

livelihoods

today and tomorrow

March 2011



Entrepreneurship

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Let me begin with my **sincere apologies** for spilling over into April to bring this to you. As they say in Mahabharata, Karna has been killed because of six things – Arjuna is only one of them. There are some team adjustments taking time to settle down; year-end movements and demands on all team members; World Cup; 'Telangana' non-cooperation movement; tired minds, bodies and souls are not able to focus; and Muralidhar. We will not let this happen again.

MahaTsunami in Japan! Thousands of lives lost! And the electricity backbone - Nuclear Reactors collapsed!

World Cup! Team India lifts the World Cup for Sachin and India celebrates!

Happy Holi! Happy Ugadi!

Elections in 5 states! Census completed – we are 1.21 billion now! Sex Ratio in North and in Children is alarming!

Let us work in tandem with the five elements - Panchabhutas – water, earth, air, space and energy. Let us learn, teach and learn.

Entrepreneurship and taking risk is in our blood. We need courage to invest in our children; we need courage to sleep and take rest; we need courage to hunt and gather food; we need courage to invest in our relationships; we need courage to choose careers; we need courage to choose skills to learn; yet we think we are not entrepreneurial. More than half of the people, farmers, weavers, artisans, labour, migrants etc., in India have risky livelihoods. The production is not certain. The prices are not certain. The people for the enterprises are not certain. The inputs are not certain. Demand is not certain. The buyer may change her/his mind in the last minute. Yet they persist and pursue their livelihoods, relentlessly albeit reluctantly. They are the entrepreneurs. Except for a few government jobs and jobs in some organized sector enterprises, most of us are desperate entrepreneurs with minimal or no security. Yet we have no insurance/security except for our own multiple livelihoods and our family and friends. Social security is abysmal/minimal/tokenism.

Human has attempted repeatedly to move into more security from the beginning. S/he moved to agriculture to industry. S/he moved to make some as slaves to ensure production and services. S/he conquered prosperous areas. S/he started to preserve grains and commodities. S/he started to store wealth. S/he started to get into more certain job positions with the kings, with the temples, etc. S/he started to meet supply-demand gaps across the areas. S/he is fighting the battle to be less entrepreneurial. Yet, some of them, who pursued spurts of enterprise, have amassed more wealth and became less entrepreneurial thereafter. The focus then shifted to preserve the wealth and allow it to grow. All the knowledge, skills and resources aid this. Thus all life is entrepreneurial the movement it is in the womb and works towards less entrepreneurial and secure living. This has forced human beings to take control of the resources as much as possible and limiting access to others.

Today, as it became uncommon, we idolize and worship this relentless pursuit albeit with limited resources for public good. Open knowledge, skills and resources are the key for productive enterprise. Let us open up for entrepreneurship, enterprise and social enterprise to flourish. Remember that enterprises are collectivisable and entrepreneurs can join hands too. Let there be enterprise everywhere. Let there be more enterprises. Let there be more individual and small enterprises. Let there be collective enterprises. Let us give the environment for them to flourish! Let us facilitate them! We need to remind our people that we are entrepreneurs originally. In this context, 'livelihoods' explored 'entrepreneurship'.

BN Yugandhar has begun the universalization approach in rural development, beginning with watersheds. RUDSETIs skill and facilitate enterprises by the self-employed. Hotels are omni-present to feed the travellers. EDI attempts to build 'professional' entrepreneurs. Jayashree Vyas serves the women entrepreneurs through SEWA Bank. 'Entrepreneurship Development and Project Management' by Dr Neeta Baporikar discusses how to develop enterprises around entrepreneurial ideas with examples.

With the appreciation that entrepreneurial people as staff, resource persons and enterprise promoters fuel poverty reduction on scale, I remain thinking of ways to getting more of them in this business.

G Muralidhar
the 'livelihoods' team

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Entrepreneurship

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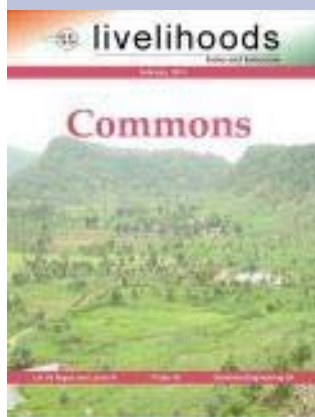
India is dominated by a large number of very small units of production and services. In the rural areas, several micro and small enterprises in the non-farm sector, apart from farming, contribute significantly in reducing rural poverty. Income from these enterprises is important because most of the time the income from agriculture alone is not enough for the poor to sustain and secondly, wage employment is highly seasonal.

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Response



Team member's of 'livelihoods',

I received 'livelihoods' February 2011. You are sharing good information to the readers. Thank you.

Sandeep.Sabharwal@reliancefoundation.org

Where Women Stand: Facts and Figures

Women at Risk

- More people have been lifted out of poverty in the last 50 years than in the previous 500; yet more than 1.2 billion still subsist on less than \$1 per day.¹ According to some estimates, women represent 70% of the world's poor.
- The International Fund for Agriculture and Development (IFAD) reports that in the developing world, the percentage of land owned by women is less than 2%.
- According to U.S. Government sponsored research completed in 2006, 800,000 people are trafficked across national borders annually. 80% of transnational trafficking victims are women and girls and up to 50% are minors.
- An estimated 72% of the world's 33 million refugees are women and children.
- Every minute somewhere in the world a woman dies due to complications during pregnancy and childbirth.

Women and Productivity

- In 2006, *The Economist* estimated that over the past decade, women's work has contributed more to global growth than China.
- If Japan raised its share of working women to American levels, it would boost annual growth by 0.3% over 20 years, according to *The Economist*.
- In 2007, Goldman Sachs reported that different countries and regions of the world could dramatically increase GDP simply by reducing the gap in employment rates between men and women: the Eurozone could increase GDP by 13%; Japan by 16%; the US by 9%.

Women and Education

- Two-thirds of the estimated 776 million adults – or 16% of the world's adult population – who lack basic literacy skill are women.¹⁶ In developing countries, nearly 1 out of 5 girls who enrolls in primary school does not complete her primary education.
- The Women's Learning Partnership (WLP) estimates that worldwide, for every year beyond fourth grade that girls attend school, wages rise 20%, child deaths drop 10% and family size drops 20%.

Violence against Women

- The most common form of violence experienced by women globally is physical violence inflicted by an intimate partner. On average, at least 6 out of 10 women are beaten, coerced into sex or otherwise abused by an intimate partner in the course of their lifetime.
- It is estimated that, worldwide, 1 in 5 women will become a victim of rape or attempted rape in her lifetime.
- Women experience sexual harassment throughout their lives. Between 40% and 50% of women in the European Union reported some form of sexual harassment in the workplace.
- The cost of intimate partner violence in the United States alone exceeds US\$5.8 billion per year. US\$4.1 billion is for direct medical and health care services, while productivity losses account for nearly US\$1.8 billion.
- In Canada, a 1995 study estimated the annual direct costs of violence against women to be approximately Can\$1.17 billion a year. A 2004 study in the United Kingdom estimated the total direct and indirect costs of domestic violence, including pain and suffering, to be £23 billion per year or £440 per person. ❖ *Source: UN Women*

Low-cost Housing Interest Subsidy Limit Hiked, New Delhi:

In a move aimed at encouraging low-cost housing, Finance Minister proposed that one per cent interest subsidy will be available on home loans of up to Rs. 15 lakh against the current level of Rs. 10 lakh. He also increased the value of houses eligible for availing the interest subsidy by Rs. 5 lakh to Rs. 25 lakh per unit, in the budget proposals placed before Parliament. "To further stimulate growth in housing sector, I am liberalising the existing scheme of interest subvention of one per cent on housing loans by extending it to housing loan up to Rs. 15 lakh, where the cost of the house does not exceed Rs. 25 lakh from the present limit of Rs. 10 lakh and Rs. 20 lakh respectively," he said. The government also enhanced the housing loan limit to Rs.25 lakh from Rs.20 lakh under priority sector lending, on account of increase in prices of urban residential properties.

59,000 Aasare Houses to be handed Over by May-end:

Karnataka Chief Minister told the Legislative Assembly that all the 59,000 houses to be built by the State Government for the victims of the 2008 floods in north Karnataka under Aasare scheme would be handed over by May-end and also relocate residents of 400 flood-prone villages by acquiring 5,500 acres of land. The Government would build houses on 30 X 50 plots at a cost of Rs. 1,100 crore for the flood victims along with toilets, roads, drinking water and electricity. An additional Rs 500 crore had come as donations from philanthropists, corporate houses, religious institutions and the general public. As much as 70 per cent of the Aasare houses would be handed over by March-end, and the rest by May-end this year, he added. Earlier, Housing Minister said Karnataka Housing Board had taken up construction of 2,267 houses in Bijapur and Bagalkot districts, and 802 houses had been handed over to the respective Deputy Commissioners of the districts to be given to the beneficiaries.

City Metro Rail Project on Course in Andhra Pradesh:

Hyderabad metro rail project crossed a significant milestone with the concessionaire,

Larsen & Toubro (L&T), submitting financial closure documents to the government. The deal was done within six months of the agreement reached between the government and L&T on September 4, 2010. Financial closure for the biggest ever public, private partnership Rs.12,132-crore project within the stipulated timeframe is considered to be a record of sorts. A consortium of top bankers is learnt to have offered their funding support during a recent meeting with senior Government officials. L&T had already paid performance guarantee amount of Rs.360 crore or three per cent of the project cost to the government last month even as the bid guarantee amount of Rs.240 crore or two per cent of cost was returned to it as per agreement. L&T was the lowest bidder seeking Rs.1,458 crore of viability gap funding offered to an extent of 20 per cent of the project cost by the Central government. It will contribute the balance Rs.10,674 crore. Metro lines will be built across the three dense traffic corridors to an extent of 71.16 km with Line One to be taken from Miyapur to L.B.Nagar, Line Two from Jubilee Bus Station to Falaknuma and Line Three from Nagole to Shilparamam.

Discrimination Against Dalits Prevalent in Tamil Nadu:

Caste discrimination practised against Dalits does not spare even panchayat presidents, reveals a study conducted in select districts of Tamil Nadu. The study conducted by Evidence, a Madurai-based organisation, in 213 panchayats across 12 districts in the State has come up with its findings on myriad forms of discrimination experienced by Dalits under various categories. The survey was held in Madurai, Dindigul, Virudhunagar, Sivagangai, Thanjavur, Nagapattinam, Salem, Namakkal, Cuddalore, Villupuram, Coimbatore and Tirupur. Forty-five panchayat presidents from nine districts have given testimonies of discrimination, the survey reports. The 198-page report reveals an exhaustive account of various forms of discrimination and how they assume universality under certain categories. These include discrimination in temples, atrocities against Dalit women and discrimination in processions, burial of

the dead and in offering services such as hair dressing and laundry to the Dalits. With a few exceptions, almost all villages witness such discrimination. Discrimination in temples varies from restrictions on entry to bar on touching the temple car rope and participation in festivities or allowing processions to go through Dalit colonies. In Nagapattinam, the study carried out in 16 villages in Vedaranyam reveals the prevalence of two tumbler system in Kodiakkarai, Vedananagar, Ayyakaranpulamiranda msethi, and Siriyankadu.

2,116 Ex-Servicemen Recruited for Northern Railway, New Delhi:

Northern Railway has recruited 2,116 ex-servicemen under various categories, in keeping with the Railways' decision to hire ex-servicemen without any written test for various posts across the country. As major cantonments are located in Northern Railway, the response to the drive was very high, a senior official said. "We received about 17,000 applications, and March 31 was the deadline to fill the posts." The entire process was transparent, as candidates were informed of the developments through the web site. The selected ex-servicemen started reporting for duty.

Interest-Free Loans for Farmers' Children in Karnataka:

Children of farmers pursuing higher studies will be eligible for interest-free loans from the coming academic year and the scheme will be put into operation before the Common Entrance Test (CET) for admission to professional courses. A sum of Rs. 20 crore has been earmarked for the interest component. In his reply to the debate on the budget estimates for 2011-12, Chief Minister presented another mini-budget of sorts with a string of announcements relating to various schemes and financial allocation for several programmes and organisations, particularly those related to the farm sector. The interest-free educational loans to farmers' children will be only for such children who get admission through the CET. While the loans can be obtained from banks, the Government will pay up for the interest component. With reference to the financial position of the State, the Chief Minister said it

was buoyant and the Government would meet the plan expenditure of Rs. 31,000 crore for the current financial year, ending March 31. The Chief Minister also came up with fresh announcements, including a pension scheme for unmarried women aged above 45 and hailing from below the poverty line families, Rs. 5 crore for the construction of a hall named after Krishnaraja Wadiyar at the Maharaja's College, Mysore, Rs. 5 crore to the Adichunchanagiri Math for construction of a building for the Veda and Agama course, Rs. 5 crore for the development of the Renuka Yellamma temple, Rs. 5 crore for development works at Datta Peetha, and Rs. 2 crore for the development of Pajaka Kshetra, birth place of Madhwacharya, propounder of Dwaita philosophy, near Udupi.

PAC Wants Leakages in Noon Meal Scheme Plugged, New Delhi:

Noting diversion of funds and food grains under the ambitious Mid-Day Meal Scheme in Kerala, Jharkhand, Uttar Pradesh, Andhra Pradesh, Nagaland and Bihar, the Public Accounts Committee (PAC) has said confirmed cases of diversion are indicative of widespread fiscal indiscipline in implementing the scheme. Institutional apathy and lack of concerted efforts should not be allowed to creep into such an important social welfare initiative, it said. The committee has deplored the failure of the administrative machinery to enforce strict fiscal discipline in implementation of the scheme. The committee has noted with dismay the diversion of funds and food grains and said the six States should identify the exact reasons for such diversion to obviate such instances in future. Though the committee acknowledged certain basic measures undertaken by the HRD Ministry to remove the huge pendency in the construction of kitchen sheds/ kitchen-cum-stores, which were crucial for maintaining quality of the meals, it emphasised that still much effort was needed to construct the remaining structures numbering around 2,62,809. The committee has opined that providing hygienic meals still remains an unsurpassed challenge and pointed out that lapses could be reduced to a great extent by ensuring availability of kitchens in schools. The committee

has suggested that priority must be accorded on providing kitchen infrastructure to all schools, possibly during this financial year. It has also said that engagement of cook and helpers for preparing and serving the mid-day meal should be incorporated in the Management Information System reports generated by schools to facilitate closer and proper monitoring.

Green Cover Project to Involve Industry in Kerala:

The project to plant 1.04 lakh saplings in and around the city has now been extended to the industry. Project managers of 'Pasum Pulari' have started writing to the industries and industry and trade associations to ensure that they too have a role in increasing the city's green cover. Managing Trustee, Siruthuli, and a member of the 'Pasum Pulari' project, said the industries could either plant saplings in their premises or take care of trees planted on reserved sites and alongside roads. "Industries here have lands at their disposal that they have more or less left barren. Such lands can be used to plant saplings and our aim at Pasum Pulari is to encourage the industries to do so. For tiny and small industries that do not have much land at their disposal, there is always the option of planting and taking care of a sapling on vacant lands or near their premises," Siruthuli Managing Trustee said.

Livelihood Project, Jeevika, Gets Award:

Bihar rural livelihoods project, 'Jeevika', has received the prestigious Skoch Challengers Award 2011 in the category of state of the year - livelihoods. The award was given to Arvind Kumar Chaudhary, chief executive officer of the Bihar Rural Livelihoods Promotion Society (BRLPS), by the chairman, economic advisory council to the Prime Minister, Dr C Rangarajan, on March 25 in Delhi. Skoch Challengers Award is one of the highest independently instituted civilian honour in the country that recognizes people, project and institutions for their extraordinary achievements in contributing to the society. JEEVIKA has been recognized as an innovative approach by the state of Bihar for social and economic empowerment of the poor

communities. Under this scheme, BRLPS works to improve the lives of poor, downtrodden and subjugated sections of the society through strong sustainable institutional reforms. Chaudhary has described the award as a salute to the capability of rural poor women of Bihar. Customs duty on raw silk cut to 5%.

Finance Minister Reduced Basic Customs Duty on Raw Silk:

Finance Minister reduced basic customs duty on raw silk from 30% to 5% boost domestic availability for weavers, both in handloom and power loom segment. There was also relief for 130 items which the government plans to bring under the ambit of central excise with the Finance Minister deciding to make the rules simpler. He decided to allow more local companies with overseas arms to be eligible for payment of lower tax on dividends. In the Budget, the government had proposed to halve the tax rate to 15% on dividends received from foreign subsidiaries in which the Indian company holds over 50% stake. Now, the threshold shareholding is proposed to be lowered to 26%. The move was aimed at getting these subsidiaries to repatriate a larger share of profits to India.

Rs 1,063.74 Crore Cyclone Relief for Andhra Pradesh State: The Centre has released Rs. 1,063.74 crore to Andhra Pradesh as relief to deal with the situation in the aftermath of natural calamities in the State last year. "Government of India has released this amount towards management of relief necessitated by natural calamities during 2010-11"

Census 2011, Population Growth Rate Declines to 17%:

India's population growth rate has decelerated to 17.64 per cent in the decade 2001-11, the slowest rate of growth this past century, according to the first results of Census 2011 put out by the registrar-general of census. India's population in 2011 is estimated to be 1.21 billion, comprising 624 million males and 587 million females. While the gender imbalance in population remains, the preliminary census figures show that India's female population grew by 18.12 per cent over the past decade against 17.19 per cent for males. ❖

Mentor of Rural Development

Dr B.N. Yugandhar, is among those IAS officers who have continued to fight poverty, raise issues of Rural development, decentralized planning and administration beyond their work tenure. As former member of Planning Commission he is instrumental in formulating many Public Policies.

Born on 22 October in 1937, Dr B.N. Yugandhar graduated with first class in B.A. Hons and an M.A. in Economics from Sri Venkateswara University Tirupati and doctorate on "Demographic Transition of Population of Andhra Pradesh".

Though he made a humble beginning as a teacher of Economics he has held many international, national and regional positions. He is appreciated for his competitive skills in policy analysis, micro-level planning, program formulation and management, program evaluation; project appraisals, training and advocacy skills, ability to negotiate with Governments, brining in participatory management methods, empowerment of Self- Help Groups and Community Organizations. Because of his inclination to work for the up- lift meant of the rural poor he found himself doing Coordination, monitoring and evaluation of many rural development projects especially projects for employment promotion, providing basic Minimum Services and poverty alleviation.

He began his carrier as a teacher of Economics, where he taught graduate and post graduate students from Sri Venkateswara University and a collage at Madras. Then he was appointed as District Magistrate of Srikakulam, during the period of historic instability on account of Naxalite violence between 1969 to 1971. For the first time in the history of that District he formulated and implemented development projects form marginal Farmers, agricultural Labourers and an Integrated Tribal Development Project. He favored tribals and made all efforts to transfer land that belonged to them.

He joined the Indian Administrative Service in 1962 and has held many prestigious positions during his tenure. As Deputy Director of the Lal Bahadur Sahastri National Academy of Administration, Mussorie, (1971 to 1974 and Course Director for Post-Entry Professional Courses of Indian Administrative Service he improved the content and methodology of the sandwich pattern of training and Introduced up to date management concepts and techniques. He joined the institute for the second time again as its Director in May 1988 and stayed on till January 1993. This time he developed the Apex training institution and organized valuable training like the UNDP's Rough training in Higher Civil Services; and FAO's training on decentralized planning. To improve the curriculum and training methods he visited leading training, public administration and management institutions in UK, France, Germany & USA and got Ford Foundation Scholarship to do so.

He was appointed as special Assistant to Deputy Chairman, Planning Commission of India, (April 1974 to November 1978) in the formulation of Annual Plans and



the Five Year Plans of both the Central and State Governments. As a Secretary to Government of India; Ministry of Rural Areas and Employment, (February 1993 - May 1995) he formulated directly targeted Poverty Alleviation Program; Socio-Economic Development of Weaker Sections, and Programs for development of draught-prone desert and other backward areas. He worked as secretary to the Prime Minister of India (May 1995 - April 1997) to design as well as to prepare manual for National Social Assistance Program, Targeted Public Distribution System and Extension of Panchayats to Scheduled Areas. He was involved in creation of legal and development framework in providing equal opportunities and full participation of disabled persons especially in NREGA.

As secretary to Chief Minister, Andhra Pradesh, Hyderabad, India (November 1978- December 1980) he was the brain behind formulating several innovative employment schemes, especially for educated unemployed in the State. One that is fondly remembered is Society for Promotion of Employment in the Twin Cities (SETWIN) which provides urban transport facilities parallel to the State road transport. He was responsible in improving the credit and equity support for small industries and made special arrangements for their technology development and up gradation. He has worked as Secretary in the department of Planning and Industries & Commerce.

He joined the United Nations in 1981 as Consultant to UNIDO and was Regional Adviser, Industrial Development and Technology policies at ESCAP, Bangkok till 1986. He has many publications to his credit. He has researched on subjects like development administration, strategies and programs for poverty alleviation, decentralized planning and administration, land reforms. He has prepared many training modules and manuals on public administration, administrative reforms; participatory management, social mobilization, group building, advocacy, negotiation and leadership development. The documents prepared by him based on many regional surveys and studies in select industries and inter-country comparisons of policies and promotional practices have been highly regarded.

Even at 74, he continues to be actively involved in various planning processes, Livelihood wishes that he remain healthy and active for even longer so that many poor in this country get benefited from his experience and immense passion to change their lives for better. ❖

Showing Opportunities to Unemployed

Unemployment problem is major challenge which India is facing. Lakhs of people coming with various levels educational qualification certificates. Mostly they are not finding jobs and they are suffering with unemployment. At other side in the job market skill candidates' requirement is a lot. Training the unemployed youth according to the job market requirement is one of most important thing to deal unemployment. In this context RUDSETI is contributing in remarkable way in by doing various placement oriented trainings to the unemployed youth.

Rural Development & Self Employment Training Institute (RUDSETI) has become a brand name in the field of Rural Entrepreneurship. It was established in 1982 to mitigating the **problem of unemployment**. Apart from this it believes in resource utilization & capital buildup, demystification of technology, confidence building in rural youth, empowerment of women, promotion of service sector; in all building up of human capital. It is a joint initiative by Sri Dharmasthala Manjunatheshwara Educational Trust, Syndicate Bank and Canara Bank. RUDSETI collaborates with organizations like developmental agencies, institutions, voluntary organizations and government departments like NABARD, SIDBI, DICs, DRDAs, and NBCFDC etc. that have common objectives.

Any unemployed youth in the age group of 18-45 years, irrespective of caste, creed, religion, gender and economic status, having aptitude to take up self employment or wage employment and having some basic knowledge in the related field are offered **free training** with free food and accommodation. So far, RUDSETI has trained 2.41 lakhs youth of which 1.69 lakhs trainees have settled with their self employment ventures. They are able to earn an income in the range of Rs. 2500/- to 30000/- per month and in good number of cases, they are also able to provide employment for others.

RUDSETI offers two sets of training First generation Entrepreneurship development program for beginners and Skill-Up gradation Program & Growth Program for the Established Entrepreneurs. In total it offers more than **68 types** of Entrepreneurship Development Programs (EDP) in various avenues. All the programs are of short duration intervention ranging from one to six weeks. The program has broad categories like:

Agriculture EDPs- comprises of 16 comprehensive trainings on all types of agriculture, horticulture, sericulture, Dairy farming, poultry, piggery etc and allied activities. Apart from this it also offers course on Advanced Dairy management.

Product EDPs – comprises of 18 different kinds of training on Gems and artificial jewellery, handicrafts manufacturing, Food processing and Bakery products, jute product

making, agarabatti making etc. Process EDPs – 21 different kinds of training related to various services like Computer hardware, DTP operations, computer programs like Tally, servicing of electrical and electronic goods, plumbing and sanitary works, beautician courses, Driving, photography etc.

General EDPs- like Rural Entrepreneurship Development Program and Prime Minister's Employment Generation Program (PMEGP)

Special skill development program for established entrepreneurs include training to upgrade skills of photography, DTP, Beautician etc. Most of these courses are of a very short period of 10 to 15 days.

The widely acclaimed effectiveness of RUDSETI Institute's training is attributed to its unique training methodology. Trainings offered by RUDSETI are unique as the training program is lot more than just classroom lectures and demonstrations. It uses simulation exercises, group discussions, role plays, Field visits & experience sharing with role models and Interactions with Bankers /Govt. Officials.

Progress of the trainees is tracked for two years in order to motivate them, provide them credit linkage with banks to start micro enterprises, provide marketing support by organizing RUDSETI bazaars which gives them insight about market trends and customer behavior.

Most importantly all the training sessions are conducted in vernacular languages only. The training modules are reviewed periodically to update them.

The training methods of RUDSETI have been adopted and replicated in various corners of the country. To share its learning RUDSETI offers consultancy services to establish similar Institute. Some of the prominent assistance provided by RUDSETI includes KAWAD PROJECT SUJALA PROJECT, STHREE SHAKTHI AND SWASHAKTHI PROJECTS, SUVARNA GRAMODAYA YOJANA and PRADHAN MANTRI GRAMODAYA ROJGAR YOJANA. In order to share encourage and share the achievements of its trainees the institute also publishes a in house quarterly magazine 'Yashogatha'.

In recognition of its valuable services the institute has been honored with FICCI award for Rural Development, Suvarna Karnataka Rajyotsava award for Social Service and others. Entrepreneurs trained by RUDSETI have bagged many national awards for excellence in entrepreneurship. Representatives of the institute have been appointed as members in Central Level Coordination Committee meeting on SGSY (CLCC), National Council for Strengthening of Self Help Group Movement, Committee on Credit related Issues under SGSY and others. Interventions like this which have proved to be replicable at other places are an asset to the country. Such efforts will go a long way in creating more employment; reduce pressure on urban cities to create employment above all contributes significantly in eliminating poverty. ❖

Let Us Argue, Teach and Learn!

Happy Holi! Happy Ugadi!

Happy World Cup! World Cup fever has put aside action against 'surfacing' corruption! Elections in five states! Census says we are 1.21 billion now.

Of course, Gadhafi is still fighting!

Some stirrings for International Women's Day (8 March), World Water Day (24 March), and Earth Hour (8.00-9.00 PM on 25 March)! We await World Health Day (7 April), World Entrepreneurship Day (16 April), and Earth Day (22 April).

Apart from Agriculture Planning, Rural Employment Guarantee, Self-reliant Cooperatives and Indicting People for working with the Poor at various levels, six streams of thought dominated the month – employment, enterprises and livelihoods for the vulnerable, perspective plans for reducing poverty in the country, partnerships and collaborations for knowledge human resources at various levels, livelihoods continuums and knowledge commons, knowledge management and learning channels and platforms, and Tu zinda hai to **Shankar Shailendra's Tu zinda hai to zindagi ki jeet mein yaqeen kar**, agar kahin hai swarg to utaar la zameen par, Tu zinda hai... roughly translates as If you are alive, believe in the victory of life; if there is heaven somewhere, bring it down to earth.

Geoffrey James endorses five concepts in development management and social enterprise management that work – development business/enterprise is a series of relationships towards a common shared purpose; it is a community, a community of living beings with hopes and dreams, with mutual contributions for achieving these hopes and dreams while aligned to the common shared purpose; we service the needs and are moving in a direction rather than achieving some targets by hook or crook; each living being have the ability and are interested to take care of their destiny; technology is for offering choices and creating flexibility. Can we try and adopt? He wants to be extra careful in applying the concepts – 'downsizing', 'leadership' that does not make others productive, 'human resources' as expendable, technology as 'empowerment', and 'business warfare'.

IFAD Rural Poverty Report 2011 brings home some key ways forward towards reducing poverty –

It is important to understand and appreciate that the livelihoods of poor households are diverse across and within; rural poverty results from lack of assets, limited economic opportunities and poor education and capabilities, as well as disadvantages rooted in social and political inequalities; yet large numbers of households move in and out of poverty repeatedly, sometimes within a matter of years.

Mobility out of poverty is associated with personal initiative, enterprise, education and ownership of assets. The areas of focus, the issues to address and the roles of different actors will all vary in different contexts.

Universally, the aim must be the development of smallholder farming systems that are productive, integrated into dynamic markets (for environmental services as well as food and agricultural products), and environmentally sustainable and resilient to risks and shocks. A vibrant agricultural sector as well as a variety of new factors can also drive the expansion of the non-farm rural economy, in a wide range of circumstances. Greater investment and attention are needed in infrastructure, utilities, services and governance.

Efforts are required in reducing the risks of the poor, improving the risk management capacities and providing adequate social protection. Knowledge management including making it available to the poor and building their knowledge, skills, resources and institutions for plugging gaps and tapping opportunities on a continuous and dynamic basis should be the primary effort. Collectivizing and strengthening Collective capabilities should be the key route for all this. This agenda requires 'joined-up' efforts within the government(s), and a collective effort, may be with new ways of working together and accountabilities, of governments, the private sector, civil society and people's organizations.

Let us hope various flagship programs, plans and budgets in the country take note and work in line with this generic thought.

Perspectives

G Muralidhar

Indian rural areas are having a good number of successful social mobilization efforts across the country. More than 30 million households have been mobilized while only 60-70% of them are in the fold of state poverty reduction programs. Remaining are in the fold of NGOs. A SKDRDP mobilized 1.0+ million poor households; a DHAN mobilized 300,000 of them; a PRADAN mobilized 100,000 of them; a MYRADA mobilized 200,000 of them; Ten million families by various district/state level NGOs. Also, there are working cooperatives with membership crossing 30 million. Of these mobilized, some are very poor, some poor, some not-so-poor. Some of them are federated upwards. Some are independent only with facilitating support of NGOs and some are being controlled. The moot question is how do we avoid redundancy, duplication and confusion in the efforts on ground? These mobilized people also need knowledge, skills and resources. How can they be provided?

Further, the NGOs can expand on this easily. Some can contribute to the pools of resource persons at community level and professional level; they can contribute to the models and modules; they can actually take up capacity building; they can also contribute in building the robust design of the program(s) and institutions; they can be learning and knowledge partners; and they need support to help and assurance that their resources, including human resources, are not undermined.

Let us argue. Let us try teaching what we understood. Let us take up the challenge of teaching so that we learn together. May be, that is the way to **build the silent learning movement in livelihoods and development.** ❖

Entrepreneurship

India is dominated by a large number of very small units of production and services. In the rural areas, several micro and small enterprises in the non-farm sector, apart from farming, contribute significantly in reducing rural poverty. Income from these enterprises is important because most of the time the income from agriculture alone is not enough for the poor to sustain and secondly, wage employment is highly seasonal.



According to a survey, among rural households in India, non-farm sources account for 34% of the household income as against 55% from cultivation and 8% from agriculture labour. Apart from enhancing household income levels, non-farm enterprises also promote equitable distribution of income by providing employment for women, unemployed and underemployed youth, small farmers and landless, workers and other poor. Rural non-farm economy in India accounts for 20–50% of total rural employment in the country. Of course, all farmers and all artisans are taking risk in pursuing their self-employed enterprises!

Urban India is home to several micro and small enterprises. The cities and towns sprawl with street vendors, several small wholesale and retail shops, service centers and many small self-employed entrepreneurs.

The establishment run by an entrepreneur or groups of entrepreneurs is called an enterprise. An enterprise can be a commercial enterprise, profession, or trade operated for the purpose of earning a profit/fee by providing a product or service. Enterprises are created by entrepreneurs who invest money at risk to promote a particular venture and expect a positive return on investment. Enterprises vary in size from a one-person sole proprietorship, to partnership, collectives or a national or international corporation having many assets and thousands of employees.

Enterprises in India can be divided into 3 categories –

Small-scale or household enterprises

These enterprises vary widely in size, location, gender

Many enterprises in rural India are owned and run by individuals with the support of family labour or in some cases by hiring one or two workers. Most of these enterprises are limited in terms of capital, space, expertise, volumes, access to information and technology, markets and customers. They are also subjected to severe competition from semi-urban and urban enterprises. In the process the individual entrepreneurs are losing out and taking up wage employment, thus regressing from being owner to workers. In this context collective enterprises seem to hold a promise.

participation and sector of activity, but most are a single person, owner-operating unit, or small units engaging family members. They may be called survival-subsistence or livelihood enterprises as they provide employment opportunities in the absence of more profitable alternatives. Since such enterprises require low levels of skill and capital, potential entrepreneurs face low barriers to entry. Subsequently, as too many enterprises cluster in one area, their potential for growth is diminished. A small number may continue to grow over time and start employing wage labour.

Microenterprises

The second category consists of enterprises that employ wage labour, relatives or child labour, and use a higher level of skill and capital intensity than do household enterprises. Many have prospects for growth in scale, as



well as in capital intensity and market size over the long run.

Small enterprises

The third category comprises structured, growth-oriented businesses that serve relatively larger markets, use more capital and skills, and are also likely to engage in subcontracting arrangements with producers in rural and semi-urban areas.

The rise of all-under-one-roof malls/chain stores is however increasingly threatening their existence. Congested city streets are imposing many constraints on street vending enterprises inviting fresh regulations and exploitation that any regulation entails. The unorganized nature of urban enterprises invites several constraints on the livelihood like identity crisis, lack of adequate and timely credit flows etc.

Enterprises looked at through livelihoods lens can be broadly categorized as rural and urban enterprises that have a significant contribution to the income and risk levels of the poor in India.

Indian farmer is an entrepreneur though seldom recognized as one. S/he works with the factors of production and shoulders enormous risk. Much of Indian farming is family-owned enterprise. Most of small and marginal farmers with single or at most two crops in a year are seasonal entrepreneurs. Agriculture being what it is today, with increased cost of inputs, lack of sufficient and timely credit, deterioration of soil quality and depletion of water resources, inadequate systems and infrastructure to cater to post-harvest requirements and distant, wider and volatile markets, the farmer is always placed at the receiving end of risk. The situation is dire in the case of small and marginal farmers whose risk coping mechanisms

are minimal to nil.

Apart from farming Indian villages are home to several non-farm enterprises like Brick-making; Charcoal-making; Food processing; Marketing transport; Public transport; Small rural shops (food and non-food); Rural restaurants; Small bakeries; Repair workshops (mechanical, electrical, electronics and various items); Small business centers; Blacksmiths and metal workers; Construction; Carpentry workshops; Handicraft products (pottery, basket weaving, sewing etc); Weaving, batik, tie and dye etc; Small lodges; Tours and guides.

Many enterprises in rural India are owned and run by individuals with the support of family labour or in some cases by hiring one or two workers. Most of these enterprises are limited in terms of capital, space, expertise, volumes, access to information and technology, markets and customers. They are also subjected to severe

Apart from streamlining financial services both through government and non-government channels, Indian small enterprises need access to several non-financial services like entrepreneurship training – building up knowledge on elementary business principles and practices; business management – accounting and bookkeeping services,

competition from semi-urban and urban enterprises. In the process the individual entrepreneurs are losing out and taking up wage employment, thus regressing from being owner to workers. In this context collective enterprises seem to hold a promise.

Collective enterprises are those where two or more small producers of goods and/or services come together to run the village level or beyond village enterprise collectively. The collective enterprise is usually a registered body. The

collective enterprise can take the form of a cooperative or mutually-aided cooperative society (MACS), Producer Company or Multi-state Cooperative Society.

In the urban sphere street vending comprises a significant percentage of micro entrepreneurs. Street vending can be that of the trader who walks around the city offering goods and services without a fixed place from which to operate, and that of the trader who sells merchandise or provides services from a fixed point on the public thoroughfare. They deal with fewer volumes and relatively less risk. Their risk coping mechanisms are highly unorganized and so are their credit flows. Apart from street vending, small retail and wholesale enterprises are home to sizeable number of entrepreneurs. These enterprises





deal with either goods and/or services. They can be exclusive shops providing homogenous goods and services or deal with diversified list. These small and micro enterprises in urban India provide great succor to the vast majority of Indian middle-class. Their simplified establishments help give better and competitive prices to the consumers and operating in almost every street they are seamlessly accessible.

The rise of all-under-one-roof malls/chain stores is however increasingly threatening their existence. Congested city streets are imposing many constraints on street vending enterprises inviting fresh regulations and exploitation that any regulation entails. The unorganized nature of urban enterprises invites several constraints on the livelihood like identity crisis, lack of adequate and timely credit flows etc.

Rural enterprises have their own bag of challenges to confront. They are unable to capture market opportunities, which require large production facilities and thus could not achieve economies of scale, homogenous standards and regular supply. Most rural enterprises are experiencing

difficulties in purchase of inputs such as raw materials, machinery and equipments, finance, consulting services, new technology, highly skilled labour etc. Further, small size hinders the internalization of functions such as market research, market intelligence, supply chain, technology innovation, training, and division of labour that impedes productivity. Emphasis to preserve narrow profit margins makes the rural enterprises myopic about the innovative improvements to their product and processes and to capture new markets.

Rural enterprises are unable to compete with big players in terms of product quality, range of products, marketing abilities and cost. Absence of a wide range of financing and other services needed to raise money and sustain the business are hurting rural enterprises. Poor quantity, quality and unreliable infrastructure is a significant bottleneck. The World Bank Investment Climate Survey of India indicated that power outages are one of the most serious obstacles. Absence of quality labour, business acumen and availability of limited options /opportunities to widen the business are some other obstacles. With



costs that need to be borne to identify suitable network partners and to forge relationships; the high risk of free riding etc. To counter these obstacles the intervention of an external agent – NGO or enterprise support institution or a development professional, that can act as a catalyst that facilitates the emergence of networks and clusters is critical.

Apart from streamlining financial services both through government and non-government channels, Indian small enterprises need access to several non-financial services like entrepreneurship training – building up knowledge on elementary business principles and practices; business management – accounting and bookkeeping services, example cash flow management and improving the capacity of entrepreneurs to run their business activities over long term; market services – market investigations (studies), training and facilitation (links with traders); access to cost-effective technologies and vocational/technology training; business planning, e.g. analysis of

government protection to small scale enterprises gradually declining, the sector has to face tough competition from big corporate houses and imports

To achieve economies of scale, to meet quality standards and streamline the supply chain of rural enterprises cluster approach is favoured. Clusters are sectoral and geographical concentration of enterprises, faced with common opportunities and threats which give rise to external economies; favour the emergence of specialized technical, administrative and financial services; create a conducive ground for the development of inter-firm cooperation to promote local production, innovation and collective learning. Clustering and networking has helped the rural enterprises in boosting their competitiveness. India has over 400 small and medium enterprise clusters and 2000 artisan clusters. However there are obstacles that hamper cluster development like the lack of a cultural attitude towards cooperation; the significance of transaction

investment proposals, especially term-finance proposals, appraising their technical and financial feasibility and linking up with financial institutions for funding requirements; product and process quality assessment (quality standard requirements).

The provision of non-financial services should not follow a hard-coded approach but should be tailored to meet the constraints and difficulties encountered by enterprises with different priorities. Handholding support is critical till such time the enterprises are sufficiently confident to manage their business on a sustainable basis. Development of a sustainable business counseling capacity targeted at poor entrepreneurs is crucial for guaranteeing the success of small businesses.

We are a krishi-pradhan (entrepreneurial/self-employed) country. Self-reliant individual, family, village and area has been the dominant way of our tradition. Apart from filling gaps in existing situation and tapping new opportunities, meeting local needs first and increasing the higher proportion of consumer rupee into the hands of the enterprising producers, value-adders and service producers gives boost to large number of the households, mostly in unorganized sector. They (entrepreneurs) need to come together. They need to meet their needs collectively. Collectives of entrepreneurs and individual enterprises is the way forward. Collective enterprises will be next in line. Entrepreneurs that service the entrepreneurs, entrepreneurs that mentor the entrepreneurs and entrepreneurs that service the collectives of entrepreneurs and collective enterprises are required. An environment that supports free and small enterprise and self-employment and conversion of unorganized enterprises into organized enterprises is important in going forward. ❖

Random Statistics on Enterprises in India (adapted)

- * 55% (1); 32% (2)
- * 46% (in HH); 20% (mobile)
- * 98% (no accounts)
- * 90% (unregistered)
- * 44% (shortage of capital)
- * 67% (stagnant)

Hotel

Devarajula Reddy has a hotel opposite a shopping mall in Hyderabad. The shop is located in the busy area where there is a bus stand and also numerous shops doing small businesses. The shop is open all through the day; he sells Tiffin, meals and snacks from 6AM to 10.30 PM. He has a big family to feed to; along with his mother, wife and a son his two uncles and grandmother also live with him. His native place is Buddha Reddypalli in Chittoor district, but the entire family moved to Hyderabad in 2009.

He came into this business after resigning from his job in Navy. Both his brothers have been into the same business, so he decided to do the same as he could draw from their experience. Initially he worked in this brother's hotel to learn the business and then started a hotel of his own. He worked out that the business required an investment of 3 lakh rupees; he sold agricultural land which got him 2 lacs and another one lakh he borrowed from his brother. He identified good location for the hotel. He is paying rent at Rs 9000 per month. This was sufficient for him to buy all the furniture like tables, chairs, fridge, plates, glasses, vessels, etc. He has employed five people to work for him. He buys all the groceries every day and vegetables from the wholesale market every alternative day.

Details of investment, recurring costs and average income are given below:-

Particulars	Amount
Investment	3,00,000
Expenditure for furniture (tables, chairs, vessels, plates, glasses, fridge etc)	30,000
Expenditure (per month)	
Groceries	75000
Vegetables	60000
Gas/fuel	39900
Cool drinks and water bottles	3600
Workers salaries 5 members	25500
Hotel rent	9000
Electricity bill	4000
Water bill	600
Other expenses (gas repair, motor repair)	4000
Total expenditure for month	221600
Income	
Tiffin section	150000
Meals	90000
Cool drinks and water bottles	4500
Income for month	244500
Total profit	22900

To beat the competition they have maintained quality and taste and have also added new items to the menu list. There are always some ups and downs in business which has to be managed. Devarajula Reddy believes that maintaining good relationship with the customers is important to the business, which has also been the reason behind his success. ❖

Entrepreneurship Development Institute of India

Entrepreneurship Development Institute of India (EDI) is augmenting the country's supply of entrepreneurs for more than 25 years. It has been spearheading entrepreneurship movement throughout the nation with a belief that entrepreneurs need not necessarily be born, but can be developed through well-conceived and well-directed activities.

Entrepreneurship is generally understood with reference to individual business and the success of the enterprise depends upon vision, innovativeness and risk taking of an individual. Though initially it was thought that these traits are inherent to the individual and cannot be built, now it is proved that these traits also can be acquired as any other skill with learning and practice. The efforts of Entrepreneurship Development Institute of India are the key factors that contributed for such understanding.

The Entrepreneurship Development Institute of India (EDI), an autonomous body and not-for-profit institution, set up in 1983 at Ahmadabad, is sponsored by apex financial institutions, namely the IDBI Bank Ltd, IFCI Ltd, ICICI Ltd and State Bank of India (SBI). The Institute is registered under the Societies Registration Act 1860 and the Public Trust Act 1950.

In consonance with its mission of developing entrepreneurs, EDI aims at creating a multiplier effect on opportunities for self-employment; augmenting the supply of component entrepreneurs through training; augmenting the supply of entrepreneur trainer-motivators; participating in institution building efforts; inculcating the spirit of entrepreneurship in Indian youth and developing and disseminating new knowledge and insights in entrepreneurial theory and practice through research etc.

To pursue its objective of augmenting the supply of new entrepreneurs through education, research and training, developing entrepreneurship in the country, EDI offers a 2 year Post Graduate Diploma in Management in Business Entrepreneurship and one year Post Graduate Diploma in Management of Non-Governmental Organizations.

Other courses offered by EDI include Integrated Post Graduate Diploma in Corporate Entrepreneurship and Management (PGDCEM) & Entrepreneurship and FBM (PGPEFBM), Long-term Program on Vocational Guidance & Skill Development and Certificate Course on Micro Enterprise Promotion and Development etc. It also offers Diploma in Entrepreneurship and Business Management and Diploma in Social Entrepreneurship in open learning mode. Further, it organizes capacity building programs for educational institutions to initiate Entrepreneurship Development activities, summer camps on entrepreneurial spirit for children and youth etc apart from supporting for research in entrepreneurship.

As enterprise creation, employment generation and poverty alleviation are among the key objectives of the institution; it trains rural poor as entrepreneurs, strengthens rural artisans and builds the capacities of NGOs in micro

enterprise development. It takes up training-cum-counseling interventions for existing entrepreneurs and facilitates science and technology based innovations with an objective of increasing the competitiveness of Indian Small and Medium scale Enterprises (SMEs). Further, it focuses on networking and provides handholding assistance to the executives working at cluster level to promote SMEs.

EDI frequently organizes social enterprise development programs and develop case studies of successful social entrepreneurs with a mission to create a cadre of social entrepreneurs. It acts as a repository of knowledge in the area of women entrepreneurship development by developing case studies on successful women entrepreneurs and by organizing gender sensitization trainings for personnel of corporate sector.

Innovation is the key element of entrepreneurship and as an enterprise promotion agency EDI has demonstrated that characteristic in itself by implementing innovative programs, designing innovative courses and also by continuously experimenting with new products and new target groups.

In view of EDI's expertise in Entrepreneurship, the University Grants Commission of India appointed the EDI as an expert agency to develop curriculum on Entrepreneurship. EDI's success led by its strong sense of commitment culminated in recognition of its achievements by the Government of India and various state governments.

In the international arena, efforts to develop entrepreneurship by way of sharing resources and organizing training programs, have helped the EDI earn accolades and support from the World Bank, Commonwealth Secretariat, UNIDO, ILO, British Council, Ford Foundation, European Union and several other renowned agencies.

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For a developing country like India, entrepreneurship promotion can not only help in increasing employment opportunities and productivity but also offers potential to transform the country into a developed nation. Entrepreneurship Development Institute of India, with its mission of promoting entrepreneurship in the country, is definitely a key contributor in that process of transformation. ❖

Responsibility Gives Respect!

Lakshmaiah lives in Hyderabad and earns his living by selling vegetables. This interview by 'Livelihoods' takes the readers through his life's journey.

Q: What is your name? How old are you?

A: My name is Lakshmaiah. I'm 60 years old.

Q: Which is your native place?

A: My native place is Odiyaram in Medhak district of Andhra Pradesh.

Q: Why did you come to Hyderabad?

A: I have 2 acres of dry land in my village. There is no irrigation facility to my land. My agriculture completely depend on rain. I cultivate only one crop in a year. Lack of sufficient rains I got loses in agriculture. We were poor; there was no means of other livelihood in the village therefore we came here.

Q: Are you literate?

A: I am illiterate, but my sons have completed 10th grade.

Q: How many members are in your family?

A: We are 9 members, my wife, three sons, 2 daughters – in-law and 2 grand sons.

Q: When did you come to Hyderabad?

A: It has been 12 years now; I came to Hyderabad in 1998.

Q: Have you been a vegetable vendor all through?

A: Yes this is what I have been doing after I came to Hyderabad. Hyderabad was new to me; it was for the first time that I had come to a city. I spent nearly 6 months not knowing what to do and then decided to sell vegetables.

Q: What are your sons?

A: I have three sons elder son helps me in business; two younger sons are doing trolley/lorry drivers.

Q: Why did you decided to do this business?

A: The area where I live, Baghlingampally is full of apartments; it is a residential area close to main road. There is no vegetable shops close by. People had to go to the nearby market which takes about 10 minutes to buy even small things. So I thought it would be a good business if I could sell vegetables, especially essential things like chilies, coriander leaves etc.

Q: With these vegetables do you sell any other items?

A: I also sell some spices, water packets, eggs, cigarettes etc along with vegetables.

Q: Are there any problems in this business?

A: There are lot of problems in this business. Some times vegetables spoil. We can not sell that type of vegetables.



We have to dump that vegetables in the dustbin. Some times because of strikes and bands, we have to close our business.

Q: How much did you invest at first?

A: I invested Rs 3000/- at first. To buy wooden platform to display vegetables, vegetable baskets, measure and weights etc.

Q: Where do you bring these vegetables?

A: I bring vegetables from Gudimalkapur in Mehadipatnam. There prices are very reasonable.

Q: How much amount do you spend on transport?

A: I spend Rs 150/- in total (to and fro). I bring vegetables on alternate days.

Q: How much profit do you earn per day?

A: I earn Rs 600/- per day. From this money, I have to pay the transport and incur other expenses, which comes to around Rs 250/- per day. After all the settlements, I get a profit of about Rs 350/- per day.

Q: How much money have you been able to save till no

A: I have saved close to one lack in the bank. The money is for my old age.

Q: Did you go to your village?

A: Yes. I usually goes to my village at the time of festivals. Apart from land I have one house in my village. My relatives are also residing there. I goes only at the big festivals time like Sankranthi, Dasara and Ugadhi festivals.

Q: Is your family in a better living condition now?

A: Yes I have fulfilled most of my responsibilities. Two of my son's are married; I have one more son who needs to be married. I have also constructed a house and bought two acres of land in my village. I've settled quite well don't have any debts. ❖

Fisheries

The marine environment of India consists of unique ecosystems known for their aesthetic beauty and provide habitat for numerous biological species. Fish is one such resource that is harvested for consumption and also for export. Fishery is an important sector in India as it provides employment to millions of people and contributes to food security of the country. The Indian coastline is divided into 22 zones, based on the ecosystem structure and functions. India has 8041 kilometers of coast line and 2.02 million sq km of Exclusive Economic Zone. In addition to this, fishing is done in rivers and canals 171334 km, reservoirs 2.05 million ha, tanks and ponds 2.855 million ha and beels and oxbow lakes and derelict water 0.788 million ha.

Currently, one million active fishermen are engaged in marine fishing in India, of which about 0.2 million are engaged in the mechanized sector, 0.17 million in the motorized sector and the rest in the artisanal sector. Fisheries is primarily labour intensive with average benefit-cost ratio at 3:5. only 30 per cent of the fisher folk possesses some sort of ownership of fishing implements, while a large number (70 per cent) of them work as labour force. Post-harvest fisheries activities like processing, product development, transport and marketing provide greater employment to labour.

India is the third largest producer of fish in the world and second in inland fish production. The total fish production is 6.4 million metric tonnes (mmt) of which 3.4 mmt is inland and 3.0 mmt is marine production. Fisheries are important for the Indian economy and the Fishery sector contributes about 1.21 per cent of the total GDP and 5.37 per cent of the GDP from agriculture sector and provides employment to 14 million persons. Fish production has increased more than fivefold since India's independence and is a major industry in the coastal states in the country. The projected demand for fish in the country by 2012 is 97.4 lakh tonnes. The projected supply of fish is 96.0 lakh tonnes by 2012

Fisheries sector has two basic categories: capture and culture. In capture, the fishermen hunt the fish that naturally grow in sea, river or large reservoirs. They do not take any steps to feed or nurture the fish. The fish simply grow in the habitat and fishermen go with their boats and nets and catch them. Unlike capture, aquaculture involves stocking the water body with seed (i.e., putting fish seed called fry or fingerling in the ponds or reservoirs), fertilization of water, providing supplementary feed to fish, applying medicines to protect the fish from various diseases, maintaining water quality, etc. Another way of dividing the sector is into marine (fishing in the sea) and inland fisheries (using water sources available on land). Thus, fisheries can be categorized using a two way matrix resulting in four different components as shown in the figure.

Fisheries and aquaculture enterprises are important as they are among the most profitable among agriculture and allied activities. India's aquaculture production can be classified into freshwater and brackish water production. Freshwater aquaculture production contributes nearly 55 per cent of the

total fish production in India. There are 429 Fish Farmers Development Agencies (FFDA) and 39 brackish water Fish Farmers Development Agencies (BFDAs) for promoting freshwater and coastal aquaculture. Some of the important species cultured in India are: - Indian major carps and shrimp. Besides these ornamental fish culture and seaweed farming, are slowly gaining importance in the last few

	Marine	Inland
Capture	Fishing in sea s and back water	Fishing in rivers, streams and open access
Culture	Mari culture	Aquaculture in reservoirs and fish ponds

years. Since 1950-51 fish production has been increasing at a rate of 4.12 per cent a year. The inland sector contributed increasingly to the observed growth; inland fish production grew at an annual rate of 5.24 per cent.

Varieties of fish produced in India

The multispecies fishery comprises over 200 commercially important finfish and shellfish species. Pelagic stocks like mackerel, sardines, whitebaits, ribbonfish, carangids, seer fishes, coastal and oceanic tunas; demersal groups like croakers, threadfin breams, silver bellies, catfish, lizard fish and goatfish; crustaceans like penaeid prawns, crabs, lobsters and stomatopods and cephalopods like squids and cuttlefish are common.

The abundance of these stocks varies from region to region with large pelagics like tunas being more abundant around Island Territories and small pelagic like sardines and mackerel supporting a fishery of considerable magnitude along the southwest and southeast coasts. The Bombayduck (*Harpadon nehereus*) and non-penaeid prawns form a good fishery along the northwest coast, while perches (pigface breams, groupers and snappers) are

Period	Marine	Inland	Total
1951 to 1960	5.20	2.44	4.45
1961 to 1970	2.16	9.11	4.26
1971 to 1980	3.58	2.88	3.32
1981 to 1990	4.02	5.64	4.64
1991 to 2000	2.09	6.99	4.4
1951 to 2000	3.41	5.24	4.12

dominant in the southwest and east coasts, especially in the Gulf of Mannar, Palk Bay and Wadge Bank areas. Being a multiyear fishery, fishing practices vary between different regions, depending on the nature of the fishing grounds and the distribution of the fisheries resources.

Fish and Human nutrition

Often referred to as “rich food for poor people,” fish provides essential nourishment, especially quality proteins and fats (macronutrients), vitamins and minerals (micronutrients). The importance of fish in providing easily digested protein of high biological value is enormous.

Proteins: On a fresh-weight basis, fish contains a good quantity of protein, about 18-20%, and contains all the eight essential amino acids including the sulphur-containing lysine, methionine, and cysteine.

Fats: The fat content of fish varies depending on the species as well as the season but, in general, fish have less fat than red meats. The fat content ranges from 0.2% to 25%. However, fats from fatty fish species contain the polyunsaturated fatty acids (PUFAs) namely EPA (eicosapentaenoic acid) and DHA (docosahexaenoic acid) (omega 3 fatty acids) which are essential for proper growth of children. The presence of PUFAs in the diets of pregnant women is associated with proper brain development of the fetus.

Micronutrients: Fish is a rich source of vitamins, particularly vitamins A and D, as well as vitamins B₁, B₂ and B₃. Vitamin A from fish is more readily available to the body than from plant foods which are required for normal vision and bone growth. Studies have shown that consumption of food rich in vitamin A reduces child mortality rate. Vitamin D present in fish liver and oils is crucial for bone growth as it helps absorption of calcium. Fresh fish contains vitamin C which aids in the absorption of iron.

Minerals: Fish contains minerals like iron, calcium, zinc, iodine (from marine fish), phosphorus, selenium and fluorine. These minerals are highly 'bioavailable' meaning that they are easily absorbed by the body. The intake of calcium, phosphorus and fluorine is higher when small fish are eaten with their bones.

It is evident that fish contribute more to people's diets than just the high quality protein they are so well known for. Fish should therefore be an integral component of the diet, preventing malnutrition by making these macro- and micro-nutrients readily available to the body.

Social dimension in fisheries sector

Fishing communities in India are not homogenous, as they belong to different castes. These communities have their distinct social, cultural governance structures and traditional practices, depending on the coast, where they inhabit. Besides the traditional caste-based organization of fishing communities, they are also organized into various sectors such as the mechanized sector – boat owner associations, trade unions, cooperatives (both State-run and private), associations based on gear type, self help groups, federations etc

The Indian marine fisheries sector is characteristically an open access one with free and common property rights.

The community institutions, (such as the caste panchayats, peddalu, padu system etc.,) mostly organized along caste, kinship or religious lines, play an important role in resolving conflicts, besides regulating and allocating resource use, ensuring equitable access to resources and providing some form of social insurance. Most communities have evolved their own management systems over time to regulate human interaction with the resource especially when large number of people bank on a limited resource to avoid conflicts. The evolution of traditional management system depended on the resource and the environment in which the resource existed and the interactions between people to extract these resources.

Women play an important role in fisheries. They are engaged in a wide range of activities in the fisheries and in fishing communities all around the world:

as workers (paid and unpaid) within the fisheries, in pre- and post-harvest activities, including liaison work with institutions and agencies. In many countries, it is mostly women who are engaged in inland fishing and aquaculture. as workers in seafood processing plants

Class of worker activities	
Fishermen	Only men work as crewmen or partners during fishing
Head loaders	Men and women are hired by agents to unload fish from the boats to the marketing yard. They get wages paid on the basis of baskets lifted.
Processors	Men and women undertake processing activities such as drying and curing, peeling sheds and canning for export companies; surimi plants, ice plants, fish curing and drying in yards. They also help in transporting and retailing on behalf of traders.
Commission agents	Small-scale village level operators (women and men) who trade and lease out their facilities to big merchants.
Petty traders	

as caregivers of the family and in maintaining social networks and the culture of the community

as workers in non-fisheries sectors to supplement the household income, and the often erratic returns from the fisher

as members of fish worker movements and fishers' organizations

According to the CMFRI census (2005), women form 48 per cent of the marine fisher folk population, among women the major fishing-related activities are marketing (41.8 per cent), labour (18.4 per cent) and curing/processing (18 per cent). Further as many as 73.6 per cent of those engaged in marketing are women, while 75.7 per cent of those in curing and processing are also women.

Fish Marketing and Price Structure

There has been a considerable variation in the fishermen's share in the consumer's rupee for different varieties which is influenced by the marketing margins. Various studies conducted by the Socio Economic Evaluation and

Technology Transfer Division of CMFRI on fish marketing during 1973-93 have revealed that, fishermen's share in consumer's rupee ranged from 31 to 72 paise for different varieties. The wholesaler's margin ranged from 15 to 37 paise and the retailer's from 11 to 25 paise. Marketing expenses accounted for 4 to 14 paise. It was found that fishermen got higher share for those varieties which were having high consumer preference.

Fresh fish, once inaccessible to distant locations still a few years ago are now easily available due to the vast improvements in handling technologies coupled with advanced transportation facilities and consequent market penetration. However, the infrastructure for fish marketing in India is still principally oriented towards the export market. The following guidelines will be helpful in developing fish marketing system in India

Parallel development of the internal marketing system by improving infrastructure and supply chain in view of the increasing demand for fish. The observation that 80 per cent of catch is channeled to the internal marketing system and the rest exports should be restructured to give balanced importance.

Cooperative marketing should be strengthened to protect producers interests since hardly 5 per cent of the fish in the internal marketing system is marketed by cooperatives and the rest is through private marketing agencies and traders.

Constraints in Fisheries Development

Land and water resources in the country are not available exclusively for fisheries; there is excessive pressure on the resources from several other sectors. Moreover, programs for fisheries management are split between the national and state governments which differ in their policies and approaches. Further enhancement of marine fish production requires diversification of fishing activities not only in the off-shore oceanic regime but also in deep sea fishing which is capital intensive and risk prone. There have already been strong protests in India against foreign equity participation in deep sea fishing and the government had to rescind its Deep Sea Fishing Policy in March 1997. Utilization of marine resources by catch and fishing for unconventional fish species may not be economically viable initially. The conservation of resources and genetic diversity in EEZ would further slow down efforts towards higher production from the marine sector.

The story with the inland sector is similar; aquaculture production could be a base but it is beset with varied uncertainties. The aquaculture, particularly intensive and semi-intensive, which has the potential of gaining quantum but it, may face a major fish meal trap. Another important intermediary input for aquaculture is seed of culturable fish species. The country is already facing problems with regard to scarcity of breeder stock in the shrimp sector. For diversified aquaculture, various compatible fish species have to be brought under aquaculture operation. In the case of coastal aquaculture development in India, some social and political conflicts developed at several places. These conflicts were caused largely by disease outbreaks in shrimp farms, environmental pollution due to overcrowding of farms, salination of drinking water wells, conversion of paddy fields into shrimp farms, causing displacement of labour etc. These episodes have already had their effects.

The national policies in India have largely been export oriented, supporting relatively large scale fisheries for shrimp. But for many states, the primary concern is the welfare of the local small-scale fishermen. For the development of fishery and aquaculture, such constraints as well as social, legal and political implications have to be taken into account and innovative strategies and policies have to be initiated for a balanced and sustainable growth.

To address some of these issues National Fisheries Development Board (NFDB) has established. It work's towards blue revolution with a focus on to increase the fish production of the country to a level of 10.3 million tonnes, to achieve double the exports from 7,000 crores to 14,000 crores and direct employment to an extent of 3.5 million by extending assistance to the various agencies for implementation of activities under Inland, Brackish water and Marine sectors. It will become a platform for public-private partnership for fisheries, a mechanism for an end approach for ensuring proper in self-availability to efficient marketing etc.

It is an autonomous organization under the administrative control of the Department of Animal Husbandry, Dairying and Fisheries, Ministry of Agriculture, Govt. of India. Objectives of the board are;

- * To bring major activities relating to fisheries and aquaculture for focused attention and professional management.
- * To coordinate activities pertaining to fisheries undertaken by different Ministries/Departments in the Central Government and also coordinate with the State/Union territory Government.
- * To improve production, processing, storage, transport and marketing of the products and culture fisheries.
- * To achieve sustainable management and conservation of natural aquatic resources including the fish stocks.
- * To apply modern tools of research and development including biotechnology for optimizing production and productivity form fisheries.
- * To provide modern infrastructure mechanisms for fisheries and ensure their effective management and optimum utilization.
- * To generate substantial employment.
- * To train and empower women in the fisheries sector, and
- * To enhance contribution of fish towards food and nutritional security.

Conclusion: India has still not been able to tap even 30% of the potential area for inland fish production. This sector has a potential to improve livelihoods of many poor people dependent on it. Many civil society groups have demonstrated models of promoting livelihood of fishermen community while acknowledging all the constrains, the biggest movement has been towards reinstating rights of the fishermen community over the resources and its managment, which have been proved to be more ecologically friendly. Many research institutions have been established accross the costal zones to improvise on existing fishing practices, focus on conservation of marine resources as well as to make value addition to the fish products in enchance export value. ❖

Central Budget 2011-12

The budget comes in the backdrop of an emerging global food crisis, caused partly by extreme weather events in some major food producing countries including China, and partly by escalating petroleum price arising from the battle for democracy in the Middle East. It also comes in the wake of continuing food inflation. The last budget of Pranab Mukherjee included special production efforts in Eastern India, described by the National Commission on Farmers as the "sleeping giant of Indian agriculture," the organisation of 60,000 pulses and oilseeds villages, initiation of a Mahila Kisan Shashaktikaran Pariyojana, and several other steps in the areas of credit, fertilizer subsidy and infrastructure development. Unfortunately, most of these programmes are yet to be implemented properly and are yet to have an impact.

The major components of the 2011-12 budget relating to farming include bringing a green revolution to the eastern region, the integrated development of 60,000 pulses villages in rain-fed areas, promotion of oil palm, increasing the production of fruits and vegetables and the promotion of nutritious cereals like bajra, jowar, ragi and other millets, and the initiation of a National Mission for protein supplements through dairy-farming, piggery, goat-rearing and fisheries in selected blocks. Provision has also been

made for an accelerated fodder development programme and the promotion of organic farming methods. The target of credit flow to farmers has been increased to Rs. 4,75,000 crore. Since so far most of the credit has gone to companies and not to farmers, Mr. Mukherjee is planning to advise banks to step up direct lending to small and marginal farmers. Also, the effective rate of interest to farmers who repay crop loans on time will be 4 per cent, as was suggested by the National Commission on Farmers in 2006. Provision has also been made for more mega-food parks, for warehousing and storage and cold chains. It is proposed to attract private investment in this sector.

.On the whole, the budget contains several good proposals, but it lacks a vision and a strategy for keeping farmers on the farm and for attracting and retaining youth in farming. While the Finance Minister has emphasised the need for reaping a demographic dividend from our youthful population, there is no strategy or programme for attracting and retaining youth in farming. Most of the farm graduates seek employment in the organised sector and are not interested in going back to the villages.

(Professor M.S. Swaminathan is an eminent agricultural scientist and a Rajya Sabha MP)

The Budget comes at a time when people are suffering due to high inflation and relentless rise of food and fuel prices. In this backdrop, the massive Rs. 20000 crore cut in major subsidies for 2011-12 on fuel, fertilizer and food, from what was spent in 2010-11 (Revised Estimates), come as a rude shock. The cut in food subsidy by Rs. 27 crore clearly exposes the government's lack of willingness to enact meaningful food security legislation. The finance minister's stubborn refusal to reduce excise and customs duties on petro products and obduracy in moving away from the ad-valorem duty structure, coupled with the cut on fuel subsidy by Rs. 15000 crore, indicates massive increase in fuel prices in the days to come. This exposes the anti-people character of the government.

The Budget has provided relief of Rs. 11500 crore in direct taxes, while proposing to mobilize an additional Rs. 11300 crore through indirect taxes, which will inevitably be passed on to the consumers. This is a regressive taxation regime, which enriches the rich while burdening the ordinary citizens. As per the Statement of Revenue Foregone, total tax concessions reached over Rs. 5 lakh crore in 2010-11, with corporate tax exemptions totaling over Rs. 88000 crore. The tax-GDP ratio, which had reached almost 12% in 2007-08, has declined since then to around 10% in the current Budget. At a time when income inequalities are rising fast, a decline in tax GDP ratio shows the waning commitment towards redistributive policies and a throwback to trickle down economics. No concrete steps to unearth the huge sums of black money stashed in offshore tax havens were announced. The DTAA (Double Taxation Avoidance Agreement) with Mauritius, through which 42% of FDI inflows into India is routed, is the biggest conduit of tax evasion by MNCs and Indian corporate. Rather than plugging such channels, the finance minister is signing more tax avoidance treaties with other countries.

With resource mobilization taking a back seat, Plan Expenditure as percentage of GDP in 2011-12 will decrease from what was spent last year. The Budget Support for the Central Plan in 2011-12 has increased by only 12% over 2010-11, while nominal GDP has increased by 14%. Such squeeze in real expenditure marks all the major developmental heads. The flagship schemes of the social sector have been neglected in the budget and social sector spending is slated to fall in real per capita terms. The allocation for NREGS has fallen by Rs. 100 crore, despite a claimed increase in the wages. The provisions for ICDS are far below the estimates for full universalization as directed by the Supreme Court.

Agricultural growth has been below 3% on average in the first four years of the Eleventh Five Year Plan, despite a target of 4%. It is shocking in this backdrop that the budget provision for the Agriculture Department has been cut from last year. The allocations for the welfare of women, minorities, dalits and tribals are thoroughly inadequate. Capital expenditure is projected to fall from 1.7 per cent of GDP to only 1.2 per cent, which will affect basic infrastructure for the people.

The announcement of impending legislations directed at liberalizing the sensitive financial sectors like insurance, banking and pension funds is meant to appease foreign finance capital. Further liberalization of rules for Indian Mutual Funds accessing foreign investors would also facilitate the flow of speculative finance into the economy. Greater inflows of such speculative finance at a time when India's current account deficit is widening, does not augur well for the health of India's economy.

(Source: Outlook India)

SOUHARDA FEDERAL COOPERATIVE LTD

Cooperative movement in India was started in the year 1904 March 25 by enactment of erative Law. Kanaginahal is the first village in Karnataka where a primary agricultural erative was started by Sri Siddanagowda sannaramanagowda patil on 8th May 1905. Slater in 1912 the Government enacted erative society's act which had wider scope for other types of eratives to start and function. The eratives were brought under the list of provincial government in year 1919. The Act of 1912 was a model for all provinces to enact their own coop act. Aftyer independence many states brought their own erative laws. At the national level a multi state erative society's act was enacted.

In the post independence period, crores of rupees were spent on popularizing the erative movement through Five year plans and to make it a successful venture. But the cooperative movement did not yield the expected results. Central planning commissions realized that the efforts and the funds invested went in vain. So Ardhanarishwaran Committee was formed in 1987. The outcome of the report was cooperative movement has failed in the country because of the "high intervention of the government in the affairs of the eratives".

Realizing the need for the reorganizing the cooperative sector that promotes the economic development of the people, requires the voluntary participation of the members, the planning commission appointed a commission under the chairmanship of Sri Brahmprakash Choudhary. This committee presented a model cooperative act in 1991. The central Government circulated this model act to all the states with an advice to incorporate the same as it ensures more power to the members. More member participation and less government intervention in the affairs of the cooperatives. Freedom to members to run the cooperatives themselves ie. Self Management and self control with no Government Interference in the day today administration of the society is main theme of the Act. And they have been recognized given the status of the economic entity.

Karnataka Government came out with the Karnataka Souharda Sahakari Act in 1997 framed on the lines of the model act. The act came in to force from January 01, 2001. Till date more than 1650 cooperatives are registered under this act. Of which 330 souhardas are converted from the old Act and 1320 are the newly registered. This is the 10th year of Enforcement of the souharda Act. The Dashamanotsava programmes have been inaugurated by Honorable Chief Minister of Karnataka Sri B S Yadyurappa on 08th June 2010 at Belgaum at a Bruhath samavesha of Souharda eratives. The function was presided by Honorable cooperarative Minister Sri Laxmana Savadi.

Important provisions of the Act (Highlights) include:

- * Guidance's by the cooperative principles which are involved in the act.
- * Societies are formed on the basis of self-help and mutual help.
- * Member is the owner of the society.

- * Management and control vests with the members only. (I.e. Self Control & Self management).

- * More responsibility on members.

- * Members have the freedom of business.

- * More scope for cooperative to become competitive, self-reliant and viable unit.

- * Cooperatives have been given the status of "Economic Entity".

- * Registration, liquidation and arbitration (settlement of disputes) powers are with the RCS, no restrictive provisions.

- * Scope for starting supplementary units and partnership based cooperatives five or more cooperatives can form an association.

- * Supervisory powers are vested with federal cooperative.

- * Audit will be by a Chartered Accountant list (panel) prepared by the federal cooperative.

- * The auditor must compulsory participate in the general body meeting of the society and he is answerable to the questions raised by the members.

- * Free to make banking transaction with any scheduled or commercial banks.

- * Every member should make minimum business with the cooperative where he is a member.

- * Appointment of staff, cadres in strength, pay scale will be approved by general body. No necessary of getting approval by RCS.

- * General body is the supreme authority for deciding membership cases of any individuals.

- * 1/3 of board of directors 1/10 of member's enquiry will be initiated by RCS if requisitions are submitted.

- * Liquidation approval should be in general body meeting.

- * KARNATAKA STATE SOUHARDA FEDERAL COOPERATIVE LTD

- * The Karnataka State Souharda Federal cooperative Ltd. It is a statutory regulatory body under this act.

- * It is the Mother institution for all the souharda cooperatives in the state it is functioning for the better functioning of the Souharda movement in the state.

- * It is a statutory body formed under the KSS Act 1997 in chapter 9, Sections 53 to 66.

- * All the cooperatives registered under this act shall be the members of the federal automatically.

- * The byelaws of the federal cooperative are formed by the RCS; any amendments to it shall be approval by the RCS.

Number of Sourarda eratives	1650
Share Capital	2990 crores
Deposits	3850 crores
Loans	3000 crores
Reserves	650 crores
Working Capital	4500 crores
Profits	80 crores
Persons Employed Directly	16500
Persons employed in pigmy & other activities	12500
Number of E-Stamping Centers By the Souharda eratives throughout the state	340

* The federal cooperative will -

- * Promote and organize cooperatives Frame model byelaws and guide lines.
- * Provide training, education and information.
- * Evolve viability norms to members.
- * Evolve code of conduct for members.
- * Provide legal assistance and advice.
- * Undertake research and evaluation work.
- * Serve as data bank of cooperatives.
- * Ensure conduct of audit, elections and general body of member cooperatives within the time.
- * Undertake business and services on behalf of the member cooperatives.

- * Prepare panel of chartered accounts for audit.
- * Have the power of inspection of the member cooperatives.
- * Safeguard and represent the interest of member cooperatives etc.

* **Management:**

- * The management of the federal cooperative vests with the elected representatives, elected one for each revenue district.
- * A president and vice president elected by the representatives are the office-bearers. The term of office is for 2 ½ years.
- * Committee meets at least once in two months. The term of the Board of directors is for 5 years.

Number of Sourarda eratives	1650
Share Capital	2990 crores
Deposits	3850 crores
Loans	3000 crores
Reserves	650 crores
Working Capital	4500 crores
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Budget 2011-12 - Allocations for Handloom Sector

Total Central Budget is Rs.12, 57,729 crores (13.4% increase over previous year). Central textile budget is Rs.5, 855.75 crores. Handloom budget is Rs.431.61 crores (16.9% increase over previous year). This is 7.37 percent of the textile budget. It is 0.03 percent of total central budget.

In the last 15 years, from 1997-98, handloom budget totaled Rs.3, 686.58 crores, while the total textile budget (inclusive of handloom) totaled Rs.38, 702.99 crores. Thus, the average percent of handloom in textile budget remains low at 9.53 percent.

There are no new schemes for handloom sector. While handloom sector has been crying hoarse over rise in yarn prices, the allocation for MillGate price Scheme has increased by a mere Rs.1.60 crores over the previous year allocation of Rs.54 crores. For 2011-12, allocation is Rs.55.60 crores. Handloom sector invests more than Rs.25, 000 crores, on silk and cotton yarn, across the country every year.

Rise in prices has increased the cost of production suddenly by 30 to 50 percent. Mill gate price scheme, with

They are not covered by this debt repayment scheme. At the field level, each handloom weaver family's debt ranges from Rs.20, 000 to Rs.1, 50,000. Most are in debts below Rs.50, 000. There is no scheme or approach to reduce their loans, or increase their access to institutional loans.

Credit availability, to handloom sector, through NABARD, is decreasing every year.

Government has also proposed reduction in import duty on raw silk (not thrown) from 30 to 5 percent.

This is huge reduction, which does not help domestic sericulture farmers, silk reeling and twisting industry. It also seems to be an off-hand decision, than well planned keeping interests of every stakeholder along the silk supply chain. Also, the stipulation that this reduction is only for raw (not thrown) helps only a particular section of power loom and mill producers, who are geared for silk-based readymade garments, based in Uttar Pradesh and Tamil Nadu. This reduction would help only Chinese silk, which is not used, in the form of import, by handloom weavers.

In fact, India requires about 25-30,000 metric tonnes of silk

Allocations for Handloom Schemes in Union Budget	
Scheme	2011-12
Integrated Handloom Development Scheme	129.70
Handloom Weavers Comprehensive Welfare Scheme	125.00
Diversified Handloom Development Scheme	24.10
Weaver Service centre	29.65
Mill Gate Price Scheme	55.60
Market Promotion Program	45.60
Others	21.96
Grand Total	431.61

all its lacunae, does not impact or influence the yarn prices at all. They do not reduce the burden on the handloom weaver. Government should do a scale assessment and invest more on the Mill gate price scheme (at least Rs.1, 000 crores), and correct the distortions in its delivery.

Government proposed to provide Rs.3, 000 crores to 15,000 handloom cooperatives, for debt repayment, benefitting 3, 00,000 weavers.

This is very small, a mere 6%, as there are more than 50 lakh handloom weavers (as per government figures). Independent estimates show that there are more than 1 crores families.

This does not respond to handloom weavers, who are outside the cooperative fold. As per

Planning Commission, only 15-20 percent of handloom weavers are covered by the handloom cooperatives. More than 80 percent handloom weavers depend on private money lending and a miniscule percentage on bank loans, through Artisan Credit Cards, PMRY and SGRY schemes.

yarn for its domestic silk industry, while the production is only about 16,000 metric tonnes. Handloom sector, which is a major producer of silk sarees, caters to a major part of this demand. In the last one year, silk yarn prices have shot up by more than 150 percent. It has completely debilitated the silk-based handloom production.

This shortfall is essentially because of the neglect of sericulture and diversion of lands under sericulture. Sericulture farmers do not get good market prices, and lack effective market infrastructural facilities. Silk reeling and twisting industry also has not grown because of withdrawal and reduction of government investments. In fact, in Ramanagara area, near

Benguluru, in Karnataka, more than 70 percent of the silk reeling and twisting units have closed down, in the last five years, because of this neglect.

Often, the problem is simple confusion: which department has to respond to their needs. At the central level, silk is the area of Ministry of Textiles, while at the State level; it is with the Agriculture department. In Andhra Pradesh,

responsibility of silk cooperatives keeps rotating between department of handlooms and textiles and department of sericulture – like a football.

Central Silk Board is independent, under Ministry of Textiles, which has no field staff to respond to the needs of the industry.

Also, the problem is about reduction in allocations and gross neglect of the silk supply chain, which supports more than 1 crore families. In budget 2011-12, allocation for Central Silk Board has been reduced from Rs.453 crores to Rs.429 crores. This would have an impact on the silk production, even taking for granted the inefficacy of CSB in responding to the needs of silk industry.

There is overall reduction in government allocations for three fibres: silk, cotton, jute and wool.

- Budget for Wool Development Board has decreased to Rs.14 crores from Rs.16 crores.
- For Cotton Technology Mission, the budget has decreased drastically from Rs.141 crores to Rs.0 crores (zero)
- For Procurement of cotton by CCI has reduced from Rs.1233 crores (revised) to Rs.200 crores. Last year allocation was Rs.244 crores, and in 2009 -10, government has spent about Rs.635 crores.
- For Jute, the budget allocation has been reduced from

Rs.104 crores to Rs.83 crores.

Thus, draft National Fibre Policy seems to be in operation, even before its approval either by the Cabinet or the Parliament. For each of the sectors, which provide employment to lakhs of families, the budget allocation is below Rs.100 crores. In comparison, a single institution,

National Institute of Fashion Technology gets an allocation of Rs.167 crores, an increase from Rs.108 crores (revised).

- Summarily, the Union budget 2011-12 and its allocations:
1. Does not respond to rising yarn prices, and the consequent loss of employment, penury, poverty and suicides among handloom weavers
 2. Does not increase allocation for Mill Gate Price Scheme
 3. Reduction in import duty on raw silk (from 30 to 5 percent) does not help handloom weavers
 4. Does not contribute reduction in debts either of handloom cooperatives, or of handloom weavers – the latter being the most critical aspects.
 5. Does not have any new or innovative scheme to respond to the current crisis caused by the present and past budget allocations.
 6. Reduction of allocations to natural fibres, which increase their market price, in comparison with man-made fibres. ❖
- Dr. D. Narasimha Reddy, e-mail: nreddy.donthi@gmail.com

Our Census - Our Future			
Persons	1210.2 million	Districts	640
Males (include 'Males' and 'Others')	623.7 million	Sub-districts	5,924
Females	586.5 million	Towns	7,936
States/UTs	35	Villages	6.41 lakh

KEY FINDINGS OF THE CENSUS

- * Population grows to **1.21** billion
- * **181** million people added during 2001-11
- * Growth declines to **17.64%** from **21.15%** during 1991-2001
- * There are **623.7** million males and **586.5** million females
- * India accounts for **17.5%** of the world's population, China **19.4%**
- * First decade (with exception of 1911-1921) which saw addition of lesser people than the previous decade.
- * Child sex ratio — **914** females against **1,000** males — lowest since independence
- * Overall sex ratio rises by seven points — **940** females per **1,000** males
- * Literacy rate goes up from **64.83%** to **74.04%**
- * **74%** people aged seven and above are literate
- * **82.14%** male literacy, **65.46%** female literacy
- * In 2001, male literacy was **75.26%**, female literacy was **53.67%**
- * Delhi (**11,297** people per square km) has the highest population density, followed by Chandigarh (**9,252**)
- * Uttar Pradesh is the most populous state with **199** million people while Lakshadweep is the least populated at **64,429**

Women's Empowerment Principles (WEPs)

On 9th and 10th of March 2011, UN Women and the United Nations Global Compact convened meeting with representatives from the private sector, Government, civil society and the UN to review the implementation of the Women's Empowerment Principles (WEPs) and mark its first anniversary at New York.

Exactly year before 167 chief executives from around the world had signed the Women's Empowerment Principles — Equality Means Business, to promote gender equality in the private sector. The business leaders from across the globe signed statement of support for advancing equality between women and men which included:

Bring the broadest pool of talent to our endeavors; Further our companies' competitiveness; Meet our corporate responsibility and sustainability commitments; Model behavior within our companies that reflects the society we would like for our employees, fellow citizens and families; Encourage economic and social conditions that provide opportunities for women and men, girls and boys; and

Foster sustainable development in the countries in which we operate.

UN Secretary-General Ban Ki-moon commended CEOs who have signed the principles, but also challenged business leaders to do much more. "When you embrace these principles, you join a great and gathering movement to unleash the power of women and change the world. This is critical," the Secretary-General said.

Michelle Bachelet, former President of Chile and the first Executive Director of UN Women, said: "Gender equality is not only a basic human right, but as business, economic and development experts now agree, empowering women fuels economies and social progress. The Women's Empowerment Principles offer a tool for a results-based partnership with the business community."

"The private sector increasingly identifies investing in women as a vital business strategy, essential to innovation, sound management and increased profits," said Georg Kell, Executive Director of the UN Global Compact. "By turning the principles into practice, companies create a blueprint for equality that strengthens existing efforts, focuses on implementation and helps create sustainable value."

The Women's empowerment Principles are a set of Principles for business offering guidance on how to empower women in the workplace, marketplace and community. It was drawn after an international multi-stakeholder consultation process, which was launched in March 2009. Sub-titled Equality Means Business, the Principles emphasize the business case for corporate action to promote gender equality and women's empowerment and are informed by real-life business practices and input gathered from across the globe. It seeks to point the way to best practice by elaborating the gender dimension of good corporate citizenship and business' role in sustainable development.

The principles are:

Principle 1: Leadership Promotes Gender Equality

- a. Affirm high-level support and direct top-level policies for gender equality and human rights.
- b. Establish company-wide goals and targets for gender equality and include progress as a factor in managers' performance reviews.
- c. Engage internal and external stakeholders in the development of company policies, programs and implementation plans that advance equality.
- d. Ensure that all policies are gender-sensitive –identifying factors that impact women and men differently –and that corporate culture advances equality and inclusion.

Principle 2: Equal Opportunity, Inclusion and Non discrimination

- a. Pay equal remuneration, including benefits, for work of equal value and strive to pay a living wage to all women and men.
- b. Ensure that workplace policies and practices are free from gender-based discrimination.
- c. Implement gender-sensitive recruitment and retention practices and proactively recruit and appoint women to managerial and executive positions and to the corporate board of directors.
- d. Assure sufficient participation of women –30% or greater –in decision-making and governance at all levels and across all business areas.
- e. Offer flexible work options, leave and re-entry opportunities to positions of equal pay and status.
- f. Support access to child and dependent care by providing services, resources and information to both women and men.

Principle 3: Health, Safety and Freedom from Violence

- a. Taking into account differential impacts on women and men, provide safe working conditions and protection from exposure to hazardous materials and disclose potential risks, including to reproductive health.
- b. Establish a zero-tolerance policy towards all forms of violence at work, including verbal and/or physical abuse, and prevent sexual harassment.
- c. Strive to offer health insurance or other needed services –including for survivors of domestic violence –and ensure equal access for all employees.
- d. Respect women and men workers' rights to time off for medical care and counseling for themselves and their dependents.
- e. In consultation with employees, identify and address security issues, including the safety of women traveling to and from work and on company-related business.

f. Train security staff and managers to recognize signs of violence against women and understand laws and company policies on human trafficking, labour and sexual exploitation.

Principle 4: Education and Training

a. Invest in workplace policies and programs that open avenues for advancement of women at all levels and across all business areas, and encourage women to enter nontraditional job file b. Ensure equal access to all company-supported education and training programs, including literacy classes, vocational and information technology training. c. Provide equal opportunities for formal and informal networking and mentoring. d. Offer opportunities to promote the business case for women's empowerment and the positive impact of inclusion for men as well as women

Principle 5: Enterprise Development, Supply Chain and Marketing Practices:

a. Expand business relationships with women-owned enterprises, including small businesses, and women entrepreneurs. b. Support gender-sensitive solutions to credit and lending barriers. c. Ask business partners and peers to respect the company's commitment to advancing equality and inclusion. d. Respect the dignity of women in all marketing and other company materials. e. Ensure that company products, services and facilities are not used for human trafficking and/or labour or sexual exploitation.

Principle 6: Community Leadership and Engagement:

a. Lead by example –showcase company commitment to gender equality and women's empowerment.
b. Leverage influence, alone or in partnership, to advocate for gender equality and collaborate with business partners, suppliers and community leaders to promote inclusion.
c. Work with community stakeholders, officials and others to eliminate discrimination and exploitation and open opportunities for women and girls.
d. Promote and recognize women's leadership in, and contributions to, their communities and ensure sufficient representation of women in any community consultation.
e. Use philanthropy and grants programs to support company commitment to inclusion, equality and human rights.

Principle 7: Transparency, Measuring and Reporting

a. Make public the company policies and implementation plan for promoting gender equality.
b. Establish benchmarks that quantify inclusion of women at all levels.
c. Measure and report on progress, both internally and externally, using data disaggregated by gender.
d. Incorporate gender markers into ongoing reporting obligations.

In the last year few companies have supported the principle and have adopted the principle into practice. Opinion of some of the leading corporate houses has been compiled below for the benefit of the readers.

"Infosys has made a deliberate effort to work towards developing a work environment that is barrier free and based on meritocracy. We have invested in attracting and

retaining women talent and have made a concerted effort to develop women leaders in our organization. This effort has resulted in a significant increase in the number of women in the Infosys workforce, up from 17% (4,350 approx) women employees in 2003 to 34% (38,960 approx) women employees today. As we work towards sustaining a work environment that encourages women to pursue careers in our organization, we believe the Women's Empowerment Principles capture and reiterate many areas that we are currently focusing on."

Senapathy Gopalakrishnan, CEO, Infosys Technologies Limited

"Throughout our long history, Levi Strauss & Co. has been proud to take pioneering actions to promote equality. As one of the first companies to sign onto the CEO Statement of Support for the Women's Empowerment Principles, we remain dedicated to the advancement of women globally. Women comprise a significant portion of apparel sector workers. By investing in access to proper health care, a safe, nondiscriminatory work environment and opportunities for asset building targeted to women, we're not only investing in our workers, we're investing in a healthy and sustainable workplace for all."

-John Anderson, President and CEO, Levi Strauss & Co.:

"As a technology company, Symantec's business success is dependent on a constant stream of innovation, and women provide a unique and invaluable perspective that fosters innovation and strengthens our business. Our endorsement of the Women's Empowerment Principles is the natural extension of our longstanding commitment to advancing and empowering women in the workplace. The Principles provide us with a framework to ensure that Symantec remains a place where innovative ideas can flourish, and where both women and men can have productive and satisfying careers."

Enrique Salem, President and CEO, Symantec Corporation:

"Leadership methods between men and women are different. Both styles of leadership are valid and can work together for optimal company performance, in my opinion. Women offer different, value-added leadership. Men tend to excel in industries such as manufacturing. Women often excel in intangible asset-building, such as building a fashion brand like MCM. We often use our intuition in our dealings with team members and many of us have finely honed customer service skills. Women frequently perform well in fields such as marketing, design and merchandising.

Cultural issues particularly affect my global business. Speaking from personal experience, and thanks to years of experience attending meetings and events with business partners and colleagues, I have become super-sensitive to things like cultural language. Women are good at embracing these cultural differences.

SMEs become dominated by women. Most of the advanced economies have an SME-led economic structure due to the diversified knowledge economy brought about by the internet revolution. It's a brain game. That is why women's intelligence is excelling in this new environment."

Sungjoo Kim, Chairperson/CEO, Sungjoo Group/MCM.



Study Report on Self-Reliant Cooperatives

In early 2010, a number of activities and institutions were to initiate thinking on how to rekindle interest in the cooperative movement. They felt strongly that India's growth story could be a happy one, only if the country was full of vibrant, member controlled member sensitive cooperative business. In response, the current study was initiated, to form the basis for promoting a positive legal environment for self-reliant cooperatives in the states where such an environment does not exist, and to encourage cooperatives, to form state level federation to protect their interests, and to scale up the success they have already achieved.

Over large numbers of Indians being marginalized by the current economic environment, Hivos offered to sponsor a study of self-reliant cooperatives in response poor areas across the country. WASSAN offered to manage the study project, and Access Livelihoods Consulting India was asked to undertake the study.

Approach to study: The tasks undertaken as part of the study are outlined below-

Desk review of self-reliant cooperatives laws in the nine states and Multi State Cooperatives Societies Act, 2002 was carried out. MSCS 2010 Bill placed in Parliament was also reviewed. Old cooperative Acts in the nine states, as well as in six other states which did not have a parallel liberal cooperative law were also looked at:

One-on-one consultations with key stakeholders including heads of state cooperative departments and bankers were held.

Field visits were made to study seventeen self-reliant cooperatives in nine states.

State level consultations were held with the cross section of stake holders in all nine states where the liberal cooperatives law is currently operational. These consultations were focused on understanding the current status and developing the way forward for the resurgence of a vibrant cooperative movement.

A national conference was held to present the report and discuss further the way forward.

One key constraint that the team faced was the lack of a database (on the location, functioning and even numbers) of registered self-reliant cooperatives, as departments of cooperation in some states did not collate data.

The growth of self-reliant cooperatives (registered under liberal union state cooperatives laws) over the past 5years has been significant, recording a 190% increase (from 23,232 to 67,555) in numbers, although much of the growth was in a single state.

Legal Environment: Between 1995 and 2003, nine states adopted a parallel cooperative law which respected the autonomy of cooperatives and the internationally recognized definition of what a cooperative is. In 2002, the Multi-state cooperative Societies Act, 1984 was amended to provide significant levels of autonomy to multistate

cooperatives. In 2005, Vaidyanathan Committee recommended a model liberal cooperative law for adoption by every state.

Key findings: The most striking finding was that where self-reliant cooperatives had succeeded, they had created new employment opportunities locally, increased the purchasing power of large number of people, increased the income of their numbers, had sufficient impact on agricultural production and created a large cadre of highly competent and accountable women and men who had the vision to lead their cooperatives with business acumen and political wisdom. Cooperatives with significant stake of members flourished well and have met the needs of their members, while cooperatives, which received easy money from promoting agencies rarely, functioned as sound business enterprises.

Good promoting agencies have played crucial role in 1.spreading awareness about the existence of the liberal law and in 2. Enabling members to think through the design of their cooperatives and providing training and advisory support.

There are sufficient examples of thrift and credit, dairy and poultry cooperatives running successfully with surpluses. Federations of cooperatives (in thrift, in dairy, in poultry, in mixed types of cooperatives) dependent entirely on member contributions and member fee, appeared to have played a key role in the propagation of the self-reliant cooperative movement.

Way forward: There is a need for enlightened activists truly interested in self-reliant cooperatives, who appreciate their role as pure external facilitators, to come together as a strong advocacy group to protect the interests of cooperatives. To prevent current attempts to merge self-reliant cooperatives laws with the state controlled ones.

To introduce self-reliant cooperatives Acts in states where such Act does not exist.

To engage with courts and reverse the effects of earlier judgments that were based on a misinterpretation of what a cooperative is.

The effort should result in primary cooperatives in large numbers in contiguous areas, federating for mutual support, quality enhancement and to obtain benefit of economies of scale. It is also important that different types of federations network in each state to voluntarily form apex federations for protection and promotion of the cooperative form of business.

Conclusion: The India growth story, remarkable as it is, has not quite dealt with the vulnerability of large sections of disadvantaged communities across the country. This paradox has been recognized, and efforts are being made by governments and civil society to bring about more balanced growth. Central to the effort is the need to promote self-reliant cooperatives which are democratically controlled, user sensitive, usage-rewarding and user-managed cooperatives. HIVOS-WASSAN-ALCI Study ❖

Intelligent Decisions Pay

Nageswarao belongs to Varagani village of Pedanandipadu mandal in Guntur district of Andhra Pradesh. He was born and brought up in an agriculture family. He studied up to 10th standard and started doing agriculture along with his father from very young age. After he has grown up his father gave him 4 acres of land for doing agriculture on his own. Nageswararao used to cultivate paddy and other crops in his field and was able to earn a decent amount of money.

At that time, Nageswararao got married to a girl who is his relative. Soon he got 2 sons. 6 years ago he had a severe loss in agriculture because of heavy rains. His family size was increasing and it became difficult for him to feed the family. He brought loans from money lenders for high interest. His income was not at all sufficient to repay the loans and give good food to his children, to give them education etc and this made him worried.

When Nageswararao was struggling like this, he happened to meet a friend with whom he shared all his problems. His friend advised to do any business. He thought about his advice and looked at various business opportunities in his village. He observed that almost all families in his village were going to the mandal head quarters Pedanandipadu to buy cloths as there was no single cloth shop in that village. Then he thought of starting a cloth shop. But he had no

money at that point of time to invest in business. He expressed his thought with one or two villagers who are close to him and one of them agreed to give him a loan of Rs 50000/- to start his business. He borrowed another Rs.50,000/- from bank by mortgaging his land. With that money, Nageswarao started a small cloth shop in the village.

Soon Nageswarao started earning good profits as he was selling good quality items at reasonable prices. He also started credit sales because of which even the poor households in the village started buying from his shop.

There is a bank near to his shop and Nageswararao observed that people coming to bank had to go till mandal headquarters to get photocopies of any documents. He turned this into an opportunity and bought a Xerox machine. As he was engaged in looking after the shop, his wife supported him by taking care of their Xerox machine work. Nageswarao is now earning good amount of money both from the shop and Xerox machine work and is able to save a minimum of Rs 2000 per month. He repaid his entire loan taken from the villager and bank and expanded his shop recently with his own savings. He is also giving good education to his children. Recently he bought 3 cents of land in his village. Now he is leading a happy and decent life. ❖

Irresponsibility Costs Dearly

Ramarao belongs to Gottipadu village of Edlapadu madal in Guntur district in Andhra Pradesh. He is 55 years old. He was born in a good family and he was first child in that family. He studied up to intermediate. His parents pampered him so much that spoiled him thoroughly and instilled in him a sense of negligence and irresponsibility.

Ramarao used to do a small job at the time of his marriage. But after marriage he resigned that job and stayed at home without trying for any other job. His two children born time, he also stayed in his father-in-law's home with his wife for 5 years. Occasionally he does some daily labor work and he gets little money. He used that money for his own expenditure. His wife works as a daily labor in agriculture, she is taking care of the family survival. But her income is not sufficient for family needs. She quarreled with her husband many times for his laziness, but he didn't change. His father and his brother gave him some financial assistance for doing hotel business, but he didn't use properly, because of his behavior they withdrawn their support.

He has 5 acres of land and he did even try to do cultivation. He leased that land to a farmer in the village and habituated to survive on the lease amount. Soon he got two children, one boy and one girl. As the family size is increasing, the lease amount did not suffice his family needs and hence he had forced to take loans from relatives and money lenders for high rates of interest.

As he spent all the loans taken for maintaining the family, he was not able to clear any loan and his debt burden increased in multiple volumes. The lenders forced him to repay the loans and he disposed 3 acres of his land for repaying the loans. With this, his regular income was further reduced and he became unable to feed the family. Children stopped going to school. Vexed by his behavior, his wife took up the responsibility and started working as a daily wage labour to feed her children.

Financial problems made the husband and wife always quarrel for some or the other. This has shown negative impact on the children also. Their son became a lorry cleaner and acquired all bad habits. He also became like his father and did not try to take up family responsibility. As Ramarao's daughter has grown up, he again took loans and got her married. But he could not repay the loans and so sold his remaining 2 acres of land to repay the debts. Now he has no source of income. His son also does not give any money for maintaining the family. Though his wife is earning some money by working as a daily labour, with that small amount she is finding it difficult to manage the household. She also took loans from all possible sources like MFIs and SHG etc. Now the family is struggling to fill their stomachs and their debt burden is further threatening them. ❖

SEWA's Jayashree Vyas

Jayashree Ashwini Kuma Vyas, Managing Director of SEWA bank, has been serving the poor women entrepreneurs for more than two decades. With her strong and visionary leadership, she has taken this bank founded by poor women entrepreneurs themselves to newer heights and is making a difference to the lives of those women.

Jayashree Vyas was born on July 03, 1953 in the state of Gujarat. She completed her graduation in Commerce and is a qualified Chartered Accountant.

After completing her C.A. course with specialization in Advanced Accountancy and Financial Management, she joined the Central Bank of India at Ahmedabad in 1980 as a Financial Analyst where her job responsibilities included appraisal of credit proposals from large industrial units and recommending the deserving cases for credit support by the Bank.

Inspired by Mahatma Gandhi's ideology, Jayashree joined Shree Mahila Sewa Sahakari (SWEA) Bank (SEWA bank was founded in 1974 by 4000 members of Self Employed Women's

Vyas has been a member of the Board of Trustees of Women's World Banking since 1998. She is a Member of the Task Force on Housing Finance for the Poor, and a Board Member of National Housing Bank. She has made presentation of the above areas of work at various National and International Fora.

Association of Ahmedabad each contributing ten rupees) as its Managing Director in the year 1986. During her work at SEWA Bank spanning more than two decades,

Jayashree has implemented various innovative programs aimed at providing access for self employed women to credit, secure savings, insurance and housing.

During her tenure in the bank, she has taken active steps to introduce and operate an integrated social security scheme for women working in the informal sector. This scheme - the first in India - has covered more than 150,000 women in three years. Vyas has also devised and implemented various technical and housing finance schemes that have been accessed by over 20,000 poor women. She has introduced, organized and managed savings groups of poor women in more than 5,000 villages in nine districts of Gujarat. This scheme has helped more than 150,000 women start saving for the first time in their lives, and provided credit facilities to help them come out of poverty.

Vyas has also prepared training modules and manuals for the running of effective saving and credit programs by various national voluntary organizations. The bank has now more than 200,000 women clients and Jayashree's

leadership and direction has taken the bank to the newer heights and helped its expansion to such large client base.

With her quality financial and managerial skills she has been able to provide strategic guidance to the overall working of the Bank. SEWA Bank has created a holistic approach to helping women



achieve independence through microfinance linked with the health, education, legal support and other supplementary programs of SEWA – the NGO.

Jayashree's rich experience in microfinance sector made her to be on the board of Indian School of Microfinance for Women where she actively contributes to capacity building programs. Vyas is one of the Promoter Directors of Ananya Finance for Inclusive Growth (P) Ltd. She is also board member of Invest India Micro Pension Services Pvt. Ltd. - Pension and Insurance Products Company for low income workers.

Vyas has been a member of the Board of Trustees of Women's World Banking since 1998. She is a Member of the Task Force on Housing Finance for the Poor, and a Board Member of National Housing Bank. She has made presentation of the above areas of work at various National and International Fora. She is also serving on the boards of several national level organizations such as National Erative Management Organization, Citi group Centre for Financial Literacy etc. Jayashree Vyas received award in 1993-94 for "Outstanding Woman Entrepreneur" by FICCI Ladies Organization India.

Gandhiji was always saying that if, at all, reform is going to come it is going to come from women. He always had hope for the women. Jayashree says that "we, at SEWA, are also keeping women in the centre. We have the simplicity and the messages which values he has put in the whole country. We have been following lots of values but we trust in women's power and we feel that it is the rural area and it is the poor, the rural people, who are going to change the country". However, she strongly feels that, total poverty removal is not possible without government intervention and microfinance alone cannot make that happen.

These words come from her experiences in dealing with poverty for more than two decades and thus have greater significance. These words remind us the importance for both government and non-government organizations to complement and supplement each other's efforts for creating a poverty free society. ❖

Books

Book Summary

Book: **Entrepreneurship Development and Project Management**

Author: **Dr. Neeta Baporikar**

Publisher: **Himalaya**

Entrepreneurship is a vital source of change in all facets of society, empowering individuals to seek opportunity where others see difficult problems. Entrepreneurship can play an important role in finding solutions to the challenges facing people. Just as entrepreneurs combine things to create innovations. She integrated the most valuable entrepreneurship and project management theories and tried to provide an action-oriented approach to the subject through the use of examples, cases, and lists.



This book attempts to address the issues-How to develop enterprises that have a positive impact, sustainable performance, and realistic potential for Longevity? How to generate and nature new business ideas? In fact, the book's major principles are applicable to any high-growth, high potential venture and include non-profit enterprises. Readers will benefit from the book's integrated set of

cases, examples, business plans, and recommended sources for more information.

The book is mainly divided into five parts 1. The Entrepreneur 2.Creating Entrepreneurial Venture 3. Project Management 4.Entrepreneurship Development and Government 5.Emerging Areas in Entrepreneurship 6. Case Studies in Entrepreneurship. This book written in a lucid manner and organized in a modular format to allow for both systematic learning and random access of the material to suit the needs of any reader. It is a references and companion tool to keep in hand for future use. ❖

New Book

Name of the book:

Entrepreneurship Development

Author: S.Anil Kumar, S.C.Poornima, Mini K. Abraham and K. Jatasree

Publisher: **New Age International Publishers**

Resources

Reliance Foundation is the not for profit arm of Reliance Industries Ltd working on social development imperatives of India. Rural development interventions find meaning through Reliance Rural in foundation. Mission BIJ (Bharat India Jodo) is the approach of all interventions of Reliance Rural bridging the rural-urban divide. The vision of DARE YPP is to build a talent pool of young professionals who DARE to create entrepreneurial opportunities for rural India through Reliance Rural. The programme intends to train them to play a role in transformation of "Bharat"- the rural India. Team Reliance Rural presently works in the states of Andhra Pradesh, Madhya Pradesh, Chhattisgarh, Maharashtra, Gujarat and is likely to expand to the states of Orissa, Tamil Nadu, Karnataka and Rajasthan

Who can apply?: Be an Indian citizen of not more than 26 years of age at the time of application ,A Post Graduate degree or equivalent in one of the following courses: M. Sc / M. Tech in Agriculture Sciences and Agriculture Engineering and allied courses, Post Graduation in Rural development/Rural management/Forest Management/ Social Work/ Rural Studies/ Development Management or a related course and 2 to 3 years of work experience (after post graduation) at the time of application

Compensation & benefits to a DARE YP: All the selected DARE YPs will receive stipend compensation of Rs.3.0 lakhs/annum during the program duration of one year. After successful completion of training they will be absorbed in Mission BIJ of Reliance Foundation. This placement will be subject to a bond of Rs.2 lakhs/ DARE YP for two more subsequent years.

Western states	dare.guj@reliancefoundation.org
Central states	dare.mp@reliancefoundation.org
Eastern states	dare.mh@reliancefoundation.org
Southern states	dare.ap@reliancefoundation.org
North and North Eastern states	dare.central@reliancefoundation.org

Excellence is an Attitude

A gentleman once visited a temple under construction where he saw a sculptor making an idol of God.

Suddenly he noticed a similar idol lying nearby. Surprised, he asked the sculptor, "Do you need two statues of the same idol?"

"No," said the sculptor without looking up, "We need only one, but the first one got damaged at the last stage."



The gentleman examined the idol and found no apparent damage... "Where is the damage?" he asked. "There is a scratch on the nose of the idol." said the sculptor, still busy with his work. "Where are you going to install the idol?"

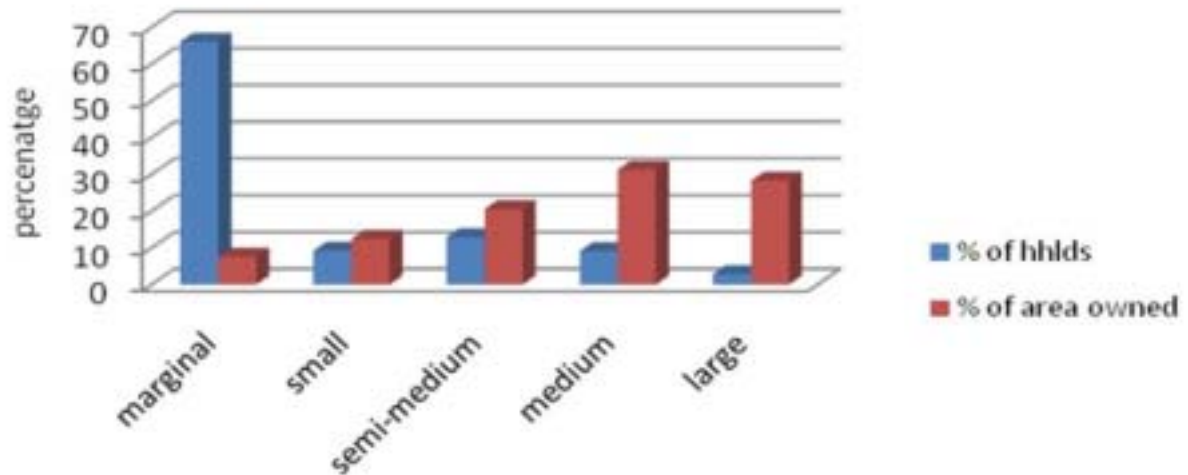
The sculptor replied that it would be installed on a pillar twenty feet high.

"If the idol is that far, who is going to know that there is a scratch on the nose?" the gentleman asked. The sculptor stopped his work, looked up at the gentleman, smiled and said, "I know it and God knows it!"

Moral - The desire to excel should be exclusive of the fact whether someone appreciates it or not. Excellence is a drive from inside, not outside. Excel at a task today - not necessarily for someone else to notice but for your own satisfaction. ❖

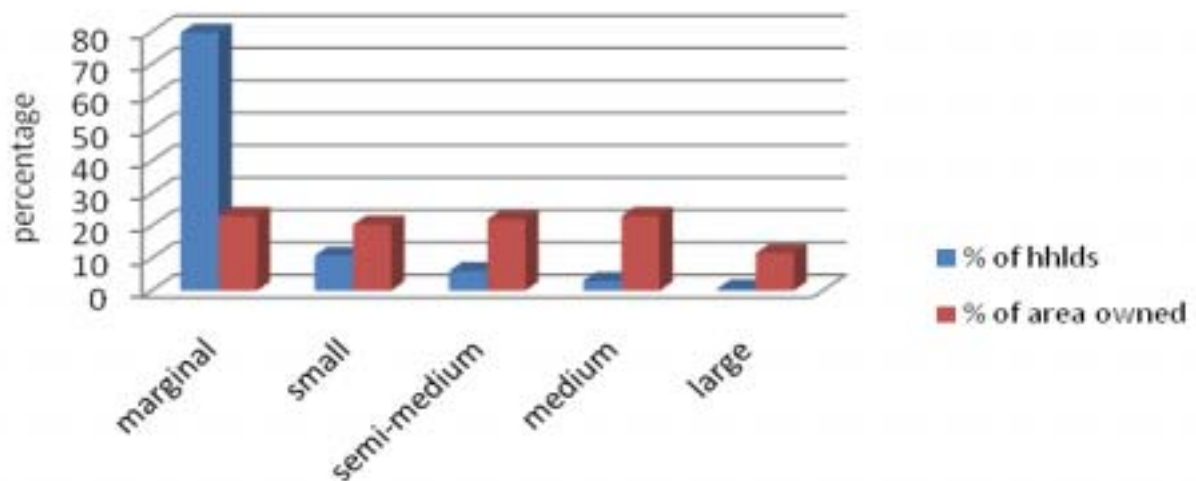
Land Ownership Structure

Chart 2: Land Ownership Structure, 1961



Source: Report No. 491, NSS 59th Round.

Chart 3: Land Ownership Structure, 2003



Source: Report No. 491, NSS 59th Round.

The average size of holding for the marginal farmers has remained remarkably stable over the last five decades at a value of around 0.2 hectares; the average size for all the other size-classes has declined, with the largest proportional fall recorded by small farmers and the smallest by the category of semi-medium farmers. Thus, the degree of aggregate inequality in ownership has remained largely intact through these five decades. ❖

Floriculture



Shining Livelihoods

Lime Powder Making

Declining Livelihoods



'Yoga'kshemam

Happy Holi! Happy Raas!

Happy Ugadi!

Happy World Cup! India wins the Cup! Indo-Pak Cricket diplomacy at Maholi!

Tsunami in Japan!

Gadhafi is still fighting!

Some stirrings for International Women's Day (8 March), World Water Day (24 March), and Earth Hour (8.00-9.00 PM on 25 March)! World Consumers' Rights day (15 March), International Day for Achievers (24 March) and World Theatre Day (27 March) have just passed. We await World Health Day (7 April), International Day for Street Children (12 April), World Entrepreneurship Day (16 April), World Creative and Innovation Day (21 April), Earth Day (22 April) and World Books Day (23 April).

Employment and enterprises of and for poor, livelihoods for destitute, disabled and elderly, perspective way forward for projects/programs/missions of livelihoods in the country, partnerships and collaborations for knowledge human resources at various levels, and knowledge management and learning channels and platforms continued to dominate our thinking and working space as always, in this month also.

Endorsement that we live in various continuums across various contexts and knowledge is the key commons that needs to be real commons to all is driving us.

Census provisional data is out. We are 1.21 billion, growing at 17.6% per decade. This is the sharpest decline in decadal growth. It also shows 5 million less children in the age group 0-6 years! % of Children of the total population has decreased. Alarming trends include sex ratio of less than 900 in North India (while there is a marginal improvement in the country – 940 from 933 in 2001) and decreased sex ratio in children to 914 from 927, women are still at 65% literacy, big cities have grown bigger, etc. Soon we are also going to have census of the poor.

The six-seven years ahead, 2011-18, appear to be the watershed years in the course of racing towards poverty reduction, with myriad ways and a variety of pressures including Millennium Development Goals. A nation wants response and a nation is responding. Livelihoods movement is picking up momentum silently. Knowledge workers would gear up and be two steps ahead of this momentum so that they can help the people in the movement!

The deficit in rest and sleep is huge and it takes a longtime to catch up with. Stressed and strained times make you

see the drops and stars in the eyes. Yet, we hope and pursue our flows. We are designed for relentless pursuit. Because flow and pursuit is life! So be it!

During the month, ten items of frugal living for a sustainable world have been gathered – let us not buy items that we do not need (for starters, basics include air, water, food, clothing, items for work etc.); let us buy only we have the money; let us purchase by value and long-term cost, not by price; let us be patient and wait in purchasing new gadgets; let us buy functionality rather than features for the sake of features; let us look for alternatives before we buy; let us buy because we really need, not because we are in competition with others; let us look for price cuts and discounts before we buy; let us not waste money, resources and time; and let us buy from the producers and service providers as directly as possible.

In the Book 'Oneness with All Life', Eckhart Tolle talks about the greatest goal you can set to make peace with your life, no matter your circumstances. His insights towards this include – stay with facts rather than making up stories – facing facts is always empowering; catch the voice in your head, which is no more than a thought; experience the present moment – You thought something else was more important. One small error, one misperception, creates a world of suffering; Accept the present moment and find the perfection that is untouched by time. The more shared past there is in a relationship, the more present you need to be; otherwise, you will be forced to relive the past again and again.... Equating the physical body with "I," the body that is destined to grow old, wither and die, always leads to suffering. ... You do not become good by trying to be good, but by finding the goodness that is already within you and allowing that goodness to emerge. ... If peace is really what you want, then you will choose peace.

In the confluence of the souls, we are in the 'yogaraas' seeking and relishing sarvendriyaraasayogam to explore, play and dance to the tunes of mutual masters and mutual surrender and merged flow.

Can we be there? **Yes, if we pursue Atma Yoga.** Relentlessly! Simply! For being lost in the 'raas' of usefulness!

Krishna confirms that any free soul that practices and pursues the 'raas' of being useful with single-minded devotion, he guides you with his tunes so that he is lost in you and you lost fully lost in the viswaatma.

Join us in the world of yoga – for becoming the 'flow' of the innermost and define our flowing being at peace - towards santharaasayogasiddhi. You will not regret it. ❖

G Muralidhar

