





livelihoods

today and tomorrow

December 2017



Supplements

Supplements			
<p>How to Start an Enterprise</p> 	<p style="text-align: center;">livelihoods <small>today and tomorrow</small></p> <p style="text-align: center;">December 2017</p> <p style="text-align: center;">'Kshetram' → Rohilkhand</p> <p><small>Named after Bahau Afghan tribes, Rohilkhand is a region in Northwestern Uttar Pradesh, India. The Rohilkhand plain lies between latitudes 27°33' to 28°58' N and 78°35' to 80°17' E longitudes. The entire plain comprises the districts of Bareilly, Bulandshahr, Shahjahanpur, Firozabad, Aligarh, Meerut, Ghaziabad, Rampur and J.L. Nagar, Amroha. The region lies on upper Gangetic alluvial plain, and the area is about 2,500 km². It is bounded by Ganges River on the south, and by Uttaranchal, Nepal on the north and reaches region to the east. The region includes cities of Bareilly, Meerut, Aligarh, Rampur, Firozabad, Shahjahanpur, Bulandshahr and Amroha. Each district gives the Rohilkhand region a distinct identity, given the geographical location.</small></p> 	<p style="text-align: center;">livelihoods <small>today and tomorrow</small></p> <p style="text-align: center;">December 2017</p> <p style="text-align: center;">'Sukshetram' → Beedi Workers</p> <p><small>Poor man's smoke: BEEDEE Beedi is a forest product. An agro-forest based cottage industry dependent on Tendu leaves collection and Tobacco. It is one of the highly labour intensive industries as the manufacturing process is done manually requiring special skills. Indian tobacco cultivation began in the late 17th century and beedi were first made when the tobacco workers took the leftover tobacco and rolled it in leaves. During 1930s, commercial Indian Beedi industry saw rapid growth and also was driven by an expansion of tobacco cultivation at that time.</small></p> 	<p style="text-align: center;">livelihoods <small>today and tomorrow</small></p> <p style="text-align: center;">December 2017</p> <p style="text-align: center;">Special Supplement → WASH</p> <p><small>Economies all over the world depend on basic necessity of water. From industries to agriculture, everything revolves around this element. Specially, primary sector of economy – Agriculture depends on Water. The impact of sanitation, water and hygiene has both negative and positive effects on individuals and their livelihoods.</small></p> 

Happy Kaarthika! Happy Vaikunta Ekadasi! Happy Milad-un-Nabi! Happy Christmas! Happy New Year!

Let us work for vulnerable – persons with AIDS, Slavery, Disabilities!

Happy Rights! Solidarity! Volunteers! Governance! No Corruption!

Happy reduced violence! reduced obesity! reduced vulnerabilities – AIDS, Disabilities...

Happy Soils! Mountains! Wild Life! Tea!

Let us reduce Push Migration! Let us work with Migrants to increase their joy!

Happy Computers! Mathematics!

Cyclone Ockhi is looming large in Arabian Sea.

HP sealed its election verdict and Gujarat is in the midst of the same.

GST overhaul is in progress and hope it will reach logical conclusion of three slabs – no GST for the goods and services for survival; GST for better life; and GST for luxury

Global Entrepreneur Summit has put its stamp. Ivana Trump breezes through.

Hyderabad metro starts.

7L Coexistence is coming into existence.

Universal Basic Income idea is making rounds in the news for some time. Already we have pensions for some. We have MGNREGS. We have PDS. We have Anganwadis. We have interest subvention. We have funds in Panchayats and Rural Development. And so on. Can we give UBI to all families and can we nudge the rich to give up (as we did in LPG subsidy)? What is the decent amount? Can this be equal to meet basic survival needs – oxygen, water, food- calories, proteins and nutrition, and clothing? Can we safely assume that Government will ensure shelter to all; education to all; and health to all separately? At current rates, this may mean Rs.100/day per capita and 130 Crore would mean Rs.50 lakh Crore/year; if we say Rs.40/day, it comes to Rs.20 L Cr/year; if we give to half of us, it comes to Rs.10 L/Cr and still it is about 40% of Gol's annual budget. But we can do it, if we want. We can end many of the direct and indirect subsidies. But, free education and free health have to continue. People may welcome the idea. In this context, 'livelihoods' has explored "Universal Basic Income".

Elinor Ostrom's Governing The Commons is a must for any serious development worker.

Supplements: Kshetram discusses Rohilkahnd and Sukshetram discusses Beedi Workers.

Special Supplement: WASH (Water, Sanitation and Health)

Video - How to start an Enterprise.

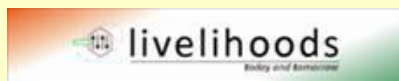
Usual e-links include: VCA – Ladies' Tailoring; Subsector – Horticulture Subsector Study Report 2015;

e-book: Global Wage Report 2016/17 - Wage inequality in the workplace; v-book: PMGSY – Rural Roads for Inclusive Growth

With the faith and hope that you find this and evolving issues of 'livelihoods' useful, we remain.



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Supplements

How to (?)	How to start an enterprise (Video format) https://www.youtube.com/watch?time_continue=18&v=SI7HIXpjl-8
Kshetram	Rohilkand http://livelihoods.net.in/sites/default/files/pdf/supplement_kshetram_5.pdf
Sukshetram	Beedi Workers http://livelihoods.net.in/sites/default/files/pdf/supplement_sukshetram_5.pdf
Special Supplement	WASH http://livelihoods.net.in/sites/default/files/pdf/special_supplement_wash.pdf

e-links

VCA	Ladies Tailoring, Peddapadu village http://livelihoods.net.in/sites/default/files/pdf/ladies_tailoring_value_chain_analysis_peddapadu_village.pdf
Sub-sector	Horticulture Sub-Sector Study Report 2015 https://www.rvo.nl/sites/default/files/2016/08/Final-Report-Horticulture-Subsector-in-Zambia.pdf
e-Book	Global Wage Report 2016 / 17 Wage inequality in the workplace http://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_537846.pdf
v-Book	PMGSY-Rural roads for Inclusive growth https://www.youtube.com/watch?v=0phIEa9e-TE

UFU chief: Farmers' livelihoods at risk after flash floods:

Swathes of farm land was decimated and thousands of animals were swept away on night when 63% of the average rainfall for all of August came down in around nine hours. Ulster Farmers Union president Barclay Bell told the News Letter he feared that some of those affected by the flash floods could lose their livelihoods. Describing his shock at the scale of the destruction, Mr Bell said grown men had been reduced to tears as their life's work had literally been washed away.

Alleviation of polydimensional poverty demands manifold measures:

The multilayered dynamics of poverty and the tortuous underlying causes for its being so relentlessly widespread in our country have always been turned a blind eye to because hunger, which is only one of its dimensions, has been mistaken for impoverishment. The economic survey 2016-17 is silent on the state of poverty in Pakistan except a sweeping statement that the government is committed to eliminate

poverty by 2030. The survey discusses social services nets without indicating the level and percentage of poverty in the country. In economic survey 2015-16, the government conceded that based on Cost of Basic Needs methodology, 29.5 percent of the population is estimated to be living below the poverty line during FY 2014.

Agriculture Crisis in due to lack of seasonal workers: In addition to tourism, demand for seasonal workers is high in the agriculture sector as well, especially in the eastern part of Croatia, where a large part of the population lives from agriculture, reports Glas Slavoniji. Numerous agricultural companies from Osijek-Baranja County have published employee seeking ads, particularly for the fruit and vegetable picking. They are looking for workers for simple gardening and horticultural works and pickers. Since a large number of unemployed people from Slavonia have gone to work overseas or the Adriatic coast, farmers are having an increasingly hard time finding good seasonal workers. ❖

GES 2017: PM Modi recalls role of women in India's great leap forward:

Prime Minister Modi evoked inspirational stories of women from history and the rural heartland. "Indian women continue to lead in different walks of life. Our space programmes, including the Mars Orbiter Mission+, have had immense contribution from our women scientists," he said. The PM also traced the key role women had to play in cooperative and entrepreneurial movements like the milk revolution+ and Lijjat Papad. "More than 60% workers in our agriculture and allied sectors are women. Our milk co-operatives in Gujarat and Shri Mahila Griha Udyog Lijjat Papad, are examples of successful and globally acclaimed women-led co-operative movements," he said. Reeling out some key statistics on the rapid strides India has made in women's empowerment, he said three out of four oldest High Courts in India are now headed by women judges and women have one third representation in rural and urban local bodies to ensure their participation in grassroot level decision making."

India can become global role model in growth of children:

UNICEF: Deputy Executive Director of United Nation's Children Fund Justin Forsyth while interacting with reporters here also asserted that India can actually address the issues involved and become a "model for development" for the rest of the world. It has made an "impressive" progress on the metrics of child development in the last decade, but there is a section of children who have been "left out" due to inequality or lack of access to resources, a top UNICEF official said.

Cabinet approves setting up of 15th Finance Commission:

The Union cabinet has approved constitution of the Fifteenth Finance Commission that will decide the formula for sharing of taxes between the Centre and states for five years starting April 1, 2020. The names of members and the terms of reference

(ToR) of the commission will be announced later, the government said in a notice. Former bureaucrat and Rajya Sabha member NK Singh is the frontrunner to head the commission, according to people aware of the development. Article 280 of the Constitution requires setting up of a finance commission within two years from the commencement of this Constitution and thereafter at the expiration of every fifth year.

Anti-Profitteering body to ensure GST benefits reach consumers:

In order to ensure that the benefits of revised lower Goods and Services Tax (GST) rates reach to the consumers, the Union Cabinet approved setting up of the anti-profitteering authority, comprising Chairman and four technical members, under the new indirect tax regime. The move comes a day after the Government notified substantial reduction in GST rates on over 200 items following a decision of GST Council at its 23rd meeting at Guwahati.

Renewable energy: India's next employment boom:

India's renewable energy sector is expected to generate hundreds of thousands of jobs over the coming years, as the country strives to reduce its dependence on fossil fuels. This could help transform India's rural economy, but it also presents a major challenges, given the skills gap that exists in the country, analysts and renewable energy companies say. "There is actually a gap where technical skills would be required," says Sunita Purushottam, the head of consulting at Treeni Sustainability Solutions, based in Pune in western India. "We are relying more and more on renewable energy power, and it's already having a huge impact on job creation." India's expansion of wind and solar power over the next five years could generate 330,000 jobs in areas including manufacturing, project design, construction, business development, and operations and maintenance, according to a report by the World Resources Institute. ❖

Rural Development Trust-Education Centre

Rural Development Trust – Education Center (RDT-EC) is located in Tangaradona village in Aspari mandal, Kurnool district, Andhra Pradesh. It has been running successfully since seven years. The study center’s major aim is to provide education and disseminate knowledge to people of poor, vulnerable and downtrodden communities in the area. Therefore, it has been a boon for local people as the community’s children are able to utilize this wonderful opportunity of getting education, free of cost through the RDT-EC. It has good infrastructure such as a building in the village. It has positively impacted the children in the area. Through this centre, currently 60 (25 girls and 35 boys) children are able to access free education. All the children belong to Scheduled Caste (SC).

The center runs from morning 6:00 am to 8:00 am and evening 5:00 pm to 8:00 pm. The RDT – EC has been following the curriculum plan. As per the plan, volunteers teach children with the help of teaching aids, charts and materials. The EC provides education from 1st to 6th class and gives notebooks and two pairs of clothes free of cost in every year. It focuses on Maths, English and Telugu subject, as a majority of children in the local Government school are struggling in these subjects. Due to this thrust, the performances of children in the local Government school have improved. This center comes under the Pattikonda cluster. Every month, the volunteers get training as per curriculum, which they impart to the children. For ensuring quality, internal tests are conducted every quarterly, half yearly and annually. The entire process is under the monitoring of a supervisor.

The EC also gives coaching for competitive exams in Navodaya School, Korukonda Sainik School. So, it is doing a good job in helping poor people. It reduces the cost of education of poor families and increases the quality of education at the village level. Therefore, the villagers have been very supportive to the RDT – EC and are sending their children to this centre. This RDT- EC volunteer is monitored by the supervisors. Thus, the center has been successfully providing a high standard of education to poor children of the village. ❖

Scheme

MGNREGS

The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is being actively implemented since 2006 in Bukkapuram village, Aspari mandal, Kurnool district, Andhra Pradesh. There are a total of 377 families in the village, and out of them 484 have MGNREGS job cards. It covers 707 individuals (SC-122, ST-1, and BC-317, OC- 267). These families availed job cards through Gram Panchayat facilitation. There are 53 Srama Shakthi Sanghalu (SSS) in the village, with each group having 18-20 members. A mate leads each SSS group. There are two cluster groups. The workers get their wages once a month from their local post office. The average wage rate here is Rs. 94/- per day under the scheme. The present Field Assistant (FA), Raju, coordinates EGS works in the village under the directions of the Technical Assistant (TA) and Additional Programme Officer (APO). Under this scheme, 98 works have been sanctioned at an estimated cost of Rs. 84.58. Till now, the total wages amount to Rs. 10.35 lakhs. An average village households have got employment of 29.19 days through this scheme. So far, the workers have completed road works and constructed pits in agriculture lands, cleared stones in lands, took up land leveling works, jungle clearance, plantation, laid cement roads; planted, cleared bushes, bund plantation, rainwater harvesting pits along the hills, and two check dams for preservation of rain water. This village is the birthplace of Kundu River. But; but it still did not have proper ground water because most of the land having floor stone (Rathi banda). Therefore, the villagers depend upon rain-fed crops. Thus, the Scheme is a boon to local villagers as it provides livelihoods in offseason (summer). In the remaining seasons, workers do construction labour works, and agri-labour works. ❖

Snacks Selling

Individual Enterprise

Imambi, W/o late Alla malik, is 50 years old and is illiterate. Since 10 years she has been running a snacks selling enterprise in Thadakanapalle, Kallur mandal, Kurnool district.

After Imambi’s husband passed away, the family burden fell on her shoulders. Later, she started doing labour work and stone cutting work to support her family. However, because of this back-breaking work, she used to suffer from body pains. Moreover, her age was no longer supporting her to continue with this work. So she wanted to change her work and start a business.

At that time, one of her neighbors had told her about a Self Help Group (SHG) in the area and its uses. So, she had joined the group and started to save Rs. 200 per month. When she had discussed her livelihood problem with her SHG members, they suggested establishing a snacks selling enterprise. She took a loan of Rs. 5000 from the SHG for starting it. In the beginning of the business, she used to earn Rs. 200 per day. This amount boosted her to improve her livelihood even more. She makes mirchi bajji, aalu bajji, egg bajji, vada (snacks) etc. daily, and sells the items in the evening from 5:00 PM to 9:00 PM. Whatever she makes are sold in the village. She now gets Rs. 600 per day. She buys the necessary raw materials from a kirana shop during the day. Her daughter-in-law has also been supporting her in this business since some time. As she has been earning well through this livelihood, she has repaid the loan back to the SHG. She has performed her children’s marriages. Thus, an individual enterprise, established with the help of the SHG, has changed her life and has given her sustainability. ❖

Gundrampally Dairy Co-op Society

Gundrampally Dairy Cooperative Society was established on 2 August, 1985 at Gundrampally village, Chityala mandal, Nalgonda district, Telangana. It is being managed by the women Village Organization (VO) through a management committee with a chairman (Buggamma) and board of directors and one accountant/supervisor.

Society's activities: The society conducts its meetings once in three months. The meetings are held keeping in mind the agenda; with the chairman and board of directors discussing about the society's activities, members and membership and ways to sustain the dairy. They will then work for the dairy's development based on the resolution taken in the meeting. The membership fee of society is Rs. 110/-. Farmers who want membership have to pour milk for 90 days to the dairy. After that, the farmer will get membership in the society. This society has a bank account in Canara Bank, Chityala. Daily, the farmers in the village pour milk to dairy. They will get payment once every 15 days from the dairy. The payment is based on Solids Non Fat (SNF) and water percentage. After collection, the milk will be sent to Chityala milk cooling unit, which will then be sent to a bigger dairy.

Benefits: The dairy gives advance or loan if the members need money. The farmers can repay the loan to dairy through pouring milk worth that amount. For example- If a member takes a loan of Rs.5000/- from the dairy, the loan amount will be deducted with the milk poured by the member. Any remaining balance will be paid back to member. Dairy transactions and milk particulars, and other books are maintained by the accountant. The members can purchase wheat for Cattle fodder from the mandal headquarters; a 5kgs wheat bag costs Rs. 130/. In case of sudden death of any member, the dairy will give Rs. 5000/- for funeral expenses to his/her family members.

The dairy cooperative society is running actively in the village, with the membership ratio also increasing. The society members are seeking support from government for loans, subsidy on new equipments and cattle. ❖

Seven Sisters Development Assistance (SeSTA)

Seven Sisters Development Assistance (SeSTA) was initiated by a group of young professionals in 2011, to facilitate development activities in North Eastern (NE) states in the country. Currently, SeSTA is working with 8000 families in four districts viz., Chirang, Bongaigaon, Goalpara and Kamrup in State of Assam .

SeSTA's vision is to ensure a vibrant, democratic and developed society with peace and harmony. It strives for development through enhancing the capabilities of rural communities by mobilizing them into self-managed Community Based Organizations (CBOs). It is committed to achieve the following goals by 2025: *Increase capabilities, livelihoods and wellbeing of vulnerable communities in rural areas through women led institutions; Ensure safe, secure and united, have equal place at homes and society; Increase families' income through Natural Resource Management (NRM); Provide skill training to youth and enhance their employability skills; Facilitate women collectives for peace building process between and among various communities.*

In social mobilization arena, SeSTA is mobilizing women and vulnerable people into Self Help Groups (SHGs) to facilitate their development and growth. Especially, it is creating platforms for women to achieve empowerment and address their issues. Each of these SHGs has 10 to 20 women members belonging to similar social and economical conditions from the same village. The organization is actively involved in formation of Village Organizations (VO) with eight to twelve SHGs with each SHG having two to three representatives in the VO. It is also forming SHGs federations "Sanghamitra Mahila Sangh" at block level.

SeSTA has been working with small and marginal farmers and has reached more than 8000 agriculture families, through various initiatives to enhance productivity of crops, such as paddy, maize and vegetables. It is promoting System of Rice Intensification (SRI). Paddy crop yield capacity has increased from 2.5 MT per Ha to 5 MT per HA through SRI method.

Since two years, SeSTA has been promoting farming of vegetables like Cabbage, Cauliflower and Chillies in the month of September and October. Farmers are availing an average of Rs. 15000/- in two months from the above activity. It is promoting community nursery and has constructed 11 net houses to provide quality seedlings to farmers. It also provides shallow tube wells for irrigation and imparted training to farmers on pest management. SeSTA is working in Natural Resource Management (NRM) through improvement of soil health, water management and conservation of natural resources. SeSTA is working on renovation and development of Dong (Diversion Based Irrigation – DBI) system, a major traditional irrigation method in North Assam. It is promoting low cost irrigation methods like Shallow Tube Wells (STWs) and wells and promoting organic farming under Mahila Kisan Sashaktikaran Pariyojana (MKSP) program. SeSTA has conducted feasibility study for pig rearing in the blocks of Kamrup district Assam and identified families from five villages and is providing various services to them. So far, 99 women farmers are doing pig rearing. SeSTA is organizing skill development programs to unemployed youth and skills trainings to young girls in knitting, sewing and embroidery. It is also providing training to para professionals to provide services to agriculture and livestock farmers. ❖

Universal Basic Income

Universal Basic Income (UBI), a concept which proposes a no-conditions-attached basic income for all citizens of a country that adopts it, has been much in news the world over lately. UBI's advocate's claim that adopting this could help in providing a safety net to people in developed countries who face imminent large scale unemployment due to automation; while in poorer and developing nations, it could help attack acute poverty and its side effects like malnutrition, destitution, etc. The UBI debate has reached our Indian shores with a whole chapter being dedicated to UBI in the Economic Survey 2016-17, supporting its potential as a future tool against poverty. However, most of the world's economists, policy makers and social activists are at loggerheads with each other about UBI; with some idealists deeming it as a one-stop measure to a free and equitable world, while others being cynical about its over-simplified route to welfare. In this context, we at 'livelihoods' will try to focus our attention on Universal Basic Income and debate on its pros and cons.

A photograph showing a person's hands holding a white sign with the words "UNIVERSAL BASIC INCOME" written in large, bold, blue capital letters. The background is a textured, greyish-blue wall.

**UNIVERSAL BASIC
INCOME**

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Introduction to the concept of Universal Basic Income: Social security systems have been used across the world for helping the poor since time immemorial. The idea of provision of a basic income from the country to its citizens is not a new thing. A guaranteed minimum income had first been proposed by

Universal Basic income



American political activist Thomas Paine in 1797. But a social security income has always been given conditionally, generally, to those who lacked means; therefore, these initiatives cannot be called universal. Most of the countries across the world over are running conditional basic income or in-kind (food, medicines, etc) based schemes to people who meet certain criteria such as poverty, vulnerability, unemployment, homelessness, etc.

Universal Basic Income (UBI), on the other hand, is a type of social security that proposes to usher in a future where every adult citizen in a country gets an income from the government to meet their basic needs irrespective of their socio-economic, employment, gender status. The fact that each and every citizen

of a country that adopts UBI in its essence, will be getting this income irrespective of whether he is rich or poor forms the crux of a "Universal" Basic Income and is the difference between routine unemployment or poverty-based social security income.

Poverty and unemployment are two issues that are not just plaguing the developing countries, but also the rich, developed countries. Over half of the world's population lives on less than 1.9USD per day. Most of them don't have access to food, homes, education, sanitation, and healthcare. On one hand, developing countries have been spending money in trillions for battling poverty and related issues by running a variety of social welfare schemes like social security income or in-kind benefits; the results, however, have been slow and tedious, with bureaucratic expenditure, red-tapism and corruption acting as hurdles. In the end, the poor are not able to get 50% of what the governments have allocated to them. While on

UNIVERSAL BASIC INCOME

AROUND THE WORLD

SIX COUNTRIES
have launched
*basic income
pilots:*



FOUR
COUNTRIES
have proposals:



BASIC INCOME



the other hand, the developed countries are facing large rates of unemployment; a by-product of mechanisation, outsourcing of work and automation replacing fallible human resources. The presidential election results in some developed countries will vouch for how unemployment card has played a huge role in swinging the public opinion in developed nations. According to some reports, 50% of the jobs in the market might be replaced by artificial intelligence by 2030.

In this scenario, the concept of Universal Basic Income, which proposes the provision of an assured income to every citizen of a country to cover his/her basic expenses, is being advocated by tech giants like Mark Zuckerberg, Elon Musk and co., citing large-scale loss of jobs in developed countries due to automation taking over manual jobs in the near future. Therefore, an income for all people covering basic necessities like food, housing, etc will help people live life without worrying about life's

uncertainties and people don't have to work in unsatisfactory jobs just to make a living. Moreover, UBI in a poverty-ridden developing country, intellectuals and social activists argue, will help in attacking acute poverty and malnutrition levels at the grassroots level and will have resounding positive impacts on education, sanitation, child and women mortality rates. However, the problem of how people may react to almost "free money" is anybody's guess at this stage. The incentive to work may lessen in those getting UBI, thereby, impacting economies.

Yes, UBI is a well-intentioned almost utopian method of providing welfare to people. But the concept is in its testing stages, with no research backing its positive impacts to apply it on neither a large scale nor negative repercussions to throw it out.

Finland was the first to announce its decision of trying out UBI, too much hype and fanfare, but when it did roll out the trial, it started the trial on a meagre 2000 unemployed volunteers, who gave up on other benefits, for two years. An important point that distinguishes it from unemployment based income is that the volunteers will continue getting the income even if they take up employment in these two years. However, other countries are going to try it on small villages and areas.

Coming to gauging UBI's impact in poor countries, an American charity called Give Directly has recently started a large scale trial in Kenya. Wherein, it will test giving basic

Why Universal Basic Income?

- Eliminate poverty and reduce inequality, with dignity and security for all
- Save capitalism, as technology substitutes for human labor and reduces wage income/purchasing power
- Encourage entrepreneurship, life-long learning, creative and caring work, and civic engagement



ARGUMENTS - IN FAVOUR & AGAINST

UBI

UNIVERSAL BASIC INCOME

income to three groups of 6000 each in different patterns (such as one group getting monthly basic income of \$20 each for 12 years; second group getting \$20 for only for two years; and the third group getting the two year income in one-go). These three groups will be compared with the rest of the surrounding villages that have not been provided with a basic income. The results, whatever they might be, are being awaited by the whole world.

UBI in India: India, as a welfare state, has been running many social welfare mechanisms since its inception. Our Constitution and its makers laid great focus on social equality and welfare. At the time of independence, around 47-50% of the population was in abject poverty. Ridding India of poverty, illiteracy, malnutrition, ill health, unemployment, etc were a matter great importance to the country. Seventy years later, the fact that these problems are still a matter of grave concern and are still progress is disheartening. Yes, the percentage of poor people

has come down to 21% of our population according to national estimates (₹35-40 per day); but if we take international criteria for determining poverty (less than USD1.90 per day), the numbers will increase alarmingly. Furthermore, the rich-poor divide is increasing with the top 1% of the population owning more than 50% of the wealth in the world.

It is not that the schemes and mechanisms are not in place; the government of India has been running more than 900 welfare schemes such as Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) for providing work to labour in lean season, Mid-day Meal Scheme (MDM) for improving nutrition among school children, Sarva Shiksha Abhiyan (SSA) for promoting education for all, Pradhan Mantri Awas Yojana (PMAY) for housing and giving many subsidies such as food through Public Distribution System (PDS), etc.

Though allocation is a major problem-as spending on critical areas such as Education and Healthcare is much lesser than most other developing countries (in budget 2017-18, for instance, allocations for schemes such as MGNREGS, SSA, MDM, National Health Mission (NHM) have not increased much from the previous budget); it is implementation which is the major roadblock to development in our country. According to sources, only around ¼th of the amount allocated to schemes reaches the grassroots level beneficiaries, as the bureaucratic expenditure, leakages, middlemen, eat into the allocated sum.

Furthermore, the biggest failing has been in identifying the most deserving beneficiaries from the people, as the

Calculating Universal Basic Income

Weighted average spend by citizens to rise above poverty line

₹ 893 per month

Yearly income needed for citizens to bring poverty rate to 0.45%

₹ 5400

Income per person after scaling up for inflation

₹ 7620 per year

Cost to the exchequer excluding top 25%

4.9% of GDP

Central and sponsored schemes

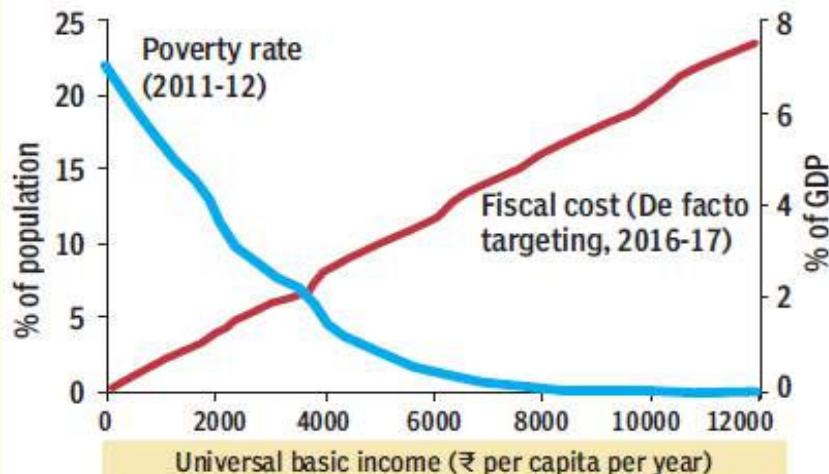
3.7% of GDP

Source: Economic Survey of India

poorest of the poor people are left out of the system and lack access to the schemes meant for them. The menace of fake beneficiaries taking the identities of these genuine people and claiming food from PDS, getting houses under housing schemes, etc has been undermining the efforts of authorities. To counter this inequality and inefficiency is the main reason noted economists and social activists are rooting for Universal Basic Income in India; i.e., giving every citizen of India a fixed monthly income to meet his/ her basic needs. They further feel that this move could directly attack at the problem of poverty and hunger, give vulnerable people and women a say in financial matters, improve the education, nutrition status of children, help people in crisis management, reduce crime rates, etc.

Implementation of UBI: Leaving aside the very problematic monetary matters for later discussion, the first question that arises is as to how you could give every citizen of a country a basic income without proper mechanisms in place to orchestrate it. The mass financial inclusion drive by the current government in power with the of banks and banking correspondents may act as the foundation for a basic income in the future. As on date, 30.64 crore people have Jan Dhan accounts.

UBI's fiscal cost & effect on poverty



₹7,620



UBI per person for 2016-17, based on poverty line in 2011-12* (NSS)

*Target poverty level 0.45%

4.9% of GDP



UBI's fiscal cost at a target sub-universality rate of 7.5%

Source: NSS 2011-12, Budget 2016-17, Economic survey calculations

The Direct Benefit Transfer (DBT) method, which has been started in 2013 as a measure to directly transfer benefits in schemes and subsidies to beneficiaries' bank accounts to stop leakage and ensure transparency and which has received general success in verifying beneficiaries, could be seen almost as a precursor to UBI. The DBT method is being implemented through the JAM route- Jan Dhan accounts, Aadhar cards and Mobile number. As the Jan Dhan accounts will be seeded with Aadhar cards and mobile numbers, the identification of people is easier to verify. This very same model could be replicated for UBI to ensure transparency.

However, even this being implemented on such a scale, there are still around 15-20% of people out of the banking systems. These people need to be brought into the system first.

Estimated cost and cost-cutting: Giving a universal basic income to every citizen is easier said than done. How much of a basic income could we afford to give and which would make a difference to people. ₹1000 per month or ₹12000 per year would be ideal, but just going by simple maths alone, would put the expense at 17 lakh crore or almost equal to the total Indian budget expenditure of 2017-18.

A more plausible universal basic income of ₹500 per month or ₹6000 per year for every citizen of our

THE PROS & CONS OF UBI

FOR

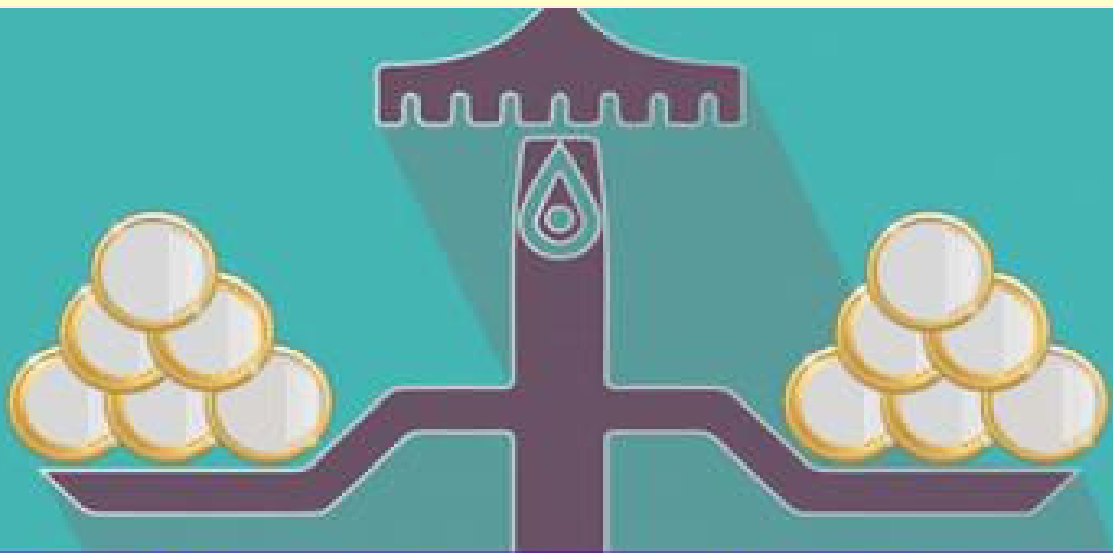
- Poverty and vulnerability reduction
- More choice to citizens on spending
- Better targeting of aid
- Insurance against shocks
- Boost to financial inclusion
- Psychological aid to people
- More administrative efficiency

AGAINST

- Gender disparity induced by cash
- Fiscal cost given political economy of exit
- Conspicuous spending
- Could put stress on banking system
- Political opposition to transfers to rich people
- Exposure to market risks (cash vs food)
- Reduction in labour supply

Source: Economic Survey Of India

Bloomberg | Quint



Right Way of Implementing Universal Basic Income in India

country would cost around 8 lakh crores; or almost the entire amount spent by India on welfare schemes and subsidies. While ₹500 might actually be insufficient to make any change, the funds needed for even this amount may make government reluctant to continue to spend more on other critical sectors like health and education and welfare subsidies like PDS. This would sound like the government shirking of its responsibilities towards its people by just doling out money leaving the welfare of people in their hands.

A UBI in India should not work as the sole agent of welfare, but has to work as a complement around welfare schemes and expenditure. Which, monetarily at least, is not feasible for now. Experts suggest that in the future, the money could come from removing corporate tax exemptions, subsidies in LPG, etc.

Criticisms: Not only in India, but around the world, there are many people who have doubts regarding the success of giving a basic income to people, as this may act as a disincentive towards earning a living and breed laziness. However, as the UBI will typically be basic in nature in developing countries, barely covering expenses, this may not be a problem. But it will certainly drive the wage labour rates up; this in turn will increase cost of agriculture up. UBI brings in more bargaining power to the poor people, which is again a positive outcome. In India, men are the ones to access financial services. In that case, will a UBI meant for covering basic necessities be used for buying those by them or will they be used for demerit goods on alcohol and tobacco. Another important issue is the “universal” in UBI; why would a person owning luxury goods such as Acs and cars, need a basic income for? The experts may argue that it is already

happening through corruption in our system, but knowingly giving a basic income to a rich person will be a waste of precious money meant for the poor.

Alternatives: Instead of a Universal Basic Income, it is better to start with a targeted basic income for women, as this will ensure financial inclusion for women and the chance of it getting utilised for family expenditure and children’s education and nutrition. Or removing the top 25% of those earning or the creamy layer from basic income could reduce the burden. Moreover, starting a uniform pension for the old on a large scale could be taken up. Even if UBI were to be taken up, it could be started in a small way in the areas where the poverty rates are very high, as this will help retrace our mistake in case of failure of UBI.

Conclusion: The discussion on Universal Basic Income (UBI) has been simmering for a while now all over the world and has been gaining momentum with a couple of countries running trial runs, some countries rejecting it outright, and others on the verge of implementing it. UBI is probably the likely future of the world. But the purchasing power of money keeps changing, just giving money to people and expecting them to take care of themselves will not do. The UBI should be a component of welfare schemes and should not be a lone welfare measure. Developed countries already have the infrastructure and money necessary for other sectors and can manage to give UBI without worry. In India, however, the huge spending it entails will leave little money available for important sectors. India may probably implement it in future, but until we can the answer where the money will come from, it is better to go for a Targeted Basic Income. ❖

Business Correspondent Agent

“A withdrawal of Rs.1.04 Crores, Deposit of Rs.28 Lakhs and Remittance of Rs. 4.6 Lakhs in six months period (February 2017 to July 2017)”; this is the achievement of a SHG member Ms. Madhu Sen, a 32 year old woman from Mehrukala Village of Kekri Block in Rajasthan’s Ajmer district. She never thought of working with a bank even in her dreams. But now, she is a significant agent of financial inclusion of her village by working as a business correspondent agent. At present, she handles about 30% of the total transactions of the bank’s branch with which she works for, and is recognized by her bank for her service.



Mehrukala is a sleepy village situated eight kilometers away from the state highway. In this village, Madhu Sen, wife of a Barber, was not optimistic about finding a job or an opportunity to work for the people around her, until she joined Devnarayan Rajeevika Swayam Sahayatha Samuh on 29th September 2013. She took up the role of a Book keeper in the SHGs enthusiastically. While being a diligent book keeper, an opportunity came knocking - she was selected as a Bank Mitra under Rajeevika. After completion of five days training in Jaipur, she was deployed as Bank Mitra at BRKGB, Mehrukala. Since then, she has become a familiar face to the people of the villages that come under the branch’s service area.

A Bank Mitra is responsible for helping the Rajeevika SHGs’ women in their banking activities. She initiates the account opening processes for SHGs and ensures timely disbursement of credits. She also helps the SHGs and its members with all kind of transactions.

Madhu Sen turned into a professional in no time. Her presence in the bank has proved to be a benefit for the bank also. Recognizing the importance of her role, the bank provided her a counter from where she works behind her shiny name plate.

In January 2017, a new opportunity came along her way which proved to be a turning point in her life. She was selected as a business correspondent agent for BRKGB through Rajeevika.

She received a Micro ATM, through which she can do transactions of villagers anytime, anywhere. The machine identifies and connects to the account through the finger print of the account holder, given that his/her account is linked with Aadhaar card. The person can then withdraw, deposit or transfer money using the machine. The ATM card of BRKGB Bank also works in the micro ATM. In case of withdrawal and deposit, Madhu distributes or collects money. She gets an advance of Rs. 10000 per day through the Over Draft account that is opened for this purpose.

She has been a boon to the villagers of Nayagaav, Balapura, Chotimehru, Amlikheda, Madhavpura and her own village, Mehrukala. She travels around these villages. Her experience in the bank as a Bank Mitra has given her confidence to work. Moreover, the villagers identify her as a person from the bank and hence trust her with their money.

In the field, most of her transactions are for withdrawal of MGNREGA wages, Pensions, Scholarships and other benefits from government schemes like PMAY, SBM etc.

Villagers residing far from the branch, who had to travel to the branch even for minimum transactions, now find it easy with this service.

“Old people who avail pensions are the greatest beneficiaries”, says Madhu Sen. Earlier, they had to depend on someone else to get their pension amount in their hand, and receiving Rs. 1000 per month meant some expense. But now they can get their money at their doorstep for free.

Madhu Sen narrates the incident where she withdrew Rs. 7000 for an old lady who stays alone in the village and couldn’t withdraw her pension for many months as she couldn’t get any help to go to the bank.

Madhu Sen claims that her maximum transactions happen during holidays and non-banking hours. She is a great help in case of emergencies also.

Recently, her neighbor’s child fell sick in the wee hours, and needed to be taken to the hospital immediately. They called Madhu Sen and withdrew money in no time and reached hospital without any delay.

She receives commission for every transaction at a rate of 0.37% for withdrawal or deposit and Rs. 10 for every transfer. She has to bear the expenses of 3G data recharge for the machine and the paper roll used in the machine for generating receipts.

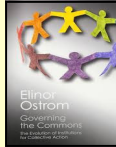
She is waiting for opportunities that could better her possibilities. She wants to leverage her services as a BC agent to RAJEEVIKA SHGs, wants access to services like account opening and transactions of SHGs at their doorstep, and bring more and more people to the formal banking system. RAJEEVIKA has opened the roads to many ambitious women like Madhu Sen to achieve what they couldn’t even dream about. The stories are countless. She is now an inspiration to other women in the village. ❖

[Sandhra Jose, 11 Batch, PGDRDM-NIRD]

Classic

Governing the Commons

The book '**Governing the Commons**' was written by **Elinor Ostrom**, who was an American political economist, author, professor and Noble Prize winner in 2009 in Economic Sciences.



The book describes the decentralized commons resource management with numerous case studies and examples on uses of natural resources. It describes weather and how the exploration of Common-Pool Resources (CPRs) can be organized in a way that avoids both excessive consumption and administrative cost. It also provides clear guidelines for effectively governing commons.

Ostrom provides a unique body of empirical data to explore conditions under which common pool resource problems have been satisfactorily or unsatisfactorily solved through this book. She also describes some fundamental characteristics of successful common-pool management schemes, and concludes with a challenge to other social scientists to build on her original theoretical work.

The book addresses the problems of centralized authority in attempting to govern these resources (e.g. corporations or a central government), in that they lack the detailed knowledge of locals, and also lack the monitoring capacity to prevent abuse or the 'free rider' problem. The author says individuals are capable of organizing themselves to solve common-pool resource problems without the dominance of a central government or the reliance on private property rights through this. She shows how fishermen, cattle ranchers, water appropriators and other CPR agents are able to come together to achieve collective improvements through this.

She also provides specific examples of how co-operatives, non-government or private companies, solve many of the "tragedy of

the commons" problems. She explains if the appropriators have devised, applied, and monitored their own rules to control the use of their CPRs, the resource systems, as well as the institutions, have survived for long period of time. She provides a list of eight principles which are better able to tailor their rules to local circumstances from the experience of successful governance institutions in the field, then the individuals of CPRs institutions who directly interact with one another and with the physical world can modify the rules over time so as to better fit them to the specific characteristics of their setting. This book definitely recommend to anyone studying/interested in economics or public policy, policy- makers, bureaucrats, and resource users and scholars. ❖

Latest

Law, Liberty and Livelihood

Making A Living On The Street

by

PARTH J. SHAH
NAVEEN MANDAVA



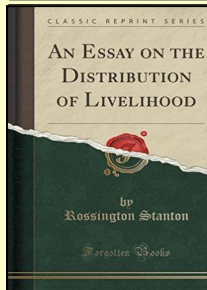
Law, Liberty and Livelihood: Making a Living on the Street

Authors: Parth J. Shah, Naveen Mandava,
Parth J Shah

Publisher: Academic Foundation

AN ESSAY ON THE DISTRIBUTION OF LIVELIHOOD

by
Rossington Stanton



Book Name: An Essay on the Distribution of Livelihood

Authors: Rossington Stanton

Publisher: Forgotten Books

Story

The Reflection of Your Actions

A man and his son were going through the forest hills. Suddenly, the boy fell down on the trail and screamed with a pain, "Aah!" Surprisingly, he heard the same voice from the mountain, "Aah!" Curiously, the boy shouted, "Who is this?" But the voice replied the same, "Who is this?" He got angry, and shouted again, "You are stupid!" And again the voice replied the same, "You are stupid!"

Annoyed By this, the boy asked his father, "Father, What is going on? Who is this?" The Father replied, "Son, Pay attention". The father shouted, "You are very nice". And the voice responded the same, "You are very nice!" The father again shouted, "Thank you". And the voice again responded the same, "Thank you!" The son was very surprised but he still could not understand what was happening.

The father explained, "Son, people call it resonance, but this is the truth of the life. The life is a reflection of your actions. What you will give to others, you will receive the same in return."

Moral: What we give to others, life gives us the same in return. Your life is not an accident or a coincidence, but it is the shadow of your actions. ❖

<https://www.moralstories.org/the-reflection-of-your-actions/>



‘Yoga’kshemam

Happy Guru Nanak Day! Happy Vaikunta Ekadasi! Happy Milad-un-Nabi! Happy Christmas! Happy New Year! Let us work for vulnerable – persons with AIDS, Slavery, Disabilities! No Corruption, Please! Happy Children! Students! Men, Women and Transgenders! Happy Soils! Cheetahs! Mountains! Let us work for reduced violence! Let us work for reduced obesity! Happy Rights! Solidarity! Governance! Happy Volunteers! Let us reduce Push Migration! Let us work with Migrants to increase their joy! Happy Computers! Mathematics! Tea!

The Art of Thinking Clearly Rolf Dobelli followed up with The Art of The Good Life on clear thinking for business and a better life. The toolkit offered include –

- ♦ mental accounting: interpreting positively or constructively
- ♦ constant readjustment: repeated replanning
- ♦ non-negotiables/pledges and sticking to them 100%
- ♦ radical acceptance and black box thinking: keep track of assumptions and results to figure what went wrong so that it can be tackled at its root
- ♦ considering technology counter productivity: if it does not genuinely contribute something, we can do without it; let us try switching on our brains rather than the gadgets
- ♦ steering clear of stupidity, foolishness and trends: keep omitting
- ♦ staying humble and paying back willingly and ungrudgingly as our success, if any, belongs to the universe really
- ♦ introspecting and taking feelings seriously: others’ feelings more than our feelings
- ♦ differentiating and strengthening internal clarity and external persona
- ♦ resisting deep-seated biological reflex of spontaneous yes: 5-second no
- ♦ resisting to focus on trivialities and acquiring wide-angle lens: minutes to days/weeks
- ♦ buying less and experiencing more
- ♦ having enough savings quickly and become less concerned about money: live modestly
- ♦ knowing our limits and finding our circle of competence
- ♦ enduring persistence with long-term thinking
- ♦ building on the actual talent and skills we have and the world cares for
- ♦ focusing on the inner scorecard, with a friendly disinterest in the external praise and censure
- ♦ avoiding situations in which we have to change other people: hire for right attitude, train for skills; work with people we like and trust
- ♦ having achievable but not so easy life goals
- ♦ balancing moment-to-moment experiencing self and remembering self
- ♦ making long-term plans and experiencing the present
- ♦ seeing ourselves as realistically as possible: keep a diary and

refer once in a while

- ♦ balancing enjoyment and meaning in life
- ♦ building a clear circle of dignity tightly, sharply and living it
- ♦ having mutual, insurance and fulfilling work
- ♦ living with a few but truly relevant opinions
- ♦ seeing happiness in our mental fortresses
- ♦ combining social responsibility and irresponsibility
- ♦ managing focus, time and money deliberately
- ♦ choosing and reading books
- ♦ thinking independently
- ♦ training ourselves for being sensitive to happiness
- ♦ knowing the point of maximum deliberation and turning to action
- ♦ keeping our feet in others’ shoes often and going with the protagonists
- ♦ realizing that we make a difference in our lives mostly, and being away from the illusion that we make ‘history’
- ♦ adhering to form with content rather than just the form
- ♦ running our own race: specialize radically enough so that we are on top
 - ♦ skipping the rat race
 - ♦ having connections with crazy freaks
 - ♦ sampling the universe of possibility as much as possible and then becoming selective
- ♦ keeping necessities, goals and expectations separately and managing expectations
- ♦ working with good ideas, good products, good investments etc., and when in doubt, ignoring them
- ♦ remembering: everyone of us is merely one among billions; we are all living inside an infinitesimal sliver of time with a random beginning and a random end; and we are all dependent beings
- ♦ taking the direct route of internal or inner gain rather than a roundabout

G Muralidhar

More and more people must join hands for good life and happy living. More and more people need to be serviced and served. Let us get going.

This is Subhayoga. This is Yogakshemam. This is one of the right ways.

We seek the gain of the inner universe and therefore, the universe. That is our way.

This is Aarjivasahayogam.

Can we be there? Yes, if we pursue Atma Yoga. We are marching ahead, albeit slowly! We see the path! We see the ‘end’! We are practicing! We are unlearning, learning and practicing! Krsna confirms that he did not realize he is Krsna till he practiced and each one of us is a part of Krsna himself.

Join us in the world of yoga – for living – towards Krsnaarjavayogasiddhi. You will not regret it. ❖

