

today and tomorrow

June 2011





Happy Fathers' Day! Happy Environment!

NRLM is launched nationally. T-action is warming up. We are still awaiting serious monsoon. Schools opened.

Let us welcome the ban on plastics in the cities. Let us hope the ban universalises soon.

Let us hope community-owned resources and institutions for all their resources flourish. Let us hope convergences, linkages, collaborations and partnerships materialise for the poor to realize their vision of being out of poverty for good.

Let us salute the doctors who treat us taking all the risks. Let the religion of cooperation and collectivism flourish. Let there be more legal forms available for people to be together, to do business and to provide service. Let us capture our thoughts, words and deeds for us to see later. Let us write, e-write and record and play. Let us derive the demographic dividend that we have. Let us care our people. Let us care our children. Let us care our elders.

Poverty reduction rhetoric has to move into the hands of the youth. They constitute more than a third-of-the population, more than half-of-the productive population. They make choices where to put their energies for the coming 2-3 decades and more. They collectively decide what works and what does not work. They define the style. They define the trends. They define the direction for this country. Brightest amongst them have to deploy their brains with sensitive hearts to address the issues in the complex domain of poverty and vulnerability reduction, livelihoods and environment. We need them in large numbers to diligently push for positive changes in these domains at various levels. They should make choice and come. Not by default! Not because they have no option! Because it is extremely gratifying! Because it makes a human pure! Because it gives 'joy'!

In this context, 'livelihoods' has responded to seeing poverty and livelihoods of the poor through youth lens. Six very young men and women, towards the end of their teens, have spent a month to appreciate the poverty and livelihoods of the poor in the world and in the country in their own way. They have looked at issues, the poor in various settings, the people working with the poor, the organizations, the projects, the general context and the trends in the context. They have surfed the net. They have talked to people. They have visited places. They have interacted with the poor. They have analysed the enterprises. They have gone snap happy.

Finally, they are presenting this special edition 'Youth Lens' on Poverty. It is their lens. Our role has been limited to being facilitators, clarification providers and broad editorial overseeing.

Blessed Mother Theresa, Nobel laureate and Bharat Ratna, is their legend because of her work as a naturalised citizen of India through Missionaries of Charities away from her home. Aashayein Foundation by young professionals engaged elsewhere is a way of they contributing to make a difference in the social development arena. Making and selling Ganesh Idols is an enterprise that meets one-time demand in a year through the work throughout the year. 'The End of Poverty - Economic Possibilities for Our Time', by Jeffrey Sachs gives us hope that extreme poverty is indeed eradicable by 2025 if only we act. Glimpses into a slum, a roadside village and a primitive tribal habitation and the lives of individual poor families show the reach of 'youth lens'.

We agree that their lenses can be more focused and clearer. Nevertheless, they have used their lens for poverty. It is a good beginning. With the appreciation that the responsive young men and women to the needs of the poor and vulnerable in more concrete ways is the way forward, I remain thinking of ways to collectivization of livelihoods/development workers across.

G Muralidhar

the 'livelihoods' team



#### Inside ...

#### 'livelihoods' team Editor-in-Chief G Muralidhar Principal Editor T Nirmala Senior Editor K Bharathi Working Editor T Venkateshwarlu **Edit Associates** G Bhargava P Lakshmi M Lavanya S Laxman B Madhusudhan G Madhu Vamsi V Muralidhar M Nilendu S Rekha

# Guest Contributors to this special edition - Youth Lens:

M Siddhartha

M Vijaybhasker Srinivas

S Sarath Chandra E Varun Reddy N Aditheswar Reddy R Manikanta T Swetha apart from G Madhu Vamsi, Edit Associate

### For Private Circulation only

For enquiries contact:

**AKSHARA** Network for Development Support Services,

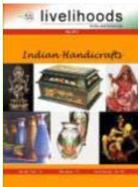
HIG II B-25 F-6, APHB Colony, Baghlingampally, Hyderabad - 500044

Mobile: 09951819345 www.aksharakriti.org akshara@aksharakriti.org

Poverty is a state where one lacks a certain amount of material	10
possessions or money. Absolute poverty refers to being unable to	
afford basic human needs, such as clean and safe water, nutritious	
food, health care, education, clothing and shelter. About 1.7 billion	
people in the world are estimated to live in absolute poverty today.	
Relative poverty refers to the lacking a usual or socially acceptable	
level of resources or income as compared with others within a	
society or country.	

A Village on the National Highway, Gundrampally	6
Case Studies of Poor Families	21

Response		4
News		5
	Mother Thomasa Angel of Morey	
Legend	Mother Theresa – Angel of Mercy	7
Kshetra	Tribal Village - Sadarampenta	8
Perspectives	Let Us Know and Be With Them!	9
Enterprise	'Ganesh Idols' Making	15
Interview with Common Person	Work Hard and Earn	16
Subsector	Courses After (10+2)	17
Development in Action	Young Professionals - Aashayein Foundation	23
Opinion	Share of Child Labour	26
Context	Aarogyasri Scheme	28
Case studies	Hard Work Never Fails	29
	Think Twice Before Doing Anything	
Interview with Grassroot Activist	I Don't Like to Depend on Anybody	30
Books	The End of Povert - Economic Possibilities for Our Time	31
Story	Friendship Forever	32
Trends	Multi-dimensional Poverty Index (MPI)	33
The Contrasts	Soda Stop	34
'Yoga'kshemam	Shoe Polish	35



Received 'livelihoods' May 2011. Thank you very much...

JIJITH KUMAR N G

Zonal Co-ordinator FSP - South SOS Children's Villages of India,

Thank you very much. Received 'livelihoods' May 2011. It is very interesting. Dolon Kumar West Bengal

Six young men and women (five of them just crossed 18 and one of them will Youth Lens cross 18 soon) spent a month at Akshara and tried to understand and Young men and women: appreciate poverty and livelihoods of the poor. Across three spectrums - 1. N Aditheswar Reddy rural, tribal and urban. They have been to locations. They have talked to the poor. They have visited the projects and organizations. They have searched the internet. They have formed their opinions. This edition - Youth Lens - is 5 theirs. We have been mere facilitators, integrators and edit overseers. Hope 6. E Varun Reddy you enjoy seeing through Youth Lens.

- G Madhu Vamsi
- R Manikanta
- 4. S Sarath Chandra
- T Swetha

# June 12 **World Day Against Child Labour**



### News

India Does First Urban Poverty Survey: New Delhi, A meeting of chief secretaries and rural and urban housing secretaries has been called to discuss the 'modus operandi' of the survey and gear up the official machinery. The union cabinet had approved BPL census in urban and rural areas along with the caste census. The Planning Commission had constituted an expert group under S.R. Hashim in May 2010 to recommend detailed methodology for identification of BPL families in urban areas in the context of the 12th Five Year Plan. The expert group submitted an interim report June month recommending that poverty in urban areas be identified through identification of specific vulnerabilities in residential, occupational and social categories. It said that those who are houseless, live in temporary houses where usage of dwelling space is susceptible to insecurity of tenure and is affected by lack of access to basic services should be considered residentially vulnerable. Houses with people unemployed for a significant proportion of time or with irregular employment or whose work is subject to unsanitary or hazardous conditions or have no stability of payment for services should be regarded occupationally vulnerable. Households headed by women or minors or where the elderly are dependent on the head of household or where the level of literacy is low or members are disabled or chronically ill should be considered socially vulnerable, it said. The expert group is yet to finalize the detailed methodology for an ordinal ranking of the poor on the basis of vulnerability. 37% are Live Below Poverty Line: New Delhi, Uncertainty over the number of people who will benefit from the proposed food security law has been lifted. The Planning Commission has accepted the Tendulkar Committee report which holds 37 per cent of people in India below the poverty line, an increase of 10 per cent. After the severe criticism of the draft legislation on the right to food, the Planning Commission was asked by the EGoM to specify how many in India were poor. The Commission had a choice to either accept or reject the report of the Tendulkar committee. India has a new way of defining poverty which is not based on just access to food, but also includes expenditure on health and education. The Tendulkar report will seriously impact the architecture of the right to food bill. But activists on the ground are already calling it an underestimation of poverty. Two other reports had pegged poverty at higher levels. The Arjun Sengupta report had said 77 per cent of Indians live on less than Rs 20 a day while the N C Saxena Committee report had said 50 per cent of people live below poverty. However, the Tendulkar report with a figure of at 37 per cent, is perhaps more acceptable to the government.

12 Lakh Tones Paddy Purchased By AP Govt. from Farmers: Andhra Pradesh government has so far purchased about 12 lakh tonne of paddy during the current rabi season. With a view to ensuring MSP for paddy, the government agencies have opened 1,385 purchase centres, 1217 by the Andhra Pradesh State Civil Supplies Corporation and IKP and 168 centres by the Food Corporation India (FCI). So far during this rabi season (as on 1.6.2011), a quantity of 11,89,788 tonne of paddy has been purchased by the state agencies compared to 2,38,287 tonne procured on the corresponding day last year, an official release said. Similarly, the FCI has also procured 1,74,352 tonne of paddy during this rabi season compared to 1,11,221 tonne of paddy procured on the corresponding day last year. All the arrangements have been made to procure the paddy throughout the season at the MSP. Already 297.45 lakh gunny bags have been placed at the disposal of the paddy purchase centers. More gunnies are in the pipeline and there is no dearth of gunnies for procuring the paddy offered by farmers at the MSP, the release said. The farmers can offer their paddy at the purchase centers to obtain the MSP of Rs 1030 per guintal for Grade A and Rs 1000 per guintal for common variety. The government agencies would purchase the paddy offered at the purchase centers at MSP. The farmers need not resort to distress sale of paddy, it said. In case of any problem or any clarification or information, they may contact the Joint Collectors/ District Supply Officers or the Managing Director of Andhra Pradesh State Civil Supplies Corporation Limited, the release added.

Microfinance summit for steps to check exploitation of poor: Meet to have sessions on themes related to microfinance, issues and challenges and way forward for inclusive development Worried over the trend of commercialization of microfinance services originally envisaged as an important strategy to address poverty, an international summit on microfinance to be held at Hyderabad and will analyze the reasons and explore ways to bring the sector back on to the track. Giving the details, Minister for Women Development and Child Welfare and Indira Kranthi Patham (IKP) told reporters that the three-day fourth international summit 'International Alternative Summit on Microfinance and Inclusive Development' will have 'Microfinance and Inclusive Development' as its main theme. It was organized by Society for Elimination of Rural Poverty (SERP), AP Government in association with the National Rural Livelihoods Mission (NRLM) of Central Government and International Network of Alternative Financial Institutions (INAFI). \*

# A Village on the National Highway, Gundrampally

The history of the armed struggle waged by peasants in Telangana region against the draconian rule of the Nizam is incomplete without the mention of Gundrampally village in Chityal mandal in Nalgonda district.

The 11-foot red memorial constructed by the side of the National Highway No.9 at Gundrampally, 60 km from Hyderabad, remains a symbol of the sacrifice of some 20 villagers who were brutally massacred by Razakars led by Syed Maqbool (locals call him "Saidu Mogul").

In retaliation to the killing of his wife and his gang members by the Communist party dalams, Magbool's armed teams picked up 20 people from various places and shot them dead on one day in July 1948. The martyrs' were dumped in the well here," Bodige Buchhaiah, a witness to the the Razakars' atrocities said.

Four members of a family - Pisati Nagaiah, Ramachandraiah, Lachhaiah and Papaiah--were among the victims. In memory of the martyrs, the youngsters in the village constructed the memorial on the well with the donations collected from communist sympathizers.

Gundrampally has 1250 families (population is 30,383). It has risen from 400 families in two decades. As it is on NH-9 highway and the roads being laid, the real estate business is booming. Different religions and castes live in harmony. Temples such as Laxmi Devamma, Maramma and Cheruvu gattu are an added attraction. Laxmi Devamma temple is one of the biggest in the region which was built by Gouds in 1970's. Every third year, a big festival takes place marking the marriage of Goddess Laxmi Devamma. In this village, important Hindu festivals like Dussehra, Deepavali etc. A Church and a Mosque are also present. However, the main diety of the village is Ramalingeswara with temple in the heart of the village and an alternative temple on the neighbouring hill. Annual Jatra near the hill attracts thousands of people.

This village has a Zilla Parishad High School which has classes upto 10<sup>th</sup> standard. There are 2 private high schools are also working. A village library is functioning.

Due to accident-free highways and roads, people are making their way to the nearby urban centres such as Nalgonda and Hyderabad to carry on their jobs. Due to 16-hours transport system, the villagers make frequent visits to these places to learn more about their respective livelihood. A responsible father says that, he is able to send his children for higher studies in Hyderabad only because of this guaranteed transport system. The cultivated crops are sent to these places to sell and earn better profits.

Weaving, Agriculture, Horticulture, Dairy, Toddy tapping, Driving, Fishing, Pottery, Masonry and Wage labour are important livelihoods. The village has functioning dairy, primary agriculture and wool cooperatives. More than 50 SHGs and their federation is functioning. 4 youth associations and several caste panchayats are functional. The village has a rice mill, saw mill and brick factory. A grameen bank is situated in the village. Several kirana stores, pan shops, 3-4 tea stalls and 2 dhabhas are functioning and a petrol bunk has come up recently. However, there is no licensed wine shop.

Of late, the power supply has improved and the power is available most of the time. Fluoride-contamination has been a big problem and there are efforts to address the same.

Different governmental schemes such as Arogyasri, 108 service, 100 days work, pension for elder citizens etc., are being accessed. These schemes are helping the householders to lead a better living. The closest tourism destination to Gundrampally is Nalgonda. Other close by tourism destinations include Hyderabad, Nagarjunakonda and Nagarjunasagar. The nearest major railway station to Gundrampally is Nalgonda (NLDA) which is at a distance of 19.7 kilometers. The nearest airport is at Hyderabad which is at a distance of 60 kilometers. 💠

# June 5 World **Environment Day**



# **Mother Theresa – Angel of Mercy**

As the founder of the missionaries of At mid night on charity in Calcutta, India Mother the epitome Theresa compassion and love. Mother Theresa Rs.5 helped the poor, homeless, crippled, diseased, sick, orphaned, and dying children and people. She infirm by with a providing them home to stay in. She opened all the orphanages all around the world and did most of her work in Calcutta helping poor in the slums. She dedicated her life to others and as a result, she became a world wide symbol of love, faith, strength, and hope.

Mother Theresa was born in the year 1910 in Skopje, Macedonia. Mother Theresa' S original name Agnes Gonxha Bojaxhiu. Her father's sudden death when Gonxha was about eight years old left in the family in financial straits. Drane raised her children firmly and lovingly, greatly influencing her daughter's character and vocation. Gonxha's religious formation was further assisted by the vibrant Jesuit parish of the sacred heart in which she was much involved.

At the age of 12, Mother Theresa decided that she wanted to be a missionary and spread the love +- of Christ. At the age of 18 she left her parental home in Skopje and joined the sisters of lorento, an Irish community of nuns with missions of India. There she received the name Sister Mary Theresa after St. Therese of lisieux. After a few months of training at the institute of the blessed by Virgin Mary in Dublin Mother Theresa came to India on 6 January

On 24 May 1931, Theresa took her initial vows as a nun, From 1931 to 1948. Mother Theresa taught geography and catechism at St. Mary's high school in Calcutta. On 24 May 1937, Sister Theresa made her final profession of vows, becoming as she said, the " spouse of jesus" for all eternity. From was called as mother Theresa. She onwards she continued teaching at St.Mary's and in the year 1944 she became the school's principal.

On 10 September 1946, on a train journey, Theresa got what she terms as a "call within a call". she felt she heard the call of god to leave the convent and help the poor while living amongst them. She discussed this call with a father, Van Exem. And she had to wait to get permission from the Archbishop, her mother superior and the pope to leave the loretto sisters but still a part of roman catholic church. She finally received permission in August 1948 to leave loreto order.

August Mother Theresa left loreto with only a ticket to Patna and just for expenditure. In Patna she worked in the holy family hospital gained some medical knowledge. She returned from Patna and formed rules of new her "missionary of charity" in Kolkatta. As per the rules of missionaries of charity the nuns who would join



the order, would live, dress, and eat like the poorest of the poor. They would have to take utmost care for the poor people. Mother Theresa went to the slums and the streets of Kolkatta, to talk with the poor, and to help them. She helped them wash the babies, to clean the wounds. The poor people were astonished at the European lady was helping them. She began to teach the poor children how to read and write, how to wash, and how to have some hygiene. Her first residence cum-office of missionaries of charity was a small room on the first floor of little sister's of the poor's institution in Kolkatta.

In 1982 at the height of the siege, in Beirut she convinced the parties to stop the war so she could rescue 37 sick children trapped inside. Mother Theresa went all over the world to help the people, rescue children, advice her sisters to organize and to talk. Her sisters are present in every continent serving the poor and lost. Soon Mother Theresa became a symbol of unity, and untiring commitment to the poor and suffering.

Mother Theresa's missionaries' spreads to 570 missions across the world. Comprising of 4000 nuns, a brotherhood of 300 members and over 100,000 lay volunteers operating homes for AIDS, leprosy and tuberculosis patients, soup kitchens, children's and their family counseling programs, orphanages, and schools. In this way mother Theresa she helped many poor families and children. By 1992 her health did not permit her to cope with the increasing work. She was prepared to hand over the responsibility but she was re-selected as the superior general. But in 1996 she suffered a heart-attack and she expressed her will not to continue. On 13 March 1997, the assembly of sisters elected sister Nirmala to continue the work that mother Theresa had started. And on 5 September 1997 around 9:30 mother Theresa passed

'Blessed' Mother Theresa was often referred to as the "most powerful woman in the world". Her faith in God and her sincerity in serving him through the poor showed the world beauty of love. She received prestigious Nobel Prize (1979) for her service to the poor. She was decorated with the highest civilian award of India, Bharat Ratna (19080) (she is the only naturalized Indian citizen to receive it). .

### **Tribal Village - Sadarampenta**

Sadarampenta is a Tribal village which is located in Nalamalla forest at Atmakur in Kurnool District. In this village, Chenchu community (primitive tribal group) is living. In this village there are 68 houses. Among them, mostly are huts and some are government houses. Their interest is to live in the forest belt and hill areas which are very far away to the other villages. They are interested to live in small huts only. There are also some SCs living in the village. However, 90% of the village is inhabited by Chechus. All the Chenchu families have BPL cards and ration cards etc.

There is a population of about 388 (adult males are 178, adult females are 139, children of below 5 years are of 48 and 5 - 15 years are 23). The crops cultivated in the village include Wheat, Paddy and sunflower. After harvesting they store some quantity and sell the rest of the grains in the market.

Government supplies seeds, fertilizers and pesticides. Earlier, the Government has given 5 acres of land to each family on an average. For drinking purposes, they have a bore well in the village. Further, water from bores and bore wells and rain water irrigates their lands. Only 10% in the village have cattle in their houses.

Forest department takes their services by appointing certain Chenchu people for Forest protection.

They are not showing any interest for the education of their children. They take their Children to the Forest along with them. 6 years ago, for the education of the Tribal children, Government established Girijana Ashram School (upper primary school - up to Class 7) in the village. There are 78 children from this village and neighbouring villages in this school. For the children below 5 years, Government established Anganwadi centre with two staff. They take care of the children. They teach songs, rhymes, games and good habits to children. Government is also providing Mid-day meal to all the children. Weekly once, there is a special meal that includes one egg, banana, and sweet.

There are no hospitals in the village. For any treatment or emergency, the people have to go about 15 km to hospital. The Field multipurpose Health Assistant is visiting the village and conducting Health camps.

Daily the people go to forest to collect products like Honey, Fruits, Gum, Timber, Bamboo, Firewood and some spices for health purpose. They sell their products in the market



and earn money to fulfil their needs. Middlemen/Mediators take this opportunity by giving less money to them for their own gain.

Everyday in the morning before going to the forest, they drink alcohol and they eat something. In the forest, they hunt some animals and bring them home to feed their family members. They return back by 5 pm in the evening. After returning home again, they take alcohol. They are easily irritable and fight among themselves for their silly reasons.

The village is connected with an all weather road but the transport is mainly through the auto services. There are no drainage systems in the village.

Some of the men wear pants/shorts and shirts. Some wear lungi/dhoti and shirt. Women wear sari and blouse. Nowadays, they are using cell phone/mobile, television, DVD player etc. Daily, the electricity supply is available only for six hours. To charge the electronic gadgets, solar energy is being used.

All the people are responsible to one headman. For all their problems, the people approach him. Marriages are mostly within the village. They are not showing interest to give their daughters in marriage to other villages. Child marriages have come down. •

Music is forever; music should grow and mature with you, following you right on up until you die. ~Paul Simon June 21 World Music day.

### Let Us Know and Be With Them!

finding its way. May Dr Raj Arole, extraordinary health worker of the world, rest in peace!

Some stirrings for World Environment Day (5 June) and Fathers' Day (19 June)! Many International Days just passed by - for instance - World Day Against Child Labour (12 June), World Day to Combat Desertification and Drought (17 June), and UN Public Service Day (23 June). We await Doctors' Day, International Cooperative Day, Writers' Day and World Population Day.

Kristina's 'A Farewell Ode: Missing Kabul' (an e-mail) has been an inspiration for me this month - " ..... I remember depressing nights when I remember ladies we have interviewed from various districts who said that they loved to continue their studies but their fathers won't let them .... There were stories of ... hitting women who went out alone or without a burga. ....I remember families sharing stories on how their brothers, fathers, sisters, or husbands, have been wounded or even killed ... I remember sleepless nights thinking children being in such a hostile environment

at such a young age. I stopped rewatching "the kite runner" for it literally tears my heart. How can I forget teenagers sharing with us cucumber yogurts by the river and all they wanted was to have a decent job to support their living.

**Perspectives** 

**G** Muralidhar

... I expected something worse in a war-torn place. But I the exclusion first? Or the inclusion first? Next question is suffering. ... they found ways to survive and move on. ... and the peaches, the landmines, the cassette tapes, the empty bullet shells, the ISAF tanks, the kebabs and yogurts, the bombings, the shepherd and the flock of sheep, lapis lazulis --- they all made me think "be the change you wish to see in the world." Thank you Gandhi for always reminding me this....

I know that I cannot fully understand the complexities of what the afghan people are going through but deep within me there lies the longing to be back. I believe one day, I will be back. ... Allah Hafez. :-)

The streams of thought and work that dominated the month include institutions, livelihoods, vulnerable, convergence and workers.

Finally the poverty-based census has been launched in Tripura nationally. The approved methodology - The rural households would be classified in three steps -

First, a set of Households are EXCLUDED (even if one of the automatic exclusion criteria satisfied. These criteria include Motorized Two/Three/Four Wheelers/Fishing boats; Mechanized Three/ Four wheeler agricultural equipment such as tractors, harvesters etc.; Kisan Credit Card with the credit limit of Rs.50,000 and above; Households with any member as Government Employee: Households with nonagricultural enterprise registered with the Government; Any member in the family earning more than Rs. 10,000 per Let us be with them in their movement to be out of poverty month; Paying income tax or professional tax; Owning three for good. .

Happy Fathers' Day! Happy Rains! Monsoon is still or more rooms with all rooms having pucca walls and pucca roof; Owning Refrigerator; Owning landline phones; owning 2.5 acres or more irrigated land with at least one irrigation equipment; 5 acres or more land irrigated for two or more crop seasons; Or owning 7.5 acres or more land with at least one irrigation equipment)

> Second, a set of households are compulsorily INCLUDED (Automatic Inclusion Criteria include Households without shelter; Destitutes/living on alms; Manual scavengers; Primitive Tribal Groups; Legally released bonded labourers. Are we missing out on the remotest/inhospitable locations in the automatic inclusion criteria?); and

> Third, remaining households are RANKED as per the number of deprivation indicators (these include Households with only one room with kucha walls and kucha roof; Households with no adult member between age 16 to 59: Female headed households with no adult male member between age 16 to 59; Households with any disabled member and no able bodied adult member; SC/ST households; Households with no literate adult above 25 years; and Landless households deriving the major part of their income from manual casual labour).

> > This data would be approved by Gram Sabha. One question arises if there is a conflict, in case of a conflict between exclusion criteria and inclusion criteria. Is

was so wrong! The wonderful gardens still amaze me up to related to State-wise Poverty Cap. How are the Caps this day! The people are also exhausted from their calculated? In the process, are we not excluding or including the real poor or non-poor? To achieve the cut-off The adventure, the sadness behind the veils, the apples cap, the panchayats with lower SC/ST population (%) are excluded till we reach the cut-off. Finally, Government's priority is first the automatically included, followed by the households with higher deprivation score (7 to 0, in that order). Final question – does this census bring all the poor into the fold? We still need to see how this process is more fool-proof than earlier exercises.

> Food Security Act is still in the offing. Apart from offering ration at low price, the need is to comprehensively transform the external input based green revolution agriculture into flexible sustainable regenerative agriculture system/mosaic with minimal external inputs including energy and water, for local consumption. Even now, when the poor spend 30-60% on having adequate food and nutrition, the strain is palpable with food price inflation. There is a case for treating food differently in the market place. Government regulation may have to continue. It needs to build up stocks. Storage needs to be better. Local value addition and catering to local markets has to be pursued. Collectivization of the small producers and consumers and linkages between them have to be pursued.

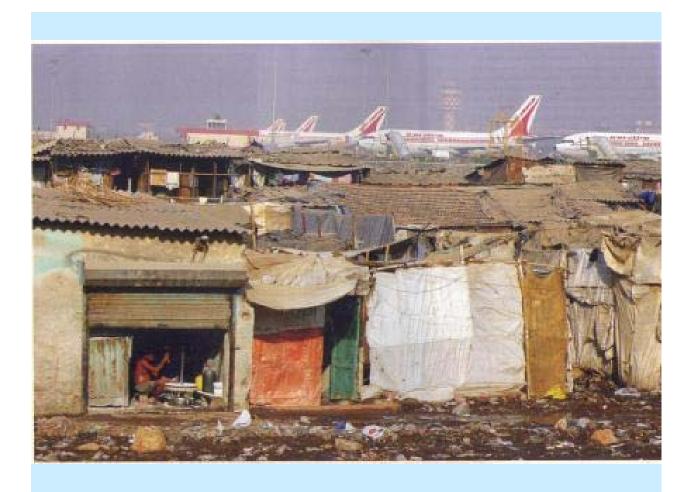
> Let us know who the poor are. Let us know that they spend half their money on food. Let us secure it. Let us love them. Let us learn and love to work with them, their true institutions and the institutions that support them.

### Youth Lens...

### **On Poverty**

Poverty is a state where one lacks a certain amount of material possessions or money. Absolute poverty refers to being unable to afford basic human needs, such as clean and safe water, nutritious food, health care, education, clothing and shelter. About 1.7 billion people in the world are estimated to live in absolute poverty today. Relative poverty refers to the lacking a usual or socially acceptable level of resources or income as compared with others within a society or country.

Historically, it has been argued that traditional modes of production were insufficient to give an entire population a comfortable standard of living. After the industrial revolution, mass production in factories made wealth increasingly more inexpensive and accessible. Of more importance is the modernization of agriculture, such as use of fertilizers, in order to provide enough yields to feed the population. Additionally, it is important to note that three quarters of the poor today are farmers.



Today, poverty reduction is a major goal and issue for many international and nations organizations such as the United Nations and the World Bank. These institutions are providing help across the world to combat on poverty. In India also various programs by the help of World Bank.

Effects of poverty: The effects of poverty may also be causes, thus creating a "poverty cycle" operating across multiple levels, individual, local, national and global.

Health: One third of deaths - some 18 million people a year or 50,000 per day - are due to poverty-related causes: in total 270 million people, most of them women and children, have died as a result of poverty since 1990. Those living in poverty suffer disproportionately from hunger or even starvation and disease. Those living in poverty suffer lower life expectancy. According to the World Health Organization, hunger and malnutrition are the single gravest threats to the world's public health and malnutrition is by far the biggest contributor to child mortality, present in half of all cases.

Hunger: Rises in the costs of living make poor people less able to afford items. Poor people spend a greater portion of



their budgets on food than rich people. As a result, poor households and those near the poverty threshold can be particularly vulnerable to increases in food prices. For example, in late 2007 increases in the price of grains led to food riots in some countries. The World Bank warned that 100 million people were at risk of sinking deeper into poverty. Threats to the supply of food may also be caused by drought and the water crisis. Intensive farming often leads to a vicious cycle of exhaustion of soil fertility and decline of agricultural yields. Approximately 40% of the world's agricultural land is seriously degraded. In Africa, if current trends of soil degradation continue the continent might be able to feed just 25% of its population by 2025, according to UNU's Ghana-based Institute for Natural Resources in Africa. Every year nearly 11 million children living in poverty die before their fifth birthday. 1.02 billion People go to bed hungry every night.

According to the Global Hunger Index, South Asia has the

highest child malnutrition rate of the world's regions. Nearly half of all Indian children are undernourished, one of the highest rates in the world and nearly double the rate of Sub -Saharan Africa. Every year, more than half a million women die in pregnancy or childbirth. Almost 90% of maternal deaths occur in Asia and sub-Saharan Africa, compared to less than 1% in the developed world. Women who have born children into poverty may not be able to nourish the children efficiently and provide adequate care in infancy. The children may also suffer from disease that has been passed down to the child through birth. Asthma and rickets are common problems children acquire when born into poverty.

**Housing:** Poverty increases the risk of homelessness. Slum-dwellers, who make up a third of the world's urban population, live in poverty no better, if not worse, than rural people, who are the traditional focus of the poverty in the developing world, according to a report by the United Nations. There are over 100 million street children worldwide. Most of the children living in institutions around the world have a surviving parent or close relative, and they most commonly entered orphanages because of poverty. Experts and child advocates maintain that orphanages are expensive and often harm children's development by separating them from their families. It is speculated that, flush with money, orphanages are increasing and push for children to join even though demographic data show that even the poorest extended families usual children whose parents have died.

Poverty in India: South Asia is home to the largest number of poor in the world and disappointingly India accounts for the largest percentage in poverty of the regions share. India is a country of continental proportions and poverty is a multidimensional phenomenon. Sure enough, the dispute over poverty in India and its causes is compound and controversial. Questions of poverty in India have engaged a large number of researchers over the years. But in recent decades, because difficult measurement issues have arisen, lopsided amount of attention has been devoted towards the rate of poverty decline. Much less is known about how the rapidly changing economic background has transformed the underlying profile of poverty. This report seeks for the search of causes and cure of poverty in India. According to recent survey, the population below poverty line is sharply decreasing but the poverty remains the same.

There has been no uniform measure of poverty in India. The Planning Commission of India has accepted the Tendulkar Committee report which says that 37% of people in India live below the poverty line. The Arjun Sengupta Report (from National Commission for Enterprises in the Unorganised Sector) states that 77% of Indians live on less than Indian Rupee symbol.svg 20 a day (about \$0.50 per day). The N.C. Saxena Committee report states that 50% of Indians live below the poverty line. A study by the Oxford Poverty and Human Development Initiative using a Multidimensional Poverty Index (MPI) found that there were 645 million poor living under the MPI in India, 421 million of who are concentrated in eight North Indian and East Indian states of Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Orissa, Rajasthan, Uttar Pradesh and West Bengal. This number is higher than the 410 million poor living in the 26 poorest African nations. The states are listed below in increasing order of poverty based on the Multi-dimensional Poverty Index.

Impact: Since the 1950s, the Indian government and nongovernmental organizations have initiated several programs to alleviate poverty, including subsidizing food and other necessities, increased access to loans, improving agricultural techniques and price supports, and promoting education and family planning. These measures have helped eliminate famines, cut absolute poverty levels by more than half, and reduced illiteracy and malnutrition. Presence of a massive parallel economy in the form of black (hidden) money stashed in overseas tax havens and underutilisation of foreign aid have also contributed to the slow pace of poverty alleviation in India. Although the Indian economy has grown steadily over the last two decades, its growth has been uneven when comparing different social groups, economic groups, geographic regions, and rural and urban areas. Between 1999 and 2008, the annualized growth rates for Gujarat (8.8%), Haryana (8.7%), or Delhi (7.4%) were much higher than for Bihar (5.1%), Uttar Pradesh (4.4%), or Madhya Pradesh (3.5%). Poverty rates in rural Orissa (43%) and rural Bihar (41%) are among the world's most extreme. Despite significant economic progress, one quarter of the nation's population earns less than the government-specified poverty threshold of 12 rupees per day (approximately US\$

According to a recently released World Bank report, India is on track to meet its poverty reduction goals. However by 2015, an estimated 53 million people will still live in extreme poverty and 23.6% of the population will still live under US\$1.25 per day. This number is expected to reduce to 20.3% or 268 million people by 2020. However, at the same time, the effects of the worldwide recession in 2009 have plunged 100 million more Indians into poverty than there were in 2004, increasing the effective poverty rate from 27.5% to 37.2%. As per the 2001 census, 35.5% of Indian households availed of banking services, 35.1% owned a radio or transistor, 31.6% a television, 9.1% a phone, 43.7% a bicycle, 11.7% a scooter, motorcycle or a moped, and 2.5% a car, jeep or van; 34.5% of the households had none of these assets. According to Department of Telecommunications of India the phone density has reached 33.23% by December 2008 and has an annual growth of 40%. These tallies with the fact that a family of four with an annual income of 1.37 lakh rupees could afford some of these luxury items.

#### **Causes for poverty**

**High population growth rate:** The population of India is rapidly increasing every year. According to a survey 29 life's are added to the population every minute and our

population graphs tell us that India would cross China's population by 2030. This rapid growth of population effected the economic background leading to poverty.

**Agrarian form of economy:** As food security has become more important, mostly due to the explosive population growth during the 20th century, Agrarian form of economy resulted in higher food costs and lower food availability to the poor.

**Primitive agricultural practices:** As the population is sharply increasing more food crops are required and more yields are expected. Due to Primitive agricultural practises, the production of food grains became very slow and only small amount of food grains are produced which is not sufficient for the country's population and it is forcing us to import from other countries.

Illiteracy: Literacy is the key for socio-economic progress for any country and the Indian literacy rate grew to 74.04% in 2011 from 12% at the end of British rule in 1947. Although this was a greater than six fold improvement, the level is well below the world average literacy rate of 84%, and India currently has the largest illiterate population of any nation on earth. Even though government has organised many programmes to increase the literacy rate, it increased slowly and a 1990 study estimated that it



would take until 2060 for India to achieve universal literacy.

**Ignorance:** Even though India claims to have the world's largest initiative for children under six, Over 6,000 children under the age of six die in our country everyday from hunger and malnutrition .Our country still ranks 94<sup>th</sup> out of 118 countries on the Global Hunger Index. But the reason for why our country's children are dying of hunger is ignorance of the poor.

**Unemployment:** The Unemployment rate in India was last reported at 9.4 percent in 2009/10 fiscal year. India's Unemployment Rate averaged 7.20 percent reaching an historical high of 8.30 percent in December of 1983 and a record low of 5.99 percent in December of 1994.Even though Unemployment rate slightly decreased after 1978, it again raised up in the resent years. The Unemployment rate chart is given below

**Underemployment:** Underemployment is the case where desired person will not get desired job of his profession. Many graduates in our country are working in different fields which did not match their profession. This pathetic type of conditions are decreasing the interest of people to work and hence they are remaining as unemployed.

Caste based politics: The most important issue in India is caste based politics. Politics play a vital role in the development of a country. Unfortunately our country's politics are playing a crucial role in developing poverty because of caste based ruling by most of the political leaders. They look after their own caste and work for their development and ignore the rest. What about the people who does not belongs to any of these castes? They are cared and nurtured by poverty.

Social iniquity: The socio-economic structure of India is Lopsided and bounded to collapse sooner or later. And some horrific incidents in the recent past signal the appearance of cracks in the Indian structure.

Rich Indians not Charity: There are 115,000 individuals in India with high net-worth. Since 2000, this elite group has grown an average of 11 per cent annually. Between 2006 and 2007, the number of wealthy individuals in India surged by 23 per cent, which is the highest growth rate in the world. However, the wealthiest have the lowest level of giving at 1.6% of their household income for charitable purposes."While the 'high class', which is ranked one level below the 'upper class' on the income and education scale, donates 2.1% to charity, the middle class gives 1.9% of household income to philanthropy," says Arpan Sheth, partner, Bain & Company. The percentage of India's GDP that is spent for charitable purposes is only 0.6 where the percentage is 2.2 in the United States.

**Efforts to Eradicate Poverty:** Since the early 1950s, govt has initiated, sustained, and refined various planning schemes to help the poor attain self sufficiency in food production. Probably the most important initiative has been the supply of basic commodities, particularly food at controlled prices, available throughout the country as poor spend about 80 percent of their income on food. The 100 days of work to every family that needs work through

The Sydney Marning Herald employment 20,000 die each day

Mahatma Gandhi National Rural Guarantee Scheme, watershed development SHG program, movement mobilise millions of poor women in Self-help to Groups and access financial capital fight to their poverty,



National Rural Livelihoods Mission, Skill Building Mission, Rural Self-employment Training Institutes etc., are contributing their best to reduce poverty. National Food Security Act is on its way.

Large number of state agencies are adding their mite in this effort. Society for Elimination of Rural Poverty, MEPMA. Jeevika. Vazhndu Kattuvom Poject, Kutumbasree, Girijan Cooperative Corporation, National Dairy Development Board, District Rural Development Agencies, Integrated Tribal Development Agencies/ Projects, etc., are some examples.

Collectivisation of the poor and farmers has been a singularly identifiable intervention that seemed to have worked. Amul model of cooperatives in milk have made a significant difference to the dairy farmers across the country.

However, it has been broadly established that education is the only permanent route for reducing poverty ona sustainable basis. The country is inching forward on this front. Further, the schemes have however not been very successful because the rate of poverty reduction lags behind the rapid population growth rate.

Various NGOs working against Poverty: Many (millions of them) NGOs are working since years working against Poverty. Social Entrepreneurs and their social enterprises are adding their mite to dent into reducing some dimension of the poverty. The significant ones may be a mere 1% of them. Their reach is still limited.

PRADAN, DHAN, BASIX, MYRADA, Outreach, FES, SEWA, BAIF, RGMVP, Sargam Sanstha, Lepra Society, Udaan, Deepalaya, Uday Foundation, Karmayog, Pratham, Hunger Project etc., are some examples of large NGOs. World Bank, UNDP, DFID, GTZ, Ford Foundation, Action Aid, Oxfam etc., are some of the donors.

Reduction in Poverty: Despite all the causes, India currently adds 40 million people to its middle class every year.[citation needed] Analysts such as the founder of "Forecasting International", Marvin J. Cetron writes that an estimated 300 million Indians now belong to the middle class; one-third of them have emerged from poverty in the last ten years. At the current rate of growth, a majority of in the Indians will be middle-class by 2025.Despite government initiatives; corporate social responsibility (CSR) remains low on the agenda of corporate sector. Only 10 percent of (NCEUS) funding comes from individuals and corporate, and "a large part of CSR initiatives are artfully masqueraded and make it of Indians, or back to the balance sheet". The widening income gap between the rich and the poor over the years has raised people, lived fears of a social backlash.

Controversy over extent of poverty reduction: The definition of poverty in India has been called into question by the UN World Food Programme. In its report on global hunger index, it questioned the government of India's definition of poverty saying: The fact that calorie deprivation is increasing during a period when the proportion of rural population below the poverty line is said to be declining rapidly, highlights the increasing disconnect between official poverty estimates and calorie deprivation. While total overall poverty in India has declined, the extent of poverty reduction is often debated. While there is a consensus that there has not been increase in poverty between 1993-94 and 2004-05, the picture is not so clear if one considers other non-pecuniary dimensions (such as health, education, crime and access to infrastructure). With the rapid economic growth that India is experiencing, it is likely that a significant fraction of the rural population will continue to migrate toward cities, making the issue of urban poverty more significant in the long run. Some, like journalist P Sainath, hold the view that while absolute poverty may not have increased, India remains at a abysmal rank in the UN Human Development Index.

India is positioned at 132nd place in the 2007-08 UN HDI index. It is the lowest rank for the country in over 10 years. In 1992, India was at 122nd place in the same index. It can even be argued that the situation has become worse on critical indicators of overall well-being such as the number of people who are undernourished (India has the highest number of malnourished people, at 230 million, and is 94th of 119 in the world hunger index), and the number of malnourished children (43% of India's children under 5 are underweight (BMI<18.5), the highest in the world) as of 2008. Economist Pravin Visaria has defended the validity of many of the statistics that demonstrated the reduction in overall poverty in India, as well as the declaration made by India's former Finance Minister Yashwant Sinha that poverty in India has reduced significantly. He insisted that the 1999-2000 survey was well designed and supervised and felt that just because they did not appear to fit preconceived notions about poverty in India, they should not be dismissed outright. Nicholas Stern, vice president of the World Bank, has published defences of the poverty reduction statistics. He argues that increasing globalization and investment opportunities have contributed significantly to the reduction of poverty in the country. India, together with China, has shown the clearest trends of globalization with the accelerated rise in per-capita income. A 2007 report by the state-run National Commission for Enterprises

found that 77% million people. lived on less than 20 rupees per day (USD 0.50 USD nominal, PPP). in with most working "informal labour sector with no job or social security, living in abject poverty.



However, a new report from the UN disputes this, finding that the number of people living on US\$1.25 a day is expected to go down from 435 million or 51.3 percent in 1990 to 295 million or 23.6 percent by 2015 and 268 million or 20.3 percent by 2020.A study by the McKinsey Global Institute found that in 1985, 93% of the Indian population lived on a household income of less than 90,000 rupees a year, or about a dollar per person per day; by 2005 that proportion had been cut nearly in half, to 54%. More than 103 million people have moved out of desperate poverty in the course of one generation in urban and rural areas as well. They project that if India can achieve 7.3% annual growth over the next 20 years, 465 million more people will be lifted out of poverty. Contrary to popular perceptions, rural India has benefited from this growth: extreme rural poverty has declined from 94% in 1985 to 61% in 2005, and they project that it will drop to 26% by 2025. Report concludes that India's economic reforms and the increased growth that has resulted have been the most successful anti-poverty programmes in the country.

Conclusion: Poverty is a very important constriction for the development of a democratic country like India. However, we have a ray of hope. In reducing this, youth has an important role to play. A collaboration of youth with their intelligent minds can make a big difference in eradicating poverty. Recently, large numbers of young minds of India are taking steps. Basic pre-requisite for long-term poverty eradication is 'EDUCATION'. One's education can not only pave a road to his poverty eradication but also the ones who are dependent on him.

Proper health, reduction in hunger and knowledge about their recent developments in their livelihood are other important pre-requisites. Poverty can be eradicated with strong desire and constant pursuit. Actions have begun. Certainly, poverty can be eradicated by the youth, if they wish and push. •

# 'Ganesh Idols' Making

Pemar Milalal, a Rajastani artisan living at Kukatpally has been preparing Ganesh idols in Hyderabad since 20 years. His family consists of 20 members and all of them are involved in making of Ganesh idols. For the preparation of these idols, the required materials include plaster of Paris, wooden sticks, dry grass and colours. All these materials are purchased from Rajastan and Kerala. Pemar invests around 200000 for one season. 50 idols are produced every month and totally 150 idols are produced by the end of August.

Two to three months prior to Ganesh Chaturthi, artistic clay models of Lord Ganesha are made for sale by specially skilled artisans as Ganesh Chaturthi starts with the installation of these Ganesh statues in colorfully decorated homes and specially erected temporary structures mandapas (pandals) in every locality. We can find these artisans near the premises of Hyderabad preparing Ganesh idols in the season of late summer i.e., June- September. Rajastan is the well known place for these artisans.

The cost of these idols range from 500 - 10000 depending upon the size and height of the idol. The number of idols to be produced depends upon the orders. The size of these idols may vary from 3/4 of an inch to over 25 feet. By the end of August, all the idols are sold and he gets a profit of 140000, which is sufficient for his family needs throughout the year. Below table indicates the prices of idols depending on their sizes:

Monthly Expenditure					
Material	Quantity	Details	Price		
Plaster of paris	5 bags(125kgs)X 30 days	1 bag – Rs.80 5bags – 80x5 X 30	Rs.12000		
Wooden Sticks	10 bundles X 30 days	1 bundle-Rs.20 10 bundles-10x20 X30	Rs.6000		
Dry Grass	5 kg X 30 days	1 kg-Rs.5 5 kg-5x5 X 30	Rs.750		
Colours	15 liters X 30 days	1 lit-Rs.35 15 lit-35x15 X 30	Rs.15750		
			Total-Rs.34500		

Expenditure (Monthly)- Total -Rs.34500						
Monthly Income						
Size(in feet) Units Details Pric						
20	1 unit-Rs.120	Rs.2400				
	20 units-120X20					
20	1 unit-Rs.450	Rs.9000				
	20 units-450X20					
5	1 unit-Rs.1100	Rs.5500				
	5 units-1100X5					
3	1 unit-Rs.2500	7500				
3 units-Rs.2500X3						
2	1 unit-Rs.12000	24000				
2 unit-12000X2						
Total income Re 48400 Total expenditure Re 34500						
rotal income Ks.46400– rotal experiolitire Ks.34500						
Total monthly pro	ofit (Per month)-Rs.13900					
	Units  20  20  5  3  2  Total income Rs.	Units   Details				

Pemar Milal finally says that the making of Ganesh idols is their only livelihood and he is very much satisfied with this livelihood.

### Work Hard and Earn...

Ashok's native place was Bhidar in Karnataka. But now he lives at Chadarghat near Lingampally in Hyderabad. He came to Hyderabad to work in a wholesale shop. 'Livelihoods' interviewed Ashok to know about his life.

Q: What is your name? What is your age?

A: I am Ashok; I am 22 years old.

Q: What is your native village?

A: My village's name is Bhidar in Karnataka. But now we are staying at Chadarghat near Lingampally.

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

A: My wife, two children, and brother live with me.

Q: How far did you study?

A: I studied up to 5th class.

Q: What are your children studying?

A: My elder son is studying in 7<sup>th</sup> class and my second son is studying in 2<sup>nd</sup> class.

Q: Which school they are studying in?

A: They study in a private school.

Q: What is the name of that school?

A: Its name is Sri Vani High School.

Q: When did you come to Hyderabad?

A: I came to Hyderabad when I was 20 years old.

**Q:** What was the status of your family before coming to Hyderabad?

A: We had 20 acres of land at that time. We all worked for daily wages and for family survival. We have ploughed and also bought tractor. We spent our income on household needs and children's' education. We saved the rest

Q: Do you have any other occupation other than labour work?

A: We have 10 acres of land where we cultivate paddy. Paddy is grown on 8 acres, and the rest of the land is utilized for growing fruits and vegetables. We also have 4 goats and 10 sheep.

Q: Who has been taking care of the family earnings?

A: My brother and I have been taking car of it so far.

Q: Do you have water sources for your land?

A: Yes, we have a water source for it.

Q: What do you do the entire cultivated paddy?

A: We keep some of the harvested paddy for home purpose. We sell the remaining crop at the markets.

Q: Where do you sell paddy?

A: We sell them to the businessmen who visit the villages.

**Q:** Do you have the agricultural equipments?

A: Yes we have all types of agriculture related equipments: plough, bullock-cart, and tractor.



Q: How many acres of land do you currently have?

A: We have 5 acres of land at the moment.

Q: How did you earn these assets?

A: From the beginning, we didn't employ any labourers in agriculture. We do our work. Whatever we earn goes straight for our family.

**Q:** Did you purchase anything recently for agriculture?

A: We have a plough and bullock-cart.

**Q:** How much income do you earn per a year in agriculture?

A: We earn Rs 2 lakh per year.

Q: What is your business here?

A: I maintain a shop in Hyderabad.

Q: How much do u earn in your business?

A: I usually get around Rs 15,000 per month in this business.

Q: Can you comment on your children education?

A: Our children should not be like us; they should have stable lives. We are gearing them up for medicinal and engineering courses.

Q: How much amount do you save per year?

A: We save Rs 40,000 per year.

Q: Do you give any suggestions for others?

A: Whenever we earn money, we should have the motive of saving it. This is because if you earn money by hard work, it will be everlasting. The money which we get without hard work would never stay with us. So, work hard and earn what ever money you can. If you do this everyday, you will do well in life. It's very important to realize the value of money when we're working for it.

# Courses After (10+2)

Courses after 12th are the most sought after and very difficult to choose. There are many different, various courses after 12th like graduation, professional certificate, diploma and degree courses and career options available to students after 10th, 12th std class for arts, commerce, science, biology, non medical and computer science stream like short term, part time, job oriented, computer courses, animation, fashion design, web designing, film making, maritime, marine, interiors, architecture, engineering, management, accounts, journalism, mass communication, media, medical, arts, commerce, science, biology, non medical, law, finance, hotel management, computer science, animation & game design, , graphics designing, internet security, merchant navy, hair & beauty, film & TV, economics, aviation and tourism courses after 12th. diplomas and bachelor degrees like B.A, B.Com, B.Sc, BBA, BMS, BHM, BCA, B.Tech, etc. Here you can explore a list of top and best careers & new courses after 12<sup>th</sup>.

#### **Charted Accountant (CA):**



Under the existing chartered accountancy scheme of education, training and examination, requirements the for becoming a chartered accountant are follows:

Enroll Institute for Common Proficiency Test (CPT) after passing class 10th examination conducted by an examining body constituted by law in India or an examination recognized by the Central Government as equivalent thereto.

- (ii) Appear in CPT after appearing in the senior secondary examination (10+2 examination) conducted examining body constituted by law in India or an examination recognized by the Central Government as equivalent thereto and after completion of specified period (60 days) from the date of registration for CPT with the Board of Studies as on the first day of the month in which examination is to be held, viz., students registered on or before 1st April/1st October will be eligible to appear in June/December examination, as the case may be. However, candidate should pass both CPT and 10+2 before registering for Integrated Professional Competence Course (IPCC).
- Group II of Integrated Professional Competence Course has to pass Group 1 and Group 2 examination all at once,

(IPCC) to become "Chartered Accountant".

- (iv) They should successfully complete 9 months of study course from the date of IPCC registration.
- (v) Should successfully complete Orientation Course of one week spanning 35 hours and covering topics, such as personality development, communication skills, office procedure, business environment, general commercial knowledge, etc., before commencement of articled training.
- (vi)Should successfully complete 100 hours Information Technology Training (ITT) before commencement of articled training.
- (vii) Appear and pass Group I as well as Group II of Integrated Professional Competence Examination (IPCE). Group I is composed of four papers and Group II is composed of three papers.
- (viii) Register as Articled Assistant for a period of 3 years, on passing either Group I or both the Groups of IPCE.
- (ix) Register for CA Final Course and prepare for CA Final Examination.
- (x) Undergo General Management and Communication Skills (GMCS) (15 days) course while undergoing Final Course and serving the last 12 months of articled training.
- (xi) Complete 3 years period of articled training.
- (xii) Appear in the Final Examination on completion of the practical training or while serving last 6 months of articled training on or before the last day of the month proceeding the month in which the examination is to be held.
- (xiii) Pass final examination and complete GMCS, if not completed earlier.
- (xiv) Enroll as a member of ICAI and designate as "Chartered Accountant".

Top colleges providing charted accountant courses:-

Bhavan,s Vivekananda college of science ( Andhra Pradesh)

A.V.S college of arts and science (Tamil Nadu)

Agarwal Degree college (Haryana)

Aurora Degree College (Andhra Pradesh)

Bharatha mata college (Kerala)

These are some of the top colleges which provide CA course and fees depends on the reputation of the college. The duration of the course is that after passing the (iii) Enroll for Group I or Group II or for both Group I and CPT examination, the training will be for 9 months and one years to pass in groups. It takes a period of maximum three years to pass in groups. After registering to the final exam one has to undergo a training of six months and finally get through this CA examination. Accounting professionals have a distinct future. Some of the services provided are in the nature of attest function and others pertain to management consultancy. Increasing competition has put pressure on the industry and, therefore, there are expectations of high quality of service from the professionals, maintaining at the same time their level of integrity and the excellence and independence.

The profession faces competition not only from within the sector but also service providers of other areas. Structure of the accounting profession is dominated by small and medium size practitioners. They intrinsically have their organizational, operational and financial limitations as compared to non-SMPs. It has become essential to strengthen SMPs to enable them to comprehensively strengthen SMPs to enable them to comprehensively address a wide variety of professional service requirement and expand their areas of practice functionally and geographically.

#### **Bachelor of Law:**

Seven Steps to Launch Your Legal Career:



the test that decides whether you allowed to practice law - and sometimes even that is not enough. The process of becoming a

lawyer can be broken down into seven steps.

Step-One: Obtain a bachelor's degree from a college or university. This needs to be a four-year degree; an associate's degree is not sufficient for admission into law school. Your particular choice of major does not matter much, at least not for purposes of getting into law school. However, your GPA (Grade Point Average) in school is extremely important in determining whether you will get to move on to a law school.

Step-Two: Take the Law School Admissions Test, better known as the LSAT. This is a test that is similar to exams such as the ACT or SAT, but this particular test is geared towards evaluating your potential to perform well in law school. This half-day test contains multiple choice questions as well as essay questions. This test is critically important, and most people serious about going to law

if the person fails in any one of the exam then he/she has to school will purchase study materials, take practice tests, attend all the exam again. Most of the students take 2 or 3 and perhaps even take an LSAT prep course to get ready for the exam.

> Step-Three: Get accepted to law school. Admission to law school will be based almost entirely on your college GPA and your LSAT score, and many law schools have minimum scores you must reach on each before they will even consider your application.

> Step-Four: Graduate from law school. It takes a minimum of three years to graduate from a full-time law school program; longer if you attend a program that has a part-time option. Law school exams are almost always essay questions, and to do well you have to learn the formula for writing a law school essay. It is not enough to know the information; you have to know the proper format for spitting it back out to the professor who is scanning your answer for the key words and phrases. The students who figure out the system early are the ones who will be on law review.

> Step-Five: Study for the BAR exam. Most law school graduates will take a BAR review course to organize their test preparation and to make sure they cover everything they need to know. After all the time and money you have invested in your legal education to this point, investing in a BAR review course is a small price to pay for passing the BAR on your first attempt.

Step-Six: Pass the BAR exam for the state in which you A common career-day question asked by students is, "how want to practice law. The testing protocols and do I become a lawyer?" Becoming a lawyer is not easy. It requirements vary from state to state, but most states utilize will take a minimum of exam materials provided by the National Council of BAR four years of college Examiners. The required tests may include the Multistate and three years of law Professional Responsibility Examination (MPRE), the school before you are Multistate BAR Examination (MBE), the Multistate Essay even allowed to take Examination (MEE), and the Multistate Performance Test (MPT).

> Step-Seven: Pass the Character and Fitness evaluation. Those who think lawyers have no ethics may be surprised that applicants to the BAR in most states must submit to a Character and Fitness Investigation, usually conducted by the National Council of Bar Examiners. This investigation is extensive and intrusive, delving not only into whether you have a criminal record, but also looking at traffic tickets, credit reports, substance abuse issues, and even medical records. The evaluation may be unpleasant to some, but it is a necessary step in order to practice law.

> Once you complete these seven steps, you are ready to launch your legal career!

Top five colleges in India:

NALSAR University of Law Justice City, Shameerpet

National Law Institute University (NLIU), Bhopal

National Law University, Jodhpur

Campus Law Centre, Delhi University

NUJS, Kolkata.

The duration of the course is five years i.e. B.A, L.L.B or every year. Selection is BBA L.L.B. The fees per annum is about 1,00,000 to made through three 2,00,000. Which depend on the college. There will be both steps i.e. Written Test private and government lawyers. Government lawyers of 900 marks based on receives salary from the government, so they are govt. +2 workers but the private lawyers receives their income from syllabus the public and do not have a standard income. Their combination of income depends on the case they take up and result of the subjects, case.

Private lawyers get their cases depending on their reputation and experience. Any lawyer first works as a Jr. lawyer under an experienced lawyer and slowly develop according to their situations. Lawyers can take up criminal cases, civil cases depending upon their convenience.

#### Animation:

As a fairly new artistic career path, it's a profession filled with opportunity and guarantees a career packed with continuous learning and opportunities creating special effects or animation and working with various media, such as video, computers, movies, music videos, and commercials. You'll find more than one way of being



creative and you'll no doubt want to take a crack at them all!

A career as an animator have you working across various industries, as there's a need

in advertising and computer system design services, as well as the motion picture and video game industries.

Whether you're thinking about going to school to become an animator, you've just graduated and need some advice to start your career.

#### **Pharmacist:**

To become a pharmacist you have to do a four year master of pharmacy degree course which normally needs good science/mathematics A-levels to get into, although some mature students get admitted because of their experience. After you finish your degree there is a pre-registration year, where you spend a year in practice and can be in either community pharmacy or hospital pharmacy (and a few do it in industry). If you get through this ok and your tutor signs you off you also have to sit an exam (two three hour exams on the same day). If you pass that, then you can register as a pharmacist.

#### Pilot:

NDA: National Defense Academy Exam is conducted twice

**CBSE** a n d other secondly those who will qualify



NDA will call for SSB, after that Medical Fitness test. Exam are conducted mainly in April and September, keep reading employment news.

Eligibility Criteria: Candidate must be passed class 12 (PCM) with at least 60% aggregate. Appearing candidates are also eligible to apply.

Age Limit: Candidate must not reach the age of 19 and 1/2 years before the commencement of training, which is generally held from 1st July every year.

2) CDSE: Combined Defense Service Examination is conducted by UPSC twice every year, basically in the month of April and September.

Eligibility Criteria: Candidate those who have passed there B.tech with at least 60% aggregate including all semester and also have studied Physics and Mathematics at +2. Those who are in there final year can also apply, but there should not be any Backlogs.

Age Limit: 23 years

3) NCC Special Entry Scheme: Candidates who holds at least NCC "C" Certificate in Air Wings Senior Level.

Eligibility Criteria: Same as above

Age Limit: 23 years

for your skills 4) Short Service Commission: Those are specially meant for recruiting candidates in flying branch for 14 years of service. After end of period if they deserve then they will be

> granted permanent commission, get then not placed reputed companies' like-Air India etc.

Eligibility Criteria: Same as above



Age Limit: 23 years

#### **Fashion Designer:**

The steps to becoming a fashion designer are concrete and vague at the same time. Some of the steps you need to take to pursue a successful career as a fashion designer are clear and easily executed.



Others have more to do with your individual gifts and unique opportunities. However, becoming a fashion designer isn't based purely on luck. There are steps you can take to start your fashion career off on the right foot.

In order to be a fashion designer, you need a combination of skills, education, talent, and experience. The professionals with the best abilities and most unique talents have the greatest chance of finding success in this very glamorous but competitive industry. Sometimes it's hard to know if you have what it takes to make it to the top of any competitive business. However, you can take control of your future by completing the training and education you need to get started.

#### Future in Fashion Designing:

Job growth in fashion design progresses at a slower pace compared to other industries. Slow job growth is due to the extremely competitive nature of this unique industry. Job availability is very limited because of high demand for fashion positions. However, most professionals in the fashion industry are paid fairly well beyond the entry level.

Beginning fashion designers, such as pattern makers and sketching assistants, can earn as little as \$25,000 annually. Starting freelance fashion designers can suffer from fluctuating, unpredictable income. However, mid-level and upper-level fashion design positions can bring solid incomes of \$60,000 to \$100,000 annually. Fashion designers with their own labels or executive positions can earn even more. And yet, in terms of formal education, fashion designers at all levels have similar degrees. You don't necessarily need more degrees and education to excel in the industry.

#### Education for Fashion Designing:

Almost all working fashion designers at all levels have formal education in fashion design. Because fashion design requires a particular set of unique skills, most designers attend college or design school in order to master those skills and get the training they need to secure a fashion design position.

Fashion designers need an education in the history of fashion as well as the ability to analyze, research, and predict current and future fashion trends. They need a keen eye for style, design, aesthetic and proportion. They also need sewing, patternmaking, and drawing skills.

While some abilities necessary to a successful fashion design career are acquired over time with experience in the business, such as fabric choice and trend analysis, the base skills are often learned in a formal college setting. Many colleges and universities offer fashion design programs as well as specialized.

#### **Nursing:**

A career in nursing can be rewarding and lucrative. It can be a fulfilling vocation, or a path to a high-paying job in hospital administration or elsewhere in the health-care industry. Preparing for the job often requires years of education, and there are several ways to go about it.

#### **Basic Education**

Earn your high school diploma or GED. You'll need one or the other to be accepted to nursing school. According to the advice site nursingjobshelp.com, high school students who wish to pursue nursing should concentrate on classes such as algebra, chemistry, physics and biology.

#### Bachelor's Degree

Many nurses recommend going to a four-year college and earning a bachelor's degree in nursing. There are faster ways to become a nurse, but hospitals often pay nurses based on their level of education, according to



studentdoc.com, a website featuring advice for medical students.

#### Associate's Degree

Another way to become a nurse is to earn an associate's degree at a community college or technical school. This can take two to three years, but may result in lower pay, according to studentdoc.com, a website featuring advice for medical students. Many associates' programs are popular because of the high demand for nurses.

Conclusion: These are some of the better degrees other than Medicine and Engineering where present students are interested in molding their future.

"HAVE A BRIGHT FUTURE". 💠

### **Case Studies of Poor Families**

### A Security Guard's Story...

This is a story of Mr. Lakshmaiah and his family; they are from Lakadikapool in Secunderabad city. He is 45 years old. He works as a security guard for an ATM and earns Rs 2000 per month. He has two children and his wife in family. Although he didn't study, he wants his children to study and is partly successful. His children are studying in 8<sup>th</sup> grade at a government school. His wife works as a domestic help in different houses in the neighbourhood. She is earning Rs 1000 per month. She also does tailoring work such as blouses and falls which pay her Rs. 200 per month.

Their total family income adds to Rs 3200 per month. They live in a single-rented room. They pay Rs. 1000 per month as rent. As one of the children is affected by Polio, her medicinal costs cost Rs. 200 per month. Schools fees of the children cost Rs. 1000 per month. Their family has not-so-good food habits because of high cost of living. The water facilities in their area are not good. Hence, they sort to buy water cans paying Rs. 20 per can. Lakshmaiah being a man of values doesn't consume liquor even though he is forced by his pupils. He says that, this controllable habit of him is helping his family to save money. He wants to spend this money wisely by using them for his children education. He strongly feels, his children education can permanently eradicate them from their poverty.

#### Barber Family...

Satish lived at Baghlingampally Hyderabad. He is 38 years old. He is a barber. He studied upto 10<sup>th</sup> class. He has a family of a wife, two sons and one brother. His brother, Gopal, is 42 years old. He is suffering with fits. His wife is 26 years old. She studied upto 5<sup>th</sup> class then she worked in electrical shop for 7 years. Then she got married at the age of 18. He has 2 sons—Maneesh and Bharath. Maneesh is 6 years old and Bharath is 5 years old. They are studying in Deeksha Model School.

Satish has to pay a monthly fee of Rs.1000/- for his children's education. His monthly income is Rs.7000/-. He is unable to provide proper food to his family. 10 years back his family position was good. He borrowed Rs.50,000/- for his health problem. He couldn't pay the debt in time. He was forced to sell his house. The cost of his house was Rs.4,00,000/-. He cleared the debt Rs.50,000/-. Rs.3,50,000/- amount remained. He took a small saloon shop with Rs 2,00.000/Satish is living in a not-so-good rented house. During rainy season, they sleep in the saloon shop. He has to pay house rent Rs.2000/- per month. Now his wife is working in a baby care center. She used to get salary Rs. 3000/- per month. Recently his wife started using lottery tickets for Rs. 10,000/- but she hasn't been successful so far. Now at present their family is in a critical condition.

### A Weaving Family...

Krishnayya belongs to Singereni slums at Hyderabad. He is 45 years old. He has wife and 4 children. He and his wife are engaged in weaving work in a textile shop. They weave 3-4 pancham's per month. One pancham means 24 metres. Along with their labour work they get 500 rupees per month. This income could not meet the expenses of his family.

The dress materials rates are rapidly increased. Krishnayya owner had reduced his salary from 100 rupees per pancham to 80 rupees per pancham. Now his condition has become more miserable.

An interesting thing about this family is that this man Krishnayya sold his ration card for 500 rupees when his wife got some high fever. So, he is not able get any rice because of his poverty. He has to get half a kilo rice per two days for 10 rupees. For us half a kilo is enough for just one time, but they have to adjust it for two days. Their food habits are very simple that in the morning they took some tea without milk and some rice with pickle. In the afternoon they may or may not eat and in the night they eat some roti's made of Jowar. Their nutritious levels are very low because they do not eat any healthy food like fruits and meat.

Because of the miserable conditions of his family, he is not able to send his children to school .He said that he wants to save some amount in the bank to start a Tailor shop in their colony. So his wife could run that shop. His family income would increase and his children could also study in a private school. In this way they are working hard for the betterment of their livelihood and also in improving their financial status.

#### Self help is the best help...

P.Yadayyaiah belongs to Karimnagar presently he is living at slum of Addagutta. He came to Hyderabad with his family 15 years ago; his family consists of 4 members, his wife and 2 children. Yadaiah works as an auto driver and his wife Rekha doing household work in other houses. Both of them work from morning to evening to educate their children. They have 2 daughters; both are studying in government school. Even though both of them work and earn, they are still under poverty and they not even eat three times a day.

They are adjusting with 2 meals per day .Their living conditions are very horrible and they are living in a single room which is very small. 8 years ago, Yadaiah's elder daughter fell sick and was taken to Addagutta PHC, doctors advised for an MRI scan. He didn't have sufficient amount that time, they neglected it and after 3 months his daughter got severe backache then they took her to hospital where doctors confirmed that she has a Spinal TB, a deadly disease. They advised a surgery which costs around 100000 rupees. At that time their family didn't have a ration card and thus he could not afford for Arogyasri programme. He worked hard for 5 years and recently his daughter has been cured. Now he is working hard to develop their family condition and to educate their children. We came to know the faithful attitude of Yadaiah when he said that "I don't want any help from others because this is my family and I have to work hard for it". Even though he is poor, his faithful attitude is making them to survive in poverty.

### Shankariah from Shankarampet

Shankariah belongs to Shankarampet Village in Medak Dist. He is very poor. This is the interview about his life journey. Shankariah once lived at Shankarampet Village in Medak Dist. He is 65 years old. His profession is washing and ironing clothes. He has a wife, 6 sons and 2 daughters. Among the six sons, two were dead one due to snake bite and another in road accident. Remaining 4 sons and 2 daughter are married except the last daughter, now she is 13 years old. His wife is washing clothes in some other houses for monthly basis. He had an acre of land. Due to his poverty he couldn't give education to his children. Now his sons are doing daily labour work.

Now, he came to Hyderabad city and he is staying at his elder sister's home. He is living in Marredpally in Hyderabad. He has an iron shop in Addagutta. He comes to his shop everyday by bicycle. Daily he earns up to Rs.100. He charges Rs.8 per one pair of clothing, if clothes are more he charges Rs.6 per pair. He has severe eye sight which can be cured by operation. He went to a government hospital but he wasn't treated well. So he used spectacles for five months but it was of no use. Daily he takes food only two times per day and every night he is suffered by starvation. Although he is staying in his sister's house he prepares food for himself. He goes to his native place during every festival to see his wife and daughter. He is not happy with his income and he is unable to eat nutritional food. If he is unable to come to his shop, that day he washes clothes near to his house and every month he earns nearly Rs.3000. Still now he is living a very unhappy life. •

#### "Tattered Clothes, Broken Lives..."

This is a story of Mrs. Rangamma and family, a widow from Khairatabad in Hyderabad city. She is 31 years old. Due to the negligence of her parents, she has been affected by Polio. Her educational qualifications weren't exceptional either, as she studied only up to 2<sup>nd</sup> class. She has two children. They are studying 5th grade at nearby school. Her husband used to take care of children education but died due to severe health problem unexpectedly. Hence, she resorted for begging. Rangamma has a home in Secunderabad. Her home is hut-like with leaking roof and cracking walls. She and her children get only 1-time a day meal. They do not have good water facilities. Improper sanitation which are a breeding ground for mosquitoes is also a problem. The locality in which she lives is also bad both economically and culturally. She belongs to Dalit caste, which also adds to her misery. She is unhappy with her job and wants a permanent job so that she can provide further education for her children. She earns 100-120 rupees every day. Her expenditures per day are 110-120 rupees. With these wages and expenditures she is considered to be below poverty line. She wears tattered clothes and their children wear clothes given by the orphanages. When they are affected by fever, they do not have money to buy medicines. They end up with expired medicines.

As she being a young woman, she faces hardships from the pedestrians. Although she doesn't get any help from government or private organization, she wouldn't mind to live in a shelter given by them. To earn more money, she begs at different places. Recently, as she couldn't bear the hardships she landed her children in an orphanage. She pays visit every fortnight to this orphanage. Even though, she has such miserable conditions she always comes forward to help others. She confesses that she never wanted to get into begging but the situations led her into this. In this way she is living a life of unhappiness yet having a ray of hope.

# **Young Professionals - Aashayein Foundation**

It is said that today's children are tomorrow's achievers. The live example of this quote is given by the IT professionals of Bangalore for the first time in India. By reading this, you will be thinking that the IT professionals have discussed about, became achievers in Information Technology. Well it will be a wrong guess as these IT professionals have achieved the love and affection of the poor children by adopting them and giving education with lots of care. Aashayein is an NGO established by the IT professionals of Bangalore which adopts the poor children and provide their needs including education.



**How it was started:** On 2007 New Year 's Eve, 20 IT professionals decided to do something different, something where they can utilize their weekends more productively. They started off with serving breakfast from the first Sunday of 2007 at different ashrams, old age homes, home for blind and orphanages in Bangalore. The group gradually grew in strength and this support gave an opportunity to broaden the horizons and work on more ideas. Initially the group did not have a name but they had only a motive - '**To make a difference**' Finally, they registered the group as **Aashayein Foundation**. an NGO.

**Objective:** To empower children who are from economically weaker sections of the society. To achieve this focus is on providing both monetary/non-monetary support in the field of education. To collaborate with corporate, NGOs, govt. schools to reach out to more number of needy students. To spread the awareness of education among parents who don't send their kids to schools. To initiate AF social club in educational institutions in Hyderabad to tap the future leaders of the country. To organize workshops for teachers & members to improve methods of teaching. To work towards capacity building. To include the basic tenets of corporate governance.

#### Aashayein projects: Sunday Breakfast Activity (SBA)

#### Objective

To serve breakfast at various orphanages, old age homes, blind schools, leprosy centers and other places, thereby to spend some time with the inmates to make them feel comfortable, to make them feel that there is somebody who cares for them and they are not alone, to share their joys and sorrows. To act as the meeting place and a platform for new volunteers to get to know about Aashayein and the projects.

#### Process

- Identify orphanages, old age homes, blind schools, leprosy centers or other such places which have monetary constraints.
- Get in touch with them, inform them about the intention to server breakfast and on Sunday morning visit them, server them and spend some time with them.

- After breakfast serving introduce new members to existing volunteers, brief them about Aashayein and the projects and how they can work with us in the cause.
- Maintain a database of all such places who are in need, for collaboration, to meet their needs directly or by referring to a partner NGO.
- Update the database with new places referred by volunteers and plan to visit them on one Sunday.

#### Why breakfast serving?

Breakfast serving drive was the first step towards serving underprivileged children which was extended to old age homes later. This activity gives us an opportunity to interact with kids and senior citizens. They get to know their world, hopes, dreams and aspirations which acts as inspirations for us. These meetings also act as forum to acquaint people with Aashayein. They invite and welcome new members to Aashayein Foundation, share information about work done in past and the future plans. At the same time, they celebrate birthdays of the members. This also gives us an opportunity to interact with organizations with similar goals. They met people from various NGOs during the Sunday Breakfast Serving activity and they have come forward not only to be a part of this activity but also to associate with us in the longer run.

#### Work done so far

They have continuously served breakfast on every Sunday for over 100 weeks now from 7th January, 2007. They started the breakfast serving activity even before Aashayein as an NGO was born. They have visited many orphanages, blind schools, old age homes, leprosy centers, slums and construction workers area in and around Bangalore and have started this activity in Hyderabad as well.

#### Bacche Mann Ke Sacche (BMKS):

#### Objective

To identify children who do not get a chance to attend schools and provide them with educational opportunities. Through this project they intend to reach and support the children from economically weaker section of the society thereby giving them an opportunity to get education

#### .Process

- Identify children who are not going to school due to family's economic condition.
- Admit those children to near by Government or Government aided school.
- Target children in the age group of 6 to 16 i.e. from Std. 1 to 10.
- Monitor their performance quarterly and take appropriate actions to improve non performing children Ensure continuation of their education (till 10th Std.)

#### **Present Situation**

There are many children in the society who are deprived of education. Parents cannot afford the cost of education and hence, these children don't get a chance to go to schools. The most disheartening thing is that these kids have to work at a young age while ideally, they should be accumulating all the knowledge they can.

#### Work done so far:

They visited slum areas and construction workers areas, made a survey of all the children who are not going to school, talked to their parents, explained them about the importance of education and convinced them to send their children to school. They then approached the schools in the vicinity for admissions. Government is working hard in spreading the importance of education and through this project they want to support the Government in achieving the dream of every child going to school. Academic year 2007-08: 76 children enrolled in various schools across Bangalore 65\* children successfully completed one year of education.

Academic year 2008-09: 159 children enrolled in 8 schools across Bangalore

Academic year 2009-10: Admitted 300 children in various schools across Bangalore

Academic year 2010-11: Planning to Admit 350-400 children in various schools across Bangalore.

#### Shikshana Abhiyana (SA): Objective

To enhance the quality education provided to the children in various Governments and Government aided schools, thereby bridging the knowledge gap between the public and private schools.

#### **Process**

 Identify Government schools or Government aided schools where they want to enhance the quality of education provided.

- Form a TEaching Group 'TEG' of volunteers who are interested to teach in these schools.
- Speak with the Principals of respective schools and get required permission
- Identify the area which they want to impact Basic English, Communication Skills, Indigenous Knowledge, etc ...

  Make a monthly plan of what is to be taught and follow it.

#### **Present Situation**

Government schools children are being taught English as part of their academic curriculum. But this is only sufficient for them to answer questions from a text book and their knowledge is limited to what is being taught in the books. They simply lack the ability to converse in English. For Eg. They can spell out all characters of English alphabets from A - Z, but if you ask them, "What comes after Q?" They are blank, they don't know, they recite from A - P in mind and then answer.

#### Work done so far

They have been teaching Basic Communication English at a government school on every Saturday morning. They have understood what these children need, their strengths and weaknesses. Theye also understand that a great deal of work needs to be put into this project. Since the standard of English is really poor in these schools, it requires no real preparation in order to teach them. Now this project is being expanded to other places.

Activities conducted include Basic communication in English, Computer basics, Educational visits to Planetarium and Museums and Drawing competitions.

#### Pustaka Abhiyana (PA):

#### Objective

To ensure every child has access to basic writing materials pertinent for their education

#### **Process**

- Identify a school or children who are in need of Basic writing materials.
- Target children in the age group of 6 to 16 i.e. from Std. 1 to 10.
- Provide Basic writing material to such children individually or by conducting a distribution drive in the school.
- Continue to provide writing materials as and when the students have exhausted their supply.

Track and make sure the writing materials are put to good use and not misused.

**Present Situation:** Most often, even though children have access to schools they find it difficult to obtain a regular supply of note books. The outcome of this is that the children have very less or no exposure to writing. They believe that this is one of the major reasons why children are not able maintain their interest in classes or not able to practice what is learnt at school.

**Work done so far :** They have distributed over 10000 books till date. All these books were given to children in government schools including rural areas of Bangalore, Kolar, Hassan and Tirchy. Through Pustaka Abhiyana, Aashayein Foundation has reached out to children from various backgrounds who are in real need of basic writing material, thus making sure, an opportunity to learn is not lost out merely due to lack of stationery. They look forward to continue this effort in the future too by having numerous book distribution drives across states.

**Hyderabad operations:** 29th Feb, '08 was the day when few like-minded youngsters came together in Infosys food court and decided to start Aashayein Foundation in Hyderabad. On 9th March, '08, Kovelamudi Aashram formed the background for 1st activity in Hyderabad and thus, began the Hyderabad operations.

**Sponsors and finances:** In Bangalore, Supported by Perot Systems, Robert Bosch, Oracle, HP, HCL, Tech Mahindra, Yahoo, Texas Instruments, Zenith, Honeywell, Wipro, SAP & IBM. In Hyderabad, supported by Infosys, Deloitte, HCL, Bank of America, Google, Wipro & Convergys. Contribution from more than 1000 individuals by organizing awareness & notebooks drives in Companies & IBS. Currently working on a self-generated & sustainable revenue generation model. Negligible administrative expenses Dedicated members to manage the accounts. Monthly internal audits of financial statements & plans to publish them on website also. Publish the audited Financial Statements for 2008-'09. Annual Report of 2008-'09 to be published. No cash transactions. Contributions made only through cheques or e-transfers. Use of cash vouchers for payments to vendors.

Awards and Coverage: Partnered with Deloitte on their Impact Day on 5th June 2009. Conferred the Certificate of Appreciation during the Young Achiever Award '08 by Rotary Bangalore Midtown & Brigade group. Dharmesh Porwal, one of the trustees, was selected for social entrepreneurship workshop at London School of Business. Ankur Sharma awarded Chhatrapati Shivaji award for his work towards BMKS. Anshi Goel awarded "Women who are Catalysts for Social Change" on Women's Day by Infosys, Hyderabad for her work in Aashayein in Mar, '09.



### **Share of Child Labour**

Over the past ten years of about 8% pa GDP growth, there has been widespread talk of India's Demographic Dividend (share of population in 15-60 age group) arising out of the young average age of India's population. The theory is that the small the share of population in the below 15 and above 60 the greater the contribution of the productive population to GDP growth. Among the propagators of the India Demographic Dividend story are Dr Manmohan Singh, Hon'ble Prime Minister and many notable figures around the world. Many present the story as though the demographic contours of India have been carefully sculpted through policy, management and governance. Far from it, India has a history of ignoring demographic trends and not preparing for it.

The 2001 census threw up the figures that children under 18 accounted for almost 43% of India's Population- about 450 million. Yet, in spite of the first UPA government manifesto of a commitment of 9% of annual Union budget for children, even as of 2011, a little more than 4% is allocated towards children. In this gap between the needs of the world's largest children's population and (amongst) the world's lowest per child budgets that is allocated in India is the story of Indian Children's contribution to the GDP- The story of Child Labour in India.

The story is best unfolded by an examination of the Census data on child Labour. The Census data for child Labour has traditionally been presented as children up to 14 years.

12.67 million as child labour has been widely reported. As can be seen in the period from 1971 to 1991 the child Labour figure was seen as declining. Economic liberalization commenced in 1991. The dept of Census, Govt. of India has just published provisional census data for the Census of 2010

Once again the age wise data reported by the Census is 5-9 yrs, 10-14 yrs and 15-19 years. Since the Juvenile Justice Act, 2000 has pegged the age of children, in line with international conventions, at 18, we can no longer overlook the population of working children in the age group of 15-18. However, the Census does not show this breakup.

Population of Main workers in Census, 2010:, As can be seen in the table above, children up to 14 total

The Census also reports population of children in Marginal workers of India:

All India Main Workers	Male	Female	Total
5-9 yrs	501890	308209	810099
10-14 yrs	3070300	1858116	4928416
15-19 yrs	15098122	5448644	20546766
Total India	18670312	7614969	26285281
% of child labour to total workforce	7.78%	10.47%	8.41%
Total workforce (all ages)	239923441	72708941	312632382

All India Marginal Workers	Male	Female	Total
5-9 yrs	495494	534927	1030421
10-14 yrs	2711397	3146172	5857569
15-19 yrs	5821090	5929351	11750441
Total India	9027981	9610450	18638431
% to total workforce	25.90%	17.67%	20.89%
Total workforce (all ages)	34859808	54374298	89234106

Lets us see the picture when both Main workers and Marginal workers are combined:

All India Total Workforce	Male	Female	Total
5-9 yrs	997384	843136	1840520
10-14 yrs	5781697	5004288	10785985
15-19 yrs	20919212	11377995	32297207
Total India	27698293	17225419	44923712
% to total workforce	10.08%	13.55%	11.18%
Total workforce (all ages)	274783249	127083239	401866488

If you take the children up top 14 the total number of children in the workforce is 12626505. The real picture emerges when you start adding the child work force in the ages 1 5-19. One could argue that 19 year olds ought to be excluded from the calculation of child Labourers.

Literacy level of workforce in 15-19 yrs:-

		Male	Female	Total
		15-19 yrs	15-19yrs	15-19 yrs
Main workers	Urban			
	Literate	738274	237927	976201
	Illiterate	2769859	503389	3273248
	Literate below matric/ secondary	2007812	344226	2352038
	Total Urban	5515945	1085542	6601487
	Rural			
	Literate	3440715	2343107	5783822
	Illiterate	8219134	2390011	10609145
	Literate below matric/ secondary	6496471	1902774	8399245
	Total Rural	18156320	6635892	24792212

The table shows that vast bulk of 15-19 yr olds have not completed 10th. So they have been in the

workforce before they turned 18. For the sake of discussion we have to include this age group (15-19) in the workforce., The shocking news is this:

11% of the workforce of India is child labour. One in every 10 workers in India is a child! If you allocate a tenth of India's GDP to this share you can see India's Child Labour has a stake in India's GDP. We have done an detailed analysis of the various sectors presented in the Census data for both main and marginal workers (see table below). Clearly some sectors are more prone to child labour than others. What can be done about Child Labour? In 1979, the Government appointed Gurupadswamy Committee studied the issue of child labour and observed that as long as poverty continued, it would be difficult to totally eliminate child labour and hence, any attempt to abolish it through legal recourse would not be a practical proposition.

The Committee recommended a ban on child labour in hazardous areas and a multiple policy to deal with the problems of working children. Based on the recommendations of Gurupadaswamy Committee, the Child Labour (Prohibition & Regulation) Act was enacted in 1986. The Act prohibits employment of children in certain specified hazardous occupations and processes and regulates the working conditions in others.

(Nishit Kumar, Head Communications and Strategic Initiatives, CHILDLINE India Foundation)



# Aarogyasri Scheme

The people expenditure on health is continuously increasing. So, poor are unable to access the health services.

Health Insurance could be a way of removing the financial barriers and improving access of poor to quality medical care; of providing financial protection against high medical expenses; and negotiating with the providers for better quality care. In this context Aarogyasri Health Care Trust recently setup by the State Government for the implementation of the scheme called Rajiv Aarogyasri.

Rajiv Aarogyasri Community Health Insurance Scheme objectives: To improve access of BPL families to quality medical care for treatment of diseases involving hospitalization and surgery/therapy through an identified network of health care providers. In the initial phase, the scheme would provide coverage for the following diseases: Heart, Cancer, Neurosurgery, Renal diseases, Burn and Poly trauma cases. (except cases covered under motor vehicle accidents.)

#### **Enrollment:**

Family means the group of individuals as indicated in a white ration card (BPL card). There is no separate enrollment procedure, the white ration card with photograph / age indicated in the white ration cards (BPL cards) will be taken as the proof for enrollment. The white card (BPL card) will be the Health Card.

Procedure: The contact point would be PHC and Government hospitals in the District, where Insurer will have a help desk known as Aarogyasri Help Desk. The desk will be managed by a Aarogyasri Health Coordinator (AHC) to be appointed and paid by the Insurer.

Aarogyasri Help Desk at PHC / Government Hospitals will refer patients on the recommendation of the PHC/ Government Doctors to one of the Network Hospitals or hospital of the BPL family member's choice within the network. At the Network Hospital Insurer will establish Aarogyasri Assistance Counters and will facilitate the referred BPL family member to go through the tests and thereafter if needed for the surgical treatment. White Ration Card (BPL Card) holders can also directly approach Aarogyasri Assistance Counters at the Network Hospital for examination and treatment.

For treatment of poly-trauma and burns cases Insurer will set up the network of hospitals closer to the people preferably at the mandal level.

The Aarogyasri Assistance Counters at the network hospitals will facilitate cashless transaction and formalities connected with discharge of patient and enable forwarding the bills for payment to the Hyderabad zonal Office of Insurer.

Notwithstanding whatever stated above, if a patient gets admitted directly in a network hospital and fulfills all the criteria for the benefits under the scheme, his/her case will be considered.

#### The Unique Features of the Policy are:

The scheme will encompass all the family members of the BPL families.

All the family members whose photographs and details appear on white ration card are the eligible for benefit.

The members are insured against surgeries on KIDNEY, HEART, BRAIN, CANCER, BURN INJURIES and ACCIDENTS (other than those covered by MV Act.). The scheme envisages cashless transaction. Patient gets admitted, operated and discharged without paying any money.

Immediate Pre and post operative expenditure included in packages, so as to minimize the other financial expenses to the patient.

#### Rajiv Aarogyasri Community Health Scheme: (Aarogyasri II):

Encouraged by the success of the ongoing scheme, Government have now decided to launch with effect from 17th July, 2008, the Aarogyasri-II scheme to include a large number of additional surgical and medical diseases to enable many more BPL people who are now suffering from acute ailments, to lead a healthy life.

Aarogyasri-II scheme is an extension of the ongoing Health Insurance Scheme. The front end of the ongoing scheme viz., network hospitals, Aarogyamithras, Health Cards etc., will remain the same. Only difference would be that the pre -authorization and claim processing for the new diseases would be done by the Trust directly and funded from the CM Relief Fund.

30 groups of eminent doctors from the Government and corporate hospital sectors have through a series of discussions and in consultation with the managements of corporate hospitals finalized a list of 389 surgical and 144 medical diseases and also evolved package rates for its cashless treatment.

With the launch of Aarogyasri-II, cashless treatment of BPL population for all major diseases will become possible in Government / corporate hospitals. Diseases covered under ongoing Aarogyasri - I and those proposed to be covered under Aarogyasri-II are complimentary to the facilities available in Government hospitals and put together substantially meet the medical requirement of general population. The diseases specifically excluded from the list are: High end diseases such as 'hip and knee replacement, bone morrow, cardiac transplantation, gamma-knife procedures in neurosurgery, assisted devices for cardiac failures etc:

Diseases covered by National Programs viz., TB, HIV / AIDS, Leprosy, infectious diseases, Malaria, Filarial, Gastroenteritis, Jaundice etc. To the extent the scope of Aarogyasri- I is enlarged by Aarogyasri-II, it would no longer be permissible for the BPL population to approach the Government for providing relief for medical purposes from the CM Relief Fund. .



#### **Out of Poverty**

### **Hard Work Never Fails**

very happily. \*

Mallaiah belongs to Gundrampally village, Chityal mandal in Nalgonda district. He is about 65 years old. He belongs to a poor family and owns around one acre of land. That land is pretty dry and is capable of producing only one crop per year. He had no money to set up bore well in his land. In his family, he has two sons and one daughter. His wife died due to cancer in their childhood. He earns 4000/- per month by doing his labor work. His earnings weren't sufficient for household expenditure and education of his children. In order to tackle this situation, he cleverly increased his income and also put his children in government school. He was also able to buy some land in the process.

His elder son Suresh studied up to Tenth standard and he came to Hyderabad to set up his own shop. His second son Ramesh studied up to 8th class and he helps his father in agriculture. He also owns a grocery store in that village. He performed his daughter's marriage by giving good amount of dowry of Rs 1,00,000. He took five acres of land for lease and paddy, cotton, and some other

seasonal crops. At the beginning, he mostly depended on rains for the growth of the crops. But slowly he managed to dig some bore wells and could get enough of water for his fields. With the financial support from his elder son, he bought two oxen and two buffaloes. Thus he was able to supply some milk in the village. Selling this milk provided him with an additional Rs 1,000 per month. Using his savings of four years, they were able to buy that five acres of land. Over time, he got both of his sons also married. His elder son Suresh continued his business with the shop even after his marriage. His second son still helped his father in agriculture. In the following years, Mallaiah saved an additional Rs 2,00,000 and bought some more buffaloes. The milk production became high enough for him to establish a milk center, from which he sells milk to surrounding villages. He built his own house by taking loan of Rs 2,00,000 from a bank. He earned lots of respect for himself and his family with his hard work. His family income continued to increase. Now he is leading his life

# Think Twice Before Doing Anything

**Broken Lives** 

Yadgiri belongs to Gundrampally village, Chityal mandal in Nalgonda district. He has a wife and two children. Previously, he had five acres of land where he used to grow paddy, seasonal fruits, and vegetables. His wife would sell these vegetables in the village and he would sell the paddy at a rice mill. He received sufficient income for his livelihood.

However, he was not satisfied with the money he was getting, so he wanted to do something else for improving his income. He took advice from his friends and decided to sell his land and set up a business in Hyderabad.

Firstly, he did not know which business to start. He has no experience in business field particularly he has no knowledge in bakery business. In confusion and chaos, he started a bakery with all the money he had. He rented a shop and inquired other bakers about the items, their prices, and profits. He started the business with just sheer curiosity and wasn't educated about the economics behind it. He failed to understand that over the recent few years, everyone is taking good care of their health and the demand for bakeries went down.

He was also disappointed with the number of customers he received daily. When he initially thought of setting up a bakery, he had very high expectations of the business and hoped for high profits. Due to his inexperience, he wasn't able to completely satisfy the customers who did shop at his bakery. Moreover he was poor at calculations; often losing out money because of negligence.

He was too late to understand that there would be good profits only if the shop is maintained with neatness. So, finally he incurred great loss in this business and could not even pay his shop rent. He was forced to close his shop and go back to his village where he had nothing left for him.

His children weren't able to continue their studies. They stop their education due to financial problems. Now they are going to daily for labour work. By seeing the situation of his family, he became mentally disturbed and got paralyzed. Now he depends on his wife and children labour work for his basic needs. He realized what he did wrong, but it's too late to rectify his faults.

# I Don't Like to Depend on Anybody

Arundathi works as a Health Assistant in PHC (Primary Health Centre) at Addagutta in Hyderabad. In this interview, Arundathi explained her experience as Health Assistant.

Q: What is your name? Age?

A: I am Arundathi, I am 41 years old.

Q: Where is your Native place?

A: I am from Srinivasapuram Village in Medak District.

Q: How long you are living in Hyderabad?



A: Since 15 years.

**Q**: Where did you stay in Hyderabad? Where are you going to work?

A: In L.B Nagar and I work at Addagutta P.H.C.

Q: How many members are in your family?

A: We are 4, one son and one daughter.

Q: What did your husband doing?

A: He is working as a Driver in private taxi services.

Q: How much did your husband earn?

A: He earns up to Rs.5000 per month.

**Q**: what did you study?

A: I completed B.sc Nursing before my marriage.

Q: When did you get married?

A: 14 years back I got married.

Q: When did you joined in P.H.C?

A: 18 years back I joined in P.H.C.

Q: What did you do before this job?

A: I had worked as a Nurse in private Hospital in Medak Dist.

Q: What is your present livelihood?

A: Now I am working as Health Assistant in P.H.C.

Q: What is your work in P.H.C?

A: My work is to for field work, to look out the health of the

poor people in slums, children in Anganwadi centers.

Q: Did you participated in Health awareness camps?

A: yes, monthly once we will participate in Health awareness camps.

**Q**: For how many days these Health awareness camps will be conducted?

A: Monthly once we conduct Heath awareness camps.

Q: Where will you conduct these camps?

A: Mostly in villages, slum areas and anganwadi centers.

Q: How many patients will visit your P.H.C daily?

A: Nearly 100 patients will visit daily.

Q: Which type of diseases you eill treat?

A: General diseases like fever, cough, malaria etc.

Q: How much did you get before and now?

A: Previously I used to get Rs.600 per month now, by experience now I am getting Rs.23000 per month.

Q: How many years did you have experience?

A: Totally I have 21 years of experience.

Q: Where are your children studying?

A: My children are studying in private school in Hyderabad.

Q: Do you have any Debts?

A: Still now I am not taken any loan.

Q: Do you have any savings?

A: Per month I save Rs.2500 and I pay per year Rs.50000 policy for my daughter.

Q: Do you have any plan for your children future?

A: Per month I am saving some money for them.

Q: What is your daily activities?

A: On every Monday we will have P.H.C meeting and we will discuss the field work experience and how to do with people at their villages. By the Tuesday we have field work and we will give treatment and check up for T.B, Malaria, typhoid, cholera, dengue and lepers. If a person have cough continuously for three weeks we will consider that case as a T.B. patient and we will send that patient to P.H.C for further better treatment. On Wednesday we go through the children health, nutrition details for children and anti natal check up for pregnant ladies. On Thursday we will treat newly married couple for late delivery by giving IUD (copper T) and it will stops pregnancy for three months and we will give oral pills to them. By Friday again I will go field work to cover the rest of the patients in the villages and at slums. On Saturday will have work at our Headquarters and on Sunday again I will go for field work as usually.

**Q**: Would you like to share anything with us?

A: I like to help others who are in need, till now I am working hard and leading a good life, I don't ask anybodies help. .

### **Books**

#### **Book Summary**

Name of the Book: The End of Poverty-Economic Possibilities for Our Time

Author: Jeffrey D. Sachs

Publisher: Penguin Press

In the book, Sachs argues that extreme povertydefined by the World Bank as incomes of less than 1 dollar per day—can be eliminated globally by the year 2025, through

carefully planned development aid.

He presents the problem as an inability of very poor coun- Publisher: Orbis Books tries to reach the "bottom rung" of the ladder of economic development; once the bottom rung is reached, a country can pull itself up into the global market economy, and the need for outside aid will be greatly diminished or eliminated.

THE END

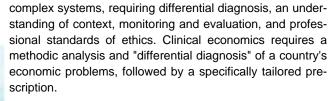
CONUMIC POSSIBILITIES

FOR QUE TIME

JEFFREY D. SACHS

FOREWORD BY BORD

In order to address and remedy the specific economic stumbling blocks of various countries, Sachs espouses the use of what he terms "clinical economics", by analogy to medicine. Sachs explains that countries, like patients, are

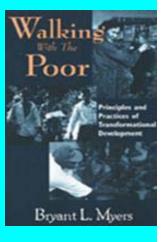


In order to illustrate the use of clinical economics, Sachs presents case studies on Bolivia, Poland, and Russia, and discusses the solutions he presented to those countries, and their effects. .

#### **New Book**

Name of the Book: Walking With The Poor: Principles and Practices of Transformational Development

Editor: Bryant L. Myers



#### Resources

PRADAN: is a voluntary organization registered under the Societies Registration Act of India. Established in Delhi in 1983, PRADAN was pioneered by a group of young professionals, all of whom were inspired by the conviction that individuals with knowledge resources and empathy for the marginalized must work with communities at the grassroots in order to help them overcome poverty.

ADATS: is a secular Non Government Organization (NGO) working with 38,419 small and poor peasant families in 913 villages of the 5 taluks of Chickballapur district, Karnataka, in South India for the past 31 years, since 14 December 1977.

Ashoka: Innovators for the Public is a nonprofit organization supporting the field of social entrepreneurship. Ashoka was founded by Bill Drayton in 1981 to identify and support leading social entrepreneurs through a Social Venture Capital approach with the goal of elevating the citizen sector to a competitive level equal to the business sector. The organization currently operates in over 70 countries and supports the work of over 2,000 social entrepreneurs, elected as Ashoka Fellows . Ashoka also creates mosaics of best practices that map the commonalities and intersections of key principles that guide Fellows' individual solutions. Ashoka's initiatives include Changemakers, Youth Venture, and Full Economic Citizenship. 💠



# **Friendship Forever**

Once upon a time there lived two great friends in a hamlet near Jaipur. Jay and Vijay had been friends since their childhood. Now they were studying in a college, which was at far distance from their place. In the way they had to cross a river, pass hills and sandy area too. They used to go to college together. Their friendship was famous in college.

One rainy day the two friends set out for college as usual. They were chatting while walking. Perhaps they were discussing some point of atomic theory which was taught on previous day. The two had different opinions. There began heated arguments. This was followed by abusive language by both sides. Things got so bad that in a fit of anger Jay slapped Vijay. Shell shocked Vijay stared at his friend and wrote on sand that "today my best friend slapped me." Both resumed their walk but now they were silent. Meanwhile they reached the river which was overflowing today. Vijay was not a good swimmer. He stepped into the river but began to drown and flow with force of water in the direction of the flood. Jay saw this and without thinking for a second jumped into the river. With difficulty he could drag Vijay out of the river. He helped Vijay restore his normal breath. When Vijay became normal, he wrote on a hill that "today my best friend saved my life."



Jay who was observing all this could not help asking "why did you write it on sand when I slapped you and why are you writing on the hill when I've saved your life?" Vijay replied that "we should soon forget wrong done by our friends and dear ones as writing on sand gets erased in no time, but if they do something good for us we should always remember their kindness just as writing on stones is for ever." Saying this Vijay hugged his friends and two wend to college as if nothing had happened. .

# **Multi-dimensional Poverty Index (MPI)**

MPI	States	Population	MPI	Propor-			Number of MPI
		(in mil- lions) 2007		tion of poor	Intensity	tion to overall	in Poor(in mil- lions)
		1101137 2007		<b>P</b> 001		Poverty	
	India	1,164.70	0.296	55.40%	53.50%		645
1	Kerala	35	0.065	15.90%	40.90%	0.60%	5.6
2	Goa	1.6	0.094	21.70%	43.40%	0.00%	0.4
3	Punjab	27.1	0.12	26.20%	46.00%	1.00%	7.1
4	Himachal Pradesh	6.7	0.131	31.00%	42.30%	0.30%	2.1
5	Tamil Nadu	68	0.141	32.40%	42.30%	2.60%	22
6	Uttaranchal	9.6	0.189	40.30%	42.30%	0.50%	3.9
7	Maharashtra	108.7	0.193	40.10%	42.30%	6.00%	43.6
8	Haryana	24.1	0.199	41.60%	42.30%	1.30%	10
9	Gujarat	57.3	0.205	41.50%	42.30%	3.40%	23.8
10	JammuAndKashmir	12.2	0.209	43.80%	42.30%	0.70%	5.4
11	Andhra Pradesh	83.9	0.211	44.70%	42.30%	5.10%	37.5
12	Karnataka	58.6	0.223	46.10%	42.30%	4.20%	27
13	Eastern Indian States	44.2	0.303	57.60%	42.30%	4.00%	25.5
14	West Bengal	89.5	0.317	58.30%	42.30%	8.50%	52.2
15	Orissa	40.7	0.345	64.00%	42.30%	4.30%	26
16	Rajasthan	65.4	0.351	64.20%	42.30%	7.00%	41.9
17	Uttar Pradesh	192.6	0.386	69.90%	42.30%	21.30%	134.7
18	Chhattisgarh	23.9	0.387	71.90%	42.30%	2.90%	17.2
19	Madhya Pradesh	70	0.389	69.50%	42.30%	8.50%	48.6
20	Jharkhand	30.5	0.463	77.00%	42.30%	4.20%	23.5
21	Bihar	95	0.499	81.40%	42.30%	13.50%	77.3

A study by the Oxford Poverty and Human Development Initiative using a Multi-dimensional Poverty Index (MPI) found that there were 645 million poor living under the MPI in India, 421 million of whom are concentrated in eight North Indian and East Indian states of Bihar, Chattisgarh, Jharkhand, Madhya Pradesh, Orissa, Rajasthan, Uttar Pradesh and West Bengal. This number is higher than the 410 million poor living in the 26 poorest African nations. The states are listed below in increasing order of poverty based on the Multi-dimensional Poverty Index. •

Contrasts

# **Soda Stop**



**Shining Livelihoods** 

# **Shoe Polish**

**Declining Livelihoods** 



### 'Yoga'kshemam

**G** Muralidhar

Welcome to Rains! They are still coming!

Missed watching the longest lunar eclipse of the century directly because of the clouds! Had to be satisfied with seeing on the television!

We also miss Dr Raj Arole (Jamkhed fame)!

There was some activity for World Environment Day (5 June) and Fathers' Day (19 June).

As usual, other International Days passed – International Children's Day (1 June), World Day Against Child Labour (12 June), World Blood Donor Day (14 June), World Elder Abuse Awareness Day (15 June), World Day to Combat Desertification and Drought (17 June), World Music Day (21 June), and UN Public Service Day (23 June).

We await Doctors' Day (1 July), International Day of Cooperatives (2 July) and International Cooperative Day (7 July), Writers' Day (8 July) and World Population Day (11 July).

Still immersed in institutions of poor! Lost in the thought pursuit of reducing knowledge middlemen! Youth lens, knowledge workers and young professionals, communityowned microfinance+, convergence, knowledge and learning channels are dominating our working space.

Efforts towards writing the report of the working group of planning commission on National Rural Livelihoods Mission are still to pick up momentum.

Finally, National Rural Livelihoods Mission has been officially/formally launched nationally on 3 June 2011 at Banswara in the presence of more than 100,000 women. It was a small item in the media. We hope now it will pick up momentum in the country!

India Against Corruption campaign(s) are settling down! Sathya Sai Trust is cracking. Telangana is warming up for more fireworks in July. Chiranjeevi has quit cinema. UPA is planning a Cabinet reshuffle. IMF gets a new boss. Examinations are over and Counseling is due.

When you are almost out of 'life', the reflection, realization and rekindled wisdom makes you aware of what you are designed for and slows your flow and pushes you to intense pursuit towards the design! When the innermost in the design shows the design, there is no other way to be! When the early mentors, associates and co-travelers come back to you to reinforce the original design, there is no other way to be!

HelpAge India released a report "Elder abuse and crime in India" and it says - Nationally, daughter-in-law and son are the major abusers of the elderly. The forms of abuse include showing disrespect, verbal abuse (speaking loudly, using foul language, name calling, accusing and blaming), and physical abuse. Elders have accepted the abuse passively with 98% not registering the complaint.

Knowledge workers/activists in Development, Poverty Reduction, Livelihoods and Environment domain, I gather during the month, have to display a trinity of having the humility, knowing the elephant and silent gradual system change effort.

Penelope Trunk, gives tips for remaining relevant when we are over 40 - generally people hit a peak in fifteen years and payment for experience beyond fifteen years is not significant; therefore, to remain relevant and continue to increase our value, we have to learn skills outside of our past/present fields; these skills include - using social media including web presence and blogging and building community around us, processing and synthesizing information faster, better and in collaborative ways (remember that we are in the knowledge market), building bridges by working with wide range of people with wider set of skills and remaining in touch with them socially and professionally, managing our personal brand with a sense of who we are, what we do and what is unique about us and articulate, and committing to being open, life-long learning, quick adaptability to shifts in market and communicating the same. Let us not forget that we are in the business of influencing the dynamic knowledge market

When we are writing for action, there are few things that have to be kept in mind, I understand now (courtesy - David Silverman) –

- One paragraph, one point of view;
  - One sentence, one idea;
  - \* We have to tell the focus in the first sentence (or in the title or a subject line

before the first sentence);

- \* People do not read but scan therefore, easy to read titles, subject lines, headings, and bullet lists, are all helpful in getting across the message; and
- \* We have to say what we mean to say. We cannot expect anything to be inferred.

Soul's Flight towards blissful merger in the Soul of the Universe, is possible with the flight itself by leaving everything here and now. Like when you die. Leave things of the world to the world. Leave things of the journey to the journey. Forget what is right and what is wrong. Break free. Break free in the darkness. Break free from the veils, from the layers, from the chains and from the boxes. Leave everything aside and break free to fly off to be useful in thoughts, words and deeds. Then, what you have is joy. Joy is in flying and joy is in merger.

In the confluence of the souls, we are in 'vihangagamanam' seeking and relishing sahagamanayogam with prakriti.

Can we be there? Yes, if we pursue Atma Yoga. Relentless focus on flying hand in hand, for being in universal usefulness! Krshna confirms - any flying soul that practices and pursues relentless flight becomes one with prakriti and joins viswaatma.

Join us in the world of yoga – for the joyous flight of the innermost and viswaatama - towards prakritisangamayogasiddhi. You will not regret it.

