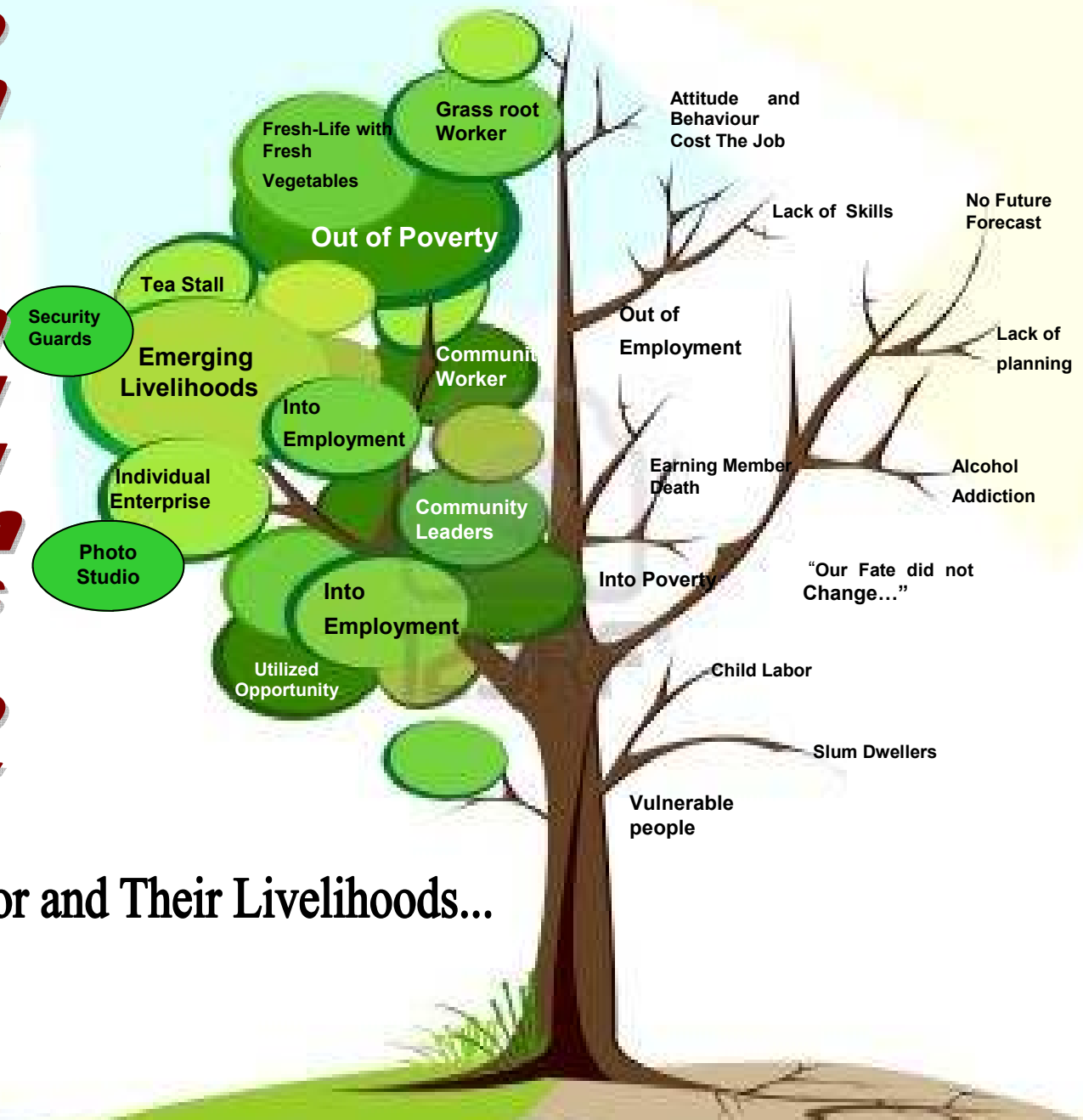


livelihoods

today and tomorrow

September 2013

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Poor and Their Livelihoods...



Telangana is inching forward! Resignations and indefinite fasts are on the anvil!

5 states are going for elections! General elections are round the corner!

Ordinance on Convicted Representatives has been withdrawn!

Jagan gets bail.

CAG indicts Gujarat for low social development – 1 in 3 children is malnourished.

Rajan's Committee ranks Bihar in bottom 2 states, making it eligible for special package.

Lives and livelihoods are never uniform and they are in a variety of continuums. In this context, 'livelihoods' has explored 'Continuums of Poor and their Livelihoods' as a special issue.

Emile Zola's 'The Earth' is a must read classic. 'Social Entrepreneurship: What Everyone Needs to Know' by David Barnstein and Susan Davis is an important book from the stable of Asoka.

'How to' supplement discusses 'How to Conduct Process Monitoring?' Usual e-links introduces a video (Pochampally Sarees – Documentary), book (To Children I Give My Heart), LEAP (Jagathpally), value-chain/subsector (Curry point / leather industry), ninth issue (Non-farm Livelihoods) of e-livelihoods learning course.

With the faith and hope that you find the continuums in livelihoods useful read, we remain.

the 'livelihoods' team

Rural inhabitants an estimated 2.5 billion are in households involved in agriculture, and 1.5 billion are in smallholder households. (Source: World Bank Report)



People aren't accessing proper, sufficient and in-time information in the rural areas.

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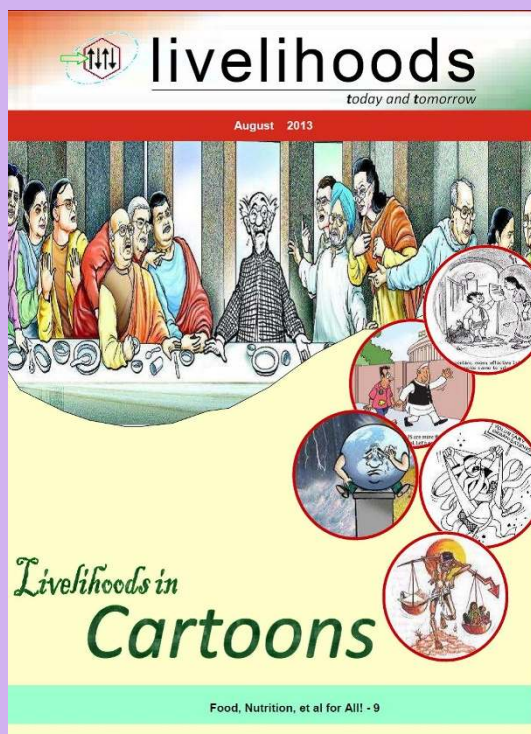
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Response



Dear sir

Warm greetings from Seva Bharati !

Thanks for Livelihoods August 2013. Topics on supplement and e-course: capsule 8 is very interesting and educative. Please keep it up.

Regards

Latika Singha

Seva Bharati



Can Land Acquisition Bill, 2013 provides sustainable support to the poor?

AP Officials Told to Ensure Ample Supply Of Seeds To Farmers:

Andhra Pradesh Agriculture Minister directed the officials to see that seeds and fertilisers are available to farmers in adequate quantity during the upcoming rabi season. The Minister, who held a review on the status of ongoing kharif season and the preparedness for rabi, told the officials to be prepared to help the farmers as the State is having bountiful of rains after a gap of about four years, an official release said. He was told the ongoing strike by agriculture employees in Coastal Andhra and Rayalaseema regions against the proposed division of the State may impact the department's functioning. Minister asked the senior officials to speak to the employees to see that farmers are not put to inconvenience and also to make alternative arrangements in farmer interest, the release said. Minister told the officials to make groundnut seeds available for farmers by September 20 in Mahabubnagar and Warangal districts as the rabi season starts in advance there. The Minister also reviewed the arrangements for the World Agriculture Congress to be held in Hyderabad in November, the release added.

UPA's Food Security A Losing Proposition In Andhra Pradesh:

The United Progressive Alliance's 'game-changing' Food Security Bill will turn out to be a losing proposition for Andhra Pradesh when the ambitious programme is implemented for the state's 8.46 crore population. While drawing the policy, experts estimated food security for 75% of rural and 50% of urban population across India, but massive cuts are in the offing in the case of Andhra Pradesh. New Delhi has informed the state government it would only provide food security to 60.98% of poor people in rural areas and 41.14% of poor people in urban areas in AP, largely due to the disparity in calculation of the poor in the state. "Our state reported a huge drop in poverty statistics released by the NSO said a senior official in the planning department. ❖

'Poor Storage Wastes 10% Of Agricultural Produce'

The National Seed Congress held in Lucknow dwelt on major issues related to agriculture, most important being production of genetically modified (GM) crops and high yielding variety of seeds. On the concluding day of the Congress, UP's minister for Agriculture and Food Processing, Anand Singh supported GM crop production and sought directions from chief minister Akhilesh Yadav, who is said to be still weighing his options. The CM was the chief guest at the sixth edition of the congress which was hosted in Uttar Pradesh for the first time. "Samajwadi Party is ensuring that farmers receive good quality seeds, fertilizers and irrigation facilities to increase their production. Government is giving priority to soil testing so that the production capacity of the farmland may increase", said Yadav.

Kerala Govt to Introduce Pension Scheme for MGNREGS Workers:

Kerala government proposes to introduce a pension scheme for workers registered under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREG) and having worked under the MGNREG scheme for at least 100 days a year. Minister for Rural Development and Culture told the media that the pension scheme would be implemented with contributions from State and Central governments and the workers. This is the first pension scheme to be launched for MGNREGS workers in the country, he added. The Minister recalled that the State government had provided an Onam bonus of Rs.1,000 to women workers of MGNREGS last year for education of their children. This year, the amount would be diverted as contribution for the pension scheme. Besides, Rs.1,000 per worker from the Swalamban scheme of Central government would be deposited as Centre's contribution to the pension scheme. The contribution of the workers would be decided later in consultation with their representatives. Mr. Joseph said the maximum age for joining the scheme would be 50 years. He said women workers, who had worked for 100 days during 2012-13, would be given 'Onakodi' costing Rs.400 per piece this season. ❖



KSA self-sufficient in egg production, says minister of Agriculture

Saudi Arabia is self-sufficient in producing egg supplies, said Fahd Balghunaim, minister of agriculture. In comparison, the Kingdom produces only 42 percent of its poultry consumption and 85 percent of its vegetable needs. The minister was speaking at the opening of the Saudi Agricultural Exhibition at the Riyadh International Convention and Exhibition Center (RICEC). The exhibition was attended by Azeez Akhnoosh, minister of agriculture and fisheries in the Kingdom of Morocco. "There is no shortage in vegetable supplies despite the political unrest in Syria, as we have alternative sources that cover more than 15 percent of vegetable consumption in Saudi Arabia," said the minister. "We would like to import tomatoes from Morocco to make up for the current shortage in the local market. "Morocco exports tomatoes to European countries in the winter, while demand in Saudi Arabia increases in the summer," he added.

Rebuilding Livelihoods in Flood-Hit Philippines A 'Top Priority' For Christian Aid:

Christian Aid says thousands in the Philippines have lost their livelihoods after floods washed away £7 million-worth of crops. The aid agency has released emergency funds to partners in Philippines are distributing emergency food and other basic items among families affected by the severe flooding. Five days of incessant monsoon rains were made worse by Typhoons Utor and Trami, triggering flooding across 247 municipalities. Entire villages have been deluged and at the height of the bad weather, up to 70 per cent of capital Metro Manila was submerged. At least 38 people have been killed and over 3,000 houses destroyed. Many people have been left without any income or food after crops of vegetables and corn were washed away. ❖

10,000 is not a Difficult Number!

Telangana is inching forward, notwithstanding the resistance!

Jagan is out on bail. 5 states are going for elections. General elections are not far away! Election winds are blowing all over! Cabinet withdraws the Ordinance on the convicted representatives! US shutdown! Congress did not approve the budget.

The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Bill, 2012 was passed in Lok Sabha. When this becomes an Act, this would provide relief to an extent from various others to 2% of the Population of India.

The key concern in the development/livelihoods domain is the rule of the mediocrity with king size ego. How do we bring in more and more talented people with hard work ethic? How do we pay professionals based on the merit rather than qualification and years of experience? We know that we have to be flat. We know that we can not raise our remuneration levels to match with the corporate sector. How are we sure that our pre-selection immersions rule out the uninterested and mediocre? How are we sure that our human resources are 3R skilled (read, write and arithmetic)? How are we sure that they possess the basic competencies that are required for development sector? How are we ensuring that they are getting their initial induction that included a quick orientation, village stay and exposure visits? How are we preparing them for the conceptual whole that includes **what, how and why?** How are we embedding self-management, team management, project management and gender in this? How are we giving them a comprehensive vision, a intermediate term strategic plan, and an immediate action plan? How are we deselectioning them?

Then, how are we adding more numbers unless we have mechanisms that quickly run programs to identify and train in the colleges and training centres? How are we developing curriculums for them? How are we going to absorb and place them, may be as a 2-3 year fellowships?

How are we adding capacities to the inducted as they do and learn on the job?

Do we see other alternatives in terms of community professionals taking major role? Do we live without hiring educated young men and women at all? What is the balance?

Then, how can we identify these, induct of tasks? Should we go for specialist community professionals or both? How can't they be part of the community accountable to the institutions later?

Perspectives

G Muralidhar

them, and build their capacities in a variety community professionals or generalist many variants? How do we use them? Why institutions? How can they transform to be

What about the capacities of the community institutions and the leaders, staff, volunteers and cadres that are servicing them?

Can the management institutions take up the task? Can the training NGOs and training centres go beyond module development and training of trainers? Is the resource persons and their pools only way out? How will we get them? How will we induct them? How will we take their services? We need them at various levels and in various hues.

Don't we need to have more and more volunteers working for the poor, with the poor?

For that matter, we need more and more professionals and community professionals being with the poor, staying with the poor and working with the poor. How do we get this passion? How do we have next layers serving as role models for the cutting-edge staff?

Do we realize our job is to identify the internal animators who form and nurture the institutions of the poor, plan with them and support them? Do we have bandwidth to give meaningful time of the professionals for each family? It appears a bogey. This is where the internal animators come to our rescue. The story continues with the institutions too.

The professionals' main task is self-management, team management, project management, and planning and learning. Their next task is training and mentoring internal animators, including community leaders. Their third task is to manage the boundaries for the internal animators. We need dedicated passionate professionals being, staying and working with the poor in their context with robust management orientation and skills coupled with comprehensive appreciation of the vision of poverty reduction and livelihoods enhancement.

We also need say 1.2-1.8 million well-trained and rounded professionals/community professionals staying in the villages with passion, dedication, skills and orientation. These are to be positioned over the coming 10 years. 100,000 – 200,000 professionals are needed to manage and mentor them, i.e. some 10,000 a year with this understanding and responsibility.

10,000 is not a difficult number! Per year! Each one taking responsibility for 10-20!

A 1,000 member resource pools should suffice for this.

A 50-100 member competent national resource pool is the magic bandwagon.

Let us step up our efforts for this legacy. ❖

Continuum of Poor and Their Livelihoods

In this month's –"Livelihood's Continuums", we have show cased the struggles and triumphs of people, their true stories as they fought for their survival against all odds. The main opponent being poverty which for few proved a challenge and they fought against it and won the battle, yet there were others who lost the battle and had to succumb to its fury.

In these real life stories we find that education, hard work, development of skills, perseverance and determination, foresight, commitment, correct advise etc. proved to assist the individuals in their endeavours and help them emerge as winners. The foresight of the individuals and the ability to tackle the problems and overcome them rendered them to lead comfortable lives by following their chosen livelihoods.

They opine that Poverty does not have partiality and we find in these true sagas that many well to do simple folk were struck by oddities in life and had to face hard times. Poverty, Illiteracy, addiction to bad habits, lack of skills and opportunities, lack of determination, ill-health are causes which drive people to a point of no return in their lives. This in turn also affects their family and surroundings.

In order to wade through a comfortable life it is imperative that an individual has 'a Consistent and capable Livelihood'. This issue therefore is an attempt with focus on importance of work and livelihood. ❖

Tea Stall

Tea may not run in the blood of Indians, but it sure comes close. India is the largest consumer of this beverage in the world, consuming nearly 25 percent of the global tea production. Tea is cheap, affordable and addictive in nature. Nearly 90 percent of Indian households regularly drink tea.



A lot of people, in India depend on tea business as their livelihood. They are established on roadsides so that they do not have to pay exorbitant rental charges. People throng to tea stalls in large numbers. There is no need for a big investment and workers in this venture.

They brew variety of tea like ginger tea, black tea, green tea, white tea and herbal tea apart from the conventional one and the costs are also reasonable. One can find tea -stalls nearby institutions, parks, markets, colleges, companies, restaurants and hotels and of course roadside. People chat with neighbors on various issues at the tea stalls . ❖

Security Guards

When we go inside corporate Institutions, Inside retail shop, inside theatres we need to take the permission of a security guard be it a common citizen people or a political leader. There is an Increase in demand for Security guards to protect any premises from a possible attack or mishap .One of the features of most emerging markets shares is the potential for an expanded role in the private security guard industry. Data on the number of security guards in most emerging markets is unavailable or unreliable. Security personnel include a wide variety of functions such as alarms, investigative services, safety, guards, and electronic surveillance. Presently, the need for security guards is increasing in urban areas both private and government. Private agencies give security guard service and agencies take to Retired army people, youth and people below 50yrs having studied SSC and even those who are moderately educated but can understand English. After imparting training, even in weapon handling, agencies take women and men as security guards. Security guards get bonus and provident fund along with salary which is anywhere between 5000 and above.

They render their services at banks, ATM centers, malls, hospitals, government and private institutions, industries, houses, apartments, hotels etc. Security guards need to maintain dress code and a weapon, if they are serving at a ensitive place and work on 8hrs, 12hrs and 24hrs shifts depending on the need of the client. ❖

Band Melam

Band melam, sannayi, tabla and dappu are entertainment tools used in functions. Traditional families like sannayi, tabla and while some families prefer Band melam. Youth too enjoy the band melam during marriage processions, Ganesh processions, funeral march, winning processions like elections, bullock competitions and others. A decade ago people enjoyed sannayi, dolu and dappu and other community related tools.

Now, in band mela lot of changes came with different type of rhythms one single team has 5 to 10 members and one master. These teams charge a fee anywhere above Rs 5000.



In urban areas they have to maintain dress code mostly. Village band melam people do not follow dress code but some big and affluent families provide uniform to them for free. Youth dance along the music in accordance with rhythm and enjoy. ❖

Fast Food Centers

Fast food centers have mushroomed in the urban areas and towns. A lot of fast food centers can be seen on roadside and as open shops.



They provide different types of food items like fried rice, noodles, Manchuria and other items and also veg and non veg items which are tasty and spicy enjoyed by youth and children. Migrants mostly from the north east are doing this business. Fast food rates are less compared to other food available hence Students and Bachelors are depend on this kind of food. ❖

ESHG Leaders



HelpAge India formed self help groups with elders who has above 60 years. Each group has 10-15 elders and elected leader from them. These groups work for elders only. These groups are mixed group means male and female members has in the group.

Leaders take main role for their group development. They conduct regular meetings like weekly and monthly. Group leaders take lead role. Leaders conduct meetings in fixed dates as well as maintain minutes books and pass book. Leaders participate in monthly village level association meetings and mandal level samaikhya meetings and representative from their groups.

Leaders take action on who does not pay regular their savings. In their regular meetings they discuss about their health problems, economical problems, livelihoods issues and their rights and also their family problems.

Elders' group leaders' roles are give internal loans to their group members actually who need for personal purpose like health, livelihood and family needs. Give health and other information to their group members. Group members take eye operations, physiotherapy and other services with helping of HelpAge India ad local Non government organizations. Leaders got trainings on group strengthen, book keeping and roles responsibilities. Leaders play main role in group development. Elders get relief through groups. Elder groups are working actively but that group needs support like financial, manual and moral support. ❖

Community Leaders

Community group leaders play important role in their community. Every community formed group with their community people. Every community formed as a one group. Each family took membership from their community group. One person elected as a community group president by their community people. He manages and monitors whole group with helping of community people. He may know more knowledgeable person about and experience person about their community. They may educate or not.

Families took membership from their group. Groups conducts meeting every month. President manage group meeting. Usually, community groups meet at evening time because they come to home from works at evening. Community groups give loans that actually need to people with interest from membership fee and interest rate may be 12%, 18% and 24% and depending on group situation. People have to repay next month with interest otherwise at least will pay interest to group. Otherwise president will take fine for them.

President involves in their community issues like family problems, land issues, money issues, personal issues and other issues. Community people invite for all functions to him. Community leaders play role in community function, traditions and festivals. He takes decision on community level festivals and special activities with community people advice. People should pay loan amount because they think about image. They do not cross the community norms. Community norms are very strong. Community people do not go to police stations for issues because they meet community leader.

Now, some places community groups are default beyond lot of reasons are there like political issues, some people do not accept leaders' advices; younger generation wants changes and may be another reason. Now, Political issues play key role in the community groups. ❖

Bala Badi Teacher

Bala Badi teacher is the instructor in community governed and community managed bala Badi centre, which is an initiation of Indira Kranthi Patham in coordination with Jattu Foundation as 'Early Childhood Education.'

She works for the total development of Physical, motor, cognitive, language, emotional, social and moral parameters of the children aged 3-5 years.

Bala BAdi teacher works in 2 sessions –

In the first session i.e. in the morning, she teaches letters and expressions through interactive games and rhymes. After that the children have lunch at anganwadi centre, she then teaches them language, mathematics, arts etc.

He/ she maintain a register of the progress of the children.

She also conducts a parent's meeting every week-end so that the children's parents come to know about the growth of their child.

Selection of the instructor/ teacher

A local candidate who has fluency in speaking the local dialect with cultural and artistic talents is preferred. Written test and interview is conducted by the state level resource team for the final selection of the instructor.

He/ she then get trained at State level resource centers so that they are equipped to impart their knowledge learnt in the training to the children.

On the last Saturday of every month, a school festival is conducted at the district level, in which the instructors submit their monthly reports and the children demonstrate their learning of the month. The remuneration for the instructors is paid by the VO on the school festival day. ❖

Bank Mitra/ TFI CRP

Bank Mitra/ Total Financial inclusion CRP is an active community leader selected from the members of mature SHGs.

A woman, who has tasted bitter poverty and has come out of it with the support and assistance by SHG.

A woman with minimum 4 years of experience as a member in the group and has taken multiple spells of loans which improved her livelihood base and standard of living is eligible as a Bank Mitra. Such women are identified by Mandal Samakhya and are recommended to zilla samakhya for final selection through interviews.

She is then trained thoroughly by Zilla Samakhya in different aspects related to financial management such as.....

1. Book keeping, 2. Savings and inter-lending., 3. Bank linkage, 4. Experimental learning methods through community to community cross learning approach, 5. Preparation of Micro Credit Plans, 7. Recovery of bank loans due under SHG bank linkage, 8. Using ICT devices to carry out the banking functions at the door step of the customer.

The period of training depends on the concept and the quality of the CRP undergoing the training.

She then works as Bank Mitra, i.e. as a linkage between the banks and the SHG members, thereby reducing burden on banking officials as well as simplifying the process of bank linkage for the women. She has to work in a Mandal which is not her own. Each person will cover one village for 3 months working for 15 days in a month.

Roles and responsibilities:

Monitoring group functioning – group meetings, attendance, book keeping

Facilitating the members to maintain the books and other registers up to date. Imparting knowledge and awareness about financial discipline and punctuality – i.e. regular meetings, up to date books, regular savings and loan repayment. Providing training for the members in case of requirement in group functioning. Bringing awareness among the members about bank linkage advantages and encouraging them to take up livelihood activities to shake away their poverty. Providing assistance in opening bank accounts. Providing help in preparation of micro credit plan for the group to get loan from the group. Recovering loan from the existing customers thereby saving a lot of time of both customer and banks. Identifying POPs who are not yet been a part of groups and facilitate the formation of new groups. Depending on requirement, they work with different banks to connect them with the women clientele.

For this very useful service, she is paid Rs 250 per day (recourse fee @ Rs 200 institutional charges @ Rs 50) for 15 days in a month excluding travel and food charges which are reimbursed later. ❖

Gender CRPs

SHG Women developed a support system by establishing Social Action Committees and community managed family counseling centers to deal specifically with violence against women. To up scale the same process in all other districts Gender CRP strategy was designed and being implemented in nine districts. An Active, articulate women belonging to the Social Action Committees (SACs) with good knowledge base on community based institutions (SHG, VO, MS, ZS) and Social Action Committees, on Social Agenda and who further can train other SAC members act as paralegals / Gender CRPs.

Roles of Gender CRP:

* Gender CRPs will establish Gender Point persons in every SHG, VO and MS to monitor social agenda on regular basis. *Provide services to form Social Action Committees and identify active women as prospective internal CRPs in every village to take forward the social agenda. *Help VOs to establish their gender forums in village. *Form adolescent girls groups in every village and provide training on personal safety, personal hygiene and child rights. *Gender CRPs will deal with domestic violence cases, mobilize help, attend negotiations etc while dealing with cases across the district. *Identifying Gender issues in the villages and help VOs to develop a Social Action Plan for their village. *Helping to establish family counseling centers and establish linkages with the existing shelters for victims. *She herself acts as a support system to the women in distress and serves as a catalyst to implement gender sensitive programmes at the village level and provide affordable and immediate justice with care and compassion. *Initiate to form Social Action committees wherever they are not yet formed. *Wherever necessary they will help other districts also in dealing with cases for negotiation, counseling etc.

Gender CRPs should have certain specific qualities like patience, listening to victims, comprehension, empathy to poor women, capacity to maintain confidentiality, sincerity, punctuality, commonsense to resolve the other's problems. Gender CRPs should have capability of negotiating with officials particularly with police hospitals, mandal level officials, and lawyers and at large with several sections of the civil society while resolving the cases.

A married woman of above 35 years age, who is a member of SHG and have personally faced a case of domestic violence or external violence so that she can understand the other woman's pain. If not faced a case herself, she should have had experience in supporting, helping working for someone in a case of domestic or external violence, or any other social issues.

These Gender CRPs are also called external CRPs, who will be paid Rs 310 which includes resource fee, travel and food allowance per day. ❖

Job Resource Persons

Jobs Resource Persons (JRP) are from the community and play an important role in the processes of mobilizing, convincing and motivating the rural youth to enroll in trainings and take up jobs in organized sectors – an initiative taken by EGMM (Employment Generation and Marketing Mission).

Roles:

*Mobilizing the registered un-employed youth to participate in various trainings through Mandal Samakhya and Village Organisations. *Orienting VOs and MSs on job component by explaining how jobs improve lives of families and how it can come in support of the various other programs under IKP. *Making jobs an agenda item in VO and MS meetings. *They will carry a calendar of trainings and according to the training ahead in near future and mobilize youth for those trainings based on qualification and interest of un-employed youth. *Registering and maintaining un-employed youth database and computerizing it. *Facilitating VOs to fill the jobs register and track placements. *Facilitating MS to monitor infrastructure. *Monitor drop outs in trainings and remobilize them. *Counseling parents of youth and ensuring that they send their children for jobs in urban and semi urban areas. *Arrange alumni interaction with VO/MS/ZS meetings in order to motivate un-employed youth to take up placement.

Qualification for a JRP is of 17-27 years age and passed minimum intermediate with effective communication in local language. After selection, these JRPs are trained or oriented in facilitating the jobs agenda and also covering other aspects like leadership skills, motivational skills, communication skills, managerial skills, interpersonal skills mobilizing skills and Team playing skills. After started working a JRP reports to Zilla Samakhya (ZS), Assistant Project manager – (APM-Jobs) and Project Director.

These Job Resource Persons are paid a fixed monthly salary along with travel allowance. ❖

My Hopes are on My Son...

Nagamani (45) is washerwomen at Chatanpally village in Shadnagar Mandal, Mahaboobnagar District. She tells with 'livelihoods' about her work and life.

Tell about your family details?

At my family along with me, husband, two daughters and one son will be there. Last year I did my first daughter marriage.

What is your occupation? And how long you are doing that work?

We belong to Washer-man community. We have been doing this work for the last 25 years. I wash clothes in homes at near town Shadnagar. I also do iron the clothes.

How many houses you are washing clothes?

I wash clothes in 10 houses in Shadnagar. They pay Rs. 100 per member per month for washing their clothes. These amounts aren't sufficed to me. We have been demanding Rs. 150 per person per month for washing clothes. Presently An average I earn Rs. 3000 per month. At some times householders give Rs. 10 to Rs. 30 additional for washing blankets and give food. I start work from morning early hours till post lunch.

What about your family members? and what they are doing?

My husband is running clothes iron shop in Shadnagar. My son studied up to 9th class. He is also supporting to my husband at clothes ironing work. Earlier my husband opened clothes iron shop at Chattanpally. But in the village it didn't run well. So, he shifted his shop to Shadnagar. There he took one shop for Rs, 2000 monthly rent basis. Some- times I also do ironing works at the shop. My second daughter is studying 4th class at government school in the village. She is studying well. I put hopes on my daughter study. Earlier I planned to provide good education to my son. But he didn't study well and failed in studies.

How much does your husband earn?

My husband is earns Rs. 5000 per month on ironing clothes. But, my husband spends most of the amount on alcohol. Remaining amount he spends on shop rent, coal purchase and electricity charges. He didn't give any amount for family. Only my income is the source of family maintenance.

What kind of problems are you facing?

Clothes washing are very difficult and hard-work. After the work I suffer body pains. Even at the times of sickness also I have to do washing work. Otherwise I have to do more work. I didn't have rest in my life. After washing works, I have to do cleaning and cocking works at my house.

Do you have any assets in your native place?

I have a small house in my village but it is damaged. During rainy season water will fell in the house by the leakages.

Did you get any schemes and support from the Government?

No, I applied for Indiramma house 7 years ago. But I did not get that house.

Do you get any loans?

Yes, I took loans. I took for house repair Rs. 10000 on 48% interest per year from money lender in the village. And, I took loan Rs. 20000 from my SHG. Total Rs. 30000 loan I took and spend on house repairing.

Do you have membership at any SHG?

Yes, my SHG group name is Dhanalaxmi SHG. I am first leader to that group. I save Rs. 100 per month. I got two times loan from the group. Presently I am paying instalment for my loan Rs. 2000 per month on loan.

What do you want support from the government?

I want to construct house. I am waiting for support from the government.

What are your future plans?

I want to send my daughter for higher education. Moreover my son will be settle in private job in future that is my future aspirations. ❖



Our Fate did not Change.....

Yadaiah migrated from a small village to Hyderabad but still, he misses his village. He is not comfortable in the city but he has to work here since he can't go back to his village. He shares his experience with livelihoods.

What is your name?

My name is B.Yadaiah. I am 65yrs old.

Did you go to school?

No, my parents did not have the knowledge of a school at that time. They believed that it was not for the poor people.

What do you do?

I work as a watch man in Manohar Apartments in Vidhyanagar, Hyderabad since past 3 years on a salary of Rs 4000 per month.

Tell us about your family?

I live with my wife, younger son and grandson at Manikeswar nagar in Hyderabad. Our daughter is married. My elder son expired due to a heart attack five years back. His wife returned to her natal home.

Younger son is still unmarried and works as an electrician and my wife work as daily labourer. My grandson goes to school.

Tell us about your grandson?

My grandson Charan, is 6yrs old and is studying in UKG in a private school. He studies well and goes to school regularly. His father died when he was 2 months old and his mother went away when he was 3yrs old. We now shoulder all his responsibilities. We want to give good education to him but we may not live more than 10-15yrs after that his uncle has to care of him.

What is your native place?

We belong to Rajakkapeta village, Dubbak mandal, Medak district. We migrated 25yrs back from Rajakkapeta. Our village people were helpful and affectionate and we were cultivating crops but we had to migrate due to problems like irrigation, electricity etc. since we did not get profits. In city also problems of housing, water and electricity. I am not comfortable here. I often wonder why we came to Hyderabad I remember and miss my village a lot.

What did you do before this job?

I worked as watchmen since I came to this city. I worked 6yrs in Amberpet, 4yrs in East Maredpally, Secunderabad and six years in Prakash nagar in Hyderabad. Some family members in the apartments are good and help us and few families utilized our service but did not help us. I got experience by doing various jobs and have met different persons.

How did you join in this job?

I joined the Manohar apartment with the help of a security guard who also works in the same apartment.

What do you do as a watch man in Manohar Apartment?

My work from 6AM to 7PM daily. I clean all floors and the premises with water. I distribute electrical bills and water bills and letters to the residents every month. I help them to pay their bills and ferry vegetables, groceries and other heavy things. Monthly I also clean the water tanks. I don't have holidays. If I fall sick my wife works in my place. 36 families live in our apartment from different places and sometimes I perform their personal chores also. I do it under duress, or else they may report adversely to the secretary.

Do you have any loan?

Yes, we have taken 5 lakhs rupees loan with 36 % for our daughter's marriage from our relatives. We have to pay that amount. My wife, son and I are working to pay that off..

Tell us about your experiences in Hyderabad?

We came to Hyderabad on the advice of our relatives. We have been staying here for the last 25 years. Lot of changes have taken place in the city but our fate has not changed.

What is your future goal?

I don't have any future goals but my concentration is only on my grandson's future. I hope that he will not face any problems in the future. ❖



Don't Forget Elders.....

In Help Age India, Indrajith works with elders for creating awareness about elder's rights, health, social security and counseling at Adilabad district in Andhra Pradesh. He shares his experience ...

What is your Name? Age?

My name is P. Indrajith. I am 24yrs old.

What is your native place?

My native place is Ranapoor village, Sarangapoor mandal, Adilabad district. At present, I stay in Adilabad.

What are your education qualifications?

I completed Masters in Social work at Paloncha in Khammam district in 2012.

What do you do?

I work as a counselor at Help Age India in Adilabad dist, Andhra Pradesh. I joined in March 2013.

Tell us something about your family?

My parents and two sisters constitute my family. We have 10 acres of agriculture land. Father and mother work are do agriculture work and we cultivate cotton, soya and maize. My Sisters are studying.

Tell us about your Job?

I work as a counselor in Adilabad district. We identify elders and take details and give advantage cards to them. We conduct four monthly meetings with elders and senior citizens in every ward. So far, we have identified above 2000 elders and we have given advantage cards for 500 elders. We get 100 cards monthly from HelpAge India, Delhi. Elders get medicine, less consultation fee and other concessions. We meet elders regularly and discuss about requirements with doctors, shop owners and others. So far I have counseled three elders on property issues. I maintain records and send reports to our state level office.

A large number of parents are being neglected by their families and exposed to lack of emotional, physical, and financial support. These older generation thus face a lot of problems due to the absence of adequate social security.

My roles and responsibilities are give counseling to elders, Coordinating with officials, Documentation, record maintenance, visitors counseling and handling, rescue and rehabilitation of elders, maintaining data base, formation of Senior citizens associations, finding volunteers, meeting, organizing and conducting special events like elders day, and elders abuse day, old age homes visiting and fund raising.

Do you have any previous experience?

Yes, I worked as a cluster coordinator in SIRI organization at Paloncha in Khammam district. I participated in migration study on internally displaced people. I gained good experience from this study. Over the past thirty years, Khammam district in Andhra Pradesh has seen a huge influx of Internally Displaced Persons (IDPs) from neighboring Chhattisgarh, due to local disturbances and insurgency where, they have no legal access but limited access to resources and government entitlements. Most of them are unaware of their rights.

Did you participate in any training programmes?

No, but I have participated in a review meeting where our seniors shared their experiences. I have gained a lot of insight by their suggestions and experiences.

Tell about your Help Age India organization?

Help age reaches out to the underprivileged elderly through its various services in the areas of financial, health and emotional security. Help age is slowly moving from welfare to integrated age care services for the elderly in urban and rural areas. In many cities our Elder Helpline (1253) has been working to address the loneliness and neglect of elders.

What is your future goal?

I want to work with elder people. We have to give support to them in elder stage. They gave maximum service & their life for us. We should never forget them in their elder years. Today, a number of voluntary organizations work for elders' rights, social security, health and financial support. A number of elders live in old age homes, orphanage, footpath and temples due to apathy by their families. I want to convey my thanks to Help Age India because it has given opportunity to people like us to serve our elders. ❖



Work is Their World

V. Venkatesh works for the Alluri Sitaramaraju Nagar slum people to improve their life conditions and to develop the area. The people there know nothing about health and hygiene, education, sanitation, nutrition and their basic rights. Indeed leading a very backward life, which Venkatesh aspires to change.

What is your name? Age?

My name is V.Venkatesh. I am 26yrs.

What did you study?

I did my Master of Social work from Rhoda Mistry College at Gachibowli in Hyderabad.

Tell us about your family? What is your native place?

My family consists of my Mother, Grandfather, Grandmother and younger brother. Recently, we lost our Father. We have 2 acres of agriculture land but we do not cultivate. Younger brother works in a private organization in Hyderabad. My native place is Veerannapet village, Cheryal mandal, Warangal district.



What do you do?

I work as a facilitator in the Bala Raksha project in Divya Disha organization at Alluri Sitaramaraju Nagar in Hyderabad.

Did you have any past experience?

I worked on sustainable agriculture in SECURE organization in Khammam district where I learnt a lot about sustainable agriculture which is very important for our farmers. They will get good profits without much investment if they adopt the norms of sustainable agriculture. Therefore much awareness needs to be created among the farmers regarding sustainable agriculture. I learned about the life of sex workers and the problems faced by them. Unfortunately, most of the sex workers belong to poor families and face a lot of problems from within the society. I got trained in skills development in Hyderabad. I also participated in the migration study at Hyderabad.

Tell about your job?

I work as a facilitator for the slum dwellers under the Bala Raksha project at Alluri Sitaramaraju Nagar near Gudi Malakapur since January 2013.

My roles and responsibilities are:

visiting 20 households daily, facilitating committee meetings, interacting with slum people, meeting government officials about slum issues along with slum people, committees' strengthening meetings, drop out students identification and creating awareness, joining the children below the age of five years in the Anganwadi centres, conducting cultural activities for children, identifying child labour scenarios, conducting health camps along with health department and also conduct awareness meetings about water, education, health and other issues troubling the slum.

We formed six committees with slum people like father's committee, mother's committee, youth committee, stakeholder's committee and slum leader's committee for their slum development. These committees conduct meeting every month to discuss issues troubling their slum.

Tell us something about the slum?

This slum came into existence around 15yrs back. Slum people migrated from Rayalaseema district and for 15yrs they lived at MGBS and then they relocated from MGBS to Alluri Sitaramaraju Nagar. In the year 2000 government gave flats to them. These people depend on collecting scrap. They get health problems frequently because they spend a lot of time collecting scrap. Children also help their family members in collecting and grading the scrap..

So far, what have you done for the slum people?

So far, we have conducted two health camps with the help of staff of Niloufer hospital. We solved the drainage issues. Identified 30 drop out students and joined the children back into the school and joined children below the age of five years into anganwadi centers. Two anganwadi centers work in this slum. I interact with slum people daily to enhance their development. In this slum people spend more time collecting scrap without taking any precautions of their health. Daily, they go to the field early in the morning and return home late in the afternoon afterwards they get busy in grading the scrap.. They divide iron, plastic, and other items from the heap of the scrap. Children also participate in this work. There are some 478 families in the slum doing the same work. Frequently, they suffer from allergy, fever, headache and other diseases.

Tell us something about the organization Divya Disha?

Divya Disha was established in 1987 in Hyderabad. Divya Disha implemented the BalaRaksha project in 10 slums and also plan to add 15 more slums next year. In over a period of 25 years of working with children and youth, Divya Disha has been instrumental in empowering individuals, and building communities for the inhabitants. Presently, the organization is functioning in Hyderabad, Ranga Reddy, Mahabubnagar, Medak, Warangal and Srikakulam districts working primarily with street children, child labour, Migrant children, Runway children, Domestic child labour, Children infected and affected by HIV/AIDS, Orphans, Victims of Abuse and Neglect, Vocational trainings, recreation and sports etc.

What is your future goal?

I would like to work on issues concerning children, health, rights, education and other issues. I work as a social worker for the rural/slum India. They largely lack in awareness on various schemes, education, health, sanitation, water and fundamental rights. ❖

Child Labour

According to the 2001 Census nearly 1.26 Crore children constitute as child labour force in India. The number significantly may be exceeding since children working in the domestic thresholds like taking care of younger siblings, chores like cleaning, cooking, helping in the household livelihood, bringing water and firewood etc was not counted as child labour works.

Almost 60% of the 'child labour' is engaged in the agriculture sector and related activities and remaining in the non-farm sectors namely, construction, brick making kilns, fishing, hotels, way side restaurants and lodges. Children are also employed in hazardous units like fireworks and match boxes making factories, beedi making, gem cutting, polishing, and dyeing and selling different type's products. There is lack of law implementation in the informal sector and studies reveal that nearly 20% of the children work in this sector as bonded labour striving to repay the debt of their parents.

Poverty, ignorance, poor sense of education, dearth in employment opportunities, population growth, backwardness and increasing cost of living are some causes leading to child labour. In addition, Crops failures, displacement and migration, man-made and natural disasters and social vices and alcoholism too contribute to the societal malady called child labour. Since children don't demand for rights and form unions and hence be exploited with ease, owners of a number of enterprises prefer children to work for them.



The innocent children who work as child labour are deprived of valuable and beautiful opportunities of fun time and gay abandon of childhood. Being sensitive, due to the stress of the job and workplace they sadly develop a warped mental and physical growth.

Due to hazardous conditions at in the factories and workplaces working for long hours is exhausting for the children. The extreme climatic conditions too play havoc on their physical and mental well being.

Average children are working 10 to 12 hours per day for minimum wage which less than Rs.100 per day.

Government and non-governmental organizations have been striving to design programs for decades to eradicate child labour in the country. Government departments are working along with the sectarian framework to abolish child labour by levying fine and punishment to the defaulters who employ children. There is a requirement for comprehensive multi level programs to eradicate child labour.

Poverty is the one of the major cause behind the child labour. So, without focusing on increasing the income of the poor families' child abolition may not possible. Poor families are considering child labour is one of the income sources to the families. Secondary social and cultural factors are very much casing to the child labour.

According to one survey nearly 67.3% of the children engaged in labour belong to Scheduled Caste (SC). Continuous and large scale social awareness campaign is required. Government should allocate adequate funds for child welfare and ensure quality universal education and proper implementation of child labour legislations. Community participation is sought in eradicating child labour, therefore, programs need to be conceived by the government with active participation by non-governmental organizations, civil societies, children and their families and communities. ❖

Toddy Tappers

Toddy tapping is prevalent in South Indian states such as Andhra Pradesh, Tamil Nadu, Karnataka and Kerala. Toddy tappers extract sap from the toddy trees. They cut the toddy flower stump and fix a pot or plastic cone to extract sap. A white liquid sap or neera is collected from the toddy flower stump which is sweet to taste and is non-alcoholic till two hours after extraction. To prevent the sap from fermentation, the toddy tappers add lime to the collected sap. They store the sap and sell the sap (locally known as neera) from anywhere between Rs. 5 to Rs. 20 per litre according to season and place. Neera is a popular traditional liquor in rural areas in the state. The Toddy tappers work for 200 days in a year. An average toddy tree gives 3 to 5 liters per day. The toddy tappers earn around Rs. 3500 per month. The toddy tappers also face problems from police. The Tamil Nadu government has banned toddy extraction.



Thousands of people depend on toddy tapping for their livelihood. In Andhra Pradesh, toddy tappers collect two types of saps: one from the palm trees and the other sap from the palm trees. Toddy tapping is one of the riskiest livelihoods in the country. The tappers have to climb very tall trees which require a lot of skill. Climbing toddy trees during the rain season is quite hazardous due to the slippery bark of the trees. The tappers need to roam about from early morning to late in the evening to extract sap from toddy trees. There are chances for snake bites. Many toddy tappers don't have membership in the unions nor do they have insurance. If a toddy tapper falls down from the toddy trees, he may be permanently disabled or may even die, rendering their family into dire straits. Not many in the younger generation are willing to take up this profession because of the low income and high-risk job. ❖

Slum Dwellers

Poor people from rural areas come to nearby cities in search of livelihood. The slump in agriculture and traditional rural livelihoods has facilitated forced migration of people from villages to urban areas. Numbers of un-skilled, semi-skilled people migrate to the cities to seek livelihoods at construction sites and private firms at low wages and face an uncertain future in cities which have a high cost of living even for dwelling units. Hence, they are forced to live in very small houses or huts in densely populated areas called slums situated beside drainage canals or ponds or near factories or on government land. In our country, nearly 93 million of people reside in slums. Around 50% of Delhi and 60% of Bombay population resides in slums.

These slum dwellers don't have access to proper drinking water, sanitation, health, education, ration cards, and proper electric facilities. The slums have few public water taps catering to the dwellers; many of them are forced to fetch water from nearby apartments. Due to poor sanitary conditions, they are susceptible to various diseases. They have to face threats to vacate from their residences from local goons or real estate people or government people due to the lack of legal documents of their proof of residence.



With no proper legal documents of their houses, they don't have accessibility to the Public Distribution Service (PDS) cards. So, they need to purchase rice, pulses, and oil and other raw food items in the open market. The slum dwellers face more losses than others at times of disasters like heavy rains and fire accidents and adverse weather conditions. ❖

Drinking Water Contamination

Drinking water contamination has become a big problem for the people in tribal, rural and slum areas in the country. These people, being poor cannot purchase safe drinking water. So, are forced to drink the water available to them, resulting in contracting various diseases. Consuming contaminated drinking water is leading on to disastrous situations. According to a survey, 37.5 million people including children annually are affected by water related diseases and nearly 73 million working days are lost per year due to water contamination. Chemical contamination such as fluoride and arsenic contamination is present in drinking water among 1.95 lakhs in habitations in the country. Nearly 66 million people are facing fluoride water contamination in 20 states and 10 million people are facing arsenic water contamination problem. Presently iron contamination is becoming a problem.



The other causes of contamination are heavy use of pesticides and fertilizers over the crops, over exploitation of ground water, industrial wastages getting mixed with ground-water, rivers, lakes and ponds, mining activities, leakage in fresh water pipes and its improper maintenance. Improper drinking water preservation methods and poor regulations of water pollution are contributing to water contamination. And Ground water is the drinking water source for 80% of the people but no action is being taken on industries, factories and enterprises which are mixing the wastage in the ground water. The public water system is limited to the poor since majority of the population prefers purified water especially at the public places. ❖

Earning Member Death

In our country people indulge in various livelihoods for their survival. Many livelihoods such as fishing, toddy tapping, construction sites, transport, Non Timber Forest Produce (NTFP) collection, mining works, farming etc. are quite risky and the chances of accident is very high while performing these activities. The earning member of the family attracts life risks while at work like accidents or snake bites or suicides because of crop failures, debt crisis and business losses or contracting diseases due to pollution at the work place. The death of the earning member leads the family into vulnerable situation since many households don't have savings, insurances, deposits and assets which can give regular income to the family. So, the death of an earning member has tremendous impact on the family, sometimes they are forced to sell their land, assets or business for lesser prices for their survival. Many a time the victim's family doesn't get insurance and also the ex-gratia or compensation from the government due to lack of awareness about the schemes. Getting government compensation takes lot of time, recommendation and energy.

In our country usually male members particularly husbands are the main earning members in the families. Death of the husband pushes women into economical, social and cultural problems. She has to earn and manage the family matters which may not have been familiar to her. The family structure of our country is very unique. Husband is the head of the family and the main decision maker and is the owner of family assets like houses, lands and plots. The wives get respect as per the status of their husbands. The death of the husband proves to be disastrous the women such that even the relatives and others try to cheat them taking advantage of the volatile situation, especially regarding the financial matters. The children in the family too get affected by the situation since in many situations they have to cease their studies and earn for the family.

The death of the earning member of a family makes the family vulnerable owing to government non-cooperation, family structure and apathetic society and cultural backwardness. Government should hasten to provide compensation and regular pension to the unfortunate women and efforts to educate the children of the victim. Role of Women should be strengthened in the nuances of family management and should be given respect and equal status on par with the others in the society. ❖

Crops Prices Fluctuations

Crop prices fluctuations are quite common in our country. Generally the crops prices are determined by a number of factors such as consumers' preferences, product quality, buyer's willingness, availability of products and seasonality of the products etc.



Crops prices fluctuations became a major problem after there was a shift to cash crops (crops production for sale). Earlier on most of the farmers cultivated crops for self consumption and remaining part of the produce was sold in the market. Then the situation completely changed since the farmers started to cultivate mostly to sell. So, market became more and more important. Dependency on the market for purchasing inputs like seeds, fertilizers and pesticides has increased. Every year the prices of these inputs are increasing and new diseases are affecting the crops. Farmers therefore are forced to purchase new variety of pesticides and also increase its quantity. Transportation and marketing charges are increasing yearly. More and more farmers depend on ground water for irrigation hence are investing lakhs of rupees on bore wells and on electricity charges. Agriculture labour wages have increased. All these factors have contributed in the increase in agriculture.

In rural areas, during the seeding time there is a trend to increase the price of agriculture products. The prices of the products decline during post harvest and marketing. Many times farmers don't get enough profit due to price fluctuations and are exposed to vulnerable situations. The price which they get may not be sufficient even to transport the products thereby rendering huge losses for the farmers. They need to clear the past crop loans which were taken from banks, money lenders, traders; shop owners etc and take fresh loans for the next crops. This leads the farmers into the vicious circle of debt and in many cases forces them to sell their lands and other assets.

The crop prices fluctuations affect the small and marginal famers more who constitute nearly 80% with 44% agriculture land holding area in the country. They lack proper storage facilities to keep the agriculture products and wait for a good price and they have to repay the loans which were taken as agriculture investment. They are not aware of the crops prices at different places markets across the state and depend on middle-men operating in the markets. There is a lack of unity among the small and marginal farmers. All these causes force the small and marginal farmers sell their agricultural products at lesser prices and face undesirable consequences. ❖

Untouchability

Untouchability is one of the most inhuman age-old social practices in our country based on the traditional hierarchy of the social groups. It provides different social status to the different caste groups though all human beings are same. The caste system is being practiced in our country for centuries quite opposite to the modern values of equality, equity, self-respect, dignity and freedom. Origin of its evolution stands for a long debate. After independence the Constitution framers prepared various Acts to abolish the various inhuman caste practices. The consecutive government devised schemes to provide education and employment opportunities to the under privileged helping them in acquiring awareness thereby leading to a decline in the severity of the untouchability practices. But nearly one sixth of population (17 Crore People) have been meted out this treatment and the 'Dalits' who have been at the bottom of hierarchical caste system are main victims

Caste system is very predominant in rural areas in the country. The houses of dalits are situated at the peripheries of villages, they are not allowed to draw water from the common drinking wells, enter temples or higher caste houses. The caste system does not allowed any inter-caste marriages between different caste groups and viewed as a crime. They depend on agriculture labour and wage labour for living. In the present times, the scenario is changing wherein they have access to education and employment. The Government has conceived the idea of reserving some social security measures which need to be publicized. Government and civil society should come forward to eradicate such practices to progress towards an equitable society. ❖

Tailoring Center

Padmavathi is a 42 year successful entrepreneur who is a favorite customer of the bank serving her village Vavilla, Vidavalur mandal, in Nellore Dt. Born and brought in a comparatively town area called Buchi, Padmavathi studied till intermediate and also learnt sewing and tailoring with great enthusiasm. She then got married to a farmer Surendra, having 5 acres of land. She then went on to fulfill her responsibilities as a home maker, but still experienced some emptiness in her life. In order to overcome that void she started a tailor shop with a loan of Rs 10000 taken from SHG bank linkage Program. She repaid the loan in time which encouraged the bank to increase her loan to 30,000. She invested the loan money to buy a state of art sewing machine with applications like zigzag, embroidery etc. She also started tailoring classes for young girls in the village at a nominal fee.

‘Initially it was very difficult to get customers. But gradually my efforts picked up. I stuck strictly to the promised date and time of delivery. Planned my work accordingly so that my customers won’t face any problem’ says beaming Padmavathi. Apart from her, there is a sole male tailor in the village. That proved to be an advantage for her to garner more customers. She then borrowed another sewing machine from her friend who had bought it from SHG loan but was not using it due to some preoccupations.

Padmavathi charges Rs 150 per blouse for normal stitching and Rs 300 for a designer blouse and Rs 20 per saree for zig-zag. “I earn minimum Rs 400 per day in off season and upto 900 per day during the festival seasons.’ says Padmavathi.

Two girls have joined Padmavathi’s classes to learn tailoring at a fee of Rs 500 per month from each one with a simple clause that these trainees who learn tailoring from her have to work with her for a minimum of three months at a nominal salary. This clause has benefited both – the trainees as well as Padmavathi. The girls gain experience and learn valuable tips which cannot be learnt otherwise during training. Padmavathi is able to earn more money as she is paying them comparatively less and earning more by delivering more goods on time to the customers. She utilizes quality time to monitor the work of the trainees and tries to minimize the mistakes so that there are no complaints from the customers. Padmavathi has earned lot of appreciation and respect from her family members and the fellow villagers. ❖

Billboard Painter

Rajesh Kumar Natin, a 35-year-old billboard painter from the town of Niwari, in Tikamgarh district, had familiarised himself with the trapeze, despite being born into a family of barbers. That profession had always seemed mundane to Rajesh who had dreamt of bigger things. Fortunate enough to receive a good education, Rajesh became a school teacher in his twenties. His daily routine involved six hours in school, followed by private tuitions in the evenings and on weekends. His hard work fetched him a little over Rs 3000 a month, a decent income in these parts. However, Rajesh was dissatisfied as his teaching jobs left him no time for anything else. It was quite impossible for him to get leave during the school term and he could not afford to lose the wages from the extra tuition that took up the rest of his hours. So, Rajesh had to miss family weddings and religious ceremonies, could rarely find time to make essential purchases in bigger towns and could not even consider the luxury of free time. Nevertheless, he continued with his job to support his wife and two young sons.

Then one day, opportunity knocked.

Rajesh recalls how he heard the concept of a self-help group from a friend: “I thought that these groups were formed by an organization called Development Alternatives (DA) and that they had their own vested interests, but, nevertheless, I was keen on joining such a group, since I knew I could get a loan from it. I had already began planning a business with the talent I had developed as a child, but lacked funds for my venture.” So, after a little more than a year of saving, Rajesh’s group had a total of Rs 50000. Four members, including Rajesh, took a loan of Rs 50000 each from the State Bank of India. This loan was the basic safety net that Rajesh needed to quit teaching and adopt a profession he had longed for since childhood. Thus **Niwari’s resident billboard painter** was born.

A self-taught artist and a confident, content man today, Rajesh earns an average of Rs 11000 a month for doing the work he loves. He buys all the raw material— including cloth for banners, oil paints, radium and wood—from Jhansi. He comfortably meets his clients’ deadlines and also sets his own timetable. He quite enjoys his independence, attending ceremonies and weddings and taking time off work for shopping and errands. Rajesh has painted nearly 2000 placards and banners used by his clients for various events. On the strength of his reputation, he has received an order from the Government to write the key points of National Rural Employment Guarantee Scheme on 472 public walls. For each wall that he painted in the 138 villages of Niwari Block, he received Rs 275. A soft-spoken and shy man from Bundelkhand, Rajesh gives full credit to the SHG, banks and of course his will power on his achievement as a painter, without which his progress would have been ‘much slower’. Moreover, his neighbours feel he is savvier than them. However, when they ask him for advice on how to form a self-help group (SHG), this confident SHG member uses his erstwhile teaching skills to pass on the lessons he has learnt. ❖

Photo Studio

Kairamkonda Santhosh Kumar (28) belonging to Pochampally village, Nalgonda District is a graduate. He hails from a weaver's family. But he is not keen on joining the family occupation. he selected DTP and Web designing as his career which is more of technical in nature . He proceeded to undergo MS-Office and DTP courses in the AV computer center in Pochampally, there after he underwent training on Web designing and DTP designs at the SV Institute in Dilsukhnagar, Hyderabad.

After the completion of training he got a job as DTP operator at a Photo Studio in Abdullapurmet. He worked for three years there and then shifted to another Photo Studio at Autonagar in Hyderabad, worked for one year and acquired more skills in photography and video editing. he and his friend have been planning to start a Photo studio since past few years. Their parents consented to their idea and Santosh purchased the studio where he worked earlier. Santhosh and his friend purchased the studio for Rs.180, 000 located at Abdullapurmet, near Ramoji Film City. Thereafter they also bought Video Camera, Photo camera, Computer and a printer. Both invested approximately 3 lakhs on the Photo studio. His friend takes up assignments of clicking photos and videos on orders (like Marriage, festivals, family- functions, and even functions held in Schools, while Santhosh undertakes the job of video editing and DTP designing work. Now their business is going well.

#	Particulars	Total Amount
1	Investment for photo studio (Shop, Video Camera, photo camera, Computer and printer)	3,00,000
2	Advance for shop	30,000
	Expenditure	
1	Shop rent	3000
2	Assistant salary	3800
3	Electricity bill	1000
4	Management cost for month (Teas, Water, Photo papers etc)	10000
	Total expenditure	17800
	Income	
1	passport photos for month	8000
2	Other photos	5000
	Total monthly income	13000
	Seasonal Income (Marriages, functions, School starting) per year	100000

Small Dhaba

Draupadi of the Indian epic, Mahabharata, was given a bowl by Lord Krishna; a bowl that would never let anybody starve, irrespective of the innumerable mouths she had to feed. 'Mummy' of Bhojpura has assumed a similar kind of a role for the workers at the stone-crushing unit opposite her dhaba in Bhojpura village, Tikamgarh. Twenty years ago, Mummy, or Maheshwari Devi, used to accompany her husband to the stone crushing unit where he worked. As his hours were long, she looked for ways to keep boredom at bay. Soon after, Maheshwari bought some cigarettes, gutkhas and bidis from Jhansi and them on the roadside. "I had bought things worth Rs.50 and was amazed that they were all sold the same day," says Maheshwari. This gave her the first taste of income and boost in self-confidence. Gradually, Maheshwari increased the variety and amount of goods, consequently increasing her income. Conversations with her customers made her realize that she could also run a tea stall. Subsequently, she began making tea in the open, nurturing hopes of constructing a small shack. Soon after, Maheshwari got her eldest son a job as a labour contractor with a nearby stone-crushing unit. His earnings lent stability to the family and enabled her husband to quit his strenuous job. However, once her husband's income stopped, Maheshwari found it difficult to run the family.

Being a member of Raja Bhoj SHG, Rajeshwari promptly and wisely used the SHG to fulfill her desire to build a covered shack to sell her items. She borrowed Rs.5000 from the group's revolving fund and by paying Rs.200 to transfer a small piece of government wasteland into her name. Thereafter, she used some of her son's earnings along with her loan to construct a small but formal tea stall, serving biscuits and, later, full meals at the customers' behest. Today, the shack has graduated into a dhaba. Thalīs (Indian combo meals) are available for Rs.25 and one can also order rotis at Rs.2 each, sabji or dal for Rs.10 and so on. Her regular customers alone account for about 18 thalis a day. Maheshwari procures all the raw material in bulk from Jhansi once a week, usually on Mondays when the stone-crushing units remain shut. Her business is doing very well and has inspired two others to open similar shops close by. Maheshwari Mummy, however, has not lost out to competition since she maintains high standards, ensuring prompt service and hot food. For now, though, Maheshwari has marriage on her mind. She has already married off her eldest daughter and is confident that she will succeed in doing the same for the remaining five, she says, "as long as God allows me and the shop runs like it is running now and if my son continues to contribute his earnings." In view of the fact that a daughter's wedding is such an expensive affair in India, Maheshwari's confidence in the matter is an indication that this enterprising lady is doing very well. ❖

Catering Utensils

Jankalyan group, an Elder Self Help Group (ESHG) formed with 15 elder people runs a utensil custom hiring shop located in Shiv Chak area of West Medhinipur, West Bengal. This group has been formed by a local NGO -Child and Social welfare Society under the initiation called – Sponsor a Gran Program by the Giant NGO working for elders- Help Age India.

Animators of CSWS have identified the elders who are otherwise majorly dependent on their children or living alone in the Shiv Chak area and motivated them to form a Self Help Group which will be helpful in many ways irrespective of the gender, caste and religion.

Under this program, HelpAge India has supported each group with Rs 13,500 as livelihood seed capital and Rs 10000 as commodity support in order to make them self dependent and make them socially and financially secured.



S. No	Particulars	Total Amount	
Expenditure	Bulk investment on purchase of utensils	10000	
	Utensils bought from the income received by renting out	1780	
Income	Rent received from Utensils per month	900	At minimum 4 times in a month @ Rs 200 per hire on a set. With the increase in utensils, they earned Rs 100 more by hiring.

Thus formed Jankalyan group has 15 elders as group members with a president: Pankaj Kr Behera, Secretary: ahripadajana and treasurer: Aurobinda Mait.

With this source, they have bought a set of catering utensils with Rs 10000 which they used to give for rent in different occasions such as functions, meetings and festivals for good income. With the remaining money, they gave loans for some of the group members to set up their own activities such as vermin compost, mat weaving etc.

From the income earned by renting the utensils, the group is buying more utensils in order to increase the scale of business. Though the Physical possession of the utensils is with the president, the activity of renting is taken care by all members with group understanding.

The group charges comparatively less rent than that of the market rate for the utensils, which earned them more customers not only from same village but also from far by villages. When asked why they are not using the common income for consumption or other purpose, they say that they want to scale up the business such that the income earned from it should not only be able to cater the needs of the members but also lonely and needy destitute elders will also be benefitted as they are planning to adopt 2 destitute elders to take care of. ❖

Margin Free Shop

A margin free shop was run by two Elder Self Help Groups in Kothagudem, Andhra Pradesh. These groups are Karunambika and Mother Theresa consisting of 13 and 9 members each.

Uniqueness of this shop is all the members / beneficiaries of their s margin free shop are leprosy patients, who were kept at a distance by the normal community. Most of the members are elders with more than 50 years age.

They started this shop with the help and support provided by OCDS, a local NGO who has been taking care of these leprosy colony people for years and Help Age India. HelpAge India provided financial support to give financial and commodity support for them so that these people can take care of themselves as well as other destitute elders in need.

They have started a common Margin Free Shop on 19-10-2011 with the objective of selling household requirements at lower rates and on credit for the members so that they can take care of the destitute elders by utilizing the income.

They started this business by spending Rs 15000 out of Rs24, 125 supported by HelpAge India. With this money, they bought groceries at wholesale price and sold them to the members on credit with a ROI of Rs 2/100 per month whenever necessary.

This initiation has made the people feel secured as in time of difficulty, they can get food or groceries on credit at lower interest which otherwise they cannot get from outside.

Particulars	Amount in Rs.
Money support by HelpAge India	24125
Amount used for purchase of groceries for the shop	15000
Cash at hand	9125
Expenditure (Auto and transport)	560
Auto and transport	1035
Interest received @Rs 2 per 100 per month	3613
Profit	2393
Cash at hand	23750
Total cash	27738

Initially this shop was looked after by the community animator and the interest collected was not utilized for its purpose i.e. destitute care.

Due to some hurdles like the non-repayments by the beneficiaries, non-members coming forward to buy groceries from this shop, it was closed a year later.

But later the members realized the real importance of the shop and came forward to continue the activities. They selected one of their group members to look after the shop, financials etc and they promised to repay the credit amount on time with full interest. ❖

Fresh-Life with Fresh Vegetables

Saraswati (48) is a vegetable seller at Vidyanagar,. She dropped out from school in 4th standard and got married to her cousin Seshu at the age of 16. Her husband was a licensed railway coolie in Secunderabad railway station and had 2 children including one boy and one girl. When the children were in their early teens, he left them and married another woman, which badly affected the financial and social condition of the family. While doing small petty works to feed her family, she observed the activities of the shop from where she bought vegetables daily where the seller was a woman and was able to earn very good income daily. She then decided to sell vegetables. Being new to the business, she did not take the risk of solely depending on selling only. She started to buy vegetables from a nearby raithubazar at cheap rates and sold vegetables taking them from door to door on a basket in the areas which are bit far from the market so that all her vegetables get sold. She started selling from early hours to 10 O'clock. Then she resumed her daily labour work and sent her children to school. This continued for 3 years and her business slowly picked up. One day while she was returning from her relative's home near Vidyanagar, she noticed that many people went for a morning walk. She then realized that the area was populated with families earning good income.

Hence she thought upon a plan that instead of selling vegetables from door to door, she can sell them in this area so that the people who came for a walk will buy them while returning home. She then started selling vegetables in this locality. She bought vegetables from the wholesale vegetable market and segregated them into small qualities of half kg and 1 kg and tied them up in polythene carry bags. She took utmost care of selecting good quality vegetables while buying from the market so that the quality of her vegetables should be good enough to get more customers. She then developed a good rapport with them and took permission from the President of an apartment to allow her to sell vegetables in the apartment in the morning hours. She sells the vegetables in the apartment at relatively higher price than that on the roadside. She maintains good quality and makes Rs 10 to 30 Rs profit per kg depending on the type of vegetables. On an average she earns Rs. 400 after deducting all expenses. ❖

Bright Future Made of Determination

Sampoorna, is a 27 old married woman working as a Community Resource Person under Indira Kranthi Pratham in Vidavalur mandal, Nellore Dt. Her parents married off her at the age of 17 while she was still studying intermediate, to B. Ramesh who was working in a private company in Hyderabad as accountant and having good property. Soon after, she realized that all the information about his job and property was a lie and he was a drunkard, working as contractual labor in Hyderabad. She then determined to shape her future on her own and to give her children a bright future. Despite constant resistance from her husband and in-laws, Sampurna completed her intermediate and started working as book keeper for the Self Help Groups in the village. She was then appointed to sit in the premises of local RRB, Andhra Pragathi Grameena Bank and write the transaction slips for the illiterate SHG members coming to the bank. The bank and the SHG members used to pay her for the service. Encouraged by the banking staff, she successfully completed degree and soon generated good will among the beneficiaries as well as bank staff.

However her family situation got worse with the demise of her in-laws and her husband continued to drink and harass her. Being the leader of a Self Help Group, she secured a loan of Rs 10000 initially to buy a buffalo. She repaid the money on time and became eligible for Rs 25,000 from which she bought an electrical sewing machine. She used to stitch blouses for the women in the village while at home apart from her work as a book keeper. She then grabbed the work opportunity of pension disbursement, mobile book keeping and is presently selected as Bank Community Resource Person under IKP. She has to work 15 days in a month as CRP during which she does loan recovery, identification of beneficiaries, solving group disputes, helping groups in getting loans from bank from income generation etc. She earns Rs 250 per day as CRP. She also secured Rs 45,000 as SHG loan to buy a zig-zag sewing machine which she has rented out due to paucity of time. From the various sources of income, she is now able to earn a minimum of Rs 1000 per day which has improved her family situation, "though my husband is not helping me in household activities, I am happy that he is not harassing me and my children. I am sending my children to private school and want them to do well in future. I know that I have to work harder in order to full fill my dreams. With the help of my parents and the community members, I am confident that I can achieve my goal." ❖

Savings Save a Family From Poverty

Gangaiah, an autodriver lives near Balapur chourastha, Hyderabad. He migrated from Achampeta village, Mahabubnagar to the city 30 years ago in search of livelihood. After failed attempts in trying different occupations, he decided to rely on his skill of driving and took up auto driving as livelihood.

His wife Jogamma, started working as a sweeper in a nearby private hospital. They had 2 sons and 2 daughters. As they knew that it was difficult to survive in the city with low income, they believed in 'expend less and save more' policy and run the family with minimum expenditure and more savings.

'We started to save money while our children were small. This money has helped us to build our own home. By the time they grew older, we had built our own home with our savings and chit funds. It took 15 years for us to complete this without getting trapped in debts. Our new home also saved us a lot of money which would have been otherwise spent on rent.'

He bought an auto in finance and repaid the loan in time with in 3 years. Then, he married off one of his daughter 2 years back, for which he took a loan of Rs 80,000 and sold his auto too. Later his elder son got married and started to live separately by breaking all contacts with them. This depressed Gangaiah which affected his health. However his younger son, who has discontinued education after intermediate, also took up auto driving as livelihood. Initially they thought of buying another auto, but due to Gangaiah's health condition, he and his son run a single auto on alternate days which they bought on finance by earning a minimum of Rs 400 per day. Now his family is earning a minimum of 17000 per month and is looking forward to marry off their second daughter to an eligible groom. 'My wife should be appreciated for the present condition of my family. Despite being illiterate she showed courage to work in those difficult days and ran my family with minimum expenditure so that we could fulfill our dream of building own house.' ❖

Guddi Devi Reborn

Guddi, a young lady from Madhya Pradesh, had an inherent talent for bamboo work. Times were extremely hard for her family, who relied on manual labour to make both ends meet. One day someone started a women's group in the village of Makara and the inquisitive Guddi discovered that the members would be taught to make bamboo items. To her it sounded more enjoyable than moving soil all day. However, Guddi's family and neighbors forbade her from joining the course. After all, bamboo craftwork was not a suitable profession for a respectable lady from the Vanshkar caste, even if one had to move soil all day.

Guddi, being an unconventional sort of person, persevered and attended the training despite all odds. And, from that moment, she didn't look back! The late starter became the best trainee, a trainer and then the 'master trainer'.

Central to Guddi's success story is Preetam Ahirwar, her husband. When Guddi tries to persuade other women (and erstwhile trainees) to adopt bamboo craft, their response is, "You sell things outside the village. Where would we sell?"—a relevant question since their husbands barely let them leave Makara. However, Guddi has been lucky enough to go to Bhopal, Delhi, Digora, Chhatapur Kherai, Jhagar, Bhadora and other places to display her work and train people.

Preetam, who was initially against the whole idea later bowed down to public opinion and now not only accompanies her on these tours, but is very actively involved ever since he quit as a labourer to pursue bamboo craft. Consequently, the attitude of their extended family has gradually softened to the extent that they lend a hand by minding the children when the couple is away. Furthermore, Preetam's support has helped to counteract the village opposition—a constant obstacle in terms of local success; it is only outside Makara that 'Guddi' is called 'Madam'.

For executing training courses on behalf of Niwari Block, the couple received around Rs.9000 per month—three times their joint labour wages. They continue to advance and have been given a contract to run a two-month, district-level course and manage a fund of Rs.80,000 (which covers the trainees' provisions and their own salaries). This is being funded by the former chief minister of Madhya Pradesh. Guddi, an empowered woman, is continually adding to her collection of useful contact numbers of government officials she meets at the fairs. Guddi and Preetam have no intention of decelerating in the future and intend maintaining their hectic schedule. They are planning to extend their house to allow for a separate working area. The workshop will be entirely lined and furnished with bamboo. ❖

Alcohol Addiction Made Life Vulnerable

Suguna (38), resides in a colony located besides a railway track near Osmania University and works as a domestic help in the nearby apartment. Her husband, Chinababu is a trenching worker. Their earnings are not at all sufficient for their family of 6 members - 2 daughters and one son and Chinababu's younger sister. Initially, they were doing quite well earlier when they were staying at Domalguda. Suguna got married at a very young age and soon had children though her husband was not yet settled. He used to work as a labourer and the income was meager to sustain the whole family. By the time he was able to secure a decent livelihood, he had to fulfill the responsibility of his sister's marriage. Being the sole bread winner of the family and with no other source of income, Chinababu was forced to sell their own house in Domalguda and marry his sister off. It became very difficult for them to live in a rented house in that area as major part of their income was spent on rent. They then had to relocate near their relative's house, who was settled besides a railway track, where they bought a small house with the money left after his sister's marriage. He then started going for trenching work along with his neighbours. In spite of limited income, Suguna just managed to run the family without any complaints. Things were going well until the surrounding environment started affecting their lives. Chinababu got addicted to alcohol and became reluctant to work which affected the family finances. With three small children to look after and repeatedly failed attempts to make her husband quit drinking, Suguna decided to look for a livelihood which would earn food for her family. With the help of her friends, she managed to join as a domestic maid in 3 flats in a nearby apartment, from where she could earn Rs 2000 per month. As the kids grew, expenditure too increased but her income remained more or less the same and she continued to face financial problems. Gradually her income increased to 5000 per month as she started working in an office as house keeper along with the work in the apartment.

She dreamt to educate her children, which would secure their future. However her eldest son, fell prey to the spoilt environment and quit his studies in the middle of his course in polytechnic. However her two daughters showed interest in studies. But due to the rapid increase in the cost of living, she was not in a position to afford costly higher education. Now her elder daughter is pursuing degree (BSc first year) and tutors children in the neighborhood in the evenings earning around Rs. 800 per month.

Chinababu's sister too returned to her maternal home after her husband's death since her in-laws were reluctant to accept her. Suguna is worried about their children's future as she is not in a position to afford higher education for her children and her son who is able wanders with his friends and unwilling to complete his studies. An insecure livelihood with rise in cost of living makes Suguna quite worried about the future. ❖

Small Hands Cannot Hold Poverty

Uma a 22 years old young woman lives in Konaipally village of Konadapaka Mandal, Medak district. The area is dry with insufficient water for cultivation. She lives with her mother Susheela and younger brother Raju. She has two married elder sisters. Her father was a toddy tapper and addicted to drinking, which later took away his life when Uma was 10 years old. After her sister's marriage, she had to work along with her mother to earn their living. They have 30 kuntas of dry land, where they grow maize, cotton depending on season. Since it is a dry area, they only have 2 months of work in the fields in a year. the rest of the time, they have to depend on other sources of income –

- * Having 10 toddy trees they rented them out for an income of Rs 3000 per year.
- * Uma's mother Susheela goes for labor work including MNREGA.
- * Uma prepares beedis throughout the year – mostly for 15 days per month, from which she earns Rs 100 per day.
- * Her brother Raju, has discontinued studies and joined in an electrical shop as helper in Gajwel for Rs 2500 per month.

Due to the gradual closing down of beedi industries, there is not much work available. Working for such long hours has badly affected her health.

They get moderate income from the work done on their own piece of land. Recently they have encountered huge losses when they grew cotton due to the insufficient rain fall.

"We had taken loan of Rs 50,000 for my sister's marriage, which has now become 70,000 with interest. We have to earn more now than before in order to clear our debts and lead a decent life, which seems quite distant in near future. We do our own cultivation without outside help. Though my sister's families support us financially in crisis, we don't want to trouble them. I want my brother to study and get a job to lead a good life." Says Uma. ❖

Lack of planning

Ramanamma and Chiranjeevulu have been married for the past 32 years with 4 children, 2 sons and 2 daughters. They live in Gudur, Nellore dt, Andhra Pradesh.

Chiranjeevulu had remarried Ramanamma after his first wife expired due to complications during pregnancy. By the time Ramanamma got married, her husband was a well settled man with own house and was successfully running a hotel at Gudur Bus stand. His mother who had been a helping hand for him in the hotel operations died suddenly, leaving all responsibilities on him. His elder brother and he shared the property in which the hotel was constructed and his brother sold out his part leaving Chiranjeevulu unable to run his business properly. Ramanamma was unable to help her husband in the business being unaware of the business activities except drudgery. Gradually the business became weak as competition increased with different business hubs mushrooming nearby. But Chiranjeevulu didn't realize the urgency and need to change or modify his business accordingly so as to stand in the market. After facing continuous loses, he wrapped up his hotel and started selling soda bottles. His elder brother lived separately from him as he had his own family responsibilities. Two factors then turned his financial condition upside down.

One : he failed to manage cash flow from business to family i.e. being a large family of 6 members and having low profits from the business, he started to consume the revenue received on his business there by badly decreasing the scales of his business. This in turn further affected his income and nudged him towards poverty.

Two: The bus stand where he had earned his entire livelihood was shifted to another place about 2 km away from his previous location. Already suffering from financial crisis, he could not dare to take any risk by leaving his own land and taking land for rent at the new location on a higher rent.

Unable to feed the family, he took up a job as a helper in a local bangle store and asked his wife to manage the soda shop. As the children grew up, he hoped that his elder son Narayana will bail out the family from this crisis once he completes his studies. But his son was not interested in studying and took up a job as courier boy, operating between Andhra Pradesh and Chennai.

While things were almost going fine, the family was again hit by a bad tide. While travelling on the foot board of the train at early hours on his job, Narayana fell asleep and slipped from the running train there by losing his both legs. Chiranjeevulu was shattered with this incident, and health was badly affected. He then hurriedly married off both his daughters by selling his land near the bus stop. Presently, Narayana is doing odd jobs like writing account books for SHGs in the area and earning some money, the family's hopes now rest on their younger son, Ayyappa, who is studying Intermediate and is aspiring to become a police officer. ❖

No Future Forecast

Naini Ellam and Rajamani have been married for the last 8 years and have 2 sons. They belong to the Konaipally village of Kondapaka mandal, Medak Dt in Andhra Pradesh., but they migrated to Hyderabad in search of livelihood as the small land holding of his family was not sufficient to fetch enough income. He learnt painting walls and took up painting under contract as is livelihood. He then got married to Rajamani and settled in Hyderabad. Rajamani learnt tailoring and started tailoring for their friends and neighbors. But since their children were small, she didn't take it up as a full time activity.

But life changed when his father died due to health issues. He came back to his village to claim his share of 1 acre land. But his brothers refused to give him his share since he hardly stayed in the village and that he would leave the land barren. In order to take hold of his part of land, he then had to shift his family to Konaipally and take up the task of cultivating his part of land. But being not involved in agriculture activity previously, every step became a problem for him. Selection of crop according to the climatic conditions was a major issue in his village as it was a dry land with low rainfall, he had to hire labor since he was novice in agriculture for every chore and that required money. As it was a village, he was not able to get any other work to earn money. He then started to go to nearby villages and mandal in search of painting work so that he could meet his family as well as agriculture expenses. Despite her tailoring skill which could earn them money, Rajamani was not able to get work in the village, as most of the villagers went to the nearby town for getting their clothes stitched. She too then started to go for work in own field as well as that of others to earn some money. The family was not able to get work under NREG scheme since they didn't have any address proof in their village. Nevertheless, they have big dreams of providing their children good education for their better future. ❖

Utilized Opportunity

P. Venkatesh (48) his wife and 3 children belongs to Pedda Kaparathi village, Chityala Mandal and Nalgonda District. He belongs to the weaving community and used to work on the handlooms till 6 years back. Having studied up to B.Sc, B.Ed. he went to teach in a School in Chityala. He worked for 16 months in the School and gained experience in teaching.

Thereafter he left the job and applied for better opportunities in some Schools and Colleges in Hyderabad. But was unsuccessful and had to wait for 1 year.

One of his friends was working at CAP Foundation as coordinator in their Education project. He sought for an opportunity in that organization and joined as a teacher in the Balawadi center and worked for a year. He then applied to Dr. Reddy's Foundation for a job as a Residential Bridge School Teacher and got appointed as Teacher RBC at Doolapally, Rangareddy District. There too he worked for one year. Then he was jobless and some time spent at home without any work.

Three months ago on reference from his relative he got a Job as a Warden and Remedial teacher at a Degree College in Nallakunta, Hyderabad. He is receiving a good salary from the college. He and his family are living happily ever after. ❖

With Hard Work Got Good Job

Gandham Chandra Sekhar S/O Laxmaiah (28) belongs to Gopalpeta Village & Mandal, Mahaboobnagar District. He stays with his wife ,son and parents in the Village. he has two brothers who stay in Hyderabad. His family works as Agriculture labour and draw meagre income.

Interested in higher studies strived to complete B.Sc. B.Ed. and MSW from Palamuru University. He worked as a labourer to pay through his college fees. After completion of his studies he searched for a job in a School.

Adjacent to his hostel there was a NGO named Eco Club. He used to visit that organization regularly and was close to the director of organization who suggested him to do MSW. After successful completion of MSW, he worked for two months on a survey project at Eklaspeta village sponsored by Osmania University.

Thereafter he got a job in a NGO in Adilabad. But due to unexpected ill health of his he could not join that assignment and was rendered jobless for a while. On advice of a friend, he joined a survey project and completed it thereafter he gained he gained some experience in livelihoods and applied for posts in some NGOs.

Finally, he got a good job at ALC India organization as Project executive in Farmers' sustainable livelihoods project. He joined that post at Shadnagar in Mahaboobnagar dt. After completing 8 months of service, he happened to seen a notification which required personnel in SSA-RVM on contract basis.

He then secured a job as Cluster Resource Person (CRP) in Schools. His responsibilities were to monitor 15 Schools in 5 Villages in Gopalpet Mandal.

Now he is very happy man and is expects his job to be regularised. He is also vying for a job in the government. At present he is getting a salary of Rs. 7000/-. But he says, "This salary is not sufficient to take care of the family expenditure, though I am getting good respect due to this job in the society and Schools. ❖

Lack of English Skills; Lost Employment

Sankarapally Upendra Chary (32) belongs to Somaram village, Paravathagiri Mandal, Warangal District. His family has 1.5 acres of dry land. His family is depends on Agriculture and Agriculture Labour work. Upendra Chary studied up to BA B.Ed along with Agriculture work. After, completing his studies looked for job and joined at Private School in Parvathagiri as a Teacher.

Thereafter he got married and has two children but his parents got separated. English teaching was required in the school that he worked so the management organized a training program for all Teachers in English and Computer knowledge.

Thereafter, the teachers were instructed to teach in English only. All teachers started practicing to teach in English and Upendra too practiced but he was unable to teach in English. Having problems in the language and unable to cope he resigned as a teacher.

After that for a while he was jobless. Then, he decided to take up Painting work and started working as painter in the village which was a seasonal work during marriages and construction of new houses. Remaining days, he will be stayed free. Presently he does not have a stable work. ❖

Attitude and Behaviour Cost The Job

Nagaraju (38) belongs to Gadwala town in Mahaboobnagar District. He has wife and two children. His family belongs to the weaver's community and his parents depend on the handlooms. He helped them in the work as he studied up to M.Sc. (maths).

After the completion of studies he searched for job in Schools and colleges. Being clever in maths he got a job as a Lecturer in a Degree College in Gadwal town, where he worked for 3 years. He had some administrative clashes due to his straight forwardness with the management while being employed there. He resigned from the college. He then migrated to Alampur in search for a job in colleges there.

He then secured a good job in a college as a lecturer for maths subject. There he worked for two years. He again behaved in an irregular manner and was reprimanded by the management and was asked to follow the rules and regulations of the college. When Nagaraju did not pay any heed to the norms he was terminated from the college. At present he is searching for job and depends on his wife who is a Head Master in a Private School in Gadwala. ❖



Community-Managed Sustainable Agriculture

In the backdrop of spate of suicides by farmers, unable to repay debts due to repeated crop failures and high investments required in cultivation hugely dependent on usage of chemical fertilizers.

The government through SERP in collaboration with active NGOs in the area looked at alternative models of agriculture and promoted Non-Pesticide Management. This evolved gradually into a program, the Community Managed Sustainable Agriculture (CMSA). CMSA's focus is on small and marginal farmers, tenant farmers, agriculture labourers and women.

Its objective is to sustain and enhance the portfolio of livelihoods of the small farmers, by addressing major causes of agriculture distress – extensive use of chemical inputs, high costs of agriculture, displacement of local knowledge, unsustainable agricultural practices like mono-cropping, imperfect markets etc. Specific objectives include reducing the cost of cultivation by avoiding chemical pesticides and fertilizers without compromising on yields, bringing sustainability to agriculture based livelihoods, providing nutritional security to the households, providing livelihoods to the land less poor through land lease and NPM shops etc., improving the quality of life, and enhancing Natural Resource base. Building the knowledge base of the community, community learning platform and creative space for innovative practices is the key aspect of the strategy of the program.

CMSA, in essence is a farmer centred program, led by local best practitioner farmers in transferring the best practices. The core investment is on supporting community managed extension system rather than on material inputs. The first step in the intervention is to form committees at ZS, MS and VO level and convince them to take up NPM method of cultivation. The members of these committees motivate farmers and convince them to take up NPM method of cultivation. It is a Herculean task to win over confidence of farmers, who are already in distress, to change the cultivation practices which they are familiar with and adapt to a new method of cultivation. The committee goes on to hire suitable staff to work exclusively on the issue. Reviewing activities of the staff and paying them salaries is another important responsibility taken up by the committees.

Initially farmers meetings are organized in the villages selected for the implementation of NPM where an orientation is given to the farmers about the program. Identification of farmers who are interested to take up the NPM activity also happens during these meetings. These farmers are organized into Sasyamitra Sanghas ("Organic Farmers" Groups). Each farm family, including farmers outside SHG fold, has to pay an amount of Rs.100/- per acre per year as registration fee to join the sangha. Village Activist (VA) dedicated to the implementation of NPM program at village level organizes Farmers' Field Schools" (Polam Badi) where training is imparted to the members of Sasyamitra Sanghas on NPM practices. Cluster Activists (CA) supports the VAs and the village level NPM subcommittees in imparting trainings to the members and also in monitoring the implementation of NPM practices by the farmers.

Polam Badi is a platform where all the NPM farmers come together and share their experiences and also to share observations made by CAs about crops, pests and methods of farming. Important points are also written on the notice board of Gram Panchayat. At Polam Badi, the farmers also learn to make organic extractions and fertilisers also viewed as an income generation activity and take up the preparation of organic extracts on behalf of other farmers and sell it.

Cluster Activists, Community Resource Persons and Village Activists are the key persons in the intervention. They form the knowledge bank. All those familiar with local farming methods, are selected from within the community itself. They themselves take a lead in adopting CMSA method of cultivation thereby becoming the role models. The important tasks of documenting details of farmers, land details and their cultivation methods are documented by VA, who is from the same village. The key benefits of the decentralized extension system, led by practicing farmers and women SHGs, are that the adoption rates of sustainable agriculture practices are very high (above 90%) resulting in drastic reduction in pesticide and fertilizer consumption leading to Low External Input Sustainable Agriculture (LEISA) and Eco-agriculture.

The study has found that the less hazardous CMSA practices have reduced the consumption of harmful (for the health of the farmers) chemical fertilizers and pesticides to a large extent. Intercropping of pulses, border crops and poly crops have enhanced the nutritional security of the households under CMSA cultivation. Further, as CMSA practices mostly use locally available bio-pesticides, fertilizers like vermi-compost, neem concoctions etc., go for pest control without using pesticides and adopt intensive cropping patterns etc., leading to lower cost of cultivation. ❖

Health interventions

The thought of making quality healthcare affordable and accessible to the poor was felt way back in 1991-92, when DHAN Foundation started mobilising poor towards its community banking program. The program started as an advocacy effort to improve the services of PHCs and add on new components to it. Health programs are implemented through groups formed by Kalanjiam Foundation. The objective is to enable Kalanjiam groups to devise 'Self Health governance' and a partnership with government healthcare system to ensure quality healthcare for all the poor. Health programs undertaken by Kalanjiam today can be grouped as:

1. Community health program – the objective here is to reduce health related expenditure of the poor by providing Health insurance, 2. Bringing behavioural changes that result in better health, 3. Product development under Water, Sanitation and Hygiene (WASH)– like Bio sand filters that ensures safe drinking water, 4. Malaria control and safe motherhood programs in – Madhya Pradesh and Orissa, 5. Curative healthcare – affordable quality healthcare by setting up community managed Sustainable Healthcare Advancement (SUHAM) hospitals and small healthcare centres, 6. RCH program – anaemia control campaign to bring awareness among adolescent girls and pregnant women. Health programs are implemented in partnership with government like the Health department and Department of Disabled, Municipal corporations and also private donors like ICICI, Rishi valley and other private hospitals. Funds have also been raised by holding innovative events like organising Marathons to support the projects. Each of the above programs has been piloted and projects like RCH and Health insurance have been implemented in most of the project area.

Health insurance: Health insurance is the most talked about health programs by the Kalanjiam members. The primary objective of the venture is to reduce leakages in family cash flows of the poor in the form of medical expenses. People's Mutual trust promoted by Kalanjiam Foundation has designed an integrated healthcare & financing program.

The scheme provides cover for the health risks of primary, secondary and tertiary care, whereas only hospitalization cover is available under the mainstream health insurance products. The programme involves establishment of primary healthcare clinics at Federations and community hospitals providing cash- less secondary care at the district level where community hospitals are not available. Secondary and tertiary care is arranged through network of referral private hospitals and government hospitals. Wage loss compensation i.e. 15 days at the rate of Rs.75 a day in a year is additionally available if the patient is hospitalized in Government hospitals.

The insurance scheme is offered in partnership with National Insurance Company, which provides health insurance floater hospitalization cover of Rs.30, 000 in a year for a family of 5. Moreover NIC has covered the 75 %of the health risks under mutual insurance.

By paying a premium of Rs. 350, a member can obtain health insurance for herself and four other dependents. If they need to cover extra person they need to pay Rs.100 more for each person insured. The insurance provides 75% subsidy on the entire cost of healthcare which includes primary healthcare expenses like consultation charges and medication, secondary healthcare like lab tests etc and tertiary healthcare like hospitalisation.

The intervention was first experimented at Kadamalai in April 2000. On successful implementation, it is now replicated in 5 other regions. As of 2010, 38,330 people have been covered under Health mutuals.

Curative healthcare: It is called the affordable quality healthcare setting by community managed Sustainable Healthcare Advancement (SUHAM) hospital. SUHAM is a collective health intervention model evolved by the Kalanjiam Federations promoted by DHAN. This model combines a community owned multispecialty hospital with a mutual health insurance package. The insurance package covers the healthcare costs from primary care to advanced treatment of the Kalanjiam members. The hospital provides treatment to the public at the same cost as for SHG members. Both the hospitals have an operation theatre, an outpatient section, a laboratory and a pharmacy. For X-ray, scan and trauma care which are presently not available in these hospitals, it has tie up with other local hospitals. There are ten primary care centres operating in Federation offices in both Theni and Madurai districts, to compliment with the SUHAM Hospitals. These centres, which supplement the role of primary health centres, function in the afternoons and evenings. Medical camps are organised by the Hospital in villages in association with the local PHCs. A mobile medical unit provides service in interior villages and is also used to bring patients to the hospital in an emergency.

The first hospital was started in Theni followed by another hospital in Madurai in 2008. Both the hospitals put together are catering to the needs of 70,000 Kalanjiam members. Though the services of the hospital were earlier limited only to the Kalanjiam members is now open to outsiders also. However they don't get the benefit of insurance cover, but they say that they give preference to this hospital over the others since they are treated with respect and the cost too is comparatively less than the other private hospitals. That is what draws them to SUHAM.

Management: The hospital is a trust managed by Federation representatives as its trustees. SHGs have provided Rs. 12 lacs initially and the remaining was mobilised from national and international philanthropic institutions. Kalanjiam leaders review the functioning of hospitals twice a month. There is a sense of pride and ownership in them. Currently the hospital is able to cover only part of the running cost from the service charges and remaining deficit is contributed by the Federations. The administrator of the hospital says that it would take another 10 years for it to break even. The strategy would be to get more and more Kalanjiam members to take up health insurance and avail the services.

Initiatives in other areas: Depending on the availability of resources new components have been added to increase people's access to healthcare. Like for example in Madanpally there is a tie up with the Rishi valley Hospital and Usha hospital (private hospital) where Kalanjiam members get healthcare facilities at 75% subsidy. ♦

Samosa Making

Local Cool Drinks

Shining Livelihoods

Declining Livelihoods



Story

The Two Patients in Hospital

Two men, both seriously ill, occupied the same hospital room. One man was allowed to sit up in his bed for an hour each afternoon to help drain the fluid from his lungs. His bed was next to the room's only window. The other man had to spend all his time flat on his back. The men talked for hours on end. They spoke of their wives and families, their homes, their jobs, their involvement in the military service, where they had been on holiday.

And every afternoon when the man in the bed by the window could sit up, he would pass the time by describing to his roommate all the things he could see outside the window. The man in the other bed began to live for those one-hour periods where his world would be broadened and enlivened by all the activity and colour of the world outside.

The window overlooked a park with a lovely lake. Ducks and swans played on the water while children sailed their model boats. Young lovers walked arm in arm amidst flowers of every colour of the rainbow. Grand old trees graced the landscape and a fine view of the city skyline could be seen in the distance.

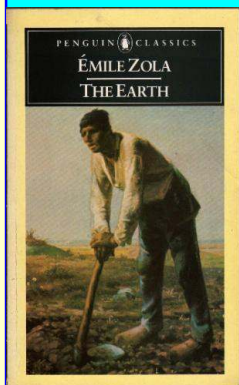
As the man by the window described all this in exquisite detail, the man on the other side of the room would close his eyes and imagine the picturesque scene.

One warm afternoon the man by the window described a parade passing by. Although the other man couldn't hear the band - he could see it in his mind's eye as the gentleman by the window portrayed it with descriptive words. Days and weeks passed.

One morning, the day nurse arrived to bring water for their baths only to find the lifeless body of the man by the window, who had died peacefully in his sleep. She was saddened and called the hospital attendants to take the body away. As soon as it seemed appropriate, the other man asked if he could be moved next to the window. The nurse was happy to make the switch and, after making sure he was comfortable, she left him alone. Slowly, painfully, he propped himself up on one elbow to take his first look at the world outside. Finally, he would have the joy of seeing it for himself. He strained to slowly turn to look out the window beside the bed. It faced a blank wall. The man asked the nurse what could have compelled his deceased roommate who had described such wonderful things outside this window. The nurse responded that the man was blind and could not even see the wall. She said, "Perhaps he just wanted to encourage you." ❖

The Earth

Social Entrepreneurship

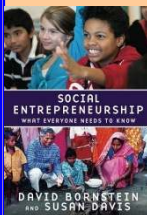


Name of The Book: The Earth

Authors: Emile Zola

'The Earth' by Emile Zola, one of the great 19th century writers brilliantly narrates the saga of small and marginal farmers of the 19 Century France. He recounts the struggles of poor farmers over a little piece of land, civilization, the human relations and values along with barbaric human nature prevalent then in the society--- the tale of a land owner

who distributes his small piece of land to his three children and consequent hardships meted out by the children after the asset distribution. The author raises several questions and discusses about the failures of civilized values and domination of barbaric nature or instincts ultimately leading to barbaric crimes. Zola also talks about pre-modern, kinship-based, superstitious, religious, unchanging group oriented societies in rural areas of France while the world progressed towards modern, rational, individualistic, functionalist and progressive path. A must read book to gain insights on relationships and social life, cultural milieu and economical conditions of the 19 century French peasant families. ❖



Name of The Book: Social Entrepreneurship: What Every One Needs to Know

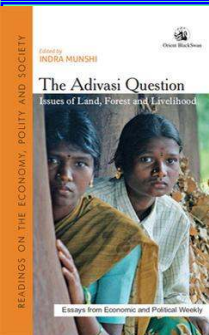
Authors: David Barnstein and Susan Davis

In this book, writers David Barnstein and Susan Davis explain about social entrepreneurship-- how to start, how to run and how to lead it in a sustainable way through number of examples. The authors explain about the various nuances regarding what is social entrepreneurship? How it evolved? Its types? How is it different from government organizations, traditional organizations and voluntary organizations? The authors describe the successful qualities of social entrepreneurs and described the various functions of an organization. In the part two of the book, they discuss about problems faced by social entrepreneurs in terms of financial mobilization, recruitment of talented employees and enhancement of their skills, measuring the organizational impact and scaling up activities. In the third part, the authors narrate innovative methods and interventions to facilitate change in society, chalk the expected roles of civil society, government and media in social enterprise. Those who desire to work as social change agents must read this book. It gives comprehensive understanding about social entrepreneurship. ❖

ORGANISATION FOR RURAL RE-CONSTRUCTION (ORRC): **Resources**

ORRC established and registered in 1988 under society registration act 1860 to achieve Gramaswaraj (people's self governance) through strengthening of the local institutions and community empowerment. This organization is working with 8004 tribal families for Integrated Tribal Development since 1999 in 11 Mandals of Paderu division through rights approaches. [www. http://orrccdm.hpage.co.in](http://orrccdm.hpage.co.in)

New Book



Name of The Book: The Adivasi Question : Issues of Land, Forest and Livelihood

Author: Indra Munshi

Publisher: Orient Blackswan Private Limited

LEAP :http://www.aksharakriti.org/magazines/doc_download/247-leap-jagathpallynalgonda-final

VCA :http://www.aksharakriti.org/magazines/doc_download/249-value-chain--curry-point

Sub-sector: http://www.aksharakriti.org/magazines/doc_download/248-subsector-leather-industry

e-book <http://www.arvindguptatoys.com/arvindgupta/Vasily.pdf>:

v- book :http://www.youtube.com/watch?v=S7GR_lhA3IE

e-Resources

e-course: Capsule; 9: Non-farm Livelihoods

<http://www.livelihoods.net.in/e-course/e-course-capsule-9-non-farm-livelihoods>

e- Course

Monsoon Performance

2001 to 2011 (June-September)

Year	Number of Meteorological Subdivisions			Percentage of districts with normal/ excess rain fall	Percentage of long period average rainfall for the country as a whole
	Normal	Excess	Deficient/ Scanty		
2001	28	1	6	68	91
2002	14	1	21	37	81
2003	23	8	5	76	105
2004	23	0	13	56	87
2005	24	8	4	72	99
2006	21	6	9	60	100
2007	18	13	5	72	106
2008	31	2	3	76	98
2009	11	3	22	42	78
2010	17	14	5	70	102
2011	26	7	3	76	101

Source: Indian Meteorological Department

'Yoga'kshemam

Happy Ganesh! Happy Krishnaasthami!

Let us remember all our teachers who have made and been making a difference to our lives!

5 states are going to polls!

This month endorses that we are the instruments of the universe, the master. Our usefulness and growth begins with the master's belief and faith in us that we can be instruments in the first place. It is followed by the gentle push, gentle nudging and sometimes a calculated hard knock. The master always conveys the message in simplest manner and in a variety of ways. The key is not in the play of the instrument but making us into useful instruments slowly and steadily. In fact, the master lets us to chisel, evolve and grow into an useful instrument, with little obvious tips. Then of course, we are impacted for a life time and beyond. And the teachers are the master's hands in shaping us into these instruments. So many of them, in so many forms!

The second endorsement of the month is that we need to have mastery in one, followed by one more and one more. When the rich and the poor have multiple livelihoods, why are we getting stuck with a single 'job'. Why are we not going adding multiplicity into our works to realize our complete potential. Is not our decent living and satisfaction is a function of doing more things? Not just doing one thing perfectly(?). We do not have to be struggling in one to do another. We can do both and more well. All of us possess a variety of skills and we want to realize the potential in all of them. Despite success in one pursuit, we would like to enjoy developing and using other skills. Let us do more and enjoy doing. It recharges us and refreshes us too. Some tips gathered for this include -

- * Start a hobby
- * Be a volunteer
- * Be a part of a small business
- * Diversify in a small way
- * Teach, Consult, Mentor
- * Go to school again
- * Take a sabbatical
- * Travel and be with nature
- * Work on your inner self
- * Treat this as an investment

I learnt during the month that the happiness/satisfaction that is derived from fulfillment of a deeper purpose/meaning of life lasts longer and in fact works on the genes.

Belle Beth Cooper lists 10 simple things that we can do today to make us happier –

- * 7-minute exercise, yoga mudra, meditation etc., releasing proteins and endorphins that make us feel happier.
- * More sleep, including power naps, becoming less sensitive to negative emotions and recalling pleasant memories
- * Short commute over a big house or a better job
- * Intimate time and strong relationships with people who matter to us, and helping others even if we are introverts
- * Going outside and spending 20 minutes a day in the fresh air [happiness is maximized at **13.9°C!**]
- * Helping others, at least 2 hours per week and pro-social spending
- * Smiling really using eye sockets with positive thoughts
- * Planning a trip, penciling on the calendar, even if we do not undertake one
- * Meditating, meditating regularly resulting in immediate experience of calm and contentment and altered brain wiring for happiness

G Muralidhar

- * Practicing gratitude expression in words, writing and action

Getting older is enjoyable and all things being equal, getting old gives greater happiness.

Incidentally, too much of tidiness does not support creativity and to that extent it is not a happiness booster.

The innermost and the master are two sides of the same coin. Together, they drive us towards expression of love for the universe. If we listen, the innermost and the master guide us to be useful to the universe in the way universe wants. Lead by innermost and master, our thoughts, words and deeds go in the direction of being useful. When in sync, the interplay and reverberations of the innermost and the master push us to climactic crescendo. This synchronization is what we need to strive for through deliberate practice for a long time. Innermost and master would surely evolve interplays towards being useful and leading us into universe.

This interplay is the bliss! This is [krishnamaanasam](#).

Can we be there? **Yes, if we pursue Atma Yoga.** If we let the master in! If we let the innermost reach the master! If we practice listening to the innermost's thoughts and voice and to the master! If we let them to unlearn and learn from each other! Krishna confirms – the master and the innermost are meant to be together and act eternally.

Join us in the world of yoga – for listening to the innermost and the master – towards krishnakrishnayogasiddhi. You will not regret it. ❖



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livelihoods

Policy and Innovation