lion's skin left in the forest by a hunter. He dressed himself in it and amused himself by hiding in a thicket and rushing out suddenly at the animals that passed that way. All took to their heels the moment they saw him.

The Ass was so pleased to see the animals running away from him. Just as if he were King Lion himself, that he could not keep from expressing his delight by a loud, harsh bray. A Fox, who ran with the rest, stopped short as soon as he heard the voice. Approaching the Ass, he said with a laugh:

"If you had kept your mouth shut you might have frightened me too. But you gave yourself away with that silly bray."

A fool may deceive by his dress and appearance, but his words will soon show what he really is. ❖

### Let us start with ourselves.....

**(3 December - International Day of People with Disability)**

*A lot of things are happenings through many initiatives for the sake of DISABLES.. But....? Why Disables are unable to do their chore properly. In what way they are disables. ---comparatively, commons are highly disables*

*Social attitudes and stigma play an important role in limiting the opportunities of disabled people for full participation in social and economic life, often even within their own families. --- Fight for new society.*

*Majority of the disables are unable to earn any livelihood for a variety of reasons, such as the lack of adequate education or training. ----Since have many schemes addressed to disables..Still there are some black holes. Help to remove it.*

*She is unable to rush the train and occupy the allotted seat. But she should travel. Because, she should survive with family. -Make a way to her and ensure she will be sit at allotted place.*

*He is unable to elevate the steps to get his pension every month. -help him to get or arrange a slope for ease if you can*

Disability depends on poverty. Poverty is a cause of disability since the poor often lack resources to prevent malnutrition, and do not have access to adequate health services that may prevent some disabilities. Poverty is a consequence of disability since persons with disabilities often lack access to education, health services and income- generating activities.

*"Development can only be sustainable when it is equitable, inclusive and accessible for all. Persons with disabilities need therefore to be included at all stages of development processes, from inception to monitoring and evaluation. Addressing negative attitudes, the lack of services or ready access to them, and other harmful social, economic and cultural barriers will benefit all of society". ❖*

**B Madhu Sudhan**

## Disposable Glasses Making

Shining Livelihoods



## Hand Fans Making

Declining Livelihoods



# ‘Yoga’kshemam

*Happy Vaikunta Ekadasi! Happy Gita Jayanti!*

*Happy Christmas! Happy New Year!*

*As we go through the fiction of the end of the universe (21 December 2012), we experience the month, month and a half of tough transition! It has been a roller coaster ride all the way!*

*Damini is still struggling for survival in New Delhi. India is shouting its lungs out for justice now and in future to all.*

*Modi achieves hatrick!*

*Aam Aadmi Party comes into being. I do not know where the aam aadmi will go.*

*Pandit Ravi Shankar, Rest in Peace! Bal Thackeray, Rest in Peace!*

*National and Universal Children’s Days, National Integration Day, World Science Day for Peace and Development, World Immunization Day, World Kindness Day, International Day of Tolerance, International Students’ Day, World TV and Phone Days, World Fisheries Day, World Philosophy Day – they went by in November. In December, the days that went by include – World AIDS Day, International Day of Persons with Disabilities, International Volunteer Day, Human Rights Day, Human Solidarity Day and International Migrants Day etc.*

*International Anti-Corruption Day, world is at a loss how to celebrate it when corruption is all around and processes of justice go on and go on.*

*International Day for the Elimination of Violence against Women, how can we celebrate? Can we achieve this intent in the near future?*

*26 November was Dr Kurien’s birthday. We remembered him. I had an occasion on 1 December to recollect the person I know in the talk ‘Rural Management: Dr Kurien’s Way’. Earlier I have been to First National Symposium on Rural Management at XIMB; and it has also focused on Kurien’s effort in establishing Rural Management as a discipline. MS Swaminthan delivered the first Dr Kurien’s Memorial lecture at IRMA.*

*Now, Ms. Molly Kurien also bid adieu to all of us!*

*During the month, I have faced the ordeal of getting Aadhar Registration. Why can’t the government give, once for all, the right of having all the necessary cards? The departments should be punished for the citizens not having them. Ration Card, Election Card, Passport, PAN Card and so on so forth. Why should the citizen go through so much pain to have these cards and registrations.*

*Age seems to have caught up with me – complete medical check-up reveals some signs of sugar, cholesterol, uric acid etc., and therefore some more*

*regimented life is in store! Going through medical checkup has been an ordeal in itself.*

*Hospitals, I could not escape. I have to spend some more days, as our brother and his wife met with a fatal road accident, a head-on collision. They have survived and are recovering.*

I gather during the month that – meetings would not let you do things: in fact, they come in the way, many a time; career and life are not the same: life should drive us; a person who is nice to you but not someone else, is not a nice person; our friends love us anyway; and never stop trying something new. This is the only way to be useful to this universe.

Further, to be useful, we need to listen.

Listening requires –

- \* minimizing both internal and external distractions;
- \* changing listening intensity and style with the situation;
- \* showing that we are listening non-verbally constantly;
- \* identifying and remembering the most important things;
- \* demonstrating empathy;
- \* saving advice for another time unless it is sought;
- \* not interrupting in the middle;
- \* not prejudging the message;
- \* staying focused on the subject; and
- \* being clearheaded even if the topic is emotional.

The most important thing is giving undivided time.

**We seek giving undivided time amidst multiple agenda. We seek ecstasy and bliss of giving this time to the life of the universe and losing ourselves in it.** In giving undivided time, we listen, we see, we touch, we taste, we smell, we feel, we think, and we co-exist. We exist and live in each other. We become the life of the universe. This is the life of co-existence of the inner self and universal self. The joy of oneness takes over. This is [sahasangamaanandayogam](#).

Can we be there? **Yes, if we pursue Atma Yoga.** If we pursue intense dedicated undivided time of listening with all the senses for co-existence! Krishna confirms – the universe keeps sending its messages to the one who is listening and waiting for oneness so that the free soul with realization can respond and merge with the universe.

Join us in the world of yoga – for celebration of listening with all senses and co-existence – towards viswaikyayogasiddhi. You will not regret it. ❖

**G Muralidhar**



**livelihoods**

Body and Backbone