

# livelihoods

*today and tomorrow*

November 2010

## ***Building Capacities***





Happy Diwali!

Let us grow out of scams. Let us cope with changes in guards. Let us welcome Nitish back.

Let us hope that the powers of the world, now India included (?), work together, share together, talk together and act together for a better tomorrow for all life in this world. Let us remember that this earth we inherited belongs to the children. Let us give them a better earth to live. Let us persist with freedom and choices for all! Let us help reduce disease! Let us be fitter! Let us agree to disagree and tolerate divergent views to co-exist! Let us persist with non-violence! Non-violence against all life, particularly the marginalized! Let us respect life! All life!

Many of us undervalue the importance of handwriting. Please know that handwriting works on the brain and your cerebral capacities are, to an extent, conditioned by the handwriting. Despite the spread of ICT, let us write more often and more legibly, more beautifully. Let us help our brain to have more activity so that it grows.

Building capacities of the poor includes increasing information, knowledge, skills and resources. It is also offering ability to identify the gaps and opportunities on their own, develop a plan of action to tap them and realize the plan. The institutions of the poor emerging need to have capacity for learning, planning and action. The leaders of the people and their institutions need to have capacity to learn, plan, inspire, mobilize, hold and take the people forward. They should have the capacity to decide. The staff working in the institutions and in the support organizations need to have will and capacities to service them. The poor themselves should have the capacity to make their institutions, leaders, service providers and staff to be useful to them. The capacities required may vary from place to place, institution-to-institution, context-to-context and person-to-person. They need to know what are their rights and entitlements and how to tap them. They need to negotiate with the market and non-poor for accessing products and services and supplying/providing products and services. They need to begin organizing themselves on their own. They need to learn on their own. They need capacities for this.

These capacities have to be provided in a variety of ways. Exposures, Theoretical grounding and Practice – all these build their capacities. They need to have examples, pilots and documentation of practices. They need trainers and inspirers. In this context, 'livelihoods' explored 'building capacities' of the poor and their institutions.

President Bharat Ratna APJ Abdul Kalam requires no introduction. He is inspiring India towards 'Vision 2020'. Examples of building paraprofessionals show the need and ways forward. Mobile Phone Servicing is a new urban and semi-urban ubiquitous service enterprise. Visakha Dairy is a Producers' Company of Dairy Farmers with farmers, village farmers' institutions and milk/milk products processing and marketing in three tiers. Jaipal Singh leads SHG-based micro-finance support in Rajasthan. 'Multiple Meanings of Money: How Women See Micro-finance' by Smita Premchander et al is a book at the right time. Do not ignore this!

With the understanding that capacity is the real change maker in any way forward and we need people who are in the business of building capacities of the poor and their institutions, I remain thinking of ways to build capacities to flow towards leading more meaningful lives aligned with the flows of nature and universe.

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

G. Muralidhar

the 'livelihoods' team

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## Response



My hearty congratulations to the entire Akshara Team for successfully completing three years of compiling, forwarding and impacting the lives of many people and professionals through the monthly "Livelihood" document. I am sure that this is just a beginning and the initiative would go on for many years in providing thoughtful and meaningful information on the various issues and developments happening around the globe.

Hats off to all of you for your determination, commitment and the never-say-die attitude. God Bless you mightily.

Edwin

Congratulations! Keep the good work going.

Byomkesh

## **25 November - International Day for Elimination of Violence Against Women**

### **Six Priority Actions for Parliaments**

- 1) ADOPT LAWS THAT WORK**
- 2) MAKE SURE THEY ARE IMPLEMENTED**
- 3) EDUCATED AND SENSITIZE**
- 4) BUILD PARTNERSHIPS**
- 5) SHOW STRONG POLITICAL WILL**
- 6) ESTABLISH A SOUND INSTITUTIONAL FRAMEWORK**

## 100 Million People Pushed Into Poverty By Health Bills Annually Worldwide:

As humans are living longer, new treatments appear, and more people develop chronic (long-term) diseases, health costs are soaring to the point of pushing 100 million people each year into poverty globally, especially among those who have to pay directly for health services, according to this year's *World Health Report* by the World Health Organization (WHO). Even industrial nations with a tradition of universal health care cover are finding their resources stretched to the limit. WHO says more money needs to be raised for health, it needs to be raised in a fairer way, and then spent more efficiently.

## Blair Foundation to Launch India Fellowship:

Hoping to combine faith with developmental goals, the Tony Blair Faith Foundation (TBFF) has launched a fellowship in India to encourage young people to work in their own communities. TBFF was launched in May 2008 and aims to empower young people to take multi-faith action against extreme poverty in over 100 countries. The fellowship is an international programme that brings together 30 leaders from the UK, US, Canada — and from this year India. The youth will be trained and placed in multi-faith pairs within development and faith organisations to build partnerships among people of different faiths. The 2011-12 fellowship will focus on maternal health and child mortality. The deadline for the applications is December 31 and four fellows — aged between 20 and 27 years — are expected to be shortlisted this year from India.

## NGO Gets Microfinance Award:

Dharmasthala-based NGO Shri Kshethra Dharmasthala Rural Development Project (SKDRDP) has been awarded the prestigious Microfinance India Award 2010 by Hongkong-based HSBC Bank and Access Development

Services. The award was presented at a function organized in New Delhi recently on the occasion of the two-day All India Micro Credit Summit. A release from L H Manjunath, executive director, SKDRDP, stated that at a time when the micro finance sector is being affected relating to governance issues, the works of SKDRDP has been recognized for its low operational costs, efficient administration, rapid scaling up, social services provided by the institution and its concern for poverty alleviation through micro credit.

## India, Britain Tie Up for Research on Food Security:

India and Britain agreed to collaborate on development of scientific knowledge that will increase food security and alleviate poverty recently. A financial initiative, Food security: Sustainable crop production research for international development was signed by the officials of the science and technology ministries from both the countries. The initiative is expected to forge global partnerships between scientists in Britain, India and other developing countries to leverage high quality biological and biotechnological research for sustainable crop production in south Asia and Africa. The total value of the initiative is estimated to be Rs.143 crore (around \$32 million) over a period of five years. This fund will be used to support the development of scientific knowledge and the building of sustainable research capacity that will benefit emerging economies and the developing world.

## WB Supports Studies for Sustainable Development of World's Single Largest Mangrove Forest:

The World Bank (WB) is helping Bangladesh carry out a series of studies to develop a holistic programme for sustainable development of the Sundarbans, the world's single largest mangrove forest. The Sundarbans is home to an estimated 425 species of wildlife,

including 300 species of birds and 42 species of mammals, as well as the Royal Bengal Tiger. A comprehensive plan based on six studies would be developed to integrate prioritized interventions to address the region's main conservation and development challenges. The studies will draw up the main challenges of poverty reduction, climate change adaptation, and biodiversity conservation in the Sundarbans. The studies, expected to be completed by September next year, will take full account of the distinction between protected areas and surrounding inhabited areas for assessing the development challenges of the Sundarbans by providing them with alternative livelihood. Bangladesh and India share the world's largest mangrove forest Sundarbans and 62 percent of the Sundarbans falls in Bangladesh. Due to its rich biodiversity and unique ecosystem, the ecological importance of the Sundarbans Reserve Forest (SRF) is immense. Over 3.5 million people live in the Sundarbans' Ecologically Critical Area (ECA), with no permanent settlement within the Sundarbans Reserve Forest. Of them, about 1.2 million people directly depend on the Sundarbans for their livelihoods. Most of these people are Bawalis (wood cutters/golpatta collectors), fishermen, crab and shell collectors, Mawalis (honey collectors) and shrimp fry collectors and mostly women and children.

## MMRDA to Sign MOU with Urban & Environment Studies:

The Mumbai Metropolitan Region Development Authority (MMRDA) is in process to sign a Memorandum of Understanding (MoU) with the reputed Regional Centre for Urban & Environmental Studies (RCUES) for undertaking the Authority's ambitious project of coming up with the Human Development Report of MMR. As per the MoU, the RCUES is to submit the report within 9 months. The MMRDA has also formed a committee for guidance and advice of the Human Development Report. While

developing modern infrastructure in the region, the Authority has taken a major step towards addressing Human Development challenges. The RCUES will prepare the Human Development Report (HDI) within 9 months for a total cost of Rs. 38, 54,000. The Human Development Report will focus on the subject matter: Introducing-geography of MMR, Demographics, Economic Dimensions, Women, Health, Education, Housing and Shelter, Quality of Life and Environment.

### India Lost \$462 Billion To Illicit Financial Flows From 1948-2008:

India has lost some 213 billion dollars to corruption, bribery and tax evasion over the past six decades a report said. The Washington-based non-profit organization Global Financial Integrity said in a report on illicit financial flows from India that with interest added the total loss to the economy could be as much as 462 billion dollars between 1948 and 2008. India's underground economy was estimated to be worth about 640 billion dollars at the end of 2008 and 72 per cent of that money was held abroad, the report prepared by former International Monetary Fund (IMF)

economist Dev Kar said. The underground economy has been estimated to account for 50 per cent of India's gross domestic product, the report added. 'A country that is still struggling to eradicate poverty with a shortage of capital relative to its development needs can ill-afford to lose funds of such magnitude,' the report said, recommending improved tax collection and redistributive policy measures. The outflow of illicit money from the Indian economy accelerated in the period of economic liberalization that began in 1991, the report added.

### World Farming to Get \$200 Million in Climate Aid:

Development agencies worldwide are joining forces to spend \$200 million in a 10-year programme to help the agriculture sector prepare for climate change and cut greenhouse gas emissions. The funding will go to research on how to feed a growing, more affluent world population in the face of expectations of worsening floods and droughts. The project aimed to reduce poverty by 10 percent by 2050 in targeted "hot spot" regions in Africa and India, and reduce the number of malnourished poor in those areas by 25 percent, as

well as curb greenhouse gas emissions by "millions of tones". IGNOU launches programme in watershed development: A new programme on watershed management has been launched by the Indira Gandhi National Open University (IGNOU). The one-year diploma programme will commence on January 1, 2011. "The objectives of the programme are to develop human resource in watershed development and management, introducing the principles of watershed management approach and the value of working in watershed,". It is also aimed at mobilization and capacity building of rural youth, landless women and developing skills for small scale irrigation and water supply structures for soil and water conservation strategies. General candidates will have to shell out Rs.9,000 for the programme while the candidates from rural areas or urban BPL (Below Poverty Line) will have to cough up Rs.4,500. There is no restriction on age. The medium of instruction for the programme is Hindi and English. Regional languages will be added at a later stage. ❖

## Gandhian L.C. Jain Passes Away

Well-known Gandhian and Magsaysay Award winner L.C. Jain passed away on 14<sup>th</sup> November following prolonged illness. He was 85. An economist, organizer, commentator and activist, Mr. Jain spent more than six decades of his life as an impassioned crusader for what Mahatma Gandhi called India's second freedom struggle — the fight against socio-economic oppression.



Known as a fierce opponent of overwhelming state control and an ardent advocate for social action, his efforts to keep alive the legacy of the freedom struggle through the intervention of civil society led to him being awarded the Magsaysay Award in 1988. Mr. Jain is survived by his wife and two sons. Much of the first phase of his entry into public life was spent working on cherished Nehruvian projects, but it was Gandhi who remained a beacon throughout his career, guiding and illuminating his responses. It was this association that led him to accept one of his few forays into official life, as High Commissioner to South Africa, where he was plunged into that country's own struggles to build an inclusive society. Mr. Jain subsequently became a member of the Planning Commission, where he served from 1989 to 1990. The last years of his life were spent in documenting some of the struggles he had been associated with in a book called *Civil Disobedience*, which will be released on December 13. Mr. Jain also studied the growth of the Bhoodan movement. While working on the book, he also put up a courageous fight against cancer.



## LEAD Indian -Abdul Kalam

**Former president and the great Indian scientist Abdul Kalam doesn't need any introduction. India felt proud to elect him as the president. He is the inspiration and role model of Indians, mostly children. As a scientist and as a leader, his work is innovative.**

Avul Pakir Jainulabdeen Abdul Kalam, usually referred to as APJ Abdul Kalam was born on 15<sup>th</sup> October, 1931 in Rameswaram, Madras Presidency, British India. After graduating in Physics from St. Joseph's College in



Tiruchirapalli, Abdul Kalam graduated with a diploma in the mid-1950s from Madras Institute of Technology specializing in Aeronautical Engineering. As the Project Director, he was deeply involved in the development of India's first indigenous Satellite Launch Vehicle (SLV-III). As Chief Executive of Integrated Guided Missile Development Programme (IGMDP), he also played a major role in developing many Indian

missiles including Agni and Prithvi. He was the chief scientific adviser to Prime Minister and secretary of Department of Defense Research & Development from July 1992 to December 1999. Pokhran-II nuclear tests were conducted during this period, and were associated with Kalam although he was not directly involved with the nuclear programme at that time.

Kalam continues to take an active interest in development in the fields of science and technology. He proposed a research programme for developing bio-implants. He is a supporter of open source software over proprietary solutions and believes that the use of open source software on a large scale will bring the benefits of information technology to more people.

Ever since Dr. A.P.J. Abdul Kalam became the President of India (July 25, 2002), he spearheaded a socio-economic movement of igniting the young minds with positive thoughts and of propagating the "Developed India by 2020" vision with constructive mission modes. PURA (Providing Urban Amenities in Rural Areas) is the major component of President's Dream for a developed India. It differs from the conventional ideas of economic development of rural areas in many ways, such as visions for: a comprehensive and composite rural development, government investment at urban levels in rural programmes, reverse rural-urban migration, the prerequisite quality infrastructure, supportive modern industry, investment in social and commercial service, and private enterprise initiative. PURA habitat design depends upon the infrastructural ring road linking a loop of villages and the interfacing of four interconnected aspects: physical, electronic, knowledge, and economic--to

enhance rural prosperity. The model should enable proper selection of village clusters and deployment of the youth in different areas of rural development to make this programme a reality.

Under PURA, President Kalam envisages self-sustaining rural clusters which are well-connected by roads and fibre-optic cables for high-bandwidth telecommunication. PURA aims to provide "knowledge connectivity" through education, vocational, and entrepreneurial training for farmers, craftsmen, etc. It also aims to improve healthcare and sanitation facilities in these village clusters.

The project aims at creating economic opportunities outside the cities by providing urban infrastructure and services in rural hubs, such as electricity to each household, roads, potable drinking water, telecom services, proper healthcare, and education. Abdul Kalam felt the scheme can also address the problem of rural poverty.

According to Kalam's plan, the PURA communities must run as economically viable businesses financed and managed by entrepreneurs, local people, and small-scale industrialists. This is because they involve education, healthcare, power-generation, transport and management. Dr. Kalam spoke of 4 types of PURAs – Plain terrain PURA, Coastal PURA, Hill PURA, and Desert PURA. He emphasized on the fact that energy was what drove the rural economy and hence it was important to explore energy options such as solar, wind, bio-fuel, bio-gas, energy from municipal waste, etc.

Kalam has written several inspirational books, most notably his autobiography Wings of Fire, aimed to motivate the Indian youth. Another one of his books, Guiding Souls: Dialogues on the Purpose of Life reveals his spiritual side. He wrote several poems in Tamil as well. It has been reported that there is considerable demand in South Korea for translated versions of books written by him.

The Government of India has honoured him with the nation's highest civilian honours: the Padma Bhushan in 1981; Padma Vibhushan in 1990; and the Bharat Ratna in 1997 for his work with ISRO and DRDO and his role as a scientific advisor to the Indian government. On April 29, 2009, he became the first Asian to be bestowed the Hoover Medal, America's top engineering prize, for his outstanding contribution to public service. The citation said that he is being recognized for making state-of-the-art healthcare available to the common man at affordable prices, bringing quality medical care to rural areas by establishing a link between doctors and technocrats, using spin-offs of defense technology to create state-of-the-art medical equipment and launching tele-medicine projects connecting remote rural-based hospitals to the super-specialty hospitals. It added that he was a pre-eminent scientist, a gifted engineer, and a true visionary, who is also a humble humanitarian in every sense of the word. ❖

## Building Paraprofessionals

Many times rural entrepreneur's like farmers engaged in cultivation or rearing of livestock, a weaver or carpenter suffer huge losses due to non availability of support services in time. Similarly in dire situations lack of immediate attention or proper advice can also lead to serious health problems and sometimes even to death. Accessing such services is difficult for the poor, because such experts or skilled persons mostly live in distant towns, their numbers are few and they also come with a cost which the poor might not be able to pay for. Making such services available at reasonable cost is therefore an important intervention in development of the poor. They thus become an important human resource to the community.

Building cadre of paraprofessionals; be it be para-legal, paraveterinarians or bare foot workers or any health workers; is being initiated to fill this need. Paraprofessionals are typically semiliterate and some time illiterate individuals from the communities, who have an inclination to learn newer skills and a desire to serve needy in their community. Such people are trained by experts to provide basic and immediate advice and services required. Apart from this they are also regularly trained to enhance their skills as well as to find means of solving problems that they encounter during their work.

Paraprofession has generated employment opportunities for many in the villages. Many women from poor and marginalized communities like Dalits and tribals are especially engaged in this activity. Skills acquired as paraprofessionals have distinctly two kinds one which is completely new to the person learning it for example electrician, plumbing, water testers etc. other are not new, it is built on the existing skills that people have. For example training midwives as para health workers, intermediate student as night school teacher, farmer as agriculture extension worker, Women who play key role in livestock production are trained as paraveteran etc. Paraprofessionals generally charge a small fee for their services; they don't charge even that if they are paid honorarium or a fee from organizations promoting them. Encouraging community to pay for the services is important sustainability strategy.

Realizing the relevance of this strategy many development organizations are involved in building cadre of paraprofessionals today. Such organizations are many and work at various scales. Typically paraprofessionals trained by development organizations are limited in number, mostly limited to the area of work and issue on which they are working. Whereas para-professionals trained by the government mostly for health services like ASHA worker or Gopal mitra are many in number.

Markedly different from these two types is the Barefoot College in Tilonia, India. The organization was established to solve grave problems like drinking water quality, female education, health and sanitation, rural unemployment, income generation, electricity and power, as well as social awareness and the conservation of ecological systems in rural India. Barefoot trains community men and women from rural areas who have no hope of getting government job, they are trained as barefoot teachers, night school teachers, doctors, mid wives, dentists, health workers, solar cooker engineers, water drillers, hand pump mechanics etc. This is the only school with a policy, where women from the poorest of villages or students without verbal fluency in the languages of their teachers are taught to become professionals without requiring them to read or write. The trainees come from all over India to this college but language has not been a barrier; trainees learned to identify parts by shape and colour, to develop the skills required by following mimed instructions, and to execute technical tasks by example. Through its work the college has been able to break gender stereotypes by training its women to install solar electricity equipments in their villages, work which is generally considered as male domain.

Another organization which has turned out significant number of paravets is ANTRA. One of its focuses is protection of indigenous knowledge on livestock rearing. To make this program more sustainable as well as to ensure that the knowledge gathered during the entire development process remains with the community, women are trained as para vets. IBTADA is yet another organization which has made a name as an organization which has produced quality women paravets. Even though livestock rearing has such important role in India's rural economy there is very little focus in providing veterinary services. Traditionally men are trained as Paravets though most of the work related to the animals is done by the women. As precedence IBTADA started training women from SHGs as Paravets named Pashu Sakhies. After the initial 6 days training to these women, ongoing inputs and handholding support is provided in the field. A kit is provided by IBTADA which contains necessary medicines.

These interventions have demonstrated that enabling paraprofessionals to provide support services is one of the successful strategies of building capacities of a community. The model is self sustaining as it not only provides necessary services but also generates job opportunities for many. Building upon such models one need to think of creating designs to scale up such models so that such services are available to all the needy, because as of now the gap between the need for services and number of people who can provide is wide. ❖



# 10,000 Hours!

**Festivals of Lights, Deepavali and Deepam! Development brings Nitish back!**

**Season of Crises and Scams! Raja bows out! Chavan gives way to Chavan! Kalmadi?!**

**AP is getting ready for 'Telangana'! Kiran takes charge!**

**After Gandhi, we have Nehru (14 November).** Many a day of importance and international observance went by - World Freedom Day (9 November), World Immunization Day (10 November), World Diabetes Day (14 November), International Day of Tolerance (16 November), World Toilet Day (19 November), Universal Children's Day (20 November) and International Day for the Elimination of Violence against Women (25 November)!

The month that went by continued to explore finding ways to spend money for poor! Through Missions, Programs, Projects, Plans, Businesses, Institutions and Human Resources! My realization – it is not easy.

Obama came to India and said India is a developed nation. He has won over India. Did we? Again, Gandhi is inescapable – Obama reminded us – “We will always remember the Great Soul who changed the world with his message of peace, tolerance and love. More than 60 years of his passing, his light continues to inspire the world.”

Now it is official, despite all low indicators on human development and poverty, India is a developed country. Obama confirms.

Taskforce on Credit Related Issues of Farmers asserts that the farmer is an entrepreneur. It calls for aggregation of their financial and other inputs and commodity processing and marketing. They need to be brought into institutional fold through SHGs of Farmers, their federations and collectives urgently. They need insurance against loss of revenue. They need to be provided incentives/subsidies directly to farmers or their organizations rather than through the service providers and input subsidies. It is seeking NRLM to work closely with women and men farmers, banks and NABRAD towards increasing acreage under sustainable agriculture. Further, the taskforce observes that the moneylender comes in many forms - as input supplier, commission agent, the buyer of produce, the NBFC and the traditional rural moneylender. Andhra Pradesh Government appears to have fashioned its MFI ordinance taking cue from here.

On the MF, the solution is in having MF+ Institutions that realize surpluses from the economic services because of scale and run the credit operations on clear no profit basis. This would mean incomes from sourcing the material and services needed from the source and supplying the products and services at the destination. This would mean taking a small share in the increased proportion of

consumer rupee realized by the poor. This may mean the MFIs become hybrid organizations that have MFI and Economic Business Organization working hand in hand.

NRLM, pending its launch formally, is making the states to come forward with their initial action plan, poverty profiling and perspective plans. Action in the background is in progress! As NRLM and other programs gear up, millions of institutions of the poor emerge. They meet their needs. They augment own collective funds through savings, revolving grants, loans at fair rates, savings in expenditures, safety nets and managed risks and increased incomes. But, the legislations that provide framework for such institutions are under threat. Mutually Aided Cooperative Societies Act may get repealed. Producer Company format may not be available. So, what shall we do? We know that this **silent movement in the making can tackle their problems, surely, better than us!** Civil Society has to speak up and speak out.

There are studies that say that there are 1-10 million civil society organizations in the country. It employs 20-30 million people, more than the private organized sector. Their annual funding is close to Rs. 1000 Billion (1 Billion = 1000 million - about 10% of our national annual budget). The government projects are increasingly becoming independent government organizations and business organizations are running their own large CSR foundations. The other larger sized organizations are religious or spiritual in nature. Most others who are effective are small organizations who build knowledge-skills-resources of the society at large and poor and marginal in particular directly or through their support organizations. If not anything, they keep our stark and shameful poverty and inequality in the public eye for public action. We need more of them.

The community collectives and these civil society support institutions need leaders, professionals, community professionals, investors, enablers, mentors, trainers, volunteers and supporters. In large numbers! Bright and talented youth have to move in.

Let us make these people invest their time, energy and effort in a focused manner with passion on being useful to the people at large. Let them spend 10,000 hours with such dedication, then, I was made to believe, they become permanent resource to the sector. Let us make them invest this little time, in any way they like!

Then, they give. They love and lead. They vision and plan. They remain accountable to the community. They learn. They are professionals! They inspire. They build more of them. They build their competence on their own.

We need to be this influence. Influence that lasts. Influence that matters. Let us be in the business of influence. Let us give. Let us give what we have abundantly. None of us can say we do not have. ❖

## Perspectives

G. Muralidhar

# Building Capacities

Government and non government agencies of the country are promoting people's institutions for different purposes. If we want more and more people to participate and take advantage of these institutions, we need to capacitate more and more. Ultimately these institutions are expected to sustain on their own facilitating the withdrawal of the promoting institutions for which people need exposure, practical experience, hand holding while experimenting on something. It demands a great collective effort from development practitioners to bring about such empowerment and capacities to the people.



People's institutions have become indispensable in implementing any strategy for development. Institutions of the poor have emerged in the country to meet their various needs. These institutions have taken many forms so as to meet the diverse needs of people and are moving in the direction of influencing other formal and informal institutions to become pro-poor in all aspects apart from creating models for poverty eradication.

Both government and non government agencies of the country are promoting people's institutions for different purposes. Some of the common purposes include economies of scale, cost reduction, providing value added services, and empowerment of the communities with whom they are working. These institutions are creating scalable and replicable models of development. While learning from these experiments of building pro-poor institutions, one has to be abundantly clear now that main business of development work is not to substitute the institutions of State and the market, but to capacitate the poorer communities and organize them so that they'll be able to assert their rightful claim over all those formal institutions. If we want more and more people to participate and take advantage of institutions, we need to capacitate more and more. Ultimately these institutions are expected to sustain on their own facilitating the withdrawal of the promoting institutions for which people need exposure, practical experience, hand holding while experimenting on something. It demands a great collective effort from development practitioners to bring about such empowerment and capacities to the people.

Capacity building is generally defined as 'the process of supporting individuals and community organisations to help them better identify and meet the needs of their areas. It involves building on the existing skills, providing



opportunities for people to learn through experience and increasing people's awareness and confidence to enable them to participate more fully in society.' Capacity is then the 'ways and means needed to do what has to be done'. It is more than 'simply skills, people and plans' and includes the components such as people who are willing to be involved, skills, knowledge and abilities, community cohesion, ability to identify and access opportunities, motivation and the experience to carry out initiatives, community organisations, supportive institutions and physical resources, leadership and the structures needed for participation, economic and financial resources, enabling policies and systems.

There is a great need to understand the know-why of all the activities of the institution by all the stakeholders along with the know-how. This know-why is important in creating a common vision among all the stakeholders. Thus, building this common understanding towards the vision should be the first step in the implementation of capacity building strategies.



The capacity building needs of different institutions differ based on the purpose and nature of those institutions. Further, in a single institution, people at different levels and positions need different capacities based on the roles and responsibilities they need to perform. Based on these diverse needs only, strategies for capacity building are formulated. However, it is important to see that these strategies are in line with the overall vision of the program. Other thing that needs to be kept in mind while formulating the capacity building strategies is the kind of people who manage the institutions. The institutions that are completely managed by communities need capacity building on technical aspects of management and the institutions that are managed by professionals need development orientation.





up of training are an important supplement to the training inputs to achieve above. The strategies for capacity building must be formulated.

Generally there are nine domains that are identified for capacity building. These are areas where there are opportunities for individuals and groups to mobilize themselves for greater control over their lives. Considering these domains encourages strategic planning, implementation and evaluation of programmes:

1. Improves stakeholder participation;
2. Increases problem assessment capacities;
3. Develops local leadership;
4. Builds empowering organizational structures;
5. Improves resource mobilization;
6. Strengthens links to other organisations and people;
7. Enhances stakeholder ability to "ask why";
8. Increases stakeholder control over programme management;
9. Creates an equitable relationship with outside agents.

Further, there are various reasons why local communities and local institutions have not played more effective roles in rural development in the past. These include: internal conflicts, lack of education, experience and skill, a psychology of dependency and a correlated sense of inefficacy, domination by certain local groups, unfavourable policy environment, over centralization of government, psychology of paternalism and certain financial interests. The formulation of capacity building strategies should be in such a way that these shortcomings are overcome.

Community capacity building is about enabling people to 'problem-solve', to assist communities to identify issues that are important to them, and to locate the resources and the people, and the strategies to get those issues dealt with. It is about ways of working that are process oriented, about identifying people's strengths and resources and working with those. It means acknowledging that expertise is often within the community, not external to it.

**Capacity building has a much larger agenda than training alone. Training attempts at building knowledge and skills, and changing attitudes of the actors in the program. Awareness with the community, appropriate institutional systems and capacities for ensuring transparency, planning, self-monitoring, sharing and cross-learning, ability to innovate etc are essential to improve the efficacy and outputs of training inputs.**

Capacity building has a much larger agenda than training alone. Training attempts at building knowledge and skills, and changing attitudes of the actors in the program. Awareness with the community, appropriate institutional systems and capacities for ensuring transparency, planning, self-monitoring, sharing and cross-learning, ability to innovate etc are essential to improve the efficacy and outputs of training inputs. Support services as a follow

assessing community capacity will allow adapting the approach to the programme participants' social and cultural requirements. The second is the assessment stage where participants assess their community's capacity using participatory appraisal techniques, which helps to describe different levels of capacity. This throws light on each of the domains mentioned above and the stage at which the community's lie vis-à-vis these domains. The assessment must be transformed into action in order to build capacity.

This is achieved through strategic planning in each of the identified and prioritized domains, which consists of: discussing how to improve the present situation; developing a strategy to improve the present situation; and identifying what resources are needed. After this strategic planning phase a stage of follow up and reassessment follows.

Generally capacity building is required for the communities in the areas of skills, resources, information, knowledge, technology and linkages. Further, the methodology of capacity building in people's institutions should be based on the reality that the members of these institutions are mostly illiterate or semi literate. Appreciative enquiry thus becomes critical in building the capacities of people's institutions. This is like mapping the existing capacities of the community.

Capacity building process needs to be a dynamic and a collective learning process but not something frozen in time. Further, the capacity building methods must be participatory in nature as the members and leaders of the institution are adults and are already having years of life experience with them based on which their capacities need to be strengthened. Focused Group Discussions, storytelling, Round Robin method, small group discussions, fish bowl methods, role plays etc. are some of the participatory methods that are generally used in the participatory training methodology.

Adult learning principles also need to be kept in mind in formulating strategies for capacity building. Adult learning is goal-directed-It needs to be practical and useful: Clear, realistic and relevant statements of desired outcomes will result in more learning as will activities that enable adult learners to direct their own learning.

Personal goal setting and goal assessment are important. Adults engage in learning in order to achieve a goal, satisfy a need, and enhance personal growth or gain. Further,



establishing an environment where individual needs, uniqueness, abilities and life achievements are acknowledged and respected is very important.

There is also a need to recognize the fact that any knowledge is like an elephant and all of us who are trying to acquire that knowledge are like blind men. Each one of us; the community, the professionals, the experts etc; knows only a part of the elephant. Unless all of us sit together and share each others knowledge the elephant cannot be understood. Without comprehensive knowledge on the issues the stakeholders of the institutions will not be able to take apt and timely decisions.

Adults need application and transfer of the learning to impact their behavior: Strategies are important that help the adult learner consider how the knowledge and skills might be applied and that follow-up with the learner over time. Learning that is applied immediately is retained longer and is more subject to immediate use than that which is not. Thus, employing the techniques that encourage the immediate application of any material in a practical way becomes critical in building the capacities.



Putting in certain systems and processes in place that facilitate the communities to learn new things is also a part of capacity building strategies that include Processes that put communities at the centre of the solution making and don't impose any fixed agendas, or predetermined outcome; Processes that actually challenge power relationships both within communities as well as between communities and government instrumentalities; Processes that involve real people that prioritize listening to people about what they need and how to achieve it; Processes about trying to reconfigure power balances, that people who are disadvantaged or marginalized have an opportunity to participate; Processes that are flexible and are driven from the ground not from the top; Processes in which you don't





institutions. As human beings, institutions are also social entities. They cannot exist in isolation and require support of other institutions, both formal and informal, to implement their programs in a sustainable manner. Establishing linkages with other institutions gives strength to the people's institution and enhance confidence among the leaders and members of these institutions.

In the country, the promoting agencies of the CBOs are implementing different strategies to build the capacities of community based institutions. One of the important strategies that is widely spreading across is the strategy of using Community Resource Persons (CRPs).

have to be extremely articulate to participate, you don't have to learn a particular language; Processes that are not restrained by external time frames, or external measurements of outcomes, often outcomes that are quantitative without much value to the people involved.

Further, there is a great need to nurture institutions as learning organizations. A learning organization is the term given to an organization that facilitates the learning of its members and continuously transforms itself. Learning organizations develop as a result of the pressures facing modern organizations and enables them to remain competitive in the business environment. A learning organization has five main features; systems thinking, personal mastery, mental models, shared vision and team learning.

A learning organization promotes a culture of learning, a community of learners, and it ensures that individual learning enriches and enhances the organization as a whole. There can be no organizational learning without individual learning, but individual learning must be shared and used by the organization. Institutions of the community should be nurtured in such away that all the members of the institution learn about the issues related to the management and functioning of the institution. This not only ensures accountability and transparency in the organization but also enhances the performance of the institution.

Access to relevant, authentic information is important for the people who manages the institutions. This helps them in understanding the issues better, taking timely and opt decisions and also in understanding the changes happening in the external environment of the organization etc. Thus making this information available to the communities and their institutions is a major strategy for building their capacities.

Networking/ convergence with other institutions is also an important strategy in building the capacities of the

CRP strategy is a community to community cross learning approach. The persons, who came out of poverty by participating in CBOs, supported strengthening their own CBO and become as a role model to CBO/community share their own experiences/their organization experiences with other persons to bring positive changes in their life. CRPs are the members who were poorest of the poor earlier and came out of poverty and who are having good track record as a member of CBOs. Also they should be able to devote their time and effort into inspiring, motivating and mobilizing other poor women into organizing themselves. This is a major strategy by which organizations can overcome the shortage of adequate professionals and can overcome the handicaps of the scale.

Though there is a big number of community based institutions that have emerged across the country, there is a huge gap of specialized institutions that provide capacity building services to these institutions. There are institutions that provide training and capacity building services in certain aspects like leadership, project management etc, but still the institutions that can offer services such as visioning, organization planning etc are very few and their number needs to be increased.

The capacity needs of the community institutions are diverse. They need capacities to lead and manage their organizations on their own, to network with other organizations, to run their institutions as democratic, decentralized organizations, to lobby with other formal and informal institutions to work for the benefit of their members and above all to bring out their members out of poverty and dependence on a sustainable manner. Further, it is also true that the CBOs of the country have already successful in creating many replicable models of development. To facilitate the CBOs to take these initiatives to a scale, all the stakeholders of development need to gear up to offer required diverse capacities to the communities so as to transform the Community Based Institutions into Community –owned Institutions in true spirit. ❖

# Mobile Phone Servicing

Fiaz resides in Old city of Hyderabad. He studied up to seventh class. After working in an electronic shop for a Rs 600 rupees/pm salary for 3 years, he joined his brother to support him in a watch repairing centre. He was then paid Rs 1800 per month. After getting trained enough in the skills required, he thought of starting something on his own. But the market was down for watches and there was an increasing demand for mobile repairing. Along with his job, he started learning mobile repairing in a shop at Amberpet area of Hyderabad. Learning the skill of repairing mobiles was not so easy for him. He had to learn the skill only when he was free and the job he was doing rarely used to give him that free time. However, his zeal to become an entrepreneur has pushed him to overcome all the odds and become an expert in mobile repairing.

After gaining confidence, he set up his own shop at area well known to him. The location he chose has a good amount of floating population because of movie theatres, schools, colleges and temples nearby. He had 12000 rupees in savings. But he had to pay the advance money for the place, which was 10000 rupees for lease. He then borrowed the rest of investment from his sister and started his own enterprise. The economics of the activity (watch and mobile repairing shop) is given below.

<b>Economics of Watch and Mobile repairing shop</b>			
<b>Infrastructure required</b>	Wooden box, counter, Wall clocks for display, mobile repairing instruments, blower, meter, multi-meter, Iron, Lamination machine, Chimta, Mobile spare parts		
<b>Balance Sheet</b>			
<b>Liabilities</b>		<b>Assets</b>	
Capital	10000	Fixed assets	12000
Loan	12000	Lease amount receivable	10000
<b>Total</b>	<b>22000</b>	<b>Total</b>	<b>22000</b>
<b>Profit &amp; Loss statement</b>			
<b>Income</b>	<b>Units</b>	<b>Income/unit/day</b>	<b>Total/month</b>
Small watch repair	5	80	12000
Mobile repair	2	90	5400
Cell covers	4	4	480
Clocks	10/month	30	300
<b>Total</b>			<b>18180</b>
<b>Expenditure</b>	<b>Units</b>	<b>Cost/unit</b>	<b>Total/month</b>
Raw materials	10	1000	10000
Rent	1	1000	1000
Electricity	1	200	200
Interest on the capital	24%	22000	440
Depreciation	10%		100
Transportation	1	600	600
<b>Total</b>			<b>12340</b>
Gross profit margin			<b>5840</b>
Loss due to exigencies (2 days/month)			<b>389</b>
<b>Net Profit Margin</b>			<b>5451</b>

As his business is running well, Fiaz is happy about taking the decision to start something on his own. He is now earning almost three times to his previous earnings. However, he explains that only mobile repairing did not pay him enough and hence he diversified the services offered by his shop. This strategy has paid him well and now he is proud to be independent as an entrepreneur. ❖

# Visakha Dairy

***Milk producers' cooperatives are generally considered as the organizations that work for enhancing the incomes of the dairy farmers by providing intermediate services. Visakha dairy is a unique organization which is not only providing these intermediate services for economic development of the farmers but also providing health and education services for comprehensive development of farming families.***

In the year 1973 a dairy company was initiated by the



G o v e r n m e n t considering dairy farming as one of the instruments for bringing socio-economic

development in rural areas. Visakha Milk Producers company Limited (Visakha Dairy) was established with handling capacity of 10,000 liters per day in Visakhapatnam of Andhra Pradesh under cooperative act with milk procurement operating in 50 villages. The main objective is to serve the farmers and to help their economical development, as well as provide quality milk and milk products to the consumers. It spreads its activities and the number of farmers increased gradually. Now the dairy company is procuring milk from 2744 villages in coastal Andhra areas by serving 207,925 milk producers. At present, there are a total of 1500 milk booths out of which 410 outlets are selling milk and milk products round the clock. They are supplying milk and milk products in the districts of north coastal Andhra Pradesh: Srikakulam, Vizianagaram, Visakhapatnam and East Godavari.

The dairy was converted to a mutually cooperative society under the 1995 MACS Act in the year 1999 as "Sri Vijaya Visakha District Milk Producers Mutually Aided Cooperative Union" and the dairy was later converted to a limited company called Sri Vijaya Visakha Milk Producers Company Limited under Company Act 1956. The procurement and production graph growth of the company is increasing year after year with more participation of the rural farmers.

Government realized that, dairy farming was one of the important income sources to the poor in rural areas. They supported to get milk animals to all poor people and get milk along with its proper sale. The farmers mobilized to get milk animals and sold them in the market. It happened especially in the Visakhapatnam district in Andhra Pradesh. Gradually, farmers came up front and formed small groups and co-operative committees which came into existence in 1973. The dairy company was committed

to enhance the milk procurement through technical inputs by providing quality services to the producers by ensuring economic viability to improve socio-economic conditions of the members. Visakha Dairy is also committed to supply quality milk and milk products its consumers. Then, it committed to provide hygienic, safe and nutritious products to customers as well good financial development to milk producers.

Visakha dairy is not only concentrating on increasing the incomes of dairy farmers but equally giving priority for the welfare of farming families on different dynamics like health, education, socio-economic measures etc. In this process, Visakha Dairy chairman Sri Adari Tulasi Rao established a Welfare Trust in 1989, with the name of Milk Producers and Employer's Education Health and Medical Welfare Trust. The main aim of the trust was to provide proper health and educational facilities to farmers and their families. Hence the trust established a modern hospital fully equipped with the latest technology and employed specialist and super specialists. Furthermore, it has established schools and colleges for rural poor and farmer's children. The trust's activities are being carried out in 8.25 acres of land in the city of Visakhapatnam. Various social welfare activities have been undertaken by the trust since its establishment.

Krishi Trust hospital is one of the most well equipped and best Medical Trust Hospitals in Visakhapatnam with 100 bedded modern multi-specialty cum critical care referral hospitals. It helps milk producers of Visakha Dairy to live with less expenditure on health. The trust also provided residential education facilities with subsidized rates for Visakha Dairy Milk Producers and employees' children and the general public as well. It provides free education to orphans recommended by the local village heads as well as to children who lie below poverty level. It also conducts various social welfare activities. Among the other activities, the trust provided drinking water to rural poor by digging bore wells in villages and arranged water channels for farmers by digging old and new reservoirs. It also constructed bridges over rivers, where it thought connectivity should be provided to all villagers even during the rainy season. The major task of the trust is identifying, training, providing employment directly and indirectly to 380 people including the Persons with Disabilities.

Visakha dairy is an unique organization that has taken up an agenda of comprehensive development and is actively engaged in supporting dairy farmers in their economic and social development. ❖

# I Don't Want to Depend on Others

***Chinna Ananthulu is a sixty year old man who is struggling to earn a living. He shares his life experiences with 'livelihoods' and says he wants to live independently even at this ripe old age.***

Q: What is your name and age?

A: My name is Chinna Ananthulu. My age is 60 years.

Q: What is your native area?

A: My native is Nidunavava village, Singanamala mandal, Ananthapur district, Andhra Pradesh.

Q: Who lives in your family?

A: My wife expired five years ago. From then onwards I had been living alone. I have four sons, but they live separately.

Q: Do you have any land?

A: I had five acres of agriculture land. But I disbursed it to my sons.

Q: What are you currently doing?

A: I make ropes and sell them.

Q: How did you learn making ropes?

A: In my child hood we had six buffaloes. I was going to graze them. Then I learned making ropes with gogunara and jute.

Q: How can be gogunara ropes made?

A: When gogu trees grow big the stem contains white fiber. It should be soaked in water for four days. This process helps the rope become stronger.

Q: At present with which material you are making ropes?

A: Now gogunara and jute are not available. I make ropes with cement bags, old cloths and thin wires.

Q: Where did you get wires and cloths?

A: Most of the people like buying the ropes made of bags; and other villagers come to me for ropes as well. So I focus on these types of ropes. I get the bags and wires from Ananthapur with the help of my relatives.

Q: How much did you spend to get material once?

A: I buy nearly five hundred bags per year. For hundred bags it costs 250/- to 300/-. I spend total 3000 rupees for buying bags. I make some ropes ready to sell and sometimes by order. The ropes made with thin ropes are sold for 120/- and the ropes made with cloth are sold for 60/

-.

Q: How many bags required for making one rope? Where do you get them?

A: For making of one rope, there require five bags. Those are available at the house constructing areas and kirana shops. Many times people get bags by themselves if they want ropes.

Q: How much a rope costs?

A: If a customer gets bags on their own, it costs 50 rupees. Otherwise for making a rope using my own material, I charge 80 rupees.

Q: How was your previous life standard?

A: Five years ago I was a farmer. As a farmer I led a respectful life. After the death of my wife I had to face adverse situations. But I didn't give up. I found another livelihood to help me survive while standing on my own feet.

Q: Do you work on anything else other than rope making?

A: From three years NREGS has been working in our village. I definitely go for this work, because I can continue my rope making work.

Q: Do you have any benefit from the NREGS?

A: Six years ago I borrowed 15 thousand rupees for my wife's treatment. Because of working in NREGS I paid back 10000 rupees. As we work together as group we help each other.

Q: How much you earn per month?

A: Over all I earn 1500 rupees a month.

Q: What do you do with your earnings?

A: After spending on my food and other needs, I save the remaining amount in post office.

Q: How much money have you saved till now?

A: I have saved 20 thousand rupees from NREGS earnings. Nearly 10000 rupees were earned from rope making. I gave away that amount as interest.

Q: What are your future plans?

A: I can't do hard work at this age. The occupation that I've chosen is the easiest work. I can do this where ever I sit. When I become old enough to be unable to work, I can survive with my savings. I don't want to depend on any one in any situation. ❖



# Goatery

Goat is a multi functional animal and plays a significant role in the economy and nutrition of landless, small and marginal farmers. In pastoral and agricultural subsistence societies, goats are kept as a source of additional income and as an insurance against disaster. Goats are also used in ceremonial feasting and for the payment of social dues. In addition to this, goat has religious and ritualistic importance in many societies.

Live goats, goat meat, goat milk and milk products, goat skin, Blood, bile, intestines are various produce of goat that have demand in market. The goat products are in great demand because of their nutritional value. Blood is of 3.5 to 5.5 percent of the body weight. It is rich in iron, protein. Blood mixed with wheat bran is used as animal feed supplement. Mixing blood with less fibrous bran is more desirable for poultry feed. Butcher gets higher price for intestine used in the production of sports guts and musical strings. As meat is more lean (low cholesterol) and relatively good for people who prefer low energy diet especially in summer and sometimes goat meat (chevon) is preferred over mutton because of its "chewability". Goat milk is easy to digest than cow milk because of small fat globules and is naturally homogenized. Goat milk is said to play a role in improving appetite and digestive efficiency. Goat milk is non allergic as compared to cow milk and it has anti-fungal and anti bacterial properties and can be used for treating uro genital diseases of fungal origin.

India is the richest country in the world in livestock wealth, both in numbers and germ plasm. India has 124.35 million of Goats as per census 2003, making it the second largest goat rearing country in the world. The share of livestock in agricultural GDP is 23%, of which small ruminants contribute about 10% to the total value of livestock sector. At the national level, small ruminants (mainly sheep and goats) account for 14% of the meat output, 4% of the milk output and 15% of hides and skin production in the country.

There are nearly 102 breeds of goats in the world, of which 20 breeds are in India. Most of the breeds of goats in India have evolved naturally through adaptation to agro-ecological conditions; to a limited extent there has been artificial selection for specific needs. These breeds have generally been named after their place of origin or on the basis of prominent characteristics. Most of the breeds of goats are very well adapted to the harsh climate, long migration and lack of vegetation and drinking water. Barbari, Osmanabadi and Black Bengal are important breeds of goats reared by the commercial goat farmers among them Sirohi and Barbari breeds are very popular. Osmanabadi is exclusively reared in Maharashtra, but has recently started spreading to other states like Karnataka, Andhra Pradesh and Madhya Pradesh. The Sirohi is the most sought after breed, particularly in the semi-arid and



arid parts of the country. Some commercial farms in Maharashtra, Madhya Pradesh, Rajasthan and Tamil Nadu also rear South African Boer-cross goats. They are cross between Boer and Osmanabadi or Sirohi breeds or non-descript goats. This cross breed gains a body weight of 24-30 kg at the age of 6 months, which is higher than that of the pure breeds. Crossing is also necessary as colour and meat of local breeds are preferred by the domestic consumers.

Goat rearing needs less capital as the animals can be raised in small farms. The initial investment needed for Goat rearing is low due to small body size and docile nature, housing requirements and management problems with goats are less. The floor space requirement per adult animal is about one square meter. Normally goats are friendly animals and enjoy being with people. Stall-fed goat farming is an ideal occupation for marginal and landless agricultural laborers.

In drought prone areas risk of goat farming is very much less as compared to other livestock species. Goats are ideal for mixed species grazing. Goats can efficiently survive on available shrubs and trees in adverse harsh environment in low fertility lands where no other crop can be grown. The animal can thrive well on wide variety of thorny bushes, weeds, crop residues, agricultural by-products unsuitable for human consumption. Under proper management, goats can improve and maintain grazing land and reduce bush encroachment (biological control) without causing harm to the environment.

Trading live goats: Live Goats are the major output of the commercial goat farms. The goats are purchased by the meat sellers and by goat rearing farmers for breeding. Always pregnant goats, which give birth to kids in 40 to 60 days, are in high demand. The live goats are not sold on the basis of their body weight but on the basis of purity of the breed in the livestock markets. Unlike large animals in commercial farm conditions both male and female goats





have equal value. Some commercial farmers also rear male kids purchased from the market for fattening and selling during the festival of Eid. Such selling fetches much higher price compared to the kids sold for meat purpose. The best animals (particularly males) from the traditional flocks are mostly sold for slaughtering to traders/butchers. The trade of live goats is mostly unorganized and is in the hands of a large number of middlemen, traders and butchers, does not favour goat farmers.

Goats are prolific breeders and achieve sexual maturity at the age of 10-12 months. Gestation period in goats is short, she-goat will deliver 2-4 kids at each parturition after a short gestation period of 150 days. Twinning is very common and triplets and quadruplets are rare. There are mainly two kidding seasons, February-April and October-November. However, some goats on few farms kidded in other months also. The kid mortality is estimated to range from 5.64 per cent. It is found that mortality rate is lower in Sirohi and Osmanabadi than Barbari and Black Bengal. Even otherwise mortality rate can be reduced by providing better feed, preventive healthcare and better management.

Expenditure on feed and fodder are the major components of the cost of goat rearing on commercial farms and it accounted for 59 per cent of the total variable cost. The concentrate feed and dry fodder accounted for 58 per cent and 25 per cent of the total feed cost, respectively. Suggested green fodders are, CO3, CO4, Lucern, Barseem, Stylo, Dashrath, Hybrid Napier, African Tall, Sorghum, Molato, Gini Grass, Subabul and Dry Fodder of Barley, Maize, Ground Nut etc. Therefore, it is prudent on the part of farmers to economize on the feed cost to enhance profitability. The commercial goat farmers had to make some expenditure on electricity, insurance, prophylaxis and treatment of animals.

*Issues in the goat rearing:* Poor access to good quality breeding animals and veterinary services are main constraints in goat rearing. Availability of institutional credit to small entrepreneurs, with projects of 50-100 goats has limited capital for collateral security.

Mortality rate among kid goats is higher. The overall mortality in kids in different categories ranged from 5.64 per

cent to 12.28 per cent and in adults, it was 4.89 per cent. The major diseases that affected goats on commercial farms were: PPR, enterotoxaemia (ET), pox, FMD, diarrhoea and pneumonia. The other health ailments were abortion, tympani, gidd, external parasites, etc. The use of vaccines such as PPR, HS and FMD and medication for internal as well external parasites need to be used as recommended for effective prevention of diseases and improved productivity. On many occasions, farmers have not been able to use vaccines due to their non-availability. Non-availability of veterinary doctor and limited, the absence of organized efforts for breed improvement of goats, not availability of low cost complete feed are the constraints for the traditional farmer in goat farming.

Goat milk and milk products: Goat is termed as walking refrigerator for the storage of milk and can be milked number of times in a day. Many milk products like cheese, paneer and khoa are made from the goat's milk. At the age of 16-17 months goat starts giving milk, a properly fed and managed milky goat will yield at least as much milk (on average two liters per day) as low yielding desi cows. Among the Indian breeds, Jamnapari is a good milk yielder and gives about 200 to 250 litres per year.

**Cheese:** Goat milk is the proprietary item for a few varieties of soft, hard and semi-hard cheese which are being marketed as Premium Cheese in many European countries. Greece and France have the largest goat milk cheese production. cheese prepared exclusively from goat milk is hardly available. However, technology has been developed for cheddar type cheese using admixture of buffalo and goat milk (80:20 or 90:10).

**Paneer:** The method of manufacturing paneer from goat milk has been extensively studied and standardized at Central Institute for Research on Goats, Makhdoom. Freshly prepared paneer had no goaty odour and salty taste. The body of the paneer is semi-hard with smooth texture and no air pockets. Various indigenous dairy products viz., khoa, a heat desiccated base material used for preparation of a variety of sweetmeats is made from goat's milk.

An important characteristic of goat milk is the unique 'goaty' flavour which is attributed to difference in the fat fraction of goat milk and to the relatively higher proportion of short and medium chain fatty acids in the country. No such data is available exclusively for goat milk. There is difficulty in fat separation are some of the few technological problems related to goat milk processing into value added products.

**Market:** India has some of the great milch breeds like Jamunapari, Beetal, Surti, etc. Barbari is the highest producer of goat milk in the world. In spite of good efforts in dairy development, the organized sector processes only about 15% of total milk produced. In Indian consuming market, there is very little demand for goat milk accounting for only 3.5% of the total demand for milk. Contribution of Goat Milk in total milk production is approximately 4 per cent



*Issues:* milk productivity of goats under the prevailing traditional production system is very low. It is because they are maintained under the extensive system on natural vegetation on degraded common grazing lands and tree lopping. Even these degraded grazing resources are shrinking continuously. Moreover, adoption of improved production technologies/ management practices in the farmers' flock is very low.

**Goat Meat:** However, goat meat is quite popular constituting about 35% of total meat market. 63% of the red meat that is consumed daily worldwide is actually goat meat. Rearing of goats under intensive and semi-intensive system using improved technologies for commercial production has become imperative not only for realizing their full potential but also to meet the increasing demand of chevon, cabrito or capretto (goat meat). in the domestic as well as international markets. There are nearly 102 breeds of goats in the world, of which 20 breeds are in India. Goats' rearing for meat production is the main objective.

Based on empirical evidences, it has been suggested that the medium and large sizes of goats reared under intensive system for commercial production should attain more than 25-kg body weight at the age of 6-7 months for achieving their full economic potential. Therefore, the farmers need to make efforts to further improve the weight gain of their animals through better management and technological interventions. Technological and management options are the only alternatives to accelerate growth in the productivity of goats, which is low in the traditional system of production.

One of the main traits of the local sector is that butchering is conducted on-farm, and direct sale is the more common marketing practices. Goats are slaughtered twice daily. Since the entry or exit barriers are not there to become a kuchia, people of any caste and level are in to this, (unlike that of butchers where only people from Qureshi or Khatik community are into it). The butchers are the system nodes in the Goat meat subsector, i.e. entire trade passes through the butchers as they are the one who transforms live goats to dressed meat. Also, they are the only retailers. They are able to dictate their terms in negotiating the price and modality of payments (credit purchase).

*Issues:* A Transportation regulation does not support the commercial requirements of the traders, goat keepers and butchers. Simplification in regulation and making it more

viable is required.

*Market:* Australia is a major world supplier of quality goat meat to the United States and many other countries like Middle Eastern, Asian, African, Latin American and Caribbean people. The world production of Goat meat was 5.14 million tons in 2007. India ranked second in goat meat production.

**Goat skin:** There are two types of goat skin, Tanned and non-tanned. Tanned skin is used for parchment for drumheads or sounding boards of some musical instruments. Tanned leather is used to make rugs and carpet binding, gloves, boots. Black Bengal breed of goat provides high quality skin. 60 to 70 percent of goat skin is used for the upper leather of shoes. Leather from Bore goats is thicker and stronger than other goat types. At each point in the chain, the skin gains additional value depending upon the inputs, storage period and margin of profit to the seller.

Skin is purchased by skin traders locally. The skin is sold raw and the skin traders treat it with salt. The trend is towards decline, 10 years back the rate of the skin was Rs. 125-130 per skin. Now it has come down to Rs. 50 per skin. This is because perhaps the export of leather goods has decreased. The price mark up of goat skins varies from market to market.

Asia is the major producer of goat skin in the world as it produces 70% of world production. In China, Pakistan and India the demand for raw skins from their domestic markets out strips production and thus these countries are forced to import raw skins for processing. There are seven important terminal markets for goat skin in India. The annual turnover ranges from 0.5 million to 1.0 million skins. In addition there are general markets operating below 0.5 million pieces /year throughout the country at regional and sub regional levels.

Realising the importance of goat in the agrarian economy of the country, various developmental activities have been taken up by Govt. of India. The Central Government has established Central Institute for Research on Goats at Makhdoom, Farah, Mathura District, Uttar Pradesh. During VIII Plan Period Seven Intensive goat breeding farms were proposed with the objectives to produce 1000 stud bucks per year for the distribution among goat rearers, to improve yield of milk and chevon through selective breeding.

The growing demand of meat and meat products in the country and the share of the small ruminants (mainly sheep and goat) within, hold's good potential to develop small ruminant sector in the rural areas with the objective of increased returns to the rearing communities. Goat rearing creates employment to the rural poor besides effectively utilising unpaid family labour. There is ample scope for establishing cottage industries based on goat meat and milk products and value addition to skin and fibre. ❖

# Status of Gender Equity in India

The World Economic Forum's Global Gender Gap Report 2010 reveals India's dismal position. Out of 134 countries surveyed, India is among the lowest ranked countries at the 112th position, with a score of 0.6155.

The index ranks 134 economies according to the size of the gaps between men and women. India (112) occupies one of the last places in the regional rankings. India and Pakistan perform above average on the political empowerment of women, particularly India, but lag behind in the other three categories of economic participation, educational attainment and health.

In particular, the persistent health, education and economic participation gaps will be detrimental to India's growth; India

Rank 2010	Country	Score	Rank 2009
1	Iceland	85%	1
2	Norway	84%	2
3	Finland	82.6%	3
4	Sweden	80.2%	4
5	Newzealand	78.1%	5
6	Ireland	77.7%	8
7	Denmark	77.2%	7
8	Lesotho	76.8%	10
9	Philippines	76.5%	9
10	Switzerland	75.6%	13
* Scores rough % of gap that's been closed			

is the lowest ranked of the BRIC economies featured in the Index. The study predicts that over the next five years, these effects will be seen most clearly in China and Russia, and to a lesser extent in Vietnam, Mexico, Brazil and Indonesia.

Nordic countries Iceland (1), Norway (2), Finland (3) and Sweden (4) continue to demonstrate the greatest equality between men and women according to the World Economic Forum's Global Gender Gap Report 2010.

According to the report's index, the level of gender equality in France (46) has sunk as the number of women in ministerial positions has fallen over the past 12 months. The United States (19) closed its gender gap, rising 12 places to enter the top 20 for the first time in the report's five-year history.

The climb reflects the higher number of women in leading roles in the current administration and improvements in the wage gap.

In the subsequent decade (2015-25), these dynamics are likely to remain strong in Mexico and Russia, and to continue to strengthen in China, Indonesia, Vietnam, India and the Philippines.

India's middle class will see rapid growth off a very low base, but the shifts in spending that are outlined are likely to remain constrained by women's relatively low status, at least for the next 10 to 15 years. The Global Gender Gap Report's index assesses 134 countries on how well they divide resources and opportunities amongst male and female populations, regardless of the overall levels of these resources.

The report measures the size of the gender inequality gap in four areas:

Economic participation and opportunity -- outcomes on salaries, participation levels and access to high-skilled employment.

Educational attainment -- outcomes on access to basic and higher level education.

Political empowerment -- outcomes on representation in decision-making structures.

Health and survival -- outcomes on life expectancy and sex ratio.

The Global Gender Gap Report highlights serious gender inequities that need to be rectified. But just as important, it throws light on the squandered resources that result from our failure to leverage female human capital. The report's message is one that businesses must heed -- not just out of fairness but because companies are wasting talents and skills that can generate significant competitive advantage. ❖



## Food, Farmers and Freedom

Kisan Swaraj Yatra started at Sabarmati Ashram on Gandhi Jayanti to traverse through 20 states of India before it reaches Rajghat on December 11th 2010, being organized under a broad informal banner called ALLIANCE FOR SUSTAINABLE & HOLISTIC AGRICULTURE (ASHA). This Yatra is to remind all Indians of our hard-won independence and the insidious ways in which agri-business corporations and others are taking this independence and sovereignty away, especially with regard to our food and farming.

This Yatra is a call for joining forces to save Indian farming and farmers mired in deep distress and to forge a sustainable path forward for Indian farming. This is a historic juncture for the farmers in the country. There are obviously strong forces pushing farmers out of agriculture, with the vision that Indian agriculture will be more 'manageable' and 'productive' with around 15% of population engaged in farming, under the domination of corporatization, hybrid seeds and biotechnology and heavy machinery.

There is also a vision driving policies that believes that pushing people out of farming and rural areas into other sectors and into cities is what constitutes development. The effects of this are already evident, with the distress migration from villages to cities, the forcible acquisition of agricultural land for industry and SEZs, and the increasing difficulty of the farmers to make ends meet where more than two lakh anna daatas were forced to commit suicide. This Yatra seeks to create a debate on this 'developmental inevitability' that is being pursued.

This is the time to speak more loudly than ever, about the return of the small farmer and sustainable and holistic

agriculture in our national conscience. There is a growing body of research, knowledge and opinion against the diabolic fallacy of pursuing the market agenda in food and agriculture, and in favour of biodiversity-based self-reliant ecological agriculture.

The IAASTD report issued in 2008, prepared over four years and based on the work and deliberation of over 800 scientists and intellectuals across the world, has pronounced that sustainable, ecological, smallholder agriculture is the only way forward, if humanity was to have any semblance of purposeful survival in future.

This is also that point of time when large scale ecological farming has re-established itself at a convincing scale in many parts of the country and yet, the State tends to discount evidence related to such a livelihoods-based approach to farming and pursues an anti-farmer agenda.

It was 80 years ago that Gandhiji led the Namak Satyagrah (or the Dandi Yatra) to claim people's sovereignty over their natural resources. It was hundred years ago that he extended a development model for India centered around the concept of "Hind Swaraj".

This year, on 2 October 2010, dozens of farmers' movements and other organizations across the country launched the "Kisan Swaraj Yatra" that took off from the Sabarmati Ashram in Gujarat to traverse through 20 states to reach Rajghat (New Delhi) on 11 December.

The Yatra highlights issues such as seeds sovereignty, land grab, climate change, food sovereignty and security, GE seeds, chemical pesticides, farm produce pricing, etc. that directly and indirectly affect small farmers in addition to bringing up a debate around the proposed Green Revolution in Eastern India, the tie-ups that several governments have with MNCs like Monsanto, the continuing saga of farmers' suicides and so on.

The Yatra also raises the concerns over free trade and bilateral agreements, the proposed food security and seeds laws, BRAI Bill, the handing over of public resources for private gains etc.

The Kisan Swaraj Yatra also draws in urban consumers into its fold and will raise issues of food safety, consumer choices etc. The Yatra celebrates the conservation of diversity by farmers, farmers' knowledge and highlights the successes of ecological farming. The participants



develop concurrent events, programmes, campaigns in accordance with the needs and priorities in their respective states.

Thousands of farmers, agricultural workers, adivasis, and leaders of organizations and movements participated in the events organized during the Yatra, and brought about the extent and depth of the crisis being faced by those engaged in agriculture today.

The people who are part of Alliance for Sustainable and Holistic Agriculture (ASHA) are presenting the demands on the central themes of providing Income Security for farmers; ensuring Environmental Sustainability to preserve the health of soil, water, farm ecology and humans; and protecting the farmers' rights over their essential resources like seed, water, land and forest.

The leaders from many major political parties expressed that the agricultural crisis is the manifestation of the neglect of agriculture sector and the result of government policies or the lack thereof. All of them spoke in support of the basic premise of the Kisan Swaraj Yatra that this long neglect of farmers and agriculture should be put to an end, and the whole country should rally in support of this cause.

There was also a unanimous view that the central concern of policy should be to provide adequate support for farmers and other agricultural communities to stay and derive dignified livelihoods from agriculture. Several measures were proposed by the speakers and the Yatra for ensuring income security in agriculture.

Another significant outcome was that almost all the speakers acknowledged the ecological crisis in agriculture – how the intensive chemical agriculture has led to loss of soil fertility, salinization of lakhs of acres rendering them unfit for cultivation, dramatic depletion of groundwater resources, poisoning of land and water destroying much of the beneficial insect, earthworm and bird populations in the farms, and the increasing impact on health in the form of cancer, birth defects, infertility, kidney and liver problems, premature deliveries, spontaneous abortions and so on.

The extent of awareness and acknowledgment of these problems from leaders across the spectrum shows the breadth and depth of the ecological crisis which also has large impact on the economics of agriculture – in the form of falling productivity and increasing costs of applying more

and more fertilizers and pesticides.

The leaders of farmers' organizations also expressed strong concern about the upcoming Seeds Bill and its failure to incorporate provisions to regulate seed prices and royalties and to give powers to the state governments to protect the interests of their farmers – despite the strong all-party campaign and representations.

Many speakers from the dry land and drought prone regions highlighted the specific issues impacting farmers in these regions, such as the huge investment on bore wells and their high failure rate, falling groundwater levels, lack of support for dry land agriculture and dry land crops forcing the farmers to shift to crops unsuitable to the region and the large scale shift to commercial crops like cotton undermining family-level food security.

The representatives of farmers' organizations and non-government organizations highlighted the prices and insurance issues that were the biggest concerns of the medium farmers, and the land rights and high-cost and indebtedness issues being faced by Dalit workers and marginal farmers.

There was a strong consensus on the issue of better pricing support for all farmers and particularly paddy farmers in this region, in a manner that is scientific, which covers not just the cost of cultivation but provides a dignified standard of living for all farmers – which was estimated to be Rs.1700 per quintal for paddy.

Several organizations vowed to continue with the fight to secure better prices for farmers. There was also strong concern expressed by many farmers and farmer leaders that the use of chemical pesticides and fertilizers has led to loss of soil fertility, water pollution and increasing health crisis.

One of the aims of the Yatra is to bring all groups and individuals with concern about agriculture issues on the same platform. Organizers explained that the attempt of this Yatra is to put out a message of hope to all farmers in India through the promotion of self-reliant ecological farming even as it seeks to challenge the anti-farmer policies of the government.

More than four hundred organizations are involved in this large outreach effort unfolding across India, which also seeks to draw in urban consumers into its mission of saving our "Food, Farmers and Freedom". ❖

*[with inputs from GV Ramanjaneyulu, CSA]*

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# Indian Microfinance Crisis 2010

Microfinance in India originated in government programs that precede the Grameen model of Bangladesh, with a very distinct difference. While the Grameen model was being conceptualized in Bangladesh, the National Bank for Agriculture and Rural Development (NABARD) in India, and Aloysius Fernandez, the conceiver of Self Help Group (SHG) initiatives, were scripting another low-cost and effective technique of providing banking access to the poor, through a program now widely known as the SHG-Bank Linkage Program. The SHG programs allow people (mostly women) to form groups of 11-20 members, develop savings and credit discipline and be formally linked to a bank for opening a bank account and accessing loans. The hope behind the SHG program was to build a credit history for the individuals through the group process of on-lending, so that over time each individual would have her own bank account and access to financial services thereby contributing to the vision of total financial inclusion. In the long term, the benefits to the borrower, and cheaper cost of capital allow SHG programs to outscore all other models in the field of microfinance, with a single but critical flaw: There are no clear margins built into the program to take care of the cost of building, managing, and scaling the program, except through grants, subsidies and other provisions made by government. The SHG model, despite being a brilliant tool for financial inclusion and receiving the backing of the central government, NABARD, and Public Sector Banks, has not entirely succeeded in retaining borrowers and providing universal financial inclusion.

The state of Andhra Pradesh (AP) has a unique leadership position within Indian microfinance. The state government has not only made significant investments in subsidizing financial inclusion through SHG programs, but has, at least till now, also allowed the Grameen/JLG model to flourish. It is thus not surprising that the four largest MFIs in India are based in AP, alongside numerous other mid-sized MFIs. The MFIs and the government-led SHG program have coexisted for many years. However, the first signs of conflict became visible in the period from 2005-7 when, buoyed by capital from a partnership model launched initially by ICICI Bank, MFIs started to finance customers more aggressively than before. A large number of these customers were members of existing SHGs, and the first sign of tension appeared during what is now referred to as the "Krishna Crisis."

The Krishna Crisis demonstrated the potential for conflict between a well-intentioned but self-righteous state government, and ambitious commercial entities, as co-stars in the development sphere. The State believed that it was serving its poor by providing them low-cost loans in an organized manner. Yet they saw that the more organized commercial microfinance lenders, despite charging higher interest rates, were able to attract clients and achieve a better repayment rate. In this view, over time the State began to believe that the MFIs must be following coercive

business practices to achieve such success. The State believed that it had a better product and lower costs, and refused to see any logical or business reason why poor people still borrowed from MFIs. In 2006, the conflict between the State and the MFIs reached a fever pitch, and district authorities closed down dozens of branches of two major MFIs, after allegations of usurious interest rates and coercive loan collection. The Krishna Crisis was resolved largely through compromises made by the MFIs in Krishna district. However, the resolution may in fact have sowed the seeds of a larger conflict that has shades of a turf war.

Between 2005 and 2007, while some regions experienced moments of crisis, the larger Indian microfinance sector was seeing a period of commercial renaissance. Private equity entered microfinance in a big way. Large equity infusions in MFIs such as SKS, Share, and Spandana provided them the capital to scale up, and fueled their ambitions to move beyond state boundaries. The period also saw the emergence of new talent, local and global, trained and willing to try fresh approaches, new technology and innovative financial transactions. Commercial MFIs started to compete with each other and soon out-paced government-backed programs in terms of reach. Along with commercialization came stiffer competition for client ownership between the state and private players. With many of the largest, fastest-growing, commercial MFIs based in AP, it might have been possible to predict the beginning of a potentially wider conflict.

The AP Microfinance Ordinance was promulgated on October 15, 2010 by the Andhra Pradesh Government. The ordinance was built on the basis of four premises: a) MFIs charge usurious interest rates; b) If clients fail to pay on time, MFIs use coercive methods to collect the interest; c) These practices are forcing the poor to commit suicide; d) MFIs make huge profits and have no social mission to help the poor. Through its allegations, in the extraordinarily-phrased Preamble, the Ordinance strongly suggests government dissatisfaction with, and even broad antipathy towards, the entire MFI industry. However, these premises may not tell the whole story. With the fullest respect, it is possible to read into these allegations signs of a state government unhappy that its programs (and perhaps the individual influences of some members of government) are being undercut by the MFIs. The Andhra Pradesh government believes that the loans it provides to SHGs serves the needs of the poor adequately; indeed, it has a mandate to disburse INR100,000 Crores (US\$ 22.2b) bank loans to SHG women members by 2014 to bring 10 million families out of poverty. And yet, the growth and reach of MFIs seems unstoppable.

The AP crisis holds long-term lessons for social businesses and more specifically for large-scale mass businesses such as microfinance, micro-insurance and micro-housing and especially those that cater to the low-income population

with services and products similar to those provided by the State. Commercial MFIs must learn to accept the State as a key actor and factor in such businesses because of the overlap of responsibility. While it would not be unreasonable to expect the State to exercise greater restraint than was the case in AP recently, it appears that MFIs did not give adequate focus to securing buy-in from this important stakeholder. They have not adequately educated government about their role, nor have they worked with government to allay their fears. While believing that the AP Ordinance demonstrates certain mistaken perceptions on the part of the state government, Intellectap also believes that there have been some failures by the microfinance industry, in terms of how MFIs conduct themselves and how they manage relationships with internal and external stakeholders.

Through this white paper, Intellectap intended to present its position on underlying issues that have the potential to incite a new crisis, if the sector does not prepare itself and educate the other key stakeholders.

MFIs have attracted investors and investment capital as never before. This is a welcome trend and has the potential to create a very good story for commercial investments creating social good or impact investing. However, in the past, the uncontrolled flow of capital has created serious risks even for mainstream commercial businesses, because unrestrained capital does have a tendency to create perverse risks.

The microfinance industry must question whether it believes in value creation or just valuation. A short-sighted view at this juncture will only ensure that these crises cannot be wished away. The microfinance sector needs to clearly articulate its objectives – even its dual objectives – publicly and frequently. This may not be as simple as it sounds, but it is an entirely necessary exercise, in order to give clarity to all stakeholders about the objectives of microfinance.

Indian microfinance has made major concessions in the past, which benefit clients by reducing interest rates collectively. However, as critics point out, that seemed to happen – or at least, to be publicized – only at the behest of government during the Krishna Crisis, and seems likely to happen again as a response to the current crisis. It may be useful for industry associations like MFIN and Sa-Dhan to build a clear consensus from the members to come up with a better long term strategy to monitor their business models, and undertake such steps at clearly-defined milestones, rather than as a reaction to a regional crisis.

Despite widespread hype over “exorbitantly” priced microloans, the effective interest rates charged by mainstream MFIs in India range from 28% to 32% annually, which are among the lowest rates of microfinance globally. With a median Operating Expense Ratio of 11.8%, Indian MFIs are amongst the most cost efficient in the world. Larger MFIs are able to charge slightly less than the smaller ones because their operating costs as well as their financing costs are, on average, 200-300 basis points

lower. This allows the larger MFIs the leeway to lower their lending rates, but most of the early stage players would struggle to sustain themselves if an immediate reduction of interest rates was imposed upon them. The perceived high Return On Equity and Return On Assets of MFIs has been a contributor to their ability to attract private capital to the mission of poverty alleviation. There may be a need to balance this consideration with the industry’s mission of serving the poor.

The current crisis has its roots in the centrality of AP to the microfinance industry, the growth of MFIs in the state, and the adversarial consequences of their success in recruiting clients impacting on a sensitive demographic for government. The state government, which undoubtedly deserves credit for earlier schemes which in a sense prepared the ground for MFIs, reacted with a measure of absolutism that does not augur well for any of the parties involved. The most disturbing element of this crisis is that government appears to be ready to throw away all the gains to the Indian social fabric that have been brought about by MFIs – which serve exactly those sections of society that have been hitherto excluded from the giant strides the Indian economy is taking. This would be a classic case of throwing out the baby with the bathwater, and we add our voice to those asking government and the media to recognize the adverse, unintended consequences of such actions. The media’s role has not been above criticism, and parts of the media appear to have aligned themselves with reporting agendas that can only be described as irresponsible.

As in any other sunrise sector, microfinance companies are regarded with some awe, but that awe is definitely mixed with apprehension. Sector participants should invest more time with other stakeholders (government, media, people at large), educating them about the microfinance business, the benefits it brings, the need for private capital, and (all important in this context), why interest rates are at the levels they are.

The industry associations, Sa-Dhan and MFIN, both need to play a more pro-active role in engaging with all stakeholders on an ongoing basis. Finally, the industry should consider some introspection. The allegation that some MFIs, in pursuit of growth at any cost are pushing unaffordable loans and then using unethical measures to recover them, represents a very real issue. It also segues to a larger question on industry direction: Has the quest for commercial capital for scaling up, and for higher valuations, overtaken the mission of meaningful social impact through microcredit?

These are issues that merit discussion and debate. But wholesale closure of the industry, even as the unintended consequence of an ineffective piece of legislation, damages India more than it punishes irresponsible or criminal lenders. ❖

(A Summary of “Indian Microfinance Crisis 2010: Turf War or a Battle of Intentions?”- An Intellectap White Paper)

# Livelihoods and Renewable Energy

How difficult it is to imagine our day with out electricity? At every walk of our life, we use it in some form or the other. But, nearly 400 Mln people in the country & 488,173 villages (out of 638,365 villages) lack access to electricity despite the fact that it has almost been 60 years passed after independence.

At this critical juncture, we need to think of providing necessary support and manage funds to provide these facilities. Given our heavy dependence on the import of crude from other countries and the resources being limited, posing the threat of extinction, there is a definite need to explore the clean and green renewable energy for the growing population needs.

The allocation to the power sector (excluding RGGVY) which was Rs. 2230 crore in 2009-10 has been increased to Rs 5130 crores. The allocation for new and renewable energy increased from Rs 620 crores in 2009-10 to Rs 1000 crores in 2010-11. While the Govt. of India is inclined to allocate funds for the sector, there is still a large room and scope for improvement.

It is imperative that the growth of any sector would also have positive impact on the livelihoods dependent. Given the huge potential from clean and green renewable energy, the sector is poised to create greater impact on the livelihoods of the rural poor households.

There are many forms of renewable energy sources like, Solar Energy, Wind Energy, Biomass, Bio Fuels, Hydel Energy etc which are available in abundant in the rural and remote areas. But all this forms have different constraints in terms of installation, production and distribution. The solar and wind energy installation involves higher costs. The installation of hydel systems may be cheaper but identification of water bodies and power distribution becomes a challenge. The success of biomass depends on

managing the aspects like size, benefits maintenance and distribution cost. On the other hand bio fuel has issues like threat to food security, if food items are being used to extract the fuel. For example ethanol can be extracted from sugar molasses and also from corn which are used for consumption purposes. If the same are used as raw material for the fuel production, there shall arise a conflict, given the limited supply.



Another important challenge is the distribution of electricity, which is proving to be costlier in the remote locations due to tough terrain conditions. The loss during transmission is also very high. It has been observed that the one unit saved is much cheaper than one unit produced. However, with careful planning of the resources & proper study of the possibilities, these challenges can be overcome. Also, from a socio-economic cost benefit perspective these initiatives are viable, and have potential to create positive impact both in terms of safeguarding our environment and also creating employment.

MNRE-UNDP-FRG Renewable Energy for Livelihoods Project

implemented in remote villages in Rajasthan, Uttarakhand and Jharkhand demonstrates how renewable sources of energy can reduce poverty through improved quality of life and increased livelihood opportunities in remote, non-electrified villages of India that are not likely to get electricity from the grid.

On the edge of Rajasthan, four villages have had their dark nights lit up by incandescent bulbs. The villages, which are a series of homesteads scattered across an undulating dessert landscape, have never been connected to the power grid. The lights they now have are part of the Government of India and United Nations Development Programme project 'Renewable Energy for

Total HH	Total Rural HH with no electricity	Expected employability@2%	Total income Rs.1500/month person	As per	Population Benefited
200 million	80 million	1.6 million	Rs.240 Crore/month		700+ million



As the fossil fuel is too costly and getting out of reach in terms of production and price, it is not feasible to provide electricity with fossil fuels. On the other hand, the magnitude of pollution which it emits is also harmful to environment and population. And for the same reason, use of coal also can't be taken as an option despite our huge coal reserves. Assuming that households in the entire country are around 200 million this comprises of 140 million rural and 60 million urban households.

Now for a rough calculation to understand the minimum amount of employability possible in the rural areas we can take the reference which says 57% (planning commission estimates) households do not have the electricity, i.e. nearly 80 million HH.

Rural Livelihoods'. Young women who until a few months ago were like any other – cleaning the yard, fetching water, cooking – are now called “engineers”. Each family with a light contributes to a village fund from which their woman, ‘the barefoot engineer’ is paid a salary ranging from Rs 1000 to Rs 1350 a month.

In district Saraikella-Kharsawan in Jharkhand, 110 biogas plants have been set up. This has helped to conserve 240,900 kilogrammes (kgs) of fuel wood, which otherwise was used for cooking. It has saved about 385,440 kgs of CO<sub>2</sub> emissions per year, which is equivalent to the amount emitted by around 200 Indian cars in a year. A total of 39,286 days of annual employment have been generated since the beginning of the project.

Now, looking at the size of population and number of households requiring electrification, the ability of such intervention to generate employment is huge if implemented at large scale across the country.

If we assume 10 % of the household can be provided with electricity in next two to three years it comes around 8 million rural households, and again if we think that 10% of the household will have training to support the intervention and provide the service to other households in the initial phase and can train others in the latter stage, the number of house hold with trained service providers will be 8 lakh HH.

If one person from each house hold manages to get the employment, the number touches 8 lakhs, which is significant. Apart from this, the cascading effect will further generate employment improving the livelihoods of the people. Therefore, renewable energy is double edged sword with dual benefits of electrifying the needed villages while generating employment, and at the same time conserving the environment and reducing the carbon foot print. ❖

*Nilendu Mukharjee*

### Some facts about renewable energy:

1. There are five main forms of renewable energy: solar, wind, water, biofuel and geothermal (heat from the earth).
2. If it could be properly harnessed, enough sunlight falls on the earth in just one hour to meet world energy demands for a whole year!
3. Ever the innovator, Albert Einstein (left) won the Nobel Prize in Physics 1921 for his ground-breaking experiments with solar power and photovoltaics.
4. The geothermal energy from the core of the Earth is closer to the surface in some areas than in others. Where hot underground steam or water can be tapped and brought to the surface it can be used to generate electricity.
5. A world record was set in 1990 when a solar-powered aircraft flew across the USA in 21 stages, using no fuel at all.
6. One wind turbine can produce enough electricity to power up to 300 homes.
7. The largest wind turbine in the world, located in Hawaii, stands 20 storeys tall and has blades the length of a football pitch.
8. An average wind speed of just 14mph is needed to convert wind energy into electricity.



# Energy Conservation Act, 2001

The strategy developed to make power available to all by 2012 includes promotion of energy efficiency and its conservation in the country, which is found to be the least cost option to augment the gap between demand and supply. Nearly 25,000 MW of capacity creation through energy efficiency in the electricity sector alone has been estimated in India. Energy conservation potential for the economy as a whole has been assessed as 23% with maximum potential in industrial and agricultural sectors.

Considering the vast potential of energy savings and benefits of energy efficiency, the Government of India enacted the Energy Conservation Act, 2001 (52 of 2001). The Act provides for the legal framework, institutional arrangement and a regulatory mechanism at the Central and State level to embark upon energy efficiency drive in the country.

Over the years it is seen that in India many of the Acts and Rules framed for the socio-economic upliftment remain confirmed within papers and these Acts and Rules fail to attain the desired objectives due to lack of proper institutional arrangement for their implementation and necessary amendments. But the EC Act is unique in this regard as for developing policies and strategies towards achieving the objective of energy efficiency through reduction of energy intensity, with a thrust on self regulation and market principles, the EC Act has set provisions for the Government of India to establish the Bureau of Energy Efficiency (BEE). The BEE is a statutory body set up under the Resolution of Government of India in the erstwhile Ministry of Energy, Department of Power for the purpose of effectively coordinating, regulating and enforcing the provisions of the EC Act at the National level and is the nodal body for carrying out the energy efficiency drive in the country. Apart from framing and monitoring the regulatory measures within the framework of the EC Act, the BEE is also responsible for initiating various promotional measures for efficient usage of energy and its conservation. Among the salient functions of the BEE includes its responsibility for promoting research and development in the field of energy conservation as well as developing innovative financing of energy efficiency projects.

Apart from developing the institutional mechanism, the EC Act also includes some important features for the purpose of achieving the goal of lowering the overall energy intensity. The provision of the EC Act empowers the Central Government in consultation with the BEE to identify and alter the list of energy intensive industries and other establishments as "Designated Consumers". It will be legally binding for the Designated Consumers to comply with certain norms within the provisions of

the EC Act for the purpose of improving the efficiency of energy consumption and its conservation. Presently the Central Government has notified fifteen energy intensive industries and other establishments as Designated Consumers, namely, aluminium, fertilizers, iron and steel, cement, pulp and paper, chlor alkali, sugar, textile, chemicals, railways, port trust, transport sector (industries and services), petroleum industries, power generation, transmission and distribution and commercial buildings and establishments. For the purpose of improving the energy efficiency in commercial building and establishments the BEE within the provisions of the EC Act has developed the "Energy Conservation Building Codes" (ECBC) and any new commercial buildings and establishments having a connected load of 500 kw or more has to follow the ECBC. Considering the diversified climatic conditions of India the EC Act has empowered the Designated Agencies to have the flexibility to amend these codes to suit the regional needs.

Some of the important features of Energy Conservation Act are: 1. Evolve minimum energy consumption standards for notified equipment and appliances. 2. Prohibit manufacture, sale and import of equipment and appliances not conforming to standards. 3. Introduce mandatory labeling to enable consumers to make informed choice 4. Initially focus on energy policy issues of energy efficiency improvement in unorganized sectors such as domestic and agriculture sectors 5. Act provided the list of 15 energy intensive industries and other establishments to be notified as designated consumers (DC). 6. Get energy audits conducted by accredited energy auditors and implement techno-economic viable recommendations. 7. Amending of energy conservation building codes to suit local conditions 8. Establishment of Central and State Energy Conservation Fund 9. Power of inspection 10. Comply with norms of specific energy consumption fixed, and submit report on steps taken etc.

The EC Act has entrusted the BEE for the creation of a pool of energy professionals to be designated as "Energy Managers" and "Energy Auditors", who will have definite responsibility to build an economically viable energy efficient system in an establishment.

The EC Act has laid down the necessary statutory guidelines in an innovative manner and has entrusted the BEE for formulating, implementing and monitoring the strategies towards making headway in building and energy efficient Indian economy by decreasing the level of energy intensity. For this the BEE is expected to implement the Act on a broader perspective for achieving the very purpose for which the EC Act is enacted. ❖

## Taking Calculated Risk

Rangaiah resides close to the market at Secunderabad. He is 48 years old. His family consists of himself, his wife, his son, and his daughter. He used to work in vegetable market. His occupation was to unload the vegetables and take them from one place to another. From morning 5:00 AM to night 9:00 PM he used to work in the market.

**Name:** Rangaiah

**Age:** 48 years

**Education:** Nil

**Occupations:** Labour at Vegetable Market to Small Entrepreneur

Rangaiah used to get water and food from outside for the vegetable sellers for which they used to pay him 5 to 10 rupees. He used to help people in the market in performing various jobs. His wife was a domestic worker. She used to work in five houses. Rangaiah was getting 200 rupees a day and his wife was earning 800/- per month. He worked in this manner for 20 years at the same market. When his children grew up, he had to conceive an idea to earn more money.

Rangaiah started a soda business in front of the market because the area and people were familiar with him. So he

thought that there may be a chance of better business. In the initial few days, he sold each glass of soda for 3 rupees. As the demand increased, he started selling it for 5 rupees each. Rangaiah's wife was not willing to be a domestic worker any longer. Rangaiah was working in the market; and along with that she wanted to start her independent work. She started cooking mirchi pakodas at home and selling in front of the market. Usually, people like buying hot mirchi pakodas. Because she was preparing mirchi at home, people were not willing to buy. If she was able to sell the item on one day, it would be difficult sell it on the second day. She had to bear losses.

After selling them for one month she had to stop the business. Then she borrowed some money and bought a cart so that she could prepare hot mirchi pakodas instantly from evening 3p.m to night 8p.m. This formula worked out successfully and she is earning over 200/- a day. Rangaiah totally left the labour work at the market and both wife and husband are involved in the soda and mirchi business. Now their business is sustainable. They are able to provide good education to their children. Their son is studying B.Tech and daughter is studying B.A. They are also able to save money for their children's future. ❖

## Lack of Metaskills

Broken Lives

Shekhar was a farmer and used to grow cotton and maize in his 5 acres of dry land. Though he was not earning great amount of money from that, the income was quite sufficient to meet his household needs. He was dependent on money lenders for investment in cultivation which he used to repay after harvesting. Almost all the farmers in his village are completely dependent on rains for cultivation as there is no other source of water. Even the lift irrigation project which has provided water from the neighbouring mandal has failed to supply water. Because of this, though agriculture is the main livelihood of the village, it was able to provide only 4 months of work in a year. To meet their ends, at least one member from a family goes to Hyderabad and work there as auto drivers or casual labour to earn that extra bit. They generally work through the week and come home on Sundays.

Unlike his friends, Shekhar couldn't adopt himself to the work expectation in the city. As he didn't know auto driving, he chose to work as a casual labour in market yards. Though this work paid him Rs 100 a day and sometimes even more he didn't like it. He was a farmer in the village and people used to treat him with lot of respect, he couldn't accept the treatment he received as a labour at Hyderabad, so he decided to stay and work in the village.

Introduction of National Rural Employment Guarantee Scheme (NREGS) in his village has showed adverse effects on his livelihood. As the agriculture wage labour costs have gone up from 40-60 rupees to 100-150 rupees he is now unable to engage labour to work in his fields. Though all his family members take part in cultivation they still need extra hands to cultivate their 5 acres of land. Unable to meet this cost involved in cultivation, he had to give it up and let his land fallow. He had no option but to apply for job card under the scheme and take up work under the scheme. To meet the needs he also works as agriculture labour in his own village. At 48 years of age, accepting this change has not been easy for him. He has opted to do this work out of compulsion without better option available to him.

**Name:** N Shekhar

**Age:** 48 years

**Education:** Nil

**Occupations:** Small entrepreneur to Labour

Because of his inability to acquire new skills and adapt to new work environment, coupled with the ego coming in his way to work as a labourer under somebody, he could utilize opportunities coming by his way. He is now unable to meet the basic needs of his family. ❖

## CmF Jaipal Singh

***Jaipal Singh is a leading development worker in Rajasthan facilitating support to rural poor women through micro-finance and other services towards their improved livelihoods and lives.***

Jaipal Singh Koushik was born in a small village called IGRAH in district Jind of Haryana on 22nd July 1964. He is the youngest one among three brothers and two sisters. His father is small farmer of 7 acres (about 3 hectare) land and at that time all of the land was rain fed. During early childhood days, they had agriculture, had two buffalos and a cow. They also had a small grocery shop which his father and bothers used to look after. Agriculture was almost entirely looked after by his mother.



Jaipal Singh got his education in village school till 10th standard. When he was in high school, he was actively contributing in agricultural operations like sowing of seeds. He was also actively involved in harvesting and thrashing and transportation of grains and fodder. After school, he had to take animals for grazing in fields.

He was little reluctant to do all those works then but now in retrospection he realized that all these works gave him good knowledge about farming.

Jaipal scored 74% marks in 10th board exams and he was the top scorer in about 6-7 villages. Gaining more than 70% marks was a great achievement and his parents were very proud of him. After completing his school, he thought of going to college in Jind but his father thought that there were too many boys who have gone to college and got spoiled. Someone suggested that he should study agriculture in Haryana Agriculture University, Hisar. He completed his graduation (B.Sc Hons in Agri Economics) from this University. While he was in his final year, he got a job in Sri Ran Fertilizers and Chemical Limited which he did not join. On the suggestion of a friend he wrote entrance test of Institute of Rural Management, Anand and IIM, Ahmedabad. He cleared both the exams and chose to join IRMA.

After passing out from IRMA, Jaipal Singh joined National Dairy Development board (NDDDB) in a special project called Tree Growers Cooperative Project, in 1987. Next year (1988) he was posted to field as member of Spear Head Team in Ajmer (Rajasthan) on his request. This is the place where he learnt a lot about rural development, community mobilization, institutional building, dealing with government and most importantly the honesty and

dedication of people working in NDDDB that time. Within 3 years he was promoted as Team Leader for Rajasthan. He was there till 2005 and during this period his team had promoted Tree Growers Cooperative Societies in about 100 villages and had got about 3500 hectares of revenue wastelands leased to these coop societies from state government. With technical and financial support from project team, the societies converted almost barren lands to good village woodlots for fodder and fuel-wood.

In 1995 Jaipal Singh came to Anand as manager of commercial activities of National Tree Growers Cooperative Federation (The project had by then been established as an organization). There he was in charge of a solvent extraction plant – manufacturing neem based bio pesticide and also a saw mill. He remained there till 1998 and during that period, established the factory, commissioned the plant, got registrations of land, plant, clearance from pollution control, registration of bio pesticides etc. As he was not an engineer, the assignment was a challenge him but he found it very interesting. He got full support and cooperation from colleagues and seniors.

Jaipal Singh left NTGCF in 1998 and joined ARAVALI- a NGO promoted by Rajasthan Government to work on Natural Resource Management as Program Director. This was a new area for him but he found it extremely interesting and useful. Along with his colleagues he worked well and established ARAVALI as a link between NGOs and State Government. Later he was made Executive Director of ARAVALI. Working there was extremely challenging for him- one side was Government which does not move an inch without completing all formalities and on other side were NGOs who hate every inch of formality. This place was very good for him to learn about government functioning from inside, besides he also got opportunity to know a number of civil servants and many of them are still good friends to him. He remained in ARAVALI till 2005 and tried to strengthen NGO sector and to promote Go-NGO collaboration.

Towards the end of 2005, he joined as an Executive Director in Centre for microFinance (CmF), Jaipur. Since then he is in CmF and built it as a resource/ knowledge agency which is actively engaged in capacity building (training), research, policy advocacy and networking besides incubating ideas in microfinance for up-scaling.

In his more than 20 years of journey in development sector, Jaipal Singh has got opportunities to work with various stakeholders of development such as the community, government, non-government agencies and has contributed to the growth of the communities with which he is working in a sustainable way. ❖

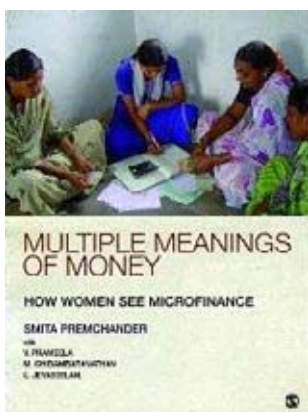
## Books

### Book Summary

Book: **Multiple Meanings Of Money-How Women See Microfinance**

Author:s **Smita Premchander, V Prameela, M Chidambaranathan, L Jeyaseelan**

Publishing: **Sage India**



Practical experience shows that for women, savings is more important than credit. For women, borrowing from SHGs, friend's bank, government, moneylender, - all have different meanings and it is important to look into their tendency and thoughts over their money. Microfinance was thought as intervention to bridge the gap between demand and supply of funds in the lower

rungs of rural economy. It is also seen as a tool of poverty reduction and empowerment especially for women. How much it has been able to do this and has it really empowered women is the process is being debated and challenged especially by those who see it as an instrument to advance against competing capitalist. It is in this context that this book has been written to emphasize on multiple meanings of money from women's perspective.

This book analyses what microfinance and money mean to women; focusing on the perspectives of individual women and of women-only groups. It explores women's money management strategies, group dynamics and learning processes in groups. It discusses the divergence in the perspectives of external intervening agencies and those of women who are members of self-help groups (SHGs). Based on case studies and participatory research methods, the discourse spans issues from macro to micro level and focuses on women as agents of change in their own livelihoods- shares Ms Elaben Bhat from SEWA.

A major part of the book has emphasized on how the poorest of women, "the Devdasis" regard microfinance and self help groups. It says that the use and impact of microfinance and the differentiated meanings of money are influenced by 3 factors; Livelihood context, Use of money and Group savings and group processes. It has used 3 livelihood frameworks, namely the sustainable livelihood framework (SLF); actor oriented perspective framework (AOP) and the Nine Square Mandela (conceived as a tool to undertake holistic research on rural livelihood system). The book has given us case studies of 10 women's lives, where gender biases, poverty, exclusion from human rights, vulnerability of women are largely evident. It explores benefits and costs of development programs for women, money management as reflection of trust that is built in this social relationship. It succinctly elaborates how relationships of trust are built, based on mutual respect. On the contrary, when women are seen merely as beneficiaries or clients, no relationships are formed and there is no possibility of empowerment.

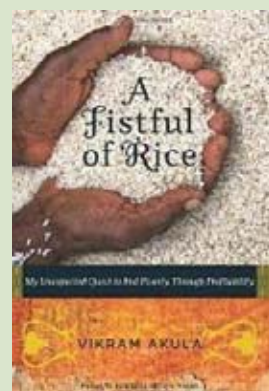
Content of the book includes chapters on; interpreting Multiple Meanings of Money, Poverty in India and Role of Microfinance, Livelihoods Context, Use of Money by Individuals and Groups, Use of Money by Groups and Group Dynamics. It also includes details and impact literature of NGOs and Livelihoods Frameworks as appendices. The book will be of benefit to professionals and policy makers working in development sector specifically people who are into promoting women's SHGs, microfinance for women and empowerment of women by making them economically valuable. ❖

### New

Name: **A Fistful of Rice: My Unexpected Quest to End Poverty through Profitability**

Author: **Vikram Akula**

Publisher: **Harvard Business Press**



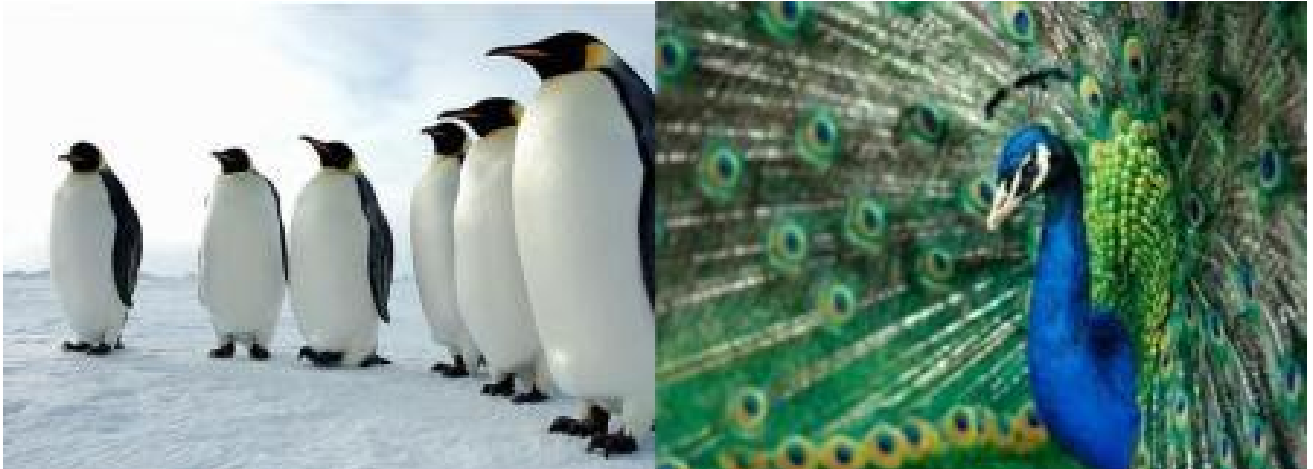
## Resources

### United Nations Capital Development Fund Microfinance Distance Learning Program

The Microfinance Distance Learning course was designed for new entrants to the field of microfinance and has appealed to a broad range of people, including policy makers, donors, practitioners, academics and students. Staffs of microfinance operations have found this course extremely useful- a chance to step back and see how their work fits into global microfinance initiatives. Through the self-training online tool, new staff of agencies working in development or staff engaged in other fields are able to expand their knowledge of microfinance as an important part of efforts to fight poverty and contribute to the achievement of Millennium Development Goals. To know more about this course: Visit [http://www.unCDF.org/mfd1/index.php?\\_mode=students.home](http://www.unCDF.org/mfd1/index.php?_mode=students.home)



## Birds of Different Feathers



There once was a time, in the not so distant past, when penguins ruled many lands in the sea of organizations. These penguins were not always wise, they were not always popular, but they were always in charge. The top management wore the same outlook in their distinctive black and white suits. They believed that uniformity is the way to do things; uniformity is unity. On the other hand, worker birds wore colours and outfits that reflected their work and lifestyles. Birds who aspired to move up the corporate ladder were encouraged to adopt the penguins' code of conduct and wear the penguins suits.

They learn the penguin stride and follow the example of their leaders. One day, Perry the peacock joined the land of penguins. He was loud, colourful and full of new ideas. Although he was different, the penguins were impressed by his new ideas. They felt that he has real penguin potential. Initially, everyone was happy. The penguins were pleased with their new recruit, Perry was creative and he brought in good results. However, as time went by, the penguins began to murmur against Perry. He was too loud, too colourful and had too many new ideas that intruded the penguins comfort zone. Perry was also unhappy. The penguins tried to turn him into a penguin. He was told to "try to be like the rest of us, wear a penguin suit". Both parties were unhappy.

We see this story unfolds in many organizations today. Creativity and innovation are seemed to be "a breath of fresh air" in many organizations. Many "Perrys" are recruited for their creativity. Yet, along the way their creativity is stifled by the need to confirm to the norm. There will always be penguins and peacocks in any organizations. Other than penguins and peacocks, there are also pigeons who are peacemakers in the office, sparrows who try to be neutral so as to keep a low profile or ostriches who choose to bury their heads in the sand.

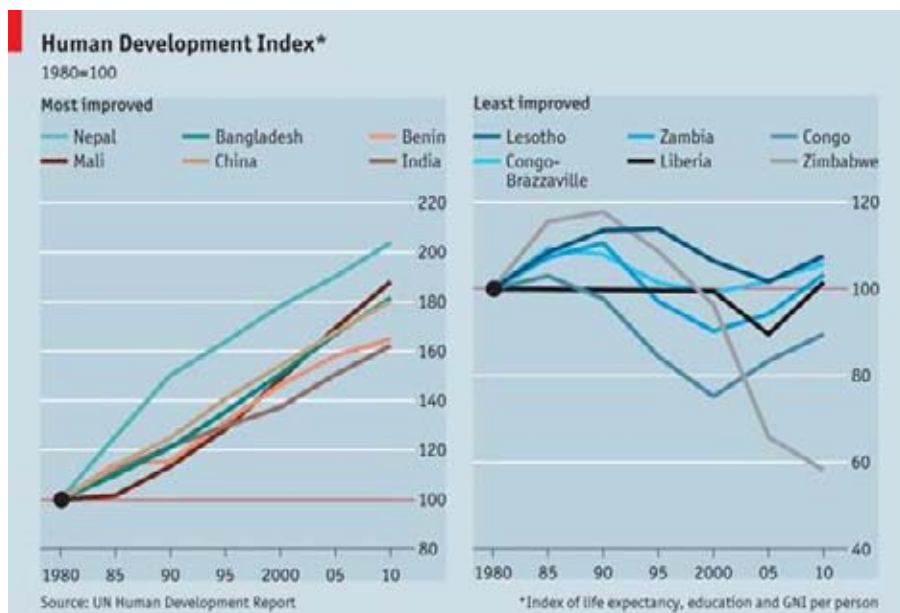
Peacocks bring in varieties and new ideas, but the stability provided by the penguins must not be ignored. Penguins, being the back bone of the organization, need to recognize that diversity can exist in an organization if there is acceptance and trust. When we learn to appreciate one another's differences, we become more willing to listen, more open to new ideas and more eager to grow.

Birds of different feathers can work together in harmony. ❖



# Human Development Index 2010

Some countries are making great strides in human development, others less so. SINCE 1980 the country that has made the greatest strides in improving human development is Nepal, according to the UN's annual Human Development Index (HDI).



The index is a combination of three sub-indices covering wealth, health and education. The countries whose HDI has improved the most since 1980 are mainly in Asia. China and India have been helped by rapid GDP growth, but even slower-growing countries such as Nepal and Bangladesh have fostered human development by making progress in health and education. The countries where HDI has improved the least are mainly in Africa, with Zimbabwe at the bottom of the pile.



For the first time this year the UN's report also considers the unevenness in the distribution of wealth, health and education among a country's people to produce a new inequality-adjusted HDI (IHDI) which penalizes countries according to the inequality of their development. This reduces countries' 2010 HDI scores by 22% on average. China's HDI is reduced by 23% and India's by 30%, which suggests that the former's rapid development has been the more equitable. ❖

## Hot Chips



Shining Livelihoods

## Winnowing Basket Weaving

Declining Livelihoods



## 'Yoga'kshemam

Scams and Crises! Telecom, Adarsh, Housing Finance!

Raja quits and Chavan gives way to Chavan! Parliament is still stalled!

Bihar elects Nitish again, AP changes its CM and Karnataka in governance mess!

Obama's America says India is an emerged/developed nation!

India celebrated 14 November (Pandit Jawaharlal Nehru's birthday; Children's Day). World Freedom Day (9 November), World Immunization Day (10 November), World Diabetes Day (14 November), International Day of Tolerance (16 November), World Toilet Day (19 November), Universal Children's Day (20 November) and International Day for the Elimination of Violence against Women (25 November) went by. December begins with World AIDS Day (1 December), International Day of Persons with Disabilities (3 December)!

Deepavali, the festival of lights, is celebrated across! For many parts of the country, next day marks the new year!

MFI Crisis and MFI Ordinance in AP has put the pressure on MFIs to 'behave', register and charge lower interest rates. Surely, MF operations will not be the same! We hear that Government of AP is planning to repeal the member-friendly Mutually Aided Cooperative Societies Act. Hope the new Government under N Kiran Kumar Reddy will not push for it!

National Rural Livelihoods Mission is making states to realign many projects. States are gearing up with poverty profiling and evolving perspective plans, pending launch of NRLM.

Institutional architecture for the livelihoods of the poor, projects/programs/missions on livelihoods and resources for them, continued to dominate our thinking and working space, as always, in this month also. Still with students! To be useful while learning and to be learning while being useful! I heard 'Learn and Earn' and 'Earn and Learn' is emerging.

I still need to catch up badly with some inner silence, rest, sleep, multiple energies, balance, multiple flows and practice of let go. Let the innermost take charge, deep within and outside and direct each and every cell to flow and merge in the larger flows. Let us give it to people who help us stay in touch with our inner world.

As James Allen says –

"Mind is the master-weaver, both of the inner garment of character and the outer garment of circumstance, and that, as they may have hitherto woven in ignorance and pain

they may now weave in enlightenment and happiness. All that a man achieves and all that he fails to achieve is the direct result of his own thoughts. ...

A man's weakness and strength, purity and impurity, are his own and not another man's. They are brought about by himself and not by another; and they can only be altered by himself, never by another. His condition is also his own, and not another man's. His sufferings and his happiness are evolved from within. As he thinks, so is he; as he continues to think, so he remains. Your vision is the promise of what you shall one day be; your ideal is the prophecy of what you shall at last unveil."

Joe Vitale tells –

"Give it to people who inspire you, serve you, heal you, love you. Give it to people without expecting them to return it, but give it knowing it will come back to you multiplied from some source. .... Give time and you'll get time. Give love and you'll get love. .... Give them\* something from your heart."

\* *Think of the person or persons who made you feel good about your purpose of being useful*

### G Muralidhar

Stephen Hawking, arguably the most brilliant person of the world, says – "God is impersonal. God is the name people give to the reason we are here. But I think that reason is the laws of physics rather than someone with whom one can have a personal relationship."

Interestingly, the small details of our lives are what really matter in a relationship. Human relationships and human values, founded on self-knowledge and self-exploration, are a source of our perennial happiness.

In the confluence of the souls, and through the flows of universe, we are in the 'yogaalochanasangamam' seeking [sahasangamayoga](#) to merge and flow together with 'innermost' and 'universe'.

Can we be there? **Yes, if we pursue Atma Yoga.** Atma Yoga seeks Soucha, Santosha, Tapas, Swadhyaya and Pranidhana – Purity, Contentment, Austerity, Self-study and Total Surrender for being useful. In relentless pursuit! Towards together in co-existence, in sharing, in working, in getting enlightened, and in bliss!

Krishna confirms – when the body, mind, heart and soul move in tandem with knowledge, action and devotion to the innermost and the universe, being lost in the viswaparamatma is for sure.

Join us in the world of yoga – for the realization that mind of the innermost and the supermind of the universe are identical in all dimensions of our being - towards sahasangamayogasiddhi. You will not regret it. ❖



# Life Around a Waterbody...

