# livelihoods

today and tomorrow

May 2013





Happy Buddha Purnima!

Spot-fixing is rolling on.

Scorching heat! Hundreds of lives are succumbing to it.

Darbha Ghati, action in South Chattisgarh!

Karnataka elects Congress.

Election mood is catching up in the country. Preparations by all stakeholders are visible. Media is gearing-up. Opinion polls are making some predictions. In this context, 'livelihoods' is presenting People's Manifesto for the next five years, for adaptation in manifestos of the parties, at least in parts.

Ruth Manorama leads National Federation of Dalit Women. Despite our reservations on its outcomes, Watershed Development Programme has been legendary.

Do not miss to read, 'The Division of Labour' by Emile Durkheim.

'How to' supplement discusses 'How to Prepare a Business Plan?' Usual e-links include a video (Building Sustainable Rural Livelihoods), book (The Fifth Discipline), LEAP (Erukala Gudem), value-chain/subsector (wheat/tobacco), fifth issue (Livelihoods Interventions and Planning) of e-livelihoods learning course.

With the faith and hope that this edition stirs our minds and is found useful, we keep trying and till the next edition, we remain.

the 'livelihoods' team

Forests cover one third of the Earth's land mass, performing vital functions across the globe. Around 1.6 billion people depend on forests for their livelihood and they are the most biologically-diverse ecosystems on the land.



People always attract to hesitations and fears at new initiatives planning stage. But after successfully materializing the initiatives, most of the times we get appreciations from the world.



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### Response

# livelihoods



Thank you very much for sharing the documents.

These are extremely good and useful.

Good day & Regards

Edwin

HelpAge India – Chennai.

What wonderful work for rural development ,I like your commitment . Don't stop any way. Go ahead.

Gangadhar Goud

Training & Monitoring Officer

Magic Bus, Medak

Thank you very much. The content is quite useful, especially the Visioning part..

Durgaprasad,

NIRD, Hyderabad

I have gone through the livelihood magazine of April 2013. It is a new idea to keep different livelihoods in photographs. It is catchy and "the learning to live story is excellent" especially 'Yoga skhemam' is highlight I didn't miss even one single word. "Warm relationships are the clues to lasting joy of satisfied life. It concludes: \*Happiness is Love. Full stop.\*\* these words are heart touching. The attachments of Visioning process and e-course information also very use full.

Regards

Lavanya. M

Action aid, Hyderabad



Can, The National Food Bill, 2013 insures to provide food security to all people in the country?

# News

Power Supply Situation In Andhra Pradesh May Improve From **October:** The power supply situation in Andhra Pradesh may improve from October and efforts were on to tackle the situation effectively till then, officials said. Andhra Pradesh Transmission Corp (APTRANSCO) Chairman and MD Hiralal Samariya told reporters in Hyderabad that they succeeded in ensuring that the rabi crop, which has come to an end, did not suffer any damage. However, the shortfall in supply is likely to continue during May and also subsequent months, and power is being purchased to meet the demand, he said. The new generation capacity of 800 MW would be available in October and another 800 MW in January-February from Krishnapatnam plant. Also, 600 MW will come from Kakatiya facility, he said. Samariya said 520 MW would come by October/November and another 520 MW by January 2014 from a private power plant. From NTPC, over 350 MW power is expected

**Motherhood Project:** The initiative 'Motherhood project' to enrich the health of mother and newborn babies was organised by Rotary Club Visakha Central in association with the Visakha Container Terminal Private Ltd here in the city. The objective of the programme is to provide protein supplements to mother and clothes to newborn babies. Deputy COO of VCTPL Sushil Mulchandani said that the programme will be organised once a month for the next five years.

Hundri-Neeva to Irrigate 40,000 More Acres In Kharif: arrangements must be in place to bring 40,000 acres more ayacut under the Hundri-Neeva Sujala Sravanthi Project in the ensuing Kharif season, said Major and Medium Irrigation Minister P. Sudharshan Reddy here. Mr. Sudarshan Reddy along with Revenue Minister N. Raghuveera Reddy reviewed the Hundri-Neeva project phase-I and II in his chambers. The ministers suggested to the officials to bring 5,000 acres under cultivation through Krishnagiri reservoir, 6,000 acres under Pattikonda reservoir, 20,000 acres uner Jeedipalli reservoir, and another 9.000 acres under the main canal. .

Cabinet approves changes National Rural Livelihoods Mission: New Delhi, May 6 (ANI): In a major boost to the roll out of the women's self help group model across the country, the Union Cabinet has learned important changes to the National Livelihoods Mission (Aajeevika The key changes approved are as follows:1. Improved targeting, by doing away with Earth will live with severe pressure on BPL criteria and instead identifying fresh water within the space of two target groups through the Participatory generations as climate Identification of Poor (PIP) process 2. Interest subvention and interest subvention in 150 districts: 3. Change in the pattern of financial "could trigger irreversible change with assistance - replacing Capital subsidy potentially catastrophic consequences", with a Community Investment Support more than 500 water experts warned fund 4. Setting up of National Level Society under N.R.L.M for more effective vital resource. They said it was wrong implementation.

Centre Moots Scheme for The Aged: The Union government has mooted a from underground sources at such a scheme called the programme for older persons" to assist several lifetimes. A majority of the panchayat raj institutions, local bodies population — about 4.5 billion people non-governmental organisations that cater to the needs of that is running dry, or polluted. If these older persons. Organisations must have trends continue, millions more will see at least 25 homeless old people to be the water on which they depend eligible for the programme. Assistance running out or so filthy that it no longer will be given to respite care homes; supports life. continuous care homes for a minimum of 25 old persons; multi-service centres; maintenance of mobile medicare units; projects will hit millions of farmers & running of day-care centres for patients fishermen in Myanmar, Thailand, India Alzheimer's and physiotherapy clinics; mental healthcare beginnings as a rivulet seeping from a and specialised care centres; and glacier on the Tibetan Himalayas to its helpline and counselling centres. Those jungles of Myanmar, the Nu River interested may contact the directorate of (known as Brahmaputra in India) is one the Social Welfare Department.

Shamanur Shivashankarappa Promote Horticulture: Minister Horticulture and Agricultural Produce free-flowing rivers are dwindling. The Marketing Committees, has said that Chinese grants of over Rs. 1,000 crore lying with environmentalists this year by reviving the Department will be systematically plans to build a series of hydropower utilised to promote horticulture in the the heart of a UNESCO World Heritage State. Addressing a press conference, site in China's southwest Yunnan Minister said that there was a need to province that ranks among the world's create awareness among farmers about most ecologically diverse and fragile horticultural crops. .



Justice J.S. Verma (18 Jan 1933-22 April2013)

Most of Earth To Face Water Shortage In Two Generations: The majority of the nine billion people on change. pollution and over-use of resources take their toll, 500 scientists have additional warned. The world's water systems would soon reach a tipping point that Friday as they called on governments to start conserving the to see fresh water as an endlessly renewable resource because, in many cases, people are pumping out water "Integrated rate that it will not be restored within voluntary globally — already live within 50 km of an "impaired" water resource — one

China's **Dams Threaten** Environment, Livelihoods: dementia; and Bangladesh. From its crystalline broad, muddy amble through the of Asia's wildest waterways, its 1,700mile course unimpeded as it rolls towards the Andaman Sea. But the for Nu's days as one of the region's last government stunned dams on the upper reaches of the Nu, places. \*

### **Water Users Association**

Angadi Raichur Water Users Association is working on the sub-committee, Works sub-committee, water management "Pedda cheruvu" in Angadi Raichur village, Kodangal mandal, Mahabubnagar district. Constructed nearly 500 years ago, the Pedda cheruvu command area (ayacuttu) is 115 acres of land and command area farmers (ayacutdars) around 120-150. Earlier on the command area farmers and the command area(ayacut) had abundant water, but now due to insufficient water only 30-50 acres of land is getting irrigated.

The WUA is constituted of one Managing Committee and four sub committees headed by Kavali Bandeppa.

The Managing Committee includes President, Vice-President, four TC members and two co-option members. Neerati and three para-workers are also working for the WUA. All the committee members barring the co-option members are required to have a command area(ayacut) under the "Pedda Cheruvu". The Gram Panchayat members join the WUA as co-option members. The WUA formed four sub Scheme/Programme committees like Finance

sub-committee and monitoring sub-committee. WUA has three Para workers like community Para worker, Agriculture Para worker and water management Para worker.

Around 120-150 command area farmers(ayacutdars) have agriculture land near the irrigation tank. Since the rains were scanty, the tank did not get filled to its capacity with result only few farmers of the command area are able to irrigate their land. The lack of water in the tank has rendered the tail- end farmers with no irrigation facility.

WUA has initiated several activities like Kalajatha programs, Orientation programmes, PRA, Kisanmela, Exposure visits, capacity building workshops etc. WUA conducts meeting once a month and general body meetings are held twice a year.

The tax levied on water, the member ship fee and other miscellaneous fees are the main income sources of WUA. Now, the WUA intends to focus mainly on increasing corpus fund and livelihood enhancement. . **Facility** 

# **Employment Guarantee Scheme**

members volunteer to do unskilled manual work.

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) started in Chinanchala village, of Palasa mandal in Srikakulam District, Andhra Pradesh in Twenty-two tribal families of Gutti Koya community are the <mark>2006. So far in this village, about 29 Shrama Shakthi</mark> inhabitants of this settlement. Located in the middle of the Sanghalu (SSS) have been formed. Though Gram Panchayat has issued around 460 NREGS cards for the households, almost 570 members including 12 disabled seek work. Of the 29 SSS', 20 groups have leaders. All those who are above 18 years of age are eligible to avail the benefits of NREGS. There is a proposal to increase the number of working days in NREGS from 100 to 150 for each household.

For the SSS members, NREGS provides a First Aid box, resting tents and other facilities at work place. Under the scheme, the work starts from December and lasts up to June in this village. In the Chinanchala village, the NREGS work starts from 7 in the morning to 11 Am and then from 2 in the afternoon to 5 in the evening. The daily wages for each worker is around Rs 100 generally and sometimes they even get up to Rs 120-140. The payment to SSS members is through smart card system twice in a month.

members have developed 10 acres of SC, ST land so far , have constructed 20 irrigation tanks, 5 cattle ponds, 3 drinking water tanks and 5 small water tanks.

They have also repaired roads measuring about 15km development activity and striving to increase the land fertility. which is housed at the main centre of the village. Subsequently villagers are able to generate income in the lean seasons with its help. .

# **Child Friendly Space Centre**

MGNREG Act provides enhancement of livelihood security, Child Friendly Space and Feeding Centre was started in giving at least 150 days of guaranteed wage employment in 2011 for the Internally Displaced People (IDP). These People every financial year to every household, whose adult were displaced from Chhattisgarh to Khammam district in search of livelihood. It is being run by SIRI organization with support from Save the Children at Peddamidde settlement in Ashwaraopet mandal in Khammam district.

forest, the settlement is around 6 kilometers from the road.

The CFS and Feeding centre function as Anganwadi centres from the same venue which benefits around 24 children of the Gutti Koya community under the age of 12.

Children, Pregnant women and lactating women are benefitted from the centers. Two Pregnant women and three lactating women are presently avails its services.

The centre provides eggs, milk, Hyderabad mix and meals twice a day to children and pregnant women and lactating mothers. A glass of milk and an egg in the morning. The lunch comprises of rice, lentils and vegetables. For dinner fair amount of rice and curry is served to the beneficiaries. This provides a wholesome nutrition to them by the NFS.

Due to low intake of quality food the community people Under the aegis of NREGS land development activity, the suffered from malnourishment and other health problems. Their children didn't attend school due to the lack of education services and service providers. The volunteers of the centers then took over the responsibility of teaching and training them in life skills and cultural activities. After pre surrounding the village. Farmers are utilizing land education children join the government schools and residential hostels. An intervention, which strives to increase For transparency they have conceived a social audit board the primary level education and help decrease the issues of malnourishment in the community.

> Now the IDPs have basic knowledge on health, education, nutrition, personal hygiene and other issues. .

# **Mizoram**

Mizoram is one of the "Seven Sisters", a state situated at A construction worker is a professional, tradesman, the extreme South of North-Eastern India sharing its borders with the neighbouring states of Tripura, Assam and Manipur and also with neighboring countries like Bangladesh and Burma.

'Mizo' is a generic term which denotes a particular group of hill people who are culturally and linguistically linked closely.

Mizoram comprises of 8 districts with Aizawl as its capital.

The state is blessed with a mild climate, comfortable in summer and non-freezing in winter. It is a land of unending natural beauty with a variety of flora and fauna, rolling hills, valleys, rivers and lakes. Phawngpui Tlang also known as the Blue Mountain, is the highest peak in Mizoram at 2,210 metres (7,250 feet). The Indian government has invested millions of rupees to set up inland water ways along the biggest river of Mizoram, Chhimtuipui to trade with Burma. The project is known as the Kaladan Multimodal Transit Transport Project.

According to the 2011 census report, Mizoram has a literacy rate of 91.85%, second only to Kerala.

Mizoram also has the 2nd highest urbanization rate in India which includes its 22 towns.

It scores approximately 93.4% in sanitation.

Mizoram is one of the fastest growing economies among the states of India with a per capita income of Rs 50,021. Mizoram had the second highest GSDP (Gross State Domestic Product) growth during the 11th Five Year Plan (2007-2012) in Northeast India. At 11%, the level is much higher than the national average of 7.9%.

Livelihoods: The Mountains form the Socio-Economic Backbone of Mizoram. The various livelihoods being:

Agriculture - 70% of the total population is engaged in agriculture predominantly practicing the age old Jhum cultivation. The availability of abundant natural resources offers opportunities for growing a variety of horticultural crops.

Food Processing - Owing to the increased and rich production of agricultural and horticultural products livelihood opportunities in food- processing are on an increase. The rise is also due to the weaning of farmers from Jhum cultivation.

Bamboo products, handicrafts and artifacts, Handlooms and local garments specially made local garments and readymade clothes are gaining popularity.

Mizoram is not an industrialized state despite having plenty of raw materials from forest, agriculture and horticulture. Though these sectors are quite suitable for industries there is not much development seen due to lack of proper transportation facilities.

A number of tourism related industries can be developed in Mizoram by improving its infrastructure, since the state has lot of scenic beauty and yearlong conducive climate. •

# **Construction Labor**

laborer who directly participates in the physical construction of the built environment its infrastructure.

The construction industry is a global industry known for its generation of jobs at different skill and professional levels. It is a fast growing sector in India and, in general, lack of greater employment opportunity elsewhere has drawn large number of workers in this sector and thus became the country's second largest economic activity after agriculture. At present there are more than 20 million of construction workers in India.

Sectors like rural and urban infrastructure, roads and railways, real estate, telecom and oil and gas generate a large share of construction activities there by providing livelihood for the skilled and unskilled laborers.

In the prevailing scenario of global economic slowdown, infrastructure remains a top priority to address the developmental gaps. Hence government is taking concrete steps to generate demand for pumping money to generate demands for goods and services by creating jobs through higher spending into physical and social infrastructure.

Government schemes for infrastructure development in rural and urban areas such as Jawaharlal Nehru National Urban Renewal Mission (JNNURM), Bharat Nirman for the development of housing, rural roads, power, irrigation, telephony, and drinking water supply and Rural Infrastructure Development Fund (RIDF) for creating infrastructure in villages etc has generated lots of opportunities for the construction workers.

Real Estate – with the more and more increasing migration of people to urban areas and the government's budget plan to boost housing loans, demand for real estate always exists and thus most of the construction laborers permanently stay in urban areas by taking construction work as their sole livelihood.

Given the importance of road and rail connectivity to the economic and social development, and inadequate road connectivity in our country, the entry of PPP, National Highways Development Programme (NHDP), Rail Vikas Nigam Ltd (RVNL) for capacity augmentation, metro rail projects are creating biggest construction opportunities in these industries.

In India, most of the labor force engaged in construction sector is unorganized. Hence, despite of the lots of employment opportunities for the poor, the construction labor are unskilled, poorly paid, of low productivity and unprotected.

Out of this labor pool, migrant workers constitute a large section coming from small and vulnerable villages to towns and cities in search of employment opportunities.

As the construction industry is highly affected by the climatic conditions, livelihood of these construction laborers have seasonality, where they will be having hands full of work during the dry days i.e. in summer and winter but have to stay with half stomach in rainy season. Construction workers in India are guaranteed certain forms of protection and rights under a broad canvas of labor laws. These include the right to minimum wages, overtime payments, weekly offs, specific allowances in case of migrant workers, housing and other social security benefits. \*

# **Ruth Manorama**

Ruth Manorama is one of India's effective organizers and women's rights activists. She is well known for her contribution in mainstreaming the Dalit issues, especially the precarious situation of Dalit women in India. She, herself is from the Dalit community, and addresses the women as "Dalits among the Dalits". This actually highlights the plight of Dalit women in the community, society and the media. Ruth has made an enormous presence felt by breaking into the upper-class and uppercaste image of the women's movement in India. In 2005, she was one of 1000 nominees for the 1000 women for the Nobel Peace Prize campaign.

Ruth Manorama has been consistently associated with a range of issues - the rights of domestic workers, slum dwellers, unorganized labor and Dalits, and empowerment of marginalized women.

Subsequently she started Women's Voice and formed an organization of women workers - Bangalore Gruhakarmika Sangha (Domestic Workers Union) as a trade union and struggled to provide minimum wages for them.

Manorama was at the forefront of mass struggles against eviction and the 'Operation Demolition' by the Karnataka State Government in 1980s. She led a mass procession of 150,000 people along with other activists, demanding the

Legendary Effort

protection of their shelters, a fair deal of security and

and allowing them to live legally and with dignity.

Manorama has exposed violence and gender discrimination faced by Dalit women on various platforms including the UN committees which speaks volumes on her expertise on the International Human Rights Treaties. She mobilized dalits towards the World Conference Against



Racism in Durban, an effort that put the issue on the international map.

The public hearing organized by her on Violence Against Dalit Women in Bangalore saw the birth of The National Federation of Dalit Women (NFDW) in 1993. Manorama is also a core group member of the Asian Women's Human Rights Council.

Manorama's work majorly consists of organizing and educating people, and speaking on behalf of the marginalized. She travels all over India, co-coordinating their efforts, lobbying and advocating, and building alliances among movements.

In 2006, she was awarded the "Right Livelihood Award" for her commitment and strife over the decades to achieve equality for Dalit women, building effective and committed women's Organizations and working for their rights at national and international levels. .

# **Watershed Development Programme**

In India, livelihood of 70% of the population depends on agriculture and two thirds of agriculture depends on rainfall without irrigation. Due to the unpredictable nature of the rain fed agriculture, the farmers are subjected to low productivity, degraded natural resources and wide spread poverty.

Watershed development projects are designed to optimal utilization of water, soil, forest and grazing lands which help conserve these resources. The watershed development programme mainly focuses on water with a prime objective to enhance agricultural productivity through its projects. The concept of watershed management has evolved to ensure effective use of both natural and social capitals.

Major objectives of the watershed management program are: 1) Conservation, up-gradation and utilization of natural endowments such as land, water, plant, animal and human resources in a harmonious and integrated manner with lowcost, simple, effective and replicable technology; 2) Generation of large scale employment; 3) Reduction of inequalities between irrigated and rain-fed areas and poverty alleviation.

The Ministry of Rural Development has been coordinating sector wise flagship schemes such as IWDP, DPAP and DDP under the Watershed Development Programmes. The objective of the WDP is to improve water

conservation, irrigation facility, and land use pattern leading to increased agricultural productivity in drought prone and desert prone areas. Poverty reduction, better livelihoods improved bio-physical and socio-economic environment is expected to bring about sustainable development. The schemes such as IWDP, DPAP and DDP were merged under the integrated Watershed Management Programme (IWMP) in 2008.

Accordingly, Drought Prone Areas Programme (DPAP) Desert Development Programme (DDP) and Integrated Watershed Development Programme (IWDP) of the Department of Land Resources have been integrated and consolidated into a single altered programme called Integrated Watershed Management Programme (IWMP).

Common guidelines were issued by Government of India for Integrated Water Management Programme in 2008. IWMP aims to restore the ecological balance by harnessing, conserving and developing degraded natural resources such as soil, vegetative cover and water. The outcomes are prevention of soil erosion, regeneration of natural vegetation, rain water harvesting and recharging of the ground water table. Thus enabling multi-cropping, initiating diverse agro-based activities, which help provide sustainable livelihoods to the people residing in the watershed areas. \*

# **HR For The Poor**

Happy May Day! Happy Buddha Purnima!

Karnataka elects Congress. Darbha Ghati incident in South Chattisgarh shuts the doors for political negotiations in the area for some time.

Union Cabinet approved key changes in National Rural Livelihoods Mission (Aajeevika) its target is the poor identified through participatory identification of poor processes, vetted by Gram Sabha; interest subvention to women SHGs; Community Investment Funds to SHGs and their federations; it would be implemented in a phased manner; and a national society for supporting NRLM implementation.

West Godavari District in AP is launching a pilot project 'Stree Sakthi'. Members of women social action committees would station themselves in the police stations to make police stations more women friendly, gender sensitive and effective in implementing gender laws.

The study by Public Affairs Committee, concludes per capita incomes in the south (Tamil Nadu, Karnataka, Andhra Pradesh and Kerala) have risen fast and poverty

has declined in recent years and the reason is quality of financial institutions are expected to meet their financial governance, better leadership and political stability.

The nation is getting ready for elections. UPA, NDA, Regional Parties etc., all are getting ready. The movements are getting tailored to pitch in the general elections. Padayatras are on. Chaitanya Yatras are being devised. New schemes are being unveiled. Existing schemes are being revamped at various levels. Bharat Nirman Ads are going on. Posters are coming up. Rallies are on. Meetings are on. Party structures are being revisited and shale-ups are going on. Reshuffles are going on. Manifesto time has come. Election livelihoods are coming.

Human Resources that work in Organizations for/of the Poor are expected to show accountability, do sufficient homework in general and for all meetings in particular, be efficient, stay current (news, technology and skill sets), let the work speak, and conform to the workplace norms to a degree.

On the other hand, there is a need for an organization to have a shared vision/purpose for its team that delivers collectively working together, an enabling environment, empowered individuals in the team, and they that services the knowledge-centric poverty reduction living beyond the identity of the organization. The benefits

that the organization can provide include - tools and instruments of work including laptops/tablets, datacard, phone, cab service for to and fro from home to office, tea, snacks and lunch, books, working from home, flexi-work hours, virtual conferences etc. Work-life balance of its human resources has to be supported and encouraged by the organization. Rules are minimal and culture dominates in a good HR organization.

The large organizations have multiple layers of the organizational units. The network of support structures at next levels, and partners for various thematic activities and tasks would closely work with the large organization. All of them have to be in the orchestra in synchronization for the symphony to click. Then, the organizations of the clients that are serviced by this orchestra, their staff/cadres and the end-clients have to be part of the effort.

Poverty reduction in the country, including NRLM and

NUML, is now predominantly a knowledge work. The effort is largely to build social, human, financial and spiritual capital. The outlays are largely for these purposes. The funds are to capitalize the institutions. The

needs. Convergence is expected to ensure access to their rights and entitlements. Universal wage guarantee/social security acts are expected to ensure minimal survival for all. Plugging the gaps and using the opportunities is largely a knowledge work. The knowledge, skills and tools for jobs, self-employment, and expanding existing livelihoods valuechain and livelihoods portfolio, along with increased access to financial resources and collectivization guarantees some increases in their well-being. Rest is essentially a function of how the family gets the education and moves on, how the family succeeds in building on this early impetus, and/ or how the state reduces their health and credit

This is the work. Of course, it is hard work. India needs to add half-a-lakh professionals and a million community professionals/cadres to service this effort every year.

expenditures and increases access to basic livelihoods

infrastructure in their hands.

We need to get on with - identifying, training, nurturing and making them available to the 'effort' as soon as possible.

We believe, we have to believe - a movement of HR effort is building up. 💠

**G** Muralidhar

# People's Manifesto For 2014-19

Manifestos are seldom made in consultation for the people they are meant for, thereby rendering them out of touch with reality. The 'livelihoods' team has attempted to present a 'people's manifesto' with special emphasis on the poor and their livelihoods.



A manifesto is a list of welfare measures a political candidate promises to provide when elected to power. Unfortunately, manifestos are forgotten soon after their release by the party and public alike. Further, manifestos are seldom made in consultation for the people they are meant for, thereby rendering them out of touch with reality. The 'livelihoods' team has attempted to present a 'people's manifesto' with special emphasis on the poor and their livelihoods.

Sixty-seven years after independence, poverty continues to be the most daunting challenge facing India. Poverty and its painful companions — hunger, infant and maternal mortality, chronic disease, illiteracy, etc. are harsh realities \* of 42% of Indians. Fifteen governments have tried to tackle this issue and remove abject poverty from the country. But it still exists, aided by new developments across the globe. Poverty reduction, therefore, remains the crux of the Indian \* policy.

To tackle poverty, it is essential to know Who the poor are and How they are. There appear many measures and differing statistics. For example, Below Poverty Line Cards in a state exceed the number of poor the government says. Further, the poverty line talked in the country is not in line with the globally accepted definition. Thus, there is a need to create a mechanism to identify the criteria of poverty and identify the poor and ultra poor, rank them with the poorest as the first and revised frequently. Targeting the poor and ultra poor should be based on this ranking for all development activities.

The Self-help Groups in the country are playing vital role in reducing poverty and empowering women. Therefore, all \* the poor and not-so-poor in the country need to be organized into self-help groups in a mission mode. No vulnerable person (Disabled, SC, Tribal, Woman, Senior citizen, Child etc.,) in the country should be left out of the groups. Most of them may need to be in multiple groups. All these groups should be federated at village, mandal/ block, district, state and national levels. We are talking about organising individuals from at least 15 Crore families \* into more than 1.5 Crore SHGs and their federations in the coming five years.

\* Comprehensive participatory plans for each group and federation should be evolved and the resources, including financial resources, need to be facilitated for implementing these plans. The mechanisms to avail the loans in the form of cash/ kind and to make repayment also in the form of cash/ kind need to be developed. The interest payable by any ultimate individual member, irrespective of the source, should not exceed 18% per annum. Insurance and mutual support should flow through these groups/federations.

#### Enhancing the livelihoods of poor:

\* Apart from the general purpose solidarity, savings and credit groups, collectives around livelihood activities,

that include activities increasing income, reducing expenditure, increasing employment days and reducing/diversifying risks, need to be promoted. These include local seed-based organic farming collectives, collective procurement of inputs, collective marketing of produce, processing centres and storage facilities at each block/ mandal level, mutual support for assets/livelihood risks, etc. We are talking about collectivising at least 10 Crore families in the coming five years, with a quarter of them being in formal collectives - self-reliant cooperatives, producer companies etc.

- Each collective need to have its specific plan with steps taken to build the capacities of the leaders and staff of the collective with required knowledge and skills to implement and realise the plan.
- Further, investments, in training at least 10-lakh Professionals, and 50-lakh Para professionals and making them available to the collectives and their facilitating organizations, have to be made. Separate high quality training institutes need to be set up for this purpose. Premier Institutes that work specifically on Appropriate and Rural Technologies need to be set up.
- \* Traditional rights of the people on the natural resources, like rights of tribals on forests, rights of fisher folk on the sea, rights of local people on tanks etc., need to be respected and restored, where required. The management of these resources need to be handed over to the local community institutions forthwith.
- Margin free shops where people can buy the goods of daily consumption and also sell their produce if any need to be set up in each village/a cluster of 2-3 villages in a year from now.
- **Migration exchanges** need to be set up and provide minimum facilities to the migrants at the places of migration and facilitate information and remittances.
- \* All revivable existing infrastructure needs to be revived on a priority and new community-owned infrastructure such as godowns, cold storages, bulk coolers, processing centres etc., at village, cluster or mandal/ block level, connecting roads, communication facilities, market intelligence systems, transport facilities etc., have to be planned and delivered as soon as possible.
- The principle of 'equity' needs to be followed in announcing rehabilitation packages. That means the rehabilitation packages have to be designed in such a way that those who get displaced by a development project should get more and better benefit than what the beneficiaries of such project get.
- The rehabilitation/compensation packages need to be available all those who lose their livelihoods, in addition to all those who lose their lands, and other physical assets.

\* Industries may help the country and the people. Government(s) may provide the industry/corporate with all subsidies, tax breaks, and single-window permissions etc., without jeopardizing the interest of the people at large and the poor in particular. The Government need not procure people's lands for the sake of giving them to the corporate/industry. The industry/corporate may negotiate and acquire land and other resources from the people, in return for a suitable compensation package(s). Government may intervene only if the corporate/industry is not being fair.

#### Agriculture:

Despite Indian Agriculture making rapid strides in Agricultural Sector since Independence, particularly after the Green Revolution of the 1960s and the country achieving an overall food security to its population of more than 1 billion, inadequacies of serious long-term concern are now obvious. The growth has not been inclusive. In a similar vein, the growth in Credit Flow to Agriculture has been impressive over the years in absolute terms and yet there are many serious issues that need to be addressed.

Reducing land holding size, increase in number of marginal and small farmers, tenant farmers and landless laborers are the new trends observed in present agriculture scenario. Increase in cost of production, lower income and high risk are the dire outcomes, which are affecting the Indian agricultural economy bluntly.

Agriculture is no longer remunerative, and feel that their children would be better off in any profession other than agriculture. The agricultural crisis persists and has worsened in some ways. Farmers' suicides have continued at an alarming rate and the deep distress continues. Decreasing incomes to farmers, high external input based agriculture and skewed support systems are major problems that farmers are facing today. Though government has initiated few relief programs the dire situation of crisis has not improved as the fundamental underlying problems have not been addressed.

The predominance of agriculture as the largest employer of the country's population and the financial exclusion as one of the crucial obstacles in ensuring equitable agricultural growth of the nation, significant measures are to be taken to address the following issues:

Increase the flow of credit: Formal credit for agriculture is to be provided at lower interest rates. The effective rate of interest should be reduced to 3% on the farmer and the remaining amount charged by the financial institutions (banks, cooperatives and other financial institutions) to be borne by government( shared between central and state).

Universal Crop Insurance: As agriculture is vulnerable to natural disasters and other factors, all the crops irrespective of the scale should be covered with insurance with very low premium. All crops irrespective of notified crops concept is to be benefited. Special premium subsidy



is to be provided for small, marginal and tenant farmers. Though there is a compulsory insurance available for crops under loan, non-credit farmers are also to be covered as their proportion is wide till date.

Provide both crop and personal insurance: As the only source of income is from agriculture for a farmer family, the loss or any occurrence of permanent disability shows adverse affect on the entire family. Hence every farmer is to be covered under personal insurance coverage. This initiative is to be taken by the government. Unique Identification Authority of India (Aadhar) can be used to cover all the farmers.

Crucial inputs such as seeds, fertilizers: Availability of quality seeds and fertilizers has become major problem for the country's agriculture sector irrespective of the area. Unavailability of the seeds on right time or of low quality ruins the entire season of farmer. These inputs are being transferred to black markets and sold at higher prices, from where farmers are bound to buy. Hence agricultural inputs are to be made available for the farmers on time and at subsidized prices.

Electricity: Though most of the state governments boast of supplying electricity at lower or free of cost to the farmers, it is not reaching the needy on time and as required. Adds to this is the power cut during the crucial season like summer when they are in great need of power for irrigation.

Promotion of Solar power generation as a substitute to the grid supply is required immediately. As the cost of installation is very high, low cost credit with high subsidy is to be provided for farmers especially for small, marginal and tenant farmers as they cannot afford such high costs. Solar power will reduce their dependence on the grid power and thus reduces the burden on government as well.

Farm Mechanization: With the decreasing land holding size, labor force employed in the farm activities is being wasted. Though it was considered mechanization leads to unemployment, it actually improves the farm productivity and enable the other family members to engage in other livelihood activities. Thus farm equipments are to be bring close to the small and marginal farmers at affordable cost – by renting, encouraging them to buy and share the

machine etc. This is beneficial to tenant farmers, agricultural laborers and share croppers who cannot directly invest money on the land they don't own.

Forward and Backward linkages: It is estimated that about 30 % of the agricultural produce is going as waste due to insufficient and improper forward linkages for storage, transport of the produce to market. It is required to construct cold storages, godowns, infrastructure to minimize wastage and increase the income of farmers. It also required agro-industries and bio-technology.

Government should establish Krishi Vignyan Kendras in every block with sufficient staff to provide information to the farmers on pesticides, seeds, fertilizers prices and utilization methods, productivity enhancement techniques and crop markets across the country. Government should ensure minimum on agriculture para professional in every village.

Overall to make farming viable for small, marginal and medium farmers, the government should articulate a clear vision for sustaining agriculture and agriculture-based livelihoods. A three-pronged approach should be taken to realize such a vision.

# 1. Ensuring sustainable income and livelihood security all farmers:

- \* The government should appoint an Income Commission for Farmers as a statutory body to ensure
- \* "Direct income support: that farmers get above poverty line wages and farmer families are assured a minimum income of 25000 per family per annum and revised every year.
- \* "price for agricultural produce: The prices for agricultural commodities should be based on the real cost of production and linked positively with inflation. The determination of support price should be done transparently at the state level and recommended to the CACP.
- \* "NREGS to all agricultural operations: The employment guarantee scheme should include all agricultural operations from sowing to harvesting.
- \* "Increase rural employment opportunities: Postharvest operations and value addition enterprises and agriculture-centered small scale rural industry should be promoted at the village level.

# 2.Promotion of sustainable agriculture/ecological farming;

- \* "should promote sustainable agriculture to maximize use of local resource. adopting organic/ecological farming should receive financial support from the govt.
- "on the agrochemicals should be banned
- \* "GM crops till their bio safety is proven beyond doubt.
- \* "% of the research investments in agriculture institutions should be earmarked to organic farming

- "% of the demonstrations by department of agriculture should be on organic farming
- "institutions like APSSDC should be revived and decentralized with transparent functioning and accountable to farming community
- "training centers should berun courses on organic farming and experienced farmers should be used as the resource persons
- \* 3. "Organizing and empowering farmers' collectives: Appropriate institutional systems need to be established to support farmers to plan and manage their resources and livelihoods, lobbying for a policy change and securing their entitlements.
- \* As agriculture and allied activities or livestock go hand -in-hand especially in rural India, it is equally important to consider the livestock sector as it also yields good amount of foreign exchange.
- \* Many government sponsored flag ship schemes for allied activities, are not reaching the needy beneficiaries. Special focus is to be made on small farmers who depend on small scale allied activities such as backyard poultry, small scale dairy and gottery.

#### Weavers:

Weaving is the second largest employment giver, but not achieved much in 65 years. The focus here has been more on improving **weaving** industry rather than focusing on the issues of the weavers. Government has come up with many plans to improve conditions of weavers; however it has many loopholes. Importantly Government has failed to recognize the difference between textile industry and weavers. As a result it has common development plan to both of them, failing to identify uniqueness' of weaver's problem and to provide adequate solutions. There are also problems in its implementation.

#### Weavers:

- weavers from workers in the textile industry, announce special national weavers procedure
- 2.-vitalize cooperatives, and come out with development plan for master weavers who not part of cooperatives
- 3.central budget for weavers to 5 thousand corers
- 4.cost of raw materials, and make it easily available. (put up a spinning mill for every 5000 looms and put up a centre to provide raw materials)
- 5.in weaving industry should have special plan, along with what is in the general plan for development of the weavers
- 6.implementation of Minimum wages act and provide all basic necessities to the weavers
- 7.materials like thread and colours should be given at 40% discount to the weavers



- 8.loans to weavers (who are not part of cooperatives)
- 9.programs given to weavers in the cooperatives should be made available to other weavers too.
- 10.should be continuous research on improving production and develop products required by market
- 11.centers should be stated to provide space for interaction between customers and weavers
- 12.should be given free electricity
- 13.committees should be established to make changes to the existing development plan in tune with the specific problems unique to the cluster and also a new plan should be made to address these specific problems.
- 14.scale programs should be organized to bring awareness among customers to identify and appreciate difference b/w power looms and handlooms
- 15.should develop plan to reduce production costs as well as provide food supplies at subsidies rates.

#### Artisans:

Government has given less importance towards development of artisans and service providers (like barbers, dhobi, sweepers etc). Their significant contributions in keeping alive traditional craftsmanship and also to the relevant industries has not been recognized. Lack of political consciousness and an opportunity and awareness to participate in planning and development of programs meant for them has kept them far away from developmental processes. Even State is not enthusiastic enough to ensure effective implementation of programs it has planned for them. Work of artisans is skilled work, which is increasingly being challenged by the dynamics of modern market conditions. The rapid capitalist development and ensuring technological innovation has almost made these Artisanal skills irrelevant.

- report should be made to define what is handicraft, and make a list of handicrafts and place where they are produced.
- village level collectives of all artisans, not basing on caste. They should be trained o market their products
- 3.should be provided shed, storage space and electricity to

- continue their work
- 4.should be a research wing at the state level for developing new products
- 5.should be centers to provide raw materials
- 6.should be given loan at rate of 25 paisa, for investments to develop and increase their production
- 7.should be changed to help artisans make use of wood, water and mud (natural resources); they should not be criminalized for using these natural resources.
- 8.should be exempted on marketing finished products and raw materials
- 9.should be evolved for costing of products based on quality and skills
- 10.level artisan societies should be registered under producer company
- 11.and public sector should give reservation
- 12.designed by artisans should be patented. Duplicate and imitation of artisan products should be banned.
- 13.should give publicity to the products developed by artisans

#### Agricultural labourers:

Construction workers and Artisans and other informal workers comprise major portion of **labour** force in India. Lack of opportunity to upgrade their skills, problems associated with migration like housing, education for their children, safety, and job security are major problems that affect lives of these people. Under employment is the main cause of many problems related to poverty like, malnutrition, indebtedness, child labour right, MMR/IMR etc...



- At least 270 days of work annually should be provided to all kind of workers.
- 2.wages should be fixed at, at least Rs. 180 in rural areas, and Rs. 200-Rs. 250 in urban areas. Their wages should increase according to prices hike.
- 3.wage for equal work should be adequately protected by



relevant laws and enforced rigorously. Perpetrators of discrimination should be stringently punished.

- 4.up-gradation (Re-skilling): Skill up-gradation entails staying away from work and loss of wage. Therefore government should create a budgetary fund to take care of their wage loss.
- 5.bus passes, and train passes should be issued to daily wage labourers.
- 6.social and preventive health program specifically designed for urban poor need to be designed and implemented with active community participation.
- 7.care centers with trained child care professionals and nutritional supplements for the children as well as lactating mothers at work places.
- 8.for safe drinking water both in the neighborhoods and work places are a must.
- 9.schools with public-private partnership can be thought of children of migrant workers.
- Provide health, accidental and death insurance to all workers.

#### **Education and Health:**

- \* We need to move from 10-years to 15 years of quality compulsory free education to each and every child, who is in the age-group of going to school/college. Adequate infrastructure, facilities and teachers, in the ratio of at least 1 teacher per 12 students, have to be in place for ensuring this. At least 20% of the students may require residential (ashram) schools, away from their homes so that they can pursue education. \* Another 5% of the students with merit may require Gurukulams so that their talent and merit gets honed. The facilities with adequate resources need to be made available for these. However, we need to explore various alternatives to ensure quality education to everybody including education coupons, education endowment funds and/or out of the classroom support
- \* Further, there should be mechanisms for counselling \* all the students at the age of 12 or 13 and assessing their aptitude, competencies etc. They should be

- provided appropriate education and training after this counselling and assessment. The number of vocations in which training has to be offered has to increase significantly, say to 5000.
- \* It needs to be recognised and endorsed that Health Care (Primary, Minimum Secondary and Tertiary) and Emergency Services as a right of every citizen. Quality health service with super speciality health care facilities, tests and medicines should be available to each and every citizen at no cost or payable from the insurance. The insurance packages with no or low-premium should be made available to the poor. The infrastructure and human resources have to be increased to ensure this Hospital bed to- people ratio to 3.2 per 1000 (Recommended by WHO) from the current 0.7 per 1000; Doctor to population ratio to 1 per 1000 (Recommended by WHO) from the current near 0.6 per 1000 etc.

At present, the Government budgets on issues like education, health and other social sectors is very less against the requirement and are spending much less in this inadequate budget. Under these circumstances, the Social sector allocations have to go up to 40% (a norm set up by UN) of the total budget, both at the state level and union level.

#### Social security:

- \* Minimum compulsory public insurance to life, health and accident should be available to every citizen of India.
- In the absence of a means for decent living, for the persons above 60 years of age, pension should be given from public sources. The current pension of Rs.200 to Rs.400 per month is not enough to have a decent living. This needs to be increased up to Rs. 1500 to cover the costs of a decent living. All the pensions for the Old, Disabled, Widow etc., should be disbursed through the Community Organisations.

#### Governance:

- \* Governance has to be close to the people. We need smaller Panchayats, smaller blocks/mandals, smaller districts and smaller states for this purpose. We have to rationalise and increase their numbers. We may have to at least double all of them in these five years.
- \* We need E-Governance at all levels.
- The 73<sup>rd</sup> and 74<sup>th</sup> constitutional amendments suggested transfer of 29 items to the local bodies to make administration closer to people and also to increase accountability in administration. But even after 15 years, this transfer is not complete. This needs to be corrected forthwith and all the 29 items need to be transferred to Panchayat Raj Institutions across the country.
- Steps to build the capacities of local bodies so that each local body prepares its five year plan/ Perspective plan and annual plans in consultation with the

local Community Based Organizations (CBOs). The discrepancies in poverty levels were measured. For most forward.

- We need to make investments in training and making people available to local bodies in providing services in all the items that need to be handled by local bodies.
- Confederations/coalitions of various CBOs at village, block/mandal, district, state and national levels need to be facilitated and evolved immediately so that the local bodies can seek their help in decision making and seek the help of CBOs in implementing the plans. All the works need to be taken up and contracted to the CBOs only.
- Rationalization of various departments and their reorganisation including mergers need undertaken forthwith so as to increase costeffectiveness and provide multiple benefits through a single window to the citizen as far as possible.

#### Manifestos of the Vulnerable

An agenda evolved to meet the needs of the people in India as a whole, as a single set may not work. We need to look at its constituents from their specific contexts, situations and accordingly evolve multiple agenda. Against this backdrop we need to look at specific sections like elderly, women, youth and disabled and their needs/demands with different lenses. Elderly, Women, Youth and Disabled have by and large one characteristic in common - 'Vulnerability'. While natural vulnerability is only minimum or absent, vulnerability enforced by the society, culture and changes happening within them, industrialization, globalization leading to rapid urbanization, rapidly changing livelihoods and skill requirements and other economic transformations, unemployment, unprecedented global recession. consumerist trends, increased responsibility/ burden on women handling both household chores and external employment are more impacting. While migration for urban jobs are leaving the elderly behind in the villages to fend for themselves, lack of access to and/or poor quality of fulfilled in the coming five years education and inadequate skills and trainings are hurting the youth.

Youth are falling prey to various influences and lack proper counselling mechanisms in place. Women are engaged in all kinds of works and much more than men but for the \* most part are continuing to struggle for equal treatment. As a society we have minimal to no infrastructure in place that is disabled-friendly.

#### Manifesto of Women

Women constitute nearly 50 per cent of India's population. Most women in India work and contribute to the economy in \* one form or the other. In fact, India has more working women than any other country in the world. However, more than 60 percent of women are chronically poor, and the figure would probably be higher if intra-household

Union and State governments need to make good the women, their low status and lack of education and skill deficit in the budget required for taking the plans training opportunities limits them to a life of housework and agricultural labour. Although women in India work twice as hard and long as their male counterparts, their economic contributions often remain invisible and unrecognized. 96 per cent of women work in the informal and unorganized sector including direct and/or supportive works in the farms, handicrafts, unskilled labour, petty shops etc. The time women give to performing household chores including the significant time that goes into the most crucial job of raising children is largely unaccounted for. Females get into work relatively at a very young age than males. In spite of legal provisions, women continue to receive lower wages than men. Women face legal discrimination in land and property rights. Most women do not own property in their own names, and are denied inheritance of parental property. If they inherit property, most cannot exercise control over it. Indian women are resource poor. Women in rural areas are highly dependent on land, forest, water and other common property resources for themselves and their families but hardly have any rights over them or even any decision making roles. Maternal mortality is about 407 out of every 100,000 women mostly due to inadequate prenatal care, delivery in unsafe conditions with inadequate facilities and insufficient postnatal care. Severe anemia is responsible for more than 9 per cent of maternal deaths in India. Only 60 per cent of girls get enrolled into schools and majority of them dropout before completing grade five. Only 54 per cent of the women can be considered literate in India. Women are frequently subjected to violence both within and outside the family. The statistics of women rape, molestation, sexual harassment, and kidnap are simply alarming. A large number of women especially in rural households are now defacto female-headed due to widowhood, desertion or male migration. Diseases like HIV/ AIDS have directly and indirectly impacted women the most. Migration and displacement is hurting both women left behind and also those migrating. In this backdrop, the women place the following demands to be pursued and

- Equal wages for men and women.
- Compensate 100% loss of wages for maternity leave up to 4 months to the mother from poor family.
- No negative discrimination and more discrimination in recruiting women to any job.
- 1/3rd reservation to women should be strictly implemented in PRIs, State Legislative Assemblies, Parliament, Political parties and all other political forums.
- Gender budgeting in every department at both state and national levels.
- 1/3rd of any budget in both state and center should be spent on women.

- \* There should be no poor women outside SHGs.
- Occupation based women collectives should be built nurtured and empowered.
- Women collectives should have exclusive rights over all common properties like land, water, tanks, forests \* etc
- Compulsory and free education for at least 15 years of education (10+2+3).
- \* Health and accident insurance for all poor women.
- \* Health care and emergency services are the rights of \* every women and these need to be made available to her at no cost or payable from insurance. The insurance with low or no premium should be made available to all the poor women.
- Current pension is inadequate for a decent living. This needs to be increased to cover the costs of a decent living.
- \* Drudgery reduction should be national priority.
- Add the value of home maker in the calculation of GDP.
- \* Supplementary and supportive roles of women should be recognized and the value should be added in the calculation of GDP.
- \* Free soft skills training for women
- \* Increase the number and categories of vocational trainings in the country and ensure that at least 1/3rd are women.

#### Manifesto for the Elderly People

India is a young nation now but we are steadily greying. Therefore it is critical to have systems in place for the aging population. The number of elderly persons in India is progressively increasing. By 2025, it is expected that India \* will be home to more than 175 million people that are over 60 years and above of age. About 70 per cent of the elderly in India work. At least half of the elder population lives in poverty. They are highly vulnerable group with very low/no income. Many also suffer neglect. The intensity of poverty is relatively higher in households with elderly, particularly \* dependent elderly. Elderly population can be broadly categorized into ableelders (those who can take care of themselves), assistedelders (those who can take care of themselves with some support) and dependent elders (that need significant support from others). Except for the specific needs of the third category, at a broader level the \* needs of elders are no different from the needs of the rest of the population. These needs include safeguard from abuse.

opportunities to escape boredom, health facilities, freedom from fear, isolation and neglect, economic security, control of one's own resources, improved self-esteem etc. The elders are seeking their comprehensive care. In this

context, elders voice the following demands to be met in the coming five years-

- \* Universal pension of Rs.1500 per individual, per month, to all poor elders at 60 + years.
- \* Instead of monthly disbursement of pension from government, an elder-care fund should be made available to the elders' institutions so that they assume the responsibility of disbursing the pension with local accountability. This can be scaled up across the country gradually.
- Universal access to free geriatric care through community health care system/mobile medical care in the village and in the neighborhood.
- \* Geriatric wards in all hospitals (including private hospitals).
- Organize elderly into elder self-help groups (ESHGs) and their higher order federations for solidarity and increased economic security
- National federation of elders.
- National commission for the aged-care.
- National community elder-care project should be implemented across the country through the institutions of the elders.
- \* Forums for community elder care comprising different sections of the community in every village.
- Widespread national campaigns on elder care.
- The curriculum of every school should have elder-care as a mandatory subject.
- \* Exposure to elder issues and rendering elder care should become a necessary activity for the children in the school.
- \* Senior citizen should be recognized at the age of 60 and all benefits should be available to them at the age of 60 +.
- Space for elders in all sectors of employment with appropriate redefinition of the job and skilling.
- \* Build a cadre of elder-care community workers to service the needs of the elders in every village.
- A system will be developed in every village to meet the cook edfood requirements and other needs of the destitute-dependent elders.
- Community centers that provide for library and other recreation for elders in every village.
- Universal access to old age homes for all the elders who seek.

#### Manifesto of Youth

India leads the global pool of human capital. According to World Health Organization, approximately 35% of the total population in the country consists of youth (between 15-24)

years). More than 50 per cent of the youth in India live below the \$1/day poverty line. Poverty, unemployment, minimal/no access to opportunities, poor infrastructure etc are disrupting the flow the youth energy into proper channels. Lowered spiritual capital - the ability to face the rigours of public life with equanimity and fortitude, brushing aside the past and take the lessons forward and not let circumstances overtake them is severely impeding their progress. While some lose out very early on in life with no opportunity to education and quality of life like the child labour, others with some education are hitting the crossroads quickly. Lack of adequate and appropriate vocational trainings, lack of access to aptitude analysis and counselling are glaring gaps. HIV/AIDS, drug abuse are endangering youth. According the employment market, half of the youth churned out by our educational \* institutions lack employable skills and also the skills/ orientation to learn on job.

We need to remember that all youth are not seeking jobs. Some are seeking self-employment, some want to be entrepreneurs, some can be collective service \* providers/producers and some are seeking to serve the community. Job seekers should be attached to the livelihoods skill providers, as per their interest, and placed them in the jobs. Self-employment seekers need to be provided skill training and linked to \* government, foundations and banks for grants and loans for self-employment. The enterprise centred youth should be picked up for entrepreneurial mentoring and support in building micro-enterprises. The community centred youth should be picked up for leadership mentoring and support. In these four ways, at least half of the youth of the country should be \* 'placed' satisfactorily.

Youth lack soft skills. Youth are adaptable, have relatively high appetite for risktaking and are also amenable to change. This is a virtue and can be capitalized. In this context the youth voice the following demands to be taken up and implemented in the coming 5 years -

- Universal free education till 15 years of age.
- Those who missed the opportunity to latch on to education when young should be given all the requisite facilities (institutional, infrastructural, financial etc) to prepare and appear directly for 10th grade.
- Soft skill training should become part of the curriculum. Learning skills should become part of the curriculum.
- All schools should have special classes (out of the school time) for children with learning disabilities.
- All schools should have/provide for tools/resources to test the aptitude of the students and provide them appropriate counseling services.
- All schools should provide opportunities for children to take up vocational courses.
- Libraries in all villages



- Recreation centers in all villages.
- All schools should budget for student exposure visits.
- Career counseling opportunities should be available to
- Compulsory paid community work for 2 years after graduation for all.
- Trainings in soft skills and at least the basic computing skills should be accessible to all.
- The number and variety of vocational skills, both technical and non-technical should increase and the quality and quantity should be periodically reviewed based on the changing needs of the employment market.
- Trainings in entrepreneurial skills for self-employment.
- Conduct vision building exercises.
- Collectives of producers, collectives of service providers should be facilitated.
- Realize areas in which India has the competitive edge and build youth to take up opportunities in these areas.
- Promote youth groups; take up youth campaigns.
- Provide for unemployment stipend.

#### Manifesto of Persons with Disabilities

As per 2001 census it is estimated that there are 2.13% disabled in the country. This is in absolute numbers means that there are 22 million disabled. On the other hand. National Centre for Promotion of Employment for Disabled People (NCPEDP), an NGO working for the rights of disabled argues that the number is much more. According to NCPEDP there are about 5 to 6 percent disabled in India which means 60 to 70 million population in the country fall under this category. The Persons with Disabilities Act, 1995 considers a person as 'Disabled' if he/she is suffering from not less than 40% disability as certified by a medical authority. The Disability Act has categorized disability into seven types- Blindness, Low vision, Leprosy-cured, Hearing impairment, Locomotor disability, retardation and mental illness. Recently Dwarfism has also



been recognized as disability. Indian Government has passed "The Persons with Disabilities (Equal Opportunities, \* Protection of Rights and Full Participation) Act", 1995. This Act is guided by the

philosophy of empowering persons with disabilities and their associates.

The endeavor of the Act has been to introduce an instrument for promoting equality and participation of \* Persons with Disability on the one hand, and eliminating discrimination of all kinds on other. The 1995 Act has reserved 3% of poverty eradication funds for the disabled. Also under the Act 3% of seats in all educational institutions and 3% of all job vacancies are reserved for the disabled. Further this Act advocates employment for educated T disabled through special employment exchanges. All adisabled who are above 2 years old and are poor receive a lifelong pension from the government. But the Act has not been implemented anywhere in its true sense. In this months context the disabled people voice their demands to be met in the coming five years as following...

- Disability certificate is very important for any disabled person to access any benefit from the government. But the process of obtaining a certificate is very tedious now which disabled people cannot follow. Hence government should take appropriate steps to liberalize the process so that each and every disabled person can get the certificate.
- The Persons with Disabilities Act, 1995 should be implemented with integrity.
- \* There should be space for participation of disabled people at all levels in all government programs
- \* Efforts should be made to make infrastructure disabled friendly. Public places and buildings should be such that the disabled can navigate with ease. Adequate lighting, appropriate markers, wide doorways, wheelchair-friendly sidewalks, driveways, entrances etc will help.
- \* The pension that is given by government is not adequate for a decent living. Efforts should be made simultaneously to provide trainings, skill building and livelihoods to the disabled.
- \* There is a need to organize the disabled people into SHGs, networks and other solidarity groups.
- \* Education and/or Trainings give the required skills to the disabled to undertake any activity. It is important to make regular schools disabled-friendly so both disabled and non-disabled children can study together. Teachers should be appropriately trained to adopt

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

#### Tribal Manifesto

The tribal people who constitute 8% of the country's population are economically the poorest people of India. These extremely backward tribes need urgent government assistance. About 90% of the tribal people are engaged in cultivation and most of them are landless and practice shifting cultivation. They need to be helped in adopting new methods of cultivation.

Tribal hamlets are to be connected to the outside market with the provision of roads so that they can become familiar with the outer world and can develop skills to sustain in case of unforeseen risks. Right of land for the forest dwellers is to be provided. All the pending cases should be settled on the priority and illegally alienated land should be restored to the tribal people. They should be made the care takers of the forest and evacuation of the tribal from their habituations by the forest officials is to be stopped.

Interventions such as WADI approach for sustainable income for extended period of time, Grain Bank concept for food security etc are to be well implemented. Tribal Development fund is to be increased to Rs 200 Crore to cover more number of tribal hamlets. Special emphasis to be made on the value addition for the NTFP collected by the tribal people so that they can get higher value for their labor invested.

Financial and technical support is to be provided for those who cannot resume agriculture due to displacement and to take up new livelihoods. Create employment opportunities by promoting bamboo-processing units and small scale units. Higher participation percentage of tribal people in MNERGA shows that special focus needs to be made on tribal people. Limit of providing maximum 100 days employment to a household in a given financial year under NREGA should be removed, as in tribal areas work of agriculture labor is available only for a period of 2-3 months during the year. Instead each household in the family should be provided 100days of employment per year. maximum up to 4 members. Ministry should bring necessary amendment in the Act to this effect.

The rehabilitated, displaced tribes who are been evacuated

mega-industrial projects, private industrialization, deforestation are to be provided with independence didn't liberate the Dalits from the in-human shelter and employment. Minimum Wages Act, 1948 which untouchability clutches. Less percentage of Dalits got was meant to guarantee minimum wager to inter-state government jobs and assets. But most of the Dalits works migrants is to be amended and be made applicable for the are less remunerative works. These works are considered migrant domestic workers. Banking facilities in the tribal as low level by the society. If land reforms materialized areas are so inad-equate that the tribal people have to Dalits may got lands. But it's not happened. They are mainly depend on the money-lenders, which make them entrapped in indebtedness. They should be covered in financial inclusion.

On Education for tribal children: Special education facilities for the children should be provided with special emphasis on girls - The hostels and schools set up and run by the government are not able to meet the purpose for which they are started for.

Additional incentives and, residence and health facilities are to be provided for three teachers who work for the tribal \* students. Scheme of Mid -day meals should be extended up to high-school level at least for ST girl students. This will provide huge relief to the family of the ST girl students and it will improve enrolment of ST girl students and also \* Open at least one school of reduce their dropout. excellence such as Kendriya Vidyalaya or Navodya Vidyalaya or Eklavya Model Residential School etc. in each \* block of a district and ensure that all meritorious ST students are accommodated/ admitted in these schools Budget for the setup of new hostels and running the existing ones should be increased in par with the rising prices and inflation.

Upgrade housing, water and health facilities- As primary Health Centers are located far w\away from the \* inhabitations, to provide emergency and regular treatment facilities, one Medical Mobile Van equipped with primary treatment facilities and medicines along with minor surgical equipments should be arranged at each contact point for the Primitive Tribal Groups.

of all tribal hamlets - Solar lighting system is to be introduced for the tribal people, where the cost is to be \* borne by the state and central government. Establishment of National Research Centre for the preservation of tribal culture and languages.

#### Dalit Manifesto

Dalits are above 16% in total population in the country. Most of them belong to poorest and poor categories. Dalit population is above 160 millions and it is one sixth of the country population. Large number of Dalits didn't have land and any assets. 80% of the Dalits are residing in rural areas. 77% of the Dalits didn't have lands.

Dalits are working as agriculture labour workers, nonfarming labours, artisans, crops and tanks watchmen, manual scavengers, grave diggers, animal carcasses, cobblers, flayers and cleaners of the dead animals, drummers in fairs, sweepers and drainage cleaners etc.

from their habitants as a result of public sector projects. Dalits are facing poverty not only in economic terms, they mining, also facing social oppression. After sixty five years excluded from the mainstream places, positions, resources and activities. Atrocities on Dalits became common. Dalit women are facing more oppression and atrocities. There are various schemes and Acts are designed for the welfare of the Dalits. But they aren't properly implementing schemes and Acts. For Dalits comprehensive welfare some activities are required as follows....

- Design Dalit relevant planning and implement special component plan for Dalits
- Provide minor irrigation facilities to all Dalit farmers
- Implement land reforms and provide land (natural capital) to the Dalits in rural areas
- Increase budget for special component plans
- Provide education and health facilities
- Establish more special residential schools with stranded facilities and quality education
- Establish free special coaching centers for higher education and jobs
- Fill-up all Scheduled Caste (SC) vacancies with Dalits
- Provide financial assistance to Dalits entrepreneurs
- Extend SC reservations into private sector in the context of Liberalization-Privatization and Globalization (LPG) context
- Establish various types of cooperatives and collectives for Dalits
- Ban manual scavenger works
- Increase opportunities to elect more Dalits into People Represent Institutions (PRIs)
- Eradicate all type social discriminations
- Stop atrocities on Dalits and punish the culprits

In a democracy, political will with integrity can help translate the demands of the people into reality. With elections around the corner time is ripe for all political parties to listen to the small and marginal farmers, agricultural labourers, weavers, artisans and service providers and all labourers that constitute the backbone of Indian economy in many ways. It is the time to introspect, review their manifestos and come up with long term sustainable solutions to the problems plaguing the poor. Instead of responding only to symptoms its time to respond to the disease itself with the intentions to deliver and not just promises to deliver. 💠

# **Need of Enterprises For Panchayats**

interacted with more than 500 people from 8 different lagging in marketing skills and the carpenter of Narsar Panchayats, I started asking myself as to what can be done to change the village employment scenario. Out of What will happen if we are able to intervene and both the 8 Panchayats which were chosen randomly, I could find only one micro-enterprise operational but that too was running on loss. There were various reasons for its failure ranging from absence of market, lack of product mix, dearth of market linkage and mismatch between the quality and the market requirement.

We visited Narsar Panchayat of Bhopalgarh block of Jodhpur. During the EAP (Entrepreneurship Awareness Programme) we found that out of 65 youths who attended the session, 15 were highly skilled carpenters and were waiting for some opportunity to 'knock at their doors'. The wait was so frustrating that they were losing interest in carpentry and telling us to provide training in Average cost of one small enterprise = Rs. 25, some other trades like mobile repairing etc. One of them whose name I will not disclose has worked as a carpenter in Delhi, Jaipur, Hyderabad, and Chennai. He came back to his own village with some hope of self employment but was rejected by the Bank for loans. When he happened to come across senior bank officials his anger was visible. Surprisingly his mates also supported him and the banker couldn't answer his question. Later he tried to convince the 'bank officials' that he is capable of running a carpentry shop in the village and all he needs is monetary support. Bankers didn't have any definite solution for him. But I was Bibhu Mishra thinking of running a training program for the carpenters in the village and later on persuading ICICI foundation to invest some money to start a microenterprise there. It will not only employ the people there but reinstitute their the faith in banks, development agencies and people like me who are working in villages to understand their problems and coming up with some kind of solution for them.

The long day ended at 8pm when we came at the bus stop of the village. The wait was quiet, dark and long there. Many thoughts came across my mind... How many persons in India are like that carpenter in Narsar village. There are three aspects of self employment one is Skills, Self confidence and Money to start enterprise. All three aspects are equally important. The owner of the

After travelling 2 districts of Rajasthan and having Bakery that we visited in Ostaran Panchayat, was village were lagging in monetary support.

> enterprises starts running and employ 40-50 people. At least 40-50 families in the village will get regular employment and own an enterprise. That has happened when ICICI foundation-RSETI started a production unit of bamboo furniture in Jhadol block of Udaipur.

> If we generalize this idea and think about having one enterprise in every village it will have a great impact on the development of the village leading to the development of the district, the state and ultimately the county.

Total number of Panchayats in India = 2, 50,000

Total expense in the program = 2, 50,000 \* 25, 00,000 =Rs. 625000000000 (625 billions)

Cost incurred per person = Rs 540 approx

Total employment generated =  $40^{\circ}2$ , 50,000 = 1, 00, 000,00 (10 million)

Cost of one employment = Rs. 62,500

Let's think about this idea of having at least one enterprise per village!!!. \*



**May Day Workers of The World Unite!** 

# **Rural Development**

Rural Development has emerged as a distinctive field of policy and practice, and of research, in the last some years, and particularly over the seven or eight years science the inception of the 'new strategy' for development planning by the Indian government agencies.

The term Rural development thus refers to a distinct approach to intervention by the state in the economies of underdeveloped areas, and one which is at once broader and more specific than agricultural development. It is broader and more specific than agricultural development. It is broader because it entails munch more than the development of agriculture production, for it is in fact a distinct approach to the development of the economy as a whole. It is more specific in the sense that it focuses particularly in poverty and inequality.

**Basic Elements of Rural Development:** 

Whatever the geographic location and historical stages of development of society, there are basic elements which are considered to constitute the true meaning of rural development. They are as under:

Basic Necessities of life:- People have certain needs, without which it would be impossible or very difficult for them to survive. The basic necessities include food, clothes, shelter, basic literacy, primary health care security of life and property. When any one or all of them are absent or in critically short supply, we may state that a condition of absolute underdevelopment exists. Provision of the basic necessities of life to everybody is the primary responsibility of all economies, whether they are capitalist, socialist, or mixed. In this sense, we may claim that economic growth "increased per capita availability of basic necessities" is a necessary condition for improvement of the 'quality of life' of rural people, which is rural development.

Self – Respect:- Every person and every nation seeks some sort of self-respect, dignity, or honour. Absence or denial of self respect indicates lack of development.

Freedom:- In this context, freedom refers to political or ideological freedom, economic freedom and freedom from social servitude. As long as society is bound by the servitude of man to nature, ignorance, other man, institution, and dogmatic beliefs, it cannot claim to have achieved the goal of development. Servitude in any form reflects a state of underdevelopment.

The new economic view of development considers reduction or elimination of poverty, inequality and unemployment as an important index of development.

The question to ask about a country's development are therefore what has been happening to poverty? What has been happening to unemployment? What has been happening to inequality? If all three of these have declined from high level, then, beyond doubt, this has been a period of development oh the country concerned. If one or two of these central problems has been growing worse, especially if all three have, it would be strange to call the result 'development' even if per capita income doubled.

Why Rural Development.: Since time immemorial, India has been, still continues to be, and will remain in the

foreseeable future, a land of village communities. As a matter a fact, the village was the basic unit of administration as for back as the Vedic Age. The predominantly rural character of India's national economy is reflected in the very high proportion of its population living in rural areas. Within more 700 million people living in rural area sand, with the rural sector contribution about 29% of its gross domestic product, no strategy of socio-economic development for India that neglects rural people and rural areas can be successful. The rural character of the economy, and the feed for regeneration of rural life, was stressed by M. Gandhi, he wrote in Harijan.

India is to be found not in its few cities but in its 7,00,000 villages. But we town dewellers have believed that India is to be found in its towns and the village were created to minister to our needs. We have hardly paused to enquire if those poor folk get sufficient to eat and clothe themselves with and whether they have a roof to shelter themselves from sun and rain.

#### **Challenges and Opportunities:**

Achieving food security has so far been the overriding goal of agricultural policy in India. The introduction and rapid spread of high yielding varieties in the late sixties and early seventies resulted in a steady growth of output of food grain. Public investment in infrastructure, research and extension, along with crop production strategies, have significantly help to expand food grain production and stocks. The present crop yield in India are very low as compared to developed countries. The yield gap could be bridged only through a comprehensive integrated National Agricultural Policy emphasizing, inter allia, increased public and private investment in agriculture, widespread use of appropriate new technologies, and producer-oriented price polices and professionally managed programmes. If the average cereal yield in India can be increased to the level of the world average, India can become the world's number one nation in terms of food grain production. Therefore, the biggest challenge before India is how to increase its crop yields to the world average level.

Similarly, the rural non-agricultural subsector will have to expend at a munch faster rate, to provide income and employement opportunities to surplus rural people. This is also possible if a well through out long term national policy for the rural nonfarm sector development is formulated and implemented effectively.

Goals: The rural development policies are designed to improve the condition under which rural people work and live. The goals of policies are governed by what people desired, and the measured of policies, by what people think the government can be ought to do to bring about the desired change. This is the theory of public policy. Changes are desired only when people do not like the way things are going. Pressure for public action arise when people feel that they individually, cannot bring about desired adjustments. They have in mind some norm, some image of an ideal situation towards which objectives of specific programmes are directed.

Muneer, NIRD

Idea

Innovation

**Emerging Livelihood** 

### Radio Bundelkhand

### Grain banks

### **Curry Points**

Radio Bundelkhand is the first Community Radio in Madhya Pradesh. It had its first broadcast on august 15, 2008.

It is initiated by a social organization, Development Alternatives in the region of Orcha, Tekamgarh District with joint funding from UNESCO.

Its mission is to create a communication platform for the development of rural people in the backward drought prone Bundelkhand region which is far from both the government and the private media.

The reach of the radio is in a wide range of approximately 5-10 kms. and 25 villages with a population of 15000 in the coverage area. \*

Grain Bank (Grain Gola) is a unique Curry points in various cities have concept adopted by the tribal communities. The main objective of grain bank is to save grains during the harvesting season and use them for today's competitive world. The rising consumption during dry periods or as prices of food seeds at the time of sowing.

grain bank concept and SHG bank linkage program and integrating the traditional approaches (means of kind) to monetized microfinance system would enable the poor tribal population to and nutritional alternatives. access need based financial services and also address the issues of food and seed securities.

These SHGs saved 963 Kilograms (rice,

provided loans not only against people's limited savings in cash, but also their savings of 963Kgs of grains aggregating to Rs one Lakh.

the success of this Grain Bank concept, prompted NABARD to extend the pilot project further to Adivasi Communities in 2 districts of Chhattisgarh. .

emerged as a boon for those citizens who are functioning round the clock in in restaurants and hotels and the importance of investing As there are similarities between the time in some productive activities instead of cooking to cope up with the market competition has made these professionals look for other cheaper

The curry points, therefore, have succeeded in fulfilling their hedonistic nutritional needs by providing tasty and paddy, ragi& small millet) in these 3 gain homemade food at quite affordable prices. These curry points on the flip Kalahandi Anchalika Gramin bank side provide a decent livelihood with investment for unemployed or underemployed families especially women known for their culinary skills. These points have become a huge success in many cities and have even spread to smaller towns. \*

People

Leader

**Community Worker** 

Volunteer/ professional

#### Farmer's Club President

### **Computer Munsi**

### **Business Correspondent**

A Farmer club president is elected by the members of the farmer club on a democratic basis. His election is for a specified term 2 to 3 years or as decided by the club.

Qualifications of a President: He 1) should be a resident of the area and member in the farmer club.2) a progressive farmer with good track record of proper loan utilization

Functions of the President: a) Convene the club meetings - minimum one meeting per month

- b) Arrange meetings with experts in various fields of agriculture and allied activities
- c) Maintain Meeting Register, and Books of accounts
- d) Coordinate with Banka and other institutions.
- e) Motivate the club members to undertake social welfare activities. . .

A "Computer Munshi (CM)" - is a selfsustaining person who provides SHG accounts and MIS. Computer Munshis are operating in Jharkhand and Odisha supported by Pradhan and NABARD.

Any rural youth with minimum qualification of VIII standard having interest in starting up an enterprise is eligible. Selected by the PRADHAN, the candidate gets trained in computer skills and tasks of higher order of accounting to become CM. The trained individual is equipped with a computer A Bank identifies potential BC and software to serve 100 to 300 candidates as per the RBI guidelines, SHGs of the nearby villages.

Work profile: Weekly reports of SHG meetings are sent to CM, which are then computerized by him/her using financial data). The computer Munshi SHGs and RS 15 per group from the banks and promoting agencies for the services rendered. \*

A Business Correspondent (BC) acts as an intermediary between the bank computerized services to manage and its rural customers located far from The the concrete branch.

> The BC conducts functions of Banking Business at the door step of the customers such as disbursal of loans, collection of savings and Insurance Premium and also recoveries of loan principal and interest.

> For the service rendered by him, the BC receives commission / fee from the bank but not from the customers.

> screens and trains them in using Information and Communication Technology (ICT) for banking operations.

the software (both financial and non- These BCs are then allotted identified villages, where their scope of activities gets a fee of Rs 2 per person from includes: Identification of borrowers, Savings and debt counseling, Doorstep Banking - Deposits, Withdrawals, Statement generation, Follow-up for recovery etc.

# **Old Age Home**

The **ESHG** Federation Valiathura, at Trivandrum which was formed on 15 February 2012 .has a General Body consisting of 20 elected ESHG members functioning at various areas in the coastal areas of Valiathura. The Federation members have been visiting an old age home 'Santa Mariya' at Plammood in Trivandrum District. For the last 4 months the federation members have been visiting this home and delivering essential commodities to the residents. The commodities include soap. Bakery items, Snacks etc. In addition to this. either breakfast & lunch or lunch & snacks are also being sponsored by the Federation during the day of visit. There are 23 destitute residents at the above said home. The main source of fund for the Federation is the monthly contribution of Rs.5 from the ESHG members. They also raise funds/commodities from the public to assist the needy elderly. .



# **May-22 International Day** for Biological Diversity

Convergence

# **Livelihoods Learning Group**

In 2003, APMAS initiated the Livelihoods Learning Groups Since the inception of APLLG, in 2003, eleven APPLG (LLGs) at the state and district levels to serve as a platform for development practitioners to discuss and share their experiences and reflections on livelihood promotion strategies. The LLG concept was moulded on the basis of opinions of key livelihoods practitioners and also the experiences from similar forums [like AP- LEAP (promoted by BASIX), Rural Livelihoods Forum (Action for Food Production) and SDC at the state level as well as a National Livelihood Learning Group)].

APMAS conducts the LLG consultations with help from the Indian School for Livelihoods Promotion (ISLP) at the state level. At the district levels, APMAS conducts the LLGs in partnership with the DLRCs.

The APLLG usually invites rural development professional, livelihoods professionals, academicians, representatives of government to participate in its consultations. The DLRC invites the KVKs and representatives of line departments at the district level to participate in its meetings.

events have been conducted by APMAS with support from various NGOs and also the Government of AP. The discussions at each of the events were centred on a specific theme that was relevant (like micro-finance, natural resource management, institution building) to livelihoods

Livelihoods Learning Group usually invites rural development professional, livelihoods professionals, academicians, representatives of government to participate in its consultations.

promotion of rural poor communities were. Likewise, eleven DLLG forums have taken place at Adilabad and four in Kadapa covering topics such as convergence, Watershed management, and livestock development. DLLG has also led to identification of potential resource persons for the CLRCs and DLRCs. .

# **Tribals**

market edge. They have rights neither on the land they are parts of India without proper sewage systems. and different schemes from public and private entities.

Due to this, they have lost their natural livelihoods and became agricultural laborers, casual laborers, plantation Life of Manual Scavengers is at risk at every stage. Apart healthcare services when required. Thus the Infant Mortality Rate among Scheduled Tribes is 84.2 per 1000 live births.

Girl child and women from these marginalized groups are more vulnerable to gender based and domestic violence. The dropout and illiteracy rates among them are high. Early marriage, trafficking, forced prostitution and other forms of exploitation are also reportedly high among them. Despite constitutional provisions like protective discrimination and reservations, on most development indicators like health and literacy tribal communities continue to lag behind, even after 60 years of India's independence. .

# Scavengers

In India, the tribals population is around 84.32 million (2011 Manual scavenging refers to the removal of human waste/ census) and is considered to be socially and economically excreta (night soil) from unsanitary, "dry" toilets. The Their major livelihoods are shifting greatest scourge of un-touch ability is felt by manual cultivation, collection of NTFP. The NTFP collected by them scavengers. Though this inhumane practice was abolished fetches little income though it has good market value in the by law in India in 1993, manual scavenging still survives in cultivating nor on the forest from where they are collecting approximately 1.2 Million manual scavengers in India NTFP. Tibals in India suffer multiple displacements from (Census 2011). Government of India has fixed a time limit to their habitants as a result of industrialization, deforestation end this inhuman practice since it was outlawed. However the deadline has been continuously extended by the Central Government.

laborers, They are less likely to afford and get access to from the social atrocities these workers face, they are exposed to certain health problems by virtue of their occupation. Ninety percent of all manual scavengers have not been provided proper equipment to protect them from faeces borne illness. These health hazards include exposure to harmful gases such as methane and hydrogen sulfide, cardiovascular degeneration, musculoskeletal disorders, infections like hepatitis, leptospirosis and helicobacter, skin problems, respiratory system problems and altered pulmonary function parameters. As most of them are hired on contractual basis, no sufficient medical facilities are provided to them, thus reducing the life span of a scavenger drastically. .

#### Vulnerability

# **Heat Waves**

India and often deadly.

An increase of 7 degrees Celsius on the normal maximum constitutes a severe heat wave. A heat wave is a very dangerous situation and major threat to lives. Heat wave is also one of the major disasters for many countries for live lost like other natural disasters. Many heat related deaths go unreported because they are taken to be the consequences of the existing ailments.

Some research reports state that heat waves in particular are being worsened by global warming. Elderly people, young children, and those who are sick or overweight are more likely to become victims of extreme heat.

This has a severe effect on the Indian citizens, most of who are engaged in outdoor manual labor. Heat waves not only claim human life, but also affect other aspects such as poultry birds are particularly vulnerable to heat wave. Heat waves also damage plants, crops and vegetables, exotic plants perish with the rise in temperature and it also leads to drinking water scarcity.

necessary action by conducting awareness camps, deforestation, agricultural practices on steep slopes. providing resting shelters for traffic police, outdoor workers Taking up drainage corrections, adopting proper land usage and other needy. The initiative taken by Gujarat methods, remedial structural techniques, a forestation, Government to have Heat Wave Warning System is to be awareness generation will help as measures to mitigate adopted by other state governments also. <

### Landslides

From the recent years, heat waves became common in Landslide is the downward and outward movement of slope forming materials composed of rocks, soils, artificial fills or combination of all these materials along surfaces of separation by falling, sliding and flowing, either slowly or quickly from one place to another. Although the landslides are primarily associated with mountainous terrains. Most of the districts of the States of Jammu & Kashmir, Himachal Pradesh, Uttarakhand, Arunachal Pradesh, Nagaland and Manipur come under high to very high landslide hazard classes.

These landslides cause property damage, injury & death and adversely affect a variety of resources - water supplies, fisheries, sewage disposal systems, forest, roadways can be affected for years after a slide event. It always has negative effect on the country's economy – cost to repair the structures, loss of property value, disruption of transport routes, medical costs in the event of injuries and other indirect costs. Many factors contribute to the landslides such as: Natural factors- gravity, land structures, heavy and prolonged rainfall, earthquakes, forest fire, volcanoes etc. Human actions: inappropriate drainage, cutting & deep excavations on slopes for buildings, roads, To deal with this extreme condition, government has to take canals and mining, change in slope/land use pattern , Landslides. \*

### **Bakery Shop**

Jugal Kishore belongs to Ostaran, Bhopalgarh, Jodhpur, Rajasthan. He has been running a bakery since 2009 and has his market spread in Jodhpur, Bhopalgarh, Pipad, Asop etc. He started the bakery with an initial investment of Rs 4

Particular	Amount
Cost of raw material (Maida,	Rs. 2550 (Approx.)
sugar, salt, yeast etc.)	
Cost of labor (Nos 5)	Rs.1100
Transportation cost (Average)	Rs. 1150
Total operational cost	Rs. 4800
Total no of packets produced	400
Cost of production of 1 packet	Rs 12
Selling price to the vendor	Rs 14 per packet
Total profit to the owner	Rs 800 (400 packets*Rs 2 per
	packet)
Market price	Rs 19-Rs 20

lakh and now he is receiving an income Rs 24,000 per. Financial details of the bakery for one day (Capacity 400 **Kg)** .Though he is facing tough competition in the market from big players like Britannia, he is able to maintain his market share by lowering his profit and increasing the vendor's profit margin, ever, as Rusk is a seasonal product, he does not have good market during the summers and the bakery to be kept closed during May and June. Now he is planning to expand the product mixture to non-seasonal products like chips and kurkure and in the process of raising the required capital through formal institutions. . Social

### **Detergent Powder Making**

A single woman group, who were rendering service as care givers to SOS children, has set up a Detergent powder making unit as a Collective enterprise in Vottinagapally, Hyderabad. It was started in 2009 and been running successfully.

Their products are - detergent prepared in their unit and packaged Sabina (bought from other sources).

Previously they used to work in a bread making unit in BHEL. Later they were formed into a common Interest Group by SOS, got well trained and set up the detergent making unit. For this, they got financial support from SOS in the form of fixed capital - tools / instruments. The recurring capital was pooled by the members from their own savings. They buy the required raw material for the preparation of detergent and Sabina from Koti.

Later SOS trained them through Jana Sikshana Samstha in various aspects such as collective strength, purchase, transportation and storage of raw material in economical way, product packing- as small packets will fetch good market compared to big 1kg ones. They manufacture the product in the unit collectively, distribute the product among them equally and market individually. Thus each member can receive profit depending on her marketing skills.

The team of 5 members sells 250kgs Surf powder and 200 kg Sabina powder in a month. Thus each member can get Rs 2600/- per month as profit. .

**Public** 

### TARA Hand Made Paper Production

TARA Hand Made Paper Production Unit in Orcha. Jhansi District, UP is one of the sustainable innovative enterprises developed by an NGO Development **Alternatives** widely known as TARAGRAM.

This enterprise is based on "waste to wealth" technology employing more than 40 women, including Sahraiya tribal women who earlier had no source of income.

They turn waste paper and cotton rags into useful and valuable products in a simple, safe and sophisticated process.

the pulp is ready for making paper.

stacked on top of each other, separated by thin cotton felts. sheets of paper are separated and dried in the sun. The dry paper is polished with a hot iron, after which it is ready for use or sale.

value to this paper by changing the texture using simple Rs. 26,000 from the sale of compost and dry waste. The methods, preparing gift boxes, pen stands, picture frames, letter pads, dairies, files etc.

TARA paper and products are marketed locally, nationally and globally by the NGO at reasonably good prices. .

### **Solid Waste Management**

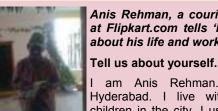
Survapet Municipality is a first grade municipality in Nalgonda District of Andhra Pradesh. It is known for its Solid Waste Management system also called 'Zero waste Management", free of dustbins, litter and waste. Every morning, the municipality workers collect the garbage from households in different containers. For this they collect Rs 10 per month from every household. Thus segregation of waste is done here itself. In the evening, waste of chicken and fish markets and shops are collected in one van, hospital waste in separate van. For this, they won't collect any charge from the hospitals. The town planning department collects Rs 500 at The raw material is soaked in water and beaten to a pulp in the time of sanctioning the plan to build a new house. This is an electrically powered mini-beater or hydra pulp maker. used for collection and transportation of debris. This is After two hours of beating and further dilution with water, dumped in the low lying areas. They also collect dairy and cattle shed waste everyday and use it for vermicompost.

The pulp is then laid out in sheets of even thickness, The collected bio-degradable wet waste is then composted in 3 steps like segregation of waste, decomposition of the waste After squeezing out excess water by a screw press, the through composting methods using pulverizer, water and earthworms, sewing and packing for marketing. Dry waste collected from commercial areas like paper, plastic etc. is separated in recycling shed, is bonded into 30kg. 40kg By providing necessary training to the women, they add bundles and sold to recyclers. It generates income of about municipality was awarded with ISO certificate in 2004 for the successful management of solid waste. It also received cash prize of Rs. 25, 00,000 from then chief minister Dr. Y. S. Raja Sekhar Reddy for its achievement. \*

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Interviews

# Good Education to My Children...



Anis Rehman, a courier delivery agent at Flipkart.com tells 'livelihoods' more about his life and work.

am Anis Rehman. I belong to Hyderabad. I live with my wife and children in the city. I used to work in the UAE as an electrician until two years ago. They paid me well but I decided to guit as

my family needed me here. After spending a few months to look for a job, I started working as a delivery agent in Flipkart. I also repair electronic appliances on my days off to supplement my income.

#### How did you find out about this opportunity?

I found out about this job from a friend. He told me the details and suggested that I take it up. Flipkart employs people who have their own transport (a motorbike). The company pays for the petrol.

#### What is your typical day at work like?

I deliver consignments in a few areas in Hyderabad. Every morning, I report to the local Flipkart hub where all the consignments to be delivered in the city are received and sorted. I pick up the packages that are to be delivered in my zone. I keep a large bag in which I carry all the consignments. I also make sure that I am carrying the receipt book. Then, I plan my day ahead - which goods I will deliver first and in which areas. I start delivering at about 11 am and go on till 6-7 pm in the evening.

#### What kind of goods do you deliver?

Flipkart sells a variety of items. They're increasing their categories with each passing day. Mostly, I deliver the smaller items such as books, phones, earphones, cosmetics and other gadgets. The larger items like TVs, stereos, etc. are delivered by other agents.

#### What precautions do you take to avoid damaging the consignments?

Usually, the packing is done at the godowns itself. The packing is customised to the item, adequate bubble wrap, thermocol is provided for fragile items. Books are packed in waterproof packing. When it comes to me, I make sure that to improve my skills and take higher positions of leadership. I don't handle the goods roughly.

#### How do you manage payments?

Some customers would have already paid by card online. But those who didn't pay me when I hand over the consignment. I give them a receipt acknowledging the payment. I deposit the cash collected, along with the copies of the bills at the Flipkart hub.

#### How much do you earn per month?

occupations.

#### What are your future plans?

My children are young, my only aim is to offer them a good education. So, I am saving up for that. .

### **Knowledge Sharing Gives Enjoy..**



S. Sravan Kumar (27) shares his experience a t 'Magic Bus' with 'livelihoods.'

#### What is your educational qualification?

I am pursuing Sociology at Osmania University. I have already completed my Bachelor's of Education (B.Ed).

I have been working as a training & monitoring officer at Magic Bus Organization for the past two years in various Mandals Zaheerabad. Shankarampet, Raikode, and Regode in Medak District.

#### How did you join Magic Bus Organization?

Initially, I worked as a youth mentor for five months in Shankarampet mandal, Medak. During that period of time, I was selected as a training & monitoring officer.

#### Can you describe your role in the organization?

In the mandal, I train 4 youth mentors, 94 community youth leaders, and nearly 3000 children on children rights, gender rights, education, equality, health and nutrition, etc. I regularly monitor their work and keep in touch with youth mentors and CSCs. The District Project Manager supervises my subordinates and me. Additionally, I provide reports to the DPM and conduct review meetings every month. We conduct an orientation program for parents and children, who get to interact with village- line department members such as teachers, Anganwadi workers, and Auxiliary Nursing Midwives (ANMs). We provide children an opportunity to share their personal problems with us. This provides us with valuable insight on their ideas and opinions. Additionally, we provide counseling for parents who exceedingly try to limit their children from spending time on sports and other extra-curricular activities. We explain to them that sports are important for their children to grow up with a healthy and responsible lifestyle.

#### Did you participate in any training programs?

I participated in introductory training program in Mumbai when I first joined Magic Bus Organization. I participated in other related training programs in Bapatla and Hyderabad

#### Do you have any prior experience in this field of work?

I worked as a teacher for two years in Tagur Public School in Kothapally, Papannapet mandal. I taught social studies to high school students. I also worked as a field coordinator for one year in Alladurg, Kangti, Narayanakhed, and Chinna Shankarampet mandals in Medak District. I met Mandal Education Officers (MEOs), schoolteachers, and students. This provided me with valuable insight on teacher-student relationships, importance of maintaining low student-I earn about Rs. 10,000-13,000 per month from both my teacher ratios, and creating an optimal school environment.

#### What is your future plan?

A: I want become a teacher in a government school. I enjoy instructing people and giving them valuable information that can potentially change our Indian society in the future. .

# **Break-Even Analysis**

Break Even Point (BEP) is a point of production and sale of units - when the total revenues of an Enterprise are exactly equal to total costs.

It helps an enterprise to design its production and sales plans i.e. how much is to be produced and at what cost, at what price is the product to be sold and in which quantity such that it can recover its entire expenses.

Profit starts only if the level of operations exceeds the BEP.

Types of cost: All revenue costs are either variable or of fixed cost in nature.

Fixed cost: Costs that do not change with the change in the volume of production

Ex: Rent, interest.

Variable cost: Costs that change directly with production. Once the production is stopped, there will not be any variable cost

Raw material cost, labor wage, transportation charges etc.

Break even analysis is required to know if an enterprise is in a position to meet its fixed cost even if unit's suspension of operations.

Sales value = Fixed cost + Variable cost + Profit (if any)

Contribution = Sales value - Variable cost

BEP is useful to know:

BEP =	Fixed cost* Sales Value	
	Contribution	

What sales vol. is needed to get budgeted profit?

At X volume, what will be the operating profit/ loss?

BEP in Units	BEP = Annual fixed cost / (Selling price per unit (-) Variable cost per unit)
BEP in Amount	<b>BEP</b> = Annual fixed cost / (selling price per unit (-) Variable cost per unit) * Selling price per unit
BEP in terms of P/V ratio	P/V = (Contribution / Sales value) * 100 (in percentage) P/V Ratio - Profit- Volume Ratio
BEP in amount	BEP = Annual Fixed cost / P-V ratio

With X% increase in vol. what is increase in profit?

What is change in profit, if fixed cost increases or variable cost is reduced, etc.?

To estimate the Margin of Safety:

MoS = <u>Actual Sales – Break Even sales</u> X 100

Break Even Sales

"Larger is the MoS, safer the firm". .

# **Shakthi Mutually Aided Cooperative Society (MACS)**

Shakthi MACS was launched by The Save of the Soul (SOS) Children's Village under the Family Strengthening Program (FSP) in Nachineri Gram Panchayat, Yerpedu mandal, Tirupati. Most of the FSP caregivers are already members of SHGs. FSP - SOS introduced the concept of MACS to them. It was established in November, 2010 and is registered under APMACS.

Out of the 178 members enrolled into FSP, 120 members came forward to be associated with MACS. They formed the Common Interest Groups (CIGs) and elected the

**Support Organization** 

from the CIGs they selected 11 Board of Directors (BOD) with a President and Vice-President for MACS. To operate the MACS they selected a Chief Executive Officer (CEO) and three members of staff. MACS collects Rs.10/- as membership fee, Share Capital of Rs.100/- and monthly Savings of Rs.50/-.

MACS conducts regular monthly meetings with members as well as BODs of the community. FSP care givers and non-FSP members are members in the MACS. They actively participate in the MACS meetings, and promote savings. ❖

### Mithra Foundation

The NGO, Mithra Foundation was set up on October 16, 2009, which strives towards betterment of livelihoods and empowerment of community through access to education, particularly vocational education through formal and nonformal streams to meet the challenges of emerging new technologies and the concomitant rapidly shifting socioeconomic needs with purposeful social responsibility.

Holistic development of Farmers: Farmers Club: The Foundation had formed 32 farmer clubs with the help of NABARD in 32 villages of Motukur and Shaligouraram and Rammanpet Mandals of Nalgonda district with an aim to provide agricultural inputs, linkages with line departments, bank loans and sustainable growth in farmers' lives. The foundation had provided training programmes to farmers' club members, agriculture inputs from scientists, exposure visits to gain knowledge on low investment and high yield, NPM methods, increase in the credit flow and diversification in lending, relationship with banks and livelihood linkages with others departments.

**Training Organization** 

Sustainability

of Farmers' Clubs: Regular source of income and consistency in their activities is the key to sustainability of Farmers Clubs. Sustainability of Farmers' Clubs may be ensured through creation of a corpus at the club level through measures such as: Token membership fees (to be decided by members). Monthly savings (to be decided by the Club members). Any other charges for services provided to other agencies like Government, Corporate Bodies etc.). Such steps are expected to make the Farmers' Clubs self sustaining over a period of 3 years, when the funding support from institutional agencies is withdrawn. The best performer club is deemed to register under the MACS society.

Other activities of Mithra Foundation: Homeopathic Medicine distribution in Tribal Mandals of Adilabad district. 18 villages have been chosen for disbursing the medicine in two mandals of Adilabad.

Mithra Foundation has approached the Zilla Praja Parishad High school to take an initiative to promote cultural activities and sports competitions in schools.

### **Pipal Tree Ventures Private Ltd. (PTVPL)**

Pipal Tree Ventures Private Ltd. (PTVPL) is a training organization, which provides vocational training for skill upgradation in the construction industry to unemployed youth staying in the rural areas. Founded in 2007 with an aim to train and provide livelihood opportunities to poor unemployed rural youth in India, who are expected to help in the economic development of the country in future. PTVPL is backed by institutional investors and well established corporate entities from the construction industry, with its corporate office in Mumbai, India.

The organization has set up training hubs in Ranga Reddy district, Ongole, Adilabad and Visakhapatnam (Vizag) in AP

and training spokes at Lalganj, Rae Bareli, Khushinagar, Chandauli and Banda in Uttar Pradesh, Muzaffarpur, Madhubani and Jamui in Bihar, Manoharpur and Sagwara in Rajasthan, India. It is planning to set up two more training hubs and twelve spokes additionally across India in the next five years and intends to impart training to 50,000 for better future.

Reinforcement and Masonry,
 Heavy Machine Mechanism,
 Plant and equipment,
 Surveying,
 Toll collectors and supervisors,
 Material testing,
 Occupational health. The company gives guarantee of placement in various construction companies to the trainees on successful completion of training.

# **Microfinance Bill 2012**

Microfinance (MF) is a provision of financial services in the form of loans, savings and insurance. This is basically to provide financial support to poor who have no bank linkages or cannot access formal financial support services. Microfinance has been immensely successful in helping the poor to get out of the clutches of money lender in India. But on the other hand, it has been alleged to charge high rate of interest and unethical practices in recent times.

Microfinance has been significant way for financing the poor and needy in rural, semi urban and urban areas with a tremendous potential to grow in the country (Except Andhra Pradesh). As per recent statistics and research from various organizations, 70% of rural people have no bank account and 87% don't have credit support from formal sources.

According to RBI in 2009 the priority sector lending was Rs.9658 billion where as lending from SHGs and MFIs together is Rs.263 billion. If we consider low income people as potential clients for MFIs, we can see a market The bill has initiated a path for microfinance organization to size of 245.7 million individuals and annual credit need of Rs.2.1 trillion. If we go by market size and the demand for credit we will see a huge gap which MFI can fill.

Based on 2012 information, the active borrower base of all the MFIs is 48.7 million and the total portfolio is of Rs.251 billion. MFIs have grown with accelerated rate not only in their numbers but also in terms of their return on investment. Their operating cost ratio dropped from 20% to 11% and average return on equity increases from 2.2% to 33.2%.

To serve the huge gap MFI needs both private equity and debt in the coming days and to reach poor with justified rates and serve them better they are required to be regulated. State like Andhra Pradesh has filed complain to regulate the operation of the MFIs in the country and in the state due to recent unethical behaviour of few micro finance houses in the state and this has leaded to the formation of microfinance bill 2012.

Microfinance bill was tabled in Lok Sabha on May 22, 2012. Micro finance bill has increased the cap of credit on one hand and on the other hand it has put a cap on the charge on maximum lending rate. Some of the salient features of the Micro Finance Bill. 2012 are:

- ☐ Micro finance Institutions (MFIs) are organizations other than the banks which provide micro finance services. services which include micro credit up to Rs.5 Lakhs in aggregate and with RBI specification of Rs.10 lakhs per individual. Along with micro credit service they can also provide services like collection of thrift, pension or insurance services and remittance of funds to individuals within India.
- ☐ The bill specifies the MFIs to get certificate of registration from RBI. Existing NBFC (Non Banking Financial

Company) can continue micro finance operations without registration. The Reserve Bank of India (RBI) shall regulate the micro finance sector; by setting an upper limit on the lending rate and margins of Micro Finance Institutions (MFIs).

- The bill allows the centre to form central level microfinance development council, state micro finance council and district level micro finance committees to look after functioning and support micro finance operations at various levels.
- ☐ The Bill provides provision for a Micro Finance Development Fund managed by RBI; proceeds from this fund to be used for loans, refinance or investment to MFIs.
- □ The Bill requires the RBI to create a mechanism to address grievances.
- ☐ The Bill provides a statutory framework to regulate and develop the micro finance industry.

perform their business under a legal framework to provide effective and efficient services to poor and develop a healthy environment of lending to those for whom they

The bill safeguards against misuse of market dominance by MFIs by charging high rates and it allows RBI to set upper limits on lending rates but there is no provision for consultation with the competition commission of India. The bill has allowed the MFIs to accept deposit but there is no facility for insuring customer deposits against default by MFIs. This bill provides power to both RBI and NABARD to manage and delegate. The Bill provides for the creation of micro finance committees at central, state and district levels to oversee the sector. However, the formations of these committees are not mandatory. Even though the microfinance organization will be able to provide pension and insurance services the bill does not clearly state about the coordination between sector regulator and RBI.

The bill has raised a lot of expectation among the people in getting better service from MFIs and NBFCs. With this bill, the SHGs can perform better and more collectives can come up with quality services from the microfinance provider. On the other hand the environment is favourable for the growth of MFIs due to a vibrant commercial banking sector, presence of operationally sound MFIs and regulatory environment which permits multiple models of building access to credit.

Altogether there are many positives in the bill to regulate MFIs and tackle unforeseen conditions and those situations which maligned the microfinance industry in recent times in few states. Nevertheless, there is a very high scope to provide healthy lending to individuals with higher cap and decent lending rates. .

Latest Book **Classic Book** 

#### The Division of Labour

#### Seasonality, Rural Livelihoods and Development



Name of The Book: The Division Of labour

Author: Emile Durkheim

Emile Durkheim is known as the father of Sociology. His work focused emergence of social institutions rather than on religious and social setups. Among Durkheim's famous works are the Division of Labour. Rules of sociological methods, the Elementary Forms

Religious life and Suicide .Durkheim believed in a holistic study of the society.

Durkheim's book the Division of Labour in society was successful in maneuvering sociological theories and thoughts which were inspired by Auguste Comte, a contemporary of Durkheim and a great social thinker. The author speaks about division of Labour, societal change, the conflict and the transition of society from primitive to advanced societies.

Durkheim explains that the society works on the principle of solidarity with the people in the society behaving in a manner which depicts collective conscience which helps in maintaining the social order operating on the idea of organic solidarity and mechanical solidarity The division of Labour in advanced and mechanized societies, Durkheim says, is distributed in terms of merit and speaks at length about the moral and economic regulation to sustain social order thereby controlling crisis, disorder Resources and anomie. \*

Action for Good Governance and Networking in India (AGNI): It's facilitating local citizens' groups come on a common platform to discuss problems faced in their areas and the solutions through informed voting and vigilance

http://www.agnimumbai.org/



Name of The Book: Seasonality, Rural

Livelihoods and Development Editors: Stephen Devereux, Rachel

sabates and Richard Longhurst

The book Seasonality, Rural Livelihoods and Development authored by Stephen Devereux, Rachel sabates and Richard Longhurst published by Routledge in 2011 explores the seasonal variations which tend to be unpredictable and unfriendly to

the farmers, which has impacted the food security and rural poverty and irrigation that actually facilitates food production and consumption and work patterns across seasons. The authors focus on several liberalization policies and programmes which were removed in the 80s. The measures which earlier shielded the farming community against 'damaging seasonality' such as grain reserve management, input subsidies and food pricing now only centered around targeted social transfers and public work programmes.

The book zeroes on to issues dogging governments and development partners with special reflection on poverty and seasonal variation and food security monitoring systems having valid methods for observing the seasonal food insecurity and livelihoods. Emphasis on cash transfers to sustain a continuous access to food round the year. Stresses on agricultural interventions that endeavour to raise the food consumption

and steady the seasonal consumption. 💠

**New Book** 



**Book Name: INDIAN POLITICA AND** SOCIETY SINCE INDEPENDENCE

**Author:** Bidyut Chakrabarty

e-Resources

LEAP: http://www.aksharakriti.org/magazines/doc\_download/208-leap-erukalagudem-

VCA:: http://www.aksharakriti.org/magazines/doc download/210-value-chain-of-wheat

Su-sector: http://www.aksharakriti.org/magazines/doc\_download/209-tobacco-sub-sector-

e-book: http://www.4grantwriters.com/Peter Senge The Fifth Discipline 1 1 .pdf

v-book: http://www.youtube.com/watch?v=orw3jdAJNgU

e- Course

e-Course: Capsule 5 May 2013; Livelihoods Interventions & Planning

http://www.aksharakriti.org/magazines/doc\_download/212-e-course-capsule-5-may-2013-

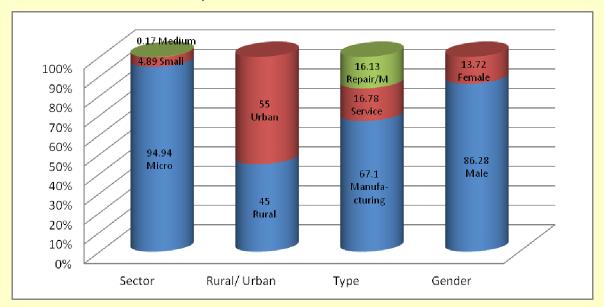
# Micro, Small And Medium Enterprises

The micro Small and Medium Enterprises play a vital role in the economic and social development and has been considered as an engine of economic growth globally.

The MSME sector contributes significantly to the country's manufacturing output, employment and exports and is credited with generating the highest employment growth.

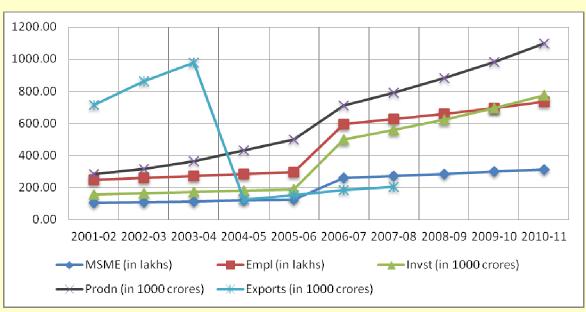
The trend of MSME in different aspects is shown in the below charts.

Fig: 1 Distribution of MSME in different aspects



Source: Fourth census of MSMEs

Fig: 2 Growth Trend and Performance of MSME



The data for the period up to 2005-06 is Small Scale Industries (SSI) and for the rest, MSME is included. ••

Data for Exports from 2008-09 is not available.

Case Studies Out of Poverty **Into Poverty** 

### **Utilised Opportunity**

# **Bad Habits Make Life Miserable**

Ch. Guruswamy (48) stays in their family occupation. Though, the family puts in a lot of meet the family expenses. Though the whole family strives to work on the looms, their wages are low and unable to meet the educational and medical and other expenses of the family. In order to augment the family income, he came to Hyderabad in search of job after many deliberations with his family. After a month, he got a job in Sri Chaitanya College as a Hostel Warden in Kottapet, Hyderabad. Since then he put in a lot of hard work and managed to send his children to good institutions. He developed good relation with college staff and there was a gradual increase in his salary. Upon the completion of B.Tech, his son secured a lucrative job in a MNC in Hyderabad. The earning members in Guruswamy's family increased to three, since his wife undertook sewing and tailoring. With hard work his family could increase the family income with such alacrity that the family purchased a house at Hyderabad and are living happily together. \*

**Into Employment** 

Revanapally village, Seshamma and Ramulu, are famous as 'Palla" (fruits) Pochampally Mandal, Nalgonda District, with his wife and 3 Seshamma and Ramulu ' in Allur village, Nellore District sons. He and his family work on the handlooms since it is because of their well established fruit business. Ch Mohan (45) is their only son, who even as a child, used to help his hard work, and he is unable to generate sufficient income to father in the business and thus did not get proper education.

> With a view to expand the business, his father relocated to a different place in the same village, where Mohan befriended few unsavoury fellows and got addicted to alcohol and gambling. When he became old and was unable to look after business, he handed over it to Mohan. But Mohan, addicted to bad habits did not take enough care of the flowering stage of business, eventually neglected and lost interest in its well being. He wasted precious time with friends leaving the business unattended which soon faced losses and sank in debt. The family had to sell off their business and other assets to clear the debts. But, the pitiable condition of the family did not change his attitude towards life and he continued to be in the dubious company. Presently, his mother and wife run a Tiffin centre from their rented home to earn their livelihood. \*

> > Out of Employment

### **Inspiration Changed as Intellectual**

# **Unable to Get Regular Work**

of the family. Dhanunjaiah joined his parents to do the weaving after completing intermediate, since he did not have much inclination towards education. His 3 brothers pursued higher education and settled well.

Once, his elder brother chided him by saying that 'without education one doesn't get any recognition in life and society'. These words changed his attitude towards life and Dhanunjaiah wanted to do well in life and future. To achieve his goal, he worked hard and successfully completed MA in English.

Thereafter, he joined School as an English teacher for a year and gained experience in teaching. On a lookout for better opportunities, he came across a vacancy calling for an English lecturer in a college at Ibrahimpatnam. Lady luck favoured him and he got the job and through hard work and experience, Dhanunjaiah was promoted as a lecturer in a Degree college with a handsome salary. .

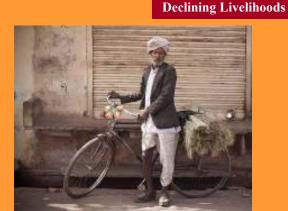
Dhanunjaiah (36) stays in village Chityala, Nalgonda B Kumaraswamy (32), a farmer, stays with his wife and 2 district with his wife, two children and his parents. children in Somaram Village, Parvatagiri Mandal, Warangal Working on the handlooms is the traditional occupation District. He completed his post graduation in M.Com even as he continued to help in the family occupation. There after he, and worked for an year on a project as a field assistant in the Centre for Social Science (CESS). On completion of the project he grabbed a marketing job in MR International, Hyderabad. He worked there for 6 months. During that period, he saw an advertisement in news paper, calling for a Manager in Spandana Microfinance. On selection, he joined the firm but had to face a number of hurdles which arose from the fact that the people who took loans were unable to repay because of very high interests been collected from them. Over a period of time, this issue snowballed and became a state problem. This rendered him jobless and was forced to spend 3 months sans work. Again on a look out, for a suitable opening, he joined a project, which involved data collection a consultancy firm in Hyderabad. After the successful completion of the project, unfortunately he is again on a lookout for a suitable opening since past 3 months. It is guite ironical, that so far except for temporary assignments he is unable to get a secure and a regular job despite being qualified and experienced. .

# Thatimunjalu Selling

# **Palm Broomsticks selling**







Story

# **Lion And Rabbit**

In a forest named Kadal, lived a rabbit that became quite famous as a saint. He lived near the outskirts of the forest, in an isolated place on an island. There were very few animals who did not know about the wisdom of Rabbit who was also known for his fortune telling prowess.



Mrigaraj, the king of the forest came to know about of the feats of Rabbit, to pay respect to this great saint, he invited the Rabbit to his den.

When the Rabbit arrived, Mrigaraj welcomed him and offered him a seat, the king then asked the saint Rabbit to tell something about his horoscope.

After a keen examination into the king's horoscope, Rabbit started

telling the King about the boons that were to be bestowed upon him in future. The king was so happy. He kept on

rewarding the saint Rabbit with carrots and roots for every boon told by Rabbit.

Now, came the time to forecast the future misfortunes. The whole outlook of Mrigaraj underwent a change. At one point he shouted, "Stop! You filthy soul! How dare you utter such nonsense! I order you to predict the time of your death".

Saint Rabbit replied in a small voice, "My lord! According to my calculations, my death will take place just an hour before thy death".



The king was stunned. He felt his error. He begged pardon from Rabbit and sent him off with more gifts.

MORAL: Wisdom is more able than power. \*

# 'Yoga'kshemam

**G** Muralidhar

Happy May Day! Happy Buddha Purnima!

The month endorsed that traveling should not be postponed. Traveling is a habit and that needs to be formed early in life. These moments define our lives. We are a result of our intentional habits. We are what we repeatedly do.

Gathered during the month - <u>scaling-up</u> does not always mean increasing our size, direct outreach, working through partners etc. That is through influencing or educating the leaders and future leaders for influence.

I came across 'How to Avoid Work: A 1949 Guide to Doing What You Love' by William Reilly. We have some 16 hours a day. We can put this time incessantly to anything without growing weary unless we love it, unless it is not work. Money never comes first in self-expression of any kind. Happiness lies in the pursuit of our goals and achievements in our chosen areas. Ultimately, we are our masters, masters of our time, our purpose and our life. Let us remain so.

To be able to do what we like we should not be too worried about the prestige, and prestige would follow if we

do what we like. Success metrics have to be defined by us. The best way to get approval is not to need it, because we have our own metrics. We move from

work to creative labour to flow. We need to flow. This is our life. We need to do what we love and do often. If we don't like something, we have to change it. If we don't like the job, we have to quit. If we do what we love, the love awaits us. In the ultimate analysis, there is no sharp distinction between our work and our play. We simply pursue our vision of excellence through whatever we are doing. For us, we always appear to be doing both simultaneously. Also, we have multi-faceted experiences, interests, values and talents. It means we need to allow our various petals of our identity to fully unfold.

Reinforcements of the month include 'strongest careers are not linear'.

What we want to do in the long run is a function of what we do now in bits and pieces. See the world. Taste the odd opportunities. Pick up small challenges. Be ready to change plans often. Follow own dream. Blend talents that are present. Seek out friends. Change mind when called for. Seek elders' advice. Look around, read books. Seek support. Spend time before spending money. Let the purpose rule and let us do our best. Be relaxed.

For getting the life back, for many of us who have almost lost it, the first step is to get sufficient sleep every night to feel more physically energized, emotionally resilient and mentally clear, followed by – move more; eat often but in small doses; take a break every 60-90 minutes; invest time and provide absorbed attention with people; appreciate and thank people for making our lives better; doing the most important things first; keep reflecting quietly every day; keep learning regimen every day; and give time to others and to the world at large.

We need to keep our soul free from clutter every now and then. Seek solitude, meditation and spending time with nature and loved ones. A soul that has awakened/awakening has difficulty in lying. It walks barefoot often. It is biased with the marginalized and complete strangers know it. It lives as naturally as possible and it picks up healing. It senses possibilities early. It is creative and revels in art and art forms. It needs more solitude. It finds it difficult to do what it does not really enjoy. It is obsessed to bring the truth to light. It can't keep track of time. It is kind. It is not keen on consuming negative energy. It goes about changing the world in its own way.

Happiness is what we are all concerned with. It is feeling good and right in an atmosphere of growth; making others happy gives happiness and happy person can only make

> others happy; in happy times, time runs faster; we are not happy unless we think we are happy; Happy life is built on the foundation of happy nature; It all begins

with us; No one else can make us happy; and it is NOW.

I had to stumble upon Leslie's letter in 'The Bridge Across Forever' by Richard Bach this month. A wonderful letter! It aptly captures the value of nurturing and preserving relationship(s) of consequence — "... I have felt if anything in my life deserved departure from previously established patterns, going beyond all known limitations, this relationship did. ... I recognized the rare and lovely opportunity we had while we had it, and gave all I could, in the purest and highest sense, to preserve it... I am comforted by this now. ... I have grown with you, and learned much from you, and I know I have made major positive contributions to you. We are both better people for having touched one another..."

This is the spiritual journey! It is the bliss! It is antaraatma driving it! This is krishnayogam.

Can we be there? Yes, if we pursue Atma Yoga. If we pursue deep and intense reflection with all the senses for happiness through usefulness to the 'universe'! Krshna confirms — antaratma and antaryami are meant to be together when the free soul yearns for it with thought, speech and action.

Join us in the world of yoga – for being happy and useful – towards krsnakrsnayogasiddhi. You will not regret it. ❖

