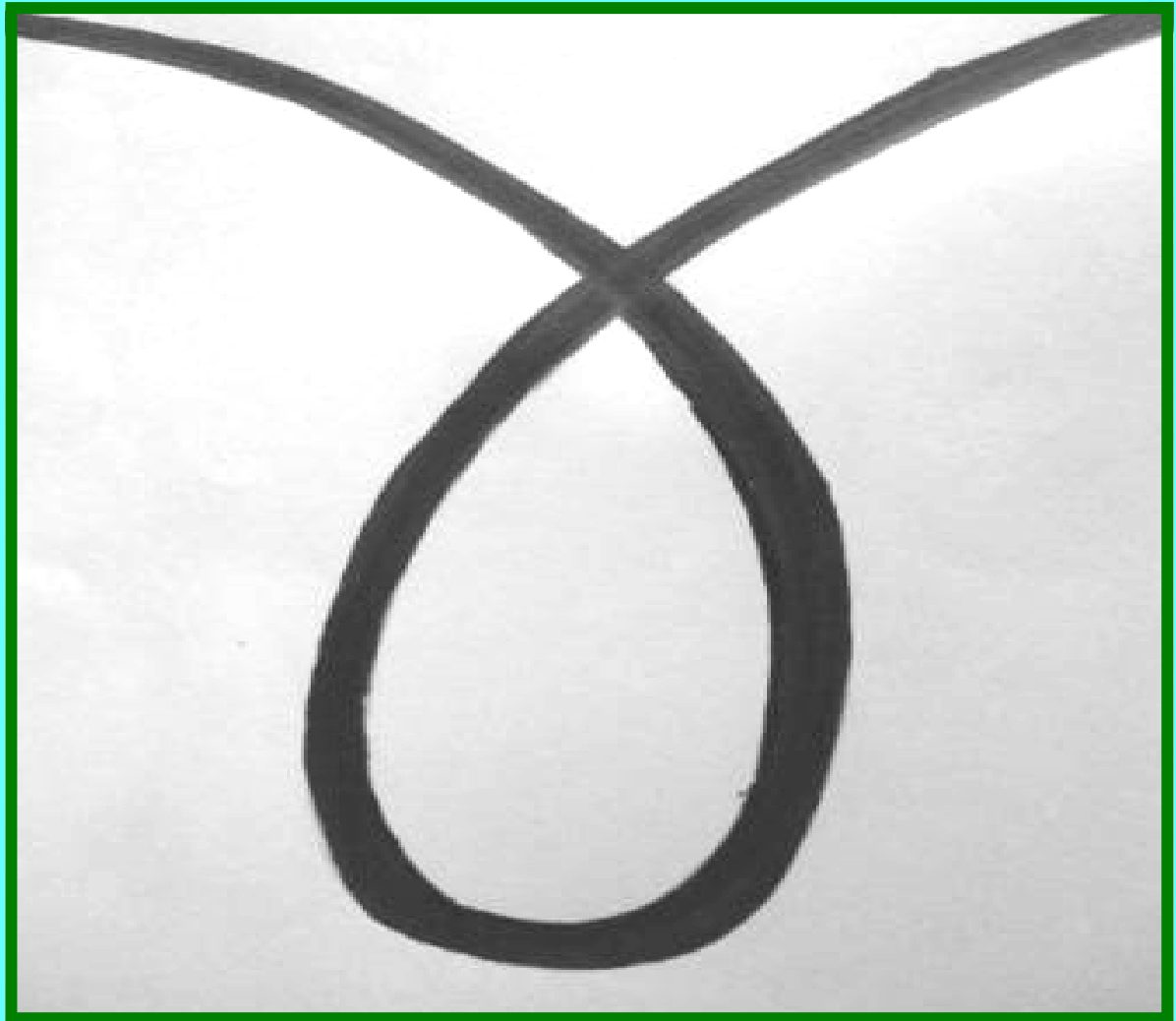


# livelihoods

*today and tomorrow*

December 2011

# Learning



Mainstream From Vulnerable Streams! -9   Learning Industry -18   Corporate in Retail -26



Sat Sri Akaal!

Happy Christmas! Happy New Year! Happy Pongal!

'Telangana' is still persisting.

Union Cabinet clears Judicial Standards and Accountability Bill, 2010; Public Interest Disclosure and Protection to Persons Making the Disclosures Bill, 2010; and Citizens' Charter and Grievance Redressal Bill, 2011. We have to wait still for Lokpall and Food Security Bills.

As we reach our end, let us not regret that I could not live a life true to myself; I could articulate my feelings; I could live with and be in touch with the people who matter to me; and I could have been happier. Let there be joy into all.

Remember that we are all migrants. Let us have the freedom to move anywhere, any time. Let us co-exist and work with each other. Let us demonstrate our togetherness and solidarity.

Let us co-exist. Let us work for the family of universe and let there be peace and prosperity. Let us be fit, alert and caring.

Homo sapiens sapiens is a learning being and a knowledge worker genetically. As we move from the pre-agriculture wave to agriculture wave to industrial wave to current knowledge wave, the life, the livelihoods and the learning have picked up dramatic pace. The decision-making is increasingly faster. The learning during the childhood from the parents and grandparents is not enough. The learning in the school/college/university is not enough. The learning during the induction is not enough to carry on with the jobs for life. The pace of life and changing livelihoods demand continuous/continual learning. There is a need for updating information and knowledge, improving skills, techniques, processes and tools, and revised ways of living.

This would mean that an individual needs to have 'fish' to eat now, learn 'fishing' to fish tomorrow and figure out 'meta-fishing' (beyond fish and fishing) to anticipate and cope with changes.

Changing micro and macro worlds, relationships, institutional architecture, resource portfolios, governance systems and the concerns of equity and sustainability within the context of right to life (and decent livelihoods) and freedom to associate, called for a paradigm of co-existence with learning coupled with love and care and leadership. We need to improve existing practices, mechanisms, institutions and investments for this learning and new instruments are needed. In this context, 'livelihoods' has focused on 'learning'.

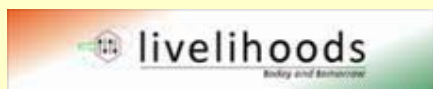
Professor Yashpal is an educator par excellence and a Gandhian Technologist towards inclusive societies. AP Mahila Samata Society works for educating and empowering rural poor women across the state. Flour Mill is another ubiquitous enterprise that feeds most homes with 'atta', with all year demand. Michael Howe's 'Principles of Abilities and Human Learning' discusses the methods to acquire abilities. Livelihoods of the tribal areas of Gujarat are discussed in 'Kshetram'.

With the appreciation that mediocrity cannot be the way forward for the next generation and they need to acquire meta-learning abilities as early as possible, I remain thinking of ways to augment and offer more alternative ways of teaching meta-fishing to children, young men and women and the working population.

A handwritten signature in black ink, appearing to read 'M. G.', with a horizontal line underneath.

G Muralidhar

the 'livelihoods' team



## Inside ...

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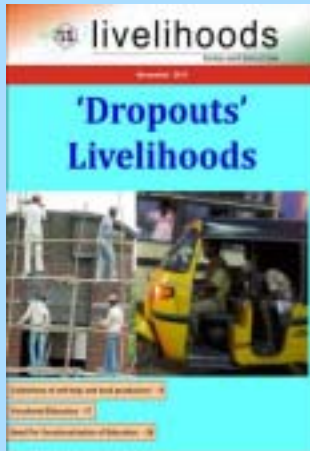
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I saw your 'livelihoods November 11'. The articles are good. Thanks for sending magazine.

Venkata Ramana

Kurnool

# 3 December World Disability Day



## **Traditional Coastal Communities Can Now Mine River Sand Using Manual Methods, Karnataka:**

The government has opened a hole in the ban against sand mining in coastal areas — it has permitted traditional coastal communities to remove sand bars in rivers and estuaries strictly by manual methods only. While builders have been demanding an opening up of sand mining in coastal areas in order to reduce their costs, environmentalists have been firmly opposing the move. After examining a proposal of the Karnataka state government in the light of the Coastal Regulation Zone Notification, 2011, the Ministry of Environment and Forests has decided to allow this kind of traditional sand mining in all 11 coastal States and Union Territories, subject to certain conditions. “Traditional coastal communities” would be the only ones allowed to remove sand bars, using manual methods such as “non-mechanised dinghies or small boats using baskets or buckets,” said the order. Mining would not be allowed in areas identified as eco-sensitive zones, or fish migration and breeding grounds. Annual permits for such sand mining would be issued by the District Collector, on the advice of a committee that would have representatives of local fishing communities, civil society and scientific experts. Each permit would come with quantity, time and area restrictions, and compliance would be monitored by the district environmental officer. The State government is also expected to keep track changes using satellite images and GPS to follow the sand accumulation and the mining process.

## **Rs. 15 Lakh Loan Scheme For Differently Abled, Tamil Nadu:**

A loan scheme with an outlay of Rs.15 lakh to uplift differently abled persons is now under implementation by the

cooperative department in the Nilgiris. Joint Registrar of Cooperative Societies R.Vanitha said the amount had been earmarked for the current fiscal. Lamenting that owing to lack of awareness only Rs. 4.65 lakh had been disbursed so far, she hoped more would come forward to benefit from it. The loan was being given at the rate of Rs. 50,000 for each applicant to take up economic activities. The rate of interest was concessional. Ms. Vanitha said the rate of recovery of cooperative loans was rising - from about 54 per cent in June it was now 89 per cent.

## **3.7 Lakh Children Below 5 Die Of Pneumonia In India:**

India has the highest number of flu-related pneumonia deaths among children, with more than 3,70,000 children under the age of five dying due to pneumonia, of which 7 per cent die of flu-related pneumonia, a study has shown. It estimated that 90 million cases of seasonal flu occur among children under the age of five globally each year. Twenty million of these are flu-related pneumonia resulting in 1 million hospital admissions. Flu-related pneumonia is also responsible for 28,000 to 1,15,000 deaths around the globe in this age group, the study said. The study, published in the medical journal Lancet, was conducted by the University of Edinburgh with support from the All India Institute of Medical Sciences (AIIMS), the Indian Council of Medical Research (ICMR), the Public Health Foundation of India (PHFI) and the U.S. Center for Disease Control and Prevention (CDC). The study was done between 1995 and 2010. The research was led by the University of Edinburgh and involved 47 researchers from 14 countries. They reviewed data from high income and developing countries and found 43 suitable studies with data for around 8 million children. During the study, the

researchers found that in 2008, there had been about 1,11,500 deaths of children under the age of five due to influenza and ALRI related diseases. It has further been noted that 99 per cent of the deaths took place in the developing countries.

## **National Dairy Plan To Be Announced In Six Months, Tamil Nadu:**

A national dairy plan will be announced in about six months, said V.V. Sadamate, Adviser (Agriculture), Union Planning Commission. Delivering the Selvi J. Jayalalithaa Endowment Lecture at the Madras Veterinary College, Vepery, Dr. Sadamate said that the Rs.1,584 crore project is funded by the World Bank. It would empower dairy farmers in the country, he said. In the XI Five Year Plan, a total of Rs.2 lakh crore was allocated to the agriculture and its allied sectors. Similarly, under the Rastriya Krishi Vikas Yojana substantial financial support was allocated to the State Governments. However, a major share had gone to agriculture sector and animal husbandry and dairy sectors were provided with inadequate allocations, he pointed out. On the occasion he also pointed out that there was a severe shortage of veterinarians and the demand for veterinary services both quantitatively and qualitatively is increasing due to increase in the demand for livestock products,

## **Rs. 2,792-Crore Road Project Cleared, Bangalore, Karnataka:**

A high-level committee headed by Chief Secretary S.V. Ranganath cleared a Rs. 2,792-crore road project under the Karnataka State Highway Improvement Project. Addressing presspersons here, Minister for Public Works C.M. Udasi said the State highways would be developed in different parts of the State under the project and Rs. 800 crore would be

spent before end of 2011-12. A sum of Rs. 2,792 crore would be spent to develop 7,254 km of highway roads in the State, he said. The department would upgrade 4,132 km of major district roads spending Rs. 2,192 crore. A total of 3,221 km would be asphalted at an estimated expenditure of Rs. 19.36 lakh a kilometre, he said. All potholes would be filled by December-end for which Rs. 150 crore had been released, he said. Referring to the damaged Shiradi Ghat stretch between Sakleshpur and Mangalore (NH 48), the Minister alleged the Union Government was not cooperating with the State to repair the road.

### **Revised Draft Of Food Bill Gives Primacy To Cash Transfers, Coupons, New Delhi:**

The Union Government's new move to give primacy in the revised draft of the National Food Security Bill, 2011, to controversial schemes like cash transfers and issuance of food coupons to identified public distribution system beneficiaries in lieu of food grain entitlements has got social activists up in arms. The scheme was introduced under 'Schedule II' in the initial draft of the Bill that was posted on the Union Food Ministry's website for public comments. It has now been inserted into the main body of the revised draft as a whole new chapter (VII) linked to reforms in the public distribution system, giving a clear indication that the government is moving towards it.

### **Jairam Orders Performance Audit Of MGNREGS, New Delhi:**

After the Andhra Pradesh government violated the provisions of the Mahatma Gandhi National Rural Employment Guarantee Act by providing work to households in excess of the legal entitlement of 100 days, Union Minister for Rural Development Jairam Ramesh has asked the Comptroller and Auditor General to conduct a performance audit in 12 States that had made the

greatest expenditure under the scheme. In his letter to the CAG Vinod Rai, Mr. Ramesh expressed serious concerns about the manner in which MGNREGS money was being spent and pointed out the grey areas that his audit performance should also focus on. Andhra Pradesh made the excess expenditure of Rs. 500 crore during 2010-11 and has asked the Union government to reimburse the money. In several States, the material-labour ratio of 40:60 of expenditure under the MGNREGS has been breached; Pucca works have been executed at individual project cost in several cases. States have also deviated in the calculation of wage rates per quantum of work. Mr. Ramesh pointed out that the tasks assigned for the wage payment of one man-day of labour under the MGNREGS was much less than that prescribed under State schemes, which led to a greater outgo of Central funds.



### **Tobacco Farmers Not Ready to Switch to Alternative Crops, Andhra Pradesh:**

The crisis that is stalking agricultural sector in India was reflected at a workshop on 'Alternative Crops to Tobacco' held here. Farmers, who attended the workshop, expressed their intent to switch to other crops only if remunerative prices are guaranteed. They made it clear that they are not growing tobacco due to affection for it but because they did not find other crops which can survive dry conditions and fetch relatively better prices. Tobacco is being

preferred in spite of the market upswings as it is a robust crop compared to water-intensive crops, like paddy and maize, being suggested as alternatives. Local weather conditions are another determinant of which crop is chosen by the farmers. The tobacco farmers are not unaware of the health consequences of tobacco consumption but the general agricultural scenario is not encouraging for them to go for alternative crops.

### **'Milk Mission' Will Empower More Women: Minister, Andhra Pradesh:**

To achieve a dual purpose of addressing the problem of shortage of milk and providing empowerment to more number of women, the State government is launching 'Milk Mission' scheme with an expected outlay of Rs. 6,000 crore. Announcing this during Rachabanda program here, Women and Child Welfare Minister V. Sunitha Lakshma Reddy said that under the mission, the State government would distribute cattle to members of the women self-help groups and make arrangements to procure the milk. Observing that members of some groups were unable to repay their loan, the Minister said that plans were afoot to launch loan insurance scheme for the benefit of SHG members. She distributed bank loans to the tune of Rs. 40 lakh and waiver of interest under 'Pavala Vaddi' scheme to the tune of Rs. 33 lakh to the members of local SHGs. MLC A.L. Shiva Kumari, MLA Vanga Geetha, and others were present. Earlier in the day, Ms. Sunitha interacted with members of the Mandala Samakhya at Uppada. She announced that about Rs. 9,000 crores would be distributed to members of 3.62 lakh SHGs in the State during the current financial year. The Minister said that under 'Pavala Vaddi' scheme, a sum of Rs. 36,000 crore was disbursed to the SHGs since 2005. ❖

## Professor Yash Pal

**Prof. Yash Pal is a reputed scientist and educator in India and has held esteemed positions as Chairman, University Grants Commission (UGC) (1986-91), Secretary General, of the 2nd United National Conference on Peaceful Uses of Outer Space (1981-82), Distinguished Scientist, Indian Space Research Organisation (1980-83), Director, Space Applications Centre, Ahmedabad (1973-81). Among the masses, he is popular for his program "Science is Everywhere" on Doordarshan which aired in 1975-76.**

Born on 26<sup>th</sup> November 1926 in Jhang, Haryana, Prof. Yashpal holds a Ph.D in Physics from the Massachusetts Institute of Technology (MIT) in 1958. He started his career at the Tata Institute of Fundamental Research after completing his master in Physics. He has been a Visiting Professor at several prestigious universities and institutions across the world including the Niels Bohr Institute, Copenhagen, University of Maryland and California Institute of Technology.

As the first Director of the Space Applications Centre in Ahmadabad from 1973-1981, Prof. Yash Pal focused on making it a centre of excellence in application of space technology. The Space Applications Centre was involved in the SITE which was aimed at providing a system test of direct television broadcast technology for disseminating educational and developmental programs for rural population.

The Yash Pal Committee Report (Learning without Burden, 1993) stated, "A significant fraction of children who drop out may be those who refuse to compromise with non-comprehension..." A study by UNESCO's Asia Pacific Program for Education for All (APPEAL) in South Asia in 1998 notes that while there have been efforts to widen access and increase enrolment, there has been no concern about whether children find what they learn at all relevant to their needs and interests. While some effort is made to relate education to life in adult literacy programs, such attempts to give a "life orientation" to primary education are lacking. Most texts fail to acknowledge children's knowledge as valuable. They tend to focus on information, rather than on co NCEPT-formation, creativity and analysis.

The Yaspal report says that learning has become a source of burden and stress on children and their parents is an evidence of a deep distortion in educational aims and

quality. To correct this distortion, the present NCF proposes five guiding principles for curriculum development: (i) connecting knowledge to life outside the school; (ii) ensuring that learning shifts away from rote methods; (iii) enriching the curriculum so that it goes beyond textbooks; (iv) making examinations more flexible and integrating them with classroom life; and (v) nurturing an overriding identity informed by caring concerns within the democratic polity of the country.



In March 2009, Prof. Yash Pal was part of "The Committee to Advise on the Renovation and Rejuvenation of Higher Education." The committee, in its report, proposed that the National Commission for Higher Education and Research should be a constitutional body and not a government department.

Prof. Yash Pal has been an active figure in media too. He was Chairman in the Advisory Committee of TV series such as "Bharat Ki Chaap", "Tur-Rum-Tu", "Race To Save The Planet" and also special programmes on celestial events. He has also been a guest on several radio and T.V programmes to answer queries from the listeners or viewers.

Prof. Yash Pal is often described as a Gandhian technologist for his suggestions on achieving the ideal of inclusive societies by fully reaping the fruits that modern technology has to offer in terms of creation of energy and opportunities.

For his contributions to science and space technology, the Government of India conferred on him the award of Padma Bhushan in 1976. In 1980 the Marconi International Fellowship Council awarded him the prestigious Marconi International Fellowship Award to recognize wise and humane leadership in applying modern communications technology to meet the needs of isolated rural villagers in India. He has also been given recognition by the Academy of Sciences of the German Democratic Republic and the University of Sofia. In 1989 received 5th Annual Award of the Association of Space Explorers (the first award was given to Jacques Yves Cousteau) in recognition of best effort. In bringing the benefits of space research home to earth. In 1989 he got Shiramani Award for achievements in the Chosen fields of activity. In 1984 Dayanand Saraswati Centenary Gold Medal for Excellence in Science. G.P. Chattered Memorial Award (1987) of Indian Science Congress. ❖

## Tribal Area of Gujarat

Gujarat is home to the fifth largest tribal population in the country. Nearly 30 ST communities and 5 Primitive Tribal Groups reside in the state.

According to the 2001 census, close to 15% of Gujarat's population is tribal. The concentration of ST population is high in the eastern fringes of the state, which is characterized by large tracts of forest area and hilly terrain. The ST communities in the state usually have small landholdings on which they cultivate paddy, sugarcane and cotton. Some also work as agriculture labour. The basic literacy in these communities is relatively better than that of the PTG communities. In Surat and neighbouring districts, the youth flock to Surat to work in the diamond cutting industry.

The five PTG communities Kotwalia, Kolgha, Kathodi, Padhar and Siddhi together who number 1 lakh are native of the Surat, Valsad, Dang, Bharuch, Surendranagar districts. Generally, PTG communities are distinguished from ST communities on the basis of the following characteristics:

- \* Subsistence level of economy;
- \* Low technological advancement;
- \* Diminishing population; and
- \* Extremely low levels of literacy.

Some of these tribes are also nomadic and they are mostly not assimilated into the mainstream.

The Kotwalias have a wide geographical presence- in six districts (Surat, Valsad, Dang, Bharuch, Navsari, Narmada). The population of the community stands at 21, 411 of which only 35% are literate. Traditional livelihoods of the Kotwalias include bamboo craft and collection NTFP such as Timru leaves, Mahuda flowers, doli, etc. The community is by and large landless and therefore does not engage in farming.

The Kothadias, who number just 12, 692, are spread across 5 districts in Southern Gujarat. The average literacy rate of the community is lesser than that of the Kotwalias at just 22%. This community engaged in a livelihood unique unto itself- the preparation of Katha from the Khair trees that were abundant in the area. However, with the mechanization of the manufacture of Katha and the simultaneous depletion of forest cover in the region, the community has had to shift to other occupations to sustain themselves. Today, Kathodias, who generally live on the fringes of a village engage in diverse livelihoods- NTFP collection, fishing, cattle grazing and agriculture labour.



The Kolghas are the numerically largest (41, 396) PTG community in Gujarat. They inhabit Dang, Navsari, Surat and Valsad districts of the state. Brick making, well digging and fishing constitute the major livelihoods of the community. Like the other PTG communities, the Kolghas too have engaged in agriculture labour to supplement their incomes.

The Padhar community resides in Ahmedabad and Surendranagar districts. Like other PTG communities, the literacy level is low in the community at just 26%. Their main occupation is fishing and they collect a special root during the monsoons.

The Siddi community is the only tribal community in Gujarat thought to have Negroid origins. The community inhabits the peninsular parts of Saurashtra. The Siddis have a relatively higher literacy rate (67%) than the other PTG communities. The community primarily engages in agriculture labour and some also work as go for daily wage work in nearby towns. Traditionally, they were engaged in NTFP collection and hunting.

Over the years, the traditional livelihoods of the PTG communities have eroded and most communities have taken to working as daily wage labour. The PTG communities of Gujarat are among the poorest in the state, with 38% of the BPL list comprising of these communities. Food insecurity is rampant with the average family spending up to 70-80% of its income on food. With the advent of technology and the resultant mechanization of NTFP collection, these communities lost their sole livelihoods. In recent years, numerous wildlife sanctuaries have sprung up in the area which provide the communities with some employment opportunities.

The Government of Gujarat, for its part has gone all out to support these communities in enhancing the livelihoods, health and sanitation, and other development indicators among these communities.

Yet, at the same time, many "development" projects of the government have resulted in the displacement of these communities. ❖



# Mainstream From Vulnerable Streams!

Happy Christmas! Happy New Year! Happy Pongal!

Many International Days just passed by – for instance - World Immunization Day (November 10), World Kindness Day (November 13), World Toilet Day (November 19), Universal Children's Day (November 20), World Hello and Television Day (November 21), World AIDS Day (December 1), International Day of Persons with Disabilities (December 3), International Volunteer Day for Economic and Social Development (December 5), International Day against Corruption (December 9) and Human Rights Day (December 10). We await We await International Migrants Day (December 18), United Nations Day for South-South Cooperation (December 19), International Human Solidarity Day (December 20), and Global Family Day and World Day of Peace (January 1).

India records lowest child sex ratio of 914 in 2011 Census. Sad, ashamed! Will we succeed to stop female feticide?

The cabinet decision on FDI in retail is on hold, for the time being!

The streams of thought and work that continued to dominate the month include Livelihoods, Livelihoods for the vulnerable, Gender-responsiveness, Value-chains and Supply Chains, ICT4D and Scaling-up.

India is a home to about one-third of the poor in the world. The world cannot afford to ignore such large scale poverty. We need the best brains of the world need to invest their time and energies to address this. Yonatan Glaser founded B'Tzedek of Isreal and Hyderabad is pursuing LIFE program ([www.LIFEprogram.org](http://www.LIFEprogram.org)) to bring in interns and volunteers to India to appreciate the situation and respond. Can we have more LIFE programs from more countries? Can we have more NRIs coming back to invest their time, energy and resources for this gigantic and complex task?

Meanwhile, RBI announces a new category – NBFC-MFI. This may obviate the MF Bill waiting for introduction in the Parliament.

Sa-dhan, a network of community-based microfinance institutions, released its Bharat Microfinance Report 2011 'Microfinance: Under Scrutiny But Resilient'. Apart from capturing slowing down of the microfinance as a result of the crisis in the sector, the report highlights -

*The clientele of MFIs included more than 95 percent women, disabled people, religious minorities, Scheduled Castes and Scheduled Tribes and Below Poverty Line households.*

*MFIs offered products ranging from microcredit, microinsurance, savings, and remittance.*

*MFIs collectively disbursed Rs. 33730 crore as loans to clients during 2010-11. Also, the average loan per client stood at Rs. 5706, which is less than that of Rs.9766 in the last year.*

*The MFI sector has a work force of 105000 of whom 14000 are women and 63500 are field staff. The employee*

*turnover is high (over 32 percent).*

In the MF Summit on 12-13 December 2011, a joint Sa-dhan-MFIN code of conduct for MFIs (<http://www.microfinancefocus.com/sites/default/files/Industry%20Code%20of%20Conduct.pdf>) has been released. Hope it helps to build a more robust and community-oriented microfinance in the country.

It is also time we engage in understanding and finding ways to support livelihoods of the vulnerable, beginning with tribal people. Most of them live life around a resource, like forest, sea, river etc. For example, forest is the life line for millions of tribal people. It is so intertwined in every aspect of their lives that tribal people and forest are inseparable. Whether as deities whom they revere and celebrate, their music and instruments, the way their houses are built or the way they go about with their livelihoods, all oozes with the spirit of life echoed in the forest. Most of them have some land. They pursue sustainable and subsistence farming. They protect forests and biodiversity. They access non-timber forest produce including medicinal herbs for their local use and sale in the local markets. There are efforts to 'tap' the biodiversity for the mainstream. However, they are not able to realize not even 25% of the consumer rupee. Here and there, livestock dependent livelihoods are also pursued. There are a few who still persist with hunter-gatherer living.

## Perspectives

G Muralidhar

Thus, critically, resource-rich people are living a life of subsistence and hand-to-mouth existence. They are caught in the 'trap' of money-lender-trader. As they exist in the margins of the mainstream, with social and cultural diversity and geographic remoteness most mainstream resources elude them or come with extremely unfair terms. These include financial inclusion/formal credit, infrastructure, appropriate technology, information and knowledge, aggregated demand and supply, appropriate institutional architectures, local value-addition, access to consumer market and linkages.

True, there are multiple small but diverse groups and all of them do not go about their lives and livelihoods identically. True, their lives and livelihoods have been impacted by the mainstream policies, processes and influences. Consumption habits and food habits are changing. Literacy is increasing and the new generation is seeking alternative livelihoods outside and locally. Unemployment is increasing with changing landscape and pressures on local resources. Also, a new self-employed class is emerging within their ranks.

Under the circumstances, what can we do? There is a need for special efforts to evolve and support **perspective plans to augment and enhance the livelihoods of various vulnerable people** comprehensively and significantly. The first step is to list the vulnerable. A mainstream agenda and processes would not suffice. It is the other way - the sum of the agenda of the vulnerable should be the mainstream agenda. Let us work on the movements for the vulnerable for their self-help and collective action. ❖

# Learning

An ancient proverb says “Learning starts in the womb and ends in tomb”. Today’s dynamic world needs lifelong learning, whether formal or informal, to be able to cope with the rapidly changing situations. For this we need structures to support learning, education and training throughout the life time, while you are a child, as younger or older adult, be it informal, non-formal or formal. In this context “livelihoods” reviewed the existing structures and systems that enable learning throughout life.



Our ability to learn is what makes us human: we are born curious and our ability to continue learning is what defines us - as individuals, as communities and as societies. Learning can bring us, our families, our organizations and our communities any number of benefits some of which include personal growth and expanded horizons, increased employability and improved career development prospects, a broader range of interests and a wider social life and the ability to create our own future.



Learning is acquiring new or modifying existing knowledge, behaviors, skills, values, or preferences and may involve synthesizing different types of information. The ability to learn is possessed by humans, animals and some machines. Human learning may occur as part of education, personal development, school or training. It may be goal-oriented and may be aided by motivation.

During the last century we have moved from the Industrial Age through the Information Age to the Knowledge Age. The ability to obtain, assimilate and apply the right knowledge effectively, will become a key skill in the current century. Our ability will no longer be judged solely by qualifications gained in the past, but will also be assessed by our capacity to learn and adapt in the future.

Learning may occur as a result of habituation or classical conditioning, seen in many animal species, or as a result of more complex activities such as play, seen only in relatively intelligent animals. Learning may occur consciously or without conscious awareness. There is evidence for human behavioral learning prenatally, in which habituation has been observed as early as 32 weeks into gestation, indicating that the central nervous system is sufficiently developed and primed for learning and memory to occur very early on in development. We heard of Prahlada in

Hindu Mythology who imbibed the path of devotion to Lord Vishnu when he was in his mother's womb.

The most important learning for the child comes from the family. Parents are the first teachers for an individual. The child learns about his world and how to be a good person from the very day he is born. His sense of self comes from how his parents treat him and respond to him. Play has been approached by several theorists as the first form of learning. Children play, experiment with the world, learn the rules, and learn to interact. The early years have a crucial influence on later development and learning. Quality early experiences have been found to make a difference to the future achievements of children. Young children are natural and active learners. They enjoy: observing, exploring, imagining, discovering, investigating, collecting information and sharing knowledge. These early learning experiences can be further enhanced by caring adults who provide high levels of interaction to promote positive attitudes to learning. This is achieved through both play and structured learning in an enjoyable and non-threatening environment.

School is where we have our first experience of formal learning, and how things go for us here can affect how we learn throughout our lives. When school is exciting and involving, it gives us confidence in ourselves as learners, but when it isn't, we can be turned off and think we can't learn or that learning is boring. Thus school environment plays a critical role in building a person's learning ability. The classroom environment should be nurturing, supportive and successful for all students. To help make this true for students, teachers may need to make various adaptations to the classroom environment. Setting up small groups where learning activities are focused on specific skills may also be an option for providing greater challenges and expansion of content for students who are high-performers.



Humans learn the necessary skills to perform as a



block of lifelong learning. It contributes to employability, mobility in the labour market and the acquisition of key competences which are indispensable for social and labour inclusion. Work place learning becomes very critical in this era of globalization which is characterized by continuous changes that demand lifelong learning to cope up with.

Lifelong learning is based on four pillars: learning to know, learning to do, learning to live together and learning to be.

**Learning to know**, by combining a sufficiently broad general knowledge with the opportunity to work in depth on a small number of subjects. This also means learning to learn, so as to benefit from the opportunities

functioning member of their society from the society itself through a process of socialization. A child learns the attitudes, values and actions appropriate to individuals as members of a particular culture from his/ her family, extended family, peer group and from the other members of the society. Socialization is the most influential learning process one can experience.

People also learn at the work place by formal or informal means. They acquire new knowledge, skills and abilities at the work place from the fellow workers or from their own experiences. Adult learning in the workplace is a building

education provides throughout life.

**Learning to do**, in order to acquire not only an occupational skill but also, more broadly, the competence to deal with many situations and work in teams. It also means learning to do in the context of young peoples' various social and work experiences which may be informal, as a result of the local or national context, or formal, involving courses, alternating study and work.

**Learning to live together**, by developing an understanding of other people and an appreciation of interdependence - carrying out joint projects and learning

Learning Methodology	Description
Classroom	Learners participate in classroom setting using listening, visual, and written skills and activities to gain knowledge and awareness.
Skills Lab	Learners demonstrate that competencies are mastered to an acceptable level in the presence of a supervisor or authorized instructor.
Role Playing	Learners engage in experiential or simulated learning through relevant roles and predefined settings to practice skills in a safe environment to foster greater understanding of requirements by performing them.
On-the- Job Training	Learners gain one-on-one training and experience under the supervision of an instructor with opportunity for feedback and performance evaluation.
Mentoring/ Supervision	Learners are assigned an experienced mentor to teach, guide and assess the learner's mastery of competencies at regular intervals. Mentors also offer support, guidance, problem solving techniques and discuss concerns with learners. This may be by phone, e-mail, or one-on-one interactions.
Job Shadowing	Learners observe the work setting first hand, by following a competent employee throughout a typical work day to gain an understanding of the potential scope and demands of particular job. They obtain an introduction to the work environment and requirements, general understanding of policies, values and overview of the role of the employee.
Others	Online learning, Induction, Trainings, Refresher trainings etc.



to manage conflicts - in a spirit of respect for the values of pluralism, mutual understanding and peace.

**Learning to be**, so as better to develop one's personality and be able to act with ever greater autonomy, judgment and personal responsibility. In that connection, education must not disregard any aspect of a person's potential: memory, reasoning, aesthetic sense, physical capacities and communication skills.

None of us learns in isolation. There are a whole range of factors that can help or hinder us in learning. They include factors within each of us - such as our motivation and our preferred learning styles - as well as external factors - such as the opportunities that exist for us to learn and the other demands that life makes on our time and resources.

The key factors affecting people's learning include: their resources, their image of learning, the rewards associated with any learning activity, the availability of information about learning opportunities, the availability of appropriate learning environments and the climate in which learning takes place, especially that created by government and employers. For example, in terms of environments, it is acknowledged that we learn best in a high-challenge, low-threat environment. Much thinking has gone into how that environment can be created. Often it is an individual teacher's enthusiasm and ability that influences how we learn. Most of us remember a good teacher or a strong role model from when we were young; someone who got us excited about their subject by teaching us in an interesting way.

Equally, many barriers to learning exist which prevent people from getting started on learning or make it impossible to continue however strong that person's determination. Some of the most commonly recognized barriers to people's learning include: shortage of money for

course fees and related expenses, lack of confidence, lack of provision, lack of tutorial support when studying, lack of personal support and courses organized at inappropriate times and inaccessible places.

Many people recognize that each person prefers different learning styles and techniques. Learning styles group common ways that people learn. Everyone has a mix of learning styles. Some people may find that they have a dominant style of learning, with far less use of the other styles. Others may find that they use different styles in different circumstances. There is no right mix. Nor are their styles fixed. We can develop ability in less dominant styles, as well as further develop styles that we already use well. These learning styles are broadly categorized as Visual (Spatial-learning using pictures, images and spatial understanding), Aural (Auditory- using sound and music), Verbal (Linguistic-using words, both in speech and writing), Physical (Kinesthetic-using body, hands and sense of touch), Logical (Mathematical-using logic, reasoning and systems), Social (Interpersonal-learning in groups or with other people) and Solitary (Intrapersonal-by working alone and using self-study). These learning styles have more influence than we may realize. Our preferred styles guide the way we learn. They also change the way we internally represent experiences, the way we recall information and even the words we choose. Thus, understanding the best learning style that suits an individual is very critical in his/her learning process.

Learning methodologies also play a significant role in any person's learning. There are different kinds of methodologies that we adopt to learn based on our learning styles, competencies and other considerations. Some of these methodologies are discussed in the table.

It is not only for the individuals, learning is equally

# The Cone of Learning

*I see and I forget.  
I hear and I remember.  
I do and I understand.*  
— Confucius

After 2 weeks,

we tend to remember ...



important for organizations to grow and transform themselves according to the changes in external environment. Learning organizations are organizations where people continually expand their capacity to create the results they truly desire, where new and expansive patterns of thinking are nurtured, where collective aspiration is set free, and where people are continually learning to see the whole together.

Learning organizations provide continuous learning opportunities for their stakeholders, use learning to reach their goals, link individual performance with organizational performance, foster inquiry and dialogue, making it safe for people to share openly and take risks, embrace creative tension as a source of energy and renewal and are continuously aware of and interact with their environment.

Whether it is individual or organization, the most important aspect of learning is the ability of 'learning to learn'. It involves a set of principles and skills which, if understood and used, help learners learn more effectively and so become learners for life. At its heart is the belief that learning is learnable.

We all know that we learn several skills so that they help

us in earning a livelihood. But these days, it is increasingly evident that the skills that we learnt today are becoming obsolete tomorrow thus posing a greater need for lifelong learning of skills. In this context, it becomes quite critical to acquire the skill of 'learning to learn'. Unless we keep on learning and acquiring new skills and knowledge, we cannot survive in this rapidly changing global economy. Hence there is a need to put greater thrust on imbibing "Meta Skills" early on in life. 'Meta skills' refer to the skills that enable a person to learn and acquire new skills/knowledge that are relevant to the changing circumstances.

A wise man once said "Since we cannot know what knowledge will be most needed in the future, it is senseless to try to teach it in advance. Instead, we should try to turn out people who love learning so much and learn so well that they will be able to learn whatever needs to be learned". This is absolutely true and the world today needs mentors who can facilitate such learning and the society as a whole has a responsibility to put in place appropriate structures, policies and systems that promote lifelong learning for better livelihoods and for better living. ❖

# Flour Mill

Varadaiah, 48, belongs to Bandameedapally village, Rapthad Mandal, Anathapur district. He has a wife and 4 daughters. Of whom two are married and the other two are studying. He has 5 acres of dry land which he cultivates. The irrigation of the land depends on rainfall. A few years ago when they cultivated paddy, the yield was dismal, resulting in huge losses for Varadaiah. As their family held a high level of respect in the village, Varadaiah was reluctant to engage in daily wage labour.

After some days Varadaiah went to Ananthapur in search of work. In the town he saw a flour mill run by some women and observed the activity for a few days. He also asked enquired about the expenditure, machinery and capital for setting up the flour mill. After he came to village he told his wife and discussed about the mill and consulted their family who told them to go ahead.

S. No	Particulars	Amount
1	Capital for flour mill (flour machine)	50000
2	Electricity bill (Monthly)	1000
3	Machine service charges (Monthly)	1000
4	Other expenses	600
<b>Monthly Expenditure</b>		<b>2600</b>
1	Per day 90kg x 3 x 30 days = 8100 for flour (Rice, Wheat, Red gram, Lentils, Horse gram, Bajra and Corn)	8100
2	Mirchi flour per day 10kg x 10x 30days = 3000	3000
<b>Monthly Income</b>		<b>11100</b>
1	Total Monthly Expenditure	2600
2	Total Monthly Income	11100
<b>Total Monthly Profit</b>		<b>8500</b>

Varadaiah estimated that it would take an investment of Rs 50000/- to start the business. Varadaiah's wife is a SHG member and therefore she took a loan of Rs 50000/- from the SHG. After a few days, Varadaiah started a flour mill in his house. The mill is maintained by his wife. She developed a good rapport with customers in the village.

During the festival season & marriage season the business is brisk. (The flour mill is used for Mirchi, Rice, wheat, Red gram, Lentils, Horse gram, Bajra and Corn). The family is now in a financially secure position. ❖

## No one Support in My Life...

“Livelihoods’ interviewed Kotha Gangamma about her life and occupation.

**Q:** What is your name and how old are you?

**A:** My name is Kotha Gangamma. I am 65 years old.

**Q:** Where do you hail from?

**A:** My village’s name is Ituka Nellore, Punganoor Mandal, Chittoor District.

**Q:** How many members are there in your family?

**A:** My family consists of my son and two daughters. I got my daughters married two years ago. Ten years ago, my son and daughter-in-law and I had a dispute after which they stopped living with me. Presently, I am staying alone at my home.

**Q:** What are you doing currently?

**A:** I go for labor work in the village. I have spent most of my life working as an agricultural labourer.

**Q:** Do you have any land in the village?

**A:** No, I don’t have any land in the village. I have only one house which I am staying in.

**Q:** What types of activities are involved in your work?

**A:** I do weeding in groundnut, pulses and paddy fields. However, of late, I’m taking to work that doesn’t require much physical effort because of my age.

**Q:** How much do you get for a day’s work?

**A:** I get a daily wage of Rs. 70/-. At times I get above Rs. 70/- also.

**Q:** What are your work timings in the field? Do they provide lunch?

**A:** I work from 9 am to 5 pm. Our employers provide meals twice a day.

**Q:** Are you going for MNREGA work besides the work?

**A:** I used to go for MNREGA work earlier, but the scheme is no more functional in our village.

**Q:** Are you getting Old age pension?

**A:** Yes, I get an old age pension of Rs. 200/- per month.

**Q:** When did your husband expire?

**A:** My husband died 18 years ago. He had died of health problems.

**Q:** Since you’re living alone, who takes care of you when you fall ill?

**A:** No one takes care of me. If I have any health problems my neighbours help me. Sometimes my daughters come to see me.

**Q:** Do you go your daughters’ home?

**A:** Only when there is an occasion/festival. I stay there for one or two days only.

**Q:** Are you a member of an SHG in the village? How much do you save in SHG each month?

**A:** Yes, I am an SHG member in the village. I save Rs. 50/- every month.

**Q:** How much money have you saved so far?

**A:** So far, I have saved approximately one lakh rupees.

**Q:** What do you do with the money?

**A:** I want to distribute it among my children.

**Q:** You will give them the money regardless of the fact that they are not looking after you?

**A:** They are my children, children do mistakes but parents should accept them. Even though they have gotten into disputes/conflicts with me, they are not strangers but my children.

**Q:** Are you facing any problems?

**A:** Yes, since I am old and my body is not very fit, I am not able to do my work properly. This is a very bad phase in my life.

**Q:** What do you want to do in future, when your body will be more fragile?

**A:** I will work until I have strength in my body after which I will depend on my savings. I will distribute the remainder of my savings among my children.

**Q:** Do you want share something with us?

**A:** What can I share... I children are leaving parents during old age. This is not good manners. Parents have always taken care of their children right from the time the children are born. But after marriage they leave their parents, this is very painful for the parents. ❖





## Six Villages in Andhra Pradesh

Poverty and vulnerability are interrelated issues. Generally the people those are living under poverty line are more vulnerable than to upper groups. Their livelihoods are always under threat due to the vulnerable context. In livelihood framework among the four arrows the context is one of the major one. The goal of poverty alleviation is not just about improving economic welfare via increased incomes and consumption. It is also about devising means for prevention households from falling into poverty. Enabling them to meet household survival needs including food security, make productive investments and not liquidate their limited resources in times of income or expenditure shocks. Comparative Scenario of vulnerability Studied Villages

In the district Anantapur, drought sets off a vicious cycle of socio economic impacts beginning with crop yield failure, unemployment, erosion of assets, decreasing in income, worsening of living conditions, poor nutrition and subsequently, decreased risk absorptive capacity, thus, increasing vulnerability of the poor to another drought and other shocks. Shocks like sickness and death sometime causing negative impact to the families. Migration is causing a great impact in changing livelihood scenario of the studied area of Anantapur district. Diseases on cattle and death of that are another major vulnerability context.

Cyclone in that particular sea falls in the east Godavari area becomes a hindrance in their daily livelihood. Due to illiteracy and ignorance, their living standard lags behind compare to the other people of our country. They have no alternative livelihood so they can't go any other work. Due to their negative mind set-up, the people don't send their children to school this causes the illiteracy and unemployment. Due to lack of resources like land, they cannot do agriculture and the population of the village increasing day by day but they cannot build new buildings properly. Their livelihood is fishing only, but they don't have proper market.

The studied area in Prakasam district was in two villages where Chenchu tribal group of people are living. The community is dependent on agriculture and subsistence farming. The vulnerable issues those are facing is population and demographic changes, Lack of income, crop failure, Fuel shortage, un access to clean and safe drinking water, Natural calamities etc. Most of the land has cotton cultivation. The crop is usually destroyed by wild bores and other wild animals. The villages are not connected with city there are only two 2 wheelers in the village. The people use solar charging lamps and there are 13 houses which hold solar cells. There is no power connectivity in the village. The villages are suffering acute lack of safe drinking water. The soil available in the area is comprised of lava rocks which makes it unfit for cultivation There are many sandal trees on the nearby mountains but they are not of good quality. As far knowledge from field visit there was no natural disaster in the past one year.

Among the studied area it was found that the vulnerable

contexts are differs due to occupational and geographic locations. It was found that the most vulnerable groups among three are the Chenchu community living in the Prakasam district. They are more vulnerable due to not having access to resources and shocks they have been facing. Their dependency on natural resources (i.e. Forest) has been decreasing due to external and internal factors.

The fisherman community living in the East Godavari district is in different type of vulnerable context. Climate change, pollution and diminishing of fish species are major vulnerable shocks for the poor households in that. The Anantapur the context of vulnerability are being influenced by environmental context (drought). But one common issue exist in each three localities are seasonality issue and lack of alternative livelihood opportunity. Diseases are also common vulnerable issue in all Localities. Due to poor diet and lack of health facility the families those living under poverty line are always under this risk.

### The role of SHG reducing the vulnerability:

Self help group approach is not only focus on reducing poverty but also addresses the issues related to vulnerability. Among the ten principles of SHG the important and first is helping each others foe coming out of poverty. The group fixed the priority which is based in the context food security, creating alternative livelihood sources by giving loan and training. Monitoring the use of loan is also another important issue of coming out of poverty and vulnerability.

If we analyze the ten principles of SHG then it will be clear that reducing vulnerability is the major focus of this movement. It encourage the members helping each other, regular savings, indemnification of poor households and giving them support are the major ones. Food security, education and maternal care are other principles that would help the members coming out of poverty and facing the shocks.

In the studied area it was found that some families successfully came out of poverty by the successful use of loan and training. Food security in the family level is also an issue where the group works together. It was found that supporting existing or creating alternative livelihood, suppose dairy milk production, Sheep and goat rearing ,purchasing boats and nets, buying fertilizer and pesticides, tailoring, Poultry. This practices are helping the families responding the vulnerability issue. Education can change the mindset of the members that can also fight back against the poverty.

But in some context the families who got loan from bank through VO's are facing vulnerability due to not proper utilization of loan. The reason is not having proper monitoring or others factors ( Diseases, accident) turn them to much investment on those shocks. ❖

(Written by NIRD PGDRM, Batch-4 Students, Hyderabad, in the time of village study in Andhra Pradesh.)

## Learning Industry

In India the education sector has witnessed rapid growth over the last seven decades with it receiving investments from various quarters. At the same time, competition to secure seats in the best colleges has risen dramatically, thanks to the burgeoning middle class and its determined focus on acquiring education. This is especially true of professional courses like medicine, engineering, Bachelor of Education, MBA & BCA.

Along with a spike in the demand to study professional courses, there has been a simultaneous spring in coaching centres that aid aspiring students to crack entrance exams

In these tutorials, the instructors teach specific educational subject or skill to the individual student or a small group of students. The tutors are often privately hired and are paid hefty amounts.

Many tutorials are also run by individual tutors or in partnership with two and three tutors. Some colleges also run tutorials.

Apart from these private colleges, government departments like Scheduled Caste (SC) Corporation, Backward Caste (BC) Corporation, and Integrated Tribal Development Agency (ITDA) are also conducting tutorials for students

Type	Ownership	Financing	Number of institutions*	Number of students*	Growth trends
Universities under the Government	Public	Public	240	1,000,000	Not growing
Private Universities	Private	Private	7	10,000	Emerging on the scene
Deemed Universities (Aided)	Private or Public	Public	38	40,000	Growing slowly
Deemed Universities (Unaided)	Private	Private	63	60,000	Growing rapidly
Colleges under the Government	Public	Public	4,225	2,750,000	Not growing
Private Colleges (Aided)	Private	Public	5,750	3,450,000	Not growing
Private Colleges (Unaided)	Private	Private	7,650	3,150,000	Growing rapidly
Foreign Institutions	Private	Private	150	8,000	Emerging on the scene
<b>Total</b>	<b>18,123</b>	<b>10,468,000</b>			

of the top colleges. The growth of these coaching centres has been so tremendous; they are present in every town. At some towns like Kota, Rajasthan have been turned into hubs for such coaching centres. Thousands of hopeful students flock to the town every year to dedicate a couple of years entirely to the cause of obtaining seats in reputed institutions.

from these communities.

Academic coaching centres adopt an interactive teaching approach quite contrary to tutorials, where students learn the subject through conventional methods. In academies the students access *learning skills*- study skills, time management, stress management effective reading, note taking, test taking, and understanding how to appreciate syllabus

bus, etc. Apart from coaching for entrance exams for professional courses, some centres have also begun training candidates for bank exams.

### Typology and growth trends of higher education institutions

Of late, online tutoring has been gaining ground in the coaching sector. This is mostly demand based. In this method, sessions are conducted by tutor through the use of telecommunications such as VSAT, video conferencing, etc. This is a significant indicator of the expansion of the coaching sector and its flexibility to adapt to technology.

Distance education has been an age old method of providing education to those in remote areas or those unable to attend schools and university. The students apply to study subjects they're interested in and receive study material from the university which is conducting the program. The centres of the university which are spread across the area under its purview conduct weekly classes to give the students a brush-up of the syllabus. The students have to write exams to gain the certificate from the university.

Apart from these academic institutions some institutions also teach through apprenticeship in the concerned field.

#### Different types of higher educational institutions in India

##### Universities under the Government

- Private Universities
- Deemed Universities (Aided)
- Deemed Universities (Unaided)
- Colleges under Government
- Private Colleges (Aided)
- Private Colleges (Unaided)
- Distance Learning
- Non-University Sector (Polytechnics and Industrial Training Institutes)
- Foreign Institutions

Mostly it is a linked training. Usually, the candidates in such programmes would have completed one level of training in the concerned subject. The educational institutions facilitate the environment to send students to relevant organisations to learn and improve their knowledge. The institutions teach the theoretical parts to the students who later apply the

theory during internship. Apprenticeship has come to be recognised as a core ingredient of professional courses essential to fine-tune the skills of the students.

Type	Number	%
General	126	54
Agricultural	35	15
Technological	14	6
Language	11	5
Medical	9	4
Law	6	2.6
Woman	5	1
Animal & Fishery	4	1.7
Open	11	5
Others	16	5.7
Total	237	100

#### Distribution of Central and State Universities into types of Discipline

With organisations upgrading their minimum requirements to recruit persons ever so often, new types of coaching centres are emerging to train aspiring candidates meet these requirements. Some training institutions give placement oriented trainings. These institutions usually train candidates who have discontinued their education after primary or secondary school. These training courses are designed according to the requirements of the job market. In these institutions the candidates receive subject knowledge, technical skills, Spoken English training and communication skills. These institutions provide placement opportunities to the candidates after the trainings.

The service sector is growing and new requirements are emerging. According to the changes in the society the learning industry is designing new training programs and courses. For instance, earlier event management was not as big as it is now, and many coaching centres have introduced courses for event management. The effort is to provide jobs to the unemployed by skilling them in basics of a particular vocation which they can practice and gain meaningful employment. ❖

# Can We Promote Social Enterprises?

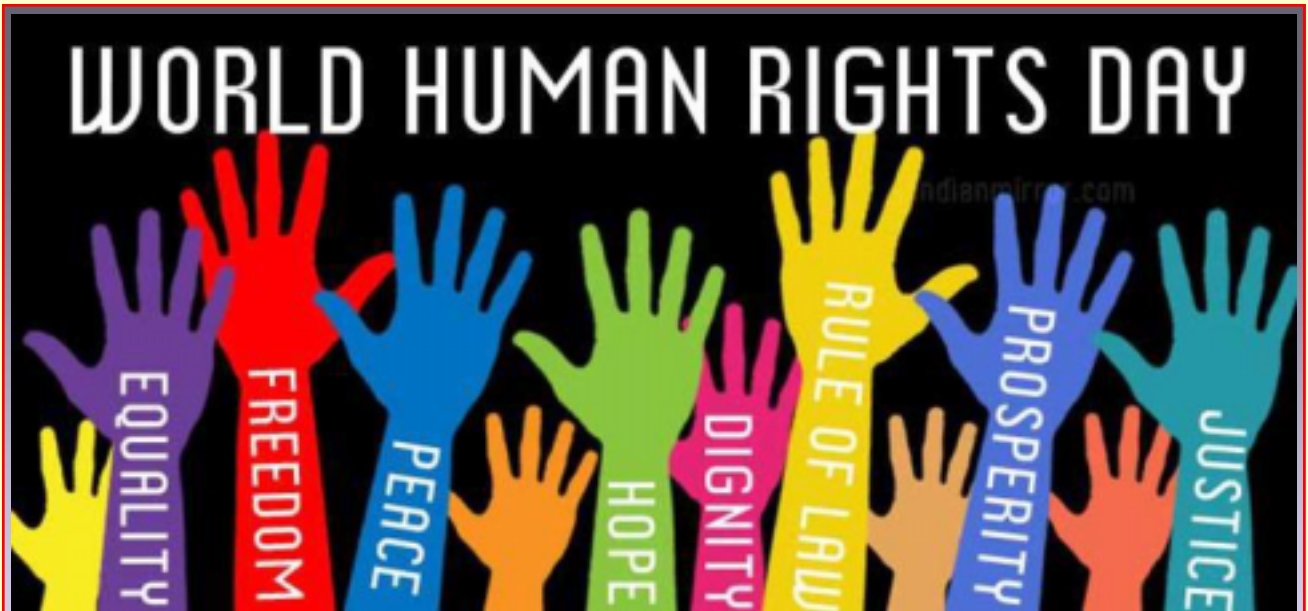
Since 2000 started intense debate about the base of pyramid population coined by Dr.Prahlad through his book fortunes at bottom of pyramid: eradicating poverty. As we know about its approach of considering this population as untapped market mainly in terms of consumerism. Several critics came afterwards saying it as narrow vision which will again increase the inequality. Some suggested against it saying this base as primary producers and start buying from them. There can't be direct solution to poverty in only one way so some thinkers came up with combined approach of making the base population consumer as well as producer. If we do deep study of claims of fortunes at base, one will realize reality. E.g. companies which are running successful models based on this concept are earning more compared to what people are earning in terms of economy. Ratio of company's earnings to that of poor people is high. Finally the capital from the base is being sucked by the same people who created this pyramid.

As like other debates on poverty it is also unending. Now talking about the question of can we promote social enterprises, owned by community and solving there own problems using mainstream management principles. So that instead of spending their real income on products produced by MNCs can they consume/sale by producing themselves. Can they compete with private sector players

using their strength of human resources by coming together in the form of social enterprises? If we consider the volume of population at base of pyramid in our country it is almost more than 50%. The same quantum of volume is contributing through its labour from the time being. If we consider base as primary producers, pyramid is having human resources, strength of working together (e.g successful SHG movement in AP by SERP, Karnataka by Myrada, Kerala by Kudumbshree). What they are lacking is access to information, technology, market, quality standards for their produce.

Can we sale value added quality produce produced by base of pyramid into different segments of market as per demand. Single poor producer in rural/urban area will be unable to do this alone, so can we club them together as group of primary producers and making them available mainstream technology, information, market, brand etc. all that is necessary for commercializing the product.

As we are moving forward with universal mobilization of poor people through NRLM etc., using the same platform can we create big chain of distribution, supply, and consumption through social enterprises all over the country? Thus, the question remains the same can we promote social enterprises of primary producers at base of pyramid. ❖



**December 10, World Human Rights Day**

# NGOs And Its Role In India

India is one of the fastest growing economies in the world. With a population of more than 1.1 billion our country is striving to create a balance between need and demand of the population. The growing urbanization and gap between rich and poor is a stark reminder of scarcity and unequal distribution of available resources.



The Humane Development Index ranks India as a middle level country at 119 out of 169 countries (the bottom third). The world hunger index for 2010 indicates that India is home to 42 percent of the world's underweight children.

Voluntary organizations have been active partners in the fight to improve the livelihoods of India's poor for many years and have emerged as a new force contributing to social upliftment and economic development at large. It is estimated that there are nearly 3.3 million registered NGOs in India and many more are thought to be unregistered. Some of them work at the grassroots, in the remotest of areas and their reach is much wider than the government's.

NGOs are engaged in a wide range of activities like health, education, water, environment, human rights, SCs/STs & Women empowerment, child rights, disability, etc., ensuring that people get their entitlements.

NGOs can and ought to play the game changer to bring about pro-poor development through providing leadership on participatory research, community empowerment and search for development alternatives. NGOs have significantly influenced the passing of landmark laws and policies and made

attempts to ensure their effective implementation. Mostly, these laws have pertained to several important social and development issues such as the right to information, juvenile justice, ending corporal punishment in schools, anti-trafficking, forest and environment, wild life conservation, women elderly people, people with disability, rehabilitation and resettlement of development induced displaced persons, right to livelihood among others. NGOs are also playing an important role in creating awareness amongst the rural masses with respect to various flagship development programmes of the government.

The Council for Advancement of People's Action and Rural Technology (CAPART) has played an important role in facilitating the process of development in rural India through non-governmental organizations. CAPART has supported nearly 27000 projects and 12000 NGOs across the country. With support from various quarters, NGOs have demonstrated their ability and presence in policymaking and in developing unique strategies for delivering services and benefits in rural areas.

Also, the concepts of young professionals and intervention for market linkages in the rural areas where NGOs are working have benefitted the communities and also been replicated across the country under various government interventions with NGOs into the rural areas. Not only this, NGOs have brought lot of innovations in the rural areas based on indigenous technology which helped in implementation. Effective usage of indigenous technology has enhanced incomes of the poor as the quality of rural products has improved too.

## Perfect Health Family



The 12<sup>th</sup> Five Year Plan envisages an active role for the NGOs in the coming years.

Similarly NGOs for the aged are too few. About 1,00,000 NGOs work in remote villages, slums and in tribal communities in India. However, there are only 3000 NGOs that serve the aged. These NGOs too identify working with the aged with setting up old age shelters. The national population commission has estimated that the population of the elderly (60 years and above) is expected to grow from 71 million in 2001 to 173 million in 2026 (*Elders' representation in population in Kerala is the highest at 11% of its total population and UP has the lowest representation at 6%*). The aged face lot of issues due to falling health and this required attention also they either have no livelihoods or about to lose the present livelihood. Added to this, older persons face the grave threat of either finding themselves alone in their family, or, of being pushed out of their family home. These issues can be addressed by forming collectives of old persons, insuring them, starting bit early to prepare for old age etc.

With the increasing role of the NGOs in development activities, they are now attracting professionals from various other sectors, and capacities are being built in support areas such as financial management, resource mobilization, human resources, leadership development, governance procedures and practices and institutional development.

Government has accepted role of NGOs in the development process. The national policy on the voluntary sector policy 2007 was the outcome of instance discussions between the planning commission and the voluntary sector. The policy seeks to establish a new working relationship



between the government and the voluntary sector. The national policy on the voluntary sector is a testament of NGOs commitment to encourage, enable and empower an independent and effective voluntary sector in the country.

The need of the hour is to work closely with each other for the benefits of the marginalized people. We are entering into an important phase where 12<sup>th</sup> five year plan is being worked out and there are many targets that the government intends to achieve. Therefore it is important to make an effective review of the National Policy with recommendations that could become the agenda of the voluntary organizations, Planning commission, state government and national ministries. Effort must be made to support effective and small voluntary organizations to serve the cause in better way.



Civil society and the governing class, both are essential for inclusive development in India. Whenever they appreciate each other's distinctive roles, complementary and synergistic outcomes follow. Government does not have the infrastructure to reach every section of the society and particularly the millions who work and live in remote areas. NGOs can act as a bridge between government and people living in those areas. To take up such a huge responsibility depends on the past performance and the credibility of the NGOs in the community and in the sector at large in imparting the benefits to the society at large. Voluntary sector urgently needs self regulatory guidelines and transparency mechanisms to increase the trust and awareness as to how the funds are being utilized. ❖

# Andhra Pradesh Mahila Samatha Society

Mahila samatha program is a unique program. It works with women only. "The Empowerment of Women is possibly the most critical pre-condition for the participation of girls and women in the educational process". As a result of this the program is designed for the education and empowerment of women in rural areas, particularly of women from socially and economically marginalized groups.

## Introduction:

Andhra Pradesh Mahila Samatha Society was launched in Andhra Pradesh in the year 1993 with two districts initially. APMSS is a part of the Mahila Samakhya Program of Government of India under department of Education, ministry of Human Resource Development. Presently it is running into 14 districts.

## Objective:

The main objective of the program is **education for Empowerment of Women** through village women's collectives called Sanghams.

## Principles:

- \* Enhance self esteem and self confidence of women
- \* Build a positive image of women by recognizing their contribution to the society, policy and economy.
- \* Develop Critical- thinking ability in women
- \* Foster decision- making and action through collective processes.
- \* Enabled women to make informed choices in areas like education, employment, health (especially reproductive health)
- \* Ensure equal participation in developmental processes.
- \* Provide information, knowledge and skill for economic independence.
- \* Enhance access to legal literacy and information

relating to their rights and entitlements in society with a view to enhance their participation on an equal footing in all areas.

## Strategy:

The basic strategy of Mahila Samtha Society is to mobilize marginalized women, especially from SC/ST communities, into village level collectives called "Sanghams". These sanghams will be the nodal point for all the discussion, planning, implementation and evolution.

## Key Issues:

Depending upon the discussions and analysis of these sanghams they identified and dealt with the following issues

### -Education:



Mahila Sanghams have given top priority to education for themselves and their children and adolescents (especially focus on girls). With education sangham grew strong enough to identify and address issues of their prime concern.

**Women's Education:** Mahila Samtha society addressed this issue by opening Adult Learning Center, periodic literacy camps for 2-3 days at village level. They are also allowing the Sangham women to continue their education through open universities or get certification through A.P. Open School system.

**Girls Education:-** Mahila Samtha Society runs Mahila

Sikshana Kendra(MSK) which is one year residential program to address the educational needs of adolescent



girls. Its focus is on child rights and women's rights. ASMSS is also the implementation partner to SSA.

#### **Health :**

Health was the issue raised by Sangham women. They discussed about the health status and the lack of accesses to health care system. Sangham women take up different activities towards achieving health as fundamental right. These activities include training on health to help women to deal with minor ailments, sanitation and access to safe drinking water, sensitizing families towards pregnant women and child care, enabling Sangham women identify and take up appropriate action on area specific health issues like fluoride, TB filarial, etc. they are also addressing the issues of HIV related stigma, violence and vulnerability of women. These Sangham are taking up focused health awareness campaigns and programmes like pulse polio, adolescent girls health.

#### **Women in Governance:**

APMSS has attempted to create time and scope for rural women to critically analyse and understand the factors influencing their lives. The 73rd Constitutional Amendment in the year 1994 further strengthened these facilitative processes. During the initial stages of the Mahila Samtha Society, discussions were centered on Panchayat systems, entitlements and the role women could play especially within the Panchayat in the light of the opportunity provided through the provision of reservations. As a result, APMSS realized that women's political participation is an important aspect of Women's Empowerment. APMSS supported these sangham through Perspective building on the role of women in governance and generating awareness on the functioning of local bodies, Training for elected women representatives for various bodies on roles and responsibilities, Capacity building to issue committees. It facilitate sangham to work with GP for making identified village as model of development.1874 Sangham women

got elected into Panchayats at different levels in 2006 Panchayat Elections. The number grew to 1926 with more elected women representatives joining the Sangham.

#### **Natural Resource & Asset Building:**

The major focal areas are enabling women to access and control productive resources, regenerating and conserving natural resources and ensuring sustainable livelihoods mainstreaming gender in agriculture and identity to women farmers. With a view to accessing common property resources, women have been participating in programmes such as social forestry, Joint Forest Management (JFM) and wasteland development of the government. Women have also started micro enterprises and economic ventures mostly agriculture based livelihood activities based on their existing skills and knowledge base with capital from their savings and some support from APMSS. Awareness on the



campaign mode on environment protection and conservation is done by Society. They are promoting backyard vegetable gardens in homes and in schools. Convergent action with GO/NGO to conserve natural resources-water, land, forest

Women's concerns over food security and sustainable livelihoods have led to the development of a project on sustainable dry land agriculture. This not only addresses women's practical needs of food security but also the strategic needs of gaining recognition for them as women farmers.

#### **Social and Gender Equity Issues:**

Sangham women have successfully rallied together to address social injustice for the achievement of gender equity by Resisting domestic violence, Preventing child marriages and early marriages, Opposing and preventing girls from being dedicated as joginis, working in cotton and mirchi fields. Sangham women participating in the traditional Caste Panchayats and playing an active role in supporting women's rights, Working towards elimination of child labour, Creating an enabling environment in support of



girl child rights at family, village, mandal & district level. APMSS is building a cadre of Nyaya Karyakrthas for campaigning on women's rights and spreading legal literacy Capacity building to Nyaya Karyakarthas and facilitating establishment of support systems for their effective dealing with social and gender issues. Convergence and setting up linkages with existing judiciary and police institutions to take their support in resolving cases, Identification and skill building to identified Sangham women as paralegal volunteers by the District Legal Services Authority, A total



of 327 cases were resolved by Sanghams and federations as on date

#### **Bala Sanghams:**

It is a forum for adolescent girls to access information towards child rights, reproductive health and various form of gender discrimination. The Balasanghams are strongly articulating child rights issues and are working towards reducing gender disparities. At present there are 1633 Bala Sanghams across all the APMSS project districts and the membership is 44,718 boys and girls.

#### **Resource centre:**

APMSS program has an inbuilt Resource Centre to support the processes internally and to extend the sphere of influence to others. In the process Samatha Gender Resource Centre has been set up as a unit of APMSS to formalize the learning, experiences and expertise gained over the years in the area of women's empowerment.

#### **Towards autonomy:**

**Federations:** In the process of decentralization, Federations have emerged as a stronger unit at mandal level that concretize Sangham's vision and play an active role in influencing micro-level planning. After intensive brainstorming and insightful discussions the Sanghams have come up with a structure. Each Sangham has a representative in the federation committee. The strong and

articulate women, who pave the path for those coming later, are selected by the Sanghams. Each Sangham has a representative in the federation committee. The strong and articulate women, who pave the path for those coming later, are selected by the Sanghams.

Till now 28 Federations are registered under Societies Registration Act, 1860. Out of that 28, 21 Federations are autonomously /independently functioning. These federations are venturing into small projects to bring their vision into action, accessing grants from departments and organizations for specified activities. They are lending active support to MS in expansion of the program and in building capacities of issue committees.

#### **Achievements:**

The APMSS after its launching in the year 1993 has gone long way and achieved several milestones in women empowerment. In the year 1995, first Mahila Silshan Kendram started. In the same year Sangham fought for minimum wages and successfully raised their wages from Rs. 10/- to Rs. 25/-. First time Sangham women entered into politics and 63 got elected in panchayat election, 1995. In the year 1997 it expanded to 5 districts

and process of decentralization and cluster formation started. First mandal level federation evolved in 1999.

By the year 2001 they reach up to 7 districts. First Samatha gender Resource Centre was setup. They started Bala Sanghams for sensitized second generations. Sangham women recognized as resource persons in Legal literacy, health for SHG women in medak district. In this year 585 Sangham women elected in Panchayat electionbs, 2001.

In the year 2003 Sangham is accepted by community as traditional panchayats. Federations at mandal level emerge as informal social justice forum. They started collective farming for food security named as Samtha Dharani. By the year 2005 federations started heading towards autonomy. APMSS implemented NPEGEL program in 96 model cluster schools of 7 districts.

By 2007 the strength of women increases up to 1874 in panchyat elections. Federations played active role in intensive awareness campaign on new Acts- PWDV Act, NREGA, and RTI Act. They started documentation, collaborative studies & action research through SGRC. In the year 2009, reach to 14 districts and 98 mandals. 21 federations became autonomous. They signed MoU with Govt. of AP for monitoring of effective implementation of NREGA through Sanghams in 68 mandals of 11 districts. At present they are increasing convergence action at different level to make development effective. ❖

## Corporate Entry Retail

Retail is one of the world's largest industries and is controlled by a handful of powerful corporations, mainly from the US and Western Europe. Large multinational retailers like Wal-Mart, TESCO, Carrefour, and Metro have saturated home country markets and are now looking to expand into India. Subsequently, many Indian business houses like Reliance, Tatas, Birlas have also announced plans to expand into retail.

With around 12 million outlets, India has the largest density of small shops in the world. The unorganized retail sector is around 97% of all retail sales. Corporate retailers plan to grow the share of organized retail from the current 3% to approximately 15-20% in four years by investing more than \$25 billion, of this 60-65% of all investments will go towards food and grocery retail in setting up the supply chain, which means direct corporate investment in agricultural. Analysts are saying that "India is attempting to do in 10 years what took 25-30 years in other global major markets."

However, there is little understanding of what the impact of corporate retail will be on the existing retail and agricultural sector, India's two largest sources of employment.

Indian trade is highly organized and has existed for centuries on the basis of low cost and high efficiency. India needs the self organized skills of our traders, shopkeeper, hawkers and vendors both to provide employment to millions and affordable friendly community service for basic needs to society.

### Our Retail Democracy is Characterized By:

1. *High levels of livelihoods in retail with nearly 40 million employed which accounts for 8% of the employment and 4% of the entire population.*
2. *High levels of self organization.*
3. *Low capital input*
4. *High levels of decentralization*

India has the highest shop density in the world, with 11 outlets per 1000 people. This number is very high compared to international average. It is the high level of decentralization in Indian market that keeps all these businesses running and can serve as a model for the future markets of the world.

The entry of the giant corporate retail in India's food market will have direct impact on India's 650 million farmers and 40 million people employed in retail. If we take examples of other countries, we can see that nowhere has these

corporations ever thought about the people, society and the ecology. Entry of corporations in our food market will have disastrous outcomes in time to come. It is high time we assemble together and agitate against the hijack of Indian retail market.

### MYTHS & REALITIES

#### There is a consumer demand for large corporate retail chains:

The Indian consumer mentality is to "save and buy", the opposite of "buy and repay", which exists in the West. In fact, as stated at a conference organized by the Confederation of Indian Industries, corporate retailers will have to spend crores of rupees on advertising in order to "create" demand and consumer spending.

#### India is so vast that there will be room for everyone, corporate retail chains as well as small shops:

Thousands of family run shops have gone out of business in the developed world as they were not able to compete with companies like Wal-Mart & Tesco. The retail market is not infinite, therefore the growth of corporate retail will mean the loss of local shops. This can be witnessed by Reliance Fresh's strategy of opening 15 or more stores in one city at one time, the purpose being to quickly establish their presence and take over the market.

#### Consumers will benefit:

Consumers will have to pay for the high input of corporate retail such as real estate, air conditioning, educated salesmen and women, wasteful consumption of electricity and many more. In the long run, consumers will be the ultimate loser, as once corporate retail drive out their competitors and their monopoly is established over market they will have no choice but to pay more.

#### Corporate retail is eliminating middlemen:

Corporate retail intent to hijack the whole supply chain from 'Farm to Folk' and establish monopoly by becoming producer, wholesaler, distributor and retailer and in this process targets to become the **Giant middlemen** themselves and dictate the market to fulfill their greed. Corporates dealing with procurement, running ware houses etc will be the new middlemen.

#### Corporate retailers will create more jobs:

Corporations project they will create 2 million jobs. But this does not compare to the likely unemployment or underemployment of 200 million people depending on the

retail sector

### **Farmers will get better prices:**

In the West corporate retailers control the entire supply chain of food and farmers have no place to sell other than to select corporations. This has created monopoly conditions where there is just one or few buyers and farmers have no option but to sell their produce at the price offered. In order to maximize the gain, corporations will contract with farmers and push them for single crop cultivation, using genetically modified seeds with extensive use of pesticides and chemicals which will kill the fertility of land. This is already happening in India and will only intensify as retailers seek to enter directly in the agriculture sector. Even though agriculture is the largest source of employment and livelihoods there has been no study on what the long-term impact will be.

### **Corporate retail sells fresh vegetables:**

Hawkers sell much fresher than any of these shops. Long distance supply chain and refrigeration means stale fruits and vegetables. In order to give a fresh look and of high quality corporate extensively use pesticides and chemicals.

### **Corporate retail is promoting local economies:**

Corporate retail will displace millions of street vendors, hawkers, workers and shopkeepers. Wal-Mart entered into Mexico and took over 20% of the retail market in ten years and Mexican government is only now looking at ways to protect local businesses. Thousands of local businesses have closed in the US because of Wal-Mart's market saturation. In Thailand when FDI in Retail was open 60,000 small shops closed. They have destructed local economy wherever it has gone, and is doing the same in India. Foreign retailers will only take profits outside of the country and not reinvest in local economies and neighborhoods as the local shopkeeper does.

## **IMPACTS OF CORPORATE ENTRY INTO RETAIL: CASE STUDIES**

### **Impact on Shopkeepers, Traders and Hawkiers**

After farming, retailing is India's major occupation. Census 2001 provides us the most authentic data on people involved in retail. According to it, there were 269 lakh 'main' and 24 lakh marginal workers in wholesale and retail trade. That is, nearly three crore people depend on trade, 1.1 crore in the urban and 1.9 crore in the rural areas. Of the total, nearly 1.7 crore are not even matriculates. Thus, the livelihood of more than 30 million is involved and if we count the dependents, in the form of children and others, at least 120 million will be impacted by the retail revolution created by the large corporations. The growth of corporate retail will take place by destroying the self-organized small retail in India.

In past researches have shown us that a growth in

unemployment leads to a series of social problems, like rise in poverty, alcoholism, domestic violence, indebtedness, suicides, crime and have major implications by even making the political situation unstable. If we are following the American model of Walmart where the store employee gets a salary which is below the poverty line and the top management gets millions of dollars every year. We are following a trend that increases the divide between rich and the poor and history has shown us that these divide have always led to social unrest and political turmoil of a nation.

### **Corporate Retail's Impact on Family-Based Retail & Hawkiers in Mumbai**

Professor Anuradha Kalhan of Jai Hind College, Mumbai conducted a research to understand the impact of corporate retail on the so called unorganized retail sector among a randomly chosen sample of 82 small shops (defined in terms of size, inventory and employment) and 29 hawkiers within one kilometer radius of a mall in Greater Mumbai. In all 112 responses were obtained. Four Malls, one each in Lower Parel and Bombay Central, and two in the Mulund were chosen on the basis of their age, in terms of years of existence. The Phoenix Mall in Lower Parel is the oldest in existence and is at least 6 years old, the Mulund Malls are at least 4 years old, and the Bombay Central one is a few months old. Shops in both Mulund and Bhandup have been surveyed in assessing the impact of the two Malls in Mulund.

### **Key Findings**

71% of small businesses sampled reported falling sales.

Sales decline is evenly distributed by value of inventory up to 25 lakhs. It has most

frequently impacted larger shops in the size range of 400-500sq ft and 300-400sq ft and those less than 100 sq. ft.

Highest concentration in declining sales by business type was experienced in grocery stores who, of those sampled, 87% reported a decline in sales.

63 % of the sample said that they felt threatened by the Malls. 50% of the sample was expecting serious trouble. 92% said that their children would not continue with the business.

Hawkiers are facing increasing eviction drives and harassment around the Malls. 41% reported an increase in eviction drives, 24% in harassment by agents of the Malls, 17% increase in bribes and hafta.

72% of hawkiers experienced a fall in sales and all reported falling profits, which means falling income for them. ❖

Published by Dharmendra Kumar for India FDI Watch, E-mail : dkfordignity@yahoo.co.uk

# Draft National Telecom Policy 2011

Earlier, telecom policy was announced in 1999 at a time when India had just entered into the area of mobile telephony and the total number of mobile phone users in India was limited to only around 20 lakhs. Over the decade, the telecom sector in India has undergone sea change particularly after incoming calls were made free as India emerged as the fastest growing mobile market in the world. Today there are around 90 crore mobile phone connections in India. Future of mobile telephony market in India is still promising and expanding every day. This necessitated the introduction of a new set of guidelines with pragmatic vision and its scope.

The primary objective of NTP-2011 is maximizing public good by making available affordable, reliable and secure telecommunication and broad band services across the entire country. The main thrust of the policy is on the multiplier effect and transformational impact of such services on the overall economy. It recognizes the role of such services in furthering the national development agenda while enhancing equity and inclusiveness. Direct revenue generation would continue to remain a secondary objective. NTP-2011 also recognizes the predominant role of the private sector in this field and the consequent policy imperative of ensuring continued viability of service providers in a competitive environment. Pursuant to NTP-2011, this principles would guide decisions needed to strike a balance between interest of users/consumers, service providers and government revenue. Some of The objectives of NTP-2011 are:

- \* Increase in rural teledensity from the current level of around 35 to 60 by the year 2017. And 100 by the year 2020.
- \* Provide affordable and reliable broadband on demand by the year 2015 and to achieve 175 million broad band connections by the year 2017 and 600 million by the year 2020 at minimum 2mbps download speed and making available higher speed of at least 100 mbps on demand.
- \* Provide high speed and high quality broad band access to all village Panchayats through optical fiber by the year 2014 and progressively to all villages and habitations.
- \* Promote indigenous R&D, innovation and manufacturing that serve domestic and foreign market.
- \* Promote the domestic production of telecommunication instrument to meet 80% Indian telecom sector demand through domestic manufacturing with a value addition of 65% by the year 2020.

- \* Provide preferential market access for domestic ally manufactured telecommunication products including mobile devices, simcards with enhanced features etc. with a special emphasis on Indian products for which IPRs reside in India to address

*The primary objective of NTP-2011 is maximizing public good by making available affordable, reliable and secure telecommunication and broad band services across the entire country.*

strategic and security concerns of the government, consistent with international commitments.

- \* Strive to create one nation –one license across services and service areas.
- \* Achieve one nation –full mobile number portability and work towards one nation – free roaming
- \* To reposition the mobile phone from a mere communication device to an instrument of empowerment that combines communication with proof of identity, fully secure financial and other transaction capability, multilingual services and a whole range of other capabilities that ride on them and transcend the literacy barrier.
- \* Deliver seamless ICT, multimedia and broadcasting services on converged networks for enhanced service delivery to provide superior experience to customers.

At large it will benefit mobile user. The users will not have to pay roaming charges and mobile number portability will be available nationwide. The policy envisages a one nation one license regime. Companies will not have to apply for separate licenses in every circle/service area and user will not have to pay roaming charges.

The policy was unveiled against the back drop of the series of scam involving politicians as well as top executives of the telecom companies is set to focus on transparency and quick decision in the sector.

One of the key features of the policy could be the strengthening of the grievance redress mechanism for the telephone users by giving ample power to the TRAI.

A separate cell is likely to be created under the TRAI where subscribers could file complaints if they are not happy with the response of customer care cells of their operators. Currently DOT has the authority of imposing penalties on the telecom, while TRAI can give its recommendations on penalties or termination of license and the final decision rests with the DOT. ❖

## Poor by Resources, Rich by Talent

Parimalla Venkatesh belongs to Konapapapeta village, Uppada Kothapally Mandal, East Godavari District. He is 22 years old and lives with family which consists of his father, mother, brother and sister. His family belongs to the fishing community. The Konapapapeta village is close to the Bay of Bengal shore.

Earlier their parents used work hard to run the family, as they were not in a financially comfortable position. That family was depending only fishing and the income was dependent upon the number of fish caught and demand in the market. In the rainy season, they never fished and had to borrow loans to sustain themselves. The financial hardships affected his siblings' education and had to discontinue school after the primary level.

However, Venkatesh's Parents admitted him in elementary school. Initially he was a dull student. But when he was in 5<sup>th</sup> class he picked up and started to do better at school. On the advice of his school teachers, his parents made him appear for the entrance exam of the Navodaya residential school which he passed.

**Name : P. Venkatesh**  
**Village : Konapapapeta**  
**Dist : East Godavari**

He stood first at the national level in the 10<sup>th</sup> CBSE exams which the East Godavari Collector acknowledged by awarding Rs. 25,000 to him. He also received a certificate from the CM of AP.

Then, Narayana Junior College, came and admitted him in Intermediate without taking any tuition fee and hostel fee. In Intermediate also he scored well (96.9%). Then he wrote many entrance tests like EAMCET, IIT and Birla Institute of Technology Entrance test and he qualified in all of them. This came to the notice of the Collector in East Godavari who congratulated and suggested him to join IIT. To join IIT some amount was required and Venkatesh's mother who is in a SHG in the village borrowed Rs. 30,000 from the SHG.

He joined in IIT Chennai and thereafter started working for Naval architecture as an engineer in Mumbai. Now his family's condition is better and has cleared the debts. And his brother has also completed 10<sup>th</sup> class in open school and completed a course at ITI.. Venkatesh family is happy and has become a role model to the students at Uppada Kothapally mandal. ❖

## Alcohol Addiction Damaged Family

Ravinder belongs to Chinabanda Ravirala, Hayathnagar Mandal of Rangareddy District.

He is 45 years old and has studied up to 7<sup>th</sup> standard. Currently he is working as construction labour in Uppal, Hyderabad. He has a wife, a daughter and two sons. His daughter is studying Intermediate and son is working at a kirana shop. Ravinder belongs to the weaver community. Previously, he used to practice weaving as a livelihood and was also earning a good profit as he used to come up with innovative designs. He could afford good education for his children and maintain a good standard of living. This was when the handloom industry was booming.

Once, he heard from some people who had migrated to Gattuppala village in Chandur Mandal, Nalgonda District, that the income from weaving was better there and decided to follow suit. In Gattuppala he continued with his work and continued to receive a good income. Six months after he moved, his elder son got stung by a scorpion and

**Name : Ravinder**  
**Village : Chinabanda Ravirala**  
**District: : Rangareddy**

expired.

This unfortunate incident led to more misfortunes for Ravinder and his family. Ravinder became slave to alcohol and his family started facing economic problems. His marriage too started to get troubled. This affected his work and his income started to decline and after a point was unable to sustain his family.

Under these circumstances, he borrowed a loan from neighbors and relatives for family maintenance. After a few days, his wife left their home along with their children. This disturbed him even more and lost interest in weaving. He wanted to do some other work and so two years ago he went to Uppal, Hyderabad where he is working under the "Mate" (Supervisor of labourers) at a construction site. He lives in a rented house along with his family, who have come back to him. Though the situation has improved a little, Ravinder still dreams of returning to the comfort of the days when he used to be a weaver and earned a good income. ❖

## Technical Knowledge is Very Important...

**Q:** What is your name and how old are you?

**A:** My name is Laxminarayanamma. I am 30 years old.

**Q:** What is your education Qualification?

**A:** I studied up to 10<sup>th</sup> standard.

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

**A:** My native village is Marrur Banda Meedipalli, Rapthad Mandal of Ananthapur district.

**Q:** How many members are there in your family?

**A:** We are four- my husband, two sons and myself.

**Q:** What do your husband and children do?

**A:** My husband is a farmer. And children are studying in a private school in the village.

**Q:** What are you doing currently?

**A:** I am working as an e-book keeper at Gangadevi Village Organization (VO) in the Marrur Bandameedipally village.

**Q:** How long have you been working as an e-book keeper in the VO?

**A:** I have been working as an e-book keeper since the past one year in the VO.

**Q:** How were you selected to be an e-book keeper?

**A:** Previously, I worked as Animator in the VO. VO selected whoever was the Animator to be the e-book keeper.

**Q:** How many Self Help Groups (SHGs) are there in Gangadevi Village Organization?

**A:** 32 SHGs are there in Gangadevi VO.

**Q:** Currently, how many groups' books are you writing?

**A:** Presently, I am writing 15 groups' books. Entire 15 group's information is fed into a laptop (e-bookkeeping) in the Gangadevi VO.

**Q:** Who have given Laptops to you?

**A:** SERP (Society for Elimination of Rural Poverty) has given to laptops for us.

**Q:** Did you get any training on Laptop, how to manage for e-bookkeeping? How long did it last? In which aspects were you trained?

**A:** First, we were made aware of the features of a laptop and management at the Zilla Samakhya office in Ananthapur. It lasted for 2 days. The second time we were given training at Mandal Samakhya office in Rapthad

where we were taught to maintain attendance, loan recovery, Community Investment Fund (CIF), Jala Jeevani, Principles Interest, savings etc. on the laptop. It lasted for 3 days.



**Q:** How much are you getting paid?

**A:** Actually, when they selected me, I did not get any salary till six months. That money SERP is yet to give. Now, I am writing 15 SHGs books. So, I am getting Rs.100/- from each SHG every month.

**Q:** Who reviews your work?

**A:** We have a review meeting at the Mandal Samakhya once a month. Initially, the monthly meetings used to happen twice a month. For the last 6 months it has been reduced to once a month. The Institution Building-Cluster Coordinator and Institution Building-Asst. Project Manager are present at the meetings.

**Q:** What do you discuss at the review meeting?

**A:** We discuss about e-book keeping practices, and if any problem arises we solve it in the review meeting.

**Q:** At present, are you comfortable using the laptop?

**A:** Yes, I am Quite comfortable using it. In case I face any problems, I inform superior, who helps me to sort it out.

**Q:** Do u have a backup in case the data on your laptop gets erased for some unforeseen reason?

**A:** We enter the data we keep on the laptop manually also. So in case our systems crash, we have backup.

**Q:** Do you want to say anything on your work?

**A:** Currently, I am keeping 15 SHG's books. From the next month onwards it will increase up to 25 SHGs. Besides this work I am supporting to my husband in agriculture. Everyone should do work hard in order to enjoy a decent standard of living.

**Q:** What are your future plans?

**A:** My future plans are to provide good education for my children. I want to become the best e-book keeper for the VO and MS. I want to work for rural people, especially for women. ❖

# Books

## Book Summary

**Name of the Book:** Principles of Abilities and Human Learning

**Name of the Author:** Michael . J.A Howe

**Publisher:** Psychology Press



Learning is a core human activity. It is a lifelong process. The book "Principles of Abilities and Human Learning" describes the people's abilities and methods to acquire these.

The book starts with explaining the human abilities- their origin, how they're acquired through learning. It gives a detailed analysis about the initial learning which includes language, reading, numerical skill, physical skills, advantages and disadvantages of early learning and children preparation to the school.

Other dimensions of learning- motivation, learning principles and application of learnings have also been dealt with in the book.

The book also makes interesting comparison between computers and human beings. Human beings are capable of doing things for reason which is very different with computers. Human beings have to actively involve and show attention to acquire knowledge and skills which lead towards successful and independent living. ❖

## New Book

**Name of the Book :**

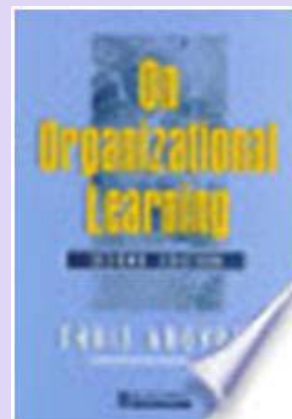
On organizational Learning

**Name of the Author:**

Chris Argyris

**Publisher:**

Black Well Publishing



## Resources

**1. MIRZA FOUNDATION:** This foundation is involved in poverty alleviation i.e. empowerment of poor through economic means focusing in the areas of structural poverty within India, with livelihood augmentation being the core sectoral focus. Women are at the centre of our intervention design.

Address: Kanpur, website: <http://mirzafoundation.org>

**2. IL&FS Education:** IL&FS Education is the social infrastructure initiative of IL&FS India. Established in 1997, it promotes Education, Employability, and Empowerment. We are experts in the fields of education, skill development, industrial cluster development, health initiatives, e-governance and financial inclusion.

Address: Mumbai. Email : [info@ilfsets.com](mailto:info@ilfsets.com), www. <http://ilfsets.com/>

**3. Smile Foundation:** It's principles find an echo in the ideologies behind Smile Foundation formed in 2002 by a group of corporate professionals who, decided to finance, handhold and support genuine grassroots' initiatives targeted at providing education and health to underprivileged children. In the process, becoming the first ever grantmaker and changing the face of thousands of lives.

Address: **New Delhi** , E-mail: [info@smilefoundationindia.org](mailto:info@smilefoundationindia.org), www. <http://smilefoundationindia.org>

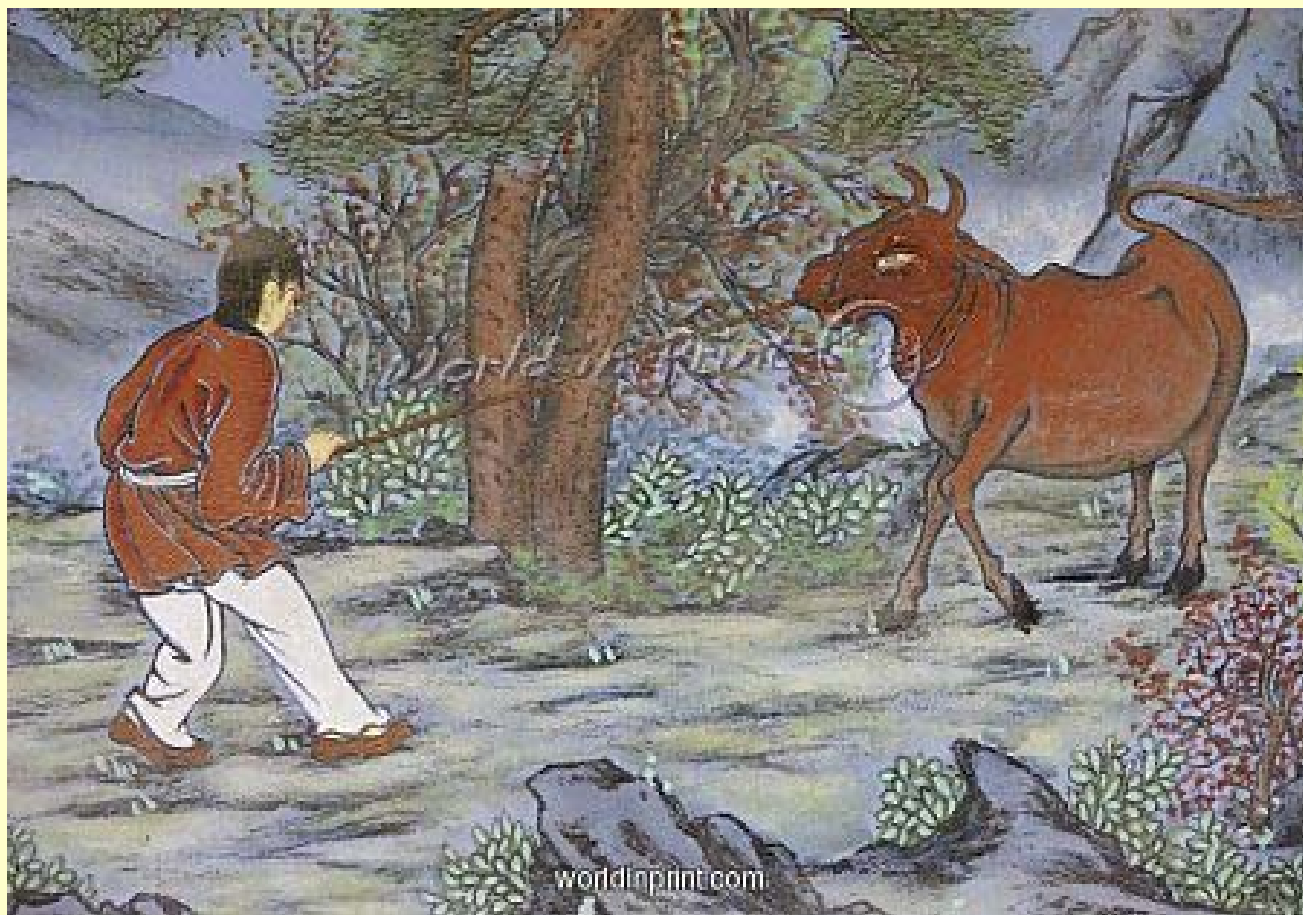
**4. ACCESS:** ACCESS is a not-for-profit company whose overall aim is to incubate new institutions to enable their self-sufficiency and self-sustainability. To this end, it offers specialized technical assistance under two verticals: microfinance and livelihoods

Address: New Delhi, www. <http://accessdev.org>

## The First Opportunity!

A young man wished to marry the farmer's beautiful daughter. He went to the farmer to ask for her. The farmer looked at him and said, "Son, go stand out in that field. I'm going to release three bulls, one at a time. If you can catch the tail of any one of the three bulls, you can marry my daughter."

The young man stood in the pasture awaiting the first bull. The barn door opened and out ran the biggest, meanest-looking bull he had ever seen. He decided that one of the next bulls had to be a better choice than this one, so he ran



over to the side and let the bull pass through the pasture out of the back gate.

The barn door opened a second time and out came charging another menacing bull that breathed fury. The young fellow took cover behind the gate once more.

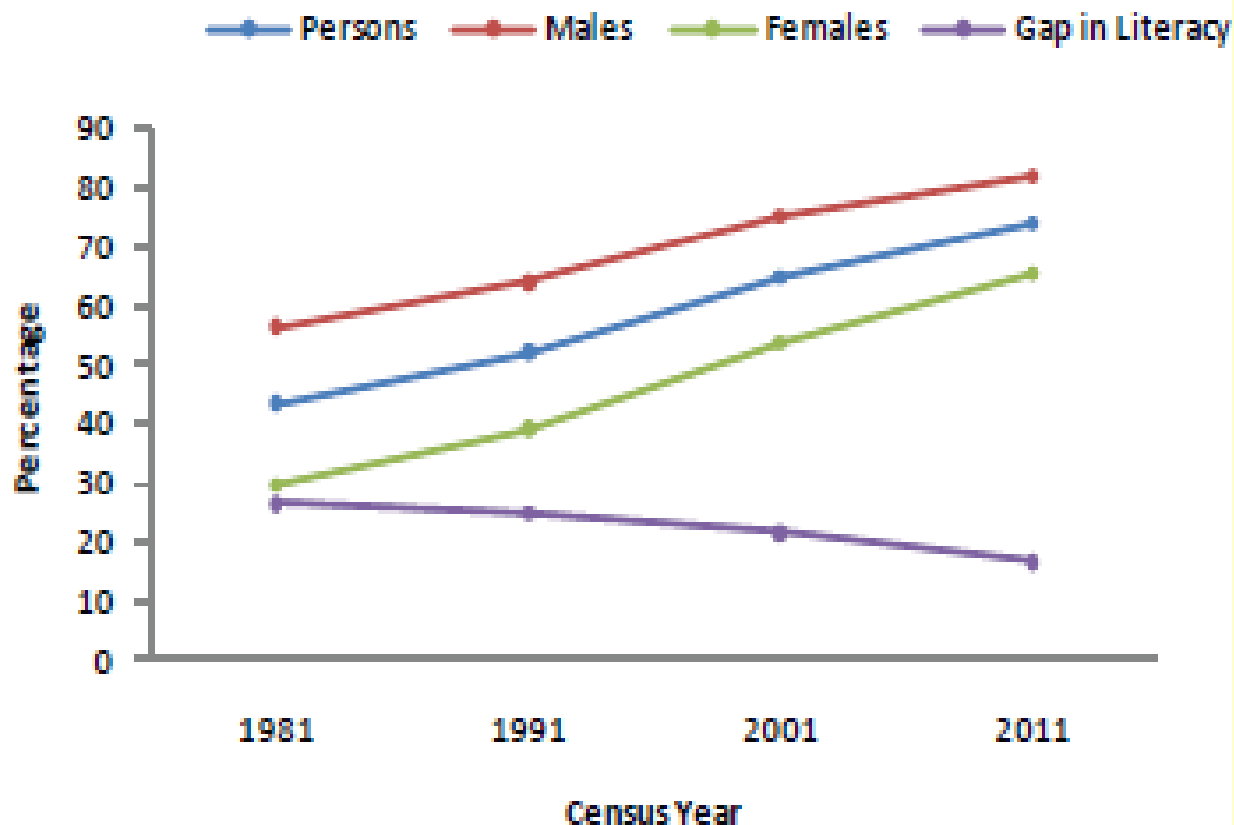
The door opened a third time. A smile came across his face. This was the weakest, scrawniest little bull that he had ever seen. This one was his bull. As the bull came running by, he positioned himself just right and jumped at just the exact moment. He grabbed, but the bull had no tail!

Life is full of opportunities. Some will be easy to take advantage of, some will be difficult. But once we let them pass (Often in hopes of something better), those opportunities may never again be available. So always grab the first opportunity! ❖



## Literacy Rate between Male And Female

Fig. 6.1 Literacy : India 1981-2011



( Source: Literacy Rate Censuses 1981, 1991, 2001 and 2011)

Literacy rate is unequal between male and female from the beginning. Earlier it was very high. In 1981, 26.6% of the literacy rate gap prevailed among male and female. Decade after decade the literacy gap is reducing. Average 3.3% of the literacy rate gap has been reducing per a decade for the last 3 decades. Now this year literacy gap is 16.6% (2011 Censuses).

Above graph shows that in the society awareness of girl education gradually increasing. In olden days idea 'girls are not needed to educate' is eradicating slowly. In the society changes are taking place in social, cultural and economical sectors. From the women and progressive sections efforts push the changes in cultural sector particularly in education aspect. Society is appreciating these changes. With the result gradually the women education is increasing.

The gap reduction in literacy rate has been increasing for the last 3 decades. In 1991-81 the gap reduction rate was 1.8%. In 2011-2001 it is 5%. Present decade the literacy rate gap is 16.6%. It has to go to zero. All women should get equal opportunities in all sectors particularly in education sector. The government should focus on promoting and achieve 100% literacy both male and female. Over all women education rate is increasing and the literacy gap is reducing this trend will continue in future. ❖

## Groundnut Machine

Shining Livelihoods



## Horseshoe Making



Declining Livelihoods

## 'Yoga'kshemam

Happy Christmas! Happy New Year! Happy Pongal!

'Telangana' status shows silence before the storm! No respite from inflation and rising prices.

Children's Day (14 November) passes! Child sex ratio has gone down to its lowest level since Independence – 914. Female feticides continue unabated.

Lost in watching Full Lunar Eclipse (10 December)!

As usual, other International Days passed including International Day of Persons with Disabilities (December 3), International Volunteer Day for Economic and Social Development (December 5), International Day against Corruption (December 9) and Human Rights Day (December 10), without much ado. We await International Migrants Day (December 18), United Nations Day for South-South Cooperation (December 19), International Human Solidarity Day (December 20), and Global Family Day and World Day of Peace (January 1).

Of course, we await Christmas, New Year and Pongal. We also want to remember Guru Gobind. Sat Sri Akal! Satyam Sivam Sundaram! Om sarvesham svastir bhavatu, santir bhavatu, purnam bhavatu, mangalam bhavatu! May health, peace, fullness and prosperity be unto all!

**G Muralidhar**

Collectivization, Institutions, Leadership and Governance, Value Chains, Vulnerabilities, Employment and Enterprises, Continuums, Contexts and Capitals, and Framework(s) sum up our key focus! Larger outreach, Scaling-up, Systems, Professionals (Community, Young and Senior), Distance learning and e-knowledge and e-accountability, apart from Livelihoods Management, continue to engage us now.

In an unusual book, 'Honey Money', Catherine Hakim discusses 'erotic capital' [comprising beauty, sexual attractiveness, social ability, liveliness (physical fitness, social energy and good humour), social presentation, sexual competence and fertility] and using it to meet the 'deficit'.

I gather some tips for being more productive/useful (courtesy – Ilya Pozin) – split the tasks to end results into smaller chunks that can be done in a few hours; stop switching from task-to-task quickly (not more than 4-5 tasks a day; men need to limit to even less number of tasks!); avoid distractions (be deliberate about this); schedule to see/use e-mails only 3-4 times a day; use phone to converse, rather than e-mail and sms; set agenda for the day before you sleep or immediately before starting the workday; and work in 60-90 minute slots.

As development/livelihoods workers and entrepreneurs, we

need to be thankful to our customers; co-workers; opportunities to add value to people's lives; freedom for trying crazy things; patience and understanding of the people co-existing with you; payment to the value delivered; light at the end of the tunnel; freedom to change that is not working; acceptance of people around you of the job you have taken up; relentless pursuit under difficult circumstances and resource crunch; the failures and the successes; the pleasure of helping the co-workers; and the opportunities and chances to try, try and try.

Hiring new co-workers and associates is an important part of our work. Be sure to notice their work ethics, including how they use their time, attendance, timeliness, resource use and demands, assertion (quiet vs vociferous), gossiping, histrionics and living in the past and in the future, from day 1. If deviation is beyond reasonable limits, the de-hiring decision has to be taken immediately.

Obama said in 2005, "... You have a debt to those who helped you get here. ... You have an obligation to those who are less fortunate than you... Individual salvation has always depended on collective salvation... When you hitch your wagon to something larger ... you realize your true potential." So true!

I realize during the month - when someone asks about you although that person may be busy, be sure that someone loves you. Remember that we cannot delegate 'love and care'. It connects another being. It generates 'more for you is more for me' feeling. The sense of self expands to include other beings. Every being has a unique calling and this calling needs to be heard and acted upon. This requires managing the boundary, walking the talk, supporting in the moments that matter and integrity. It requires trust. Trust travels the fastest.

As we pursue living in high trust with the soul of the universe, we 'live' usefully. In the confluence of the souls, we are in 'anantam' seeking and relishing [parasparadhyaanayogarm](#).

Can we be there? **Yes, if we pursue Atma Yoga.** Be in the present. Surrender. Keep responding to the inner-calling for being useful! Relentlessly! Dissolve in the practice of usefulness! Krishna confirms – viswaatma takes in antaraatma and pursues usefulness in thought, knowledge and action for antaraatma.

Join us in the world of yoga – for the endless joy of indulgence of the innermost and viswaatma - towards anantayogasiddhi. You will not regret it. Forget not to try suryanamaskar, it helps. ❖



**livelihoods**

Energy and Enterprise