



livelihoods

today and tomorrow

May 2010

Needs of the Poor





Happy Buddha Purnima! Let us surrender to collective conscience, global ethics and intelligence of the universe!

May Day became less than a ritual now.

Crisis after crisis –global economics! We have got used to 'inflation'.

What does the poor need? Poor needs all that a man needs. Every human being has physiological needs of survival (air, water, food, clothing, shelter/protection from vagaries of nature etc.), needs of safety and security (personal safety, financial security, health, insurance and safety net), social needs of love and belongingness (family, intimacy, friendship, networks, caring etc.), esteem needs of acceptance, respect and dignity (attention, recognition, status, education, competence, confidence, independence etc.), and realizing potential needs of self-actualization. These needs are in the domains of existence, relatedness and growth. Poor are no exception.

Transactions of poor are small. Their base of assets is small. Their incomes are small. Their expenditures are small. Their wages are low. They need to come together to pool up their small demands, their products and services so that they can negotiate and bargain with their counterparts. Their numbers count and that needs to be leveraged for their quanta. For this, they need institutions. They need federal institutions. They need multiple institutions. They need to have membership in multiple networks that count them, that respond to them and that help them.

Of course, they need air, fresh air. They need water, safe potable water, enough for their drinking and hygiene. They need food, nutritive food. They need health, access to reliable health facility. They need education so that they make choices, they earn incomes and they are counted. They need entertainment. They need to take charge of their governance and their destiny. They need infrastructure figured out based on their local context. They need cell phones. They need information and access to markets at their terms. They need capital, low cost capital. They need access to appropriate technology.

In essence, they need their right to live life in its totality, with freedom. Everything that ensures this is required. The moot question is do we have the collective leadership pursuing this agenda. Political will, financial outlays, leaders within and outside, support human resources and institutional architecture are the key ingredients of this agenda. In this context, 'livelihoods' explored 'needs of the poor'.

CK Prahlad, legendary management thinker and guru of our times pioneered 'core competencies' and 'bottom of the pyramid' business paradigms that are still sinking into to business psyche. Poor are becoming partners in business now. PRAXIS – the Institute of Participatory Practices - promotes participation, participation of the poor, where it matters to them. Sanjeevani is an intervention loaded on the institutions of the poor in Visakhapatnam to ensure that the poor get access to quality medical care. An intervention that can be taken to scale! Hilda Grace, Rani to many of us, is working to empower dalits and women in Anantapur through Centre for Rural Studies and Development. Needless to say, Prahlad's 'The Fortune at the Bottom of the Pyramid: Eradicating Poverty through Profits' is a must read for all social entrepreneurs.

For being a part of the efforts, with deeper appreciation of the needs of the poor, to bring more and more individuals and institutions and respond to these needs and with the faith that you are with us in this further, I remain.

A handwritten signature in black ink, appearing to read 'M. G.', with a horizontal line underneath.

G. Muralidhar

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'livelihoods' team

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Needs of Poor		
<p>Poor need everything that a non-poor need, to lead a decent quality of life. However, while the non-poor have graduated to needs + +....the basic needs of the poor remain largely unmet. They seem to be caught in a quagmire of issues pertaining to affordability and accessibility that continue to hamper their fulfillment of needs including those of food, health, education, housing, livelihood, security etc. In this context 'livelihoods' attempts to enumerate the felt needs of the poor; the list is by no means exhaustive....</p>		
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Response

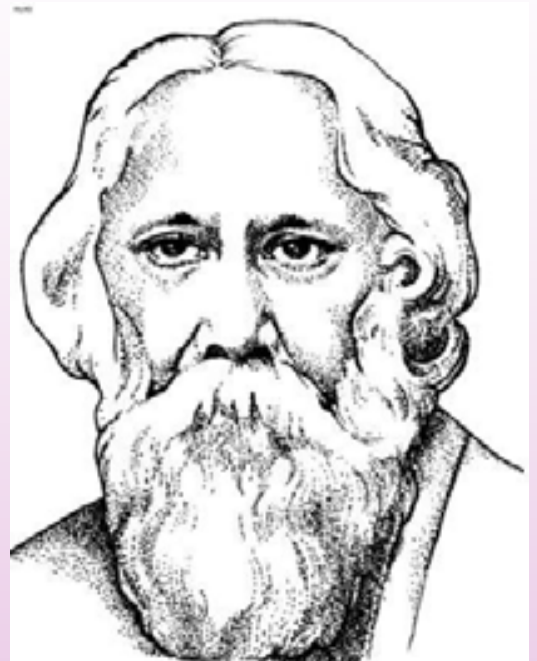


The news section coupled with stories on CRY's fundraising methods, contrasting livelihoods, CSR etc all made very informative and interesting reading.

Keep up the good work.

Harsh Bhargava

*Where the mind is without fear and the head is held high
Where knowledge is free
Where the world has not been broken
up into fragments by narrow domestic
walls
Where words come out from the depth
of truth
Where tireless striving stretches its arms
towards perfection
Where the clear stream of reason has
not lost its way into the dreary desert
sand of dead habit
Where the mind is led forward by thee
into ever-widening thought and action
Into that heaven of freedom, my Father, let my country awake.*



Commemorating 149th Birth Anniversary of 'Gurudev' Rabindranth Tagore

RTI Quenches Villager's Thirst: The rural India has now started getting benefits from the Right to Information Act (RTI) as residents of Keolari village in Katni district of Madhya Pradesh succeeded in protecting their fundamental human Right to Water using RTI as a tool.

All Civic Bodies Specific Rules for Greenery in Public Areas: The Maharashtra state government has handed all civic bodies specific rules for greenery in public areas—including roads, gardens, parks and play grounds—as well as private plots.

Recruitment of 600 More Doctors Delayed: The current impasse over the Gujjar agitation has delayed the recruitment of nearly 600 doctors in the state of Rajasthan, despite the health department forwarding a proposal to the Rajasthan Public Service Commission (RPSC) six months ago.

NGOs Getting Govt Aid in RTI Ambit-HC: The Delhi high court has held that non-governmental organizations (NGOs) which get government funds should come under the purview of RTI Act making it mandatory for them to disclose information pertaining to their functioning.

UIDAI Targets Unorganized Labour: The Unique Identification Development Authority of India (UIDAI) is now reaching out to the construction and building industry to ensure that the vast pool of unorganized construction labour also gets UID numbers.

Oil spill-Fishermen Demand Compensation: In the wake of the fuel leak from a ship at Gopalpur port Orissa, traditional marine fishermen demanded compensation apprehending adverse impact of the incident on their livelihood source.

World Aviation Lost Rs.7650 Crore due to Dust Clouds Emerging from a Volcano in Iceland: In Europe by the dust clouds world aviation services have been stopped for about a week due to which 12 lakhs travellers have stranded and the aviation industry has lost an amount of Rs.7650 Crore.

New Notification for the Coastal Regulation Zone: The Government plans to bring the sea along the Indian coasts under the ambit of the Coastal Regulation Zone (CRZ) guidelines and

strengthen enforcement provisions.

Agriculture Growth is a Must for Bihar to Develop: Bihar Governor Devanand Konwar has stressed the need for development in the field of agriculture if Bihar has to become a developed state. The state of Bihar has shown a growth rate of over 11% during the last year. But to make more rapid strides, the agriculture sector must grow.

PCMC's New Waste Collection Scheme: Women who are the children of waste-pickers are being trained by the Pimpri Chinchwad Municipal Corporation (PCMC), Pune in the collection, segregation and disposal of solid waste generated in homes and small commercial establishments.

World Bank Urges Asia to Boost Clean Energy Spend: China and Southeast Asia need to boost investment in renewable energy by \$1.6 trillion to slow growth in greenhouse gas emissions over the next 20 years, the World Bank said recently. The region already plans to invest \$100 billion a year to boost energy efficiency and develop renewable energies and technologies.

Affluent Areas Show Bias Against Girls: It may seem shocking, but areas of the Mumbai city known for having affluent pockets have recorded huge drops in the number of girls born for every 1,000 boys over the past five years. Going by the trend of recent years, the impending census could expose an ugly truth about Mumbai: the city has repeatedly snubbed the girl child. The previous census, of 2001, showed that Mumbai had 923 girls aged upto six years for every 1,000 boys in the same age group. Since then the ratio has shown no improvement.

Centre Writes to States on Loan Interest Subsidy Scheme: The Centre has asked the States to designate an appropriate authority at the district level for identifying economically backward families to ensure uniformity in sanctioning interest subsidy on education loans—under the Central scheme for students belonging to economically weaker sections from scheduled banks.

Maharashtra State Assembly Passes Bill to Regulate Money Lending: The

Maharashtra legislative assembly passed a bill to regulate money lending, both legal and illegal. The Bill will put a stop to the long-standing woe of the state's agrarian community moneylenders transferring the farmer's land in their name against the loan amount.

Big Hike in Bihar's Annual Credit Plan: The Bihar state's annual credit plan (ACP) prepared by the National Bank for Agriculture and Rural Development (NABARD) for the current fiscal would be Rs 37,000 crore.

Economic Crisis adds 53 million to Poverty Rank: Last year's global slump will condemn 53 million more people to extreme poverty and contribute to 1.2 million child deaths in the next five years, the World Bank (WB) and International Monetary Fund (IMF) said.

Irrigation Department Takes up Task to Improve Water Facility in Uttar Pradesh: After Uttar Pradesh Jal Nigam's weak attempts to put drinking water facilities in the state in order, the mechanical wing of the state's Irrigation department has now taken up the onerous task upon its own shoulders. Taking up the installation of 680 bore wells under the 'Chaudhary Charan Singh 3000 Bore wells Scheme' (CCS3000), the department will also "modernise" the 318 failed bore wells in the state. According to information provided by the state government, the National Agricultural Bank for Rural Development (NABARD) will supply a total of Rs 174 crore for this task.

Data of Water Pumping Stations to Be Online in the State of Jammu and Kashmir: The water distribution system in the J&K state is going to witness a turnaround, as the government plans to provide all data regarding water pumping stations on line. With this not only the database of the state's water resources will be created but also information will be available round the clock.

Two Nuclear Energy Parks in A.P.: With the State government declaring a strong intent to promote nuclear power, two nuclear energy parks at Kovvada (Srikakulam district) and Nizampatnam (Guntur district) in AP are planned to be established with a whopping

investment of over Rs.1,50,000 crore.

Arogyasri-State Hospitals' Fund Doubled: The AP State government has doubled the share of funds for its hospitals in Arogyasri, the health insurance scheme, from the current 15 percent, but with the rider that they must provide the required infrastructure and equipment at a cost of Rs 65 crore from the money allotted to them.

Identification Numbers for Indiramma Houses in Andhra Pradesh: In a move to plug the loopholes in Indiramma Housing, it was decided to give numbers to the houses that were taken up under the scheme. Officials feel that it would be easy to pick up any detail of any house once it is completed.

Andhra Bank Launches IndiaFirst Life Insurance Product: Andhra Bank recently launched its first joint venture IndiaFirst Life Insurance product in the State of Andhra Pradesh, together with Bank of Baroda.

Glut of Stocks in Jaggery Market of Andhra Pradesh: The jaggery market in Anakapalle of AP, one of the biggest in the country with a turnover of some Rs.100 crores, faces a glut of stocks. According to estimates, some 2,200 truckloads (of 10 tonnes each) of stock is in the cold storages in anticipation of the stock fetching Rs.3,500 to Rs.4,000 a quintal.

Yarn Price Reduction has no Impact in Tirupur Cluster: Soaring cotton yarn prices over the last few months has been a great concern to the apparel manufacturers in Tirupur

knitwear cluster as they found it difficult to keep the prices of end products competitive in the global market. The price of 40s count yarn in the market, which is often taken as benchmark, had come down to Rs. 177.09 per kg against Rs. 182.09 for a kg prevailed on April 1.

Pension for Noon Meal Centre Workers: Tamil Nadu State government has announced a pension scheme for workers of noon meal centres. The workers who are retired before September 15, 2008 would be eligible for pension.

'108' Emergency Services in Tamilnadu to be Increased: The number of vehicles under '108' emergency management services will be increased to 545 from the existing fleet of 385 vans in the Tamilnadu state to extend the services to more areas and cover more people.

Lift Irrigation Schemes May Cause Power Crisis : The 31 huge lift irrigation schemes taken up by the government of Andhra Pradesh as part of Jalayagnam are likely to cause a precarious situation in the power sector. These schemes, being implemented at a whopping cost of Rs. 1.18 lakh crore, require 21,484 million units of power for operation. And, they have to be run for 120 days during the crop season to provide water to 62 lakh acres. The power requirement corresponds to an installed capacity of 8,682 MW which is more than a half of the State's exiting total installed capacity from all sources--14,121 MW. Unless new projects are taken up and

commissioned, the requirement of these lift schemes will cut into the capacity.

Public-private partnership to educate poor: In a major push for inclusive education, the government has decided to allow corporate, non-profit companies and societies to open 2,500 schools across the country. The Public Private Partnership (PPP) model finalized by the Planning Commission in consultation with the private sector recently allows the government to fill 1,000 of the 2,500 seats in each school with children from the deprived sections. The schools envisaged will remain government schools, but run by private management. The scheme will benefit as many as 25 lakh poor children. Half the 1000 seats in each of these PPP schools will be reserved for scheduled caste (SC), scheduled tribe (ST) and other backward classes (OBC) students, who would be required to pay month as tuition fee of Rs 25. The remaining seats would be filled by children of non income tax payee parents, the panel has decided. They will have to pay a monthly fee of Rs 50.

National Green Tribunal Bill passed in Lok Sabha: Lok Sabha has passed the National Green Tribunal (NGT) Bill to set up special omnibus tribunals that would become the sole adjudicators on all green laws. A key change incorporated in the bill is to create benches of the tribunal on a circuit basis, which would make them mobile and allow the green benches to hear cases at places beyond their original

'Laila' damages crops in 27,000 ha in Andhra Pradesh: Even as the State government heaved a sigh of relief as tropical cyclonic storm Laila crossed the coast without causing much damage to life, officials claim that the severe cyclonic storm has caused extensive damage to agriculture crops as well as horticulture crops. According to preliminary estimates, agriculture crops including paddy, summer cotton, groundnut, blackgram and maize spread over

15,000 hectares were damaged, horticulture crops including mango, papaya, guava, acid lime and cashew were uprooted in several cases and suffered damages due to inundation in some areas. The extent of damages to horticulture crops had been pegged at 12,000 hectares by the officials concerned. In addition, fishermen community suffered extensive losses in Guntur and other districts and 800 hectares of brackish water culture ponds were damaged. Though the preliminary figure of damages to houses was not mentioned, officials claimed that the damages could be "very high" with the number estimated to reach 25,000.



location but within their jurisdiction. The amendment came with many complaining that the benches would become difficult for people to approach from far-flung places. An amendment has also been introduced to alter the criteria as to who can file a case before the tribunal. Earlier, the bill allowed any representative body or organization functioning in the field of environment to file a case. This has now been amended and any person aggrieved, including any representative body organization, would be allowed to file an application for the grant of relief or compensation and settlement of disputes.

India will replace 400 million incandescent light bulbs with CFL:

India has bagged the world's largest carbon credit project to replace 400 million incandescent light bulbs with energy saving CFL bulbs at dirt-cheap prices in a year while preventing 40 million tonnes of carbon from entering the atmosphere annually. The project, which will allow the government, investors, power distribution companies (discoms) and CFL manufacturers to sell CFLs at Rs 15 each, instead of the Rs 100 they currently cost on average, has been approved by the UN under the global carbon credit scheme called Clean Development Mechanism. Almost half the households in India will immediately benefit from the scheme and as other areas get electrified; those villages will get added on. There are roughly 400 million light points at present in the country that we will provide the subsidized CFL bulbs for, said Ajay Mathur, Director General of the Bureau of Energy Efficiency, which is the nodal agency for the grand project.

IRDA increased lock-in period for ULIPs to 5 years from 3 years:

The Insurance Regulatory and Development Authority (IRDA) have increased the lock-in period for unit linked insurance and pension plan from present 3 years to 5 years. Now, from July 1, 2010 partial withdrawals in Unit Linked Insurance Plans (ULIPs) can be made only after five years of buying them. Till now, policyholders can redeem part of their investment units in Ulips after three years at the net asset value prevalent on the day of redemption. Also, in unit linked pension or annuity products, no partial withdrawal will be permitted and the

insurer will be allowed to convert the accumulated fund value into an annuity only at maturity. It also clarified that Ulips cannot be used to obtain loans from any sources. of the contract.

Plan for 'National Mission on Monsoon':

The Ministry of Earth Sciences (MoES) has proposed National Mission on Monsoon to develop most representative and advanced dynamic model framework for India for forecasting monsoon rainfall and its variability in various space and time scales. At present no dynamic model, globally, has a proven track record of accurately predicting the summer monsoon rainfall and its variability. The National Mission on Monsoon envisages developing India specific dynamical model framework that would outperform the existing suite of models available today.

School Sanitation Programme launched:

The Ministry of Urban Development and Ministry of Human Resource Development jointly launched the National School Sanitation Initiative at Vigyan Bhavan in New Delhi on April 27, 2010 with the objective of bringing about much needed behavioural change, key to success of any sanitation related initiative. Well known cine actor and social activist, Aamir Khan was declared the brand ambassador for the initiative. A School Sanitation Manual was released on this occasion by Minister for Human Resource Development which shall be part of the CBSE curriculum. A Bio-dynamic waste Segregation Programme was also launched which seeks to educate the children about use of waste as a resource.

National Knowledge network for knowledge sharing:

Government of India is setting up the National Knowledge Network (NKN) to interconnect all Universities, Libraries, Laboratories, Hospitals and Agricultural Institutions to share data and resources across the country over the high-speed information network. It will facilitate creation, acquisition and sharing of knowledge resources among the large participating institutions in the country. It will also bridge the existing knowledge gap in the country and will help the country to evolve as a Knowledge Society and spur economic activities in the Knowledge domain.

Electronic display of fishing zones soon:

Indian National Centre for Ocean Information Services (INCOIS), Hyderabad, preparing to install electronic display boards (EDB) at four places in East Godavari district-Uppada, Danavaipeta, Bhairavapalem and the fishing harbour in Kakinada of AP to issue Potential Fishing Zone (PFZ) advisories. These gadgets, each costing Rs. 5.50 lakh, will help fishermen trace the stocks of fish and other marine species in the sea. Fishermen need to just follow the directions given by the EDB, which will also give tsunami alerts. The EDB will have alpha-numeric fields for display of latitude, longitude, distance, depth and direction. These geographical attributes will be scrolled in Telugu language, which makes using EDB an easy thing for the largely illiterate fishing community. The EDB would have signals transmitted by Airtel and they would have sirens mounted on them for issuing tsunami alert. The data contained in EDB would be updated once in two days. EDBs receive information through satellite communications sent by INCOIS. The PFZ are mapped using information on chlorophyll and sea surface temperature derived from ocean satellites.

Andhra Pradesh State Government to Clear Dues of Irrigation Projects:

After failing to release funds for Jalayagnam projects for two months, the government of AP now plans to clear the dues to the tune of Rs.1,500 crore for the prioritised 39 irrigation projects in June. A target was set to complete 39 irrigation projects with an outlay of Rs.6,000 crore by the end of current financial year on a priority basis and bring additional ayacut under cultivation by next kharif season. Accordingly, it was decided to allocate Rs.500 crore a month for these projects out of the Rs.15,000 crore allocated in the 2010-11 budget for all Jalayagnam projects.

Two New Rice Varieties Developed:

Agricultural scientists working at Rice Research Station, Bapatla of Andhra Pradesh, have developed two new varieties of rice. The two varieties BPT 2270 (Bhavapuri Sannalu) and BPT 2231 (Akshaya) were released into the market in May after nearly 14 years of research. ■

Management Guru C.K. Prahalad

The internationally renowned management guru, corporate strategist and thought leader, C K Prahalad, needs no introduction, for many in the world and definitely not for those in the management world. As a management consultant to some of the top multinational corporations in the world, as a teacher in shaping up the minds of students from prestigious colleges around the world, as a writer who influenced the thinking of many in the government, for-profit and not-for-profit sectors equally, as a thinker of those at the bottom of the pyramid, Prahalad's contribution is simply remarkable and in many ways irreplaceable.

Coimbatore Krishnarao Prahalad (CK Prahalad) was one of nine children born in 1941 to a well-known Sanskrit scholar and judge in Chennai. In 1960 he got his Bachelor's in Physics. Soon after, Prahalad joined the local union carbide battery plant and he worked there for four years. Prahalad called his Union Carbide experience a major turning point in his life. In 1966 he did his post graduate work in management at the Indian Institute of Management, Ahmedabad (IIM-A). He met his wife, Gayatri during this time and they married five years later. Later, he went on to pursue PhD from Harvard Business School and presented a doctoral thesis on multinational management in just two and a half years, graduating with a D.B.A degree in 1975.



of the pyramid as market of opportunities for the corporate. According to him as the regulatory framework across the world is coming down, poor are more viewed as an opportunity to do business with rather than as mere recipients of subsidies and poverty reduction schemes. Prahalad also recognizes that the advent of affordable digital technology like the cell phone has created more opportunities for the rich to connect with the poor.

In 2000, Prahalad left his University post and moved to California and co-founded a company called Praja, to allow common people to access information without restriction and to provide a test bed for various management ideas. However, Praja was not a complete success and the company was eventually sold to TIBCO. Prahalad returned to his university post in Michigan and turned some of the ideas he had developed at Praja into his book "The Fortune at the Bottom of the Pyramid", which was voted top business book of the year (2004).

Prahalad is the co-author of a number of well known works in corporate strategy including The Core Competence of the Corporation (with Gary Hamel, Harvard Business Review, May-June, 1990). He authored several international bestsellers, including: Competing for the Future (with Gary Hamel), 1994; The Future of Competition (with Venkat Ramaswamy), 2004; and The Fortune at the Bottom of the Pyramid: Eradicating Poverty through Profits Wharton School Publishing, 2004. His new book with co-author M. S. Krishnan is called The New Age of Innovation.

Prahalad has been among top ten management thinkers in every major survey for over ten years. He was a member of the Blue Ribbon Commission of the United Nations on Private Sector and Development. He was the first recipient of the Lal Bahadur Shastri Award for contributions to Management and Public Administration presented by the President of India in 2000. Prahalad got many more national, international awards and fellowships along with Pravasi Bharatiya Sammaan award and Padma Bhushan. In 2009, he was named the world's most influential business thinker on the Thinkers50.com list published by the Times.

Prahalad died on April 16, 2010 and he was 68. Prahalad was one of few thinkers of management who spent a lot of time in India and dedicated much of his research to innovation, environment and opportunities at the bottom of the pyramid. Prahalad was passionate about India getting its rightful place in the comity of nations. He will be missed, remembered and never forgotten. ■

After graduating from Harvard, Prahalad returned to India and worked as a professor at IIM-A. But soon he returned to the United States in 1977. Since his return, Prahalad held many teaching positions including, Associate Professor and Professor of Business Administration, University of Michigan Business School. He was also appointed to the position of Paul and Ruth McCracken Distinguished University Professor of Corporate Strategy at the Stephen M Ross School of Business in the University of Michigan.

Two of Prahalad's major ideas are about core competencies of the organization and leveraging on it and the idea of looking at poor as source of profit than an object of charity. During the eighties and early nineties it was fashionable to create conglomerates which consists of unrelated businesses since low correlated or unrelated businesses reduce risk at the time of crisis. But Prahalad turned the entire idea on its head and suggested the need for corporations to focus on their main strength or core competencies. His seminal work with Gary Hamel won him the McKinsey Prize and maximum reprints were sold of his paper. In his work, Prahalad, compared the 'Diversified Company' as a tree and major limbs as core products, smaller branches as business units' leaves and fruit as end products and the root system which nourishes and stabilizes all things as core competencies.

Prahalad has spent most of his life thinking about how companies run. He has consulted to the likes of AT&T, Philips Electronics, and Sony. In all his works, Prahalad's continued to address one significant challenge of multinationals – 'global representation and local responsiveness'. According to him this fundamental tension is always there and one needs to know how to manage it.

Prahalad's other big idea is the formulation about the bottom

Sanjeevani– Community Managed Health Program

Poverty is a vicious cycle where conditions of poverty like poor sanitation, under nutrition, damage the health of people due to which their ability to work and earn is reduced. Inability to work coupled with increased expenditure on health push the poor further into poverty. Reduction of health expenditure is important for reducing poverty and is always a challenge to the governments. 'Sanjeevani'- a community managed health welfare program seems to hold some promise in reducing the health expenditure for the poor.

India made significant progress in expanding the primary health care services but failed to provide the people with quality health care. Further, the country spends a meagre 1% of its Gross Domestic Product (GDP) on the healthcare as against the requirement of about 5%. The government is unlikely to increase expenditure on health due to fiscal constraints both at central and state level. In fact there is distinct possibility of states cutting back on health expenditure in response to the stabilisation program.



In these circumstances a community managed health welfare programme seems to be viable strategy as these Community Based Organizations (CBOs) address the regular issues associated with the rural community. As a perspective zilla samakhya (District level federation of women self help groups) of Vishakhapatnam

District of Andhra Pradesh established a community based and community managed health insurance programme and named it as Sanjeevani. Sanjeevani was promoted as an intervention under the Indira Kranthi Patham program by the Society for Elimination of Rural Poverty (SERP). The community managed health insurance scheme, 'Sanjeevani' was started in 2007 with enrolment strength of about 32000 rural families with a maximum family size of 5 members. Owing to the benefits associated with the scheme, the enrolment has gone up more than 2 fold to about 72000 for the year 2008-2009. The zilla samakhya raised funds of Rs. 18.5 millions from the premium collected @ Rs.260/family of 5. The sum insured is Rs. 35000 and Rs. 5000 for surgical and medical cases respectively.

The scheme has agreement with 27 private healthcare facilities all over the district and has integrated its activities with about 40 Primary Healthcare Centres, Community health centres and Area hospitals. The mutual, informal understanding with the government facilities is to provide resource support to those facilities as may be required to make healthcare provision functional at those places for the Sanjeevani beneficiaries. The scheme ensures cashless treatment for about 180 ailments from 10 medical specialties. So far from May 2008 to October 2008, about 2000 members have availed free in-patient treatment under Sanjeevani and the expenditure has been about Rs. 8 millions (including spending on resource support to Govt. healthcare facilities). 800 and odd members have availed of free consultations at Sanjeevani health centres and discounts on medicines to the tune of Rs. 20000 have been covered just in 3 months. Apart from this, large number of free outpatient consultations at network hospitals, discounts

on medicines and diagnostics are covered under the scheme. This programme is implemented and administered by zilla samakhya, in coordination with the mandal samakhyas (Block level federation of SHGs) and village organisations (Village level federations of SHGs). They also established a call centre which is being supported by a senior doctor and a district project manager. case managers look after the PHCs and Network Hospitals at mandal level. There is one case manager for every 50 families in village level.

The process of claiming should be done through mandal samakhyas. But this process is settled at zilla samakhya and the amount is directly paid to Network Hospitals. The zilla samakhya is responsible for the day-to-day operation of the programme and will ensure quality services at network hospitals and Sanjeevani clinics. It plays a vital role in entire process like maintaining member data base, issuing ID cards, counselling support to patient through case managers, regular monitoring through health sub-committees formed at all levels of samakhyas, fund management, claim processing and bill settlement. First and foremost the beneficiary's claim is recorded by the PHC case manager. Then it goes to mandal samakhya which in turn comes from Network Hospitals, and then it goes to Health Sub Committee and finally to zilla samakhya. After getting the information, zilla samakhya takes a decision and sends the claimed money to the beneficiary through above cited route.

Further, expenditure on medicines accounts for a major proportion of health costs in developing countries. This means that access to treatment is heavily dependent on the availability of affordable medicines. It is estimated that one-third of the developing world's people are unable to receive or purchase essential medicines on a regular basis. The provision of access to medicines depends on various factors like rational selection and use of medicines; affordable prices; sustainable financing and reliable health and supply systems. In order to overcome the above constraint Jeevanadhara-Sanjeevani medical stores, a shop selling generic drugs at King George Hospital Vishakapatnam was set up by the zilla samakhya on 25th January 2010. Further, similar drugs stores were opened in many places of the district.

Social planners like Myrdal have pointed out that unemployment, illiteracy, hunger, poor sanitation, sickness and general insensitivity towards the stimuli for change, are the major cause of backwardness of a society. Health development is therefore, essential for social and economic development of a country. Interventions like Sanjeevani help foster this development. ■

Leaders for Transforming Institutions!

Hot summer! Food inflation! After America, it is European economic crisis now!

Intentions apart, Right of Children to Free and Compulsory Education has hit Government Residential Schools – Gurukulams, Navodaya schools Now, they cannot have entrance tests to admit students. What is the way for taking some 100,000 students? Lots?

'Laila' gave respite for many in South India from hot summer for a few days, but for 1000+ villages, it was tough times. A few lives, some crops lost. Tense 48-72 hours for thousands.

As we live the month, World Press Freedom Day (3 May), International Nurses Day (12 May), International Day of Families (15 May), World Information Society Day (17 May) and International Day for Biological Diversity (22 May) pass by. Of course, people remembered May Day (1 May).

Mothers' Day (Second Sunday in May - 10 May) exchanges were there. Some celebrations too!

Budha Purnima (27 May) is taking us to Sangham, Dharmam and Buddham.

UPA-2 enters its second year! Rahul Gandhi is still buying time to join in Government. As the world democracies embrace youth leadership, we may have to wait a little longer. Incidentally, era of coalition has begun in UK recently. Isn't that the future – coalitions managing multiple interests, apparently contradictory multiple interests, to evolve common minimum programs for the democracies to be truly effective; and transition of leadership to new generation?

Operation Green Hunt and Maoists' fight back in Chattisgarh are making headlines.

IPL cricket has occupied the prime time on TV for many. In between, we had IPL controversies making news. Telecom controversy apart, 3G spectrum could get Rs.700 billion to Government of India in auction. It could also make us see while we tel-communicate, may be as cheap as the 2G itself. We are also likely to get faster internet (broadband++) connectivity. This can also help in increased transparency and accountability in community and public institutions and public service provision. It is likely that digital divide can come down!

Most of us have come to realize that we have to live with migration – pull migration, opportunity migration and temporary migration. We need to ensure that such migration is smooth. Government of AP, Aide-at-Action with 250 NGOs have begun to map migration so that efforts for making migration smoother and less painful. These efforts need to be scaled up nationally.

This is also a period of lots of debates – microfinance vs. Community finance, mission of reducing poverty vs. private equity, individual money lenders vs. institutional money lenders, credit/mf vs. credit+/credit++/mf+, poor as a source

of income vs. poor as partners in business, socially responsible mFI - community-owned mFI vs. mFI of concerned individuals with n number of caveats for being socially responsible etc. Meanwhile, self-help groups, micro-loans, cell phones, now micro-businesses, mutuals (or insurance), grocery outlets, product renting, and similar other products and services aimed at bottom-of-the-pyramid are increasing.

Sriram has summarized this beautifully – “. micro-finance has moved from helping the poor to access finance to an interesting business at the bottom of the pyramid. ...”. We started chasing the same customer, may be into a debt trap, with multiple loans without 'purpose', without the adequate ability to absorb and repay. We stopped knowing the customer well enough as we have no time for processes and systems to know and appreciate them, their families and their livelihoods. Thinking that database of loan purposes articulated by customers while taking loans can help us to understand the customers and their businesses is not founded on appreciation of reality. Further, when Bandhan announced that they can reduce the interest rates, it became clear to us that we are charging a lot more than what we are incurring to

deliver credit. Institutions that work with poor – can they charge more is the moot question by all around. This question is accentuated further with the picking up SHG movement across the country. **In ten years from now, SHGs and their federations will become community financial institutions that meet their credit needs fully.** A quick check on a Block SHG network in AP is adding more than Rs.20 million every year to its kitty of own funds. This is accelerating faster than what we could envisage. This calls for **repositioning of MFIs as MF+ Institutions** that deliver livelihoods and micro-businesses where the non-poor pay up the costs through the products and services from the poor and poor pay only modest interest rates. The time is up for the argument of meeting the costs of delivery of credit and is no longer tenable. We need to be more responsible and responsive. No other way. If the borrower is not tied to you in no way other than credit, the chances are that they will pull the rug under your feet because you have the rug (know that they do not have the rug under their feet), and you will collapse for sure (as Sriram concluded).

However, improving livelihoods of the poor and reducing their poverty is rooted in mobilizing them into their institutions and using that architecture to address the issues of poverty and livelihoods is widely acknowledged as the way forward. This is irrespective whether they are rural, tribal, urban, coastal or livelihoods of other vulnerable. Most projects and programs now adopt this philosophy willy-nilly. In this context, National Rural Livelihoods Mission is taking this agenda forward in backward rural areas of India as a drive (mission!).

Perspectives

G. Muralidhar

While on it, we continued deep immersion in understanding institutional architecture of the poor in AP. While we were slightly slower, the work on deepening and expanding zero drafts of the business plan(s) for 'L-channel' and other L-info units is inching forward. Collectives, watersheds, social entrepreneurship, social enterprises, urban, rural, tribal and coastal livelihoods, elders, poorest of the poor, marginalized communities, innovations, the people who work with/for them, financing the poor, their collectives, the institutions/enterprises that 'work' for them, business/strategic plans and creative tension continued to hog the most of our time during the month.

If you have bright students who are willing to put in 16 hours a day, facilitated self-learning exercise(s) is a good way forward in learning livelihoods and rural development. Patna-based Super 30 (led by Anand Kumar) proved – most poor bright students can make it big if they are facilitated to put in guided 16 hours a day for a period of time.

Prime Minister's recent Press Conference, may be after four years, has indicated some way forward for his Government:

- * *... I believe that the mandate of the 2009 elections was a vote for the inclusive agenda of the UPA government.... We need a rapidly growing economy to generate productive employment and also resources to finance our ambitious social and economic agenda. Our medium term target is to achieve a growth rate of 10 percent per annum. ...*
- * *Our flagship programmes such as the Bharat Nirman, the Mahatma Gandhi National Rural Employment Guarantee Scheme, the National Rural Health Mission and the Jawaharlal Nehru National Urban Renewal Mission are ... on a learning curve and we can and will do more to strengthen these programmes and improve delivery. ...*
- * *We have decided to set up a National Social Security Fund for workers in the unorganized sector with an initial corpus of Rs. 1,000 crores. A draft National Food Security Bill is under preparation....*
- * *The promise of more than a billion people, who are better educated, better fed and better equipped to be creative and enterprising members of the global community is our hope and our inspiration. ...*

Reduced Poverty is the mantra now. This has to come on the foundation of the institutions of the poor. As we saturate mobilizing poor into their institutions in multiple tiers, the issues that remain to be addressed include:

- * *Think-tank/strategy group that focuses on poverty and integrated development, rather than any particular thematic interventions*
- * *A coherent integrated strategy based on the local*



context and reality within the established broad contours

- * *Self-managed and self-reliant institutions of the poor*
- * *Legally compliant (in toto); Integrated Accounts and Management Information; CEOs; Visioning; Progress against Vision; Rigorous induction to leaders and staff; Scaled-up use of information and communication technology to improve efficiency, transparency and accountability;*
- * *Second-generation self-managed and self-reliant institutions of the poor around their key livelihoods;*
- * *Jobs, Self-employment, Micro-enterprises and collectives of youth;*
- * *Focused special processes and initiatives to work with the poorest, disabled, elderly and other vulnerable and marginalized; and*
- * *Independent Resource agencies that support poor and their institutions*

We need leaders who build or support this wider and expanded institutional architecture across. We are running out of time. We need to work on our political, business, academic and bureaucratic leaders to become social leaders and build more social leaders, social entrepreneurs, and entrepreneurs supporting social entrepreneurs, double quick.

Let us remember that poverty is vicious – it cripples people from birth; it kills people early. Hunger is killing people. Shame on us! 20% of the world population is consuming 80% of its resources at the cost of lives of others and other life. This cannot go on.

We need to make the Collective Indian Leadership in every dimension to commit to this agenda.

Do not give up! Join the architects of the future! Direct all your energy towards doing it! ■

Needs of Poor

Poor need everything that a non-poor need, to lead a decent quality of life. However, while the non-poor have graduated to needs + +....the basic needs of the poor remain largely unmet. They seem to be caught in a quagmire of issues pertaining to affordability and accessibility that continue to hamper their fulfillment of needs including those of food, health, education, housing, livelihood, security etc. 1/3rd of the world's hungry live in India; we still record some the highest infant mortality rates in the world and the recent statistics from the UN on the wasted and stunted children of India is very disturbing. Large numbers of poor children are either out of the school system or are exposed to sub-standard quality of education. The livelihoods of the poor are uncertain, risky and less remunerative. The poor are vulnerable, face exploitation and are voiceless. Their coping mechanisms are minimal to absent. In this context 'livelihoods' attempts to enumerate the felt needs of the poor; the list is by no means exhaustive....



As progressing human beings we all need some basic things to lead a decent quality of life. Whether rich or poor these basic things are non-negotiable. Beyond the basics, the needs transform into wants. Wants per se may not be bad, as long as they do not situate themselves in a pernicious position with respect to exploitation of resources. To repeat M K Gandhi – ‘There is enough for everyone’s need but not enough for everyone’s greed’. Unfortunately, what we see today is over-exploitation of resources by a few, for their wants, comforts and luxuries, causing huge damage to the environment, resulting in skewed distribution of wealth, perpetual poverty and exploitation of the poor and the voiceless. As we attempt to enumerate the needs of the poor, deep within it becomes imperative to build the premise that the needs of the poor are not different from that of the needs of the non-poor. However, unlike the latter, the needs of the poor remain largely unmet. They are plagued with issues pertaining to accessibility and affordability.

Food is fundamental for survival. Accessibility and affordability of food both in terms of quantity and quality is critical. According to the United Nations data, every fourth Indian is hungry today. India has surpassed sub-Saharan Africa as the capital of hunger. The poor collect food, they grow food, they buy and sell food. Poor collect NTFP from forests for self-consumption and sale. However ecological degradation and exploitation, happening largely in the name of development is severely hampering the poor’s access to this natural capital. India is home to millions of small and marginal farmers and landless peasants who meet more than half of the country food requirements. The sad paradox is that these very producers of food are themselves struggling from hunger and malnutrition. Thanks to the deepening agrarian crisis, PDS ridden with inefficiencies and corruption, increasing food inflation and declining access to healthy and nutritious food! As producers and sellers of food, the poor in India are receiving a scanty share of the consumer rupee spent and as buyers of food they are paying skyrocketing prices. This contrast needs to be reversed.

Food is critical component for the healthy growth of a child right from the time it is in the mother’s womb. Intake of sufficient quantity and nutritious food by the mother is directly related to the healthy development of child in her/his life. Many pregnant and lactating mothers among the poor in India are in dire straits with dismal access to proper nutrition. It is indeed heart wrenching to see one million children dying



in India every year as a result of under-nutrition and hunger; 61 million children stunted; 25 million children wasted. India is home to 42% of the underweight children in the world. In spite of the plethora of schemes like health and nutrition centers, ICDS, anganwadi centers etc the crisis continues. This calls for reviewing, revamping and strengthening the system. Making these systems accountable to the users of these systems may produce better results. Efforts are on in some places to make the users, effective owners and contributors to the system.

Poor quality and quantity of food translates to poor health, poor health means feeble physical and mental faculties to work and poor work means low income and low income hampers access to quality of life including good education and fulfilling other critical needs. This is a vicious cycle. Large number of interventions, multiple doses of support through integrated and democratic approach can cause a dent in this cycle.

The Right to Food Act will soon be unveiled. Will it provide some much needed answers?

‘Health is Wealth’ - the age-old adage cannot be ignored. While health is directly related to food, it has other dimensions as well. Today India has a vast health system in place; the fact that people from other developing countries are seeking health services in India is almost in everyday news. However, even in this space the poor are losing out. The affordable health care system is not accessible and of poor quality and the accessible health care is simply not affordable. The poor engage in livelihoods that entail lot of physical labour and health is a huge capital that they constantly bank upon. Livelihoods that pose great deal of health risk like beedi making, carpet weaving, low level works in chemical factories and many hard and hazardous jobs are the exclusive reserve of the poor. Ill health poses a huge risk to the poor and hampers their day to day survival. Public health system in India is largely dysfunctional. PPP (Public-Private Partnership) in the health space is the current buzz word. One has to wait and see how this will accommodate the poor. Health insurance is critical for the poor. It is imperative to have poor-friendly health insurance products where premiums are affordable, terms are amicable and the network of hospitals accessible. Many poor today are willing to pay for health insurance; they are just looking



for the right products. Alongside creating access to affordable modern health facilities, reviving indigenous and traditional health systems is also important. Building community health workers is critical for sustainability.

Poor need decent place to live. While the problem of housing is relatively less in rural areas, their urban counterparts have to deal with slums and the surrounding murky environment. The plight of migrant wage labourers is even more deplorable. Tree shades, road medians, footpaths, shaded areas under the flyovers, plastic shacks etc have become their homes. To graduate to better homes means higher pay-offs in terms of rent. Access to safe drinking water and proper sanitation is critical. Lack of these amenities has tremendously increased the burden of the women in the poor household. Instances where women have to lose their day's work in search of water are no surprise. And the plight of people dwelling in low lying areas is anybody's guess.

Poor quality human resource negatively impacts the individual, the household and the nation at large. In this context, education and skill-building become inescapable. There is no gainsaying that these two components help people graduate out of poverty and exploitative, unskilled and unorganized employment zone to skilled and organized zone that offer better safety mechanisms. Education and skills help the poor deal with market in an informed way, help them significantly in improving their bargaining power. India has come a long way in terms of education, thanks to programs like Sarva Siksha Abiyan, at least children are enrolling into schools in good number. But we still have miles to go in terms of quality and also reach. The public school system is blemished with many gaps. From April 1st this year, the Right to Education Act (RTE) has come into force and has become a subject of fierce debate in terms of bridging the existing gaps. The children need schools within reach, with proper infrastructure and with qualified teachers. Currently, more than 5.23 lakh teacher posts are vacant. States like Assam, Bihar, J&K, Chhattisgarh, Jharkhand etc have high percentage of untrained teachers. Vocational education needs increased resource allocation and increase in the variety and improvement in quality.

With rapid urbanization and ensuing rural-urban migration, the migrant children are one of the worse affected in terms of education. They have silently fallen through cracks. On

similar lines are the children of the urban poor. The urban poor are paying huge money to educate their children in private schools which may be slightly better than the government schools but still much below the required standards. Education in India is set on the path of privatization which so far has translated into higher fees.

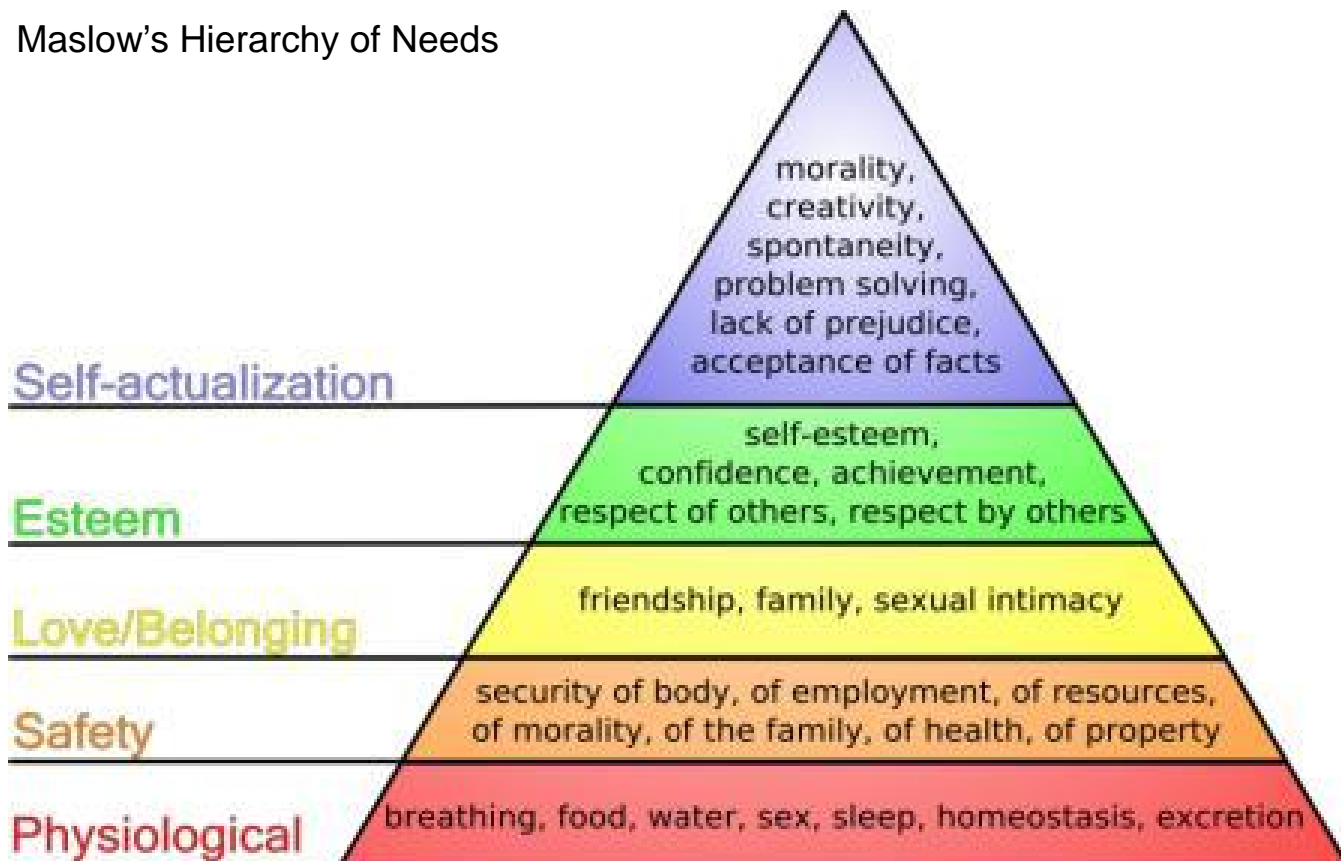
The poor need variety of skills. India is a land of vastly diversified livelihoods and poor households practice multiple livelihoods. Skills are needed to enhance the existing livelihoods, pursue supplementary or alternative livelihoods, to take up self-employment, to take up job employment, to become entrepreneurs, to build enterprises. Thousands of quality skill-based trainings need to be offered to the poor. Poor, particularly the youth, need counseling, so they are better informed when choosing a particular stream of education and skill. Poor need opportunities to constantly upgrade their existing skills and/or learn new skills to keep pace with the changing market demands. The National Skill Development Mission can get more aggressive and comprehensive.

The livelihoods of the poor are small in scale, earnings and duration. They are large in terms of risk, physical labour and uncertainty. Improved incomes, reduced expenditure, increase in the employment days and reduced risks are some of the indubitable needs of the poor. Any efforts in this direction need to aim at sustainability. To achieve positive changes in these four parameters the poor need accessibility and affordability to various capitals like – natural, physical, financial, social, human and spiritual.

Poor need their rights to natural capital protected. Nature has a direct bearing on majority of the livelihoods of the poor and vice versa. Such relationship builds the poor as better care takers of natural capital like land, water, forests etc. What we increasingly see today is the various regulations on natural capital in the name of preservation, jeopardizing the rights of the poor, while at the same time being biased towards the non-poor. Quality drinking water, a fundamental life sustaining natural resource is becoming scarce all over. While the rich can afford to buy bottled water the poor have to travel long distances only to get murky/fluoride water. How skewed is the distribution of land in India is anybody's guess. We are a nation where the landless, small and marginal farmers are languishing in poverty on one hand and on the



Maslow's Hierarchy of Needs



other hand, we have 2 Indians listed among the top 10 richest people in the Forbes list. In all we have 23 billionaires in India!

Physical infrastructure like roads, bridges, drying platforms, community shelters, infrastructure pertaining to provision of electricity and irrigation has significant impact on the lives and livelihoods of the poor. Whether it is the question of access to market or school or hospital or emergency evacuations the significance of roads cannot be emphasized enough. Similarly drying platforms, provision of electricity helps poor producers engage in value addition activities and enhance their incomes. However, while the current physical infrastructure in place is left unused and/or poorly maintained, budgets are actively formulated for new ones and then history repeats itself. Where poor have been made party to infrastructure development and maintenance, experience says that the results are better. The success of community driven watersheds needs to be revisited.

Technology that is useful, accessible and affordable is needed for the poor to reduce drudgery, increase their economies of scale, undertake value addition and ensure quality standards. It is however critical to make sure that the technology thus introduced does not conflict with the aspects of sustainability and/or jeopardize other livelihoods that does not use this technology. Introduction of technology should be accompanied by transfer of knowledge to the poor on the significance of technology and its appropriate use. Further, technology cannot be imposed but must cater to fulfilling the felt needs of the poor. Otherwise it can become a dead investment and in some cases an unwanted burden.

Poor need credit. They need credit for production as well as consumption purposes. They need varying amounts of credit, flexible and affordable credit terms and multiple doses of credit. The concept of Self-Help Groups (SHGs) across India have largely contained the exploitative elements like money lenders, though in some places in UP and Bihar, the poor still fall prey to costly debts. But the amount of loans distributed through SHGs is small and not enough to take up any activity on a decent scale. Socially responsible micro finance institutions owned by poor and managed by hired professionals seems to hold a promise. Apart from credit, poverty being such a deep hole to emerge out of, poor need substantial amount of money as grants. They need poor-friendly subsidies. Poor are willing to contribute their time, but they need to be compensated for their time.

Poor have low risk appetite and therefore need a variety of risk mitigating and coping mechanisms. In the financial sphere, they need variety of savings options, money transfer options, insurance options, investment options. The non-poor, the intellectuals, the management gurus can work towards bringing as many such products as possible.

Where feasible, poor are willing to collectivize to reduce the cost of operations and also to derive the benefits from dealing with large volumes. Poor need to engage in collective sales and purchases. They need variety of collective platforms, may it be cooperatives or MACS or Producers' Company etc to facilitate their operations. Collective purchases have proved to be a time tested strategy for bringing down the consumption expenditure of the poor.



Institutions of the poor and institutions for the poor are critical. A network of institutions starting from the household level and extending to relatives, neighbours, SHGs and their federations, civil society organizations, financial institutions, collectives, government institutions etc are necessary to meet the variety of needs of the poor. The needs can range from cultural, solidarity and spiritual needs, to meet the needs in the economic and political milieu. These institutions need to be dynamic to accommodate the changing needs of the poor.

Apart from institutions, poor need skilled and bright minds to work with them and for them. They need quality human resource handholding them, facilitating them and working with them. Today, the quality human resource is absorbed by the mainstream sector and the development sector is housed with mediocre minds. This needs a change. While the development sector is gearing to compete with the mainstream sector, it has still some ways to go in terms of matching the mainstream remuneration levels. Currently the poor cannot afford to hire such services but they will be able to eventually, after getting benefitted from such services. This means that the development sector and non-poor players should gear up to make provision for these services initially.

consumer tastes, the farmer needs information on sustainable agriculture methods and the list can go on. In times of natural disasters, the poor bear a significant brunt. Quality and timely information can help poor lessen if not avoid the impact of the disaster. With high levels of illiteracy the poor need the information to be disseminated through narration and/or performances, illiterate-friendly kiosks etc. Extension services for the livelihoods practiced by the poor need to be upgraded.

Even after facilitating the intricate maze of opportunities for development, some poor will still be left out. Their poverty and vulnerability is such that they cannot latch on and make use of some or any of these opportunities. They cannot compete with the other poor without some additional help. In some cases they can never compete at all. These are the poorest of the poor. The severely disabled, the very old and the destitute among the poor need attention of the welfare state at a different level. They may need different set of ladders to climb out of poverty.

For those who have been able to graduate out of poverty and are living on the bottom step of the prosperity ladder, it is critical to create safety mechanisms to ensure that they do not fall back into poverty. In number of instances, death in the family, unforeseen health expenditure or a natural disaster pushes households into poverty. This calls for having varied risk mitigation and risk coping mechanisms in place.

In the Maslow's hierarchy of needs, the poor in India are still struggling to fulfill the needs listed in the bottom of the pyramid. We as a nation are only inching forward to meet the MDGs. Poor management of resources has in many ways jeopardized the needs of the poor. 'Everybody STILL loves a good drought!' While the poor in the country are starving the food godowns are overflowing with rotting food. Lack of coordination and integration among various government programs is a severe lacuna. We have too many arm chair thinkers. The poor know what they need. They need to be heard. The voices of the poor are loud and clear. They need to emerge out of poverty. We need to hear them. ■



Information is critical to gauge the trends in livelihoods and adapt accordingly. Poor need access to affordable and quality information. All poor, as producers and consumers need access to market information. Certain livelihoods demand information on specific aspects. For instance, the fishermen need access to cyclonic information, the weaver needs access to information on newer designs and changing

Even If Nobody Supports...

Taz Begum, an illiterate widow, is struggling to lead a family of five members. After her husband's death, she did not think of depending on her parents or any other relatives but wanted to stand on her own feet. Now Taz is running mobile food vending business in a busy street in Hyderabad and is very optimistic about her children's future.

Q: What is your name?

A: My name is Taz Begum.

Q: Which is your native place?

A: My native place is Medchal in Rangareddy district of AP.

Q: Tell us about your family?

A: I have four children. Three of them are girls and one boy. My husband died some 10 years ago.

Q: Are you educated?

A: No, I am not. But I know the value of education and hence I wanted to educate my children which I was not able to do because of my financial problems. My elder daughter and second daughter studied up to 6th class and my son studied up to 7th class. Younger daughter did not go to school at all. I always feel bad about this but I had no option.

Q: Do you have any properties?

A: No, I don't have any properties. I don't even have a house.

Q: At present, where are you staying and what are you doing?

A: Presently, we are staying at my sister's home in Vaddera basthi located in Osmania University campus in Hyderabad. We came here only some 6 months ago. I do mobile food vending business near Tarnaka flyover. Mostly I make mirchis and sell. Along with that I sell mint leaves juice, lassi in summer season. Just besides the place where I sell all these things I also established a petty shop where we sell beetle nut, news papers etc. We also have a one rupee coin box in the shop which also gives us some income.

Q: Previously, where did you stay and what was your work?

A: Previously we stayed in Medchal. My husband and I used to do the same mobile food vending business there. After coming to Hyderabad I started this business as we are used to do this and don't know any other work.

Q: How many hours do you work in a day and what works do you do?

A: We work from 5'o clock in the morning till 6'o clock in the evening for 6 days in a week. We take rest on every Sunday because on Sundays there will not be much business. I and my younger daughter start from home at 5'o clock in the morning with all the provisions required for the day along with our cart. On the way I buy 6 litres of milk every day. Out of that I make tea with 3 litres of milk and curd with other 3 litres which is used for preparing lassi in the afternoon. Just besides the place where we keep our cart every day there is one hospital. As soon as I make tea, my younger daughter goes and sells the tea to the patients in the hospital. Meanwhile I make mirchi, vada and other snack items. I prepare the batter for these items at home in the night or early morning. Simultaneously I prepare pudina juice and

lassi.

Q: Are you doing the all these works alone?

A: No, my children help me a lot. My elder daughter recently got married and second daughter takes care of household works. My son joined in a college as office assistant and is getting Rs 3500 per month as salary. My younger daughter helps me in my business. Only with all their support I am able to run this business.

Q: What are the challenges you face in running of the business?

A: Our culture does not allow women to go outside without wearing a burkha (veil). But it is not possible for me to follow this. As my second daughter is adolescent now I cannot bring her outside. That is why I am taking my younger daughter's help though she is very young. It is very difficult for a woman to live and bring up children without husband. Though there are many problems, I am still surviving because of the responsibility towards my children.

Q: How is your business now?

A: As I keep my cart near the bus stand my business is running well. But still the income is not sufficient to meet all the expenditure of family.

Q: How much income do you get in a day?

A: From this food vending business I get about Rs 150 a day after meeting all the expenses. I also sell water sachets from which I earn a profit of Rs 65 per day. Newspapers selling fetches me about Rs 15 and from coin box I earn an additional Rs 50 per day. I also get another Rs 50 per day from the sale of beetle nut and cigarette packets.

Q: How is your economic status now? Are you able to run the family?

A: If I and my two daughters work hard for the entire day, we get around Rs 400. Sometimes we earn less than Rs 200 also. Apart from household expenditure I have to pay Rs 200 per month for allowing me to keep my cart here on the foot path. For my elder daughter's marriage, I took a loan of 2 lakh rupees for which I have to pay Rs 4000 per month. My entire income is spent on these items. From my son's salary I am saving a little amount for my second daughter's marriage after spending some amount towards household expenditure.

Q: Do you want any help from Government?

A: If government can provide me some loan with less interest, I want to start a small hotel. I wish to clear all my debts and to send my younger daughter to school. Even if nobody supports I do hard work and try to bring my children to good position. ■



Piggery

India possesses one of the largest livestock populations in the world which play a crucial role in rural economy and livelihoods. Even at low productivity and off-take rates livestock contributes significantly to economic development. Among the different livestock pigs are believed to be the most prolific. In India pig raising and pork industry are run by traditional pig farmers generally belonging to the lowest social – economic stratum.

Piggery is the most potential source of meat production and more efficient feed converters after the broiler. Apart from providing meat, it is also a source of bristles and manure. Pig farming will provide employment opportunities to seasonally employed rural farmers and supplementary income to improve their living standards.

Pigs are efficient converters of feed into meat, quick to multiply and can fit into diverse systems of management. Cost and availability of feed and the price fetched for the animal are the chief factors influencing profitable pig production. Where pigs are maintained on agricultural and industrial by-products, household and kitchen wastes, meat offals etc. the cost of production will be low.

The pig population of the country is 13.291 million as per the 1997 livestock census and 13.519 million as per 2003 census from states and constitutes around 1.30% of the total world's population. The pork production stands at 4.97 lakh tonnes (2005). During 2001-02 the production of pork and pork products were estimated to be 6,12,550 MT with 3.03% growth rate in last decade. It comprised over 38% of the total world meat product. Indian share in piggery meat production moderately increased from 0.53% in 1981 to 0.63 in 2002. The contribution of pork products in terms of value works out

to 0.80% of total livestock products and 4.32% of the meat and meat products. The imported pig breeds reared in India are: Large white Yorkshire, Landrace, and Middle white Yorkshire. Breeds reared in North East India are Hampshire, HS X I, Large White Yorkshire and Duroc



Pig farming has many advantages as mentioned below.

- * The pig has got highest feed conversion efficiency i.e. they produce more live weight gain from a given weight of feed than any other class of meat producing animals except broilers.
- * The pig can utilise wide variety of feed stuffs viz. grains, forages, damaged feeds and garbage and convert them into valuable nutritious meat. However, feeding of damaged grains, garbage and other unbalanced rations may result in lower feed efficiency.
- * They are prolific with shorter generation interval. A sow can be bred as early as 8-9 months of age and can farrow twice in a year. They produce 6-12 piglets in each farrowing.
- * Pig farming requires small investment on buildings and equipments
- * Pigs are known for their meat yield, which in terms of dressing percentage ranges from 65 - 80 in comparison

Inputs	Pre-production	Production	Post-production	Marketing
<ul style="list-style-type: none"> * Feed * Water * Medicine and vaccines * Shelter * Pigs-10 big, 60 piglets * Labour 	<ul style="list-style-type: none"> * Selecting proper breeds of pigs. * Constructing a shed for the pigs on a dry and properly raised ground. 	<ul style="list-style-type: none"> * Feeding the pigs * Vaccination and taking medical care * De-worming the animals regularly * Washing the animals from time to time. * Two farrowings in a year should be planned by adopting optimal management conditions * Pregnant animals should be housed in groups in separate enclosures to avoid fighting. 	<ul style="list-style-type: none"> * Take care of new born piglets by providing guard rails. * Feed on mothers milk for first 6-8 weeks along with creep feed. * Protect the piglets against extreme weather conditions, particularly during the first two months. * Vaccinate the piglets as per recommended vaccination schedule. * Additional feed requirements of lactating sow must be ensured for proper nursing of all the 	<ul style="list-style-type: none"> * Both pigs and pork are sold. * Faeces of pigs is used as a manure



to other livestock species whose dressing yields may not exceed 65%.

- * Pork is most nutritious with high fat and low water content and has got better energy value than that of other meats. It is rich in vitamins like thiamin, Niacin and riboflavin.
- * Pigs manure is widely used as fertilizer for agriculture farms and fish ponds.
- * Pigs store fat rapidly for which there is an increasing demand from poultry feed, soap, paints and other chemical industries.
- * Pig farming provides quick returns since the marketable weight of fatteners can be achieved with in a period of 6-8 months.
- * There is good demand from domestic as well as export market for pig products such as pork, bacon, ham, sausages, lard etc.

In view of the importance of pig farming in terms of its contribution to rural poor and possible potentials for pig rearing in our country, Government of India has initiated

Issues in pig rearing

- * Diseases to pigs
- * Non availability of veterinary services
- * Lack of awareness on vaccination
- * Lack of awareness on markets
- * Loans taken at very high interest rates
- * Improper maintenance of pigs and their shelter place

Possible interventions

- * Creating awareness on disease management, maintenance of pigs vaccination and markets etc.
- * Making veterinary services available by training the local youth
- * Providing loans at cheaper rates through formal credit institutions.

Costing for rearing 50 pigs for two years

Fixed expenditure:

Shed construction in one acre of land including water facility:
Rs 2,00,000

Recurring expenditure:

Buying piglets (4 months old): 50-60 piglets* Rs 1300/piglet=
Rs 65000

Transport from purchase point to shed: Rs 3000

Food and Feed: Rs 2000*16 months= Rs 32000

Labour cost: 1 person* Rs 2000* 16 months= 32000

Medicines: Rs 3000

Electricity: Rs 300*16 months= Rs 4800

Total expenditure: Rs 139800

Income after 16 months:

Sale of pigs: 50 pigs* Rs 6000= Rs 300000

Transport cost: Rs 20000

Net income: Rs 2,80,000

Profit after 16 months: Rs 2,80,000– Rs 1,39,800= Rs 1,40,200

measures to promote the pig farming on scientific lines under its five year plans. The first step towards this direction is establishment of eight bacon factories and organization of pig production in rural areas attached to bacon factories. In order to make available good foundation stock, regional pig breeding stations were established for each bacon factory. Further expansion of pig breeding programmes paved the way for establishment of 115 pig breeding farms (1992-93) throughout the country.

The marketable product of the piggery farming includes the piglets as breeding stock, piglets as fatteners, marketable fatteners and culls. The marketing avenues for the above products are like satellite fattening farms / breeding cum rearing farms and pork consumption centres. In order to promote the consumption of pork it should be supplied to the consumers in an attractive form. Therefore availability of either slaughtering facilities or bacon factories are to be ensured to convert the fatteners into wholesome pork and their products. The sale of piglets at 2-3 months of age will yield quick returns and enables the pig farmer to concentrate their efforts on maximizing the productivity of breeder stock. The other marketing strategy can be rearing of piglets upto marketing age for their sale as fatteners. Based on the market demand appropriate marketing strategy must be adopted in consultation with the local animal husbandry department officials.

Generally pig farming constitutes the livelihood of rural poor belonging to the lowest socio-economic strata and they have no means to undertake scientific pig farming with improved foundation stock, proper housing, feeding and management. Therefore, suitable schemes to popularize the scientific pig breeding cum rearing of meat producing animals with adequate financial provisions are necessary to modernize the Indian pig industry and to improve the productivity of small sized rural pig farms. ■

PRAXIS– Institute for Participatory Practices

PRAXIS, a Patna based organization, seeks to effect change in communities throughout India by focusing on democracy at a grassroots level. Established by ActionAid in 1997, the organization seeks to empower communities by conducting both research and training that involves asking community members to identify and address their own problems. The purpose of PRAXIS is to communicate principles of democracy and to promote social equity and participation.

PRAXIS was set up in May 1997, with start-up support from the PRA Division of ActionAid India. The latter, acknowledged as one of the pioneer agencies in the field of participatory development, realised the need for an entity like PRAXIS for promoting participatory approaches in a focussed manner with the mandate to serve the needs of the development sector at large. To this effect, PRAXIS was created as a 'not for profit' organisation envisaged to be hived off from ActionAid India as a self-sustaining, independent agency by 2000 AD.

Registered in August 1997, under the Societies Act 1860, PRAXIS aims at popularising participatory approaches in all spheres of development work. It believes that 'participation' is not merely rhetoric but a pragmatic strategy to resolve complexities in any thematic area of development action. It believes in the ability of the poor people to analyse, plan and act towards their own development and for eradicating poverty. PRAXIS strives to facilitate the adoption and pursuit of participatory approaches to development by government, NGO, donors and all other civil society actors to realise its vision of poverty eradication.

PRAXIS vision is to see a world in which every woman and man has the right to participate in decision-making processes, and to live a life with dignity and choices. Its mission is to strive for the democratization of development processes and institutions in order to ensure that the voices of the poor are heard and acted upon.

The activities of PRAXIS include - Building strategic partnerships with other organisations including grass root organisations, networks and movements; Facilitate dialogue among all stakeholders while positioning itself with the poor; Follow up on processes through their networks; Work in an array of sectors; Innovate approaches to suit specific situations; and Document field experiences, action research out comes and innovations in participatory democracy. It conducts its own research and on behalf of other organizations such as UNDP, UNICEF, OXFAM etc. PRAXIS organizes various workshops on the promotion of participatory practices in the development sector. It disseminates it's learning through books, reports, videos etc. PRAXIS also conducts training workshops for NGOs and CBOs on participatory research methods.

Undertaking participatory action research and consultancy studies has been a niche area for PRAXIS and it has



undertaken a large number of projects on these lines. PRAXIS has a two-pronged approach to its commitment towards participatory development. As a consultant it offers its services to external organisations interested in

getting a people's perspective into their work. As an activist, PRAXIS shares its knowledge and expertise with other organizations (NGOs, CBOs etc) and engages in issues that help bring the voices of the poor and the marginalised to the table.

The strategic orientation of PRAXIS stems from the following core principles:

- The process of empowering the poor and marginal sections, including differently-abled individuals needs adoption of participatory principles which provide space for these sections to express their own analysis and strategies to overcome their powerlessness and poverty.
- There is a role of development agencies in this regard, be it NGOs, CBOs, government or any other, which is for facilitation of such participatory processes of development. There is a need to build new institutions (NGOs, CBOs, etc.), and to nurture the existing organisations which practice participatory principles and best practices, to enhance the impact of participatory development processes.
- Influencing government, the biggest player in eradication of poverty, on adopting participatory principles for facilitating people centred development processes.

One of the prominent contributions of PRAXIS to the growing sector of participatory development has been the area of methodologies which can be adopted and applied to different situations extending from interactions with the community at the grass roots to decision making processes at the higher corporate levels. PRAXIS has innovated several new tools for such purposes and has added new dimensions to existing techniques for widening the scope of their use. It however feels the need for continued work in this area and for developing new tools and methodologies which can be used in different situations.

It is now widely recognized that participation is an essential component for successful and lasting development. PRAXIS is contributing to this lasting development by promoting participation and democracy at grassroots level. ■

Overcoming Malnutrition

According to India's third National Family Health Survey (NFHS-3) of 2005-2006, 20 percent of Indian children under five years old are wasted due to acute under nutrition and 48 percent are stunted due to under nutrition. 70 percent of children between 6 to 59 months are anemic. In absolute numbers, an average 25 millions are wasted and 61 millions are stunted. Prime Minister Manmohan Singh referred to this problem as a 'matter of national shame' and indeed it is.

Children who are undernourished have substantially lower chances of survival than children who are well-nourished. Undernourished children are much more likely to suffer from serious infections and to die from common childhood illnesses such as diarrhea, pneumonia, and measles. More than a third of all deaths in children aged five years or younger can be attributable to under nutrition. Children who survive under nutrition do not perform as well in school as their well-nourished peers and as adults they are less productive. While this impacts the individual and the household, this can on a higher level, seriously hinder the fruits of demographic dividend which our nation boasts about.

India as an emerging economy has an opportunity to intervene when mothers are pregnant and during children's first two years of life. After that age, even if intervened the opportunity for the child is lost forever. We know what works — ten proven, high-impact interventions can dramatically reduce under nutrition in young children if delivered nationally:

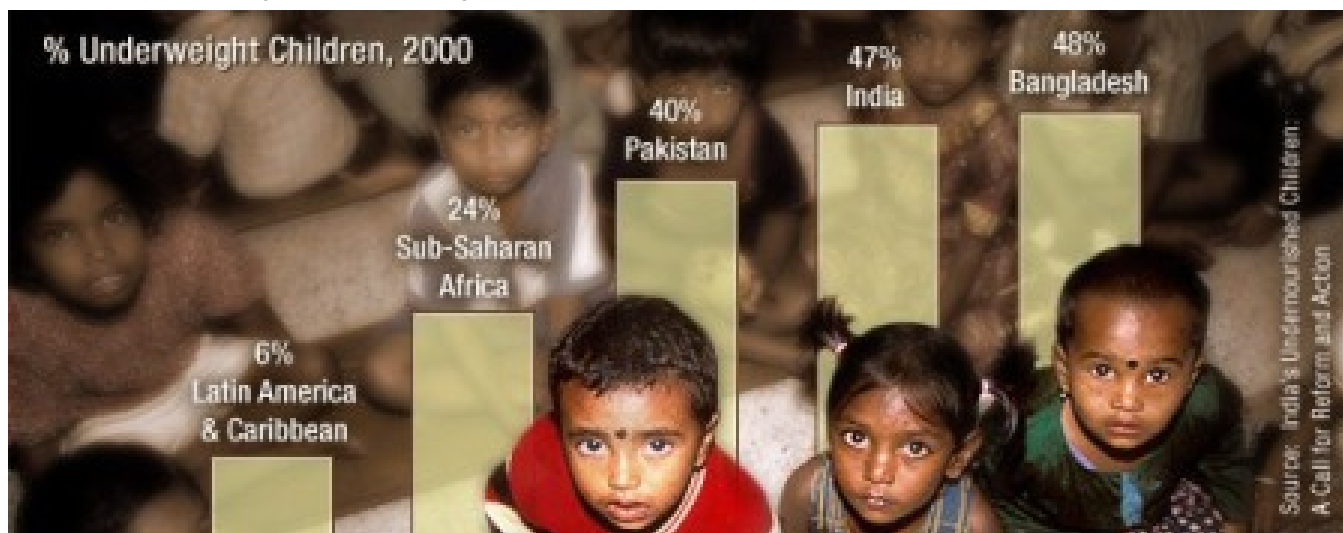
- * Timely initiation of breastfeeding within one hour of birth
- * Exclusive breastfeeding during the first six months of life
- * Timely introduction of complementary foods at six months
- * Appropriate foods for children of six months to two years
- * Hygienic complementary feeding practices
- * Immunization and bi-annual Vitamin A supplementation with de worming
- * Appropriate feeding for children during and after illness



- * Therapeutic feeding for children with severe acute malnutrition
- * Adequate nutrition and support for adolescent girls to prevent anemia
- * Adequate nutrition and support for pregnant and breastfeeding mothers

These 10 essential interventions could halve the proportion of undernourished children over the next 10 years. A number of emerging economies have encountered nutrition challenges similar to those currently facing India. For example, China reduced child under-nutrition by more than half (from 25 per cent to 8 per cent) between 1990 and 2002; Brazil reduced child under nutrition by 60 per cent (from 18 per cent to 7 per cent) from 1975 to 1989; Thailand reduced child under nutrition by half (from 50 per cent to 25 per cent) in less than a decade (1982-1986); and Vietnam reduced child under nutrition by 40 per cent (from 45 per cent to 27 per cent) between 1990 and 2006.

There are some important lessons one can learn from these countries' successes:



- * Leadership at the highest level to ensure that priority is given to child nutrition outcomes across sectors and states, with large investments in nutrition interventions and successful poverty alleviation strategies.
- * Targeted nutrition interventions to prevent mild and moderate under nutrition and treat severe under-nutrition as part of a continuum of care for children, particularly among the most vulnerable children: the youngest, the poorest, and the socially-excluded;
- * Reliance on community-based primary health care to ensure high coverage through community-based frontline workers;
- * Strong supervision, monitoring, evaluation, and knowledge management to provide the evidence base for timely and effective policy, programme and budgetary action.



monthly status reports tracking health and nutrition indicators for each SHG member in the village.

Convergence—Fixed HN Days

The purpose of the Fixed HN Day is two-fold: 1) bring health service providers into the community and hold them accountable to their job, and 2) raise awareness among the community so they seek and demand services due to them. Each village organizes two Fixed HN Days each month. Services provided include: immunizations, antenatal care, health education, growth monitoring and referrals, and distribution of supplementary nutrition to reproductive age women and children with less than 5 years of age. The HN Day is planned and run by the Health Sub-Committee members in convergence with the Health Department (ANM, ASHA and District Medical and Health Officer) and the Department of Women Development and Child Welfare (Anganwadi Worker).

Communication for Behavior Change—Health Education

The Health Activist holds weekly Health Education sessions with every SHG in her village. Topics cover maternal and child health, adolescent health, communicable diseases including HIV/AIDS, nutritious eating habits, and healthy household behaviors. Further, efforts are made to make sure that health discussions are taken up in the agenda of regular SHG meetings. Two active members are identified and kept in charge of the SHG to generate the discussion around health and nutrition issues and facilitate to bring change in their household behaviors and practices.

Community Investment—Health Savings

Each SHG member contributes a small savings of Rs.10 to Rs.30 per month that goes towards a common community fund for emergency health care purposes. The goal is to prevent women from having to take high-interest rate loans from private lenders to meet health care needs.

The success in AP is gradually triggering bells in the rest of the country. The hope is that this intervention will be taken up on a scale in other states as well and customized as per the needs of the local communities. After all good nutrition early in life is a key input for human capital formation which is the most important ingredient for reaping the demographic dividends of a population and a fundamental factor for sustainable and equitable economic growth not only for the community involved but also for the entire country. ■

Ravala Vijay Kiran

In the state of Andhra Pradesh (AP), India, the government supported by National Rural Health Mission (NRHM) launched a community driven health care programme as part of Indira Kranthi Patham (IKP) project. Under this Health and Nutrition(HN) interventions are being implemented in 63 pilot mandals across all of 22 districts in AP. The HN package of interventions targets health and nutritional status at each phase of the life cycle approach. The broad targets envisaged under the interventions are as follows:

- * 90% of Village Organizations (VO) covered with Fixed Nutrition and Health Day
- * 100% Children with complete immunization.
- * 100% Safe deliveries
- * 100% of Children born with birth weight >2.5 Kgs
- * 100% children born with no disability
- * 100% children fed with exclusive breast feeding up to 6months
- * 100% children (6-12mths) fed with weaning foods
- * 90% of Children with normal growth curve
- * 90% Women and children with normal HB level.

Reduction of maternal, neonatal and infant deaths towards reaching **MDG 4 and 5.**

Reduction in incidence of malaria, TB and HIV/AIDS towards reaching **MDG 6.**

The H&N Program implements four key strategies to achieve the objectives. Each strategy encompasses several community-managed interventions aimed at improving health and nutrition:

Capacity Building—Health Activists and Health Sub-Committees

A Health Activist is selected from an Self Help Group (SHG) in each village and undergoes regular trainings (four days each month) at the mandal level by the master trainer. The purpose is to build her capacity as a health leader for her community. After initial intensive training, she attends monthly training courses to refresh her knowledge and learn about new health-related concepts. She is responsible for raising awareness on health issues and holding Health Education sessions with the SHGs and the VO. She also fills

Government Schemes for the Poor

To eradicate poverty, making resources accessible, creating opportunities, enhance the abilities and skills, to avail new technologies for the backward castes and the weaker sections, government is providing varied channels in the form of schemes. Here are some of the central government schemes for the poor and backward castes.

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA): It aims at enhancing the livelihood security of people in rural areas by guaranteeing hundred days of wage-employment in a financial year to a rural household who volunteer to do unskilled manual work.

Scheme of Assistance to Disabled Persons for Purchase / fitting of Aids and Appliances (ADIP) : The scheme provides for Aids and Appliances, Artificial limbs which do not cost less than Rs.50/- and more than Rs.6000/- . The full cost of the aid is given to those whose income is up to Rs.5000/- per month and 50% of the cost of the aid is given whose income is in between Rs.5000/- - 8000/- per month. Traveling, boarding and lodging cost of the beneficiaries are also met under this scheme. The implementing NGO has to apply for grants under this scheme through the Dist. Disabled Welfare Officer of the respective district.

The Antyodaya Anna Yojana: the aim is to provide special food-based assistance to destitute households. Under this each Antyodaya card beneficiary household or individuals are entitled to 35kg of subsidized rice or wheat per month from the designated local ration shop. The subsidized price charged is Rs. 2/- per kg for wheat and Rs. 3/- per kg for rice. Aged, infirm, disabled, destitute men and women, pregnant and lactating women, destitute women; widows and other single women with no regular support; old persons (aged 60 or above) with no regular support and no assured means of subsistence; households with a disabled adult and assured means of subsistence; households where due to old age, lack of physical or mental fitness, social customs, need to care for a disabled, or other reasons, no adult member is available to engage in gainful employment outside the house and primitive tribes are covered under this scheme.

Swarnajayanti Gram Swarojgar Yojana: This is a holistic program covering all aspects of self employment such as organisation of the poor into self help groups, training, credit, technology, infrastructure and marketing. The objective is to provide sustainable income to the rural poor. The program aims at establishing a large number of micro-enterprises in the rural areas, based upon the potential of the rural poor. This program covers families below poverty line in rural areas of the country. Within this target group, special safeguards have been provided by reserving 50% of benefits for SCs/ STs, 40% for women and 3% for physically handicapped persons.

Jawahar Gram Samridhi Yojna : Jawahar Gram Samridhi Yojana (JGSY): the scheme is designed to improve the quality of life of the poor. The primary objective of the JGSY is the creation of demand driven community village infrastructure including durable assets at the village level and assets to enable the rural poor to increase the opportunities

for sustained employment. The secondary objective is the generation of supplementary employment for the unemployed poor in the rural areas. The wage employment under the program shall be given to Below Poverty Line (BPL) families. JGSY is implemented entirely at the village Panchayat level. Village Panchayat is the sole authority for preparation of the Annual Plan and its implementation.

Indira Aawas Yojna: is a rural housing scheme with an aim of providing shelter to the poor below poverty line. The objective of IAY is primarily to help construction of new dwelling units as well as conversion of unserviceable kutcha houses into pucca/semi-pucca. Aims at providing houses for SC/ST households who are victims of atrocities, households headed by widows/unmarried women and SC/ST households who are below the poverty line Grant of Rs. 20,000/- per unit is provided in the plain areas and Rs. 22,000/- in hilly/difficult areas for the construction of a house. For conversion of a kutcha house into in pucca house, Rs. 10,000/- is provided. Sanitary laterines and chulahs are integral part of the house. In construction/up gradation of the house, cost effective and environment friendly technologies, materials and designs are encouraged. The household is allotted in the name of a female member of beneficiary household.

Drought-Prone Areas Program: The Drought Prone Areas Program (DPAP) aims at mitigating the adverse effects of drought on the production of crops and livestock and productivity of land, water and human resources. It strives to encourage restoration of ecological balance and seeks to improve the economic and social conditions of the poor and the disadvantaged sections of the rural community. Village community, including self-help/user groups, undertakes area development by planning and implementation of projects on watershed basis through Watershed Associations and Watershed Committees constituted from among themselves. The Government supplements their work by creating social awareness, imparting training and providing technical support through project implementation agencies.

Aam Admi Bima Yojna (AABY): It is a Social Security Scheme being implemented through the LIC of India and inter alias, envisages death or disability assurance of the earning member of rural landless household between the age group of 18 to 59 years. It provides free Scholarship upto 2 children who are studying between the classes 9 to 12 Standards. TIC Premium under the Scheme will be made Rs.200/- pm, in order to benefit in the event of death by accident or total/partial permanent disability due to accident of the members of the Household families of different rates of amount as per general norms.

Dr. Ambedkar National Relief to the Scheduled Caste Victims of Atrocities: This Scheme is in the nature of contingency arrangement to provide instant monetary relief to the victims of relatively heinous offences of atrocities under the Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) Act, 1989.

National Scheduled Castes Finance & Development Corporation: National Scheduled Castes Finance & Development Corporation (NSFDC) is the apex institution for

financing, facilitating and mobilising funds from other sources and promoting the economic development activities of the persons belonging to the Scheduled Castes living below double the poverty line.

Dr. Ambedkar Medical Aid Scheme: The Scheme is meant to provide medical treatment facility to the patients suffering from serious ailments related to Kidney, Heart, Liver, Cancer and Brain or any other life threatening diseases including Knee surgery and Spinal surgery to SC persons whose annual family income is less than Rs.50,000/- p.a. and will be implemented through selected Hospitals.

Scheme for Welfare of Working Children in Need of Care and Protection: Aim is to provide non-formal education, vocational training and to facilitate entry/re-entry into mainstream education. The program will lend support to wholesome development of child workers and potential child workers especially those who have none or ineffective family support such as children of slum/pavement dwellers/drug addicts, children living on railway platforms/ along railway lines, children working in shops, dhabas, mechanic shops etc., children engaged as domestic workers, children whose parents are in jail, children of migrant labourers/sex workers, leprosy patients etc.

Kasturba Gandhi Balika Vidyalaya: The objective of KGBV is to ensure access and quality education to the girls of disadvantaged groups of society by setting up residential schools with boarding facilities at elementary level. Other and girls are the beneficiaries. Contact mahila samakhya/ society in states and SSA society.

Scheme of Village Knowledge Centre: The Village Knowledge Centre (VKC) is a place to render distant services from a single window point to rural masses especially in remote areas of the country through modern Information and Communication Technology. The knowledge centre will be connected to a central studio using technologies. Community and others are the beneficiaries. Can be contacted to CAPART, NGO, and local panchayaths

Scheme on Development of Marine Fisheries, Infrastructure and Post harvest Operations: The Central Government provides financial assistance to poor fishers through the State/ UT Governments for complete

development of marine sector. The scheme mainly focuses on motorization of traditional crafts, assisting the small scale mechanized sector by subsidizing the excise duty on fuel, setting up of infrastructure for safe landing, berthing and post-harvest operations, etc. The beneficiaries are the family, community, others, fisherman. Contact department of animal husbandary dairying and fisheries.

Rashtriya Krishi Vikas Yojana (RKVY): Aims at achieving 4% annual growth in the agriculture sector during the XI Plan period, by ensuring a holistic development of Agriculture and allied sectors by providing Material, Loan and Subsidy

Livestock Health and Disease Control: to assist states in controlling animal diseases, to strengthen veterinary services, prevent economic losses, develop herd immunity, regulate veterinary practice and maintain register of veterinary practitioners.

Livestock Insurance Scheme: The Scheme has been formulated with the twin objective of providing protection mechanism to the farmers and cattle rearers against any eventual loss of their animals due to death and to demonstrate the benefit of the insurance of livestock to the people and popularize it with the ultimate goal of attaining qualitative improvement in livestock and their products. Under the scheme, the crossbred and high yielding cattle and buffaloes are being insured at maximum of their current market price. The premium of the insurance is subsidized to the tune of 50%. The benefit of subsidy is being provided to a maximum of 2 animals per beneficiary for a policy of maximum of three years.

National Scheme on Welfare of Fishermen: the aim is to provide financial assistance to fishers for construction of house, community hall for recreation and common working place and installation of tube-wells for drinking water and assistance during lean period through saving cum relief component.

Safai Karamcharis Financial Assistance: Safai Karamcharis Financial and Development Corporation provides financial assistance for safai karmacharis to set up any income generating activity (costing above Rs.50,000/- on concessional rate of interest) ■

Super 30 Does It Again



Anand Kumar with his students

All 30 students of Super 30, Bihar's free coaching centre for poor students, cracked the IIT-JEE this year. Since the inception of the coaching centre in 2002, a total of 212 students have cleared the IIT-JEE examination, which is considered as one of the toughest examinations in the world. The students hail from very poor families and commit themselves to a year of 16-hour study each day after passing a competitive test to get into the coaching centre. "Now we will try to arrange loans for the education of the poor students who qualified for IITs," the founder of the institute Mr. Anand Kumar said. Mr. Kumar, who himself missed a chance to study at the Cambridge due to lack of money, gives full scholarships including room and travel to the students. The institute figured in Best of Asia list of *Time* magazine a fortnight ago.

Insurance

In the West most everything is insured. Insurance in India, for a long time, remained the concern only of the rich class. But things have changed today; thanks to the increase in the level of awareness and in the increase in the variety of insurance products. Large numbers of middle class and poor are now coming into the fold of insurance. Micro insurance is gaining momentum. The market is huge and seems promising.

With the establishment of the oriental life insurance company in Kolkata the business of Indian life insurance started in the year 1818. In the year 1956, 245 Indian and foreign insurance and provident societies were taken over by the central government and were nationalized.

LIC was formed by an ACF of Parliament viz LIC Act 1956. It started off with a capital of Rs. 5 crore and that too from government of India. The history of the general insurance business in India can be traced back to Triton Insurance Company limited (The first General Insurance Company) which was formed in the year 1850 in Kolkata by the British. The IRDA is the regulator for insurance activity in the country and the general insurance corporation has been sanctioned as the "Indian Peinsurer" for underwriting only reinsurance business. So far foreign investment in the insurance sector is limited to 26% and according to the law the same company or organization cannot run both life and general insurance business.

Micro insurance, the term used to refer to insurance for people in the low income category, is different from insurance in general as it is a low value product involving modest premium and benefit package. Micro insurance is specifically designed for the protection of low -income people, with affordable insurance products to help them cope with and recover from common risks. It is a market-based mechanism that promises to support sustainable livelihoods by empowering people to adapt and withstand stress.

Micro insurance, considering its target group, actually requires different design and distribution strategies. Low income clients often:

- * Live in remote rural areas, requiring a different distribution channel to urban insurance products;
- * Are often illiterate and unfamiliar with the concept of insurance, requiring new approaches to both marketing and contracting ;



- * Tend to face more risks than wealthier people do because they cannot afford the same defenses. For example, on average they are more prone to illness because they do not eat as well, work under hazardous conditions and do not have regular medical check -ups;
- * Have little experience of dealing with formal financial institutions
- * Often have higher policyholder transaction costs. For instance, a middle -class, urban, policyholder can send a completed claims form to an insurance company with relative ease: whereas a low-income policy holder, may require an expensive trip lasting a day to the nearest insurance office and thereby losing a day of work;
- * Designing micro insurance policies requires intensive work and is not simply a question of reducing the price of existing insurance policies.

Historically in India a few micro insurance schemes were initiated either by non-governmental organizations due to the felt need in the communities in which these organization were involved. These schemes have now gathered momentum partly due to the development of micro-finance activity and partly due to the regulation that makes it mandatory for all formal insurance companies to extend their activities to rural and well identified social sector in the country (IRDA-2000). The insurance regulatory and development authority (IRDA) defines rural sector as consisting of (1) a population of less than five thousand (2) a density of population of less than four hundred (400) per square kilometer and (3) where more than 75% of the male working population is engaged in agricultural pursuits. The categories of workers falling under agricultural pursuits are cultivators, agricultural labourers, and workers, in livestock, forestry, fishing, hunting, and plantations, orchids and allied activities. The social sector as defined by the insurance regulator consists of (a) Unorganized Sector (b) Informal Sector, (c) Economically backward or vulnerable classes (d) other categories of pensions both in rural and urban areas.

Insurance is fast emerging as an important strategy even for the low income people engaged in wide variety of income generation activities and who remain exposed to variety of risks mainly because of absence of cost effective risk hedging instruments. Although the reach of such schemes is still limited and lies anywhere between 20 to 40 million individuals today, going forward, it promises a huge



potential. The overall market is estimated to reach Rs.300 billion to Rs.400 billion in the year 2010.

The variety of insurance products range from those rendering death and maturity benefits to the poor to other schemes like those relating to disasters, accidents, health, fire, cattle, crop and disasters. This variety needs to increase and so should increase the variety in the terms of the insurance products to cover large numbers of poor. Flexibility in premium payment is significant, considering the varying seasonality of livelihoods practiced by India's rural poor.

So far government of India has implemented various micro insurance schemes which are sometime fully subsidized by the government or a partial premium payment is made by the beneficiaries. There are schemes where the beneficiaries are also making full premium payment. Some of the well known schemes include (1) Girl child protection schemes, (2) Family planning insurance scheme (3) Arogyasri, health insurance scheme for BPL families, (4) Rastriya Krishi Bima yozana—crop insurance scheme (5) cattle insurance scheme etc. The central and state governments are providing considerable benefits to the people and the paid insurance schemes (fully paid) are handled by different insurance, micro insurance and micro finance institutions.

In terms of micro insurance distribution channels that evolved in India, partnership model, agency model and micro-agent model and popularly heard. In the case of partnership model, the insurer and the local person acting as an agent are partners. The insurer can be an MFI or an NGO or a business organization. In the agency model the insurer uses its normal agency office and sells micro insurance products directly. The client comes to the agency office for sales and servicing of the product. The micro-agent model is an invention of Tata-AIG. The central building blocks of the model are the Rural Community Insurance Groups (CRIGS) formed by women from SHGs and supervised by the rural organizations like the churches or local NGO or MFI. The CRIG is a registered body.

While there is lot of scope in terms of expanding market for the micro insurance players, it is quite encouraging to see community-owned and managed micro insurance programs evolving. These are owned and managed by community-based organizations like the SHGs and their federations. In

AP, the Zilla Samakhyas (ZS), promoted by Society for Elimination of Rural Poverty (SERP), have shouldered the responsibility of conducting awareness, enrolment of members, data entry and claim settlements under Aam Aadmi Bima Yojana. Call centers are established at the ZS level to receive and process claim calls. Bhima Mitras from among the SHG members are identified and trained to handle the claim procedures at the local level. In order to achieve transparency, accountability and efficiency in implementation, the Department of Rural Development has established Web Based MIS and claim settlement system. All the Call Centers are connected to this web site through internet, where in all the claim particulars and claim documents uploaded on day to day basis. In most districts the entire operational expenditure and the administrative costs are met from the service charge. Other community managed schemes that came into being in the state include – Janasree Bima Yojana, Other Group Insurance, Credit Insurance, Cattle Insurance etc.

Unique social security products like ensuring decent funeral for the aged poor upon death have been designed and are being implemented. The funeral support rendered by the Elders for Elders' Foundation, for the elder members of Tamil Nadu and Kerala is tied to the premium that the member pays on a yearly basis. Community owned and managed micro insurance has clear advantages in terms of speed in processing and delivery and absence of fine print. It also helps create a strong solidarity platform among the community. India can potentially have more than 600 such programs running, one per district and evolve insurance products tailored to the needs of the respective local communities. As the micro insurance scales up, where appropriate, the funds, after a comfortable reserve, can be invested in low risk products to gain some returns. The insured members can also plan for a yearly bonus after meeting claims, overheads, fund management charges, taxes etc. Where the community needs the services of a professional (specialized in finance and insurance), the local facilitators like the government, NGOs, the MFIs and other business houses can offer such services from in-house resources or through outsourcing.

Like savings and credit, micro insurance can move towards becoming completely community managed. ■

Sydney Peace Prize for Vandana Shiva

Physicist and environmentalist Vandana Shiva has been awarded the prestigious Sydney Peace Prize this year in recognition of her works in social justice. The 57-year-old philosopher, environmentalist, women's activist and author has won the award for her work on empowerment of women in developing countries, advocacy of the human rights of small farming communities, and scientific analysis of environmental sustainability, a Sydney University release said. Ms. Shiva will give the City of Sydney Peace Prize lecture at the Sydney Opera House on November 3.

She will be presented with the prize the next evening. She is one of the leaders at the International Forum on Globalisation and the Third World Network. She has earlier received the Global 500 Award of the United Nations Environment Programme and the Right Livelihood Award, also known as the 'Alternative Nobel Prize.' She is the founder of Navdanya, an environmental NGO that promotes organic farming.



Right to Education Act

India became one of 135 countries to make education a fundamental right of every child when The Right of Children to Free and Compulsory Education Act came into force on 1st of April 2010. The Act seeks to achieve free and compulsory education, obligation on part of the state governments and local bodies to ensure that every child gets education in a school in the neighbourhood, quality of education, focus on social responsibility and obligation of teachers and de-bureaucratization in admissions and bringing drop outs back to school after giving special training.

Approx 22 crore children fall under the age group 6-14. Out of which 4.1% i.e. 92 lakhs children either dropped out from school or never attend any educational institution. These children will get elementary education. The new law makes it obligatory on part of the state governments and local bodies to ensure that every child gets education in a school in the neighbourhood. The law specifies that the school management committee or the local authority will identify the drop-outs or out of school children above six years of age and admit them in classes appropriate to their age after giving special training.

Key features of the Act include:

Free and compulsory education: the act provides for free and compulsory education to all children of India in the age group of 6 to 14 years and even after 14 years till they complete elementary education. Children with disabilities get free and compulsory education till 18 years. Local authority or school management committee will identify the drop out or out of school children. No child shall be held back, expelled, or required to pass a board examination until completion of elementary education.

Admission to school: No child shall be denied admission in a school for lack of age proof. 25 percent of the admissions to class one in all private schools are to be reserved for economically disadvantaged communities. Expenses incurred by the institution will be reimbursed by the government. No interview of the child or parents to be conducted for admissions to elementary schools.

Quality of education: the Act calls for a fixed student-teacher ratio. It mandates improvement in quality of teaching skills and the curriculum teachers who don't acquire professional degree within 5 years will be expelled. It also specifies that only such schools will be recognised which improve infrastructure within three years and meet norms specified. All schools except private unaided schools are to be managed by School Management Committees with 75 per cent parents and guardians as members.

It is estimated that Rs. 1.71 trillion would be required in the next five years to implement the Act, which would be shared between the Central Government and the states in the ratio of 65 to 35 and a ratio of 90 to 10 for the north-eastern states. The government has already approved Rs 25000 crore to the states. But today's governments are not

spending even Rs. 5 per students per day on education, with this kind of budgetary allocation it is impossible to fulfil the promises made. To address these concerns The National Commission for Protection of Child Rights and State Commissions would be set up to supervise proper implementation of the act.

Some concerns: Though the spirit of the Act envisions education for all one wonders how it would address the existing inequalities that impair a child's right to education. There are huge gaps in infrastructure that limit availability and access especially in hilly tribal areas and remote villages which are cut off from the main towns. There are many socio cultural factors like untouchability, and economic factors like child labour and seasonal participation of children in the livelihood pursued by the family and migration which affect access to education. There are unspoken hierarchies between the schools that impart education in English medium regional languages, between private and government run schools as well as quality of education provided among various boards (Stare, CBSC and ICSE etc). Extending these standards and access to higher education as well is important. Plugging these inequalities is crucial in fulfilling the objective envisioned by the Act.

Some of the possible solution seems to be :

- * Universalisation of elementary education, by removing private players and common curriculum and quality of teaching across various educational boards
- * Local governance bodies to be involved in management and supervision of the schools
- * Setting minimum standards for elementary education to be achieved specially stressing on skills of Reading, Writing, reasoning and basic arithmetic
- * To be sensitive to the needs of children from various socio economic background and developing different methodology of imparting same module to enhance access
- * As the distance between the schools and the residential areas plays a crucial role in accessing quality education developing non school infrastructure like road and transportation connectivity hostels are equally important.

There is already an increased awareness among the public about the importance of education. Now it is the onus of the State to keep up to its promise and provide education that increases employability of a person and there by reduces poverty. We have models like Satellite schools promoted by Rishi Valley (Madanapalli), Ekalavya in Madhya Pradesh and governments of Tamil Nadu and Kerala which have demonstrated how to make education accessible for all keeping in mind the differences. We can learn from these models and adapt them to suit the local needs. Only when such initiatives are taken up, can we really say that we have honoured our children's Right to education. ■

Fruit Juice Points



Shining Livelihoods

Ceramic Pickle Jars

Declining Livelihoods



Empowering Dalits and Women – Hilda Grace

Hilda Grace Coelho (Rani) is co-founder and chief executive of Centre for Rural Studies and Development (CRSD). For the past nineteen years she has touched upon issues that hinder lives of Poor, Dalits and Women through this organization. Preventing child labour, providing primary education, creating livelihood opportunities for dalits, providing reproductive health care for women and rainwater harvesting are some of issues that she has worked on. She has chosen Madakasira, Rolla, Parigi, Rappthadu, Tadimarri, Atmakur, Beluguppa, Narpala, Somandepalli, Kuderu, Uravakonda and Vajrakaruru Mandals of Anantapur District in Andhra Pradesh as her karma bhoomi (place of work).



Rani was born on 7th April, 1965. She has a master's degree in Sociology and has also obtained a P.G. Diploma in Health Management from Georgia State University, USA and Diploma in Community Health from Oddenchatram, Tamilnadu, India.

She is also trained by MDF, South Asia on Advanced Management skills.

Rani started her work in the development sector as a Trainer in Young India Project on Community Health for 5 years. She was then selected to implement UNDP poverty alleviation programme in Madakasira Mandal. In 1991 she co-founded Centre for Rural Studies and Development (CRSD) with a vision to build a just society where all people - men and women are treated equally and that they enjoy social, economic and political justice. In pursuance of its vision CRSD has set before itself two main goals: 1). To empower the rural poor, especially the dalits and women to organize themselves around their issues and struggle for their rights. 2). To support and develop their human, material, and environmental resources. CRSD is also involved in state level and national level campaigns to advocate for policies friendly to the poor. Ongoing programs of the organization are Education of Dalit children, forming Peoples Monitoring Committee (PMC), Developing Civil Society Advocacy on safe drinking Water and Sanitation.

Rani was instrumental in implementing the Reproductive Health Project supported by The Ford Foundation in 80 villages of Madakasira, Rolla and Agali mandals for the last ten years. Through CRSD she has been able to organize women and created awareness on how to access state resources and schemes. She has also motivated them to actively participate in the Gram panchayats and other political bodies. She has also been able to enable women to assert their rights when faced by gender based discrimination and violence. In recognition of her leadership she was made convener of Andhra Pradesh Women's

Network (APWN) in 2003-2004. In the field of education Rani has been working towards integrating Child Labourers into mainstream education systems as well as to improve the quality of Government Schools. Highlighting the issues of rights of Dalits she has been supporting them in their legal battles against atrocities cases and also joins them in their demands for effective implementation of SC (Schedule Castes), ST (Schedule Tribes) Prevention of Atrocities Act 1989. In order to provide employment to the poor in drought prone areas CRSD has take up leadership in forming a district level network to demand for effective implementation of National Rural Employment Guarantee Act (NREGA).

Moved by the water problem in the drought prone Ananthpur district she has tried various means and forums to resolve it. She worked as a convener of Jala Samakya a regional Network on Water and Sanitation Issues. Further, she represented gravity of water issue in the strategic planning meeting of Water Aid, held at London in 1999. She was part of the Indian delegation that went to the Second World Water Forum convention at Hague, Netherlands in 2000 as well as in the 3rd World Water Forum meetings at Kyoto, Japan in March 2003 where she presented the outcome of the NGO's statement in the Ministerial Conference. In recognition of the command and concern that she has on the issue she was invited to speak in the conference on the Human Right to Water at Hanover, Germany by Bread for the World in 2003. In the same year she was invited by the Banyan Tree Foundation (BTF) for an exposure to education projects in South Africa. She was also a panelist in the 4th World Water Forum in Mexico City in 2006 where she shared experiences and strategies in Gender Mainstreaming in water related projects. She participated in the 5th World Water Forum meetings at Istanbul, Turkey in March 2009. As networking is crucial in such advocacy efforts she is associated with regional as well as national level networks on Right to water. She has been Convener of Fresh Water Action Network, South Asia – AP Chapter.

Rani and her organization (CRSD) have developed extensive study reports on development issues specific to Ananthpur district. CRSD provides technical support to other NGOs working in that region and share training modules prepared by them in the course of their work. Further, CRSD has developed demonstrative models in the area of poverty alleviation, rural sanitation, safe drinking water and watershed development.

Hilda Grace Coelho (Rani) is a staunch believer of the fact that poverty can be alleviated by organizing and educating the vulnerable communities. She has motivated many people at various levels local, regional and national levels to join her in this endeavor. She continues to provide leadership to various groups, networks and forums that share her concerns. Livelihoods wishes that she continues to inspire many, continue to work till all her dreams come true! ■

Books

Book Summary

Name: **The Fortune at the Bottom of the Pyramid (BOP): Eradicating Poverty through Profits**

Author: **C.K. Prahalad**

Publisher: **Wharton School Publishing**

Need for synergy between investment capacity of large firms and commitment and knowledge of NGOs in “creating solutions” to bring poor out of poverty is the essence of the book authored by C.K. Prahalad. He says that the Bottom of the Pyramid (BOP) as a segment represent a latent market for goods and services. Important point made is that “if we stop thinking of the poor as victims or as a burden and start recognizing them as resilient and creative entrepreneurs and value-conscious consumers, a whole new world of opportunity will open up.” The author opines that market based solutions cannot lead to poverty reduction and economic development.

The book is divided into three parts. First part, 'The Fortune at the Bottom of the Pyramid' gives a framework for active engagement of the private sector at the Bottom of Pyramid (BOP). Second Part of the book is a detailed discussion on the successful innovations under the heading Innovative Practices at the Bottom of the Pyramid.

The 1st part of the book demystifies dominant assumptions regarding profitability of engaging with BOP market. The author states that each of the groups that focus on poverty alleviation - the World Bank, rich countries providing aid, charitable organizations, national governments and private sector - is conditioned by its own dominant logic. All these agencies have come to an implicit agreement that market based solutions cannot lead to poverty reduction and economic development. But this is wrong, BOP offer huge opportunity due to their large numbers. It also says that Urbanization and widespread migration of poor to the cities, distribution logistics have become easier. The task therefore, is to convert the poor into consumers through market development. This would

require giving the poor capacity to consume on a sustainable basis by creating Affordability, Access and Availability. The prerequisite is that both sides, the large firms and the BOP consumers develop trust, which has been missing traditionally.

The author has identified 12 principles of Innovations for BOP Markets: Price performance, Hybrid Solutions, Scalable, transportable across countries, cultures and languages, Focus on conserving resources, Process innovations are as important as product innovations, Deskillling work, Education of customers on product usage, Products must work in hostile environments, Research on interfaces is critical given the nature of consumer population, Innovations must reach the poor and the Product developers must focus on the broad architecture of the system. Author also says that innovating at the BOP may seem daunting, but it is highly rewarding. It is also necessary for the MNCs who want to stay ahead of the curve.

Second part documents market driven successful innovation under the heading Innovative Practices at the Bottom of the Pyramid.

The cases explained in this part are quite detailed with the objective of providing information about how to innovate at the BOP. The author also says that the cases go on to establish that there is no mystery to unlocking the potential of these markets. Finally, they demonstrate the size of the market. Other important factors one need to consider like role of women in development, a system of checks and balances and free press are also briefly discussed.

The author concludes by emphasizing that the best allies in fighting poverty are the poor themselves and also conjectures that the bold initiatives would lead to elimination of poverty by 2020. He says that the social transformation should lead the pyramid structure to morph a diamond, where pyramid depicts unequal distribution in the society. A diamond structure represents a minority at top and bottom and a majority of middle class. ■

New Books

Name: **India's Economy**

Author: **Shankar Acharya, Rakesh Mohan**

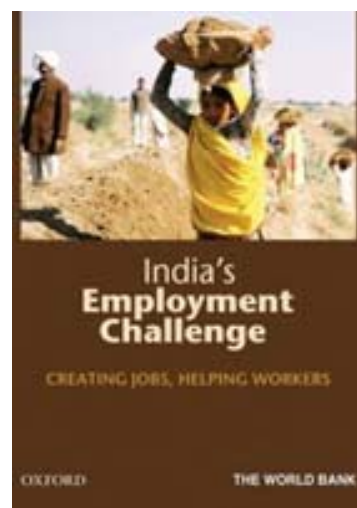
Publisher: **Oxford University Press**



Name: **India's Employment Challenge**

Author: **The World Bank**

Publisher: **Oxford University Press**



Resources

Websites of Tribal Welfare Departments

The scheduled tribes in India constituted 8.2 percent of country's population according to 2001 census. This translates to nearly 82 million people. In all, 698 scheduled tribes exist at present in India. The word "scheduled tribe" is an administrative coinage, used for purposes of dispensing constitutional privileges, security and benefits in independent India. The scheduled tribes in India lived across states despite a common background of language. The historical Jharkhand (not the present-day state) spanned across Chhattisgarh, Jharkhand, Orissa and West Bengal. The Gond region is extended across Andhra Pradesh, Chhattisgarh, Madhya Pradesh, Maharashtra and Orissa. The Bhils inhabited a region that stretched from Gujarat, Madhya Pradesh, Maharashtra and Rajasthan. The Nagas lived in Arunachal Pradesh, Assam, Manipur and Nagaland. Some of the noted scheduled tribes in India comprise: Andamanese, Bodos, Bhils, Chakma, Dhodia Tribes of Gujarat, Gonds, Khasis, aboriginal people of Lakshadweep, Kurichiya, Kurumbar, Tripuris, Mizos, Mundaris, Nagas, Nicobarese, Oraon, Santhals, Todas, Maldharis of Gujarat, Cholanaikkan, Warli, Kisan Tribe, Dongria Kondh, Bonda, Kutia Kondh, Bishapus A' Mishapus.

For those who are interested in tribal related issues, the following websites can be of use.

Ministry of Tribal welfare	http://tribal.gov.in/
Trifed	http://tribes.nic.in/ http://trifed.nic.in/
NSTFDC	http://nstfdc.nic.in/index1.php
NCST	http://ncst.nic.in/index.asp?langid=1
Andhra Pradesh	http://www.aptribes.gov.in/
Arunachal Pradesh	http://arunachalpradesh.nic.in/aptribes.htm
Assam	http://assamgovt.nic.in/departments/welfare_dept.asp
Bihar	http://socialwelfare.bih.nic.in/
Chhattisgarh	http://cjtdp.cg.gov.in/
Goa	http://www.goasocialwelfare.com/
Gujarat	http://guj-tribaldevelopment.gov.in/
Jharkhand	http://www.jharkhand.gov.in/
Madhya Pradesh	http://www.trdi.mp.gov.in/index.asp
Maharashtra	http://trti.mah.nic.in/frm_HomePage.php
Meghalaya	http://megsocialwelfare.gov.in/
Nagaland	http://swnagaland.in/Tribal.htm
Orissa	http://scstrti.in/
Tamil Nadu	http://www.tn.gov.in/departments/adtw.html http://www.tn.gov.in/policynotes/pdf/adtw.pdf
Tripura	http://www.ttaadc.nic.in/
West Bengal	http://anagrasarkalyan.gov.in/hm/lamps.html

The Echo

"A son and his father were walking on the mountains. Suddenly, his son falls, hurts himself and screams:

"AAAhhhhhhhhhhh! !!"

To his surprise, he hears the voice repeating, somewhere in the mountain:

"AAAhhhhhhhhhhh! !!"

Curious, he yells: "Who are you?"

He receives the answer: "Who are you?"

And then he screams to the mountain: "I admire you!"

The voice answers: "I admire you!"



Angered at the response, he screams: "Coward!"

He receives the answer: "Coward!"

He looks to his father and asks: "What's going on?"

The father smiles and says: "My son, pay attention."

Again the man screams: "You are a champion!"

The voice answers: "You are a champion!"

The boy is surprised, but does not understand.

Then the father explains: "People call this ECHO, but really this is LIFE.

It gives you back everything you say or do.

Our life is simply a reflection of our actions.

If you want more love in the world, create more love in your heart.

If you want more competence in your team, improve your competence.

This relationship applies to everything, in all aspects of life;

Life will give you back everything you have given to it."

YOUR LIFE IS NOT A COINCIDENCE. IT'S A REFLECTION OF YOU!" ■

Net Overseas Development Assistance Received

Per-capita by various countries over the decades

We could probably learn a lot by looking at what they are doing in countries with high per-capita ODA. Hence, 'livelihoods' presents the updated data from the World Bank.

(Current US Dollars)								
Country	1960	1970	1980	1990	2000	2006	2007	2008
Top 12 countries								
Mayotte	-	-	-	-	-	1863.24	2189.46	2486.04
Palau	-	-	-	-	2045.59	1861.64	1108.02	2117.49
St. Kitts and Nevis	-	-	139.86	193.22	88.06	106.63	70.51	940.03
Marshall Islands	-	-	-	-	1115.84	965.39	893.76	891.95
Micronesia, Fed. Sts.	-	-	-	-	948.09	988.15	1043.20	852.61
West Bank and Gaza	-	-	-	-	212.14	391.81	488.62	658.51
Solomon Islands	15.55	51.16	194.52	145.59	164.24	420.87	493.84	439.26
Cape Verde	-	-	213.81	297.22	213.48	285.69	335.90	438.24
Vanuatu	2.35	37.55	375.40	331.42	241.40	219.58	248.63	391.98
Botswana	6.55	20.50	106.87	107.44	17.78	36.90	56.90	372.90
Liberia	9.37	9.01	50.81	52.49	23.87	75.02	192.54	329.61
Iraq	0.19	0.79	0.81	3.34	3.96	303.73	306.41	321.39
India's neighbours								
Maldives	0.30	1.98	132.26	96.79	70.34	126.54	124.27	177.89
Afghanistan	1.79	2.33	2.19	6.55	5.75	107.41	140.29	167.64
Bhutan	-	0.71	19.07	83.82	94.61	152.91	132.86	125.98
Sri Lanka	1.14	3.98	25.90	42.56	14.67	39.54	30.62	36.24
Nepal	0.89	1.97	10.63	22.13	15.85	18.39	21.29	24.86
Bangladesh	-	-	14.23	18.10	8.32	7.85	9.60	12.88
Pakistan	5.53	6.94	14.27	10.43	5.07	13.45	13.80	9.27
India	1.68	1.51	3.18	1.65	1.43	1.25	1.23	1.85
China	-	-	0.07	1.79	1.36	0.95	1.13	1.12

Turning Gap into Opportunity!

Shantamma and Shanker used to live in a small hut along with their two daughters. They belong to punganoor Mandal of Chittoor District of Andhra Pradesh. From the last 25 years they used to earn their living by selling artificially made hair plaits, clips and stickers and near by the villages. As they have not received any formal education, they wished at least to educate their children. But their resources were meager and their small hut was their only asset. Further, their income varied from less than Rs.200 to 400 per month based on the sales which is not even sufficient for them to survive.

In order to make their lives better, they even sold small toys and dolls in the nearby villages. But this hardly made any difference in the income. But their enduring effort to improve their lives made them to explore additional sources of livelihoods.

Shantamma and Shanker observed that there was no frequent bus facility to the village where they live from the mandal (block) head quarters. They thought that running an auto from mandal head quarters to the village would be a viable livelihood option. But they did not have enough

resources for buying the same. So Shantamma and Shanker borrowed an amount of Rs 5000 from a money lender. Added to this they also pooled up all their 8 years of savings. And bought an auto rickshaw.

Shanker used to drive the passenger auto from the mandal head quarters to the villages where as Shanthamma used to sell artificially made plaits. Both worked hard day and night to earn more to meet their household expenses and saved some for the repayment of the loan.

Within a span of 4 years they could repay their debt, and could save at least Rs.4, 000 to 5,000 per month. They built a small pucca house on their own land. Further, they bought an acre of land from the savings of the last 4 years in which they started cultivating paddy. Further they could send their elder daughter to Tirupathi for a degree course and admit their younger daughter in private college for intermediate education in punganoor.

Despite their improved living standards Shanthamma still sells artificially made hair plaits in the near by villages. Now the entire family is leading a happy and prosperous life. ■

Broken Lives

Lack of Right Skills!

Bhasker belongs to Golla Kandriga village in Arpadu Mandal of Chittoor district. His family consists of his wife, a daughter and his brother. Bhasker 's parents died two years after his marriage due to ill health. This made Bhasker to shoulder the family responsibilities.

Bhasker had 3 acres of land out of which he cultivated paddy in 2 acres and in the remaining land he established a brick making unit by employing 3 labourers. Further, Bhasker had 4 buffaloes which used to give good yield of milk. Bhasker earned his living by not only collecting milk from his own buffaloes but also from others in the village and used to sell the milk in the nearby town. This gave Bhasker an additional income of Rs.3 per litre.

Bhasker earned his living by selling bricks and milk for about 12 years. He used to get profit up to 3 lakhs per annum from these sources which he used to incur on his family and save some. Further, he also used to get some additional income from the paddy produced in his own field apart from meeting his family's consumption. Bhasker and his family earned sufficient amount of money to meet all their family needs and necessities.

However, Bhasker was not contented with his income. He observed some people who earned huge profits by establishing poultry farms and nurseries in nearby town. So he thought of establishing his own poultry farm and nursery

in his 3 acres of land. He shared this thought with his wife for which she readily accepted.

Therefore he sold his 4 buffaloes and established a poultry farm in 1 acre and in the other acre he started a nursery and left the other 1 acre for paddy cultivation.

Bhasker employed the same persons who used to make bricks for maintaining poultry farms who do not know the nuances of poultry farming. He himself also did not know the nuances of this business and hence he incurred huge losses to a tune of Rs.70,000. Unable to bear the losses, he had to close down the poultry farm within a year.

Even from the nursery he was not able to make any profits because of improper maintenance due to lack of experience. So he had to shutdown his nursery after 4 years.

Bhasker wanted to restart his brick making unit in his land but he could not do it because two other brick making units have come up in the village already. So it was not a viable option for Bhasker to restart his unit and to stand the competition.

Unable to pay for his brother's education, Bhasker wanted to sell his land but nobody came forward to buy as it has no water facility. He is now not in a position to even invest on agriculture. As there is no other option and alternative source of livelihood, Bhasker is now working as a wage labourer. ■

'Yoga'kshemam

Consolidation is the way forward now!

Apart from May Day (1 May), and Mothers' Day (Second Sunday in May - 10 May), the month also allowed World Press Freedom Day (3 May), International Nurses Day (12 May), International Day of Families (15 May), World Information Society Day (17 May) and International Day for Biological Diversity (22 May) to go by! Budha Purnima (27 May) is reminding us of sustainable ways of living and the need for practice of ways of mentoring and being mentored!

Let us remember 8 rights – meditation, attention, motive, resolve, effort, conduct, speech, and livelihood plus help. Let us surrender to intelligence of the universe, let us surrender to the will of universe and let us surrender to the flows of universe.

Lost in the universe of the institutions of the poor, livelihoods of the poor and their interlinked efforts! Appreciating the entire gamut of solidarity, savings, credit, insurance and remittance through a variety of service providers and stakeholders including the primary and federal people's institutions, appreciating the strength of the architecture of nested network of people's institutions, systems and efforts leveraging such architecture for bettering their lives and livelihoods, appreciating the play of institutions, leaders and human resources in taking these institutions and their efforts forward, and appreciating the ways and means for long-term sustenance of the results - has continued to consume most of the month. Tribal, Coastal, Rural, Semi-urban and Urban farm and non-farm livelihoods, employment, jobs and enterprises, Poorest of the Poor, elders, collectives, social entrepreneurs and social enterprises, networks and consortiums, continued to dominate our thinking space, as always, in this month also.

There is a lull in the progress further on the zero drafts of the business plans for L-info units - magazine(s), books, news centre(s), portal(s) and channel (s). We need to reenergize the efforts towards working at speed through the details, processes and resources. Participant facilitated learning exercises are demonstrating responsive and responsible effort and learning behavior, when the participants are mature and respect 'effort'.

I need to learn to cope with the repercussions of intensified efforts in modest attempts at practicing 'thought silence'. Flow beyond 2011 continues to evolve with these efforts and 'inner' guidance.

It is clearly established now that *the purpose is being useful and giving the world the best we have*. We need to develop the products and services of 'offering'. We need to figure out the architecture to make the 'offering'. We need to develop processes of 'offering'. We need to have a portfolio of plans of action. I understand all this is a continual process. Yet a coherent way needs to be figured out. This year 2010-11 is devoted for figuring out this coherent way through the processes of reflection and systematic exploration combined with across-the-spectrum visits and discussions and drawing the contours with the 'innermost'. It has picked-up momentum now! This momentum got some forward gear shift inspiration from CK Prahlad, a legendary management

guru and an academic-practitioner. His thought leadership evolved through observing business in action and in turn ideas reshaped businesses. His mantra - core competencies, bottom of the pyramid, global (macro) integration and local (micro) response!

Being useful, would also mean being fit longer. Some tips that can be incorporated into our routines for this, gathered during the month, include:

- * Drink water – 8-10 glasses a day
- * Eat
 - more anti-oxidant natural fruits, nuts, vegetables
 - healthy cooking oils – no zero fat; rice bran oil is good
 - enough protein, about 120 grams a day, but reduce sugar to minimal
- * Take sunlight but prevent sunburn
- * Use minimal soap; Use retinoid-present cosmetics
- * Take care of hands and feet
- * Get massage - it reduces stress, promotes relaxation, stimulates skin, regulates blood pressure, purges toxins and eases stiffness in the joints.
- * Exercise, walk/jog, do yoga and take fresh air often
- * Keep smiling; Meditate daily; Enjoy good sleep

Being useful means always adding ways to be useful. They come from the life we live. Azim Premji listed –

... *Begin with strengths.* ...

... *Earn the rupee* ...

... *When you lose, do not 'lose the lesson'* ...

...*It is important to first acknowledge, what we have received* ...

...*Ultimately, your only competition is*

yourself ...

...*Never give up**Be open to change... but not compromise on values* ... *like integrity, humility* ...

...*Have faith in our own ideas.* ...

In the confluence of the souls, and through the gentle flows of universe, we seek yoga; we seek oneness, playing to the tunes of the 'innermost'. As there is nothing else to happen between birth and death but love, if we miss it, we have missed the whole opportunity of life of being useful, the very purpose of our life. We can't miss it, whatever be the cost. We have to have capacity to be useful and this comes from love and being one in all our dimensions – physical, mental, emotional and in consciousness - with the 'innermost'.

Can we be there? **Yes, if we pursue Atma Yoga.** The focus is on being fully useful, forever, free from dissonance, and surrendering to the universe. Fully involved, firm and determined. In essence, Atma Yoga – Atma Yogi's way of life of concentration on breath, meditation on truth, inner reflection and total surrender to the universe. In relentless pursuit of being in buddhayogaamritam!

Krishna confirms – if we keep our minds on our true 'innermost', remain constantly united with our purpose of being useful, surrender ourselves fully and completely to our mentoring universe and innermost, they take us into them. Guaranteed! We become yukta atma.

Join us in the world of yoga – in all dimensions of our being and innermost - towards buddhayogamritasiddhi now and thereafter. You will not regret it. ■

G Muralidhar

Laila's Fury

