

# livelihoods

*today and tomorrow*

March 2015



Mentoring Mentors ! -7

Happy Holi!

Happy Ugadi! Happy Ramanavami!

AAP fights with itself!

Budget Presented in Parliament!

Budget sets the direction for the expenditure for the year by the Government in the country. It also directs indirectly other actors in the country to behave in a particular manner. 2015-16 Indian Budget is the first after the Planning Commission became NITI Aayog, supporting an abstract Cooperative Federalism idea. This is after 14th Finance Commission awarding 42% funds to states. Corporate tax reduced. Service Tax increased to 14%. 6 crore toilets. MUDRA bank to encourage SC/ST entrepreneurs. Housing for all by 2020. Direct Benefit Transfer to be expanded. MGNREGS remains. Universal Security System for all. In this context, 'livelihoods' has explored 'Budget 2015-16'.

Know about the classic reference book 'Encyclopaedia Britannica'.

Supplements included in this month include: Legendary Effort - 'Green Revolution' and Flagship Programme – Sarva Siksha Abhiyan.

Usual e-links introduce a video (Narayanpet Handloom Weaving), book (Wastewater Use in Irrigated Agriculture), and value-chain/subsector (Paper/Green gram).

Now, we are ready with the pooled up Daily notes for the month as part of the e-livelihoods learning course and are presented from this month.

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

the 'livelihoods' team

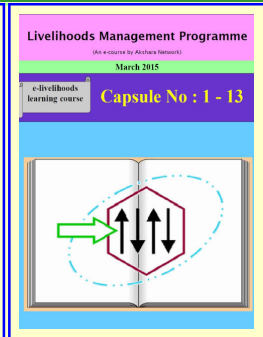
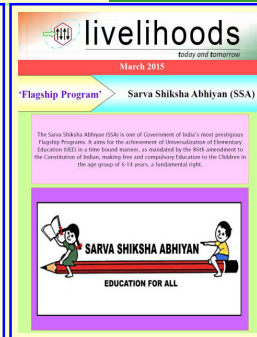
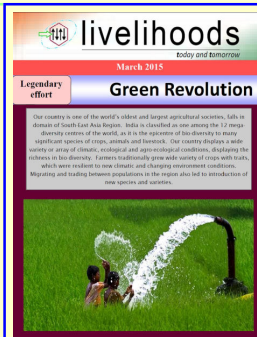
In 2012, 91% of the world's girls completed primary school than ever before. Since 2000, there's been progress across the world but large disparities remain between regions and countries.

(Source: www.worldbank.org)



Trainers' vital task is to facilitate generation of collective Ideas in the training.

Latest Livelihoods



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	Sub-sector	Green Gram
	E-book	Wastewater Use in Irrigated Agriculture
	V-book	Narayanpet Handloom Weaving

**Legendary Effort Green Revolution**
**Flagship Program Sarva Shiksha Abhiyan (SSA)**
**e- course e-livelihoods learning course Capsule No: 1-13**





Dear Friends

Thank you for bringing out an interesting supplement on White Revolution. A quick observation, Dr. Kurien was never a General Manager in NDDB. He was the General Manager of AMUL when Prime Minister Lal Bahadur Shastri visited Anand and soon after on return announced a nationwide replication that was steered by the then Agriculture Minister C Subramaniam, NDDB was born and Dr. Kurien became the found Chairman of NDDB with one rupee salary...

N M Prusty,

Mentor cum Director,  
Center for Development and Disaster Management  
Support Services (CDDMASS)

*Note from Editorial Board: Thank you sir for your observations. We rectify our mistake.*

Good coverage of livelihood programmes. Congrats.  
Prof. K. Prathap Reddy



Can 'Sukanya Samriddhi Scheme' improve the girl child situation?

## News

**Andhra Pradesh Government Presents Separate Budget for Agriculture:** Aiming to give a boost to the farm sector, the Andhra Pradesh government today presented a special Agriculture Budget for 2015-16 with an outlay of Rs. 14,184.03 crore. "Our top priority is to make agriculture and allied sectors profitable and sustainable.

**Andhra Pradesh Govt Drafts Integrated Plan To Boost Agriculture:** Andhra Pradesh government has prepared an integrated plan to boost the state's agriculture sector under which 3 lakh soil samples will be collected using GPS over the next 3 years.

**NABARD agrees to finance agriculture sector in Telangana:** The National Bank for Agriculture and Rural Development (NABARD) came forward to fund Telangana in the areas of agriculture as well as related activities. The bank would also back agro-related activities, greenhouse-based cultivation, connectivity of rural bridges as well as building social infrastructure, among others, the release said.

**TS Govt to Launch TRIGP in 150 Backward Mandals:** Panchayat Raj Minister K Tarakarama Rao informed the Legislative Assembly that the State Government was launching a scheme called 'Telangana Palle Pragathi (TRIGP)' in 150 backward mandals in Telangana State.

**Telangana to Take e-Governance to Villages:** The Telangana government is all set to launch an e-panchayat initiative, aimed at taking e-governance to the village level. The Panchayat Raj department will launch the initiative from Domakonda mandal in Nizamabad district. Minister for Panchayat Raj and Information Technology K.T. Rama Rao said that under the e-panchayat in Domakonda, 18 gram panchayats will be connected with internet enabling them to offer a wide range of services to the rural people. He said the e-panchayat centres would act as "one-stop shop" offering a wide range of citizen services including tax payments, pension and payments under MGNREGA, the rural livelihood scheme. "Establishment of this e-panchayat will serve rural students and farmers in many ways like getting updates regarding crop prices, results

**Livelihoods Fund Gets Its First Private Sector Donor:** Japanese firm Mitsubishi Corporation has become the first private sector donor to a major multi-donor trust fund aimed at improving food security and livelihoods in rural areas. Mitsubishi signed an agreement with the United Nations Office for Project Services (UNOPS) to contribute US\$200,000 to the Livelihoods and Food Security Trust Fund (LIFT). "Despite good progress poverty and food security continue to be major challenges in Myanmar," UNOPS executive director Grete Faremo said in a statement. "One in four people live below the national poverty line. The challenge is immense." The agreement was signed by Ms Faremo and Mitsubishi executive vice president Yasuhiro Hirota in Tokyo. LIFT was set up in 2009 and has to date reached 3 million people, or about 5 percent of Myanmar's population. Funded by the European Union and 11 governments, donors have so far committed US\$205 million to LIFT. ♦

## News From The States

### Government to Merge Green Mission, Job Scheme:

Aiming to increase India's forest cover, address climate change concerns and achieve a faster growth rate in the rural economy, the government has decided to merge the Green India Mission (GIM) with the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). Since taking over in May 2014, Prime Minister Narendra Modi has been emphasizing the need to optimize efficient use of resources and encouraging various ministries to work in tandem. The guidelines for the convergence of MGNREGS with GIM were jointly issued by the secretary of the ministry of environment, forest and climate change (MoEFCC) Ashok Lavasa and secretary of the ministry of rural development (MoRD) Jugal Kishore Mohapatra earlier this month. Under the guidelines, the convergence of GIM with MGNREGS will also bring coordination in developing forests and their fringe areas as well as community or privately owned forests, while making vulnerable sections in rural India economically secure. The government believes it will also provide additional resources and benefits to the rural poor and generate sustainable employment. GIM, one of eight missions under the National Action Plan on Climate Change, aims to increase forest cover by five million hectares and bring qualitative improvements in forest and tree cover of another five million hectares to forest or non-forest land in 10 years. It also aims to increase the forest-based livelihood income of about three million households. MGNREGS, on the other hand, aims to provide guaranteed employment to the rural poor.

### R&D Gets Short Shrift, Impacts Agriculture Growth:

India may have 6,000 agriculture scientists and 97 research institutes, but the twin factors of low allocation and low utilisation of funds for research have meant that cereal and food production has been constantly declining. A parliamentary panel looking into the Department of Agriculture Research and Education found that just Rs 10,325.76 crore was allocated for agricultural research during the 11th Plan against a demand of Rs 31,672 crore. But the department could not spend even this amount and utilised only Rs 9,800 crore. During 2014-15 as well, the department could not spend Rs 1,260.39 crore of the total allocation of Rs 6,144.39 crore. Growth in agriculture and allied sectors was recorded at just 1.1 per cent in 2014-15, down from 3.7 per cent in 2013-14, thereby seriously affecting the country's food security. Agricultural growth at the end of 11th Plan was also only 3.3 per cent against target of 4 per cent. The parliamentary panel headed by Lok Sabha MP Hukum Dev Narayan Yadav identified low public investment in the R&D sector as amongst the main reasons for the low growth rate of agriculture. Expenditure on R&D expenditure was found to be only 0.5 per cent of the agriculture GDP. The committee has asked Prime Minister Narendra Modi government to increase this to 1 per cent. Emphasising the need for investing in research,

the report states that additional investment of one rupee on research on 'arhar' generated additional output worth Rs 12.82. The apathy towards the sector becomes glaring when you consider that it employs around 60 percent of the total workforce in India. Of the total cropped area of 192 million hectares, less than half is under irrigation.

### India Inc Gifts Rs 1000 crore to PM Narendra Modi's Swachh Bharat Project:

Responding to PM Narendra Modi's call, India Inc has jumped onto the Swachh Bharat bandwagon earmarking over Rs 1,000 crore for the project, analysts' estimates show. Major corporate houses such as L&T, DLF, Vedanta, Bharti, TCS, Ambuja Cements, Toyota Kirloskar, Maruti, Tata Motors, Coca Cola, Dabur, Aditya Birla, Adani, Infosys, TVS and many others have laid out budgets for Swachh Bharat projects. These projects vary from building toilets in distant villages, running workshops on behavioral changes, waste management to water hygiene and sanitation. While most of these projects are under their corporate social responsibility (CSR) heads, there are also some that are partly funded through CSR or are designed as public private partnerships. Experts say for corporates the initiative helps fulfill the 2% mandatory investment in CSR, and it may also fetch brownie points from the government.

### Efforts to Achieve Millennium Development Goals-2015:

According to The Millennium Development Goals Reports of the United Nations and India Country Report, 2015 brought out by the Central Statistical Office, Ministry of Statistics and Programme Implementation (MOSPI), the progress achieved by India is quite satisfactory in respect of majority of Goals/ Targets. This information was given by the Minister of State (Independent Charge) for Planning, Shri Rao Inderjit Singh in a written reply in Rajya Sabha today. The Minister said that the Government of India is a signatory of the Millennium Development Goals and makes all efforts to achieve the targets set for the Goals/indicators associated with it. The Administrative Ministries such as the Ministry of Rural Development, Ministry of Housing and Urban Poverty Alleviation, Ministry of Health and Family Welfare and Ministry of Human Resource Development are implementing a number of schemes and programmes such as Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), National Rural Livelihoods Mission (NRLM), National Urban Livelihoods Mission (NULM), Jawaharlal Nehru National Urban Renewal Mission (JNNURM), Rajiv Awas Yojana (RAY), Indira Awas Yojana (IAY), National Health Mission (NHM), Sarva Shiksha Abhiyan (SSA), Mid-Day Meal Scheme (MDMS), Integrated Child Development Services (ICDS), Rajiv Gandhi National Drinking Water Mission (RGNDWM), National Social Assistance Programme (NSAP), Swachh Bharat Mission etc. to improve India's social indicators to attain MDGs. ❖

## North Andhra

North Andhra consisting of Vishakhapatnam, Vijayanagaram and Srikakulam districts, also called as Uttarandhra or Kalingandhra is in the state of Andhra Pradesh, India. North Andhra is flanked by the great Eastern Ghats on the North East. East Godavari District on the south and west, Orissa on the north and Bay of Bengal on the East. Nagavali and Vamsadhara are the major rivers of the region. The region is divided into two distinct natural portions – Plains and Hills. The portion in the plains is filled with cultivated fields; while the hilly portion is covered with forests.



The region consists of a combined area of 23500 sq km. It has a population of 93,30,452 according to the 2011 census – with male population being 41,56,432 and female population being 46,87,237. The temperature is between 26-38°C. The people speak Telugu language in this region. The city of Vishakhapatnam, located on the sea shore of Bay of Bengal is the biggest city in North Andhra. It is the headquarters of the Eastern Naval Command of the Indian Navy. It is the most-developed area in this region; while the remaining hilly Agency areas in this district where the tribal people live, have not really developed.

The backbone of this region's economy is its Agriculture. Most of the people depend on agriculture and its related livelihoods such as dairy, livestock, poultry etc. The rural areas continue to be backward. Paddy is a major crop of the region followed by Ragi, Bajra, Jowar, Sugarcane, Groundnut, Sesame and Chillies are also very important. The Agency areas are found suitable agronomically for coffee growth. Fishing is the other major livelihood in this region after agriculture.

**Vijayanagaram:** The country's largest ferromanganese plant is situated in Vijayanagaram. There are jute, ferroalloys, sugar, cement, pharmaceuticals, sponge iron mills here. Salt cultivation also one of the major livelihood here.

**Srikakulam:** Palasa-Kasibugga is the centre of cashew industries in the Srikakulam district. There are around 200 cashew processing industries around Palasa town. This industry provides direct and indirect employment to about 15,000 people in the surrounding areas.

**Vishakhapatnam:** Fishing is a major industry in Vishakhapatnam and provides livelihoods to thousands of people. It is one of the largest harbours in the country. It is also one of the important ports in Andhra Pradesh for the import and export of goods. Vishakha dairy, the second biggest cooperative dairy in India. There are many industries and a steel plant - a leading Central PSU under the Ministry of Steel. There are various MNCs and banking firms, the city is a hub for iron ore and other minerals which are exported to China and other countries. In Vishakhapatnam Hindustan Shipyard Limited (HSL) is there. Vishakhapatnam Refinery is one of the two major oil refineries of HPCL in India. The tourism sector is another growing industry here. Araku Valley situated in this district. It is in the Eastern Ghats, located at a height of 3,200 feet in the midst of the hills of Anantagiri. It is a beautiful and enchanting hill station. It is home to 19 indigenous tribes and offers a wonderful opportunity to get insights into the lifestyle of these tribes and their culture and traditions. ❖

## Yanadis

The Yanadis are one of the Pre-Dravidian tribes, inhabiting Southern India. The information available about their origins is very vague. They are a traditional hunting-gathering community, which mainly inhabits the Nellore and Chittoor Districts of Andhra Pradesh.



The Yanadis are generally slender medium in stature. The language of the Yanadis is mainly Telugu, however they also speak a little bit of Tamil. The houses in which they live are conical huts, with openings near streams and canals.

The Yanadis are mainly divided into four sub-castes, which are: Reddy-Yanadis, Challa-Yanadis, Kappala-Yanadis and Adavi Yanadis.

The socio-political organization of the Yanadis is very simple. They follow monogamy in marriage system.

The political organizations of the Yanadis have traditional Caste-panchayats, which are headed by a "maestri" or "pedhodu", assisted by a council, consisting of 3-10 elders. The head of local groups take care of the affairs of their respective groups. The affairs of the community are discussed at a gathering of elders, whose decisions are binding.

The economy of the Yanadis was earlier geared to the satisfaction of basic subsistence & needs and broadly falling into the category of production-consumption economy. Their economy was wholly dependent on hunting, foraging, fishing and collection of Non-Timber Forest Products (NTFP) etc.

The Yanadis, inhabiting Chittoor District, hunt rats, snakes, rodents for the people of the plains, who are dependent on agriculture and who exchange grains (barter-exchange) in return.

The initiation and expansion of various projects by both the Central and State Governments has led to the displacement of the Yanadis. The establishment of the Indian Space Research Organization (ISRO) Station here is a classic example of it. The Yanadis inhabiting "Pulicat Lake" Sriharikota, Nellore District were rehabilitated and resettled in and around Sullurpet Town.

Due to which, the Yanadis, earlier belonging to Sriharikota, whose traditional means of livelihood was based on fishing, hunting and other activities, can be seen working as daily wage agriculture labour predominantly for the Reddy community (large farmers). A few of the Yanadis are also working on the boats of fishermen.

The Yanadis, a traditional hunting-gathering tribe, are finding it difficult to adjust to the various new developmental programmes initiated by the government. As earlier their economy was largely influenced by their habitat and level of knowledge accumulated about natural resources and their skills for exploitation of the resources. Today, the need of the hour is to implement various programmes in true spirit, so as not to further marginalize a tribe who are already marginalized. ❖



# Mentoring Mentors !

Happy Holi! Happy Ugadi! Happy Ramanavami!

National Alternative Politics, is it a mirage?

Union Budget is presented in Parliament. Many States have their budgets tabled in the Assemblies.

Budget suggests reduced social spending by the Union Government. The Central Schemes – pattern of funding to states may change and reduce the Central Share, while the 14th Finance Commission increases the share of the states to 42% from 32%.

It appears that the 'integration' of the departments, programmes, missions and ministries is still under progress.

We need Mentors and Mentors need to mentor more Mentors. According to WB Johnson and CR Ridley, this mentoring involves:

- Select the protégés carefully (take time and after due diligence);
- Be there (when protégé needs);
- Know the protégés;
- Expect Excellence (and nothing less);
- Affirm, affirm, affirm and affirm some more;
- Sponsor (where required, to an opportunity);
- Be a Teacher and Coach;
- Encourage and Support;
- Shape Behaviour (using reinforcement);
- Offer Counsel in difficult times;
- Protect when necessary;
- Offer challenging assignments;
- Give exposure and promote visibility;
- Nurture creativity;
- Provide correction (even when painful);

- Offer 'wisdom';
- Narrate the progress of the protégé;
- Self-disclose (when appropriate);
- Accept mutuality and friendship;
- Teach life, living, leading, learning, integration and beyond specialization;
- Be an intentional model; and
- Display Dependability

Mentor should exude warmth; listen actively; show unconditional regard; respect privacy and protect confidentiality; tolerate idealization; embrace humour; not expect perfection; attend to interpersonal cues; be trustworthy; respect values; and not stoop to jealousy.

First we need to know ourselves as mentors. Mentoring begins with arranging the mentor-protégé relationship. It proceeds as the relationship develops.

Being a mentor is a way of life.

## Perspectives

G Muralidhar

We need to build generalists, integrators, communitizers and professionals. We need poverty reduction life workers. We need development life workers. We need livelihoods life workers. We need team leaders. We need project managers. We need institution builders. We need trainers. We need teachers. We need Mentors for all of them. We need to mentor these Mentors. We need to be practitioner-mentors. We need to be demonstrators. At the same time!

200 million households;

20 million workers of various kinds over 10-15 years;

200,000 trainers and teachers, co-mentors;

2,000 mentors;

20 mentoring mentors!

Can we have them soon? ❖



**March 8,  
International  
Women's Day**



**March 21,  
International  
Day of Forests**

**I will go anywhere for work****Tell us about yourself and your family?**

My name is M. Chinna Hanumanthulu. I am 46 years old. I am an illiterate. My native place is Kerameri Mandal in Adilabad district. I am married and have two daughters and two sons. Both my daughters and my elder son are married.



My daughters stay at their in-laws' house; while my elder son lives separately with his family. Currently, I am planning to do his marriage this year.

**What is your occupation?**

I belong to the Vaddera community. I cut stone into different sizes. This is our traditional occupation, which I learnt from my parents in childhood. This occupation is followed by my entire family. But when stone work is not available, I do agricultural activities such as collection of grass, tractor loading; construction activities like unloading sand, digging pits etc.

**Why did you encourage your children to do this occupation?**

Our children studied till 5th class, after which they dropped out of school. They slowly started coming along with us to see us while we were working and then learnt the work.

**How much do you earn through stone work?**

During the season, I get Rs.300-400 per day and during off-season about Rs.50 depending upon the work.

**How much does the contractor pay for the other work?**

Our contractor pays about Rs. 300 per day, depending upon the nature of the work. The contractors pay us in advance and take us from our native place to the area of the work. Only after finishing the work, do we come back home. Mostly, the contractor provides works during summer. It supplements our traditional livelihood.

**What kind of problems are you facing?**

From the last six months, my wife has not been working as she had to undergo an abdominal surgery to remove a tumour. I paid Rs. 60000 to the doctor in Kagaznagar hospital. Right now, I am facing financial problems due to non-availability of works. Sometimes, I have to migrate to the Hyderabad, or Bengaluru based on the Contractor's needs. I go to my home once a month. The main problem I am facing is that work in both my livelihoods is unavailable during the rainy season. One of my other problems is that I buy wine worth Rs. 50 whenever I strain my body.

**What kind of benefits are you getting from the government?**

I have the Food security card, MGNREGS job card, Aadhar card and Voter card.

**What are your future plans?**

I don't have any future plans. I want to have good health, so that I can earn money. I will go to any place where the work is available. ❖

**I want to build a new hotel****Tell us about yourself and your family?**

My name is Chinnu Khan Patan. I am 65 years old. We belong to the Muslim community. My native place is Kerameri Mandal in Adilabad District, Telangana.



I am currently living with my wife. I have three daughters and one son. I performed all my children's marriages. The cost of their marriages left me in debts.

**What are you doing?**

I am maintaining a tea stall, between M.P.D.O & Police station, for the last 10 years. Additionally, I sell cigarettes, gutka pan masala. Most of our customers are those who come for work to M.P.D.O office and Police station. My wife also helps me in running the stall. Hence, this livelihood is supporting our life and is empowering us in our old age.

**What did you do before running this tea stall?**

Earlier, I successfully did agriculture on a lease basis. But had to give up that livelihood due to health problems. So, I was on the lookout for a new livelihood, when I went to the MPDO office as someone told me that there is a requirement for a tea stall in the area. So, I started the business with my wife.

**What is your son doing?**

My son also maintains a tea stall beside Jainoor main road in the same village.

**How much income do you get per month?**

I get Rs.100 per day from the tea stall. During meetings in the offices I get Rs.200.

**What type of problems are you facing?**

I am suffering from abdominal (hernia) health problems, due to which I am finding it tough to work effectively. I had to take a debt of Rs.10000 for treatment. Additionally, due to old age my stamina has decreased considerably.

**What are the benefits you are receiving from the government?**

I have the Food security card, Old age pension, Voter card and Aadar card. My wife is a member in a Self Help Groups – from which we took loans for our children's marriages.

**What are your future plans?**

I want to build a new hotel at the Anaarpally cross roads, as I have a plot in that area. I and my wife want to work hard and sustain ourselves. ❖



**I want to do public service****Can you tell us about yourself and your family?**

My name is Venkateshwarlu. I am 45 years old. I completed my Post graduation. My native village is Kerameri. I am working as a Bill Collector (Karobar) in Kerameri Gram Panchayat, Adilabad District, Telangana.



My family consists of my wife, one daughter and one son. My son is studying B. Sc agriculture in Uttar Pradesh and my daughter is studying 10th class in Asifabad. My family is staying in Asifabad.

**How long have you been working in this field?**

I have been working in this field for the past 28 years.

**What are the responsibilities of your job?**

I am a part-time Bill Collector (Karobar) in the local Gram Panchayat. I collect house tax, tap water tax, wealth tax, entertainment tax, business licenses renewals, old age pension-related work, MGNREGS job card related work, etc.

I update the Divisional Treasury Office about the tax amount-collected. The treasurer gives the pay receipt to submit to the Panchayat Secretary for the purpose of transparency and auditing. I check all the bills and inform officials about those who did not pay the due amount and then cut their tap water and other Panchayat-related services. We follow the rules strictly. The office timings are 10:00 am to 5:30 p.m.

**What kind of problems are you facing in this field?**

I am a part-time worker of the Gram Panchayat. I was appointed in this field in 1988 by the Panchayat Sarpanch. At the time of appointed they didn't mention the nature of my work. Now, I do all kind of works like bill collection, election duties, village survey, inspection work, support higher officials and as a public relation officer. But I only get a salary of Rs.5000. We (part-time Karobars) demand regularisation of our jobs. The higher officials are not recognizing our efforts.

**Who monitors your work?**

I am supervised by the Panchayat Secretary, Mandal Executive Officer and Mandal Parishat Development Officer.

**How do you provide service to the people?**

I give my service to the poor people by helping in the implementation of government schemes.

**What kind of benefits are you getting from the government?**

I got subsidised gas. I have Voter and Adhaar cards etc...

**What are your future plans?**

I want to do public service and I want to get a good name in the village. ❖

**I strive for tribal Community Development****Tell about yourself and your family?**

My name is Bheem Rao. I am 50 years old. My native village is Ramjiguda in Goyagaon Gram Panchayat, Kerameri Mandal, Adilabad District.



My village is in a remote area, close to the forest. I have a wife, two daughters and a son.

**Tell about your community?**

We belong to the Gondu Tribal community. About 20 years ago, we formed the Komaram Bheem association with our homogenous group. This association has 40 tribal families under its purview. We do voluntary work for the development of our community. There is no membership fee as such, but we collect Rs. 50-100 from the members for doing development activities like internal lending for buying agriculture input with joint management, or water bore-well repairing etc. Our tribal families are mainly dependent on agriculture, animal-rearing, labour works etc. Moreover, we collect NTFP such as medicinal plants, fuel wood, furniture wood etc., and sell them. During off season, we do MGNREGS works and agri-related works. We celebrate the Pedda Deevara festival during the harvesting of crop.

I have been working as President of this association for 20 years. We meet on the 5th of every 3rd month. We share community activities like the livelihoods programmes, agriculture activities, animal-rearing, development of village and social issues. We follow some norms in our community.

**What are the problems that your community is facing?**

We are suffering from lack of investment in agriculture, due to which we have to approach private money lenders for investment. In our village, we are facing problems due to submergence of land because of the Komaram Bheem Irrigation Project. We are demanding the Government to provide a new place for us to live, with basic infrastructure like houses, electricity, roads, bore-well for drinking water, health centres etc.

We have an ITDA ashram school in our village with a strength of 300 children in just five rooms. It is very inconvenient for the children. We asked to the MEO to sanction a new building but the officer has refused to grant a building because of unavailability of land due to the irrigation project. The Government wants to shift the school to a safe place also. I am the chairman of ITDA boy's school. The toilet facilities in our school are dismal due to which the children have to go use open toilets. It is a big problem for our children as it poses a threat to their health.

**What are your future plans for your community?**

I wish to strive for the development of my tribal community and to solve our social problems and provide quality education to the our next generation. ❖

## To empower the poor people

### Can you tell us about yourself?

My name is K. Mallesh. I am 34 years old. My native Village is Mukthapur, Pochampally Mandal, Nalgonda district. I studied M.A Sociology.

### Can you tell us about your present job?

When I was promoted as the community coordinator, I was posted to Aler Mandal, where I worked till 2011. After which, I was transferred to Bibinagar Mandal, where I am currently doing capacity building for SHG groups, community development and bank linkage activities etc...

### What are the responsibilities in your job?

As a community coordinator, I am doing capacity building for self help groups, promoting development of livelihoods and social security, non-pesticide management, identify in disabled groups, and surveying for the poorest of the poor groups in the Bibinagar Mandal area and forming them into SHG groups, and helping in bank linkage activities of the groups. In 2011, I trained for one week in capacity building in Ananthapuram to replicate the success of capacity building there in our Mandal. After that, my salary increased as per the HR policy. I put in a lot of effort to develop the community, as my higher officials wanted our Mandal to be a role model for others in community development.

We introduced a new e-book keeping method, under a pilot project, in the five villages of Raghavapuram, Chinnaravulapally, Padamatisomaram, Jinapally and Jiapally. This method has been implemented for the first time in the entire state in our Mandal, with the support of the Andhra Pradesh State Elimination of Rural Poverty. We provided them training on how to use it.

At first, it was inconvenient for the SHG leaders and book keepers to use this method, but later when we convinced them about its benefits, they got used to it and are successfully utilizing it.

The World bank representatives visited our pilot villages and appreciated our work. Later, we also introduced the e-mobile bookkeeping method - Which keeps the transactions data of the SHGs up-to date. It has helped a lot in maintaining transparency in the accounts.

### How are you facilitating the improvement of the villages?

I am facilitating in the smooth running of the four paddy purchase centres here, apart from the Indira Kranthi Patham under the District Rural Development Agency (DRDA).

The purchase centres are very useful to the local farmers as they get the Minimum Support Price for their crop without the meddling of mediators. Most of the farmers here cultivate paddy. These centres have set a Mandal record for the highest collection of paddy. The district officials have visited and appreciated our work. These centres are headed by the local women SHG leaders on commission basis.



### Who monitors your work?

My work is monitored by the Assistant Project Manager, Area coordinator and Project coordinator.

### How did you uplift the Village Organization (VO), apart from doing community development?

When I first started handling the eight VOs, they were not working properly. had to do a lot of hard work for doing capacity building development activities like savings, paying & repaying and loan issuing and funding from Streenidhi. Finally, after two years of effort, our VOs have been upgraded from C grade to A grade. It was possible through capacity building and the cooperation & coordination of the women members of the groups.

### What kind of changes have happened after you started working here?

Most of the SHG leaders and members want bank linkage for improving their livelihoods and I can facilitate it. They utilise the resources for their empowerment and sustainable development Ex: They are utilizing the money as capital for clothes stores, tailoring shops, livestock rearing and flour & chilli grinding centres etc., for their sustainability. I search for the poorest of the poor people and facilitate them in their development.

### Can you tell us about your previous jobs?

After completion of my education, I searched for a job to sustain my family, as I am from a poor background. I worked as a teacher in the social welfare Christian school for a few months in the village. As the pay was very less, I wanted to change my field. One of my friends referred me to a job in his company. I joined the job and worked for seven years. But afterwards, the company shut down due to losses. I worked in another chemical bulk company for six months. When, in 2005. I saw a job notification in the local district newspaper for the post of master book keeper for SHGs. I applied for the job and got selected after passing the preliminary exam and interview. The officials trained me for one week in Nalgonda district's Technical Training Development Centre. I worked as the master book keeper for the self help groups in Bibinagar Mandal from 2005 to 2009. Through this job, I earned a meagre salary of Rs.2200, which barely sustained my family. So, I hoped to change my job. The opportunity came when one of the eminent experts in the field of capacity building - Mrs. Janaki, told me about capacity building, about how it benefits poor people and encouraged me to pursue it. So, I started working in that field. After which, I was promoted as the community coordinator.

### What is your vision?

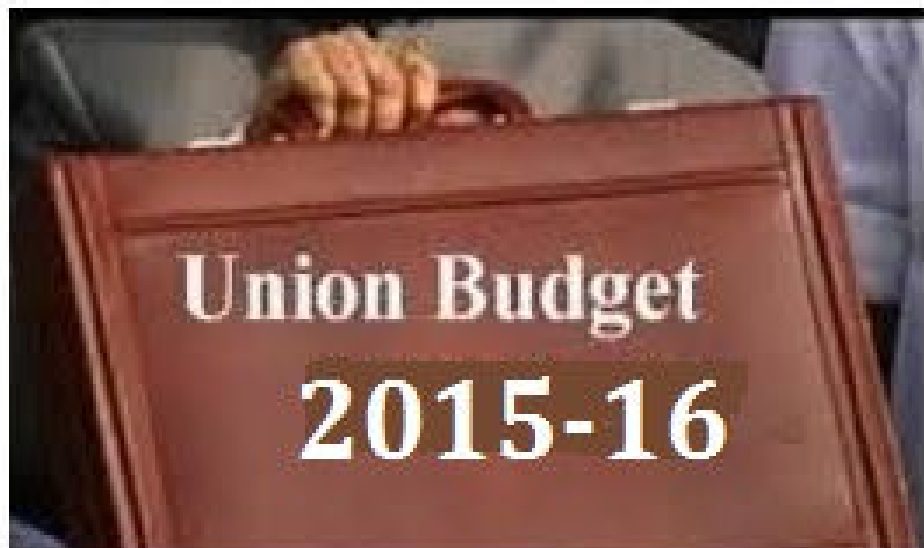
To facilitate the poorest of the poor to become empowered and to do my level best at my job. If I can do that, I am satisfied. ❖

## Budget (2015-16)

*A government budget is a legal document that is passed by the legislature. Approved by the President, it is an annual financial statement of estimated receipts and expenditure of the government of India in respect of each financial year. On 28 February 2015, Union Finance Minister, Mr. Arun Jaitley outlined a vision for inclusive growth, acknowledging that India's development could not occur without inclusive growth. The vision for inclusive growth was characterized by the metrics of employment, skill development and quality of life defined in economic terms. Growth has been defined in such a manner that it has left key stakeholders behind.*



### UNION BUDGET OF INDIA





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### **Agriculture**

India economy is agrarian based and a budget speech in

India without reference to agriculture sector has never happened before or never witnessed to. As lending for agriculture sector has always been an important part of bank's Priority Sector Lending (PSL) targets, although small and marginal farmers continue to face the challenges irrespective of change in Governments.

The current budget allocated Rs.25,000 crore to the corpus of the Rural Infrastructure Development Fund (RIDF) set up by the National Bank for Agriculture and Rural Development (NABARD), with a target of Rs. 8.5 lakh crore of credit for the year 2015-16 for farmers.

We are witnessing to agrarian crisis and allocation of these funds does not solve the current challenges the sector is

### **14th FINANCE COMMISSION**

On 22 November 1951, Finance Commission of India came into existence, under Article 280 of Indian Constitution by the President of India. Commission's aim was to define the financial relations between centre and the state. As per the Constitution, the commission is appointed every five years and consists of Chairman and four other members. Over a period of time there have been major changes in macroeconomic policies, having brought about both significant and insignificant changes in Finance Commission's recommendations.

The 14th Finance Commission (FC) was constituted on 2nd January 2013 by the orders of President. It is headed by Y.V. Reddy (Former RBI Governor) as Chairman. On 15th December 2014 the commission had submitted its recommendations report to the President of India. The report suggested recommendations from period 01st April 2015 to 31st March 2020. Objective of 14th Finance Commission is devolution of more share of revenue to states through tax revenue and do away with the concept of "one size fits all approach".

#### **Key Recommendations of 14th Finance Commission**

- \* Tax Devolution to be based on Area, Population, Demography, Income Distance and Forest Cover.
- \* To reduce fiscal deficit, 0.93 % by 2019-20; currently it stands at 4.1%.
- \* Reduce Centre Debt from current 45.4 % of GDP to 36.3% by FY 2020.
- \* State's Debt to increase from 21.90 % FY 2016 to 22.38% FY 2020.
- \* National Small Savings Fund (NSSF) in distinction to states to be operated by the Centre from next financial year.
- \* Setting up of Consolidated Sinking Fund (CSF) towards amortization of debt in Union Budget.
- \* Amendments to the Railways Act, 1989; Rail Tariff Authority as a Statutory Body.
- \* States to empower local bodies to impose advertisement tax to augment revenue.
- \* Increase in States share in net proceeds of Tax Revenues from current 32% to 42%.
- \* Devolution of taxes to be primary route of transfer of resources to states.
- \* Allocation of grants for local bodies to be based on year 2011 population data.
- \* Allocation of grants to states to be classified under two broad categories a) Basic Grant; b) Performance Grant. The ratio of basic to performance grant is 90:10 with respect to panchayats and 80:20 in case of municipalities.
- \* Grants to Gram Panchayats and Municipalities, the total grants recommended by the commission are Rs 2,87,436 crore for a five-year period from April 1, 2015 to March 31, 2020. Of this, Rs 2,00,292.20 crore will be given to panchayats and Rs 87,143.80 crore to municipalities. The transfers for financial year 2015-16 will be Rs 29,988 crore.
- \* States share in disaster relief should stay unchanged.
- \* Post-Devolution Revenue deficit grants for states, initially to be given to 11 states.
- \* Eight centrally sponsored schemes to be delinked for support from centre and states to share higher fiscal responsibility for implementing of schemes.
- \* Other recommendations include co-operative federalism, Good and Service Tax (GST), Road map of fiscal consolidation, pricing of public utilities and public sector undertakings.

going through. The inability of banks to underwrite agricultural loans and cater to the needs of small and marginal farmers is a challenge.

In its Election Manifesto, it had promised to set up organic farming and Fertilizer Corporation of India, to promote organic farming and support the marketing organic produce. To unbundle Food Corporation of India (FCI) operations into procurement, storage and distribution for greater efficiency, evolve a single "National Agriculture Market". To promote and support area specific crops and vegetables linked to food habits of the people. It has promised for establishment of agriculture rail network with train wagons designed to cater to the specific needs of perishable agricultural products like milk and vegetables as well light weight wagons for salt transportation.

The Union Budget cut the subsidy bill by 10% to Rs. 2.27 lakh crore for 2015-16, as the bill was Rs.2,53,913.12 crore for 2014-15 (revised estimates). The government earmarked Rs.1,24,419 crore for food subsidy in the next fiscal as against Rs. 1,22,675.81 crore in the revised estimate of current fiscal.

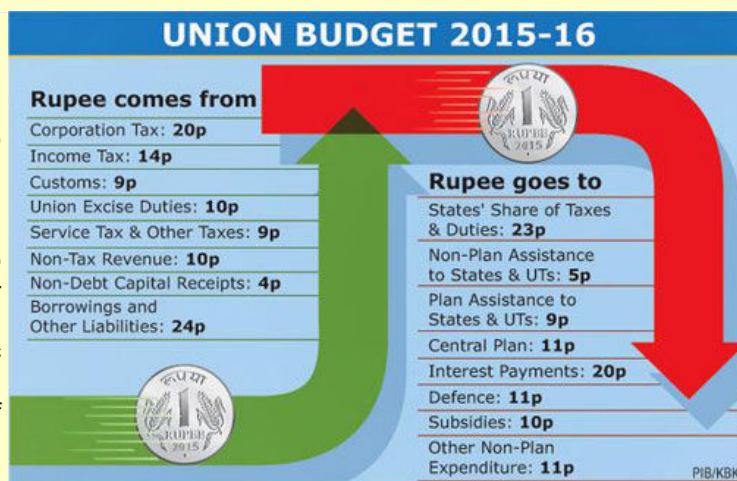
With existing challenges, the Union Budget has not delved (allocation of funds) deeper into ongoing crisis. As fertilizer subsidy has been pegged at Rs.72,968.56 crore for the next fiscal, as higher than Rs. 70,967.31 crore estimated for this year. Subsidy for domestic urea has been allocated Rs.38,200 crore and for importing urea Rs.12,300 crore. However, the remaining Rs.22,468.56 crore has been earmarked for sale of decontrolled P&K fertilizers.

The budget failed to address core issues, central to agrarian sector i.e, Minimum Support Price (MSP) to farmers, subsidy on pesticides and seeds. No specific allocations for development of agriculture infrastructure (godowns, drying yards, cold storages), crop insurance in wake of climate change, dairy and animal husbandry sector.

**Schedule Caste and Schedule Tribes: TSP, Gender and Education**

Budget of 2015-16 outlined a corporate vision of India, which has reflected into eating the budgetary allocations meant for million of its poorest and neediest citizens. The Dalits and Adivasis, said /stated the National Campaign on Dalit Human Rights (NCDHR) and Dalit Arthik Adhikar Andolan (DAAA), which works toward the elimination of caste-based discrimination clearly stated that budget 2015-16 had severely fallen short on its fiscal promises and takes away 57% of state money meant for welfare schemes for SCs and Adivasis.

The Schedule Caste Sub Plan (SCSP) and the Tribal Sub Plan (TSP), the most important budgetary components for SCs and Tribals initiated in 1979, became necessary as SCs and Tribals were continuously denied their adequate share of government funds essentially required for their



development. In the present budget, SCs have been allocated only Rs. 30,850 crore, while the allocation is only Rs.19,980 crore for Adivasis.

However, as per the SCSP/TSP guidelines the SCs should be allocated 16.6% of the plan outlay, which amounts to Rs.77,236 crore towards SCSP and the STs should be allocated 8.6% of the plan outlay, which amounts to Rs.40,014 crore towards TSP. Dalits, therefore, have been denied a total of 61% of the due amount under the SCSP, and 53% has been denied to Adivasis under TSP.

When compared to 2014-15 allocations, SCSP allocation was Rs.43,208 crore and TSP allocation was Rs. 26,714 crore, this year's allocation has declined. They form a important share in contribution towards economic growth by way of contributing to agriculture and infrastructure development. The present government instead of protecting them and promoting their development has grossly reduced spending on their welfare.

From Gender perspective, the budget spells doom for SCs and Tribal women, as it earmarks practically nothing for them. Out of the total allocation of Rs. 30,850 crore under SCSP the allocation for women specific schemes is a meagre sum of Rs. 73.70 crore; which amounts to 0.23% only. The scenario is much the same, when one looks at the budget allocation under TSP; a paltry sum of Rs. 40 crore (0.20%)s

This year, the allocations have also declined in education sector (Ministry of Human Resource Development) to Rs. 10194.7 crore under the SCSP and Rs. 5486.44 crore under TSP. Allocation in the critical Post Metric Scholarship Scheme for SC/STs has been reduced from 1904.78 crore to Rs. 1599 crore. Retrogressive allocations are also seen in the Sarva Shiksha Abhiyan, Mid Day Meal Scheme and in Higher Education for SCs and STs.

**Corporate**

Corporate tax was slashed by 25% and corporate group found this as a bold, far sighted budget, which will help raise the country's profile as an investment destination, aiming to make structural changes, driving higher corporate investment on a sustainable basis. However, the short

term impact arising out of increase in surcharge and service tax remains matter of concern.

Corporate tax reduction in phased manner from 30 to 25%, not even 28%. Service tax which has impact on common person is to 14.42% (net) from 12%, so there are no changes in the personal income tax exemption limit, but benefits insurance companies by introducing deduction under 80CC means buying pensions and insurance plans and 80D (commonly known as medical reimbursement) from 15K to 25K, so that people buy additional health insurance premium.

The hard hit to common person has been the double taxation, as situation of service tax and VAT is such that even a home maker mother, who has no source of income, is paying 14.22% service/VAT on every consumption or service. On the other for any professional the total tax liability is for slab I.

### **Employment**

Union Budget 2015-16 clearly lay its focus on increasing employment through Skill India and need to coordinate with "Make in India." MGNREGS received an additional allocation of Rs.5, 000 crore with a total of initial allocation of Rs.34,699 crores. The objectivity behind increase in allocation was to improve quality and effectiveness of activity. However, the budget failed to realize its own election manifesto made during pre-election campaign "strategically develop high impact domains like labour intensive manufacturing and tourism". To strengthen the traditional employment base of agriculture and allied industries and retail through modernization as well as stronger credit and market linkages and the budget did not get a mention about "traditional artisans" which is already facing a distress.

On Education front, Finance Minister spoke of education and the need to improve quality of education and learning outcomes. The government proposed to launch a National Skill Mission shortly through the Skill Development and Entrepreneurship Ministry and has pinned hopes that this step would address the key shortcomings of National Skill Development Corporation (NSDC).

In the area of labour reforms, election manifesto clearly stated that it would issue identity cards to the unorganized sector labourers, and provide them good quality health and education services. It had promised to upgrade labourers skills through appropriate training programs and also ensured support for pension and health insurance safety nets for all kinds of labourers. The budget neglected labour in both organized and unorganized sector.

### **Micro, Small and Medium Enterprises (MSMEs)**

To improve liquidity in the sector, Finance Minister had announced to launch an electronic Trade Receivables Discounting Systems (TReDS) to finance trade receivables. As MSMEs have a long receivable realization cycles. Based on the above and recognizing the difficulty and need faced by MSME sector in accessing credit, the government

in its budget proposed to set-up a Micro Units Development Refinance Agency (MUDRA) with a corpus of Rs. 20,000 crore and a credit guarantee corpus of Rs. 3,000 crore to refinance Micro-finance Institutions (MFIs). The move by government clearly reflects in replication of efforts of Small Industries Development Bank of India (SIDBI). On the other hand it is unclear as how these Institutions would co-exist and merge their effort.

### **Elderly & Insurances**

On financial inclusion front, the government in a move to increase social security benefits, announced accidental death insurance with a cover of Rs. 2,00,000 for a premium of Rs.12 per annum. The budget clearly stated that pension schemes, where the government matches 50% of the contribution every year for the next five years, up to maximum of Rs. 1000/- annum was also announced.

The step has been a welcome move by the government to ensure old age security and reduce vulnerability among low income households, as the pension programme mimics some of the feature of existing National Pension Scheme Life (NPSL) regulated by the Pensions Fund Regulatory and Development Authority (PFRDA).

The Pradhan Mantri Jan Dhan Yojana, (PMJDY) to cover 12.5 crore families and would promote platform for roll out of all social sector schemes, including the proposed pension and insurance programmes. The budget also announced new schemes for providing physical aids and assisted living devices for senior citizens living below the poverty line, and the PMJDY to provide life insurance.

The move in accelerating roll out of social security benefits to the targeted, on the contrary remains unclear on implementation front, as how these schemes NPSL and PFRDA are likely to be merged or co-exist, though the budget focused significantly on addressing the needs of the aged, with creation of a senior citizen welfare fund.

### **Infrastructure: Rural/Urban/Housing/Electrification**

Infrastructure Development got the biggest share in Union Budget 2015-16, Rs. 70,000 crore, as government announced that the risk absorption in Public-Private Partnerships (PPP) will be owned by the government and more revenues will be passed on to states. The government expects to meet or aiming to meet the fiscal deficit target of 4.1% for 2015-16.

The government aims to provide better infrastructure and house for all by 2022, as it will lay out for building two crore houses in rural India and simultaneously four crore houses in urban India and electrification of 20,000 villages by 2020. Strategy and implementation of the schemes cannot be rolled out unless individual capabilities are built. Rural Infrastructure Development Fund was allocated Rs.25,000 crore.

### **Women and Children**

Union Budget 2015-16 allocated Rs.1000 crore towards Nirbhaya Fund, except to this there was none other specific



allocations made for women. The budget launched scheme for girl children "Sukanya Samridhi" scheme. As far as children issues are concerned mid day meal scheme for children got a cut of 30% in budgetary allocation. The budget should have made specific allocations for safe shelter homes and houses for women, who are victims of domestic violence and other crimes. Women and children form a very valuable human resource for any country. The government budget failed to acknowledge gender-specific barriers, which prevent women /girls to gain access to their rightful share in the flow of public goods and services.

### Environment & Ecology

Budget for Project Tiger has been slashed from Rs.161.02 to Rs. 136.46 crore. The ecological security is key to bringing about other intangible achievements viz., arresting soil erosion, increasing ground water table. Labour intensive activities in tiger reserve have helped in poverty alleviation and these kind of projects has been instrumental in mustering local support for conservation programme. Thus, the slash in budget allocation for Centrally Sponsored Programme is a disappointment.

### Health

Health sector which is already in dismal stage has got allocation, restricting itself to establishment of All India Institute of Medical Sciences (AIIMS) in five states with allocation of Rs. 500 crore. The government has ordered a cut of nearly 20% in its budget, citing fiscal strains as a reason. According to United Nations estimates about one third of the worlds 1.2 billion poorest people live in India and the government budget was expected to upgrade basic health infrastructure and make medical services more affordable for the poor did not see light of the day.

In its election manifesto, the government promised "National Health Assurance Mission" with a clear mandate to provide Universal healthcare, that is not only accessible and affordable, but also modernize government hospitals, upgrade infrastructure and latest technologies. Set up modern, scientific sewage and waste management systems to create open defecation free India.

Despite rapid economic growth over the past two decades, successive governments have kept a tight rein on health care expenditure. We as a nation spend only about 1% of its Gross Domestic Product (GDP) on public health. The slash of budget in health care has put up risk of key disease control initiatives under strain. As a nation our spending on health is already among the lowest in the world.

With increase in privatization of health

*Social mobilization aspect, which is key to any country's growth and development, has been ignored in the Union Budget. As we are aware that to determine the effectiveness of any program, social mobilization is very important, as it improves attitudes and knowledge about how to successfully utilize the schemes Social mobilization as a campaign acknowledges towards encouraging the poor and with serious budget constraints the government will not be able to harness the power of social pressure and peer to peer learning.*

industry and dominated by them, the annual clip of growth is around 15% , but public spending has remained low and has resulted in dilapidated network of government hospitals and clinics, especially in rural areas. On Infant Mortality (IM), more newborns die when compared to poorer nations such as Bangladesh. The preventable illnesses, such as diarrhoea kill more than a million children every year.

The budget laid its emphasis on achieving "Swachh Bharat" by Gandhijis 150th birth anniversary in 2019, thus the program has got Rs. 62000 crore allocated.

Finance Ministry has also ordered a spending cut for India's HIV/AIDS programme by about 30%. India had the third largest number of people living with HIV in the world at the end of 2013, according to U.N. AIDS programme and accounts for more than half of all AIDS related deaths in the Asia-Pacific.

### Education

The maiden budget covered the whole education sector as the sector received an allocation of Rs.68,728 crore, up from a revised budget estimate of Rs.61,857 crore (2013-14). Thus increase of 11.1% . The split of total allocation for the current year puts up share of school sector to Rs.51,828 crore, higher education Rs.16,900 crore. Technical education to whopping of Rs. 7,138.97 crore.

Setting up of IITs and IIMs were allocated an initial sum of

### Budget 2015-16

- ◆ Coal cess increased; power generation to turn dearer.
- ◆ Villages were given a miss; ongoing rural economic crisis, as budgetary allocation this year has been the lowest in past three years.
- ◆ Energy Sector; Renewables, transmission infrastructure is a priority was given a miss in the budget.
- ◆ No specific budget allocation for drought hit areas.
- ◆ Climate Change; Budget focused on clean energy fund, but failed to invest in climate adaptation and mitigation.
- ◆ Smart Cities were given a miss; housing was mentioned.
- ◆ Agriculture; no specific allocations for ongoing crisis to address small and marginal farmer's issues.
- ◆ Water Sector; access to safe drinking water missed.
- ◆ Health: neglected deteriorating public healthcare.
- ◆ Distressed handloom sectors neglected.
- ◆ The budget is seriously disconnected between public policy needs and there is 46.8% decrease in gross budgetary support for MGNREGS.

**#SUPERBUDGET  
2015**

**What Jaitley is working towards**

- » A roof over everyone's head where the household has 24/7 power supply
- » Build 2 crore houses in rural India and 4 crore in urban areas by 2022.
- » Ensure employment for 2/3 rd of population which is below 35, by making India a manufacturing hub
- » Build additional 100,000 km of road

Rs. 500 cr, India will have a total of 18 IIMs and 21 IITs. The budget proposed to set up a Jai Prakash Narayan National Centre for Excellence in Humanities in MP and sports university. Focusing on elementary education, government has set apart Rs. 28,635 crore for Sarva Shiksha Abhiyan (SSA) programme. Budget also advocated for starting a school assessment programme and aims to infuse new training tools and motivate teachers through another scheme called the Pandit Madan Mohan Malviya New Teachers Training programme and this got the allocation of Rs. 500 crore.

Rashtriya Madhyamik Shiksha Abhiyan was allocated Rs.4,966 crore to universalize secondary education. The allocation of budget in education sector is a welcome move, however the budget lacked clarity on question of private investment in education and does not outline a path of reform in education sector.

On education front, cess increased by 2 % and on the contrary proposed that the government will work towards development of 85,000 schools and aims to set up at least one senior secondary school within the distance of 5 km of every child.

#### **Water**

The government in its Election Manifesto promised for launch of "Pradhan Mantri Gram Sinchayee Yojana" with a motto of "hark khet ko paani". It also stated that the multi-pronged water strategy would be launched for reducing farmer's dependence on monsoon and large areas of agriculture land would be brought under irrigation and all the long pending irrigation projects would be completed on priority basis and based on this manifesto, in Union Budget for Major Irrigation Rs. 100 cr., has been allocated for Polavarm project. Rs. 340.20 crore has been allocated for Medium Irrigation projects and 179.0 crore for Minor Irrigation projects and Rs. 231.8 crore for flood control. The budget did not reflect a significant co-ordination and effective strategy for implementing its promises made during pre-election campaign.

Highest allocation of Rs. 4,173 crore for water resources and Namami Gange, an integrated Ganga Conservation Mission, was prioritized. The budget proposed tax benefits

for contributors to Clean Ganga Projects, declaring a 100 percent tax exemption. Budget lay very negligible emphasis to cleaning of the river.

India struggling with old and continuing health crisis, the national scheme to supply rural India with safe water is one of the eight centrally-sponsored schemes has seen cut in budgetary allocation, threatening in outbreak of diseases by potentially placing lives at risk. India loses 200 million person days and Rs. 36,000 crore every year due to water-related diseases. The government in its manifesto promised to make potable drinking water available to all and make India Diarrhoea Free India. On the contrary, the National Rural Drinking Water Program (NRDWP) launched in 2009 was initially allocated Rs. 11,000 crore, in May 2014 it has cut funding to Rs.3,600 crore for a programme, which aims to provide safe drinking water to 20,000 villages and hamlets across India. Health is a state subject and providing better healthcare facilities lies with respective state governments, the goal cannot be achieved without the support from centre in addressing the ongoing crisis.

#### **Science, Technology and Environment**

Rs.3819.00 crore has been allocated for Research and Development sector.

2015-16 budgets also / clearly reflected that with devolution and co-operative federalism, which formed the key words in budget this year, the Finance Commission recommendation of increasing its share of states in central taxes from 32% to 42% clearly states or indicates that a promise has been kept.

However, at the same time money given to the states has also been cut by 39% from the budget estimates of 2014-15. The above estimates were revised, when 2015-16 budgets was being revised and written to 26%. The present government significantly lessened money available for development, contrary to the pre-election promises made in its manifesto.

Centre for Budget Governance Accountability, a think tank, warned that "Quite contrary to what has been the common perception about the implications of the 14th Finance Commission recommendations, the net increase in the spending capacity of state governments in 2015-16 would

be very modest (resulting from the changes being introduced in Centre-State sharing of resource)."

The specifications of budget clearly reflects slash of funding on health, education, environment and other social sectors, explaining that, since more money than ever before was being given to the states, thus they could decide their spending priorities. Analysis by India Spend explained/confirmed/revealed that the money given by / in the Union Budget has been/could be between 26% to 39% lower than last year. 2015-16 budgets also / clearly reflected that with devolution and co-operative federalism, which formed the key words in budget this year, the Finance Commission recommendation of increasing its share of states in central taxes from 32% to 42% clearly states or indicates that a promise has been kept. However, at the same time money given to the states has also been cut by 39% from the budget estimates of 2014-15. The above estimates were revised, when 2015-16 budgets was being revised and written to 26%.

### Budget and Its Impact on Economy

- Fiscal Deficit & GDP; 2015-16 is estimated at 3.9% of GDP, 3.5% in 2016-17 and 3.0% in 2017-18.
- GDP growth in 2015-16 is projected to be between 8 to 8.5%.
- Service tax plus education cess increased from 12.6% to 14% to facilitate transition to Goods and Service Tax (GST).
- Wealth-tax replaced with additional surcharge of 2% on super rich assesses with a taxable income of over one crore annually.
- Tax free infrastructure bonds for the projects in the rail, road and irrigation sectors.
- A Trade Receivables discounting System (TReDS) which will be an electronic platform for facilitating financing of trade receivables of MSMEs to be established. This may create an alternative funding route for small enterprises.
- NBFCs registered with RBI and having asset size of Rs. 500 crore and above may be considered for notifications as 'Financial Institution' in terms of the SARFAESI Act, 2002.
- Forward Markets commission to be merged with SEBI.
- PML Act, 2002 and FEMA to be amended to enable administration of new Act on black money.
- PAN being made mandatory for any purchase or sale exceeding Rupees one Lakh.
- Tax Benefits under section 80c for the girl child under the Sukanya Samriddhi Account Scheme.

## TAKING UP THE CHALLENGE

"My predecessor set up a difficult task of reducing fiscal deficit to 4.1% of the GDP in the current year. Considering that we had two years of low GDP growth, an almost static industrial growth," Arun Jaitley, FM

### FISCAL DEFICIT

**4.1%**

The fiscal deficit target for this year in the Union Budget has been retained from last years

**3.6%**

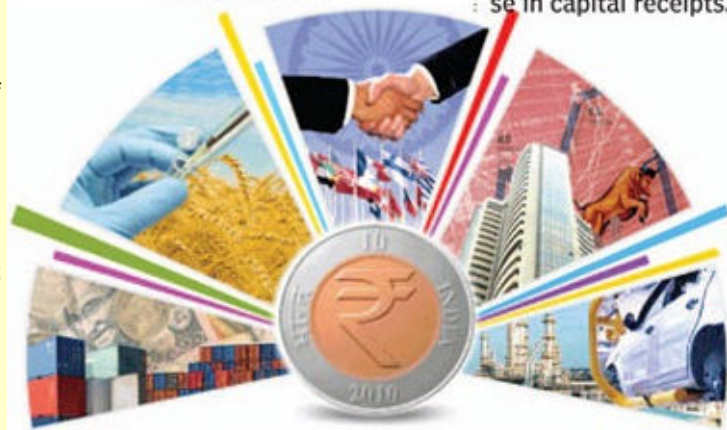
3.6% Fiscal deficit will be further reduced to 3.6 per cent for 2015-16 and 3% for 2016-17.

### CONSTRAINTS

70% - India's fiscal deficit and debt stock of about 70% of GDP.

### REVENUE

8% - On the revenue side, receipts in proposed budget are boosted by 8% y-o-y rise in capital receipts.



- Amendment in Section 80D relating to deduction in respect of Health Insurance Premium.
- Wealth Tax Abolished..
- Corporate Tax Reduced.
- Education Cess.
- Service Tax.
- Defence Sector: Public Private Investment.
- Infrastructure Development.
- Absorption of Risk in Public-Private Investment.
- Insurance/ Banking/Elders.

Budget of 2015-16 clearly reflected that in aim to reduce fiscal deficit the social sector has been axed. The budget message was loud and clear that centre will share funds for development schemes with states, but if the states are ready to take more responsibility for implementing schemes effectively. The budget has focused exclusively on development of infrastructure and other top priorities that government has listed, it has ignored human resource development, which is the potential capital for country's economic growth. The budget, significantly sidelined the welfare schemes for common persons and their aspirations. Budget has fulfilled its expectations for the corporate sector. ❖



## Kerameri Mandala Mahila Samakhya

The Kerameri Mandal Mahila Samakhya (MMS) is located in Kerameri mandal in Adilabad district. The MMS is established on 2002. It is registered in 2007 under the MACs Act of 1995. This MMS have the 33 Village organizations (VO), 436 SHGs and the total members are 5068, it has 22 Disabled SHGs, 22 STs Village Organizations, 226 ST-SHGs and it cover the 116 villages with in 12 Gram Panchayat.

The MMS conducts meeting every month twice on 18<sup>th</sup> and 30<sup>th</sup> in Streenidi building on 11:00am—2:00pm. Cluster Coordinators (CC), Assistant Project Manager (APM), Anganwadi worker, ANM participate in this meeting. It maintains the proper books like minutes book, cash book, ledger, stock register, demand collection book etc. Whatever the decisions or resolutions are follow up the members and pass the information to all the members. This MMS is bank linkage with the Deccan Grammeena Bank in the local village. Total CIF amount Rs.1, 38, 32,790, Issued the loan amount to members were Rs.92, 86, 537.

**Sub committees:** The committees are run with two

members. It is coordinated the MMS, VO also.

**Supervising committee:** It supervises all the VOs' activities for their sustainable running.

**Poorest of the Poor (POP) committee:** It identifies the poorest of the poor and supports them by providing animals' forrearing, land for cultivation and financial support. Most of these people are widows, old single women etc.

**Repaying committee:** it monitors the payment and repayment of loans & savings amount to the MS.

**Social security committee:** it supports social security by monitoring Insurance schemes like Abhayahastam, Aam admi bheema yojana, Jana sree beema yojana etc...

**Bank linkage committee:** It monitors the bank linkage activities.

**Audit and Vigilance committee:** It audits all the activities of the MS and VOs. ❖

### Support Organization

## Anchalika Jana Seva Anusthan (AJSA)

Anchalika Jana Seva Anusthan (AJSA) is a community support Organisation in Bolangir district of Odisha. It was established in 1989 and registered under the Society act-1860, and FCRA act-1976. AJSA has been working for the empowerment & mainstreaming of deprived village people of Western Orissa with emphasis on Land less, small marginal farmer, backward rural Women, children, STs, SCs & backward communities last 23 years.

AJSA is currently working in 183 villages spread over four blocks in these three backward districts. It covers around 83,000 people directly. Through its programs of Agriculture, Sustainable Livelihood, natural resource management, SHGs development, watershed management, capacity building and campaigning, vocational skill building and non-farm enterprise promotion, primary health, primary education and locally essential infrastructure development.

AJSA formed 152 SHGs, but only 52 SHGs are actively doing savings and lending money from bank linkages. Total savings are Rs.2,12,400 and bank loans was Rs. 32,15,000 apart from the women empowerment and decision making, joint responsibility and solidarity.

AJSA motivates communities to collectively manage their social forestry plantations: These activities raise the income of the community and the community-management and sharing of the benefits develop community unity. Today there are about 22 village level Forest Protection Committees covering and protecting around 5020 hectares of forests in Bongomunda block of Boulanger District in Odisha. Now these forests are now totally in community control.

AJSA contributes to the assessment and mitigation of natural hazards especially drought, flood, cyclone and etc.

AJSA organization conducted awareness programme and motivate on hygienic issues to easily access the government health services. Besides this it conducts education awareness programmes in remote tribal areas. AJSA conducts grain bank after harvesting.

Thus the AJSA actively run their activities in remote poor tribal's areas effectively and changes their life and get the empowerment avoid the money lenders effects and sustainability in agriculture, livelihoods, health, education, environment and disaster management. ❖

### Training Organizations

#### 1. Childhood Enhancement Through Training Action (CHETNA)

<http://chetna-india.org/>

#### 2. Vishwa Yuvak Kendra

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

#### 3. Gram-Uttan

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

#### 4. Dasra— Catalyst for Social Change

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

## Mother Teresa Village Organization

The Mother Teresa Village Organization (VO) is located in Pedda Sakeda Village, Modi Gram Panchayat, Kerameri Mandal, Adilabad District. This village consists fully of a homogeneous Gondu Tribal community. The VO was established in 2002 and was registered under the Mutually Aided Cooperative Societies (MACS) Act in 2003.

VO has nine women SHGs. Each SHG consists 10-12 members. Total members of the VO 104.

**Office Bearers:** President: Sumitrabai, Secretary: Tanubai, Treasurer: Jarubai, Book keeper: Jamba rao

**Meetings & agenda:** The VO meeting is held on the 16th of every month in the Primary School premises, from 11:00 am to 3:00 p.m. The meeting is attended by the Assistant Project Manager, Cluster Coordinator, Anganwadi teachers, ANM etc. All the members have to attend the meeting, and are fined Rs. 50, in case of non-attendance. The meeting starts with prayer and introduction. Then they review the past month's activities and follow the meeting's agenda. Apart from the agenda, they also discuss about bank linkage activities, Streenidi, savings, and interest, inter-lending within the groups, women's social issues and capacity building activities etc.

**Savings:** Each member saves Rs .50 per month. C.I.F amount is Rs. 2 lakhs. The VO has a bank linkage with the Deccan Grameena Bank.

**VO has five sub-committees:** Each committee is headed by two of the Office bearers.

**Supervising committee:** It monitors to the SHGs and helps improve the groups' activities with sustainability and solves any problems. It also monitor the Anganwadi centre.

**Recovery committee:** It works on bank linkage activities like savings, loan payments and repayments, interest etc.

**Insurance committee:** it looks Abhayahastam Scheme, which give social security to the SHG members.

**Non Pesticide Management committee:** It facilitates the use of organic pesticides, fertilizers etc., in agriculture. It especially in this tribal remote area.

**Poorest of the Poor committee:** It identifies poor people and facilitates the provision of goats, hens, oxen, buffaloes to them to supplement or sustain their livelihoods. Mostly, the beneficiaries are SHG women widows or single women with limited means.

**Other activities:** The VO also focuses on social & educational development apart from village development. It propagates the benefits of education among the villagers, most of whom are tribals, through the initiative of "Mava Nate-Mava Sada" in Gondu tribal language, or "My village -My school" in English. The State Government provides free education in the local school to improve the educational situation in the village. ❖

### Scheme

### Facility

### Abhayahastam

The Abhayahastam scheme is being successfully implemented in Pedda Sakeda Village, Kerameri Mandal, Adilabad District. The scheme gives sustainability and social security to the local Gondu tribal community by providing pension and insurance to the women SHG members; while also giving scholarship to their children.

**Eligibility:** Any woman SHG member between the age of 18-55 belonging to the BPL category and having a White Ration card, they can avail this scheme. She has to pay Rs.30 per month or Rs.365 per annum. The remaining amount is contributed by the state government.

**Benefits:** This scheme reaches the poor tribal people directly without the involvement of any mediator. Out of the 104 members who applied for this scheme, 12 members are getting a monthly pension of Rs. 500 and four children of members are getting a scholarship (9-12 class) of Rs.1200 per annum. The insurance amount given to the nominee in case of natural death of a member is Rs. 30000; while the amount is Rs.75000 in case of accidental death of the member. The insurance amount is then sanctioned. The respective officials collect the authorized death certificate from the Local Panchayat office and send to the Zilla Parishad Abhayahastam office. The death certifying process is done by the VO. The Insurance Mithra facilities in this process. At last, they will give the sanctioned insurance amount to the nominee. Thus, this scheme not only gives social security to the SHG members in their old age through pension, but also helps their family through insurance and scholarship. ❖

### Anganwadi Centre

This Anganwadi centre is located in Pedda Sakeda Village in Modi Panchayat, Kerameri Mandal, Adilabad District. The center is currently serving 15 children (seven boys + eight girls) of 0-6 years of age, four lactating women and two pregnant women.

Anganwadi centre provides both nutritional food and pre-school education to the 0-6 age groups children; It gives nutritional food and supplements to pregnant and lactating women; It educates teenage girls on sanitation & hygiene and gives them supplements; It records the height, weight and health condition of the children every month; It facilitates a vaccination programme with the ANM on the 18th of every month; It conducts a door to door survey, once every 45 days, for the registration of new-born babies, and the collected data is sent to the Anganwadi supervisor; It spreads awareness on seasonal fevers; and about vaccination programmes like Polio, etc. The centre provides rice, red gram, sambar, spinach and one vegetable curry daily, and an egg twice a week on Tuesday and Friday, to the children.

Thus, by providing nutritional food and preschool education to the children, this centre is successfully improving the education situation in this tribal area, thereby also curbing child mortality and malnutrition. And by providing supplements, nutritious food and medical help to pregnant & lactating women, it is restraining maternal mortality. The Anganwadi staff also support other social development activities in the area to improve the overall conditions of the poor people. ❖

# Power Inverters

In this age of technology, people can live without eating for a day or two, but they cannot live without electricity. Whether it be for simplifying chores, for comfort or for entertainment purposes.

In this scenario, whenever electricity is cut, normal life comes to a standstill.

**Power shortage:** Though, the government is generating power through various means like Hydel, Wind, Thermal, Nuclear, Solar power. It is not able to generate enough power to meet the rising demand for electricity from various quarters such as: for large & small industries, for factories, for agriculture, for businesses, for individual households, for commercial uses etc...

So, the government has no other option but to resort to power-cuts, to supply electricity to more essential areas, when generation of power is at its lowest or at peak consumption times, e.g- During summer, when the power generation is low and the use of fans, coolers and ACs is high.

**This is where Inverters comes in:** When the inverter is plugged to a socket, the battery of the inverter is charged. The inverter does not produce any power; the power is provided by the DC source. The inverter converts the direct current (DC) to alternative current (AC) to provide us electricity. So, whenever there is a power-cut, the inverter provides us electricity up to a certain time depending upon the charging of the battery.

The input voltage, output voltage and frequency, and overall power handling is dependent on the design of the specific device or circuit. The power inverter can be entirely electronic or may be a combination of mechanical effects (such as a rotary apparatus)



and electronic circuitry. Static inverters do not use moving parts in the conversion process.

**Where are they used:** Mostly, inverters are used in individual households, offices, corporate offices, BPO, banks, multiplexes, shopping malls, petrol pumps, emergency and transportable power system, enterprises, photographer, Xerox shop, printing press, hospitals, hotels, commercial shops, shopping malls, diagnostic centres, kirana shops, medical shops etc....

Mostly, people are preferring the 5 kva inverter worth Rs. 1.80 lakhs for individual households; while for commercial purposes people are preferring the 20 kva inverter worth Rs. 3.75 lakhs

**Market for inverters:** Today, power inverters have carved a market for themselves in India. They are developing as a profitable businesses. Most of the corporate houses have a presence in this business like Mahindra, TATA, Reliance, Amaron, Exide, Luminous, Microtec etc...

Last year, one of the major companies in this business had a turnover of Rs. 2000 crore.

The cost of the inverter ranges from Rs.6000-350000 depending upon the voltage ranges of 2.5 kva,3.5 kva, 5kva,7.5 kva,10 kva, 12 kva etc.

As this business is done on a dealership basis, it not only provides livelihoods to lakhs of people like manufacturers, industrial workers, supervisors, managers, transporters, accountants, multi-operator mechanics; but also to regional dealers, zonal wise dealers, shop owners, rentals, marketing staff, business man, office staff, marketing executives, shop owners, maintenance staff etc... ❖

## Individual Enterprise

## Collective Enterprise



Flowers Selling



Pickle Making by SHG Members



## The Royal Cock

Emperor Akbar was a great man of wit and wisdom. Those twin abilities made him consolidate his position as the undisputed king of kings that posterity should remember. However, he felt himself unhappy that he was not able to beat his favourite minister, Birbal, in wit. He hoped against hope in outwitting Birbal at least once.

He summoned all his ministers except Birbal a few minutes before the session in the royal court. He handed them over each an egg and told them secretly his plan how to play a practical joke on Birbal to embarrass him. All of them were happy that they could see Birbal keep his chin-down in the open court.

When Birbal arrived on time, Akbar narrated to the courtiers a concocted dream he had the previous night.

"In my dream, I was told that I would be able to identify honest ministers among my staff of ministers. All of my ministers should go to the royal garden pond and dive there and come back. All the honest ones will come back with one egg each".

Birbal was in confusion for sometime. Slowly he realized that it was a trick aimed at playing on him by Akbar to hoodwink him. But there was no other option than to stand this acid test.

At the sounding of bells, the contest started; one by one, the ministers left for the pond, and came out with an egg each on hand. Birbal's turn came. There was a flash in his mind. He rushed into the garden pond and dived. Unlike his other ministers, he brought no egg.

Birbal surfaced the water crowing like a cock and kept on



crowing as he came back:

Cock-a-doodle-doo, cock-a-doodle-doo"

That horrible cry almost tore the assembly hall.

Akbar felt annoyed at this ranting, along with all the members in the assembly.

"Stop cracking like a cock, and show me your egg."

Birbal stopped his cocking and coolly said in the following words:

"Jahapana, only hens lay eggs. But I am a cock and I can't produce any egg."

The entire court burst out in a peal of laughter that resounded the hall.

Emperor Akbar said to himself:

"It is not easy to fool this wise man."

So he embraced Birbal and rewarded him profusely. ❖

## Social Enterprise

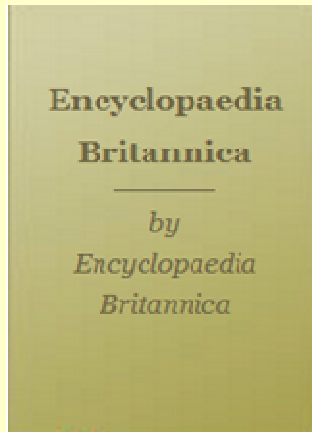


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March 22, World Water Day

## Encyclopaedia Britannica



Published by: Encyclopaedia Britannica, Inc.

The “Encyclopaedia Britannica” is a general knowledge encyclopaedia, first published in 1768 in Scotland. It is the oldest English-language encyclopaedia still being produced.

Through out history, the Britannica has had two aims: to be an excellent reference book and to provide educational material. About 100 full-time editors and more than 4,000 writers, including 110 Nobel Prize winners and five American Presidents, have contributed to it, so far.

It has a three part structure: a 12-volume Micropaedia of short articles, a 19-volume Macropaedia of long articles and a single Propaedia volume. Currently, it has about 40 million words on half a million topics, 32,640 pages, 24,000 images, listing the 228,274 topics with 474,675 sub entries and 65,000 articles.

In March 2012, Encyclopaedia Britannica, Inc. announced it would no longer publish its printed editions, instead focusing on its online version, Encyclopaedia Britannica Online.

The books are a benchmark for general knowledge reference and a great starting point for students on different subjects. ❖

## Peasant and Globalisation

Edited by: A. Haroon Akram-Lodhi, Cristóbal Kay.

This book is a compilation of essays collected / presented in a conference organized by “The Institute of Social Studies (ISS)” in Hague on ‘Land, Poverty, Social Justice and Development’ which brought together a large number of scholars, rural activists and international policy makers. Collectively, the contributors argue that neo liberal social and economic policies have, in deepening the market imperative governing the contemporary world food system, not only failed to tackle the underlying causes of rural poverty, but have indeed deepened the agrarian crisis currently confronting the livelihoods of peasant farmers and rural workers. This crisis does not go unchallenged, as rural social movements have emerged, for the first time, on a transnational scale, which are attempting to construct a more just future for the world’s farmers and rural workers.

This book is helpful for students of Rural Livelihoods, development workers, policy makers etc. ❖

## Rural Development and The Construction of New Markets

Edited by : Paul Hebinck, Sergio Schneider, Jan Douwe van der Ploeg.

The book grew out of a series of conferences in Rome and Porto Alegre to debate the role of markets in Rural Development. It focuses on empirical experiences related to market development, specifically new markets with structurally different characteristics than mainstream markets. It covers the experiences of Europe, Brazil, China and Africa and how they provide a rich multidisciplinary and multi-level analysis of the dynamics of newly emerging markets. It refers to the newly constructed markets as the nested markets; and looks at the specific market segments that are nested in the wider commodity markets for food, which have different natures, dynamics, prices etc. This book not only discusses the economic rationales and dynamics for these markets, but also their futures, threats and opportunities. It is a useful book to the students of Rural Development and Agriculture, researchers and policy makers. ❖

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# ‘Yoga’kshemam

Happy Holi!

Happy Ugadi! Happy Ramanavami!

This month, Suffocation by James Wallman has reinforced the need for experience over possession(s); to do over to have; to be an experientialist. It points out that ‘experience’ is better in making us happy because –

- Experiences are more prone for positive re-interpretation, even if they appear unpleasant or embarrassing at that moment;
- Experiences are not prone to getting used to;
- Experiences are less likely comparable;
- Therefore, experiences are more conducive for well-being than material goods;
- Experiences are viewed as contributing to and part of our identities; and
- Experiences bring us closer to other people.
- Of course, the unintended consequences of having is stress, unhappiness and stuffocation.

The way forward is de-stuffocate – get rid of all that we do not use for a month or a year; do not re-stuffocate; and stop adding anything physical to show. Can we do this?

The 7 habits, if we commit to, would help us in this journey of ‘experience’ –

## Tools to analyse

- Know our stuff (ask how often we use our possessions, how much do we really need, and do our things give us experiences that make us happy)
- Find our ladder (to do something we love) (ask do we love the ladder we are on – the work we do, what do we talk when we are with our friends, and what do we aspire for)

## Principles to live by

- Be here now (absorbed in the present flow) (ask do we want to do what we are doing now, are we utterly absorbed in the moment, and why are we doing this)
- Be our own audience (ask are we doing this for ourselves, are we doing to impress others, and would we do if no one knows about this)

## Shortcuts to smarter spending

- Put People First (at crossroads ask will we do this with others, how might we do with others and will this spending money, time and energy bring us closer to other people)
- Spend Well and Feel Good (ask will we feel good with this spend, is it of use now really, are we spending time and energy on what matters to us)
- Choose Life, Choose Experience (ask are we investing in an experience, are we not adding any thing physical at the end of the day/month/year, and does it create a memory)

On this reflection, Experiential Life is the critical part of the transition we are seeking. This would include spending time with the communities, spending time with the people working with the communities, spending time with the people who make life better and happier for the communities and increasing the number of people who do this. This would mean increasing influencing efforts. This would mean networking. This would mean coming together of people working for the communities. This would mean collectivization. This would mean communitization. This would mean rationalization. This would mean merging communitization and professionalization with capacities. This would mean increase experience in the hands of the communities to choose. Through those who graduated. Through the process videos. Through the exposures and immersions. Through the story, song, dance and drama. Through showing the elephant. Through the bird’s view and worm’s view.

This is viswaanubhavayogam. Playing the inner flute as part of the orchestra of the universe!

Can we be there? **Yes, if we pursue Atma Yoga.** If we look around and pick up the hues of the orchestra of the universe through its various instruments! If we truly sync into the orchestra of the universe and play the flute as a part! Krsna confirms flute is a part of the orchestra of the universe and flute becomes on with the orchestra.

Join us in the world of yoga –for joining the orchestra of the universe and losing in it – towards krsnabrindagaanayogasiddhi. You will not regret it. ❖

**G Muralidhar**





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