

livelihoods

today and tomorrow

February 2015



Elderly



Care



Happy Sivaratri!

Happy Love!

Happy Budget!

Delhi chose AAP, Arvind Kejriwal!

Remembered – we need to work on 7Is (insights, ideas, instruments, initiatives, interventions, institutions, individuals) for 7Ls (life, living, livelihood, leveraging/linkages, leadership, learning, love)!

We are a young nation of 25+ years but we are becoming old year by year. The elders as a % of Indian population is growing at a fast pace. From about 8%+ now, it is expected to reach 20% by year 2050. Adding 50-60 years band (to be old soon), it is about 30%+. A third of the population needs understanding, appreciation and support. Women elders are more than men elders. The men elders seem more vulnerable than the women elders. Elders work. Active elders, Assisted and Destitute elders have differential ability to work. Life expectancy at 60 is 19 more years now. And with a clear 15-20 years of working life, we need all that we do with the youth and/or the middle aged. We need collectivization. We need skilling. We need Elders for Elders, as in Poor for Poor. Most of them in third career or a fourth career. Their wisdom has a lot of use for the young. They bond with the children better than the middle aged. In this context, 'livelihoods' has explored 'Elderly Care'.

You will enjoy reading the classic from Will Durant 'The Story of Philosophy'.

Supplements included in this month include: Legendary Effort - 'White Revolution' and Flagship Programme – National Old Age Pension.

Usual e-links introduce a video (Tamaraikulam Elders' Village), book (Elder Abuse in India (2014)), and value-chain/subsector (Nannari /Groundnuts).

We are still pooling up Daily notes for the month as part of the e-livelihoods learning course and they would be presented from March 2015.

With the faith and hope that you find the issue a useful read, we remain.

the 'livelihoods' team

International Labour Organization (ILO) first South Asia report estimates almost 17 million children between five and 17 years are engaged in child labour in South Asia, with one in five of these being aged 11 or under.

(Source: International Labour Organization report)



Taking hard decisions is always critical in management.

Latest Livelihoods

livelihoods
today and tomorrow

February 2015



Elderly Care

Coordinating Member and Partner: ...


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Legendary effort

White Revolution

Operation Flood (OF), one of the world's largest development programmes in India, popularly known as 'White Revolution or Milk Revolution' is a rural development programme in India. White Revolution was started in year 1970 on July 17th by National Dairy Development Board (NDDB), by the then Dr. Verghese Kurjian, General Manager of NDDB.




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Flagship Program

National Old Age Pension Scheme (NOAPS)

India did not have a universal social security system to protect the elderly against economic deprivation. Government of India on 1st August 1995, in its Central Budget for 1995-96 introduced National Social Assistance Programme (NSAP). This programme was a significant step initiated towards fulfilment of Directive Principles in article 41 of the Constitution. NSAP aimed at ensuring minimum national standard for social assistance to the poor, in addition to the benefits, that the states were currently providing.



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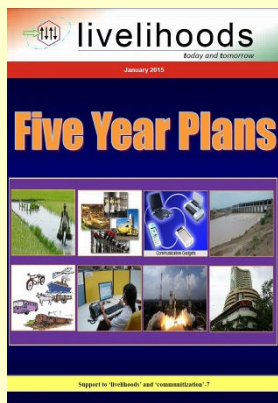
White Revolution

Flagship Programs

National Old Age Pension Scheme (NOAPS)

e- course

Tools



Received 'livelihoods' January 2015, supplements. The livelihoods magazine is providing good information. Thank you for sending.

Buggeswar
Mahabubnagar



Can, Nationwide Soil Health Card Scheme suffice to improve the agriculture?

News

NABARD to Fund Telangana's Water Plan

Hyderabad: The National Bank for Agriculture and Rural Development (NABARD) has come forward to fund Mission Kakatiya and Telangana Water Grid projects, the flagship programs of government. NABARD officials offered to extend financial aid of Rs 500 crore and Rs 1,000 crore during the coming financial year (2015-16) for both the schemes. The chief general manager of NABARD, Hyderabad unit, Jiji Mammen said, that they are already funding Rs 360 crore for Mission Kakatiya this year (2014-15) for restoration of tanks and water bodies and would extend another Rs 500 crore during 2015-16.

UK Offers to Provide Training for Hyderabad youth

Hyderabad: The Deputy High Commissioner, United Kingdom Andrew McAllister met Union Minister for labor & Employment Shri Bandaru Dattatreya and held preliminary discussions to train the local students and workers in the unorganized

sector for the bright employment opportunities all over the world. To realize the 'Make In India' concept, students from this region, will be trained accordingly to meet the international standers and to integrate the polytechnic and ITI education with the education system of international institutions. (Source: The Hans India)

Plan panel showers Andhra Pradesh With Rs 1.69 Lakh Crore

Hyderabad: It's raining funds for the cash-starved AP thanks to the 14th Finance Commission, which has allotted Rs 1.69 lakh crore as grants over the next five years, in addition to Rs 22,113 crore to fill the state's revenue deficit. Interestingly, the combined AP state had got only Rs 1.14 lakh crore for five years. For panchayat raj institutions, AP will get Rs 8,650 crore while municipalities will get Rs 3,630 crore over five years. While all states, including AP, have been demanding a 50 per cent share of Central tax revenue, the 14th Finance Commission has increased the states' share from 32 per cent to 42 per cent. ❖



World Bank's US\$100 Million Credit to Myanmar Continues

Some of the 20 planned hydropower plants for Myanmar (formerly Burma), which is located in South East Asia, will be constructed within the Irrawaddy River Basin, Myanmar has numerous hydroelectric projects in development, but last December it received a US\$100 million credit from the World Bank's International Development Association after forming administrative apparatus in the public, private and scientific sectors to manage and develop the Irrawaddy River Basin. The country's hydroelectric sector accounts for 74% of overall power generation and part of the credit will be used for feasibility studies on hydroelectric infrastructure. (Source: hydroworld). ❖

News From The States

The Passenger is The King

New Delhi: Railway Minister Suresh Prabhu, presenting the Narendra Modi government's first full-year Railway Budget on Thursday, left passenger fares untouched and steered clear of announcing any new trains. Instead, he launched a slew of measures aimed at making train travel easier, more comfortable and safer. The passenger-friendly proposals include SMS alerts for train timings, provision for Wi-Fi facility in 400 stations, user-friendly ladders for upper berths, 17,000 bio-toilets, and installation of cameras for the safety of women travellers. Also, it has been proposed that tickets can now be booked four months in advance (from two months earlier), and those travelling unreserved can buy a ticket within five minutes.

Source: The Hindu

AAP Slashes Power Tariff by 50 p.c., to Provide Free Water

Delhi: Keeping its key promise to voters, the Aam Admi Party government that it would slash power tariff by 50 per cent for those households which consume up to 400 units per month. AAP sources said the projected amount for power is likely to include a possible hike in electricity rates by the Delhi Electricity Regulatory Commission this year. According to the government, 36.06 lakh families, that is 90% of domestic power consumers would be provided 50% reduction in electricity bills up to 400 units per month beyond which no subsidy would apply. Similarly, no subsidy would apply for metered consumers using over 20,000 litres of water per month.

Source: The Hindu

'47 % of agriculture employees earn only Rs. 100 a day':

Maharashtra: Nearly 47% out of Maharashtra's total employed population, which is dependent on agriculture, fisheries and forestry as an economic activity, earns only Rs 100 per day on an average. The data is in sheer contradiction with the earnings of 1.36% of the employed population from Information and Communication sector in the state, which on an average earns Rs. 833 per day, higher than any other occupation. The paper revealed that out of the estimated employment of around 4.14 crores, nearly 88% are employed informal.

Government Approves Subsidy of Rs 4,000 A Tonne for Exports of Raw Sugar

New Delhi: The Cabinet approved a higher subsidy of Rs 4,000 a tonne for exports of raw sugar, a decision that

could support local prices by reducing excess supplies as India stares at a glut in production. The export incentive will be given for 1.4 million tonnes of raw sugar in the 2014-15 season, which began on October 1. The subsidy is given for specific periods and it was most recently Rs 3,371.

Food minister Ram Vilas Paswan had in the last week of January cleared the increase in subsidy to help the cash-starved industry pay arrears to sugarcane farmers. India, the biggest sugar producer after Brazil, has an annual domestic requirement of 24.8 million tonnes. But this season's production is pegged at 25 million tonnes and the country also has a carryover stock of 7.2 million tonnes.

Source: [<http://economictimes.indiatimes.com/.../articles.../46307024.cms> 20 Feb, 2015]

Centre Accepts Finance Commission Report; States' Share in Taxes Up 42%

New Delhi: In a bonanza, the 14th Finance Commission has recommended a record 10 per cent increase in the states' share in the Union taxes to 42 per cent, which has been accepted by the Centre and will give the states an additional Rs. 1.78 lakh crore in 2015-16. The report of the Commission, headed by former RBI Governor Y V Reddy, also recommended grants-in-aid of Rs.48,906 crore for 11 revenue deficit states, including Andhra Pradesh post division, West Bengal and Jammu and Kashmir, for 2015-16. For the period up to 2020, it will be over Rs. 1.94 lakh crore. The total devolution to the states in 2015-16 will be Rs. 5.26 lakh crore, as against Rs. 3.48 lakh crore in 2014-15, representing an increase of Rs. 1.78 lakh crore. The total devolution to states during the five year period up to 2019-20 will be Rs. 39.48 lakh crore.

<http://www.livelihoods.net.in/.../centre-accepts-finance-comm...>

Cabinet approves agreement on BRICS development bank

The Union Cabinet, chaired by Prime Minister Narendra Modi, on Wednesday gave approval for establishing the New Development Bank (NDB) and the BRICS Contingent Reserve Arrangement (CRA). Heads of the five nation BRICS group — Brazil, Russia, India, China and South Africa — decided at their sixth summit in Fortaleza in July last year to create a development bank as well as a reserve fund to finance infrastructure projects and other sustainable development projects. The \$100 billion BRICS CRA would help countries deal with short-term liquidity pressures, provide mutual support and further strengthen financial stability. ❖

Co-existence Workers and Partners!

Happy Sivaratri! Happy Budget!

Delhi gets an AAP Government. Arvind Kejriwal, a CM without portfolio, promises to be there for five years.

NITI Aayog is in business. A committee is looking at reducing the number of central schemes from an optimal number so that energies could be tapped and integration is efficient and effective. The costs of establishment at centre and states could come down dramatically if done judiciously.

Finance Minister, Arun Jaitley is getting ready to present his second Budget. Many aspirations. States to get more funds, implying less money through central schemes, merger for many schemes, programs, missions, divisions/departments and ministries, and social development continues to be significant. Let us wait and watch till the budget gets presented, discussed and passed.

Let us know Thomas Berry's conclusions: *The universe is the only self-referential reality in the phenomenal world. It is the only text without context. Everything else has to be seen in the context of the universe...The universe story is the quintessence of reality. We perceive the story. We put it in our language, the birds put it in theirs, and the trees put it in theirs. We can read the story of the universe in the trees. Everything tells the story of the universe. The winds tell the story, literally, not just imaginatively. The story has its imprint everywhere, and that is why it is so important to know the story. If you do not know the story, in a sense you do not know yourself; you do not know anything.*

We are presently in the terminal phase of the Cenozoic and the emerging phase of the Ecozoic era - the period when humans will be present upon the Earth in a mutually enhancing manner. The key principles of this era include:

- ♦ Recognizing that the Universe is primarily a communion of subjects, not a collection of objects;
- ♦ Listening to what the earth, its landscape, its atmospheric phenomena and all its living forms, its mountains and valleys, the rain, the wind, and all the flora and fauna of the planet are telling us;
- ♦ Appreciating the Earth and the Universe and achieving

intimacy with it;

Life and Life Support Systems belong to the Universe and they can not be damaged or destroyed – no suicide, homicide, genocide, biocide and geocide;

Universe is primary, Earth is primary, therefore, we look for Integrity of the Earth/Universe is primary;

We withdraw our terrifying presence and grant to the other members of the Earth Community their rights to habitat and their share of the Earth's benefits;

We facilitate progress of the entire life community, not progress of the human at the expense of the non-human members of the community;

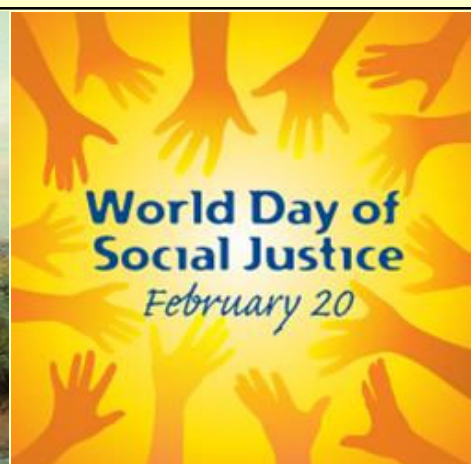
Let us celebrate life in all its varied forms and nuances, and the joy of existence.

Thomas Berry is seeking transformation. He is seeking educational, cultural, religious and spiritual movements. He is telling us the life is in the nature. It is in the trees. It is in the birds. It is in the animals. It is in the diversity and in the co-existence. It is in the coming together of individuals into families, into communities, into mutual help collaborations, in letting others live.

We need to be generalists. We need to be integrators. We need to be communitizers. We need to be living simple lives. We need to transcend all known loyalties. We need to erase all artificial boundaries and differences. We need to celebrate natural differences and appreciate limits.

For a Development Worker, for a Livelihoods Life Worker, this should be the agenda. Let us change the Curriculum in the schools, let us change the livelihoods curriculum in the management and development institutes, let us institute programs on life skills to co-exist, let us have various media to talk about this, and let us have at least 2 persons in each micro-ecosystem who subscribes this way of co-existence!

20 million co-existence workers; 50 thousand initial existence practitioners; 500 co-existence practicing mentors; and a 25 collaborators/partners in co-existence! Not a tall order at all! ❖



Rachepalli Village Organization

Rachepalli VO in Rachepalli Village falls under Makavarm Mandal, Visakhapatnam District. Village Organization was formed in 2004 and was registered under Mutually Aided Cooperative Societies Act (MACS). Rachepalli MACS have 20 women SHGs in their VO, each having 10 to 15 members; making up the total number of members in the VO to 254.

All Presidents in SHGs form Executive Committee (EC) of the VO. Three members are elected from EC as Office Bearers (OB) - President, Secretary and Treasurer. The VO collects Rs. 10/- as membership fee from every member in the SHG, contribution as Corpus Fund. It also collects Rs. 100/- per SHG for the Strinidhi account.

The VO conducts meetings on 6th and 21st of every month. The APM, CC and Village Organization Assistant (VOA) provide ongoing support to VO. The VO has selected and trained four members as book keepers for SHGs' book keeping from within the Panchayat. The

VOA attends VO meetings as well as does mobile book keeping for the SHGs;

Scheme

MGNREGS

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is providing works in Rachepalli Village since 2008. The Village is located in Rachepalli Panchayat in Makavaram Mandal, Visakhapatnam District.

There are 491 job cards in this village. Of these, only 298 people from 244 families are working here under this scheme. The eligibility criteria for the job card is that one is willing to work and one should be from a poor background. The scheme provides 100 days of employment in a year to the card holders. Once the work is sanctioned to the village, the Secretary of the Panchayat conducts a Gram Sabha, in the presence of the Panchayat President, Field Assistant and Technical Assistant monitor the scheme at the Mandal level and the Mandal Parishad Development Officer (MPDO) supervises the overall scheme.

The job card will expire in case of the card holder being absent for anywhere between 35 to 50 days a year. The wages are between Rs. 120/- to 150/- per day. Wages are equal for men and women. The workers receive payments through the Village Organization. The tools for work such as crowbar and tray are carried by the workers. The nature of the work is repair and reconstruction of Canals, Tanks, Roads etc.

The Village Resource Person - the person working under NREGS scheme at the Panchayat level will take attendance of the workers at work place. This scheme is very useful for unemployed people to earn a livelihood during offseason. ❖

while the CC attends one meeting per month. The VOA is being paid Rs. 500/- by the VO and Rs. 1000/- by the SHGs as fee for mobile book keeping, per month.

One of the OB mandatorily attends MS meeting every month. The VO invites Sarpanch, ANM and other line departments based on the VO's requirement. Discussions in meeting are held based on the agenda. Generally, internal lending and recovery, review on Mandal Samaikya (MS) meeting, the status of government schemes which are implemented through VO, social issues etc., are discussed in the meetings.

The corpus fund of the VO is Rs. 2,90,000/-. The VO avails loans from MS at an interest rate of Rs. 0.50 and lends to the SHGs at an interest rate of Rs. 1.00. Repayments are regularly collected in the VO meetings. The VO maintains three accounts - Andhra Pradesh Rural Grameena Bank, Strinidhi and General account. These accounts are being operated jointly by the three Office Bearers. The VO has two committees - Srinidhi committee and a committee on social issues. ❖

Facility

Angawadi Center

Rachepalli Anganwadi Centre is located in Rachepalli Village, in Makavaram Mandal, Visakhapatnam district. The timings of the centre are from 9 am to 3 pm every day; public holidays and Sundays are non-working days. The Centre is being run successfully by the Teacher and the Assistant (Aaya). The Anganwadi staff entertain the children by teaching & playing games.

The Centre doesn't have its own building yet. It is currently providing services to the following people: Seven pregnant women, nine lactating women, six babies of six months to one year, 23 children of one to three years, 29 children of three to six years, and 15 adolescent girls.

The center provides eggs, milk and lunch to pregnant women; CFI powder, eggs, lunch and snacks to children; and oil, red-gram and rice to teenage girls.

The ANM visits and does a check-up of the pregnant women on the last Saturday of every month and gives them iron tablets. He also gives polio drops, filarial tablets and other vaccines to children.

The staff maintains birth & death registrations. They also maintain child protection cards, through which the mother and baby's weight, records of immunization, vaccines, and tablets are all mentioned and recorded. The cards are issued by the respective primary health centers.

The Anganwadi staff participate in health camps and help in addressing social issues. ❖

Elderly Care

Elderly, the 60 years and above population has increased from 56.5 million to 103.2 million from 1991 to 2011. Increase in life expectancy is the cause behind the growth of elderly population. Increase in life expectancy, shift in traditional livelihoods, invasion of market economy, inward and outward migration, break down in familial relations, decrease in home based artisan livelihoods, increase in cost of living, emergence of nuclear families have pushed elderly and their lives into a vulnerable position. The Government's apathetic response to elders has made their lives miserable. In this context, we at "livelihoods" tried to understand the situation of "Elderly Care" in the country.



Elderly, the 60 years and above population has increased from 56.5 million to 103.2 million from 1991 to 2011. Increase in life expectancy is the cause behind the growth of elderly population. According to the Union Ministry of Statistics and Program Implementation (MoSPI), the elderly population is expected to rise to 25% of the population by 2050. The steady growth of ageing population has today become a matter of concern, due to the changing scenarios in our country. Life expectancy increased from 32.1% to 66.43% (1941 to 2011). Increase in life expectancy, shift in traditional livelihoods, invasion of market economy, inward and outward migration, break down in familial relations, decrease in home based artisan livelihoods, increase in cost of living, emergence of nuclear families have pushed elderly and their lives in to a vulnerable position. The Government's apathetic response to elders has made their lives miserable. In this context, we at "livelihoods" tried to understand the situation of "Elderly Care" in the country.



Elderly population is 10,26,16,604 (Census 2011) in our country, constituting 8.3% of the total population. The percentage of elderly varies from state to state. In Kerala, the elderly population is 13%, Tamil Nadu 10.8% and in a few less-developed states it is at 4%. About 75% of our elders live in rural areas, and 33% of

Percentage Distribution of India's population by age groups, 1961-2011

Census Years	Sex	Age-Groups			
		0-14	15-44	45-59	60 +
1961	Male	40.9	43	10.6	5.5
	Female	41.2	43.3	9.7	5.8
1971	Male	41.9	41.5	10.7	5.9
	Female	41.9	42.4	9.7	6
1981	Male	39.6	43.3	11	6.1
	Female	39.8	43.5	10.4	6.3
1991	Male	37.7	45.1	10.4	6.7
	Female	37.8	45.1	10.4	6.7
2001	Male	35.7	46.2	11	7.1
	Female	35.2	46.2	10.8	7.9
2011	Male	31.18	47.82	12.42	8.2
	Female	30.31	47.91	12.44	8.98

Source: Census India



small enterprises (tea shops, hotels, local grocery shops, sale of fruits and vegetables), Non-Timber Forest Produce (NTFP) collection, processing works and domestic works etc., Their participation in income generation activities and support in livelihood activities are the threshold areas. In case of elderly women, they are engaged in taking care of grandchildren and in doing household chores. The vulnerability of the elderly comes into picture, as 95% of their livelihoods activities fall under informal sector, thus they remain constantly under the radar of risk, due to lack of any security on financial, health and their livelihoods front. This situation has been constantly putting the elderly, especially the poor elderly people to work until they reach the palliative care stage.

Elders Problems

The abuse of the elderly can happen to anyone, in any family or relationship and it can happen to people of all backgrounds, ages, religions, races, cultures and ethnic origins. The abuse of elders, is any form of action by any individual, who is in a relationship of trust that results in harm or distress to an older person. The elderly are also neglected, apart from physical abuse, by lack of action by that person in a relationship of trust with the same result. The very commonly recognized types of elder abuse include physical, psychological and financial abuses. Very often, more than one type of abuse occurs at the same time. Elder's abuse can be

them are from below poverty line category, 70.3% of them are illiterates. Almost 90% of active elders are working in informal sector, which fails to provide pension and health insurance after retirement. About 32% of elders above 65 years are daily wage labourers, 58% of elderly women are widowed, divorced and unmarried; 25% of elders above 60 years of age will be living alone by year 2025.

There is no set boundary for defining the elderly, as it varies depending on different societies and situations surrounding those. In our country, the 'National Policy on Elders Pensions, 1999' and 'Maintenance and Welfare of Parents and Senior Citizens Act, 2007' defined old or senior citizen or elderly person as someone who is aged 60 years and above. The elderly people are broadly classified under three categories:

1. Active / working elders- Ability to work
 - No ailments
 - Physically active
2. Assisted elders- Ability to work by
 - Chronic ailments like hypertension / arthritis
 - Can be physically active with medical treatment
3. Dependent elders- Unable to do any work
 - Fully dependent
 - Need medical and physical inputs

India has the highest number of elderly workers, compared to other countries in the world. They directly participate in different livelihood activities and support various livelihood activities. The elderly people's engagement in various livelihoods are in agriculture works, dairy, goat rearing, poultry, artisanal works,





a single incident or a repeated pattern of behavior. The financial abuse of elders has been the most commonly reported type of elder abuse.

- ♦ Half of the elderly (50%) are reportedly experiencing abuse. 48% males and 53% females have reported personal experience of abuse.
- ♦ In 2014, the % of abused elders went up drastically from 23% in the previous year to 50%.
- ♦ Within the Tier I cities surveyed, Delhi ranks the lowest (22%) with Bengaluru at highest (75%). In the Tier II cities Kanpur is lowest (13%) and Nagpur is the highest (85%).
- ♦ Verbal Abuse (41%), Disrespect (33%) and Neglect (29%) are ranked as the most common types of abuse experienced by the elderly. These three types of abuse are also the same as cited in previous years and also are in consonance with the general perception among the elderly.
- ♦ Elders across cities were asked about the abusers within their family. **The Daughter-in-law (61%) and Son (59%) emerged as the topmost perpetrators.** This is a trend that is continuing from the previous years. Not surprisingly, 77% of those surveyed, live with their families.

Why does elder abuse happen, when the aggressor wants to intimidate, isolate, dominate or control another person and mostly it is from the individuals who often know them and whom they trust and it is generally caused by a family member, a friend, someone who provides assistance with basic needs or services or health care providers in institutional settings. In many cases/ situations of elder abuse, the abuser is dependent on the older adult for money, food

or shelter. The key problems of the elderly identified by Helpage India are a) abuse; b) boredom; c) economic insecurity; d) failing health; e) fear; f) isolation; g) inability to mainstream; h) loss of control; i) lowered self-esteem and ; j) neglect

- ♦ Key factors contributing to problems of the elderly are:
- ♦ Longevity of age due to increased life expectancy
- ♦ Diminishing purchase power
- ♦ Self-inflicted isolation in search of peer group
- ♦ Crumbling of traditional family/community support structures
- ♦ Migration of children due to economic opportunity

1. Abuse:

Elderly are highly vulnerable to physical and psychological abuse. The individual or person is willfully or inadvertently harmed, by a family members or someone close to the victim. Elders being relatively weak thus are vulnerable to physical abuse. Elder's resources, especially finances are often misused. Hence, elderly suffer from emotional and psychological abuse for various reasons in different ways. Therefore, it is very important that appropriate steps are taken with immediate effect, whenever and wherever possible, to protect elders from various forms of abuse.

.2. Boredom (Idleness):

Boredom among elders, results from being poorly motivated to be useful or productive. This occurs when the elder is unwilling and unable to do any activities meaningful with his/her time. These problems mainly occur due to forced inactivity, withdrawal from responsibilities and lack of personal goals. Elders, not



actively occupied show decline in physical and psychological activities, experience a negative emotional impact.

3. Economic Insecurity:

Economic insecurity is faced by the elderly, as they are unable to and fail to sustain themselves financially. Elders lack opportunity /or capacity to be as productive as they were earlier. Increasing competition from younger people, individuals, family members and societal mind sets, chronic malnutrition, failing health, natural degenerative process (physical and psychological) followed by limited access to resources, lack of awareness of their rights and entitlements play significant role in reducing their ability to remain financially productive, and independent.

4. Failing Health:

It has been said that “we start dying the day we are born”. The ageing process is synonymous with failing health. While death in young people in countries like India is mainly due to infectious diseases. Elderly people are mostly vulnerable to non communicable diseases. Failing health due to advancing age is complicated by non availability of nutritious diet, age sensitive . There is a lack of psychological support, age sensitive/ elderly sensitive health care for a large proportion of older persons in the country. In addition to that, poor accessibility, reach, lack of information, knowledge and/or high recurrent costs of disease management, push elder care beyond the reach of older persons, especially those who are poor and disadvantaged.

5. Fear:

Fear is a relevant problem, faced by elderly, as many



older persons live in fear. It is rational or irrational, that needs to be carefully examined and effectively addressed. Elders need to be constantly reassured, as

fear is considered to be irrational, thus elders need to be counseled and, if necessary, may be treated as per their needs. In the case of those with real or rational fear, cause and its preventive measures need to be identified, followed by appropriate action wherever possible.

6. Isolation:

Isolation, or a deep sense of loneliness, is a common complaint among many of the elderly. While there are a few, who impose it on themselves. Isolation is most often imposed purposefully or inadvertently by families and/or communities, where the elderly live. Isolation is a psychological feeling, if not addressed on time, leads to tragic deterioration of quality of life.

7. Inability to Mainstream / Lack of Preparedness for Old Age:

A large number of people enter 'old age' with little, or no, awareness of what this entails. While demographically, we acknowledge that a person is considered to be old when (s) he attains the age of 60 years, there is no such clear indicator available to the individual. For each person, there is a turning point after which (s) he feels physiologically or functionally 'old'. This event could take place at any age before or after the age of 60. Unfortunately, in India, there is almost no formal awareness programme – even at higher level institutions or organisations – for people to prepare for old age. For the vast majority of people, old age sets in quietly, but suddenly, and few are prepared to deal with its issues. Most people living busy lives during the





young and middle age periods may prefer to turn away from, and not consider, the possible realities of their own impending old age.

8. Loss of Control:

This problem of older persons has many facets. While self-realisation and the reality of the situation are acceptable to some, there are others for whom life becomes insecure when they begin to lose control of their resources – physical strength, body systems, finances (income), social or designated status and decision making powers.

9. Lowered self-esteem:

Lowered self-esteem among older persons has a complex aetiology that includes isolation, neglect, reduced responsibilities and decrease in value or worth by one-self, family and/or the society.

10. Neglect:

The elderly, especially those who are weak and/or dependent, require physical, mental and emotional care and support. When this is not provided, they suffer from neglect, a problem that occurs when a person is left uncared for and that is often linked with isolation. Changing lifestyles and values, demanding jobs, distractions such as television, a shift to nuclear family structures and redefined priorities have led to increased neglect of the elderly by families and communities. This is worsened as the elderly are less likely to demand attention than those of other age groups.

The best way to address neglect of the elderly is to counsel families, sensitize community leaders and address the issue at all levels in different forums, including the print and audio-visual media. Schools and

work places offer opportunities where younger generations can be addressed in groups. Government and non-government agencies need to take this issue up seriously at all these levels. In extreme situations, legal action and rehabilitation may be required to reduce or prevent the serious consequences of the problem.

Elders Rights and Entitlements

Elderly population is the fastest growing portion/segment of society. By year 2025, there will be more than 1.2 billion people, aged sixty and above. More than 70% of aged will be residing in developing countries. As we understand, both developed and developing countries address the issues of the ageing population in different ways. In a country like India, families traditionally took care of the elderly, due to lack of a social security system. In the era of globalization, weakening of family unit, coupled with lack of a social security apparatus, resulted in neglect of the elderly by the family units. Therefore, based on the above context, human rights come into the picture.

Several international systems recognize and protect human rights. International human rights standards have gained increasing recognition, but rights of elderly persons have not yet received the international legal attention they deserve. There is no comprehensive international instrument that adequately addresses the specific protections required for the elderly. There are many international instruments that recognize specific rights of all persons and are clearly applicable to elderly people as citizens of signatory states. These include the International Covenant on Civil and Political Rights ("ICCPR")⁵ and the International Covenant on Economic Social and Cultural Rights ("ICESCR"),⁶ as well as regional human rights conventions.





Right to Information provides for setting out the practical regime of right to information for citizens to secure access to information under the control of public authorities, in order to promote transparency and accountability in the working of every public authority, the constitution of a Central Information Commission and State Information Commissions and for matters connected therewith or incidental there to.

Divergent rights and entitlements of elders comprise of / or various drivers comprising of elders rights and entitlements comprise of a) right to life, shall be protected by law; b) right not to be subjected to inhuman treatment; c) right to liberty; d) right to a fair hearing. The “civil rights and obligations” are a) the right to respect at home, within family and in private life; b) the right to freedom of thought and conscience; c) the right not be discriminated against age; d) the right to property – everyone is entitled to the peaceful

The elderly are protected by human rights treaties. However, in order to realistically guarantee equal enjoyment of those rights to older persons, States must adopt special measures to protect the disadvantaged and vulnerable groups. As we clearly stated, aged people as a disadvantaged group who require heightened protection, deserve a specific instrument that addresses their needs. In this regard, when we state “discrimination against children is a particularly important point of reference...” thus when we analyze the rights of the elderly as a vulnerable group, because it is the only group defined on the basis of age.”

- Equality before Law.
- Social equality and equal access to public areas.
- Equality in matters of public employment.
- Abolition of untouchability.
- Abolition of Titles.

enjoyment of his possessions; e) the right to education.

The United Nations Principles on Rights of Elderly:

The United Nations designed principles on rights of elderly as follows...

1. The opportunity to work and right to leave work
2. Right to participate in formulation which influences their wellbeing

Right to equality of elders is a very important right provided in Articles 14, 15,16, 17 and 18 of Indian Constitution. As this right is the principal foundation of all other rights and liberties and guarantees the following:

Right to Freedom is given in article 19, 20, 21, 21A and 22 with a view of guaranteeing individual rights. The right to freedom in Article 19 guarantees the following six freedoms:

Right to Education provides free and compulsory education to all children of the age of six to fourteen years in such manner as the State may, by law, determine.

Right to Food protects the rights of all human beings to be free from hunger, food insecurity and malnutrition. However, if people are deprived of access to food for reasons beyond their control, for example, because they are in detention, in times of war or after natural disasters, the right requires the government to provide food directly.



3. Access health care to maintain good physical, psychological and emotional well-being
4. Able to pursue opportunities for comprehensive development by accessing educational, cultural, spiritual and recreational resources from the society
5. Able to live with dignity and security and should be free from exploitation, and physical and psychological abuse

The Government of India has and is continuously striving to provide divergent entitlements. They are in the areas of social, security, health and food security. Various elders' entitlements are : a) National Old Age Pension Scheme; b) Anthyodaya Ration Card/ Annapurna Yojana; c) Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS); d) Concessional rail/ air fares for travel within and between cities; e) Right to geriatric care in all Government Hospitals, setting up of old age homes and; f) Jeevan Dhara Yojana, Jeevan Akshay Yojana, Senior Citizen Unit Yojana. Hence, to protect rights and entitlements of elderly, a concerted effort is required by all the key stakeholders.

ESHG Federation

The era of globalization and urbanization has pushed the elderly people into being one of the most vulnerable and disadvantaged groups. Earlier, the traditional family bonds in India were always strong and provided a safe secure cushion for the elderly. However, the change in market economy brought about significant distortion in familial relations. The rapid urbanization process lured many young men and women from villages to move on in search for better livelihoods, leaving elderly people in hapless situations. As we all are aware, elderly people need psychological support and economic security. Dealing with elderly, calls for a multi-pronged approach and the formation of Elderly Self-Help Group (ESHG), as a Community Based Organization (CBO) has been the solution, to work with the elderly. An ESHG, can pool diverse resources viz., knowledge, experience, aptitude and productive resources, to support the elders, particularly the needy ones among them.

A livelihood for older persons is directly proportional or is dependent on the health factor, rather than on material resources. As aging is a natural degenerative process of physical and mental health. Thus, to keep



them healthy and sustain their livelihood activities, formation of ESHGs came into play, to address their health needs, shifting occupation concerns, ownership of productive assets, ability to take risks, capacity to invest, financial inclusion by the mainstream banking institutions.

The CBOs, as a small groups of 10-20 members with an average age of around 60 years cannot satisfy the credit requirements of all the members, thus it became imperative for the 15-20 member groups to come on a common platform as a ESHG Federation based on their geographical boundaries and capacities to manage CBOs at the village and district level. The structure of ESHG Federation comprises of a bottom up approach, as this promotes addressing elders' concerns and issues to influence policy makers and local administrative bodies.

Role of Panchayat Raj Institutions (PRIs)

The Panchayat Raj Institutions are strong pillars for democratic decentralization. PRIs are conduits for delivery of economic and social services encompassing participation, transparency and sustainability and interface of PRIs with other parallel organizations operating at local level. In the year 1992, the Constitutions' 73rd Amendment Act came into force. The empowerment of Gram Sabhas (GS) has created massive awareness among the population regarding rights, development, control of natural resources, conflict resolution and so on.

PRIs work closely with people and their role in ESHGs is very significant, in the context of rights and entitlements. Thus, it is imperative that adequate steps are taken to empower the elderly both at the individual level and also collective level. As collective



- ◆ Only 32% of the elderly receive pensions or financial support of any kind

Elderly Self-Help Groups have pool savings once in a month, the amount may be small, depending upon the group members' financial capacities. Savings need to be on a regular basis and continuous nature. Regular savings help and enable ESHG members to meet a) emergency medical expenses; b) purchasing of provisions for family members, in absence of employment; c) free from money lenders; d) initiation of self IGP activities; e) purchase assets, for securing future; f) re-establishment of confidence in wake of adverse situations i.e., drought, floods etc. ESHG members, wait for 30 days to access small loans to address their urgent domestic needs, as the motto is "savings first – credit later".

Internal lending is crucial to any thrift/savings activity. In an ESHG, members access loans through internal lending from the group corpus with sources from bank

empowerment accelerates or accentuates, this process will have much better reach and spread. As today ESHGs concept is in the process of building up, a sizable representation has to be identified and tapped for every related beneficiary scheme that needs to be delivered at the village level to ultimate elderly

Kolla Savaramma, native of Korukonda Mandal (East Godavari), widow, aged 65 years, and landless labour belongs to a Schedule Caste community. Earlier, a beneficiary of MGNREGS, but due to her ailing health condition, has stopped working. It was in year 2009, that Helpage India staff visited the village and Savaramma along with Helpage India staff formed ESHG by mobilizing 15 elders, named as "Venkateshwara Elders Self-Help Group". Savaramma, was elected unanimously by her group members as president with defined responsibilities. Her active participation in ESHG meetings, paved way for her selection as EC member in VLF. As an ESHG member, she had exposure to ESHG functioning within and outside the state; the exposure visits and her experience as a member enhanced her confidence levels and reduced her fears about future. Thrift, savings, internal lendings etc., have helped her during family crisis, leading to her increasing her reputation at family level. ESHG has empowered her from a landless labour to be the one to initiate her own Income generative activity of interest i.e., sale of vegetables or fresh fish.

beneficiaries. As ESHGs become more confident, their continuous participation ensures more effective implementation of Government schemes, programmes and participation in various socio-economic schemes.

interest, savings and interest accruing from repayments. This practice helps to address the needs of all members to some extent. Internal lending

Elder's Savings and Internal Lending

Savings are crucial for any individual and they are an integral part of life. Saving is defined, as part of the income, kept aside for their future needs. In simple terms the greatest challenge ahead is formulating appropriate and customized responses to "caring for the Needs of the elderly". A needs assessment survey among urban elderly undertaken in four metro and four non metro cities in May 2008 was revealing and some significant findings were:



- ◆ 62% of the elderly are financially dependent on children for subsistence



of groups. Credit rotation is one of the decisive indicators of financial sustainability of the group. The Index has been constructed by using three variables as follows:

- ◆ Credit rotation in ESHG group.
- ◆ Criteria following during credit rotation.
- ◆ Frequency of loans take by ESHG members.

In strong Self Help Groups, members repay their loans as per the schedule. This ensures that other members are not kept waiting for their turn. Regular repayments also enhance the credit worthiness of the ESHG among the bankers and financing institutions. Repayment of loan to Financial Institution (FI) or to the group is equally important for its sustainability. The Index has been constructed by using three variables as follows:

- ◆ Repayment of loan in tune to the schedule by members in the group.

procedure encompasses the following rules:

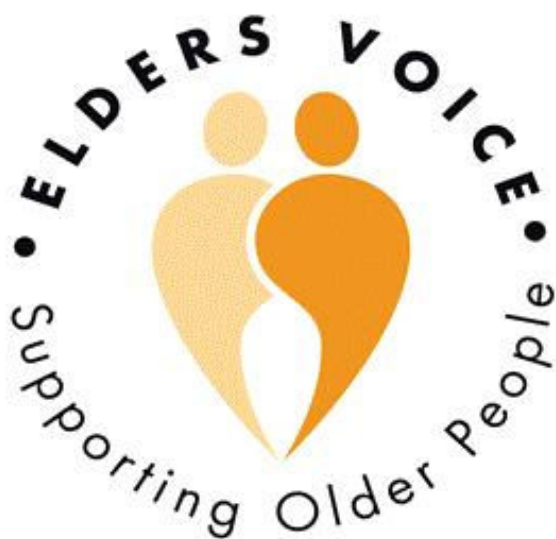
- ◆ Credit can be availed only by the ESHG members.
- ◆ To avail credit, needs of the members must be prioritized.
- ◆ Members seeking credit, should give the application form mentioning his/her installment periods.
- ◆ Loan sanction should be carried out in group meetings only.
- ◆ Member can avail credit only after repayment of prior loan.
- ◆ Interest rate for internal lending is to be decided by the group members
- ◆ It is mandatory that credit amount to ESHG members should gradually increase.
- ◆ Record of accounts has to maintained by the ESHGs.
- ◆ *Opening savings account with banks enable ESHG members to obtain loans from banks and repayment of the same.

Ramulu, aged 65 years, belongs to kapu community, is a landless labour, who has four members to feed. He became a member in "Sri Rama Elders Self-Help Group", and gained self-confidence by attending ESHG meetings. His regular savings activity helped him procure loan for an amount of Rs. 2500/- towards setting up his own enterprise (local grocery shop). Ramulu today earns Rs.1000/-, his financial security has helped him gain confidence. Earlier, he was a victim of psychosocial abuse, but today Ramulu is a happy contended elderly person, who has gained back social respect within and outside his family, he stands out as a role model to many of his peers in his village.

- ◆ Repayment according to schedule by group to the Micro Finance Institution
- ◆ The number of defaulters in the group and amount in default

Maintaining equality and punctuality in delivering adequate credit, has more impact on the sustainability

Kondapatni Satyavathi, from Gadala village, aged 60 years, belonging to kapu (other caste) community, has five mouths to feed. Having an aged husband, suffering from health problems, she took to making leaf plates which helped her family in their hand to mouth existence. Satyavathi joined an ESHG in 2009 - "Srilaxmi Elders Self-Help Group", this helped her to save Rs. 20/- per month, her regular savings, helped her seek from her group a loan of Rs.2500/-. Satyavathi, started her own business enterprise (local grocery shop) and continues making leaf plates,, as it supplements her income. Apart from the above, she has been availing old age pension from government. From having a hand to mouth existence, today her monthly earnings are Rs. 1000/- per month. The formation of ESHG, has enabled her to secure her and her family's future, raised her confidence levels in financial and emotional situations and improved her social security as well. She has plans to seek higher loans from other financial institutions. Ageing with grace and dignity.



prevalent with age. The environmental factor too plays a significant role to determine, whether independence to elderly is feasible or inadvisable. In the area of economics, older citizens are consistently among the poorest in our society, as loss of spouse, employment; income, inadequate planning, and low pensions contribute to the above.

Right to food (India) is enshrined in the constitution, Article 47 (Duty of the State to raise the level of nutrition and the standard of living and to improve public health). In the year 2001, India's Constitutional Court recognizes the right to food, transforming policy choices into enforceable rights. The National Food Security Bill, 2011 popularly known as Right to Food Bill was proposed, in year 2013 National Food Security Act was passed by the Indian Parliament and the act guarantees subsidized food to 50% of the urban population and 75% of the rural population.

*Fifty percent of the world's hungry live in India, with 200 million food-insecure people in 2008 according to the FAO. India ranks 66th out of 88 nations on the Global Hunger Index.

Over the years, the Government of India had launched various schemes and policies for older persons and these schemes/ policies are meant to promote good health, well-being and independence of senior citizens around the country. In the year 1999, the Government of India, had launched the National Policy for Older persons. The policy recognizes a person aged 60 years and above as a senior citizen. The policy strives to encourage families to take care of their older family members and also enables to support voluntary and

Comprehensive Elder Care

Elder people make up greater percentage of our population and their problems are often complicated by social, economic and mental health issues that can appear overwhelming. Comprehensive elder care is central to the definition of elder care. As elderly problems often embrace many functions and require a range of management strategies. Therefore, it becomes imperative and important for all, who deal with older people to have a framework for comprehensive care of elderly. This must include not only an approach to new and acute problems, but also strategies to manage prevention and long range aspects of care.

Among elderly, the increased prevalence of illness is often very vague or non-specific symptoms that obscure the true nature of a specific illness. As elders' problems are closely/ intimately related to functional abilities and social support systems. Hence, comprehensive care must investigate psychological, functional, social, environmental and economic domains as well.

In the area of health, comprehensive care for elderly requires prevention, early detection, health promotion, education and guidance, diagnosis, assessment, treatment, monitoring. The psychological problems associated with elders, is that of normal ageing problems. Cognitive impairment becomes increasingly

Mobile Medical Units (MMU) – Flagship Programme

- Mobile medical Vans provide free doctor consultations, free medicines and even home visits
- Over 1.7 million treatments through its 81 MMU vans covering 840 locations across India





seed storage. During season time, they sell wheat seeds to small and marginal farmers

Helpage India

It is a registered national level voluntary organization. The organizations, mission is to work for the cause and care of disadvantaged older persons, in order to improve the quality of their lives. The organization works in the areas of a) elderly rights-elder abuse in India, reverse mortgage, senior citizens associations, ending isolation, health insurance, parents maintenance act, union budget allocation, national policy on older persons; b) eldercare-healthcare, social protection, shelters, specialized care and disaster mitigation & c) supporters – individual volunteering, corporate and business houses, trusts and foundations, bi-lateral & multi-lateral funders. Helpage India, across India has successfully formed Elders Self-Help Groups (ESHGs), its Village Level Federations (VLF) & District Level Federations (DLF). Through ESHGs the organization works in above areas mentioned.

Age-well Foundation

Is a not-for-profit NGO, works for welfare and empowerment of older persons across the country, since year 1999. The foundation had set up a two-tier network of over 7500 primary and 80000 secondary volunteers spread across 640 districts of India and interacts with over 25,000 older persons on daily basis through its volunteer's network. The foundation has been advocating for setting up a National Fund for the Aged for a long period. It advocates for similar issues and garnering support for these causes.

Dignity Foundation

The foundation works with elders, as integral part of society. It focuses on elders to have a right to live life to

non-governmental organizations to supplement the care provided by the family and provide care and protection to vulnerable elderly peoples. The policy identified a number of areas of intervention.

Healthcare is a primary concern for all elderly, who are accentuated by the natural process of ageing. Availability and accessibility to healthcare is vital for an individual elderly to lead an independent life with dignity. In case of poor and disadvantaged elderly, it becomes vital for survival, for he or she must earn till the very end. Mobile Healthcare for elderly has been pioneered since 1982 with the concept of Mobile Medicare Units (MMU) programme that seeks to take healthcare to the doorstep of the needy. Today, the MMU programme, represents a flagship programme and is recognized as the largest fleet of mobile healthcare service. Services offered by MMU: a) Doctor consultation; b) free medicines; c) basic diagnostics; d) treatment data collection; e) domiciliary visits for the bedridden; f) physiotherapy treatment; g) referral services for speciality treatments. Besides the above mentioned, information and awareness on elderly rights and entitlements on government social security schemes and health programmes etc., are also provided. The team of MMU consists of a social/health awareness worker, doctor, pharmacist, nurse, driver cum community mobiliser.

ESHG members, during paddy harvest time, procure paddy of around 10-12 quintals from small and marginal farmers and store it in ESHG members home. During off season, the members collectively sell the produce to the needy within and outside the village. The profit gained by ESHG members per quintal is around Rs.150/- and this profit amount is shared by all the ESHG members.

ESHG members, procure limited wheat produce for



the fullest and addresses the needs of elders, focuses on right to healthy living and lays emphasis on elderly to live in dignity and security.

Concern India Foundation

It is a registered non-profit, public charitable trust working towards helping people help themselves by making the disadvantaged self-reliant and enabling them to lead a life of dignity. The foundation extends financial and non-financial support to grassroots NGOs working in the areas of education, health and community development.

Interventions need for Elderly Care:

Elderly people are suffering with/ from multi-dimensional problems. Different kinds of interventions are required for comprehensive elderly care. The interventions are as follows...

- ♦ Organize elders into community based organizations such as Elderly Self Help Groups (ESHGs) and Senior Citizens Associations
- ♦ Construct old age homes for destitute elders
- ♦ Provide bank loans with 3% interest per year to the



elders to meet consumption needs and run small enterprises and promote collective enterprises

- ♦ Provide monthly pension of Rs. 20000 to all poor elders through National Old Age Pension (NOAP) scheme
- ♦ Provide rice, wheat, pulses, oil etc. to all poor elders by Public Distribution System (PDS), free of cost
- ♦ Provide quality health services to all elders, free of cost and include all elders in Rashtriya Swasthya Bhima Yojana (RSBY) health insurance scheme. Conduct special health camps for elders. Provide



home based medical services to the bed ridden elderly patients by Accredited Social Health Activist (ASHA) or Primary Health Center (PHC) nurse.

- ♦ Construct age friendly barrier-free structures in public transport systems, government offices and other public places
- ♦ Construct housing complexes for single old men and women and provide loans with less interest to the elders for the construction of houses
- ♦ Conduct awareness programs to the people on elders issues
- ♦ Provide food, clothes and shelter to the elders at the time of disasters.

Conclusion:

Problems of the elderly have been on an increase with changing situations and scenarios. The efforts of Civil Society Organizations (CSO) and Government Institutions are not adequate to meet the needs of the elderly. In the era of globalization and urbanization, elders have become more vulnerable. The Government of India, has designed social inclusion programmes to mobilize elders and form them into Community Based Organizations, supported by financial and other services under National Rural Livelihoods Mission (NRLM). Hence, efforts have to be made towards sensitization of people at different levels i.e, family, society and government on elder's rights and entitlements. Key stakeholders i.e., community, village, mandal /block, district, state and national level activities or interventions are required to ensure dignified and joyful life to the elders. It is the need of the hour and priority to work for elderly people, most of whom have sacrificed their life for the next generation. ❖

The Rescue of a Deer

The crow and the mouse put a brake to their conversation when they saw a frightened deer darting towards the lake. The crow flew to the top of a tree. The mouse scampered into his hole and the turtle sank into the water. From the treetop, the crow could see the deer now clearly and told his other friends, "Friends, he is only a deer who is thirsty. These footfalls are not those of a man."

The turtle replied, "The deer is panting. It seems someone is chasing him. He has not come to quench his thirst. Surely, some hunter might be after him. Please go to the top of the tree and look if you can find any hunter."

Assured that these are friends only, the deer named Chitranga, now said, "Friend, you have guessed correctly. I have escaped the arrow of the hunter and reached here with difficulty. I am in search of a shelter the hunter cannot reach. Please show me a place safe from the hunter."

Mandharaka, the turtle, said, "the scriptures have mentioned two ways of escaping danger. One is to use your muscle power and another is to run as fast as you can. Now, run into the forest before the hunter could come."

"That is not necessary," said Laghupatanaka, the crow.

"I have seen the hunters taking a good catch of food and going the way they came. O Mandharaka, you can now come out of the water."

With Chitranga, the deer, they became now four friends, happily spending time in each other's company. The learned have said that when you have plenty of cordial conversation, to be happy you do not need a woman. The man who has no store of good words is not capable of uttering them.

One day, Chitranga had not come when the other three had gathered at the lakeside for their daily discourse. They thought, "Poor Chitranga has not come so far. Is it possible that a lion or a hunter has killed him? Or, is it possible that he has fallen into a pit?" Well-wishers naturally suspect the worst when their near and dear ones are not seen for a while.

Mandharaka told the crow, "Friend, you know neither Hiranyaka nor I can move fast. You alone can fly and see more things than we can. Please go immediately and find out what is happening to our friend."

The crow did not fly too long before he saw Chitranga trapped in a hunter's net near a small pond. Moved by his plight, the crow said, "Friend, what happened to you?" Trying to check tears in his eyes, the deer said, "Death is chasing me. It is good that you came to see me."

The crow said, "Friend, don't lose courage when we are here. I will rush back and bring Hiranyaka here." Laghupatanaka flew fast to where the mouse and the turtle were anxiously waiting for him to come and tell them what happened to the deer. On hearing his account, Hiranyaka immediately decided that he should go and bite off the strings of the hunter's net.

He got on to the back of the crow and together they flew to the spot where the deer lay helplessly in the hunter's net. When the deer saw his friends rushing to his aid, he realised how necessary it was to collect good friends and how nobody could overcome troubles without the help of good friends.

Hiranyaka asked the deer, "How did you, such a learned being, get into this hole?" The deer replied, "Friend, this is not a time for a debate. The hunter may come any time. First, get me out of this net." The mouse laughed and said, "Why are you scared of the hunter when I am here? But tell me how did you let yourself trapped in this way?"

The deer replied, "Friend, when luck is not with you, you will lose discretion. As the elders say when death is lurking for you and when wickedness overtakes you, your thoughts too take a crooked path. Nobody can save you from what God has in store for you."

As they were discussing their plan to escape, Laghupatanaka and Hiranyaka saw that the turtle also was coming. The crow said, "Look, this slow-footed guy is coming. Neither can we save the deer or ourselves. See this fellow's foolishness. If the hunter comes, I can fly away and you can beat a fast retreat. But how can this turtle escape?"

The hunter came when they were debating this point. The mouse did a fast job of biting off the strings of the net and the deer rushed into the thick forest. The mouse too disappeared into the nearest hole. But the poor turtle was slowly plodding its way to safety. But the hunter saw him and bound him to his bow and slung it across his shoulder and began going home.

Hiranyaka saw this from a distance and began reflecting, "Troubles do not come in singles. I have already lost everything I have. I have lost my relatives and my retinue. Now, this loss of a great friend! We come close to each other only to part. Everything in this world is temporary. Yet, I am grateful to God, for, he has created this sweet relationship we call friendship."

Meanwhile, the deer and the crow came, disturbing the mouse's reverie. Recovering, Hiranyaka said, "Let's not brood over the past. Let us first look for a way to rescue the turtle." The crow said, "Listen, and do as I tell you. Chitranga will go to a small lake on the hunter's way taking him home. He should pretend he is dead and I will sit on his head and pretend pecking his eyes. Seeing the motionless deer, the hunter will then rest the turtle on the ground and reach for the deer. Hiranyaka should at once reach the turtle and bite off the strings binding him to the bow."

"All right, we will do as you say," said the mouse and the deer. Meanwhile, the hunter, seeing the motionless deer, thought it was dead. Leaving the turtle on the ground, he came to the deer. The deer at once ran away and the crow flew away. At the other end, the mouse bit off the strings binding the turtle to the bow. The turtle entered water and the mouse ran to his hole.

Disappointed, the hunter returned to where he had rested the turtle. When he found that the turtle had escaped, he cried bitterly and went home. After making sure that they were far away from the hunter's reach, the four friends gathered and celebrated their reunion.

Concluding his discourse, Hiranyaka said, "It is a lesson to mankind on the value of friendship. One should not try to cheat friends. The elders have said that he who is faithful to his friends shall never taste defeat". ❖

The Story of Philosophy

Author: Will Durant.

'The Story of Philosophy', written by Will Durant (1885-1981), an American author, philosopher, historian, and teacher, was published in 1924.

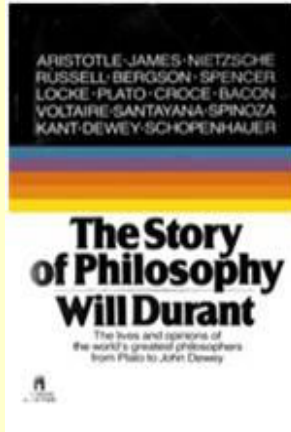
This book introduces us to the great philosophers of all time in a single compilation.

It is a brilliant and concise account of the lives and ideas of the great philosophers from ancient Greek to recent Continental and American philosophers. Durant writes as an objective historian of personal facts, stories and philosophies of these philosophers.

The book has detailed profiles of nine philosophers, namely Plato, Voltaire, Friedrich Nietzsche, Immanuel Kant, Baruch Spinoza, Herbert Spencer, Francis Bacon, and Arthur Schopenhauer; and short profiles of some twentieth century philosophers - Bertrand Russell, Benedetto Croce, Henri Bergson, John Dewey, William James, and George Santayana.

It gives each philosopher a position in reference to one another, thus linking all the diverse realms of thought together and concluding with a summary and criticism of the major ideas of each philosopher.

It is a key book for any reader who wishes to survey the history and development of philosophical ideas in the Western world. ❖



Aging: Concepts and Controversies

Author : Harry R. Moody.

The main aim of this book is to encourage students to grasp the basic ideas of aging, to reflect more deeply on issues raised by the study of aging and to take an informed stand on the major aging issues that we face as a society.

Using his extensive expertise, Moody provides a thorough explanation of the issues in the Concepts sections and current research in the Controversies sections, demonstrating the close link between concepts and controversies in the broad areas of aging: health care, socioeconomic trends, and the life course.

The book also touches upon topics like biological experiments on extending the life span, difficult choices about allocation of health care resources etc. It is a great book for those interested in studies concerning the elderly, those working with the elderly and students studying the concepts of age. ❖

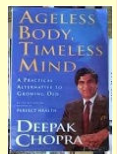


Ageless Body Timeless Mind

Author: Dr. Deepak Chopra.

The book a Practical Alternative to Growing Old" was written by Dr. Deepak Chopra in 1993. Chopra is an alternative-medicine advocate, public speaker, writer and physician.

This book goes beyond ancient mind/body wisdom and current anti-aging research to show that people do not have to grow old. That with the passage of time, people can retain their physical vitality, creativity, memory and self-esteem. Chopra narrates that optimum health is about achieving balance physically, emotionally and psychologically, and demonstrates that, contrary to our traditional beliefs about aging, we can use our innate capacity for balance to direct the way our bodies metabolize time and achieve our unbounded potential, through this book. He explains how people can live long, healthy lives by reducing stress, eating a healthy diet and exercising more. This is an ideal book for those who want to tap the boundless spiritual and physical potential. ❖



e-links

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v-book : <https://www.youtube.com/watch?v=XXqZaVSZV4M>

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e-course; Capsule No -: http://www.aksharakriti.org/magazines/doc_download/410-e-course-capsule-2-tools-26022015

‘Yoga’kshemam

Happy Sivaratri!

Happy Budget!

This month, Nyla Coehlo (at Co-creating New Practice: 2nd National Workshop on Innovation in Livelihoods Education at XIMB, Bhubaneswar) has taken me to a new course. The set of interesting statistics urged us change our ways of living! Change our ways of development! She calls for an effective sustainable relevant development! Transformation! Paradigm Shift!

Learning is an intuitive, instinctive phenomenon. Organized and systematized education is a relatively recent entrant globally. Some serious shortcomings in the present system of school education appear to be:

- ♦ It fails to address in any effective way serious current issues such as the climate crisis, the energy crisis, the food and health crisis, the loss of community, environmental degradation etc.;
- ♦ It fails to the specific educational needs of rural, pastoral, tribal, migrant, marginalized, artisan communities, etc.;
- ♦ It fails to discuss violent conflict over essential natural endowments (land, water, air, forests, minerals, fossil fuels), financial instability, inequity in resource and energy distribution, degenerate value systems, persistent poverty;
- ♦ The learning environment is not yet child friendly and child centric, with emphasis on learning by rote;
- ♦ There is hardly any provision for the learning of necessary life skills.

These shortcomings need to be addressed.

We have made a mistake of misusing and privatizing the three basic necessities of life namely land, water and air, in stead of restricting ourselves to judicious usufruct rights over the biosphere, hydrosphere, lithosphere and the atmosphere. There are 9 broad environmental categories of indicators for safe operations within the Planetary Boundaries (we are living in) identified so far –

- ♦ Biosphere integrity;
- ♦ Land use;
- ♦ Freshwater use;
- ♦ Nitrogen and phosphorus cycles;
- ♦ Stratospheric ozone;
- ♦ Ocean acidification;
- ♦ Climate change;
- ♦ Chemical pollution and novel entities; and
- ♦ Aerosol loading in the atmosphere.

We have overshoot the safe boundaries already in 5 out of

the 9, except land, water, climate and ocean acidification. Biosphere integrity is in a critical stage.

Socio-economic trends like population, urban population, real GDP, FDI, primary energy use, fertilizer consumption, large dams, water use, paper production, transportation, telecommunications, international tourism etc., and **Earth system trends** like Carbon dioxide, Nitrous oxide, Methane, Marine fish capture, Shrimp aquaculture, Nitrogen to coastal zone, tropical forest loss, Domesticated land, Terrestrial biosphere degradation etc., show a frenzied activity over the last 50-60 years. It is like the past 50-60 years have compensated for the past 5000-10000 years and more.

Historically, civilizations have collapsed when ecological services have collapsed or energy surplus has been exhausted. Also historically prior to such a collapse there has been frenzied activity, great show of prowess, (false) sense of power and control, exuberance, celebration...akin to what we see in in most parts of the globe. We are seeing destruction of all life support systems – land, forests, rivers, food etc., and we are seeing intolerance towards dissenting voices.

For society and world to move forward with resilience, it is necessary at the earliest to transform the central paradigms of our times – anthropocentricity and cheap and affordable energy – to the new ones – universe centricity (ecozoic), earth/living systems and limits to energy.

This new worldview needs to be central in our development discourse and dialogue, policy advocacy at various levels of governance in this world and our ways and content of education so that the cultural transformation begins to get grounded. The elements of the way forward include functional communities close to land, water, air and energy (sun), collaboration, cooperation, simple living that meets basic needs, volunteerism, localization, communitization, commons, ecosystems that meet life's needs and livelihoods.

On this reflection, aided by Nyla (I met her again, may not be a coincidence!) it appears essential that we take this jolt and begin our transition to the new path quickly. *I am sure earth systems without any doubt come along with living systems.*

This is viswajeevayogam. Inner flute in communion with the intrinsic tune of the universe!

Can we be there? **Yes, if we pursue Atma Yoga.** If we listen to the signals and signature tunes of the universe through its agents! If we truly let the universe play its ragas through us as its flutes! Krsna confirms universe is in the instrument and instrument is in the universe. Join us in the world of yoga – for being the universe – towards naraanaaraayanayogasiddhi. You will not regret it. ❖

G Muralidhar

