

livelihoods

today and tomorrow

March 2009

Rural Non-farm Livelihoods



Working with New Emerging Leaders!-10 Toddy Tapping-18 People's Manifesto-Specific Groups-22



Elections have come! Welcome to the hope that they herald change and to the hope that lives further improve for the poor!

Sivaratri! Yogaratri! Holi! Raas of the Spring!

International Women's Day! We have not 'heard'! We have not 'seen'! May be Busy Elections!

When the settled agriculture had become the norm, agricultural allied occupations and occupations that offer other products and services to the farmers and farm labour had begun. They expanded through mutual dependence and intertwining. In a sense, self-reliant and self-sufficient villages/rural clusters had emerged. Industrialization, alternative product development and manufacture, urban development, etc., started hitting and contributed to decline of this self-reliance, self-sufficiency and balance. Some moved to jobs based on education. Some are attracted out to leave these occupations. All this might have been happening for more than the last 100 years. Coupled with this, population has increased. People in absolute numbers living on agriculture have increased. Agriculture has become less remunerative. Food-based agriculture has given way to agriculture for the market. Gradually market has entered the rural lives. Commercial agriculture has come in a large way. Market has started offering other products and services. Some are new and some alternatives to the traditional products and services. In due course, the social, transactional and livelihoods/occupational relationships, remuneration, valuation and payment systems, annual payment systems, processes have changed and been changing. Some disappeared. They are forced to get integrated with the market, wily-nily. Gradually, remunerative wages/prices have evaporated. Living and survival has become difficult.

As a consequence, the occupational artisans, the skilled artisans, in the absence of market, in the absence of living remuneration, in the absence of alternative work, in the absence of ability/skills for alternative works, have become laborers. They have been migrating. They have been dying and/or committing suicides. They are struggling to survive. However, some of them are becoming experts in their traditional occupations and are able to derive a decent wage. Some have successfully entered alternative livelihoods. Some are seeking and competing for jobs well. Some are settling well in new places after migration. Some are doing remunerative businesses and enterprises.

In this context, it is the third sector looked into by 'livelihoods'.

People's manifesto has been further sharpened/detailed reflecting on the needs, and the pulse through the lenses of women, elders, disabled and youth and the vulnerable in them. 'livelihoods' hopes that they find their way into the common minimum program of the next government(s) at Union and State levels. 'livelihoods' compliments once again all the associates of the poor making efforts in this direction!

Lakshmi Chand Jain is a seeker of people's participation, an inspiration for the cooperative movement. He was the founder president of Indian Cooperative Alliance. He shows the Gandhian way to development in practice. Dastkar works on the entire value-chain(s) of the handlooms and handcrafts. Their modes need consideration for replication. Dr Virendra Heggade is the founder president of Rural Development and Self-employment Training institute(s) that are spreading to all the districts in the country. Already, more than 2 lakh youth got self-employed and are providing employment to many more. The effort to provide access to women veterinary paraprofessionals is a scalable intervention. IFAD Rural Poverty Report 2001 provides the the most authentic st analysis and prognosis for addressing rural poverty in the world. There is a need to understand the acts and lega provisions for building institutions of the poor and/or for the poor.

In the journey of India and the world with commitment and initiatives for change, and in this historic setting, 'livelihoods' is making its journey of being a 'voice'. With the faith that this association of yours continues in this effort, I remain.



G. Muralidhar
the 'livelihoods' team

‘livelihoods’ team

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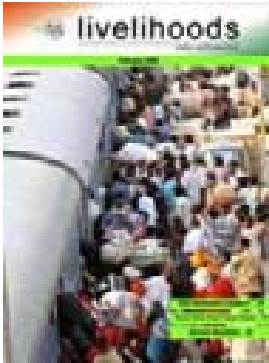
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Response



I've read "livelihoods" January 2009 edition. it is really good. Every article in livelihoods is very informative. Especially street vending article is really good. I would like to congratulate you for giving such a wonderful journal.

Ch. Ravi Varma

I appreciate your sincere effort in bringing out a monthly magazine on the livelihoods of poor. I request you to write more on the Acts and policies influencing livelihoods of the people in general and the poor in particular. Also I request you to publish more information which is useful to NGOs.

P.Sankar Rao

Contributions Solicited

If you would like to contribute an article or have something interesting to share, email or mail it to us. If it contains pictures or files please remember to attach them to the email. Please include your name, email, contact information such as phone number, location (nation) and area of expertise. If your article is accepted an editor will prepare the article for publication and may edit it for accuracy, grammar, style, and length.

Email address is akshara@aksharakriti.org ; please include "livelihoods Contribution" in the subject line .
Mailing address is: HIG-II Block 25 Flat 6, APHB Colony, Baghlingampally, HYDERABAD, India 500 044.



Global Financial Crisis Wrecks India's Diamond Industry:

The global financial crisis has swept away jobs of 200,000 diamond workers in India, ruining the livelihoods of many who had lifted themselves out of poverty. As demand in Europe and the United States for luxury goods gave way to thrift and caution, Surat, the home of India's diamond industry, lost 200,000 jobs, devastating the local economy. The first signs of Surat's crisis came in early September when many of the 3,000 large diamond units extended the traditional 25 day Diwali holiday to 45 days. About 70 per cent never re-opened. Last year, the city's economy grew by 16.5 per cent - faster than anywhere else in India. About 80 per cent of the world's diamonds are polished in Surat.

Snake Charmers Protest Against Ban:

Snake Charmers in India have staged a protest against a law which bans them from using live serpents. About 1,000 performers marched through Calcutta playing their flutes in opposition to the 1991 ban. The protestors claim that law threatens their livelihoods and have called for it to be repealed. Despite the ban, hundreds of thousands of snake charmers still perform the traditional show. They are arguing that they are consistently being harassed by the police for keeping snakes, which are snatched away without paying them compensation. They are suggesting that serum farms could be established where charmers could sell venom for medical use. Mean while, animal rights groups have argued that the ban should be kept to curb the abuse of snakes.

7.2 Million More Asians To Be Jobless In 2009:

According to the International Labour Organization, Asia is likely to have 7.2 million more jobless people in 2009 than last year due to fallout from the global economic crisis. It forecasts that the ranks of unemployed workers would likely balloon to 97 million in 2009 in Asia, the world economy's star performer in recent years but where a third of the population still live on a little over 1

dollar a day. That would raise the region's jobless rate to 5.1 percent from 4.8 percent last year. In the most pessimistic scenario, the number of unemployed could swell to 113 million, or 22.3 million more than last year, the ILO said in a report on the crisis' fallout in Asia. An estimated 51 million new jobs will be needed this year and next to absorb Asia's growing labor force, with most jobs needed in the region's giant economies — 20.3 million in India, 10.9 million in China and 3.6 million in Indonesia.

Yes Bank Inks Alliance With Zameen Organic:

Yes Bank, a leading Indian private bank, announced its partnership with Zameen Organic, a farmer owned private organization aimed at closer collaboration between farmers and companies to fortify inclusive and sustainable growth while building a transparent supply chain. This alliance intends to create equal opportunities for producers and workers who have been economically marginalized because of the conventional trading system. The business model empowers farmers to have effective and end-to-end control on the 'Fair Trade Organic Cotton' supply chain which has resulted in improved economic condition of around 6,500 cotton farmers from the Adilabad (Andhra Pradesh) and Vidarbha (Maharashtra) regions.

25th Session of UNEP's Governing Council/ Global Ministerial Environment Forum:

The importance of realizing a Global Green New Deal and the urgent need for a transition to a low carbon and resource efficient Green Economy are spotlighted in the UNEP Year Book 2009, launched at an international gathering of environment ministers at Nairobi. The Year Book, compiled at the request of the UNEP Governing Council, presents the hard facts and worrying trends while also underlining some of the transformational and innovative ideas already being piloted in both the developed and developing world.

A R Rehman- UN Partner for Musical Show: Musical maestro A R Rehman has partnered with the United Nations

and Endemol for a musical show for a cause. In what can be seen as a first initiative of its kind on Indian television, the legendary music director and singer Rehman, the United Nations and Endemol partner with the Hindi General Entertainment Channel, 9X, for an entertaining show aimed at communicating the essence of the Millennium Development Goals across the length and breadth of the country. Titled 'Mission Ustaad', the show will feature Rehman and some of the best singers, and entertainers, who will provide riveting musical entertainment for a cause.

UNICEF Receives \$48 million From IKEA For India's Poor:

United Nations Children's Fund (UNICEF) initiatives supporting some of the poorest people in India are set to receive a \$48 million boost from Swedish retail giant IKEA. The donation, the latest from the IKEA Social Initiative, will go towards projects aimed at improving the health and survival of tens of millions of women and children in some of India's most deprived areas. In India, one woman dies every seven minutes from causes related to pregnancy and childbirth and nearly one million newborn babies die every year.

ADB Flags Aging Issues In Asia:

Asia is set to become the 'oldest' region in the world in the next few decades and countries will have to take tough policy decisions to cope with the huge economic impact of an aging population, the Asian Development Bank has said. In a working paper titled 'Aging in Asia: Trends, Impacts and Responses', it noted that Asia's share of the Global elderly, which was at 44 percent in 1950, would rise to 62 percent by 2050.

World Bank Highlights Potential Risks Of AIDS Epidemic On Economic And Social Development In South Asia:

The AIDS epidemic may pose a considerable danger to the economic and social development of South Asian countries unless those at highest risk of infection are reached by scaled up prevention programmes, according to a new World Bank report.

The publication, *HIV and AIDS in South Asia: An Economic Development Risk*, contends that although overall HIV prevalence is low (up to 0.5%) there are concentrated epidemics among key population groups which may escalate if concerted action is not taken. These groups include sex workers and their clients, and injecting drug users and their partners who would benefit, the report says, from access to comprehensive harm reduction, including clean needle exchange, condom use, and treatment of sexually transmitted infections. Threats to economic and social development in the region are emerging not only in the form of the escalation of these concentrated epidemics, the report says, but also in terms of the costs of welfare and of scaling up of AIDS treatment. AIDS represents a significant burden in South Asia with about 2.6 million people living with HIV, the majority of them in India, with AIDS accounting for 1.5% of all deaths in the region.

Go Urban In Rural Areas, Says Kalam: Here's a people's solution from a people's president. Besides making India a developed country by 2020, Dr Avul Pakir Jainulabdeen Abdul Kalam says PURA (providing urban amenities in rural areas) could also be a remedy for the present economic broil. PURA calls for establishing physical connectivity (roads), electronic connectivity (ICT) and Knowledge connectivity (enhancing core competence of villages)

Economic Downturn Has Hit Women Harder, Says ILO Report: The deepening recession is expected to increase the number of unemployed women by up to 22 million as global job crisis could "worsen sharply" this year, the International Labour Organisation (ILO) has warned. Ahead of the International Women's Day on March 8, the ILO said the labour market projections for 2009 showed deterioration in global labour markets for both women and men. The UN labour body projected that global unemployment rate could reach between 6.3 per cent and 7.1 per cent,

with a corresponding female unemployment rate ranging from 6.5 to 7.4 per cent compared to 6.1 per cent to 7.0 per cent for men. "This would result in an increase of between 24 million and 52 million people unemployed worldwide, of which from 10 million to 22 million would be women," the ILO said in its annual Global Employment Trends for Women report.

Encourage Migration Of Work Force: The World Bank has advised India to encourage migration of the workforce to urban centres through policy initiatives to improve the economic health of 60% of poor living in states. "The process of migration should be welcomed and encouraged," said Indermit S Gill, chief economist of Europe and Central Asia, World Bank, while releasing the World Development Report (WDR) 2009. The governments, according to the report, should also encourage movement of people to urban centres as "fighting concentration is tantamount to fighting prosperity."

Sustainable Forest Management Can Create 'Green' Jobs-FAO: Against the backdrop of global economic recession, the Food and Agriculture Organisation (FAO) has projected that 10 million new "green jobs" could be created by investing in sustainable forest management. Since forests and trees were vital storehouses of carbon, such an investment could also make a major contribution to climate change mitigation and adaptation efforts, said the U.N. body.

Three Indian Cities In Rockefeller Foundation's Climate Change Resilience Network Project : Three Indian cities have been selected by the Rockefeller Foundation for funding from among six Asian cities on a pilot basis to prepare them to cope with the effects of climate change in the coming years, on an initial grant of \$50 million. The Rockefeller Foundation established the "Asian Cities Climate Change Resilience Network" project in 2007 with a \$70-million fund following

scientific predictions that people in major cities in Asia would be severely affected by global warming and climate change. The six cities chosen for the first part of the project are Surat in Gujarat, Indore in Madhya Pradesh and Gorakhpur in Uttar Pradesh, In India and Danang, Quy Nhon and Can Tho in Vietnam.

Community Radio Station To Start At Krishi Vigyan Kendra In Maharashtra: Ministry of Information & Broadcasting, Government of India has signed a Grant of Permission Agreement for establishing, maintaining and operating a Community Radio Station at Krishi Vigyan Kendra, Babhaleshwar, District Ahmednagar, Maharashtra. The Community Radio Station is expected to be operational within three months as per the agreement. With this, the number of CRS will increase to 44 in the country. The Community Radio to be established at Krishi Vigyan Kendra, Babhaleshwar is intended to further take the programmes and activities of KVK to wider farming community and replicate the success stories so that the benefit of information services increases the livelihood opportunities for the target community.

SKS Micro Plans To Foray Into China: SKS Microfinance, the largest microfinance provider in the country in terms of assets, is eyeing China as its next destination for expansion. The export driven Chinese economy is meltdown. Several vocationally-trained employees have already suffered job losses. SKS reckons this would be an opportune time to lend money to these groups to help them start their own ventures. It is planning to tie up with a China-based microfinance firm to start operations there, subject to regulatory approvals being granted by both the governments. If SKS succeeds in foraying into China, it would be the first MFI in the country to expand operations overseas. "We are looking at expansion in China because it is a large country with a significant population that is poor. ■

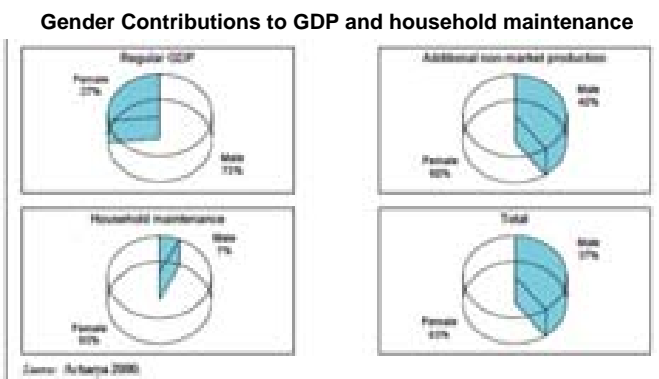
March 8, Women's Day - the Invisible Force...

India has the second largest number of workers in the entire world. Of these, over 90% work in the unorganized sector. The National Sample Survey of 2005 reports that, of the unorganized sector, one third or 120 million are women who account for 20% of the GDP.

Women clearly have a large role in the economy. However, what these numbers and statistics fail to address is women's unseen, unpaid and underpaid work. Her work is seen as just household duties. Secondly, her work goes as unreported work in the unorganized sector. Lastly she is underpaid compared to a man.

The UNDP in 1995 attempted to estimate the actual monetary value of women's non-monetized, invisible and underpaid contribution of women and came up with a figure of \$11 trillion a year. This is over twice men's invisible work of \$5 trillion a year. To understand how huge this invisible work is in comparison to the seen work think about this - The \$16 trillion in invisible work accounts for over 70% of the official estimated global output of \$23 trillion for that year.

What exactly constitutes unseen women's work? It takes many forms such as: care giving to children and parents, sick care, cleaning, cooking, gathering water & wood, livestock activities, the threshing of rice and processing



crops, sowing fields, shopping for food and other items, keeping track of monies, taking loans, help in the fields, overall support of the family and on and on.

The invisibility of women's work, domestic chores and other tasks, are part of a cultural/traditional attitude which views the man as the primary bread-winner. In fact, women report themselves as non-workers because they tend to regard their labour as 'domestic responsibilities'. The fact is amongst the poor virtually all adults and sizeable numbers of children engage in 'economic activities' in order to help the family meet its basic needs; much of this work occurs outside the market place.

In addition to the unseen work, there is more invisible work being done in the unorganized sector. In a good number of surveys and reports on the unorganized sector the contribution of women has been underestimated by grouping their work under household chores or helpers or don't even ask. As an example, many reports and surveys list the conditions or daily wages of weavers with no mention of the weaving support work their wives do. The significant influence of perception of the surveyor is also a factor. This

is shown in a small survey commissioned by UNIFEM India, which found that 98 out of 100 enumerators did not even put questions regarding work to women; it was simply assumed by them that women did not work. Out of the 2002 women in the 1000 households covered, only 4 women were asked any question about the work they had done in the past year. Prevailing cultural norms ascribe low status to women doing manual work outside the home. Thus the male head of household usually identifies the woman as a housewife and non-worker. In addition many of the surveyors tend to be men interviewing men.

Again, in one study, the value of unseen household services of an urban woman was estimated at about 42 per cent of family income. But in another study, women's contribution to national income was only 17 per cent under the standard classification system but 33 per cent when agricultural earnings are used to evaluate unpaid household work, and up to 44 per cent when national average earnings per worker are used for the computation.

Instances of how reporting can be so skewed are shown in Sri Lanka and Bangladesh examples. In Sri Lanka, when the government began including housewives involved in income generating activities, the participation of females in the unpaid family worker category rose from 16.2% to 27.9%. In Bangladesh there are two types of definitions of employment. One is the conventional employment definition that does not include home activities such as collecting firewood, threshing rice, etc. The extended employment definition includes the home activities. When comparing reports on rural activity, participation of women went from 17.4% to a more believable 57.3%.

Micro-level studies specifically target the kinds of information that these large surveys miss out. This is especially true for the agricultural sector where the majority of women workers are concentrated. A large part of the work that women do in rural areas is non-market work, including extremely time-intensive tasks such as collecting/chopping fodder, and fetching wood and water. Some observers suggest that typically, South Asian women work between 10 and 12 hours a day, while men work 2 to 4 hours less. On the basis of studies in a number of countries, this seems to be a conservative estimate.

And as for the final straw, men are paid more for the same amount of work or even the same type of work.

An example of less pay for the same amount of work can be found in rural areas, agricultural activities traditionally performed by men such as ploughing, irrigation, sowing, and levelling are paid more than activities normally in the female domain such as weeding, transplanting, and winnowing.

Wage differentials in agriculture are not nearly as marked as in other sectors in rural areas, such as manufacturing, where women can be paid as little as half as men. Overall women in rural areas are paid about 60 per cent of what men are paid, compared to women in urban areas who make almost 80 per cent of what men make.

All of this has a social impact as women are not seen as "worth" as much as men therefore leading to many social injustices. ■

Gandhian Cooperator L C Jain

Lakshmi Chand Jain, popularly known as LC Jain, was closely associated with various development efforts in India for nearly 50 years as a policy maker, analyst, observer and mentor. He got Ramon Magsaysay Award for public service in the year 1989 for “his informed and selfless commitment to attack India’s poverty at the grassroots level”.

LC Jain was born on 13 December, 1925 to Phool Chand and Chameli Devi as the first of four children. Both his parents were keen followers of Gandhi and participated in the India’s independence struggle. He graduated from the Hindu college of Delhi University. Being a part of the student union, Jain actively participated in the freedom struggle.

As a young graduate at the time of independence from Britain and partition of the subcontinent, he worked to organize relief for the destitute refugees resulting from the partition. He helped introduce cooperative societies for farming and cottage industries in these rehabilitation camps, instilling self-reliance and hope. At the end of 1947 Kamala Devi Chatopadhyaya came to his refugee camp and inspired him to form an organization to help people establish new lives outside the refugee camps.

In 1948, they together launched the Indian Cooperative Union. With the Union’s help, a group of refugees moved to open land, which Jain and Chatopadhyaya found for them. Here, in the village of Chattarpur, ten miles from Delhi, they began farming. As the Union’s first public relations officer, he moved to Chattarpur with the pioneer farmers and for a year helped them to acquire seeds, fertilizer, water, and credit, as well as to sell their produce.

Jain was a volunteer organizer with the Indian Cooperative Union (ICU) in an extraordinary rehabilitation project undertaken in Faridabad, 20 km from Delhi, for 50,000 Pathan refugees from the North West Frontier Province. *The City of Hope*, the Faridabad project, supervised closely by the then Prime Minister Jawaharlal Nehru for some time, was a model of participatory development. For the first time in India adult franchise elections were held -- using kerosene tins as ballot boxes -- to form a representative planning and management board. For the first time, an entire township was built through labour cooperatives. Social health and basic education systems based on non-colonial principles were set up. Workers held ownership of industrial enterprises

With a request from Chatopadhyaya, he conducted a comprehensive study of the handicrafts industry. He travelled the length and breadth of India to learn directly from the artisans, immersing himself in the world of hand-woven carpets, textiles and embroideries, toys, and a cornucopia of things made from wood, cotton, silk, ivory, brass, and silver. His objective was to understand forty different crafts and the problems facing each—of supply and demand, inputs and inventory, labour and marketing—and then to devise a policy



to foster the industry as a whole. This investigative project took nearly two years, but when it was done the government accepted the Union’s plan of action and set up the Handicrafts Development Board (1955) to implement it. Jain was persuaded to become the Secretary; Chatopadhyaya became Chair.

As the Secretary of the Handicrafts Development Board, he fostered decentralized production and directed training, technical services, and loans to India’s struggling self-employed spinners, weavers, carpenters, and metal smiths. He applied modern marketing techniques to promote handicrafts sales abroad and

organized the Central Cottage Industries Emporium to expand the market at home. The Cottage Industries Emporium blossomed into a stunning national show case under the Cooperative Union’s direction. Soon it was widely imitated at the state level. Today each state has its own handicrafts emporium, each contributing to the vastly increased flow to the market place of hand made products from India’s villages and towns.

Jain became an expert on development, applying unique organizational skills to wed theory to practice. In 1966 he led the establishment of a chain of consumer cooperative stores where those living in cities could buy food, clothing, and tools at a fair price. In 1968 he co-founded a service-oriented consulting firm.

LC Jain co-authored a book *Grass without Roots* in which he opined that all such government programmes fail miserably because they ignore a commonsensical notion that Gandhi understood well: Nothing should and can be done without the involvement of the people. It is a principle practiced by several voluntary agencies in the country which LC Jain has closely observed over the last two decades.

Jain’s wife Devaki Jain is an economist and also a well known development worker. Jain worked with and on a number of development agencies as well as government committees and boards, such as the United Nations’ World Dam Commission. In 1989, Jain received the Ramon Magsaysay Award for Public Service, for “his informed and selfless commitment to attack India’s poverty at the grassroots level”.

With his continuous efforts, he demonstrated that Mahatma Gandhi’s insistence on local self government and local self-sufficiency is not just an ideal but a practically applicable model and indeed the only way forward for India. ■

Women As Para-vets

Support services are always a major gap in majority of rural livelihoods in India. Timely, affordable, qualitative support services can bring about a lot of difference in the lives of rural poor. IBTADA's effort to develop women Para-vets is the beginning towards the provision of such services in the area of animal husbandry. The success of IBTADA's program of training women Para-vets is showing right path to many NGOs across India.

Communities in rural India have been practicing livestock rearing for ages. Cattle, buffaloes, goat, sheep - all these animals have formed part of rural livestock profile. The fact is that animal husbandry contributes to around 20% of household income, and this can be taken up to 30-40%. With agriculture becoming costly by-the-day, livestock as a source of income is becoming more crucial to provide the back up support and sometimes to stop migration problems.

Even though livestock rearing has such important role in India's rural economy there is very little focus from the side of government in providing veterinary services. Existing veterinary service providers, particularly the government dispensaries, do not offer regular and quality services. The cost of accessing the services from these personnel is also high.

Realizing this fact, many NGOs in India have taken up Para-veterinarian training programs. These Para-vets are selected from the local community, imparted training in veterinarian services and are available to the community to offer timely, affordable, qualitative services. Traditionally, the development sector trained males as Para-vets. However, this suffers from the following disadvantages:

- ◆ The males start catering to a larger area and want to make service provision as their primary occupation. These behaviors increase the cost of service and make the Para-vets behave like the regular government employees.
- ◆ Supporting the Para-vets does not contribute to the strengthening of the SHGs or their federations, as the male members are not part of these institutions.
- ◆ While most of the work related to the animals is done by the women, the male Para-vets have limited access to the women in traditional societies. Thus, the women receive no help from the Para-vets and the good practices of veterinary care do not get widely adopted by the community.

These problems are solved when women, particularly the women from SHGs, are trained as Para-vets. These women, after training, cater to a limited area and hence do not use motorized transport. This keeps the costs at their lowest. The women, being good members of the SHGs, also help being role models to the other SHG women, and thus contribute to strengthening of the institutions. As these women are SHG members, they are more easily brought under the supervision of the SHG based community institutions. Regular contact with other women also helped these Para-vets spread the message of good veterinary practices among the community. The women in villages served by these para-vets reported that the work of the para-vets

resulted in the community adopting de-worm practices in the case of animals.

IBTADA (which means 'a beginning'), an NGO working Alwar district of Rajasthan, is pioneering the training of women Para-vets through a project called "Animal Husbandry and Empowering women through credit, self help and Alternative fuels/ energy sources". The NGO is operating in the Mewat region of Rajasthan. IBTADA's target population is the Meo-Muslim and Scheduled Caste communities in Mewat area of Rajasthan.

Alwar district is one of the largest milk-producing centres in Rajasthan, but the quality and maintenance of animal is not sound as compared to other areas. The area has immense potential in terms of promotion of milk-based economy, which reduces the vulnerability level of rural folks (especially women) at the time of natural calamity and any other crisis. IBTADA has already experimented and generated enough interest in the community towards animal husbandry. In series of discussion with the community, disease attack and lack of veterinary support emerged as the major reasons for loss of cattle and low productivity of cattle in this area. In its discussions with community IBTADA also learnt that apart from community mobilization and awareness generation, there is also a need to develop local community para-vets who can provide qualitative services at affordable cost.

IBTADA has imparted Para-vet training to 14 SHG members. These women are named Pashu Sakhies. After the initial 6 days training to these women, ongoing inputs and handholding support is provided in the field. A monthly meeting is held with all these members. About 8-9 women are very active and doing good service in the field. They are able to effectively treat small animals such as goats. A kit is provided by IBTADA which contains necessary medicines. When these sakhies come for monthly meetings, they refill their kits from the amounts they recover from the field. They also do vaccination and de worming of the goats in Project area. In addition to the fact that these women earn some income from the service they provide to the community, this has increased the profile of women in these villages. Now these women are also seen as veterinary doctors.

More importantly, as these women Para-vets interacted with the veterinary department on a regular basis, functioning as Para-vets also contributed to the empowerment of these women. The supplementary income reported by these women was between Rs.800 to Rs.1,800 per month after meeting all their expenses.

IBTADA's new beginning demonstrates the role that women can play in any development activity. ■

Working with New Emerging Leaders!

We are going through a recession and the trough of the recession is still to come. Yet we have taken it in our stride, living on hope and optimism. New possibilities - Obama took charge in USA. Prime Minister comes back to office but may not lead from the front. Vijaypayee has given way to Advani. Third front and fourth fronts are emerging. Pakistan is in crisis. Elections are announced – five phases through 16 April to 13 May. Social Justice, Women, Youth have come to centre-stage. Time for new phase, new lease for the people in general and poor in particular in India!

While we have not celebrated World Day of Social Justice (20 Feb) and International Mother Language Day (21 Feb), there has been a modest 'toast' for International Women's Day (8 Mar). With elections announced, we may ignore the World Consumers Rights Day (15 Mar).

Certainly, recession has subdued festivities for Sivaratri, Milad-un-Nabi and Holi to an extent, but the spirit has not been dampened. The fasts and jaagarans of Sivaratri – the night of celestial dance of blissful Siva and Parvathi, the rains of colours of Holi – the play of the playful Radha and Krishna have put aside recession, elections and exams, albeit for a while.

March is also a month for examinations - of students going through the exam-stress. The stress symptoms will be similar for the stress on the projects and deadline-based assignments. Well-researched, documented and articulated way to cope with this stress is:

- ♦ Prepare for the assignment (paraphernalia);
- ♦ Schedule (regular time and place); Prioritize (list and schedule); Plan (difficult first);
- ♦ Set milestones, rewards;
- ♦ Take breaks;
- ♦ Avoid getting stuck; Break up into smaller bits, and complete those bits one by one;
- ♦ Review and re-schedule;
- ♦ Say "No!" to distractions

The Election Commission has announced elections for Lok Sabha in five phases. The election code is effective from 2 March 2009 itself. Next Union Government is expected to be in place by the end of May. Andhra Pradesh and Orissa are also having Assembly elections simultaneously. A guesstimate making rounds is that Indian Elections are going to spend more than Rs.10,000 Crore, more than Rs.100 per citizen in the country. This makes these elections costlier than the recent elections in USA. We hear the candidates aspiring for tickets have to show more than Rs.1.0 Crore to be considered. It is anybody's guess to understand that most of this money flows to voters. Again we hear that the voter has become smart to take 'gifts' from all contestants and

votes by his/her conscience.

Let us have some back of the envelope calculations. Five years ago, about 60% of the voters voted. UPA and the present ruling coalition may have got 45% of these polled votes. NDA and the opposition may have got slightly less. The electorate has gone up from 671 Million to 714 Million. Of the 671, about 50 Million elders/non-youth might have passed away. The new voters will then be about 100 Million. The people who did not vote were 250 Million. Thus, the total number of voters who are in the realm of unknown are 350 Million, roughly 50% of all the voters in the country. This should be the approximate trend across the country.



Perspectives

G. Muralidhar

The parties and candidates who make an impact on this 'new' half can cause miracles. If they can find a way of staying together, if they can inspire 'new' voter turnout, they will serve our country through the new government. Else!?!

If we have to single out 10 most significant social/development sector programs of the governments, they will be: universal compulsory education for 10-15 years; access to health care and insurance; universal pensions to elders, disabled, widows etc.; universal subsidized public distribution system; universal self-help groups and their higher order organizations to meet their credit and other livelihoods needs; universal access for 100-150 days of employment/year; minimum wages and minimum support prices to produce; cash transfer to families; skill development for jobs, employment, self-employment and collectives; smaller administrative and governance units (panchayat, block, district, state...) and devolution of powers, budgets and responsibilities to them. **No party, no coalition or no government can ignore these 10 items.**

While elections may be over just 75 days in the country, when Rs.10,000 Crore flow into the system, they are bound to create/enhance the livelihoods (let me call them Election Livelihoods). These include participation in rallies and meetings, mobilisers, organizers and platform builders, posters/banners, advertisers, transport and public address systems, security for the leaders, writers, cultural troupes, door-to-door canvassers, voter guides, ushers, hire bicycles, drivers, logo-makers, flag makers, cap makers, dress-makers, colouring agents etc. At least 50% of the projected expenditure, I can safely assume, will flow to about a Crore poor individuals through these Election Livelihoods activities, amounting to more than Rs.5000. Not a small amount! As poor, we look forward to more elections! It is again, anybody's guess, how much of this will be actually accounted!

Apart from the thinking on elections, our now-regular

engagement with elder care, with young development/livelihoods professionals continued. I am almost there on the full 36 hour fasting per week now. All my physiological, intellectual, emotional and spiritual systems are functioning far better. As I am getting cleansed and tested with deeply explosive churning processes within, I remain excited and enjoying every bit of it, in my deep drenching in the rain and quiet 'progression' in the flow of the nectar of the universe.

In stead of annual budget, Union Government has presented its interim budget on 16 February for 2009-10 amounting to Rs.9.5 Lakh Crore. It includes allocations, among other things, for:

- I. National Rural Employment Guarantee Scheme in all the districts of the country;
- II. Sarva Shiksha Abhiyan (access to and infrastructure for elementary education);
- III. The national programme of Mid-day Meals in schools;
- IV. Integrated Child Development Scheme in the country;
- V. Jawaharlal Nehru National Urban Renewal Mission (urban infrastructure and services);
- VI. Rajiv Gandhi Rural Drinking Water Mission (safe drinking water);
- VII. Total Rural Sanitation Programme;
- VIII. National Rural Health Mission (preventive and curative healthcare);
- IX. Bharat Nirman (rural roads, telephony, irrigation, drinking water supply, housing and electrification);
- X. Unique Identity for the resident population of the country; and
- XI. Remote and interior Area Development Fund

RBI has also announced reductions in the rates like repo etc., making the loans cheaper and money to circulate more. Let us see what happens. This can be felt only after the elections.

ILO projects 50 Million unemployed; if we add partially employed – we may touch 150 Million in the world who are unemployed due to recession. India alone may add 10 million jobless.

Is recession an opportunity to transform the financial, economic and monetary structures in this world? Then, what our current leaders, including Obama and Manmohan, attempting is to patch-up rather than transform. Does not this historic opportunity, coupled with the emerging new leadership post-elections, offer India and the world a chance to attempt transformation of the structures and paradigms? Something fundamentally different!

If we understand broadly how we reached here - From the barter of products and services, use of generally accepted things as goods of exchange, to use of coins, to mint, store and lend coins, to use currency, to lend money even if there is no currency in the store, to banking, to banks lending without deposits, Cash reserve ratios, and borrowing from 'reserve' bank, to essential plastic money and debt-based economy, to its fall and may be collapse! What is the way

out? Some one said, "India is safer because it has a lot of black money". Do we get back to barter as far as possible? Do we build local self-reliant communities, their organizations and networks that exchange products and services? Is not the quality of life intrinsically linked to simplified life patterns and style?

If we love the world, if we believe that the world belongs to all human beings, in fact all life, then we need to pool the best minds of the world to work on this structural transformation and paradigm shift. If we become aware that there is enough for everybody's need, we need to find ways to create wealth differently but equitably, and channelize the wealth for caring the world and the life that needs care, as a right and an entitlement. We need to find ways to redistribute the wealth to all the communities from whom it was taken. We need to discover how we can be a part of the solution. Can we? Should not we? Should not our new leaders? Leaders of the new phase and new lease?

Yes, if we love the world. And may be, this is the TIME.

Apart from building the leaders in the society and community, we need business leaders with these thoughts. They will come from the entrepreneurs. They will come from the professionals working in the collectives. They will come from the community leaders managing their collectives. They need entrepreneurial induction. Important principles and insights that matter, which we can learn from the successful visionary entrepreneurs, include: listen to people who matter – the clients/customers; have talented people around and let them thrive; keep learning and open to change; appreciate that there are failures and mistakes; focus, specialize, focus; be aware that service provision is a business; feel and have total responsibility; flow with the change and use it; use intuition, all information may not come or it is too costly; do not seek universal acceptance of an idea and go with the believers in the idea; keep improving.

It has to be understood that leadership is about leading people and not things. It would mean inspiring people, building new leaders, building relationships and leveraging them. All this is possible for the leader only when s/he is not stressed out and exhausted. It may mean listening, counting the blessings, contemplating and reflecting, knowing and reading, apart from yoga. Of course, they need to live the change they are leading.

When you want social enterprises, you need visionaries and inspiring leaders. You need context in favour of them, offered by the leaders in the society, government and community. **We need external facilitators to work on them and internal animators to work with them. We need to build them urgently.**

Therefore, can we **concentrate to work with them? They work with the leaders in the society, government, community, business and civil society in thinking and beginning to transform the existing structures and paradigms for creating and channelling wealth differently?** All of us are aware - it is a lot of hard work, over long periods of time. But we know some of these new emerging leaders of the new phase and new lease can talk, walk the talk and bring the legacy of change we are yearning for. ■

Rural Non-farm Livelihoods

Among the rural poor in India, non-farm livelihoods are a part of a diversified livelihood portfolio and trends indicate that non-farm component is increasingly emerging as a strong player in the income of the rural poor household. Influences of urbanization and globalization have brought about significant changes in the rural non-farm segment. While most of the agriculture-dependent traditional non-farm livelihoods are undergoing rapid changes and majority of them are struggling to retain their ground, some new ones like livelihoods in rural transport sector, construction sector, retail and tourism are gaining ground. 'livelihoods' team attempts to understand the trends, trails and tribulations of rural non-farm livelihoods in India which account for nearly 30 to 40 per cent of rural incomes.



Rural non-farm livelihoods comprise an important component of the rural livelihoods portfolio. According to the National Sample Survey, the percentage of employment in the rural non-farm sector in total rural employment increased from 18.4 per cent in 1983 to 23.8 per cent in 1999-2000 and its share is since increasing. Changes in agriculture, changes in the market and the influences of urbanization and globalization have brought about significant changes in the rural non-farm segment. While most of the agriculture-dependent traditional non-farm livelihoods are struggling to retain their ground, some new ones are gaining ground.

Agriculture has been and continues largely to be the bastion of rural India. More than 60 per cent of the people in India depend on agriculture for their livelihood. In support of this green economy, multiple secondary and tertiary activities/livelihoods have come into being and co-existed with agriculture. There are also activities like, mining, tourism, timber processing etc that are agriculture independent and contribute directly to the local economic growth and rural livelihoods. Together these activities make up for the rural non-farm livelihoods. Today, the rural non-farm economy accounts for nearly 30 to 40 per cent of rural incomes and the importance of non-farm activity increases in rural towns, where it accounts for more than 60 per cent of employment.



cooked food sellers etc engaged in service-based livelihoods that supported and were supported by agriculture. The payment in return for their services was mostly made in the form of grain and other kind. The villages largely functioned as self-sufficient economies with agriculture as the backbone and multitude of supporting livelihoods. However this scenario has undergone and is continuing to undergo significant changes.



Tertiary activities account for more than 50 per cent of rural non-farm activity.

The rural non-farm occupations comprise all those non-agricultural activities which generate income to rural households including income in kind and remittances, either through wage labour or self-employment. All primary production of food, flowers and fibres including growing crops, rearing livestock, horticulture, forestry and fisheries are regarded as agriculture.

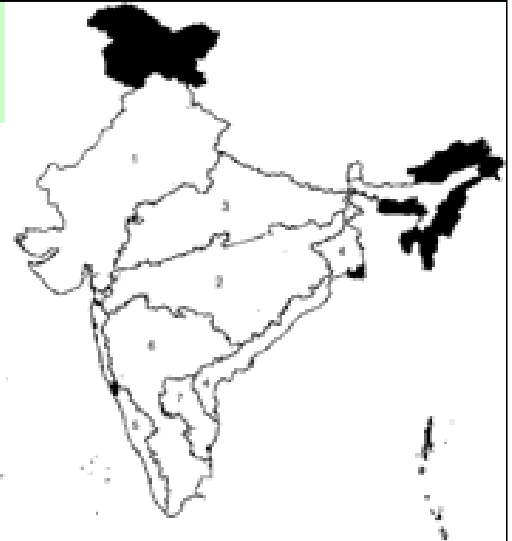
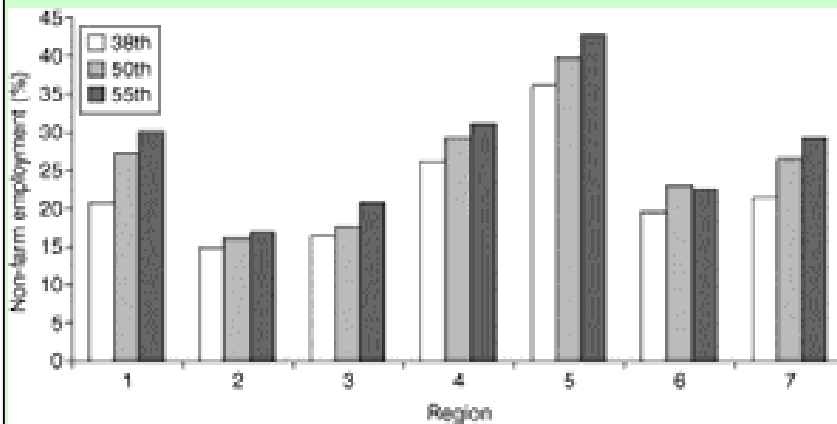
Traditional non-farm occupations in India like weaving, black smithy, gold smithy, shoe making, basket/mat weaving, carpentry, toddy tapping, making repairs to agriculture tools and implements etc for long thrived as auxiliary pillars for the agriculture dominated village economies. Many players including barbers, washermen, providers of funeral services, wedding services, festival services/entertainment, healing services, religious instructors and priests, musicians, entertainers, medicine man, pawn brokers, money lenders,

Demand dynamics arising from agricultural growth are very significant to rural economies. Rural non-farm economy is vibrant when and where the local farm economy is prosperous. Rising farm productivity is the driver of the rural non-farm economy with linkages both from production like processing and agro-industries and consumption like increased demand for manufactured products, inputs and other consumables and for services. But the current decline in agriculture productivity and decline in incomes from agriculture excepting dairy and livestock, have blown a death knell to some of the traditional non-farm livelihoods. This situation is further accentuated with urbanization and overarching cash economy. With improved transportation, large number of products and services are flowing into rural areas from urban centers. For instance, potters are left to compete with plastic and steel. Mechanization, assembly line shops have negatively impacted the livelihoods of black smiths, gold smiths, shoe makers etc. Erstwhile owners of products, skills, services are now transforming into wage



Rural non-farm activity	Sub activities	How are they placed
Non-farm primary; and processing	Mining of minerals, Quarrying and production of building materials like stones, sand, bricks etc, Charcoal production, Salt extraction, Fuel wood gathering and trading, Water collection	Often small scale but quarrying may be industrial in scale
Manufacture and repair of consumer goods for local rural market and urban markets and beyond	Making Furniture, Domestic utensils, Clothes, Shoes, Blankets, Mats, Baskets, Pots, Ice blocks, Ceramics, Wood carvings, Local music/entertainment instruments, Decorations, Tourist items, Engaging in Black smithy, Gold smithy, Carpentry, Toddy tapping, Repairs of tools, utensils, clothes, shoes, electrical, vehicles etc	Almost always artisan industry carried out in small workshops at micro level
Industrial	Textiles and clothing, Glass, Metals, Plastics, Electronics	Uncommon, Examples include sub-contracting from urban businesses, local subsidies from government etc
Trading and Transport of manufactured goods, mainly from urban factories and warehouses for the local rural market	Transport and haulage, Wholesale trading and storage, Retailing including street vending	Much of this is small-scale, owner-operated involving low capital .
Provision of services for local rural market , Private Services	Barbers, Salons, Washermen, Funeral services, Wedding services, Healing, Cooked food sale including café, tea stall, hotels etc, Cleaning, Cooking, Lodgings and accommodation, Auto, rickshaw, bus and other local transport services, Construction and building repairs, Photography, Musicians, Entertainers, Festival based services/entertainment, Religious instructors and Priests, Teachers, Medicine practitioners/ Medicine man, Pawn brokers, money lenders, deposit-takers, insurance services, real estate brokers, Typing, Photocopying, Phone booth	Micro scale usually
Public services	Primary and secondary schools - Teachers, helpers, watchman, cleaners etc, Anganwadi centers, Health posts and centers (ANMs, Midwives) Police services, Agriculture and Veterinary extension services	Relatively well paid, dependable employment. Many times these posts are occupied by outsiders and not by the local residents
Processing, trading and transport of farm outputs	Value-addition activities in Agriculture, Horticulture, Dairy, Rolling Beedies, Honey cleaning, Making soda/soft drinks, local ice-cream, Oil crushing and extraction, Timber sawing and drying, Cotton ginning, Transport, storage and hauling of all these items	Mostly carried out prior to shipping produce to urban markets, but some processing is done for local consumption
Production, trading and transport of farm inputs	Simple tool making and repair, Animal feed making, Wholesale and retail of fertilizer and agro-chemicals, veterinary medicines, Tractor and ox ploughing and other mechanical hire services	Much of the production happens in market towns and urban centers but retailed in rural areas

Share of non-farm employment across regions as reported in the NSS 38th, 50th and 55th Rounds



Regions with low land productivity or unfavorable land-man ratio might be able to pull up their income levels with active participation in either rural non-farm sector or employment in urban areas.

workers. Some with better financial and market linkages have taken to trading and retailing. Agro-processing or value-addition of agriculture produce is happening outside the villages for the most part and the produce is returning to the villages as packaged finished products at higher cost. In the realm of weaving, the second largest employment provider in rural India next to agriculture, while some weavers with better access to resources have quickly graduated to master weaver level, majority are living on wages (piece rates).



Improved access to urban/new markets has brought in new players and

new non-farm livelihoods into the villages. Among the relatively new non-farm livelihoods transportation of both goods and people seems to be flourishing. The seven-seater auto has changed the face of transportation in rural areas greatly. Similarly, public bus and private mini bus services, small vehicles transporting goods are reaching remote villages. Another emerging non-farm livelihood in the rural areas is retailing. Retail shops selling products ranging from rice, pulses to 'lays' chips and colas are a common sight in



the villages today. Other significantly emerging non-farm livelihoods include various public service providers like teachers, ANMs, health workers, RMPs, postman, veterinary services, agriculture extension services, police services etc. Most of these services are occupied by educated and skilled people. In the realm of private services finance, insurance, real estate and business services are gaining momentum. Rural tourism is gaining ground and generating tourism-based livelihood opportunities in the villages like hotels, home stays, souvenir shops, site seeing, guides, travel agencies etc apart from selling rural products and services to the tourists. Tourism is also acting as springboard for other livelihood activities like phone booths with STD/ISD facilities, internet, fax and photocopying etc.



Almost everywhere, the number of poor people in rural areas exceeds the capacity of agriculture to provide sustainable livelihood opportunities. Though out migration is emerging as a significant alternative, it is not possible for all types of people. Further urban centres cannot be assumed capable of providing adequate livelihood opportunities for all those unable to make a living in agriculture. For these reasons, a healthy rural non-farm economy seems to hold a promise of improved livelihoods for people living in rural areas.

A household enters non-farm employment due to demand-pull or distress-push, for coping or accumulating, to fulfill a need or take advantage of the opportunity etc. Some studies indicate that distress-push factors drives majority of the poor into rural non-farm employment. There are some significant

factors that determine a household's access to non-farm livelihood opportunities. Education helps people increasingly get into service areas like teaching, health, police and other government jobs. Similarly those who have market-driven vocational skills are either graduating to employer level in their skill area or getting absorbed into the newly emerging non-farm livelihoods with relative ease. Social capital in the form of networks is also a key determinant. Well established networks will help improved access to financial systems and markets. Access to credit helps non-farm economy significantly. For instance, in some villages SHG members borrowed money to buy auto rickshaws for their livelihood. Villages with better physical infrastructure like roads, electricity etc are better placed to diversify into multitude of livelihoods. So is the case with the level of public services. Closeness to urban markets creates lot of opportunities for rural non-farm activities but it may also mean that goods or services produced within the rural household become vulnerable to competition from factory-made substitutes from urban centers. Caste system also plays some influencing role in a household adopting a particular non-farm activity. When we look rural non-farm activities from gender perspective, the average participation of women in non-farm employment is generally less compared to men



not been serious to address the basic problems plaguing this sector. Major bottlenecks in the holistic development of this sector are poor quality of employment and incomes, shortage of skilled manpower, unavailability of credit facilities, absence of marketing networks, poor transportation facilities, low public investment in villages, lack of basic amenities in rural areas, poor law and order scenario, erratic power supply, etc. Besides, not much has been done to develop technologies relevant for the sector. Entrepreneurs are by and large reluctant to invest in the rural non-farm sector. Not many NGOs, CSOs and political groups are engaged in organizing and empowering the rural communities to be proactive and develop non-farm sector enterprises on their own.



in rural areas especially among the newly emerging ones like transport, repairs, plumbing, electrical works etc. In addition to this in areas that are endowed with natural resources much of the non-

farm employment opportunities crop from mining, quarrying, timber works, tourism etc. And surpluses from agriculture and/or remittances from migration help some households to engage in non-farm activities as alternative livelihoods.

The rural non-farm activities are of great importance to the rural economy because of their production linkages and employment effects. Also the income they provide to rural households represents a substantial and sometimes growing share of rural incomes. Often this share is particularly high for the rural poor. There is evidence that these contributions are becoming increasingly significant for food security, poverty alleviation and farm sector competitiveness and productivity. However, the returns from rural non-farm sector are highly variable and depend on the activities taken up. Usually the returns from self-employment exceed hired work. There is a wide gap in the returns between activities that require little or no capital to enter, and skills and that can be easily acquired on the job and those activities that demand capital, land or formal education.

Although the rural non-farm sector has tremendous potential of removing unemployment in villages, the government has

Improved infrastructure like electricity, cold storage etc in rural areas will give impetus to agro-processing activities and associated livelihoods. India has multitude and highly diverse livelihoods most of which are household or small enterprises. These entrepreneurs can come together. Labour-intensive, capital-light, local-resource based rural manufacturing can be taken up. The strength of SHGs can be leveraged for this. The skills of many artisanal groups are quickly becoming irrelevant or facing stiff competition with technology improvements and mechanization. While the skills of some of these artisans can be upgraded and market linkages facilitated, others need access to alternative skills/vocations. Collectives like Producers Companies can help in procurement, marketing and redistribution of non-farm products and services. Efforts can be made to ensure that timely credit flows seamlessly into the rural sectors.

PURA needs to gain momentum. The depth and breadth of public services in rural areas should proliferate. Apart from generating new livelihood opportunities for the youth within the public services itself, these measures will create an enabling environment for other non-farm livelihoods to take off and gain momentum. Social security measures and minimum wages need to come in place quickly.

While government programs have given some fillip to rural employment opportunities, parallel efforts should be made to impart new skills, upgrade existing skills of the vast rural workforce so they have the advantage of competing in any market on par with their urban counterparts. Education and vocational trainings hold the key to unleash the potential of rural India. Now is the time! ■

‘SHG Changed My Life...’

Chennuri Vijayalakshmi from Orvakal village of Kurnool district of Andhra Pradesh has grown from an innocent housewife to an efficient employee of a Women’s Bank. This interview with Vijayalakshmi gives more insights into her life.

Q: What is your name?

A: Chennuri. Vijayalakshmi

Q: Can you tell us about your family?

A: My husband Nagalingeswar Reddy is a farmer and we have three male children

Q: Now you are the accountant for the Mahila Bank. What you were doing before this?

A: Previously, I was a house wife. As I studied up to intermediate, the neighbours asked me to teach their children in the evenings. So I started tuitions at home. But that gave me only a little income.

Q: What was the main income source for your family?

A: Agriculture was the main income source. We have 8 acres of dry land. We used to cultivate Jowar and Tobacco in this land. But the income from the land was very unstable as the land had no irrigation facility. The crops completely depended on rains. So if there were rains, we would have food; otherwise we had to starve that year. That was our situation at that time.

Q: So what changed your life?

A: In 1995, some persons from South Asia Poverty Alleviation Program came to our village and started organizing Self Help Groups with women. I also Joined in a SHG as a member. My SHG members elected me as the leader of the group. In 1996 all SHGs in our mandal (Block) were federated into Mandal Mahila Samakhya (Block level women’s federation) and I was selected as the treasurer of the Samakhya. Later after 3 years I became the president of the Mandal Mahila Samakhya.

Q: How did the Mahila Bank emerged?

A: At that time banks were not very cooperative to SHGs as they are now. We faced lot of problems in obtaining bank linkages. Women used to roam around the banks for months together to get a little amount of loan. We, the members of the Samakhya, thought that we should have our own women’s bank to serve the members in the areas of thrift and credit. The Samakhya representatives discussed this issue with all the SHG members and convinced majority of them to start a women’s bank.

Q: Starting a bank involves lot of capital. How did you manage?

A: As our members felt that this is their bank, they contributed share capital to the bank. Each group has paid Rs 5000 as share capital and each member has paid Rs 250 towards their membership fees. At that time the District Rural Development Agency has released a matching grant of Rs 10,000 to each for 289 groups. These money also was given to the bank by those 289 groups as their contribution.

Q: What is your role in the bank?

A: As I studied up to Intermediate our members selected me as accountant for the bank. The Bank is managed by a Board of Directors who are the representatives of SHGs from 27 villages of our mandal. These BODs meet once in a month and review the bank’s performance. There are 5 Office Bearers to the bank. These O.B members look after the day-to-day activities of the bank. The women who want loan make a request in their village organization and the V.O passes a resolution requesting the Mandal Samakhya to give her the loan. The mandal samakhya, after examining the loan requests from different villages, passes a resolution approving the loans on priority basis. I will give the loan to the members by examining the V.O and Mandal Samakhya’s resolutions and write all transactions in books of accounts.

Q: Since how long you are in this work? How much you are earning? How is your life now?

A: I am working here since the inception of the bank. The bank paid me Rs 1000 per month in the beginning and now I am getting Rs 3500 per month as salary. We have given our land to someone on lease. So we are getting the lease amount once in a year and my monthly income is sufficient for us to survive. I feel proud that I have helped my sons to get good education (one son M.Sc., and the other Software Engineer) and now my two sons are very well settled.

Q: Is there any difference in your status after joining the bank?

A: Yes. There is a lot of difference. My personal status has increased both at house and at society. Previously people used to recognize me as wife of Nagalingeshawar Reddy. But now I have my own identity and people are recognizing me as myself. As my income has become a key source for my family to survive, I am getting good respect at home also. Previously I used to be like a frog in the well. But SHG changed my life completely and showed me a new light. If I had not joined in SHG, I would have forgotten what I learnt in the school and college.

Q: What support do you get from your family?

A: Lot of support. Not only from my family, but also from my SHG. My elder son is mentally handicapped and he has to be looked after carefully. My family and the members of our Samakhya are helping me a lot in taking care of him. Without their support I would not be here. Our bank with collective effort and mutual support achieved a turnover of Rs.3.5 crore per year. This is a great achievement for uneducated rural women. Isn’t it?

Really this is a great achievement for the women of Orvakal and the women like Vijaya Lakshmi are showing the right path to crores of women not only in India but across the world. ■

Toddy Tapping



Toddy, also called Palm Wine or Palm Toddy, is an alcoholic beverage made from the sap of various species of palm tree such as the Palmyra and coconut palms. This drink is common in various parts of Asia and Africa, and goes by various names such as “emu” and “oguro” in Nigeria, “nsafufuo” in Ghana, “Kallu” in South India, “tuba” in Philippines, Borneo and Mexico. Toddy is also consumed in Sri Lanka and Myanmar.

Specialized castes tapping toddy are found in Sri Lanka, Maldives and in Indian states of Tamil Nadu, Kerala, Laskshadweep, Karnataka and Andhra Pradesh. Traditional toddy tappers include sections of Kerala. They are known as Edigas in Karnataka, Gouds in Andhra Pradesh and Shaanar or Nadar in Tamil Nadu.

The sap is extracted and collected by a tapper. Typically the sap is collected from the cut flower of the palm tree. A container is fastened to the flower stump to collect the sap. The white liquid that initially collects tends to be very sweet and non-alcoholic before it is fermented. An alternate method is the felling of the entire tree. Where this is practiced, a fire is sometimes lit at the cut end to facilitate the

collection of sap.

In parts of India, the unfermented sap is called “Neera” (“padaneer” in Tamil Nadu) and is refrigerated, stored and distributed by semi-government agencies. A little lime is added to the sap to prevent it from fermenting. Neera is said to contain many nutrients including potash. Palm sap begins fermenting immediately after collection, due to natural yeast in the air. Within two hours, fermentation yields an aromatic wine of up to 4% alcoholic content, mildly intoxicating and sweet. The wine may be allowed to ferment longer, up to a day, to yield stronger, more sour and acidic taste. Longer fermentation produces vinegar instead of stronger wine. In some areas of India, palm wine is evaporated to produce the unrefined sugar called jaggery.



Inputs	Pre-Tapping	Tapping	Post-Tapping
<ul style="list-style-type: none"> ◆ Sickles ◆ Knives ◆ Moku (Strong rope used by tappers to tie themselves to the tree) ◆ Big pots to store toddy ◆ Small pots to tie to the tree ◆ Bottles ◆ Plastic cans ◆ Bicycle 	<ul style="list-style-type: none"> ◆ Sharing of toddy trees among the tappers ◆ Preparing the tree 	<ul style="list-style-type: none"> ◆ Climbing the tree ◆ Hanging pots to the tree ◆ Tapping toddy ◆ Toddy of the first three days is not sold. Third day onwards, toddy collected is ready for sale 	<ul style="list-style-type: none"> ◆ Selling toddy ◆ In general toddy selling takes place with in the premises of trees. ◆ Some toddy tappers take toddy to the main roads, high ways and near by towns and cities in bottles

Toddy tappers are engaged for 8 months (200 days) in a year in collection and selling of toddy. January to April month is the best season for toddy collection and very little toddy collection happens from September to October months.

A good tree gives 6 to 10 liters of toddy per day in the season and about 2 to 3 liters in the lean season. An average tree gives 3-5 liters per day in season and 1-2 liters in lean season. This toddy fetches an average price of Rs 5



Issues in toddy tapping

1. High risk involved during climbing and collection of toddy from the tree
2. During the rainy seasons, it is not possible to collect toddy. Hence money is required for household consumption purposes in this season.
3. No adequate demand for toddy in flush seasons
4. Governments are restricting the movement of toddy from one place to another.
5. Even though toddy has comparatively less alcohol content, some governments (Tamil Nadu for example) are imposing ban on toddy
6. Younger generations are not interested to continue in this livelihood and are shifting to other livelihoods
7. Many Toddy tappers cooperatives have been highly politicized and are not able to meet the requirements of poor toddy tappers.
8. Government is imposing excise duties on the toddy sold by these people.
9. In some areas the real toddy tappers are not having rights on the trees. They are tapping toddy by taking trees on lease.

Solutions

1. It is important to restructure the existing toddy tappers cooperatives so that they can offer savings, credit and insurance services to the toddy tappers
2. Government should formulate and implement appropriate policies that can help the toddy tappers.
3. Preparation of palm jaggery can be encouraged
4. 'Neera' can be promoted as a health drink. Packaging units can be established at some places to pack Neera and licenses should be given only to toddy tappers to sell it.
5. Traditional rights of toddy tappers on trees should be protected.

Income and Expenditure of a toddy tapper from Andhra Pradesh

Expenditure	
Sickles (2)	125.00
Knives (2)	150.00
Moku (Rope) (1)	50.00
Pots (Big and Small)	1210.00
Bottles	70.00
Plastic cans	120.00
Bicycle	2000.00
Excise charges (Rs 11 per tree)	110.00
Share capital to cooperative	132.00
Lease on trees (Rs 50 per tree)	500.00
Total Expenditure (Per year)	4467.00
Total Income (200 days* Rs 100)	20000.00

per bottle (650 ml).

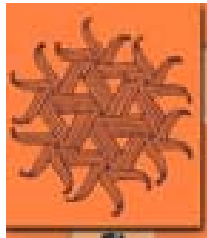
In the state of Andhra Pradesh toddy is a popular drink in rural parts. The Kallu is collected, distributed and sold by the people of a particular caste called Goud or Gownla. There are two main types of Kallu in Andhra Pradesh, namely Thadi Kallu (from Toddy Palmyra trees) and Eetha Kallu (from shorter Date Palms). Eetha kallu is very sweet and less intoxicating, whereas Thati Kallu is stronger (sweet in the morning, becoming sour to bitter-sour in the evening) and is highly intoxicating.

Toddy has traditionally served several functions in the agrarian society: helped gather workers for a harvest, and provided relaxation after a hard day's work. Toddy also strengthened the interaction and interdependence of castes, and created spaces for questioning power equations. Consumed in moderation, toddy was not considered an intoxicant. Even strong arrack, locally distilled from toddy, contains no chemicals. ■

Dastkar

India is known for its rich heritage in arts and crafts. In recent times craft people across India are facing a lot of difficulties in marketing their products due to the effects of globalization. Slowly crafts started losing their relevance. In these circumstances, Dastkar society has come into picture to improve the economic status of crafts people, there by promoting the survival of traditional crafts.

The Indian crafts had their origin in one of the earliest established civilizations of the globe, dating back to almost 5000 years. The first references to Indian handicrafts are found in the Indus Valley Civilization (3000 B.C.-1700 B.C.). Woven around the religious values, the craft tradition in India not only served the needs of the commoners, but also the special needs of the clientele and royalty, all the while keeping an eye on the overseas and pan-Indian trade. In the prehistoric times, Indian handicrafts were made for day-to-day use. The yearning for aesthetic application soon saw development and flooding of designs and motifs. The incalculable artistic and ethnic assortment found in India has enabled a manifold increase in fusion of motifs, techniques and crafts.



sufficiency; providing space and a catalyst for women's empowerment through crafts; improving the capacities of NGOs to support crafts people along these lines; and contributing to the development of an Indian urban market for handicrafts through the design, diversification and production competitive products, and good publicity for and display of crafts products in urban centres.

Dastkar guides the process of developing a craft – from identifying the skill and creating awareness of its potential in both craftspeople and consumer, developing, designing, costing and then marketing the product, and finally suggesting the proper usages and investment of the income generated. The objective is to make the craftspeople self-reliant, independent of both the commercial middleman and organisations like Dastkar to market and sell contemporary products directly, and not to subsidise craft. Dastkar ensures that the end product is competitive – not just in its worthiness of purpose or the neediness of its produce, but in cost utility and aesthetic – a consumer does not buy out of compassion!

Dastkar's involvement and input with the craftspeople is not restricted to mere identification and development of the product. Dastkar attempts to develop craft communities as a whole. The first stage in Dastkar's entry into a community is the survey —the visit by the project staff to the area in question. The purpose is to:

- ♦ Identify local craft traditions and the materials used
- ♦ Assess the structure of the local community and its needs.

Each year Dastkar selects about 8-10 groups and concentrates on every aspect of their working. Once the group in question has picked up some or most of the required skills, Dastkar slowly phases itself out from intensive input and remains as a marketing agency to them. The core of Dastkar philosophy is to make itself redundant. Dastkar gives its people those tools that are a positive force in their own community and lives. Thus, the Dastkar Project Staff apart from building craft communities, by identifying craftgroups and reviving dying craftskills, also helps in product design and development, assists in skill upgradation, getting credit and raw material, teaches management, production systems and marketing.

The Dastkar cooperative shop, and the Dastkar exhibitions and Dastkari bazaars, where artisans sell their products directly to the customers, expose craftspeople to the market

Globalization of the recent times led to the craftspeople facing a lot of difficulties in marketing their products. The crafts began losing their relevance, and could no longer feed the craftspeople. The youth from these families are not willing to learn these crafts/arts as these are not considered viable and providers of a decent living. In these circumstances Dastkar was started with an objective of supporting the craftspeople in marketing their produce and there by protecting the traditional crafts.

A registered society for crafts and craftspeople, Dastkar aims at improving the economic status of craftspeople, thereby promoting the survival of traditional crafts. Dastkar was formed in 1981 when six women came together to help out struggling traditional artisans and bring out their labour as a viable and vital part of the economy. After all, handicrafts are the second largest source of rural income in the country having 14 million artisans.

Dastkar strongly believes in "craft" as a social, cultural and economic force that despite being marginalized due to urbanisation and industrialization has enormous strength and potential and has a vital role to play within the economic mainstream of the country. The crux of its programme is to help craftspeople, especially women, to use their own traditional craft skills as a means of employment, income generation and economic self-sufficiency.

Dastkar is working with the objectives of creating self reliant craft groups who are able to take responsibility for their own design, production, accounting and marketing, who are able to be free from dependency on money lenders and middlemen, work towards the removal of social prejudices; assisting crafts people to use their own skills as a means of employment, income generation and economic self-



and given them a firsthand knowledge of customer tastes and trends. Recently, Dastkar acquired an export license, thus enabling it to provide an alternative as well as an international market for the craftspeople. As groups become self-sufficient, Dastkar directs its support to new groups and assists them in their growth. Presently, Dastkar is working in most of the states of India with over 100 groups of which at least 75% receive the full gamut of Dastkar services, and the rest benefit from its marketing activities. These groups are spread over 12 states. Crafts skills supported by Dastkar range from textile based crafts to terracotta. The product range supported include garments and accessories, home furnishings, toys and stationery.

What is most exciting and important is not income-generation itself, but the use to which the income is put to. For example, the women in Sherpur, Ranthambore used the money to purchase silver jewellery, better seeds and a buffalo, invest in a well, send their children by bus to a fee-paying school, spend on medical treatment in Mantown Hospital, and have a proper latrine.

Income-generation alone, even when aligned with other developmental inputs from outside, does not rebuild the community spirit and confidence of marginalized people. They must share and participate, agree with some plans and augment resources, coordinate and spearhead local activity and action themselves. They must have a place of their own. Women, who own nothing in the traditional rural social system, need to participate most.

Apart from the support services and craft development consultancies that Dastkar provides to craft producer groups

it promoted, it has increasingly been asked to provide evaluation and consultancy services to other government, non-government and international agencies. It has grown into a professional full-time development and alternative marketing organisation that works with groups all over the country. With a staff of about 20 people, Dastkar has offices in Delhi, Andhra Pradesh and Ranthambore, Rajasthan. The persons in Delhi office travel all over India.

Crafts and craftspeople have a vital role to play in contemporary India – not just as part of its cultural and aesthetic past, but as part of its economic future. Dastkar is committed to help prepare the craftsman, the craft product and the consumer, for the future.

Ela Bhatt, Founder of the Self-Employed Women's Association (SEWA) said "I see Dastkar as both an organisation and a movement. The organisation started the movement and gave many NGOs and craftspeople the confidence to make good crafts products and market them directly. It showed us the way and gave us direction. Today, there is consequently an all India movement of craft as a means to sustainable employment. It is not necessary for Dastkar to grow as large as the movement or to run the movement. At the same time without the organisation there would be no movement, and if there was no movement there would be little point in the organisation."

Organizations like Dastkar are keeping Indian traditional crafts alive and bringing significant difference in the lives and livelihoods of craftsmen/women. ■

People's Manifesto - Specific Groups

This is a part of the manifesto/ Common Minimum Program for the coming 5 years for any party/ coalition government that will come into power at the union/ state level. This part voices the agenda of the elders, women, disabled and youth through the lens of livelihoods and poverty.

An agenda evolved to meet the needs of the people in India as a whole, as a single set may not work. We need to look at its constituents from their specific contexts, situations and accordingly evolve multiple agenda. Against this backdrop we need to look at specific sections like elderly, women, youth and disabled and their needs/demands with different lenses.

Elderly, Women, Youth and Disabled have by and large one characteristic in common – 'Vulnerability'. While natural vulnerability is only minimum or absent, vulnerability enforced by the society, culture and changes happening within them, industrialization, globalization leading to rapid urbanization, rapidly changing livelihoods and skill requirements and other economic transformations, global recession, unemployment, unprecedented consumerist trends, increased responsibility/ burden on women handling both household chores and external employment are more impacting.

While migration for urban jobs are leaving the elderly behind in the villages to fend for themselves, lack of access to and/or poor quality of education and inadequate skills and trainings are hurting the youth. Youth are falling prey to various influences and lack proper counselling mechanisms in place. Women are engaged in all kinds of works and much more than men but for the most part are continuing to struggle for equal treatment. As a society we have minimal to no infrastructure in place that is disabled-friendly.

Manifesto for the Elderly

India is a young nation now but we are steadily greying. Therefore it is critical to have systems in place for the aging population. The number of elderly persons in India is progressively increasing. By 2025, it is expected that India will be home to more than 175 million people that are over 60 years and above of age. About 70 per cent of the elderly in India work. At least half of the elder population lives in poverty. They are highly vulnerable



group with very low/no income. Many also suffer neglect. The intensity of poverty is relatively higher in households with

elderly, particularly dependent elderly.

Elderly population can be broadly categorized into able-elders (those who can take care of themselves), assisted-elders (those who can take care of themselves with some support) and dependent elders (that need significant support from others). Except for the specific needs of the third category, at a broader level the needs of elders are no different from the needs of the rest of the population. These needs include safeguard from abuse, opportunities to escape boredom, health facilities, freedom from fear, isolation and neglect, economic security, control of one's own resources, improved self-esteem etc.



The elders are seeking their comprehensive care. In this context, elders voice the following demands to be met in the coming five years-

- ◆ Universal pension of Rs.800 per individual, per month, to all poor elders at 60 + years.
- ◆ Instead of monthly disbursement of pension from government, an elder-care fund should be made available to the elders' institutions so that they assume the responsibility of disbursing the pension with local accountability. This can be scaled up across the country gradually.
- ◆ Universal access to free geriatric care through community health care system/mobile medical care in the village and in the neighborhood.
- ◆ Geriatric wards in all hospitals (including private hospitals).
- ◆ Organize elderly into elder self-help groups (ESHGs) and their higher order federations for solidarity and increased economic security.
- ◆ National federation of elders.
- ◆ National commission for the aged-care.



- ◆ National community elder-care project should be implemented across the country through the institutions of the elders.
- ◆ Forums for community elder care comprising different sections of the community in every village.
- ◆ Widespread national campaigns on elder care.
- ◆ The curriculum of every school should have elder-care as a mandatory subject.
- ◆ Exposure to elder issues and rendering elder care should become a necessary activity for the children in the school.
- ◆ Senior citizen should be recognized at the age of 60 and all benefits should be available to them at the age of 60 +.
- ◆ Space for elders in all sectors of employment with appropriate redefinition of the job and skilling.



every village.

- ◆ Universal access to old age homes for all the elders who seek.

Manifesto of Women

Women constitute nearly 50 per cent of India's population. Most women in India work and contribute to the economy in one form or the other. In fact, India has more working women than any other country in the world. However, more than 60 percent of women are chronically poor, and the figure would probably be higher if intra-household discrepancies in poverty levels were measured. For most women, their low status and lack of education and skill training opportunities limits them to a life of housework and agricultural labour. Although women in India work twice as hard and long as their male counterparts, their economic contributions often remain invisible and unrecognized. 96 per cent of women work in the informal and unorganized sector including direct and/or supportive works in the farms, handicrafts, unskilled labour, petty shops etc. The time women give to performing household chores including the significant time that goes into the most crucial job of raising children is largely unaccounted for. Females get into work relatively at a very young age than males.

In spite of legal provisions, women continue to receive lower

wages than men. Women face legal discrimination in land and property rights. Most women do not own property in their own names, and are denied inheritance of parental property. If they inherit property, most cannot exercise control over it. Indian women are resource poor. Women in rural areas are highly dependent on land, forest, water and other common property resources for themselves and their families but hardly have any rights over them or even any decision making roles.



Maternal mortality is about 407 out of every 100,000 women mostly due to inadequate prenatal care, delivery in unsafe conditions with inadequate facilities and insufficient postnatal care. Severe anemia is responsible for more than 9 per cent of maternal deaths in India.

Only 60 per cent of girls get enrolled into schools and majority of them dropout before completing grade five. Only 54 per cent of the women can be considered literate in India.

Women are frequently subjected to violence both within and outside the family. The statistics of women rape, molestation, sexual harassment, and kidnap are simply alarming. A large number of women especially in rural households are now de-facto female-headed due to widowhood, desertion or male migration. Diseases like HIV/AIDS have directly and indirectly impacted women the most. Migration and displacement is hurting both women left behind and also those migrating.

In this backdrop, the women place the following demands to be pursued and fulfilled in the coming five years -

- ◆ Equal wages for men and women.
- ◆ Compensate 100% loss of wages for maternity leave up to 4 months to the mother from poor family.
- ◆ No negative discrimination and more positive discrimination in recruiting women to any job.
- ◆ 1/3rd reservation to women should be strictly implemented in PRIs, State Legislative Assemblies, Parliament, Political parties and all other political forums.
- ◆ Gender budgeting in every department at both state and national levels.
- ◆ 1/3rd of any budget in both state and center should be spent on women.
- ◆ There should be no poor women outside SHGs.
- ◆ Occupation-based women collectives should be built nurtured and empowered.
- ◆ Women collectives should have exclusive rights over all



common properties like land, water, tanks, forests etc

- ◆ Compulsory and free education for at least 15 years of education (10+2+3).
- ◆ Health and accident insurance for all poor women.
- ◆ Health care and emergency services are the rights of every women and these need to be made available to her at no cost or payable from insurance. The insurance with low or no premium should be made available to all the poor women.
- ◆ Current pension is inadequate for a decent living. This needs to be increased to cover the costs of a decent living.
- ◆ Drudgery reduction should be national priority.
- ◆ Add the value of home maker in the calculation of GDP.
- ◆ Supplementary and supportive roles of women should be recognized and the value should be added in the calculation of GDP.
- ◆ Free soft skills training for women
- ◆ Increase the number and categories of vocational trainings in the country and ensure that at least 1/3rd are women.

Manifesto of Youth

India leads the global pool of human capital. According to World Health Organization, approximately 35% of the total population in the country consists of youth (between 15-24 years). More than 50 per cent of the youth in India live below



the \$1/day poverty line.

Poverty, unemployment, minimal/no access to opportunities, poor infrastructure etc are disrupting the flow the youth energy into proper channels. Lowered spiritual capital – the ability to face the rigours of public life with equanimity and fortitude, brushing aside the past and take the lessons forward and not let circumstances overtake them is severely impeding their progress. While some lose out very early on in life with no opportunity to education and quality of life like the child labour, others with some education are hitting the crossroads quickly. Lack of adequate and appropriate vocational trainings, lack of access to aptitude analysis and counselling are glaring gaps. HIV/AIDS, drug abuse are endangering youth.

According the employment market, half of the youth churned out by our educational institutions lack employable skills and also the skills/orientation to learn on job. Youth lack soft skills.

Youth are adaptable, have relatively high appetite for risk-taking and are also amenable to change. This is a virtue and

can be capitalized.

In this context the youth voice the following demands to be taken up and implemented in the coming 5 years –

- ◆ Universal free education till 15 years of age.
- ◆ Those who missed the opportunity to latch on to education when young should be given all the requisite facilities (institutional, infrastructural, financial etc) to prepare and appear directly for 10th grade.
- ◆ Soft skill training should become part of the curriculum. Learning skills should become part of the curriculum.
- ◆ All schools should have special classes (out of the school time) for children with learning disabilities.
- ◆ All schools should have/provide for tools/resources to test the aptitude of the students and provide them appropriate counseling services.
- ◆ All schools should provide opportunities for children to take up vocational courses.
- ◆ Libraries in all villages
- ◆ Recreation centers in all villages.
- ◆ All schools should budget for student exposure visits.
- ◆ Career counseling opportunities should be available to all.
- ◆ Compulsory paid community work for 2 years after graduation for all.
- ◆ Trainings in soft skills and at least the basic computing skills should be accessible to all.
- ◆ The number and variety of vocational skills, both technical and non-technical should increase and the quality and quantity should be periodically reviewed based on the changing needs of the employment market.
- ◆ Trainings in entrepreneurial skills for self-employment.
- ◆ Conduct vision building exercises.
- ◆ Collectives of producers, collectives of service providers should be facilitated.
- ◆ Realize areas in which India has the competitive edge and build youth to take up opportunities in these areas.
- ◆ Promote youth groups; take up youth campaigns.
- ◆ Provide for unemployment stipend.

Manifesto of Persons with Disabilities

As per 2001 census it is estimated that there are 2.13% disabled in the country. This in absolute numbers means that there are 22 million disabled. On the other hand, National Centre for Promotion of Employment for Disabled People (NCPEDP), an NGO working for the rights of disabled argues that the number is much more. According to NCPEDP there are about 5 to 6 percent disabled in India which means 60 to 70 million population in the country fall under this category.

The Persons with Disabilities Act, 1995 considers a person as 'Disabled' if he/she is suffering from not less than 40% disability as certified by a medical authority. The Disability



the disabled can navigate with ease. Adequate lighting, appropriate markers, wide doorways, wheelchair-friendly sidewalks, driveways, entrances etc will help.

- ♦ The pension that is given by government is not adequate for a decent living. Efforts should be made simultaneously to provide trainings, skill-building and livelihoods to the disabled.
- ♦ There is a need to organize the disabled people into SHGs, networks and other solidarity groups.
- ♦ Education and/or Trainings give the required skills to the disabled to undertake any activity. It is important to make regular schools disabled-friendly so both disabled and non-disabled children can study

Act has categorized disability into seven types-Blindness, Low vision, Leprosy-cured, Hearing impairment, Locomotor disability, mental retardation and mental illness. Recently Dwarfism has also been recognized as disability.

Indian Government has passed "The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act", 1995. This Act is guided by the philosophy of empowering persons with disabilities and their associates. The endeavor of the Act has been to introduce an instrument for promoting equality and participation of Persons with Disability on the one hand, and eliminating discrimination of all kinds on other. The 1995 Act has reserved 3% of poverty eradication funds for the disabled. Also under the Act 3% of seats in all educational institutions and 3% of all job vacancies are reserved for the disabled. Further this Act advocates employment for educated disabled through special employment exchanges. All disabled who are above 2 years old and are poor receive a lifelong pension from the government. But the Act has not been implemented anywhere in its true sense.



In this context the disabled people voice their demands to be met in the coming five years as following

- ♦ Disability certificate is very important for any disabled person to access any benefit from the government. But the process of obtaining a certificate is very tedious now which disabled people cannot follow. Hence government should take appropriate steps to liberalize the process so that each and every disabled person can get the certificate.
- ♦ The Persons with Disabilities Act, 1995 should be implemented with integrity.
- ♦ There should be space for participation of disabled people at all levels in all government programs
- ♦ Efforts should be made to make infrastructure disabled friendly. Public places and buildings should be such that

together. Teachers should be appropriately trained to adopt inclusive methods of teaching.

- ♦ Where special education is needed the government should set up special schools in the areas where disabled children have decent access.
- ♦ Employees of all government departments should be sensitized on the issues of disabled so that they will respond to the disabled persons quickly.
- ♦ Community Based Rehabilitation programs should be promoted for the Persons with severe disability.
- ♦ All development plans should be formulated with the participation of Persons with Disabilities.
- ♦ Special life and health insurance packages should be announced for the Persons with Disabilities.

Any government voted to power and has the political will to work for the vulnerable by understanding and making efforts towards fulfilling their needs cannot ignore their demands voiced through these manifestoes but to incorporate in the Common Minimum Program (CMP) and implement. ■

Institutions Of/For Poor-Related Acts

S.No	Contents	Societies	Trusts	Section25 Companies	MACS	Cooperatives	NBFCs
1	Act	Societies Registration Act 1960	Indian Trust Act 1920	Companies Act 1956	APMACS Act 1995	Various cooperative acts by state and central government	Companies Act 1956
2	Spirit	Not for profit			Mutual benefit		For profit
3	Ownership and control	No ownership to beneficiaries	No ownership to users	Shareholders concept	Shareholding concept	Shareholding members	Shareholding
		Managed by GB. GB is elected generally	Managed by Board of Trustees (self appointed)	Managed by an elected Board	Managed by elected BODs		Managed by elected Board
		Less accountable to the beneficiaries in the common parlance	Less accountable to users in common parlance	Greater accountability to share holders			
4	Regulatory Authority	Registrar of Society	Registrar of Trust	Registrar of companies	Registrar of cooperatives	Registrar of cooperatives and RBI	RBI & Registrar of companies
5	Microfinance Licensing Clause	MF not through licensing			MF MACS rules	MF under cooperative rules	MF under RBI Act 1934, NBFC rules
6	Barriers	Govt. can appoint special officer	Absence of democratic character in the election of GB	Reporting and compliance hassles	Not enacted by many states	State controls politicization	Profit orientation
7	Norms	No capital adequacy norms					Capital adequacy norms are 10-12% of risk weighted assets
		No prudential norms for income recognition and asset classification					Prudential norms exist
		No clear guidelines on whether savings deposits can be mobilized, the types of deposits can be taken, interest payable on deposits and deposit insurance		Clear guidelines on deposit taking including types of deposits and interest payable on deposits		Deposit taking is well deregulated and not permitted until an NBFC is rated A.	
8	Accountability and Transparency	Easy to establish but less accountable/ transparent as an MFI	Relatively easy to establish but greater level of accountability	Easy to establish and high levels of accountability	Easy to establish but low levels of accountability due to political interference	Relatively difficult to establish but high levels of accountability and transparency as an MFI	

Social influence and Development workers

More entry point activities, continuing with them even after the rapport building phase, highlighting the small initiatives early on, and involving outsider influencers in activities remotely involving them are the behaviours exhibited by successful development workers. These are examined here.

Interaction with development workers indicated that most of their achievements are by influencing the following categories of people, other than the persons from their department. The first category of such people is the community for which the development worker is working. The next class of persons is the public spirited people who can contribute as volunteers. Such persons may exist inside or outside the communities. Requesting a local doctor to freely treat a poor old person is a case in point. The third category of persons belongs to local government. To facilitate the access to several civic facilities, the development worker has to influence the local government. Government officials of the line departments are the fourth kind of persons. Requests, entreaties and demonstrations of the communities will have to be supported by the goodwill that the development worker generates for himself among these officials. The fifth category is the employees of the same organisation but belonging to a different unit or functional area. For example, an education worker may request the health worker to visit and treat school children when many are suffering from fever. The next group are persons belonging to other NGOs, institutions and small donors in the areas. Some organisers are adept at getting small donors to donate small sums to causes that very important in the lives of the target community. The amount required in such cases is too small to invest in formal proposal writing.

One aspect is common to all these categories of persons: none of them is a direct report to the development worker. This is not peculiar to the development worker alone - sales persons and project managers also have to influence persons outside the organisations. But the scope of people to influence is often limited, and means of enticing are different.

Therefore, a development worker needs to cultivate the skill of influencing persons outside the direct line of authority; indeed, this could be one of the most important skills. Though this skill is important, the development worker does not receive any help in this regard from the existing literature. The literature offers generic advice regarding power and influence, but not specific to the organisational context. The development worker can adopt the advice given to sales people and project managers, but such advice is limited to only a few categories of people outside the direct line of supervision.

In the above context, the differences between the work of successful development workers and not-so-successful development workers are observed to arrive at some guiding

principles. The first set of differences relates to the entry point activities. Early on in their interactions, all development workers focus on several entry point activities that require very little or no money at all. These entry point activities enable the development workers to establish rapport with the community. The difference between the successful and not-so-successful development worker appears to be in the number of entry point activities and continuing such activities even after the initial rapport building phase. The successful development workers spent about a fourth or more of their time (after rapport building phase) in continuing such activities. The number of persons receiving benefit from these small activities often overwhelmed the actual beneficiaries of the project for which the development worker came to an area in the first place. These small initiatives contribute to the success in two ways. (a) They generate a feeling of obligation on the part of some of the people who received the favours. (b) They build the reputation of the development worker as a good worker. These two make the people say 'yes' to the initiatives of the development worker. The second set of differences relates to the way in which persons outside the community are engaged. The successful development workers disseminate the work done (including the entry point activities) widely. This builds the positive image of the development workers among the outsiders and makes further interaction with such persons easier. The successful development workers also create several opportunities where outside persons can be called as the guests of honour. When calling these people, the successful development workers make it a point to ensure that such persons are initially called only for those events that are not directly related to the work of the other person. As the event is not directly related, the other person is not defensive and commits for small things, which later become big. For example, when a banker was called to be a chief guest of a function celebrated by the disabled, he expressed his readiness to support the SHGs in the village. This commitment was later used by the development worker.

These observations point to the following principles that can guide development workers:

- * Let the people say 'yes' to the initiatives by (a) generating a feeling of obligation on the part of those who received the favours, and (b) build a reputation as a good worker.
- * Let people commit for some thing publicly and harness the desire among people to act in ways that are consistent with the commitments made. ■

Tea Stalls Steaming!

Shining Livelihoods



Hoof Making Wearing Thin!

Declining Livelihoods



RUDSET Veerendra Heggade

Dr. D. Veerendra Heggade, Dharmadhikari of Sri Dharmasthala Manjunatha Kshetra of Karnataka, designed and established many programmes like Health, Education and Employment programmes. In every field the programmes evolved as models under his guidance. He is innovative in planning programmes and building institutions. Lakhs of people benefited from different types of these diverse activities.



Dr. Veerendra Heggade was born on 25th November 1948. He was the eldest son of the Sri Ratna Varma Heggade. Sri Ratna Varma Heggade was the Dharmadhikari of the Sri Dharmasthala Kshetra. After his father, the mantle of Heggadeship fell on the young shoulders of Veerendra Heggade at the age of 20, on October 1968. In three decades as Dharmadhikari, he has not only preserved the essence of the Kshetra, but also achieved a remarkable progress in his service to mankind.

Dr. Veerendra Heggade established Sri Kshetra Dharmasthala Rural Development Project (SKDRP) in 1982. This organization is working in 81 villages Belthangady District, covering 18000 families. The SKDRP has spent more than Rs. 10 Crore in development activities. This has generated more than Rs. 90 Crore besides creating rural employment and improving the living standards of the people. In 1995, SKDRP got FICCI award for its outstanding achievements.

In 1972 Veerendra Heggade organized "mass marriages" where all religions and castes were welcome, and hundreds of couples got married. The expenses for the wedding dress, mangala sutra and wedding feast for few members of couples' guests were all paid by Kshetra. At present, yearly 500 couples are getting married in the Sri Dharmasthala Kshetra.

Veerendra Heggade has contributed a lot in the health field also. A fully equipped mobile hospital was established by him to deal with emergencies and provide medical treatment to the rural people in the inaccessible interior places of Malnad area. A modern TB sanatorium was setup to give relief to TB patients. The ayurvedic hospital was built at Udupi and Hassan to provide ayurvedic medical services. A nature cure hospital was also built on the banks of River Nethravathi. One of the most modern allopathic eye treatment hospitals has been built at Mangalore. Dental hospital was also established serving persons with cleft lip and other orthodontic problems. In addition to the above curative services, he has also promoted the practice of yoga in about 250 schools to improve the fitness of the students.

In the field of education, he has established many new experimental and contemporary educational institutions. He established free hostels named Ratna Manasa, to provide free boarding and lodging for 8th, 9th, and 10th standard students. He set up Primary schools, 4 High schools, 12 Colleges and 12 other related institutions.

Veerendra Heggade established Sri Manjunatheswara Cultural and Research Foundation to conduct research on religion, literature, arts and crafts. In this foundation, the ancient scriptures are being deciphered and being translated into modern Indian languages by scholars and experts. He established museum called Manjusha to protect and displays the arts of the past. He played an instrumental role in the revival of Yakshagana, the ethnic dance – unique cultural art form of the District of Dakshina Kanada. He has started a school for Yakshagana. He has revived

ancient ethnic crafts like Navalgund carpets and Kasuti Embroidery.

Unemployment is the biggest challenge facing the country. Lakhs of youth are entering in market every year for jobs after completing their school /college education. There are no employment opportunities in the organized and un organized sectors. The process of automation and mechanization accelerated this problem. In rural areas, even the agricultural sector is saturated, and unable to absorb the youth. Thus, there is a need for promoting self employment and entrepreneurial ventures among unemployed youth and women.

To solve this problem, Heggade established Rural Development and Self Employment Training Institute (RUDSETI) in 1982 at Ujire, a small village in Dakshina Kanada District, with financial support of Syndicate and Canara banks. RUDSETI now has 23 branches located all over India. RUDSETI works to transform rural youth to acquire productive identity through short duration interventions, and thus contribute to empowerment of youth. Need based training programmes are evolved taking into consideration the scope and sustainability of the activity by constantly scanning the environment. RUDSETI is working with a goal of alleviating unemployment in rural and semi urban parts of India. RUDSETI offers 50 short duration trainings, with durations ranging from 1 to 6 weeks. The trainings given are in 5 broad categories. I. First generation entrepreneurs II. Forest based entrepreneurs III. Rural development training programmes IV. Technology transfer programmes V. Human resource development programmes. RUDSETI trained 2 Lakh people in self employment since 1982. Among the trainees, 47% are women. More than 1 Lakh trained people started their own enterprises and 67,000 trained people accessed loans from banks amounting to Rs.263.77 Crore.

Considering the services of Dr. Veerendra Heggade to mankind, several organizations, universities and Governments honoured him with various awards. In April 1993 he was honoured with the title "Rajarshi" by Dr. Shankar Dayal Sharma, former President of India. For his social work Karnataka Government honoured him with "Rajyostava Award" in 1995. In 1994 he was honoured with "Indira Gandhi Priyadharsini Award". He is also the recipient of Padma Bhushan award. ■

Book Summary

Name: **Rural Poverty Report 2001**

Publisher: **IFAD, Rome**

A huge amount of the world lives in extreme poverty today - 1.2 billion people. These people are subsisting on less than \$1 USD per day. At 44%, South Asia has almost twice as many persons in poverty in rural areas than any other region such as Sub-Saharan Africa (24%), East Asia (24%) or Latin America (6.5%).

Most of the people living in poverty, 75%, live in the rural areas. This percentage will drop to 60% in 2020 and then down to only 50% in 2035. But currently since most of the poor live in rural area, fighting poverty requires resources be reallocated to the poor in rural settings. But resources diverted to reviving agriculture are not enough. Addition social changes must also be made.

There are five aspects critical to understanding the challenges to eradicating rural poverty: 1. Small holder production and production of food staples play a critical role, 2. Better allocation and distribution of water to increase the output of staple foods, 3. Assets must be redistributed in favour of the rural poor, 4. Particular groups such as women need direct influence over resources and 5. Special measures are needed to help the poor participate in decentralized management to secure democratic control, develop human potential and improve cost efficiency such as developing new seed varieties through micro finance to rural schools and public work programs.

Many times the poor suffer from land inequality and low average per person assets. Improving their assets promotes efficiency by stimulating higher productivity and economic growth and also equality & efficiency. Improvement to assets needs to include land distribution, access to water. Bias against women, for many assets, is harmful not only as social injustice but as a source of efficiency and slows economic growth. Efficiency is also improved by the participation.

Improvement in human assets is also needed in the areas of Education and

Health & Nutrition. Education speeds up the adoption of the productive new technologies, often large productivity and income gains for small payments and farm workers and also new agricultural technologies and of cash crops. In Health & Nutrition, acute illness is especially critical in that it handicaps the poor from increasing their income and learning. They are vulnerable to chronic illness and injury due to unfavorable working, living environments, water sanitation and low nutrition leading to lean body mass and small height.

Other assets include: livestock, housing and transportation & communications. Livestock, especially small livestock can be crucial to income. The poor need institutions to acquire, manage, trade livestock and their products and to help avoid crises in animal feed. Housing for the rural poor are often worse than for the urban poor. The rural poor need to do frequent housing repairs. Transportation & communications are often unsuitable for private joint producer control by the poor.

After the Green Revolution, major irrigation expansions have stalled. Technical progress such as this must be revived to increase outputs and yields of food staples from which the poor derive well over half of their incomes.

Bio-technology should be redirected from the needs of the rich to the used for the environmental and food safety concerns of developing countries. The priority for bio-agricultural research should be employment-intensive and redirected towards yield enhancement, stabilization and sustainability.

Technology for water management needs to show production returns and should employ labour, preferably in the slack season, rather than equipment.

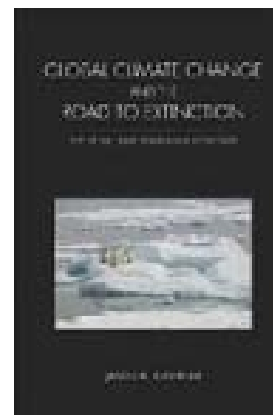
Rural communities suffer from lack of access to markets not just because they are remote from them but because they lack adequate roads and transportation. They need markets for selling their produce and labour and acquiring input, assets and technology, consumer goods and credit. This Report is a must read for any one who wants to understand poverty, its causes and effects ■

New Books

Name: **Global Climate Change and the Road to Extinction: The Legal and Planning Response**

Authors: **James A. Kushner**

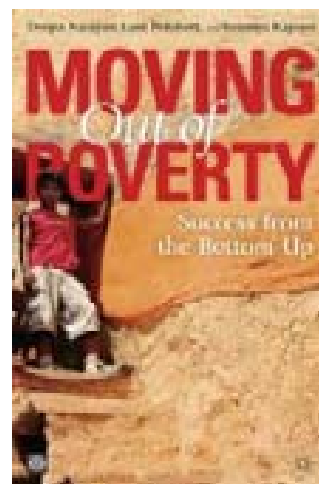
Publisher: **Carolina Academic Press**



Name: **Moving Out of Poverty: Understanding Democracy, Freedom, and Growth from the Bottom Up**

Editors: **Deepa Narayan, Patti Petesch**

Publishers: **World Bank Publications**



Name: **Seeing the Elephant: Understanding Globalization from Trunk to Tail**

Authors: **Peter Marber**

Publishers: **Wiley publishers**

Useful Websites on Gender Issues

<http://www.un.org/womenwatch/world/#>

A web site including information on all regions with country specific information such as Gender Profiles, national Follow-up of the Beijing Platform for Action, national Plans of Action based of the Platform for Action, the national report to the CEDAW Committee, NGO reports and references and coordinates to the national responsible machineries, such as Ministry of Women Affairs and similar organs.

<http://www.un.org/womenwatch/>

The basic web site for information on UN's work and commitment to gender equality and women's right. Here you find links to all major UN agencies such as DAW, CSW and UNIFEM, as well as all information on all crucial documents, such as the CEDAW and the Platform for Action, and the processes surrounding them.

<http://www.focusintl.com/widnet.htm>

A very substantive web sites that, among other things, includes a database on gender and development. The web site includes several useful resource bases divided into three overall areas: Statistics, Themes and Resources, and are available in both French and English.

<http://www.dawn.org.fj/>

The web site belongs to one of the largest women's organization based in the South. DAWN (Development Alternatives with Women for a New era) is a network of women scholars and activists from the economic South who are working for development alternatives that are equitable, gender just and sustainable. The web site includes links and resources to Research themes, Regional engagements, Publications and general information and debate on the theme of gender and development.

<http://www.oecd.org/dac/gender/index.htm>

The web sites includes useful gender mainstreaming guidelines, reports and research as well as publications and a very useful source book on concepts and approaches. Another strength with this web site is the links to other related sites on gender equality and women's rights.

<http://www.ids.ac.uk/bridge/>

Bridge is a part of IDS (International Development Studies) at the University of Sussex and specializes in information and analysis regarding gender equality and women's rights. Bridge's objective is to assist development professionals and organizations to integrate gender concerns into their work. They have a substantive and extensive resource base on issues relating to this field and when using their gender information exchange, GENIE, it is easy to access Gender Country Profiles as well as to get hold of gender experts and consultants. In this section, information on best practice databases and other resource bases can be found through "key word" searches.

<http://www.oneworld.org/whrnet/>

whrNET (Women Human Rights Net) is a collaborative Information and Communication Technology project developed by an international coalition of women's organizations (including UNIFEM and OneWorld Online). It includes links to several relevant web sites as well as access to resources and publications in the field, it also includes forums for dialogues and discussion on the area of women's rights.

<http://www.worldbank.org/gender/>

The World Bank has a very comprehensive and useful web site on gender equality with resources, data and links. The site both gives general data such as very useful statistics given country by country, as well as analysis on specific themes on topics such as transport and technology as well as poverty reduction strategies and rural development. The web site also provides links to other resources and partners in the area of gender mainstreaming.

<http://www.wld.org/>

WLD, or Women, Law and Development provide a web site with very useful resources and news on women's rights from a legal perspective. A newsletter can also be found on the web site with the latest update in the area, as well as links to other relevant sites and organizations.

<http://www.undp.org/gender/>

UNDP's web site contains useful guidelines (in the form of a "Gender Mainstreaming Information and Learning Pack") as well as samples of "Good practices" in the area of gender mainstreaming. The site provides data and statistics in the form of studies, and research as well as references to indicators to use for gender mainstreaming.

<http://www.ids.ac.uk/eldis/gender/Gender.htm>

A useful resource centre with a large number of links and information, including publications, Gender Country Profiles (including statistics), research themes, network contacts and thematic e-mail lists. Eldis web site on gender also offers a constant update on new information and publication. ■

(source: www.un-habitat.org)

ERUDITION IN MIDSTREAM

Knowledge is good, but that cannot carry one across the river of life-to safety. The practical knowledge is no less important than theoretical knowledge. This little story of a scholar and boatman explains this truth in a simple way.

“How long will it take to reach the other bank?” the solitary passenger asked the lone boatman as they started crossing the river.

“It takes half an hour or a little more or a little less depending on the course of wind and the current. I’ll do my best to ply it as fast as I can in view of the gathering storm”, said the boatman who at first had been reluctant to set out.

“Be quick!” commanded the passenger, a great pundit, who has insisted on being taken to the other side as he had been invited by the zamindar.

But the pundit was not in the habit of traveling in silence. He loved to talk. He was always accompanied by a few disciples or admirers to whom he lectured on great issues of philosophy.

“Have you studied the Upanishads, boatman?” the pundit, bored of silence, asked.

“Studied, sir? I’m as illiterate as my boat!”

“I see! What is your notion of mayavada?”

“No notion, Sir, I’d never heard that word!”

“I thought as much!” sighed the pundit. “I pity people like you. At least one-fourth of your life is a waste without this much basic knowledge of philosophy.”

“I agree with you, sir, we uneducated folks are unfortunate,” said the boatman. They were in the middle of the river.

“Do you have some idea about Advaita, Dvaita and Visistadvaita?”

“Oh, no,” said the boatman. “Such words are a riddle to me,”

“I see. That means, another one-fourth of your life is a waste,”

“Quite so, sir,”

“Do you have any idea of cosmology?”

“No, sir.”

“I see. Do you know of astrology?”

“No, sir”.

“That means three-fourth of your life is a waste.

Suddenly a whirlwind broke out and rains came down in torrents. Despite all efforts of the boatman to keep his boat steady, strong winds shook it violently.

“Sir, do you know swimology?” asked the boatman.

“Oh no!”

“In that case, Sir, your whole life is a waste” said the boatman. There was not the slightest irony in his voice, but great anxiety. Next moment the boat overturned. The boatman beat his strong arms and reached the shore while the pundit, with all his knowledge of philosophy, went down into the terrible waters. ■



Survey of Time Use

(July 1998 - June 1999)

Time Use Survey provides for the first time data on some of the important activities which generally fall in the domain of women's life. Time Use Survey was conducted in 18,591 households spread over 6 selected States namely, Haryana, Madhya Pradesh, Gujarat, Orissa, Tamil Nadu and Meghalaya. The main objectives of the survey were to collect data for properly quantifying the economic contribution of the women in the national economy and to study the gender discrimination in the household activities. The details and findings of the survey are

- ◆ Out of 18,591 households surveyed the single member households were about 6%.
- ◆ Overall about 10% households in rural areas and 9% in urban areas were headed by women. Though Meghalaya is a matriarchal society, maximum of only about 29% households in urban areas were female headed.
- ◆ Out of total population surveyed, about 70% of the respondents were residing in rural areas. There were marginally higher males (51.7%) compared to females (48.3%). The proportion of widowed population was about 5%.
- ◆ In all the six states taken together 67% of the persons were found to be literate; the percentage being 56% for females and 77% for males.
- ◆ About 57% of the households in rural areas and 26% in urban areas do not have any such literate female members.
- ◆ Out of total persons surveyed about 1.16% were found to be having some form of disability. Out of the total disabled persons, about 58% were males and remaining 42% females.
- ◆ About 87% of the women reported that they participated in the household decision making. There was almost no rural urban difference and any significant difference among the social groups in this regard.
- ◆ Out of 168 hours in a week, on the average, male spent about 42 hours in System of National Accounts (Productive and economic) activities as compared to only about 19 hours by females. There is further difference in urban and rural female's participation in SNA activities (5%) in urban areas was much lower as compared to 13% in rural areas.
- ◆ In extended SNA activities (Household maintenance, management and shopping for own household, care for children, the sick, elderly and disabled for own household etc) , male spent only about 3.6 hours as compared to 34.6 hours by females.
- ◆ In non -SNA activities, which pertain to learning, leisure and personal care, male spent about 8 hours more as compared to females.
- ◆ Women were found to be working for longer hours than males. If we take SNA and extended SNA activities together, the average time spent by rural males is only 46.05 hours as compared to 56.48 hours by rural females. For urban males, this figure comes out to be 44.50 hours as compared to 45.60 hours by urban females.
- ◆ It was generally found that females spent about double the time as compared to males in activities relating to taking care of children, sick and elderly people. No significant impact of educational level was found in such activities.
- ◆ Women reported that they spent about 2.1 hours per day on cooking food, about 1.1 hour on cleaning the household and utensils. Taking care of children was also mainly the women's responsibility as they spent about 3.16 hours per week. Women reported less than one hour of time spent on activities relating to shopping, pet care, teaching own children, taking care of guests, etc. per day. Participation of men in these activities was just nominal.
- ◆ In Haryana, Madhya Pradesh and Orissa, women slept 2 hours less than men in a week. However, in Meghalaya and Tamil Nadu there was almost no difference in sleeping hours of men and women. In case of personal hygiene also men spent 1 hour more than women. There was substantial difference on time spent for personal hygiene by men and women in Gujarat.
- ◆ Men in all the 6 states spent much more time than women in reading newspaper, listening to music, smoking and drinking intoxicants and physical exercise.
- ◆ Almost about 1 hour was spent by men and women per day in gossiping and talking. Data from this survey do not support the general belief women spent more time than men in gossiping and talking.
- ◆ The predominance of females in unpaid activities was visible in all the states. For the six states combined, payment was not made for about 38% of the time spent in SNA activities. The amount of unpaid activities was more (51%) for female as compared to only 33% for male. ■

Source: Ministry of Statistics and Program Implementation, Gol.

Out of Poverty

Coming Together Helps Nagamani

Neppalli Nagamani belongs to Ramapuram village of Bathalapalli mandal of Anantapur district, Andhra Pradesh. She studied up to intermediate and got married to a farmer. They were blessed with two male children.

They have 15 acres of dry land in which they used to cultivate groundnut. Due to continuous drought for some years, they could not even recover the investments made. In spite of that they did not lose hope and took further loans at high interest rates to invest in agriculture from the local money lenders. Despite an increase in their debt, their fate did not change. They were unable to get any income from their land and were left deep in debts. Whatever little they earned from land was not sufficient to repay their loans. No one in the village came forward to give them further loans by seeing their insolvent condition. As they were unable to invest further, their dry land became almost waste land.

Their family condition was very worse at that time. They couldn't get even two square meals a day. Even the needs like childrens' education, treatment for any illness, etc., had become luxuries.

In the year 1995, the Grama Deepika (Village SHG facilitator appointed by Government) of that village came to Nagamani and introduced her the concept of Self Help Group. She motivated Nagamani to join in SHG. Nagamani started

savings in SHG and soon she understood the SHG concept completely and became an active member in the group.

She took loans from SHG at lower interest rates and again started agriculture. Weather also favoured her this time and they got good yields. This helped them repay all their loans and start savings systematically.

Being an active participant in the group activities, Nagamani was selected as a State Resource Person by Indira Kranthi Patham (Poverty Reduction Project in AP) staff. As a state resource person for institution building she is now earning good monthly income that is sufficient for the family to survive. Now her family is not dependent only on agriculture for living. Nagamani's monthly income as State Resource Person has become a great saviour to the family.

Nagamani's family constructed a new pucca house with the help of the village federation of SHGs. They are able to send their children to good educational institutions. Recently Nagamani's elder son got 105th rank in Indian Institute of Technology (IIT) entrance examination.

Nagamani not only changed her life, but is also helping other women of her village to come out of the poverty. She facilitated formation of 21 groups in the village. She is encouraging other women also to join SHGs as she has reaped the benefits of it. ■

Broken Lives

Health Expenses Hurt Balanagamma

Balanagamma and her husband were the residents of Hussainapuram village of Orvakal mandal, Kurnool district of Andhra Pradesh. They lived by vending vegetables in and around Hussainapuram and surrounding villages.

As both husband and wife are hard workers, they were able to earn a decent income from this business. They had sufficient money to live a decent life but they didn't have children. Since they loved children, they decided to bring up their cousin's children. They gave them good education. They spent all the savings they had on their children's education and marriages. The children are well settled now in Kurnool and Hyderabad. The couple were happy with the progress of their children. Their whole hard earned money was spent on the children but the couple never felt bad about it.

They were still going from village to village to do their vegetable business and earning a reasonable income that is sufficient for them to survive. As days passed on like this, suddenly Balanagamma's husband had an attack of asthma. He was unable to work any longer. Their business got disturbed. They became dependent on the income that Balanagamma gets from her vegetable vending. But that

became insufficient for them to survive as the family expenditure has gone up owing to the treatment of her husband's disease. It became difficult for them to run the family as before. As Balanagamma was a member of SHG, she took loans from SHG for her husband's treatment. They reduced their expenditure to the minimum possible but all their efforts were in vain. Balanagamma has to give nutritious food to her husband as he is undergoing treatment but she was unable to provide for it. They approached the children whom they brought up. But these children did not come for their rescue. The children just didn't care for these poor old couple who brought them up with lots of affection and love.

With this, Balanagamma's husband was mentally shocked and depressed. His sickness increased and, he passed away.

Balanagamma felt very depressed. But with the support of SHG members she recovered and again started her vegetable business. But she still remains in depression as she lost her beloved husband and all her hard earned money. The children whom she brought up with so much love and affection are not ready to take her responsibility. Now she is left with dried hopes and tearful eyes. ■

'Yoga'kshemam

India announces general elections for Lok Sabha – April 16 through May 13. Andhra Pradesh and Orissa are also going through their assembly elections at the same time.

Political Parties are releasing their manifestos, announcing mergers and break-ups, announcing their candidates, media are making guesses through the opinion polls. Third front, fourth front are in the offing. Campaigns asking people to vote are gaining momentum. It is estimated that Indian Elections are costliest with more than Rs.10,000 Crore flowing in. Andhra Pradesh is leading on this front.

Oscars came to India – to 'Slum Dog Millionaire', AR Rahman and 'Smile Pinky'. Satyam continues in news – it is being sold and bids are called for. CBI gets permission to question Rajus.

International Women's Day has passed without much fanfare. Some groups have begun efforts to bring the women's manifesto elements on to the manifesto tables of the political parties.

Sivaratri fast and jagaran. The night of Lingodbhava. The night of marriage of Siva and Sakthi. The night of Anandatandavam of Siva and Sakthi.

The month, that was, spent on three items broadly – sustainable and/or community-managed elder care; manifestos of various sections of people; and love, freedom and being in the flows of the universe.

I am almost there on the 36-hour fasting a week, except some water and low calorie liquids. I could also attempt successfully being awake for 36-hours. Meanwhile I have learnt about practicing **Keep It Simple and Stupid** (KISS) principles – no lies (more lies you tell, more you must keep track of what you said to who, and when. Soon, you'll lose track and of course you lose); best effort; and no over-complications (in your work or life).

With fasting, jaagaran, yoga/meditation and KISS practice, with some life tips, gathered during the month, our life will be happier and may be blissful:

- * Drink more water; Eat more fibre; Eat often; Use Energy; Smile; Make others smile
- * Spend time with the children and/or elderly;
- * Keep learning; Think about what you can do or control rather than all and sundry; Forgive; Make peace with the past and focus on the present and future;
- * Remember what others think is none of your business
- * Keep doing right things.

Then, the life works miracles for us! When we are clear on the result, hold the thought, may be a full couple of minutes, and ask. Universe conspires, responds and unfolds the result in its own way. Get ready to receive. Feel the result. Act on inspiration and clues that come your way.

As Erich Fromm puts it, the deepest necessity and the most powerful striving of humans is to achieve interpersonal union or togetherness or love. Love is active. It is seen in giving. What we give is ourselves, i.e give that which is alive in us –

joy, sorrow, interest, concern, understanding, knowledge, skill, care, respect and time. If we do not have the ability, we acquire and then give. Giving does not mean giving up freedom. We may have to lose the ego to gain the soul. We give only if we are free to give. It enriches the giver by heightening the sense of being free and active with something value to others. Thus love strengthens our true individuality.

There are five elements in love – care (active concern for the life and growth), responsibility (effort to respond to the needs and being open), respect (life and individuality), knowledge (deeply on rational, intuitive, emotional and spiritual levels) and faith (in the loved). Thus, to love means to open ourselves, may mean to be vulnerable. Without the sense of openness, based on faith, there can be no love. Love is therefore an act of faith. It is not love if it demands losing freedom, individuality and growth. Further, what love demands is that we separate the person from the person's wrong act. By all means express disapproval of the act, continuing to love the person. This brings us to love requiring an effort, concentration, practice and discipline.

Finally, the true goal of love is oneness (not the sameness). In the oneness of sum total of all souls, we live, we move and we have our being, through love.

The general elections, we hope, endorse the leadership that evolves and nurtures the processes to build love, inclusion, oneness, giving and sharing, freedom with equity, in every

sphere of consequence. All the thinking individuals respond to teach love to this leadership, now and in future. There is no doubt that this leadership will be with the youth. They need to love life, love the whole and universe. They need to practice. Then the peace, joy and the bliss will be ours.

As you mentor and nurture them, as you play in and drink the nectar, you 'lose' yourself in the raas of the souls! Into the 'whole' and sum total of all souls!

Can we do this? **Yes, if we pursue Atma Yoga and truly surrender to the Sakthi of the universe.** When you surrender and flow with the flows. Obviously, this is not easy. It requires practice and discipline. This 'atma' yoga calls for seeking yoga in actions, thoughts and words, feelings and spirit.

Krishna interprets surrender as more than devotion. He expects the atma yoga practitioners to be engaged in work – Karmayoga. They should be free from tie-ups with other causes, without entertaining enmity against anyone and being friendly with all beings. He wants them to keep their minds on the universe and the purpose of the universe with highest faith. As Krishna surrendered to Radha, as Siva surrendered to Sakthi, Krishna solicits that faith from the co-practitioner.

We need to practice atma yoga with such faith in our co-practitioners/mentors, to seek yoga across actions to spirit.

Join us in the world of yoga –in all dimensions of our being – a union of purpose and tools – Siva and Sakthi, Krishna and Radha, Nara and Narayana. You will not regret it. ■

G Muralidhar



Akshara -Gurukulam

Orientation Program in Livelihoods Initiatives

Starting Date: March 28, 2009

Time: Every Saturday From 2.30pm to 6.45pm

Number of weeks: 13 Weeks

Eligibility: Graduates or Persons with Over Three Years Experience

Fee: Rs 1500/-

For Details:

Akshara Gurukulam

c/o Akshara Network For Development Support Services

HIG II, B25, F6, Baghlingampalli, Hyderabad, AP-44

Ph. No: 98489 30038, 93478 02302