

livelihoods

today and tomorrow

September 2015

Risk Continuum...



Happy Raksha Bandhan!
 Happy Teachers' Day!
 Happy Janmaasthami!
 Happy Ganesh!

Life and Livelihoods have uncertainties and risks tagged along. No assumptions would remain valid fully. Some of these risks are idiosyncratic and are specific to individuals, families etc., and some others are covariant and occur with communities, villages, areas etc. People need to work against them – prevent, reduce its occurrence, prevent/reduce its impact, bear and cope with it, get relief from the loss/damage, get the assets/lives rehabilitated, and sometimes lives/livelihoods rebuilt. All the people will not face the risks equally. The impacts vary with persons. The abilities to cope with them varies from person-to-person. There appear to be risk continuums on time and space. There appear to various efforts and mechanisms to prevent, deal with, cope with and manage these risk continuums. In this context, 'livelihoods' has explored 'Risk Continuum'.

Do not forget to read DD Kosambi's 'An Introduction to the Study of Indian History'.

Supplements included in this month include: Legendary Effort - 'Water Management' and Flagship Programme – Swachh Bharat Mission (SBM).

Usual e-links introduce a video (Organic Farming – A success story in Tamil Nadu, India), book (Rehabilitation of Child Labour India), and value-chain/subsector (Betel Leaf and Fishery Subsector/ Chattisgarh)

As ever, pooled up Daily notes for the month as part of the e-livelihoods learning course are also presented this month.

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

the 'livelihoods' team

750 million people about 1 in 9 - lack access to safe water. More than twice that many, 2.5 billion people - about 1 in 3 - don't have access to improved sanitation. More than 840,000 people die each year from water, sanitation, and hygiene-related causes in the world.

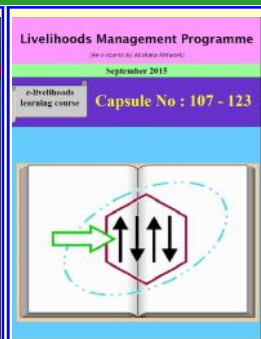
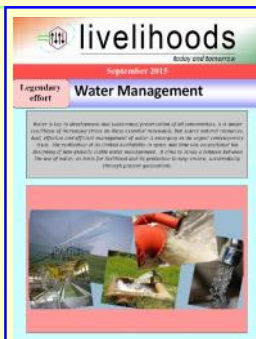
(Source: <http://water.org/water-crisis/one-billion-affected/>)

2 September 2015, National Strike



The only thing you sometimes have control over is perspective. You don't have control over your situation. But you have a choice about how you view it.

Latest Livelihoods



'livelihoods' team

Editor-in-Chief	G Muralidhar
Working Editors	B Ramya
Edit Associates	T Venkateswarlu
	V Aravind Kumar
	K Chayadevi
	S Laxman
	K Ramesh
	M Siddhardha

walked/ walking with us

T Aparna Gayathri	P Mahesh
K Bharathi	Mansi Koushik
G Bhargava	V Muralidhar
Bhima Shankar	D Narasimha Reddy
Chandranshu Gupta	Naval Shaini
Dharmendhar	T Nirmala
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K Krishna Chaithanya	M Raja Srinivas
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M Lavanya	K Sridevi
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P Madhusudhan	M Vijaybhasker
G Madhu Vamsi	K Visweswar Rao

For Private Circulation only
***With Support From
Akshara Livelihoods (ALPL)***

For enquiries contact:

AKSHARA Network for Development Support Services,
 HIG II B-25 F-6, APHB Colony,
 Baghlingampally, Hyderabad - 500044

Mobile: 09951819345
 www.aksharakriti.org
 www.livelihoods.net.in
 aksharakriti@gmail.com

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Flagship Program Swachh Bharat Mission (SBM)

e- course e-livelihoods learning course Capsule No: 107 - 123



Dear Editor,

I received 'livelihoods' August 2015, supplements and e-course. Employment Continuum is useful to me. You are providing good information through magazine. Thank you.

Venkata Ramana
Hyderabad.



Can workers' rights be ensure through Employment (Amendment) Act 2015?

News

Karimnagar Milk Producer Company Limited (KMPCL), launched New Scheme: Telangana, the KMPCL, launched a social security scheme named "Arogyamasthu" for dairy farmers. KMPCL in association with Fourcess Insurance Brokerage Limited. Under the scheme, a milk producer has to pay the premium of Rs. 900 per annum and the remaining Rs. 900 per annum would be contributed by the KMPCL. The beneficiaries could avail medical assistance worth of Rs. 1 lakh at any of the choicest hospital, avail cashless treatment in any private hospital in the district.

eSagu to The Rescue of Farmers:

IIIT Hyderabad launched the e-Sagu initiative, which is supported by Bharat Electronics Limited (BEL), under corporate social responsibility (CSR). The project is being carried forward in association with agriculture and horticulture universities. The year-long project covers 25 villages under which farmers will be issued scientific agro advisories for every 10 days. ❖

Andhra Pradesh, is all set for creation of State Disaster Response Force (SDRF): , to strengthen disaster management systems in the state. The force would be trained to handle disasters and initially would have a battalion of 100 personnel and these personnel would be drawn from various forces in the case of disasters in the state. Along, this state has also directed officials to create District Emergency Operations Centres and train DWCRAs groups on handling equipment, to respond to local disasters.

AP to create five world-class incubators:

The State government has proposed to create five world-class incubators with an investment of Rs.750 crore over the next four years. As part of the plans to put AP on the global start-up map, Chief Minister recently launched the "Integrated Risk Guarentee Scheme for Support to Public Private Partnerships in Creating World-Class Technology Business Incubators (TBI)." The innovative scheme envisages a PPP model. ❖



World's largest solar power station in M.P

Migrant Crisis: The UN Security Council is discussing a draft resolution to address migrant crisis. More than 350,000 people have already made the perilous journey from North Africa to Europe, from war-torn Libya and countries like France, Italy and Germany are urged to rethink of European asylum rules to ensure that there is a "a fair distribution" of migrants throughout the 28 member bloc, as the European states are unable to tackle the huge influx.

Yuvan Devaluation by 3.3%: Devaluation of Chinese yuan by 3.5%, has put Indian banks in fear, as this could aggravate their already bruised balance sheets. India's exporters are in situation of grappling with an overvalued rupee and will attract more competition in global markets. Thus, making manufacturers competitive again and prevent flight of capital. ❖

News From the States

Water Audit in Maharashtra: State of Maharashtra, has decided to make water audit compulsory in 43 towns. These have been shortlisted for inclusion in a central government scheme to improve basic services i.e., water supply, sewerage and urban transport. This has been the move under the Atal Mission for Rejuvenation and Urban Transformation (Amrut) programme, which seeks to cover more than 400 towns in the country, having a population of 1 lakh and these selected towns, will get Rs. 1,000 crore a year.

Ban on Polymer-based Items: Another city, Chennai enforced a ban on polymer-based items and plastic bags with a thickness of less than 40 microns, as the city generates 429 tonnes of plastic waste per day, second only to Delhi. The government is also considering banning the polystyrene, polypropylene material in phase wise manner and instead promoting non-biodegradable material.

Risk of Dying From Non-communicable Diseases: Indians are at risk of dying from non-communicable diseases such as diabetes, cardio-vascular ailments or cancer before the age of 70, mainly due to prevalence of life-style diseases in India. There is a need for government to build awareness programmes for NCDs in line with that for HIV and tuberculosis, as lifestyle changes and eating habits have undergone significant changes.

Handloom Sector: Largest employment after agriculture in India, is the Handloom sector. This sector forms an integral part of the rich culture, heritage and tradition of India. This industry provides direct and indirect employment to lakhs of people in rural and as well in urban areas. A close to 43.31 lakh persons are engaged on about 23.77 lakh handlooms, of which 10 percent are from scheduled castes, 18 per cent belong to the scheduled tribes and 45 percent belong to other backward classes.

Minimum Salary Could be Pegged at Rs. 9,000 Per Month For Domestic Workers: Domestic workers belong to the largest unorganized sector and women toil away for a pittance, may soon be over with the government giving final touches to a national policy. The policy is to prescribe a minimum salary for domestic workers, along with other benefits like compulsory paid leave annually and maternity leave. According to sources, the minimum salary could be pegged at Rs. 9,000 per month, while 15 days of paid leave could soon become the norm.

Drought Conditions: Monsoon, has been poor this year, and in peninsular India, the drought conditions worsens. Issues in both in rural and urban areas seem to be harsh, as sustaining cattle and supplying drinking water has become critical. Kharif crop has been lost in Marathwada, western Maharastra regions and in north interior Karnataka regions. The rabi crop prospects, which mainly depend on September rainfall, is too expected to be below normal. As per, the agriculture ministry, about 56% of the net cultivated

area of the country is rain-fed and it account for only 44% of food production.

Violence in Manipur State: It has brought the volatility of identity politics in Northeast and so far eight people have been killed and 31 injured in hill districts of Manipur. The three bills; Protection of Manipur People's Bill, 2015, Manipur Land Revenue and Land Reforms (Seventh Amendments) Bill, 2015, and Manipur Shops and Establishments (Second Amendment) Bill, 2015, passed by the Manipur assembly.

Patel Community Seeking Reservation: Gujarat is in news, as the new and aggressive face of Patel community seeking reservation in the Other Backward Caste (OBC) category, for getting reservation benefits in education and jobs. The campaign run by the Patidar Anamat Andolan Samiti (PAAS), is fighting for the rights of the Patel community, the state has virtually come to standstill and is disturbed, as the violence already has claimed 9 lives, as a result 4 CRPF, 2 RAF teams have been put on alert. We have to wait and watch, as the reservation quota is heating up.

Nationwide strike: A total of 10 Central Trade Unions, had gone on a Nationwide strike, against privatization of Public Sector Undertakings (PSU) and to protest against labour law amendments proposed by the Government, it is first time that the trade unions sought to challenge the NDA government, howeverver the RSS-affiliated Bharatiya Mazdoor Sangh (BMS) did not join the stir, drawing criticism from other unions. A total of 15 crore workers employed in all sectors, organized, unorganized, public, private, central and state government participated in the strike in support of their 12-point charter of demands. India has a combined workforce of 48 crore, out of which barely 3% is in the organized sector.

World's Largest Solar Power Station: World's largest 750Mega Watts (MW) solar power station, will be set up in Rewa district, Madhya Pradesh. The plant will start generating solar energy by March 2017. It is a joint venture of Solar Energy Corporation of India (SECI) and MP Urja Vikas Nigam (UVN). Both the parties will be having 50 percent stake. One MW solar energy comes to around Rs. 7.6 crore.

One Rank, One Pension (OROP): OROP for veterans, has been on demand for more than three decades. The government, though has promised OROP in principle, and is prepared to take an annual liability of Rs. 8,300 crore, but however does not want this burden to rise every year, as the arrears would be up to August, the Centre will have to take over an additional burden of around Rs. 12,500 crore this fiscal and this would mean that it would be above the defence pension bill of Rs.54,500 budgeted for the current financial year. The logjam is expected to be break, much before the Bihar Polls. ❖

Koshal

Koshal is a territory in the western Odisha in India. It was known as 'Dakshin Kosal' during the ancient times. It comprises of Aathmallik sub-division of Angul district and the 10 western districts of Odisha namely— Sundargarh, Debagarh, Jharsuguda, Sambalpur, Bargarh, Sonepur, Baud, Balangir, Nuapad and Kalahandi. The region shares its boundaries with the states of Chhattisgarh, Jharkhand and Andhra Pradesh. The total population of Koshal is about 10,715,710 (2011 census) and nearly 40% of the population comprises of tribes or adivasis. The sex ratio of Koshal is 980 and the literacy rate is 70.1%.



This region covers an area of over 56,700 Sq. Km. Nearly 50% of the area of this region is covered by forest. It is interspersed with mountains, hills, rivers and valleys. The highest mountain peak is Bankasam (1275 metres). Mahanadi and Brahmani are the major rivers. The summers are hot, with temperatures of around 48C/49C in some parts and the rainfall varies from 115 to 145 cms from place to place in rainy season. Koshali is the primary language here of this region. The majority of the people are Hindus, followed by Christians, Muslims, Sikhs, etc.

Most of the people in Koshal depend on agriculture. paddy is the main crop here, due to which the region boasts of the highest number of rice mills in Odisha. Other crops cultivated here include maize, cotton, mustard, oil seeds, fiber, sugarcane, onion crops etc. The collection of Non-Timber Forest Produces (NTFP) is the second major livelihood in this region; the main forest products collected are kendu leaf, bamboo, timber, firewood, mahua flower, char, etc. Many people supply substantial raw materials to paper mills in neighbouring Rayagada and Jeypore areas. Fisheries and animal husbandry also contribute greatly to the economy of this region;

Koshal has a rich source of minerals comprising of iron ore, manganese ore, base metals, bauxite, china clay, coal, limestone, dolomite; and precious minerals such as diamonds, cat's eye, sapphire, ruby, garnet, etc. There are many large scale industries (Such as Ordnance Factory, ACC Cement Ltd, Steel Authority of India Limited, Vedanta Alumina, Mahanadi Coal Fields Ltd, Jindal Steels, J&K paper Mills, etc.) as well as small scale and medium scale industries in this region which provide employment to a large number of local people.

Koshal is considered as one of the the poorest regions in India. Many poor people migrate to cities like Hyderabad, Raipur to work there as "Dadan Sramik". Furthermore, lack of education and awareness among the tribals of Koshal towards modern politics and their constitutional rights have led to them being marginalized in today's world. ❖

Birhor Tribe

The Birhor tribe is a nomadic tribe, mainly inhabiting the districts of Hazaribagh, Ranchi and Singhbhum in Jharkhand state; however, a small percentage of its population is also found in Orissa, Chhattisgarh and West Bengal states. 'Birhor' means 'Jungle people' in their language. The Birhor tribe has been categorized as a Particularly Vulnerable Tribal Group (PVTGs). Birhor is one of the smallest of the thirty Schedule Tribes (ST) inhabiting Jharkhand; the population of this tribe is considered to be around 10,000 or less.



The people of the tribe speak the Birhor language, which belongs to the Munda group of languages of the Austroasiatic language family; it has similarities with Santali, Mundari and Ho languages.

The religion of the tribe is Hinduism, but the people also follow other tribal beliefs. The settlements of the tribe are known as 'Tandas' or 'Bands'. They live in conical shaped huts with household possessions. The implements used by them include digging implements, hunting and trapping instruments, rope-making implements and baskets.

The socio-economic scenario of the tribe is subsistence-based and is primitive in nature. The Birhor are good hunters and gatherers and moreover, they are also known to be good trappers and trap animals such as monkeys, rabbits, birds and other small animals. Apart from the above, they collect and sell honey; make ropes out of fibre of a particular species of vine and sell it in markets. A part of the tribe has settled into stable agriculture, while others are continuing to lead a nomadic life; the wandering ones are called Uthlus and those settled into agriculture are called Janghis.

The Government of India (GoI) had made efforts to settle Birhor by making them give up nomadic life and integrating them into settled agriculture; schools for their children, rope-making centres, honey collection centres etc. were initiated and put in place, but these efforts have borne little fruit, as the tribe is mainly nomadic in nature.

Due to changing times, Birhor have been forced to leave their traditional hunter-gatherer lifestyle and made to adapt to a modern way of life. The government has not only failed miserably in protecting the tribe's traditional livelihoods, but also failed to provide its people with social security schemes such as food grain supply, access to healthcare facilities and many other measures. The population of the Birhor tribe is dwindling, as they are unable to adapt to the changing scenario. With no skills and no access to forest resources, the tribe has been left in the lurch with loss of livelihoods. ❖

Aadivaasi Girijana Gareebi Janaandolan!

Happy Raksha Bandhan!

Krsnam Vande Jagadgurum!

Happy Teachers' Day!

Happy Ganesh Chaturthi! Ganapati Bappa Moriya!

It is sad that the original inhabitants remain marginalized. The roads came and the loot came. The tribal habitants moved deep in, and moved up. The leadership is not able to measure up to the national needs. Resource alienation and liquor consumption are critical in making the otherwise self-sufficient communities poor. They need to retain their wealth within. In this context, what is the way forward to work with tribal communities?

The community institutions, Self-help groups and their federations are a definite step forward. They need to be in sync with traditional institutions at the same time. Animators need to be part of these community institutions from the beginning and in good numbers – 1:10 to 1:20. Communityization has to be upfront and intense. These institutions need to be multi-purpose in nature and need to be formed very quickly, say in a year. Not more.

These institutions would serve as platforms for accessing rights, entitlements, schemes, programs and opportunities. Entry points would be useful for mobilization. Starting with vulnerabilities, risks and expenditures would be better than starting with incomes. Food Security, Nutrition Security, Health Security etc., should be early targets.

Let the tribal communities be in their organizations. Tribe-specific organizations additionally would help. A quick block organization may also be useful. Activity-based organizations specific to them would also help.

The Team has to be intensely sensitized. It should be sensitive, responsive, caring and loving with ability. The clusters may have to be higher. Capacity Building and

Communication has to be customized locally. Pictures, Stories, Songs, Videos, Plays etc., should form part of this. Campaign mode of Capacity Building is useful. Various issues of poverty would be there with different nuances. Community Radios and Television channels would help. An adivasi or girijana channel is a must soon.

The norms need to be customized to their needs locally. Funds could be higher. Particularly vulnerable tribal groups may get further higher amounts. Communities with areas with low bank density may need higher Community Investment Fund too. The processes need to be tailored. However, the scope for direct democracy should not be undermined. Early village participatory poverty-resource-situation analysis and its continuation thereafter should lead to evolving people's priorities building on their existing ways. Traditional knowledge and practices need to be appreciated and built on.

It is important to appreciate their multiple marginalization situation and act simultaneously with suitable interventions. Convergence Planning and action is a need but this would require great effort on both at demand and supply sides.

Perspectives

G Muralidhar

The pace needs to vary from time-to-time and space-to-space.

Discussion should be based on Data. Monitoring should be based on evidence and Data.

Importantly, the entire effort should be within their cultural mileu. Incoming Sustainable Development Goals would be the bench mark.

When tribal communities constitute 20-25% of the poor in the country, special attention to their poverty reduction cannot be denied. It becomes more important when they happen to be in the sensitive areas. Gareebi Janaandolan has to begin with Adivasis and Girijans. ❖



8 September
International Literacy Day



21 September
International Day of Peace

Financial Support...

Establish Own Shop

Can you introduce yourself?

My name is Lingampally Vikram and I am 26 years old. I am a native of Yellampeta village, Maripeda mandal, Warangal district, Telangana. I completed my B. Com in Government Degree College, Mahabubabad. I am married. My wife has completed B.Ed. My wife and mother are living with me.

**Can you tell us about the livelihoods of your family?**

I am working as a barber in my village. I do not have agriculture land. My wife is a housewife. She is preparing to get a government teacher job. My mother is working as an agricultural labour; she goes for planting paddy and mirchi, seeding, weeding etc., My father passed away when I was seven years old.

Tell us in detail about your shop?

I have been running a saloon shop in my village since 2010. The timings of the shop are 7 am to 5 pm. I charge Rs. 15/- per shave and Rs. 30/- per haircut. I get around 10-15 customers per day. I work on all days and only close the shop in case of any emergency. I earn Rs. 100-150 daily. However, some people are not paying me for getting a haircut or a shave. I buy materials in Maripeda Bangla village once a month.

Can you tell us about your previous work?

After my graduation, I worked as a school teacher in a private school in Maripeda for almost two years. They paid Rs. 2000/- monthly, but most of my salary was spent on travelling from my village to the school and other expenses. The remaining amount was not sufficient for me to sustain myself, so I left the job.

Did you take any training for your work?

Yes, I have undergone saloon training under guidance of my uncle for five years. I used to go to my uncle's shop for training after school.

Do you face any problems in your work?

Yes, few customers do not pay money and asked for credit, demand for free oil massage. My shop does not have authorised electricity connection therefore my business hours closes at 6 pm.

Did you get any benefits from the government?

Yes, I have got aadhar card, election card, ration card and MGNREGS card.

What are your future goals?

I want to request a loan from the government as I want to develop my shop. I want see to my wife as a Government Teacher. ❖

Can you introduce yourself ?

My name is Veerachary, 28 years old, studied up to 5th standard, native of Anepuram village, Maripeda mandal, Warangal district, Telangana state.



I am Persons with Disabilities (PWDs) by birth. I was taken to different hospitals for treatment but my disability was not cured. I have been married for past 12 years, have two children, elder son studying in class IV and younger son is in Anganwadi school.

What are you doing?

I work as a carpenter in Srinivasa woodwork shop, Maripeda bangle village, since 2002. The timings are from 10 am to 5 pm, at times I work till 8pm when the orders for doors, windows, tables etc are more. I work 25 days in a month and earn Rs. 300/- per day.

Did you take any training on carpentry work?

Yes, I have undergone training on carpentry work under a private contractor for a period of five years. Apart from the above my father during childhood trained me in carpentry work— especially wooden agriculture tools and implements.

Do you face any problems in your work?

Being PWDs I do faced problems as I can not life heavy weight (wood items), can not walk long distances.

Due to my disability I shifted my residence from Maripeda bangle village and hired a room for rent @ Rs. 600/- per month. As I had problems travelling from my village to the place where I work.

PWDs are always look down by other normal people, as PWDs are made fun due to their disability. However, I worked with dignity as a normal person and do not pay attention to people or individuals to look down upon me as PWDs.

Did you get any benefits from the government?

Yes, since 2009 I am availing pension. Earlier I availed pension of Rs. 500/- per month, as of now I am availing Rs. 1500/- per month. I have aadhar, election and ration card. I have also availed a house under Indiaramma Housing Scheme ((IHS).

What is your future goal?

I want to establish my own carpenter shop. ❖

People's Leader...

Save Children...

Can you introduce yourself?

I am Katla Krishnaveni, native of Janapeta village, Pinapaka mandal, Khammam district, Telangana state, 45 years old, SSC passed, widow since 2005 as my husband succumbed to dengue. I have a son and daughter, studying in school.

**What are you doing?**

I am working as President for Shabari Village Organization (VO) and member in Snehanjali Self Help Group (SHG). I hold leadership position in Swashakthi Mandal Mahila Samakhya (MMS), Bhadradi Girijana Samakhya (BGS) and as Vice-president for Khammam Zilla Samakhya (ZS)

Explain in detail about your role as a VO President?

I conduct VO meetings on 11th of every month, prepare the agenda, disseminate information to SHG leaders on monthly basis; meet bank officials for bank linkages; submit resolution copies of VO to MS. There are 31 SHGs in our VO. Apart from our VO, there are 2 other VOs in our village. Our VO was formed in 1999 and it is the first VO in our village.

Do you get salary for your work?

No, but I avail travel and daily allowance.

Did you participate in any training programmes?

Yes, training on SHG leaders' roles & responsibilities. After that I have taken many trainings for leadership.

Do you face any problems in your work?

Yes, members are irregular in attending to meetings, loan defaulters, at personal level have financial problems as I am the only breadwinner of my family.

Did you get any recognition for your work?

Yes, received state level best Sthreenidhi loan recovery award, encouraging complements from officials and our MMS got the best MMS award.

As I face problems in my work I resolved the problems with the support of Office Bearers (OB) and other members.

Did you avail any benefits from government?

Yes, aadhar, election and ration cards and I am also availing pension of Rs. 1000/- monthly.

What are your future goals?

I want to grow as a people's leader and see my children in good position. ❖

Can you introduce yourself?

My name is Vara Chandrakala, age 43 years old, graduate from Dr. B.R Ambedkar Open University. Married, living with my family, my two children studying in school. I am native of Seethampet village, Pinapaka mandal, Khammam district, Telangana. State. We have seven acres of wet land and cultivate paddy.

**What do you do for a living? What are your job responsibilities?**

Since 2002, working as Anganwadi teacher in an Anganwadi Centre (AWC). During initial years worked in Barlagudem village, a small hamlet in Seethampet. But after an year's experience, I was posted to AWC - II in Seethampet village. One year back, the AWC was shifted from Barlagudem to Seethampet village, as a model school building was sanctioned there. In our AWC, there are 20 children, out of these 12 are boys and eight are girls.

I have to open the AWC daily from 9AM to 4PM and take attendance of children, engage children through play-way methods, provide food and snacks for children, pregnant women and lactate women. I counsel and sensitize mothers, pregnant women and adolescent girls attend cluster and project review meeting in Pinapaka and report to supervisor and Child Development Project Officer (CDPO). The Aaya in the AWC supports me in doing the above mentioned activities.

Did you participate in any trainings?

Yes, I participated in the AWC maintenance and teaching methods for children (0-5 years) in Khammam district. Furthermore, I participate in a refresher training program, which is conducted every six months.

What kind of problems you are facing in your work?

Because of the shortage of food items, sometimes we are unable to provide eggs and snacks to children and mothers, but people do not understand these problems and put the blame on me.

Secondly, children from Barlagudem hamlet village are not regular in attending the AWC in Seethampet village due to the distance of 1 KM between these villages..

Did you get any benefits from the Government?

Yes, availed ration, aadhar and a election card.

What are your future plans?

I want to work towards reducing the Infant Mortality Rate (IMR) and Mother Mortality Rate (MMR) in my village. In fact, I want to get the best worker award from our department in the future. ❖

Women Empowerment Through SHGs...

Tell us about yourself?

My name is Kottam Samatha, I am 35 years, I studied up to Post Graduation (PG) in M.A (Sociology) from Osmania University. I studied regularly till SSC, but I completed graduation and PG through distance education. I am a native of Wanaparthy town, Mahabunagar district, Telangana state. I am the eldest of four daughters of my parents. My father is a farmer. Presently, I am living with my husband and two children at Ramanthapur, Hyderabad.

How did you come into the development sector?

Initially, I joined as a Mandal Resource Person (MRP) after my SSC. During that time, a Velugu employee named Sujatha used to come to my village as part of her work. She told me about vacancies in District Rural Development Agency (DRDA). My father advised me to apply for a post in the programme. Eventually, I was selected as a MRP by Project Director (PD) in DRDA, Mahabunagar. After I worked as District Resource Person (DRP) in Mahabunagar district.

Can you tell us about your job ?

Since July 2015, I am working as Assistance Project Manager (APM) for Software For Assessment Of Disabled For Access Rehabilitation and Empowerment (SADAREM) Programme for Persons with Disabilities (PWDs) in Vanasthalipuram, Hyderabad. I am working for PWDs development. As a part of my work, I am giving disability certificates with percentage of disability for PWDs. There are a total of seven types of disabilities, but we consider only five types of disabilities, the remaining two are included in these five disabilities in SADAREM Programme. Grassroots level staff send to PWDs to SADAREM to get certificates. We give tokens to them for online entry. Every Friday we do online entry and PWDs get a certificate with the percentage of their disability. After that we distribute certificates to PWDs.

Tell us about your work experience?

I have 13 years of experience in the development sector. Initially, I started my career as a field level worker. I started my work as a MRP from 2000-2002 in Wanaparthy, Mahabunagar. I gave training to farmer groups and Self Help Group (SHG) members. I worked as a DRP from 2002 -2003 in Mahabunagar district.

I worked as a CC (Cluster Coordinator) from 2003-2010 in 14 Gram Panchayats, in Pebber mandal, Mahabunagar district, on SC/ST development under poorest of the poor programme.

After that, I worked as an APM in Mahabunagar district on gender-based issues like child labour, child marriages, domestic violence etc. At that time, we had stopped a lot of child marriages. We sent child labourers to school. The local Police Station, Integrated Child Development Services (ICDS) department etc were supporting us. We formed

social action committees in all mandals in Mahabunagar district.



For instance, I received a message from our local staff in the afternoon about a child marriage taking place and I immediately messaged the police station and ICDS staff.

We went to the venue and stopped the child marriage from happening in Nawabpet mandal. The bride was only 14 years old, and had dropped out of school because of economical problems. We sent the girl to the government girls' hostel in Janampet village, Addakal, to study further and become an independent woman.

From 2012-2015, I worked as APM for PWDs in Saroornagar, Hyderabad. In this programme, I have given trainings for CC and local staff on PWDs' rights, Disabled Self Help Groups (DSHG) concept, their livelihoods, leaders' roles & responsibilities, VO, Mandal Mahila Samakhya (MMS) of PWDs etc.

Most of the time, I spent my time in developing Women SHGs in Mahabunagar district. I understood to the women's problems, issues, needs etc during trainings. I have given a number of trainings to them for strengthening their SHGs. Presently, they are maintaining SHGs, getting loans from the banks, recovering loans etc. Women empowerment is increasing through these SHGs; as SHGs help in carving an important role for women in the maintenance of their house and in getting recognized by family members for their role.

Did you participate in any training programmes in your work?

Yes, I have undergone lot of trainings during my work. I participated in the Training Of Trainers (TOT) on SHG concept and personality development. I took training on Mutually Aided Cooperative Societies (MACS) Act- 1995. I took training on livelihoods & activities for five days.

Do you face any problems in your work?

Yes, I face a lot of problems while doing my work. For instance, when I, along with three other women members, went to Lingampally village, Narayanapet mandal to give training on water management to farmers, and had to stay in the village overnight. At around midnight, some people had tried to abuse us; we escaped the nightmare, but it rattled us a lot.

Did you get any complements?

Yes, I have received a lot of complements from my higher officials like PD and training participants. Even now, people are calling me from Mahabunagar to clarify doubts regarding gender issues.

What are your future goals?

My dream is to complete M. Phil, as I could not do it earlier due to personal problems. ❖

Risk Continuum...

Risks of health, life and livelihoods have been on rise, as the society is progressing. Every individual lives in risks of snake hood, but the poor people are more nearer to various types of risks i.e., health, life and livelihoods. They are easily caught-up by the risks and loose employment days, assets and get into the vicious cycle of debt trap. Their lives become more vulnerable and are drown in poverty. Most of the risk victims are poor, and they do not have adequate coping mechanisms, especially insurances and other support systems. They have to build risk coping mechanisms, with the support of governments and Community Based Organizations (CBOs) at individual and collective level. In this context “livelihoods” attempts understand “Risk Continuum....”



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Poverty focuses on levels and distribution of welfare in a specific context. It provides a profile of the characteristics of poor. Poverty is not always closely related to income, as it may also come from, lack of access to public facilities and programs or from the denial of civil and economic liberties. There are many factors, which combine to explain the dynamics of wealth and the poverty associated. Therefore, understanding risk is one of the important factors. As risk is one of these factors, in high risk environments, which is a important characteristic in developing countries. Thus, introduction in the analytical mix is a necessary, if the objective is to fully understand the dynamics, by which households move in and out of poverty or remain chronically poor; thus risk continuum.

From the above context, it is crucial to understand how risk and vulnerability work, as a natural complement to traditional poverty analysis that can add value to policy dialogue and to look at the role of risk in understanding dynamics of poverty and vis-à-vis the different strategies households use and adopt to address the exposure to various sources of risk. In many cases, if households have the option to insure against the negative consequences of shocks, certainly risks will have a limited impact on welfare. Therefore, it is the exposure to uninsured risk that causes undesirable welfare outcomes i.e., income poverty, malnutrition, low education levels or low life expectancy, that these linkages between poverty and risk define, the concept of vulnerability. Vulnerability is defined as “exposure to risk and stress, and the lack of ability to cope with the consequences of risk.” (Chambers 1988; Webb and Harinarayan 1999).

There is an increasing recognition that chronic poverty results from cumulative impact of discrimination, risk, vulnerability and exclusion across an individual's life-cycle and between generations. Therefore, the multiple factors contributing to vulnerability across the life cycle are just not only related to chronological age and life stages. It becomes paramount to consider, as to how social and cultural factors, such as ethnicity, gender, disability and



religion insect with chronological age and life-stages. Thereby, bringing in significant changes in individual and household life-cycles influencing vulnerability. There are also changing risks and vulnerabilities across life-cycle, age, stage etc. These vulnerabilities begin early in age, from birth onwards till death.

In situations of complex emergencies, there are basic causes of vulnerability and risks such as emergencies characterized by the breakdown or failure of state structures; inter-communal violence, disputed legitimacy of authority, the potential for assistance to be misused or used to prolong the conflict, abuse of human rights and deliberate targeting of civilian populations by military forces. Thereby, leading to destruction of livelihoods, assets and institutions of civilian populations and creation of Chronically Vulnerable Areas (CVA), which continuously experience shocks and emergencies of either natural or man-made origin or a combination of the two i.e., droughts, floods and epidemics, coupled or accelerated with conflicts or complex political emergencies. Therefore, the above mentioned scenario of vulnerability and risk arises from both natural and political root causes.

Risk in livelihoods is very high in the unorganized sector. The unorganized sector itself is a very broad area and is one of the most vulnerable sections, which needs social security. The people are working in the unorganized sectors have very high risks involved in their daily livelihoods as their socio-economic conditions are miserable and ridiculous in terms of lack of social security, welfare provisions and government plans to take them into account. This group is bound to work from early morning up-to late night, during odd hours, and during extreme and rough weather conditions, mostly without any protection or safety.

The group, which is highly marginalized due to being uneducated and lack of formal representation, faces lots of difficulties in daily life while eking out a livelihood. The livelihoods of the informal or unorganized labourers are deplorable and even the livelihood options are extremely

few or less. This sector differs widely in terms of their income, status of employment, types of work, size, places of work, social protection and employment protection.

As per the 2007-08 and 2012-13 economic surveys, 93% of India's workforce comprises of self-employed people and those employed in unorganized sector, generating 50.6% of the country's Gross Domestic Product (GDP). Overall, 86% of the Indian population works in the unorganized sector. This group, which contributes nearly half of the GDP, consists of a variety of workers such as unorganized industry workers; small and marginal farmers, landless agricultural labourers, share croppers, fishermen, livestock rearers; beedi workers, labeling workers, packaging workers, tannery workers, construction workers, weavers, artisans, salt workers, brick kiln workers, stone quarry workers, oil and saw mill workers and so on...

The most distressed workers in this sector are toddy tappers, scavengers, carriers of head-loads, drivers of animal driven vehicles, domestic workers, and vegetable and fruit vendors. The large sizable group in the unorganized sector, with risk continuum, while eking out a daily livelihood, has serious health issues and potential loss of livelihoods. The working conditions of this group are very poor and the situation has not changed much over a period of time, as most of the times they are unable to save money for their future and end up meeting bare minimum requirements with great difficulty on a day to day basis. This hand to mouth existence, raises their risk in earning their daily livelihood. The livelihood compulsions mainly arise out of poverty, lack of skills, absence of a better choice. Thus, risk continuum, throughout the life-cycle of human being.

Risk, vulnerabilities continuum, affects the life cycle of human beings, as transition between one activity and another keeps taking place. In a full life cycle, the risk and vulnerabilities range widely; these are poor maternal health and lack of early nutrition, leading to stunted growth and other life-long negative health impacts, followed by poor cognitive development, if early care and stimulation is inadequate, the consequences will be borne life-long; creating acute risk and vulnerability to disease and infection, coupled with poor access to health services.

The exposure to hazardous environments, relating to poor housing or parents' working conditions, increases the risk from loss of parent, career, or disability through lack of early intervention. In the case of girls, the vulnerabilities involve neglect and discrimination of girls, who have a risk of not attending school, due to domestic or income-earning responsibilities or lack of household income to pay for school related costs, inability to benefit from schooling, due to added burden of domestic or income-earning responsibilities and the risk continues, thereby the



vulnerabilities too. If the girls are not prioritized for -1. investment in education, 2. domestic responsibilities, 3. vulnerability to sexual exploitation, when attending to schools can increase their risk and vulnerability. Insufficient food or poor diet increases the likelihood of illness, the dependency of risk from loss of parent/career for adolescents.

In case of children, the vulnerability to early withdrawal from school, due to lack of parents, family income result in heavy impact of triple burden of work, unpaid care and schooling. The risks from early marriage and child bearing, lack of access to training, formal employment leading to entry into high risk employment categories, increased risk of HIV and AIDS infection, as individuals become sexually active. And also the increasing vulnerability of girls, due to gender-based violence. In case of young adults, it is about lack of access to credit, asset building opportunities, lack of employment and further training and development, loss of employment, reduced income earning potential for women, through pregnancy and child care, reduced household income, related to HIV and AIDS prevalence and other illnesses.

During the middle phase of life, adults' loss of employment or employment insecurity through caring for younger and older family members (particularly women), loss of partner's support through temporary or cyclical migration as well as death, illness, abandonment leading to increased responsibility for dependents and other forms are acquired, disability through hazardous employment or other practices. In case of older people, the loss of income, when work is lost due to age discrimination, fragility, illness etc., work in informal sector throughout life means that there is no contributory pension provision, poor health in later life due to poor nutrition, multiple childbirth, poor working environment and lack of health care in earlier years, continuing to work to support self and dependents in low-income earning and often physically disabling jobs. Discrimination against widows/lack of inheritance rights for women, widows' lack of access to late husbands' family

resources induces risks and vulnerabilities.

Increased child care responsibilities, where middle age adults have been lost to Human Immunodeficiency Virus (HIV) and Acquired Immuno Deficiency Syndrome (AIDS), leaving dependent children in care of grandparents. Increased likelihood for age-related disability and chronic illness contributes towards risk continuum. It is important to understand that the nature of risk and vulnerability is influenced by interlinked lifecycle, inter-generational and social exclusion factors, as there is a very crucial link in the evolution of life-cycles between generations and between breadwinners and dependents.

The burden of care, which is often characterized by intergenerational links, is a major factor in determining vulnerability. We are witnessing, that in the absence of significant investment by governments in social policy, the benefits of economic growth do not “trickle down” to bring about improved social and human development. The poor and socially excluded groups find it increasingly difficult to escape the chronic poverty trap which, in the context of climate change and soaring food prices, puts large numbers of people, who live just above the poverty line at risk of sliding into poverty.

The kind of development and rapid pace of change that is happening is leading to growing uncertainties, accelerating the risk and vulnerability for those who are already trapped in poverty or those who are on the brink of it. As an instance we can see that there are changing trends in demographic composition, with different countries at different stages of demographic transition. For many of the poorest and most fragile countries, there is a growing number of younger people who are struggling to find work, but this trend will reverse and the older people in developing world will more than double from the present rates to over 20% of the total population and the proportion of children will drop by 10%. It becomes imperative to understand as to how and to what extent the poor are able to participate in economic growth or be recipients of family and government support, which is critical.

Risk, vulnerability continuum and the failure to break the cycle of chronic poverty will hold back economic growth and widen the gap between those who benefit and those who do not. As poor people are more into risk and will remain trapped in low-return activities and will be unable to increase their productivity and contribute towards economic growth by investing and or taking economic risks. It is important to understand life-cycle analysis to understand vulnerability, risk and exclusion which can help in highlighting the links between investments in human capital and social capital development.

Risk Reduction: Social protection systems have a crucial



role to play in tackling the chronic poverty and exclusion, which hold back economic growth. Failure to break the cycle of chronic poverty will hold back economic growth and widen the gap between those that benefit and those who do not. Poor people remain trapped in low-return activities and continue to fail to increase their productivity and contribute to economic growth by investing or taking economic risks. So, how do we reduce risk and prevent it? It is important to understand that unlocking economic growth potential in poor and middle income countries, depends on investments to be put in human and social capital for development.

Thus, life-cycle analysis is crucial in understanding vulnerability, risk and exclusion, which can help in highlighting the links between investments in human capital development and productivity at key points of the life-cycle and contribute to pro-poor growth.

Thereby, in order to reduce risk and prevent it, life-cycle approach to vulnerability analysis is required as it will help in laying specific emphasis on intergenerational issues, which can lead to a greater recognition of the economy of care. Thus, calling for laying focus on the productive capacity and potential of human capital, less attention is paid to the re-productive activities necessary to support production, and this includes the provision of care to children and other dependents. Hence, mapping risks and coping with disasters is necessary.

How do we map risk and cope with disasters? The role of social protection plays a very important and critical role in tackling vulnerability across the life-cycle. If we have to contribute and significantly break the intergenerational transmission of poverty, a package of social protection instruments is needed to create impact at critical stages of the life-cycle. They can be in the form of secure incomes in various instrumental forms such as Child support grants; Disability grants; Non-contributory pensions (referred to as social pensions).

For unemployed or working age support, there should be

free access to healthcare services, to create a global social floor by reaching all, who are living in poverty and exclusion, as the impact can be created by a way, in which the different mechanisms interact with and support one another in reducing vulnerability across the life-cycle, in such a way that the benefits are cumulative.

The social instruments prevent already poor households from falling deeper into poverty as well as reduce the risk of those households on the brink of poverty from sliding back into poverty, when they are faced with shocks linked to life-cycle changes. Thus, to arrest the “cause and effect” vicious cycle, these instruments of schemes provide regular and predictable household income, enabling households to use and invest this income, at different key life-stages (eg., education of children) and to build the assets needed (physical, human and social) to reduce their vulnerability.

As these social mechanisms contribute to a process of empowerment as individuals and households make their own decisions, when it comes to making the investments needed to break the cycle of poverty.

For instance, there is a large and growing body of evidence that child-oriented social transfer programmes increase nutritional, health and educational status of children with long-term developmental benefits. The other example is that of social pension programmes that have been shown to contribute to overall household income and are directed to support education, improved food intake, health and income generation and reduce inter-generational poverty. Thus, these mechanisms/instruments work together to address vulnerability of specific risks across the life-cycle of the individual and household and across the generations. The case of social transfers improve nutritional status among both adults and children and encourage food production, while stabilizing local demand for food and encouraging higher-risk/higher-return market enterprise.

Government social insurance schemes have a very significant and prominent role to play in prevention, mitigation and coping strategies for risk and vulnerabilities continuum. But the larger question is that, as to why the central and state governments' spending on various developmental and social insurance mechanisms largely fail. Is the quantum of funds allocated less? Or the fulfillments of targets are not reached or do we need to do a social cost-benefit analysis for each of these social insurances? Through many of the social insurance schemes which have become operational, (covering housing, sanitation, pension, wage employment, water supply, etc..) the fundamental shortcomings in the system can be observed in failure of long-term planning for these mechanisms to be put in place, secondly modifications



taking place every now and then, failure of the review systems on grants and subsidies allocated. For example, the subsidy made under the “Indira Awas Yojana” (IAY) for rural housing was not reviewed since 1996 and also the subsidy provided of Rs. 20,000/- to build a house being insufficient. The other example is of provisions made for Self-Help Groups (SHGs) under the Swarnajayanti Gram Swarojgar Yojana (SGSY), where the proportion of loan to subsidy provided and allocation towards SC/ST groups, lending guidelines for banks, change almost every year, which makes the vulnerable and poor confused and leaves many of the beneficiaries in lurch. The other most populist scheme is of “Employment Guarantee Scheme” (EGS), re-launched in year 1993 and modified in year 1999, often ended up being redundant, due to offer of wage employment to the unemployed poor by undertaking village-level infrastructural activities.

Understandably, the constant changes and modifications in the schemes, which are done in the best interest of the beneficiaries or the end users, ends up in creating confusion in the minds of the administrative set-up at the ground level. Therefore, it becomes nightmarish and worse for the vulnerable, poor, illiterate villagers to understand the complexities from year to year. Hence it is a major challenge to the scheme designs itself and to the

delivery systems. Some of the successful models have been demonstrated through collectives such as Anand Milk - producers Union Ltd (AMUL), Cooperative Development Foundation (CDF), Lijjat Papad, Dabbawala, Elders for Elders Foundation (EEF) and many more in our country. Thereby, it becomes all the more important to understand the nature of government social insurance mechanisms from the scheme point of view, fund allocation, social cost-benefit analysis and the end user. Largely, we have measured success of mechanisms through targets in numbers, money spent and end user in numbers. We have failed to evaluate and monitor the wider impact of the mechanisms reached; both singly and collectively on the vulnerable poor.

In order to break the vicious cycle of poverty, a livelihoods approach is key with long-term development programming; from “relief to development continuum”. Helping people to protect their assets more effectively and reduce the need for relief in response to shocks, then to post-emergency recovery time, which would be reduced and long-term improvements would be more sustainable. In order to reach the poor, emphasis has to be laid on intermediate activities as a category of interventions in their own right, particularly rehabilitation. It is about as to how the shift from left to right along the continuum, moving away from relief and towards long-term improvements is crucial.

In the above situations, a certain amount of emergency preparedness may be part of programmes, which are mostly aimed at promoting long-term development or improvements in capacities and assets. Promotion and protection of livelihoods may be possible under situations of severe to chronic emergency as well. Thereby, we need a mix of all the above, as dealing with short-term impacts of crises and reducing long-term vulnerability will be/are the ultimate objectives of a livelihoods approach to programming in CVAs. Not only the former, an emergency preparedness and response, but early warning, mitigation, rehabilitation and long term development and to have timing of critical programming factor for CVAs, that is as to how and when to start transition between one activity and another.

One of the key lacunae that exists in risk continuum is lack of systematic intervention, across the life-cycle i.e., interplay between social protection interventions at different stages of an individual’s life-cycle or longer-term intergenerational impacts. Because of absence of systematic life-cycle analysis, little is known about the success of social protection programmes in setting in train sustained improvements in households’ ability to withstand shocks.

What we need is prevention strategies, which are implemented before a risk event occurs, as reducing the



probability of an adverse risk has intrinsic welfare benefits and increases people’s expected income and reduces their income variance. The solutions at individual level and community level include various interventions, and various measures, for instance to lessen the risk of unemployment for instance, preventive health care (vaccination, use of mosquito nets, awareness campaigns) etc.

Various mitigation strategies have to be adopted, as these aim to address the risk before it occurs, as preventive ones reduce the probability of the risk occurring, while mitigation help individuals reduce the impact of a future risky event such as when a household or individuals save money as a precaution for a rainy day or when food is stored in preparation for an adverse weather event. The coping strategies also need to be adopted as they relieve the impact of the risk once it has occurred. The key form of coping consists of individual saving, borrowing or relying on public or private transfers. These informal arrangements have existed for a long time and still constitute the main source of risk management for the majority of the vulnerable population. This is where the government has an important role to play, i.e., when households do not have enough to handle repeated catastrophic risks. Government can provide social insurance programmes for covering risks such as unemployment, old age, work injury, disability, widowhood and sickness. These kinds of mandatory participation in a risk pool can help to circumvent issues of adverse selection. The risk and vulnerabilities can be reduced, through government’s legislative abilities; right from preventive, mitigation and coping stages through implementation of sectoral government programs. However, participatory development is crucial for the above and to create demand from the vulnerable poor is equally important, to ensure that the beneficiaries perceive a need for the benefits. Therefore, it is a must to create a universal social security mechanism for the vulnerable poor to overcome the risk continuum. ❖

Child Labour (Prohibition and Regulation) Amendment Bill, 2012

The Child Labour (Prohibition and Regulation) Amendment Bill, 2012 was introduced in Rajya Sabha on 4 December 2012 by the Minister of Labour and Employment. The key aim of the Bill was to seek the amendment in Child Labour (Prohibition and Regulation) Act, 1986, which had prohibited the engagement of children in certain types of occupations and regulating the condition of the work of children in other occupations.

The Act further prohibits employment of children below 14 years in certain occupations. Those occupations are automobile workshops, bidi making, carpet weaving, handloom and power loom industry, mines and domestic work. In light of the Right of Children to Free and Compulsory Education Act, 2009, the Bill seeks to prohibit employment of children below 14 years in all occupations except, where the child helps his family after school hours.

The Bill also added a new category of persons called “adolescent” and where an adolescent means a person between 14 and 18 years of age and prohibiting employment of adolescents in hazardous occupations as specified (in mines, with inflammable substances and in hazardous processes).

The Central Government has the discretion to add or omit any hazardous occupation from the list included in the Bill and the Bill enhances the punishment for employing any child in an occupation. It also includes penalty for employing an adolescent in a hazardous occupation. The penalty of employing a child was increased to imprisonment between 6 months and two years (from three months to one year) or a fine of Rs. 20,000 to Rs. 50,000 (from Rs. 10,000 – 20,000) or both and the penalty for employing an adolescent in hazardous occupation is imprisonment between six months and two years or a fine of Rs. 20,000 to Rs. 50,000 or both. The government may also confer powers on a District Magistrate to ensure that the provisions of the law are properly carried out. Additionally, the Bill empowers the government to make periodic inspection of places at which employment of children and adolescents are prohibited.

Contrary to what it aims, the bill will encourage underage labour and will push more children into working, as these new provisions are not child friendly. The key question which arises is that “only four

industries out of 18 will be considered hazardous for employing children below 14 years and in some cases below 18 years.” The four industries being foundries, mines, plastic units and fibre glass, and handling of toxic inflammable and explosives, in 2006, two occupations were added to the list of hazardous industries for children below 14 years; working as domestic labour and in dhabas, increasing the total number from 16 years to 18 years.

These amendments were made keeping in mind the “social fabric” of the country, where the Cabinet took to exception for work done in family enterprises and on farmlands provided it is done after school hours and during vacations. However, the amendments will be in sync with the Right to Education Act, that guarantees children between 6 years and 14 years the right to go to schools. The amendments of the bill, also allow children working as artists in audio-visual entertainment industry, which include advertisement, films, television serials or any such other entertainment or sports activities, except the circus, which have been granted exemption provided that “such work does not affect the school education.”

This amendment in the existing bill, will exploit children and laws being lax and judiciary being inefficient, the children would begin to play an important role in family income, thus changing the economies of scale, which is not child-friendly. For getting their children employed, there is no penalty for parents for the first offense, whereas the provision has been created that the employer will be liable for punishment, even if it is for the first violation. Understanding the dynamics behind punishment also calls for an in-depth analysis. In the name of striking a balance, the government justified that it did not want to change a system, where children learn several occupations from their parents.

Furthermore, the amendment sought to strike a balance between the need for education for a child and the reality of the socio-economic conditions.

The government’s amendment bill has clearly ignored the family enterprises which include matchbox making, carpet weaving and gem polishing industries, where child labour is in high demand. Moreover, on the girl child front, it would further accentuate in the denial of education to the girl child, who will be stuck with household work. ❖

Shreeja Mahila Milk Producer Company Limited

Shreeja Mahila Milk Producer Company Limited (SMMPCL) was established on 3 July 2014 in Chittoor, Andhra Pradesh (AP). At present, It has nearly 42,000 women members. The company is owned and managed by the members itself. As a matter of fact, the Balaji dairy was instrumental in the formation of SMMPCL in 2014. Presently, SMMPCL has on its board seven directors, five additional directors and one secretary. It operates in around 2,300 revenue villages in Chittoor and Ananthapur Districts, AP. There are a total of 2,200 Milk Pooling Points (MPPs) and 108 Bulk Milk Cooling Units (BMCUs). SMMPCL purchases 2,70,000 liters of milk from milk producers per day.

SMMPCL operates in a unique way, as milk producers have to purchase a minimum of five shares (each share value is 100 liters of milk) and have to sell a minimum of 500 liters of milk in 200 days in a year to become members or shareholders in the company. Members, on an average, earn Rs. 28/- on cow milk and Rs. 32/- on buffalo milk. Once in 15 days, SMMPCL deposits cash amount in member's account, based on the quantity of milk sold.

At the grass root level, SMMPCL has formed Village Contact Groups (VCG), with an average of seven members per 30 milk producers. SMMPCL has appointed its staff at various levels i.e., village, mandal and district levels. At the village level, each village has one Paala Mitra (Dairy Activist). The dairy activist gets Rs. 6000/- per month as salary. Supervisors and managers work at mandal and district levels.

SMMPCL has provided bank accounts for its members and also provided a 16 digit identity card to its members. The company deducts Rs. 1/- per liter of milk and provides bonus and dividends to its members, once a year. Thus, members earn dividends anywhere between a minimum of Rs. 750/- to a maximum of Rs. 1500/- per year. The company has been providing various services to its members, including training on rearing of milch animals, vaccination procedures, identification of quality fodder, feed availability at subsidized prices. SMMPCL facilitating in a better future for themselves. ❖

Support Organization

Cohesion Foundation Trust

The Cohesion Foundation Trust (CFT) was established in August 1996. Its aim is to provide holistic development services support to Non –Government Organizations (NGOs) in the areas of Natural Resources (NR) and Human Resources (HR) management with focus on disadvantage sections of caste, gender and class in India. Its mission is guided by transparency and accountability, and is committed to sustainable socio-economic development of the vulnerable people in backward areas with special focus on women development. CFT has chosen a community based and bottom approach by strengthening people's institutions and enhancing women's role in decision making.

Since 2001, CFT has been pioneering implementation works in economic and social sectors. Presently, it is working in 242 villages in 15 blocks in five districts in three states, namely Gujarat, Maharashtra and Chhattisgarh. CFT works on a wide variety of areas such as farm based livelihoods, non-farm based livelihoods, micro finance, water and sanitation, education and child rights related

issues, with focus on girl child issues, health- physical, psychological, reproductive, social securities, disaster preparedness and management and decentralized governance.



CFT chooses steps based on people's participation, gender mainstreaming, inter institutionalization, resources decentralization, capacity building, vulnerability reduction, bottom-up planning and designing and equity in resources sharing.

So far, CFT has formed 264 Self Help Groups (SHGs) or Mahila Vikas Mandals (MVMs) with 4109 women. Furthermore, it has provided loans to 3000 women for income generating activities for sustainable livelihoods and also provided marketing support to the women entrepreneurs. It has facilitated platforms for marginalized women to express their needs and to find solutions to their problems. ❖

Training Organizations

1. MPCVET - Madhya Pradesh

<http://www.mpcvet.nic.in/>

2. TPIPRD - Chhattisgarh

<http://www.cgsird.gov.in/courses.html>

3. Livelihood College

<http://splc.cgstate.gov.in/>

4. Rajasthan Skill and Livelihoods Development Corporation

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

Mangavaram Village Organization

Mangavaram Village Organization-1 (Mangavaram VO-1) is located at Mangavaram Panchayat in Payakaraopet mandal in Visakhapatnam district, Andhra Pradesh. The VO was established on 13 January 2004 and was registered under Mutually Aided Cooperative Society (MACS) Act in 2004. It has 23 Self Help Groups (SHGs) comprising of 239 members.

The VO has three member Office Bearers (OB) committee. The President is D. Varalakshmi, Secretary is V.Rama and treasurer is G.Ananta Lakshmi. It has a Village Organization Assistant (VOA) to maintain accounting records and meeting minutes, and a bank account at Andhra Pradesh Grameen Vikasa Bank (APGVB) in Satyavaram. This account is being maintained by all its members and also the financial transactions through OB committee.

The VO conducts meetings twice a month on 5 and 20 dates with Executive Committee (EC) Members. VO activists, Master Book Keeper (MBK) and Cluster Coordinator (CC) attend meeting. VO invite field level staff such Anganwadi teacher, Auxiliary Nursing Midwifery (ANM), Field Assistant (FA) etc.

Scheme

such Anganwadi teacher, Auxiliary Nursing Midwifery (ANM), Field Assistant (FA) etc.

In the meeting EC discuss previous meeting resolutions status, savings, internal lending repayment, new loans to the members, social issues and others.

General Body (GB) meeting conducts once in a year. All 23 SHGs' members participate in the GB meeting. One of the OB member attend the Mandal Mahila Samakhya (MMS) meeting on 10 of every month from the VO. Most of the times VO President attend to the MMS meeting.

The SHG's of the VO got linkages from APGVB, Satyavaram, Visakha Grameena Bank, Satyavaram and State Bank of India (SBI) , Payakaraopeta. There are 76 SHGs of this VO having bank linkage. The VO got Rs. 3,34,000/- from Indira Kranti Padam (IKP) under Community Investment Fund (CIF) and it got Rs. 24,00,000/- from Sthreenidhi and 19 SHGs were benefitted and 462 members selected from 51 SHGs under Abhayastam scheme.

It has three committees viz., Bank Linkage Committee, CIF Committee and Sthreenidhi Committee. These committees work main encompass on Bank linkage recovery, CIF repayment and Sthreenidhi recovery. ❖

Facility

Abhaya Hastam

Abhaya Hastam scheme is being implemented in Mangavaram village or panchayat Payakaraopeta mandal in Visakhapatnam district, Andhra Pradesh. This program has started in 2009 to provide social security through pension for old age and women Self Help Group (SHG) members. It also gives scholarship for higher education for children. This scheme is especially for women SHG member between 18 – 59 years of age. The premium of the insurance scheme is Rs. 365/- per annum from the members.

The beneficiaries of this scheme are getting a pension from Rs. 500 - 2200/- per month (pension depends upon the number of years members have paid the premium). When any SHG member passes away, Rs.5000/- for the procession expenditure is provided along with either an accidental death insurance cover of Rs.75,000/- or a natural death cover of Rs.30,000 is given to the relations of the member. As on date, 462 members were selected from 51 SHG groups under this scheme out of this about 30 members are availing regular pension, 86 children availing scholarships of an amount of Rs. 1200/- every month and about 10 members got insurance claims due to death of the members. The scheme is supporting SHG members and providing them social security in their old age in this village through this scheme. ❖

Mangavaram Anganwadi Centre

Mangavaram Anganwadi Centre - 1 is located at Payakaraopeta mandal in Visakhapatnam district in Andhra Pradesh, while there are four Anganwadi Centres being in Mangavaram Panchayat. It was established in 15 August , 2002. It has working hours from 9 am to 3 pm every day and public holidays and Sundays they do not work . Anganwadi teacher Ms. M. Rajeshwari and Assistant (Aaya) Ms. A. Nagamani are the employees in this centre. The Centre has it's own building.

The centre has 20 members, three to five years children, but only 14 children are attending (Boys-6, Girls-8) regularly, Pregnant women and lactating women are benefiting from services through this centre.

The centre is providing 16 eggs, oil, milk and 2kg rice to pregnant women and four eggs, rice dal and milk to lactating women in a month. For children, egg and milk, lunch and snacks (Bengal gram) for the children daily in this centre. They maintain child protection cards for the mothers and babies information. Anganwadi teacher entertain children making them play games & toys and blocks and also Aaya keeps children in clean and hygiene way in a day. ❖

Door Delivery Services

Produce and services delivery to consumers through door delivery service system has been increasing for decades in India. It provides livelihoods to the people across the country particularly in urban areas. Groceries stores, hotels, cloth shops, computer and electronic shops, hardware shops, service centers, ticket booking centers, online shops etc. are delivering various produce and services to the customers on different methods.

At present situation people became busy with their life and livelihoods activities. Particularly regarding livelihoods they have to go long distances and also work for long hours. Most of the people used to work in private sector. They work average above 10 hours and also to do work from home. Sometimes they have to take multiple livelihoods and both wife and husband have to work for survival. This situation reduces people leisure time. So, they are unable to go shops to purchase commodities or services. They are forced to depend more on door delivery system because of the busy schedule. Particularly online shops are delivering large numbers in varieties and prices to the customers based on customers' choices. It reduces customers' time, energy and money also.

Door delivery system was existed at earlier time, but this service system limited to only noble families. Expect the royal families all are to go and purchase required commodities. Presently many enterprises such as Groceries stores, hotels, cloth shops, computer and electronic shops, hardware shops, service centers, ticket booking centers, online shops are providing door delivery services to the customers. This trend increased large scale

after entering online shops in business. These shops are delivering different types of products and services to the customers in many categories such as entertainment, house keeping, cable & Internet services, emergency services, travel, repair & maintenance, financial services, food, medical services, home tuitions and home security.

Door delivery services system provides benefits to both sides like customers and sellers. Customers get different varieties of products at lesser prices without spending much time on shopping. Sellers get large number of orders from far distance areas. They can run their enterprises with less number of outlets which reduces their maintenance cost.

There are issues and problems in door delivery system from both sides. Particularly from customers' side, sometimes they did not get preferred product in-terms quality and quantity. Some online shops did not deliver promised products to the customers or make delay in products delivery. Sellers also get loss with fake orders, violation of agreement by the customers.

There are total 5,480 towns and urban agglomerations in the country which have huge potential demand for door delivery system. The door delivery system depends on mostly on reliability of the entrepreneurs and costumers commitment on orders. Sellers deliver products through different types of payment methods such as credit card, net banking, Equated Monthly Installments (EMIs), Debit card, Cash On Delivery (COD) and Paytm methods. Customers can choose any method based on their convenience. These facilities are attracting customers towards door delivery system. ❖

Individual Enterprise



Selling Lemon Juice

Collective Enterprise



Maize Cultivation by SHGs' Members in Odisha

The Cracked Pot

“A water bearer in India had two large pots, each hung on each end of a pole which he carried across his neck. One of the pots had a crack in it, and while the other pot was perfect and always delivered a full portion of water at the end of the long walk from the stream to the master’s house, the cracked pot arrived only half full.

For a full two years this went on daily, with the bearer delivering only one and a half pots full of water in his master’s house. Of course, the perfect pot was proud of its accomplishments, perfect to the end for which it was made. But the poor cracked pot was ashamed of its own imperfection, and miserable that it was able to accomplish only half of what it had been made to do.

After two years of what it perceived to be a bitter failure, it spoke to the water bearer one day by the stream. “I am ashamed of myself, and I want to apologize to you. “Why?” asked the bearer. “What are you ashamed of?” “I have been able, for these past two years, to deliver only half my load because this crack in my side causes water to leak out all the way back to your master’s house. Because of my flaws, you have to do all of this work, and you don’t get full value from your efforts,” the pot said.

The water bearer felt sorry for the old cracked pot, and in his compassion he said, “As we return to the master’s house, I want you to notice the beautiful flowers along the path.” Indeed, as they went up the hill, the old cracked pot took notice of the sun warming the beautiful wild flowers on the side of the path, and this cheered it



somewhat. But at the end of the trail, it still felt bad because it had leaked out half its load, and so again it apologized to the bearer for its failure.

The bearer said to the pot, “Did you notice that there were flowers only on your side of your path, but not on the other pot’s side? That’s because I have always known about your flaw, and I took advantage of it. I planted flower seeds on your side of the path, and every day while we walk back from the stream, you’ve watered them. For two years I have been able to pick these beautiful flowers to decorate my master’s table. Without you being just the way you are, he would not have this beauty to grace his house.”

Moral: Each of us has our own unique flaws. We’re all cracked pots. In this world, nothing goes to waste. You may think like the cracked pot that you are inefficient or useless in certain areas of your life, but somehow these flaws can turn out to be a blessing in disguise.” ❖

Social Enterprise



Health Camps by;
Rudramadevi Mahila Mandali

Important Day

WORLD TOURISM DAY



27 September
World Tourism Day

An Introduction to the Study of Indian HistoryAuthor: **D.D. Kosambi**

In the book 'An Introduction to the Study of Indian History'. D.D. Kosambi was an Indian mathematician, statistician, historian and polymath who contributed to genetics by introducing Kosambi's map function.

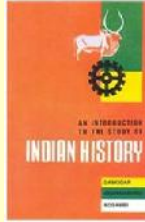
His book "**An Introduction to the Study of Indian History**" revolutionized Indian historiography with realistic and scientific approach and is believed to have inspired thousands of students across the world, using it for references to Indian history.

The author moved away from dynastic history, describing what he perceived as the dynamics of economy and society in various phases of Indian history. He underlines the importance of what he called 'living prehistory' and cultural survivals that enable us to reconstruct archaeological and historical cultures with greater empathy.

This book gives the glimpse of the ancient Indian society out of the courts and diwans of emperors and kings. It narrates how Aryans and Non-Aryans co-mingled and formed clans and talks about their expansion; how the Mauryans stupendous economic system was never replicated afterwards;

It explains how some surviving religious practices and cults give an insight into the pre-class phase of Indian prehistory. It starts with the foundation of Indus cities and tracks the changes in society, economy and culture in the subcontinent until the British imperialism and also tells about the tribes and castes, the rise of Magadha, Buddhism and the modes of ownership in Indian feudalism.

The author has written the book in his unique style and with generous use of examples. This book is an ideal read for advanced students and scholars of Indian history. ❖

**Public Policy and Agriculture Development**Editor : **Ha-Joon Chang**

This book 'Public Policy and Agriculture Development' critically re-examines the currently dominant paradigm of agricultural development policy from historical and comparative perspectives.

It presents six detailed case studies of agricultural policy in the last half a century in two Latin American countries. It examines a wide range of policies, including land policy, knowledge policy, credit policy, physical inputs policy, policies intended to increase farm income stability and policies intended to improve agricultural marketing and processing. It shows through examples that the willingness to experiment with new policies and institutions, and to learn from other countries' successes and improve upon their solutions, were important in all agricultural success stories. This book is useful to students, researchers, policy makers and development workers. ❖

**The Ecotourism - Extraction Nexus**Editors: **Bram Büscher, Veronica Davidov**

The book "The Ecotourism-Extraction Nexus: Political Economies and Rural Realities of (un) Comfortable Bedfellows." presents a perspective on both ecotourism and on a range of extractive industries. It debates on ecotourism has long revolved around a particular set of issues: how do we define it? How is it useful for biodiversity conservation? Can it contribute to economic development? etc. It also presents a sustained analysis and critique of how ecotourism and extractive activities often co-exist and even support each other.

The central idea of this book is that these seemingly contradictory activities are empirically and conceptually more alike than often imagined and find their common ground both in ethnographic lived experiences in rural settings as well as broader political economic structures of power and control. It should be of interest to students and professionals engaged in the development studies. ❖



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‘Yoga’kshemam

Happy Raksha Bandhan! Happy Janmaasthami, Krsnam Vande Jagadgurum! Happy Ganesh!

Let us be ready to have the Guru to enhance our capacities for increased usefulness to Universe.

‘Transcendence’ by APJ Abdul Kalam with Arun Tiwari hints, us to go forward on the path of creative leadership. The discussion includes:

- ◆ Eight attributes to have – faith, moral excellence, knowledge, self-control, perseverance, godliness, kindness and love
- ◆ India 2020
 - ◆ Reduced rural urban divide
 - ◆ Equitable and adequate access to energy and water
 - ◆ Agriculture, Industry and Services work together
 - ◆ Education with a value system is not denied to any meritorious
 - ◆ Best destination for talented scholars, scientists and investors
 - ◆ Best health care available to all
 - ◆ Responsive transparent corruption free governance
 - ◆ Poverty-free, literate, crime-free (against women and children) without none feeling alienated
 - ◆ Prosperous healthy secure peaceful and happy with sustainable growth path
 - ◆ Best places to live and proud of its leadership

Sum up by Einstein: A human being is a part of the whole (universe), a part limited in time and space. Our task must be to free ourselves by widening our circle of compassion to embrace all living creatures and the whole of nature in its beauty.

Sum up by Max Planck: There is no matter as such. All matter originates and exists only by virtue of a force, which brings the particle of an atom to vibration and holds this most minute solar system of the atom together. We must assume behind this force the existence of a conscious and intelligent mind. This mind is the matrix of all matter.

Bruce Lipton in ‘The Biology of Belief’: Life was an amalgam of science and spirituality. Every thought we are thinking, every movement we make, everything around is basically energy. Therefore, thoughts and intentions are very powerful when it comes to forming the reality we live in.

The process of awakening with energy is inevitable and natural, when it occurs. Once we become aware of our true nature and the world, there is no turning back. We are born with incredible intelligence, the ability to feel things intensely, and to create amazing works of art.

Spinoza integrates: In nature, there is nothing contingent, but all things have been determined from the necessity of the nature to exist and produce an effect in a certain way. Things could have produced in no other way and in no other order

than they have been produced.

This is the highest virtue – the intellectual love/knowledge of the Universe

Spiritual action is applied at four levels – obedience, belief, understanding and knowledge. We begin to encounter true knowledge when let our spiritual principles be infinite.

JC Bose: Humans, animals, and plants are members of continuum of existence and this includes the inorganic world. There is no sharp demarcation between the realms of the living and non-living. At the source of both the inner and outer lives is the same Mahashakti who powers the living and non-living, the atom and the universe.

Charles Darwin: All the organic beings that have ever lived on this earth may have descended from one primordial form.

James Lovelock: Gaia is a living breathing community of all living beings evolving in harmony with their non-living environment. All life is one. There is one common consciousness linking into one great cosmic unity.

It is about nine billion years since big bang, about 4.6 billion years of forming solar system and we may last another 1.1 billion years more.

Eight facets of creative leadership: fearlessness, courage, ethical living, non-violence, forgiveness, compassion, vision and cooperation.

G Muralidhar

We need fearlessness of Nachiketa, and the courage of Abdul Qadir. Leader needs to transcend the fears of poverty, criticism, ill-health, loss of someone’s love, oldage and death. Here, we are not talking temporary fears.

Creative leaders transcend five senses and use intuition, foresight, trust and empathy for peace. Moral fibre defines them.

These leaders practice non-violence, forgiveness and compassion. They lead with vision and corresponding action. They elicit cooperation. Collective action is their way.

Our inner and outer life depends on the labours of other living beings, living and dead, and that we must exert ourselves in order to give in the same measure as we received and are still receiving. Let us make our universe more livable to all of us.

Each one of us could be this leader.

This is srijananaayakayogam. Having faith in the potential leadership of us, the individuals, for serving humanity and universe consciously!

Can we be there? **Yes, if we pursue Atma Yoga.** If we practice leading as led by the universe! If we open up to be infinite! If we practice fearlessness! If we practice transcending five senses! If we practice ahimsa, kshama and karuna! If we lead with vision for collective action! If we practice gracious gratefulness! Krsna confirms universe uses useful individuals and takes them in. Join us in the world of yoga – for flowing in the usefulness to the universe – towards srijanayogasiddhi. You will not regret it. ❖

Invitation



Akshara Foundation Day

Dear All,

It is 2 October again.

Let us meet on 2 October 2015, at 08.00 am for 3 hours, in Akshara office, Hyderabad to reflect on what we have been doing and what we can do more towards being more useful to the world and livelihoods development of poor and vulnerable.

Of course, we would also pay our respects to all those who are/have been inspiring us.

Akshara, HIG II Block 25 Flat 6, APHB Colony, Baghlingampally, Hyderabad
www.aksharakriti.org; www.livelihoods.net.in; Mobile: 09848930034