



Banking Transaction Tax



Happy Solstice! Happy Vaikunta Ekadasi!
Happy Christmas! Happy New Year!
Happy Sankranti! Pongal!
Happy Youth! Happy Girl Children! Happy Farmers!
Happy Republic! Happy Technology!
Let us remember Luis Braille!
Let us laugh! Let us comfort! Let us preserve privacy of our data!
Let us work for bettering the lot of street children!

People are hooked on to western New Year but temples want to move away.

BJP wins HP and retains Gujarat with effort. RK Nagar (Jayalalitha's seat) goes to TTV Dinakaran.

Rahul takes charge as President of Indian National Congress.

"Politics" enters Rajnikanth.

Telangana celebrates Prapancha Telugu Mahasabhalu. President comes. Vice President comes. APCM, it appears, was not invited.

It appears Rs.2000 Notes are having restricted circulation.

After Demonetization, and GST, the next possible reform will be in direct taxes. It is widely rumoured that it will be Banking Transaction Tax in lieu of Income Tax. Bank Accounts are being linked to Aadhaar. The talk is that one cannot have more than one account in a bank to begin with; and later, one account in any bank in India. Government is discouraging cash transactions. Government/Bank is able to track most of the bank transactions. If a limit on cash withdrawal is made very small, so as not to affect very poor, a tax on banking transaction is possible. It can be limited to only payments. The tax need not be there on deposits. The total volume/vale of the transactions may exceed Rs. 2-3 thousand lakh crore easily. A mere 2% BTT would mean: Rs.20-30 lakh crore – this is more than the national budget by 30-50%. All the hassles of public for payment and of government for collection disappear. People may welcome the idea with ease. In this context, 'livelihoods' has explored "Banking Transaction Tax".

Jack London's The Iron Heel is a classic not to be missed.

Supplements: Kshetram discusses Shekhawathi Region and Sukshetram discusses Refugees.

Special Supplement: Nutrition

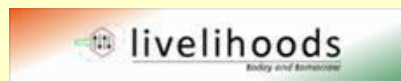
Video - How to form and run a Cooperative.

Usual e-links include: VCA – Chickpea; Subsector – Mangoes for Middle East Market (Tanzania); e-book: World Migration Report 2018; v-book: Empowering Women in North East India.

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



the 'livelihoods' team



'livelihoods' team

Editor-in-Chief	G Muralidhar
Working Editor	T Venkateshwarlu
Edit Associates	V Aravind Kumar
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Mansi Koushik	A Uma

Private Circulation

Contact:

Akshara Livelihoods Pvt Ltd (ALPL)

HIG-II B12/F1 APHB Colony
Baghlingampally

Hyderabad - 500044

09951819345/ 9848930034

aksharakriti@gmail.com

www.aksharakriti.org
www.livelihoods.net.in

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China, Pakistan, Afghanistan agree to discuss extending economic corridor: Foreign ministers from China, Pakistan and Afghanistan agreed to discuss ways to extend the China-Pakistan Economic Corridor (CPEC) to Afghanistan. "In the long run, through Afghanistan, we will gradually connect the CPEC with the China-Central and Western Asia Economic Corridor," Chinese Foreign Minister Wang Yi told reporters after China-Afghanistan-Pakistan foreign ministers' meeting in Beijing. As important neighbor of China and Pakistan, Afghanistan has an urgent desire to develop its economy and improve people's livelihood, and it is willing to integrate itself into the process of regional interconnection, said Wang.

Loans available for rural homeowners: Homeowners in rural areas who need repairs to their homes but can't afford regular loans may be eligible to participate in USDA Rural Development's Single Family Housing Repair Loans Program. The program provides loans for very-low-income homeowners to repair, improve or modernize their homes. A 504 loan can reach a

maximum of \$20,000 at a fixed interest rate of 1 percent. In order to qualify for a loan, an applicant must be the homeowner and occupy the house, be unable to obtain affordable credit elsewhere, have a family income below 50 percent of the area's median income and live in an eligible area. In 2016 Rural Development invested almost \$1.8 million to help more than 323 rural families make repairs and safety upgrades to their homes in Pennsylvania.

Environmental efficiency grants help local farmers combat climate change: In the era of climate change, farmers are on the front lines, enduring droughts, severe weather and unpredictable conditions that threaten their crops and livelihoods. Now, with help from the state, four Hampshire County farms will purchase new, environmentally efficient equipment to give them a better chance of surviving the changes to come. "I think it's really great that the state has these programs to support farms," said Elly Vaughan, 32, owner of Phoenix Fruit Farm in Belchertown. "It's been a key resource for me building a business in our first year." ❖

Government to strengthen dairy infra to improve farmer income: The government is working on creating additional milk processing infrastructure to double the dairy farmers' income by 2022 and meet the future challenges. For about 15 years, India continues to be the largest producer of milk in the world and likely to retain its prime position with annual growth rate of 5.53% for last three years as against global milk production, which is growing at 2.09%. Indian milk has increased to 163.7 million tonnes in 2016-17 from around 17-22 million tonnes in the 1960s, said the Agriculture ministry in a press statement. It increased by 19% during 2016-17 in comparison to 2013-14. It increased the per capita availability of milk by 14.3% to 351 gram in 2016-17 from 307 gram in 2013-14. "It is necessary to gradually shift towards a technology-driven environment. To achieve the same, Department of Animal husbandry, dairy and fisheries is working on a National Action Plan Vision 2022 where suitable provisions are being made to build additional milk processing infrastructure for processing additional volume of milk expected on account of higher production and meeting the increased demand for value-added products," said Agriculture minister Radha Mohan Singh while addressing consultative committee meeting on dairy development.

'MGNREGA wages lower than agricultural wages in 17 states/UTs': New Delhi, Dec 28 (PTI) Wages given under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) are lower than the agricultural wages in as many as 17 states and Union Territories, the Lok Sabha was informed. The Ministry of Rural Development had constituted a committee on revision of pay under the MGNREGA. "As per the committee, the MGNREGA notified wage rate is lower than the agricultural wage rate in 17 states/UTs," Minister of State for Rural Development Ram Kripal Yadav said in a written reply. In Jharkhand, Karnataka and Punjab among others, the MNREGA

wages are lower than the notified agricultural wages in these states, he said. The minister added that in Tamil Nadu, Maharashtra and Nagaland, the MNREGA wages are almost double the minimum agricultural wages notified in these states. MGNREGA wages are indexed to state-wise consumer price index for agricultural labourers and based on this index, the wage rates are revised each financial year for all states/UTs. The Mahatma Gandhi National Rural Employment Guarantee Scheme provides for enhancement of livelihood security of the households in rural areas of the country by providing at least one hundred days of guaranteed employment. PTI JTR SRY .

Over 15% BFSI workforce set to migrate to unseen jobs by 2022: Study: About 15%-20% of Indian workforce in the Banking, Financial Services and Insurance (BFSI) sector would be deployed in new jobs that do not exist, says a survey from EY. The EY report titled 'Future of jobs in India: A 2022 perspective' predicts that by 2022, provides an overview of the job creation rates across various sectors including BFSI and the new jobs that will emerge in the next five years.

In 2017, small experiments had a big impact on India's clean energy sector: After a record addition of solar plants and wind farms across India last year, 2017 has been something of a damp squib for the country's clean energy sector. Multiple policy and regulatory issues have crippled capacity addition even as the Narendra Modi government has set a target of 175 gigawatts (GW, or 1,000 megawatts) of renewable power by 2022. India's current capacity stands at around 60 GW, making up for 17.7% of its overall power generation capacity. The wind energy sector has had to deal with a new method of determining tariffs, which has hit expansion. After 5,400 megawatts (MW) of capacity addition in financial year 2017, the Indian Wind Turbine Manufacturers Association now estimates that the current year will see only about 1,800 MW of new wind farms. ❖

Mahalaxmi Village Federation (MVF)

The Mahalaxmi Village Federation (MVF) is located at Bidakigadi village, Madhak Grama Panchayat, (GP) Tappal block, Aligarh district, Uttar Pradesh. It was established on 08 February 2016 and it comprises of 08 women Self Help Groups (SHGs) with a total of 80 members; with each SHG having 10 members. All the SHG members belong to Below Poverty Line (BPL) categories. The MVF has a three member Office Bearers (OB) committee, consisting of President – Chaya, Secretary - Beena and Treasurer - Geetha. Monthly meetings of MVF are held on 10th of every month at GP premises. During monthly agenda meetings, they discuss about the SHGs working, review of earlier month's resolutions and issues, loan repayments, savings, gender issues, social problems and awareness programs.

Each member SHGs, saves Rs. 100/- per month in SHG. Membership fee of SHG is Rs. 10/- per member and the share amount is Rs. 50/-. The MVF-SHGs have availed; Community Investment Fund (CIF) amount of Rs. 6,60,000, and Revolving Fund (RF) is Rs. 15,000/-. The Village Activist (VA) participates in MLF meetings and facilitates in their planning, advocacy activities with the support of OB and Executive Committee (EC) Members, and also helps SHGs in bank linkages. Besides this, the

VA facilitates SHGs to avail benefits from various government schemes.

The MVF is actively utilizing various government schemes like MGNREGS, ICDS, NRHM, Pension scheme, Bhagyalaxmi scheme for poor girl-child marriage, Lohiya Awaas Mission (LAM), Start-up of Village Entrepreneur Programme (SVEP); The VLF supports and facilitates SHGs to avail loans from local Grameen bank of Aryavaratha. The amount ranges from Rs.10,000/- to 50,000/-; it is sanctioned based on SHG's activities. The SHG members use loan amount for medical expenses, children's education, marriages, and for starting or running enterprises. Apart from these, MVF has also solved many women's issues and has earned credible name from the villagers.

The MVF has four sub-committees, namely: 1. Supervision Committee (SC): It monitors SHG activities like loan repayments, activating default SHGs etc; 2. Bank linkage committee: It promotes bank linkage activities in MVF, getting loans for poor people, and helps in establishing enterprises for self-sustainability; 3. Social Mobilization Committee (SMC): It works on women's issues and raises awareness on social issues like sanitation, promotes using lavatory, builds latrines in SHG members' houses, and works on gender issues etc. ❖

Sarjan Foundation

Sarjan Foundation (SF) is a Non - Profit organization, established on 26 March 1997, registered under the Bombay Public Trust (BPT) Act, 1950. The organization registration number is Reg. no: E/11/11269. The organization works in Banaskantha district in Gujarat state.

Aim of the SF is to strive for building up a civilized society grounded on cultural heritage and value system, pursuing excellence in all walks of life and to improve quality of life for youth in education arena, skill development, health care and economic empowerment. Organization conducts skill development in vocational training center, named 'MARG'. It offers six specialized training courses. Various courses are welding, electrical training, fitter, turner & computer operating skills. Skill development trainings imparted to local youth, has been able to generate local employment to youth within villages and towns. Parents of youth, who have undergone trainings are happy lot, as they are seeing their children engaged in self-employment.

Organization runs Balwadi, infamously known as Pre-primary education centre in Prantij village. A total of 43 children are currently enrolled, falling in the age group of 3-5 years. Sarjan Foundation provides external support to Government schools in the district, by providing teaching and learning aids to local



schools. Remedial study material is given to students from Backward Classes (BC) in municipality primary schools. The support extended by the organization, has benefitted 2066 children, as on date. It also caters to needs of vulnerable

students, who are in need of school fees, hostel expenses & learning resources. The organization is impacting quality of education in the district.

The organization supported 52 students, associated with primary (05), secondary (15), higher secondary school students (13), college students (09), Post-Graduation (PG) (02) students, Professional course students (04) and with vocational course trainees (04).

The organization conducts eye camps in rural interior areas, they cater to free eye check-up and cataract surgery to patients. A total of 4040 individuals have benefitted from SF.

Organization, has introduced short-term course for women and adolescent girls. Courses are in hospital services i.e., hospital attendant, Para nursing. School teacher; nursery, tailoring, embroidery, imitation jewellery, bamboo crafts and Anganwadi teacher training. ❖

SHG – My Lifeline

Bugga Laxmidevi; W/o Bugga Ramudu. She is about 50 years old, native village is Bhupaadu in Veldurthi mandal, Kurnool district, Andhra Pradesh. She is one among seven children (three sisters and four brothers) of her parents. She belongs to SC community. During her childhood days, she was very poor and did not own any land. Her parents at times, used to do labour work. At times, during lean season they used to migrate to other villages in search of work. Due to the above reasons, they were not able to provide education to her and she have siblings and also there was no school located in the village. She has brothers and sisters. As she teenagers, her brothers used to work as sheep-rearers for a landlord. Then her parents and brothers were at work, she used to take care of her younger siblings. At the age of 12, her parents got her married, her husband was a native of Bukkapuram village, he used to go for labour work, after her marriage, she came to Bukkapuram. Her husband had taken one acre of land on lease. She used to work in leased land and also work on daily wage work in other's fields.

Turning point of her life came, when District Rural Development Agency (DRDA) Velugu team visited her village Bukkapuram and conducted awareness program on SHGs and its significance & relevance to women. During initial stages, her husband's family did not encourage to her join in the SHG. Finally in October 2007 she had joined Sai Ram SHG on 23 October, without informing her family. She began saving money in SHG and after one year, she availed loan amount of Rs. 5000/- from SHG through bank. She had utilized the amount towards general family expenditure. Later, she face many problems,

when it came to repaying the loan amount. This experience enabled her to take strong decision for utilization of loan amount for better purpose.

Second time, she availed loan of Rs.15,000 and purchased rams (lambs), over a period of time, she repaid back the loan amount to bank. Due to her good repayment record, the bank continued sanctioning loans to her. At the third instance, she had availed loan amount of Rs. 25,000/- for purchase of two buffaloes and later she began selling one litre of milk. Gradually, over a period of time our economic condition improved and later she availed loan of Rs. 40,000/- to purchase uncultivated land, she cultivated rain-fed crops and the yield was good, Rs.60,000, she repaid the loan back. With her confidence in repayment capacity, she availed loan of Rs.50,000 and got borewell drilled in her agriculture farm. The borewell drilled was a success, subsequently she expanded her farm field. She bought 3 ac., of land for lease and purchased a pair of oxen. Later, she availed loan of Rs.50,000 and seed capital of Rs.30,000/- and purchased 100 rams. All this economic growth happened only after she joined the Grama Jyothi (GJ) Project. She successfully performed marriages of three children and purchased one acre of land. Currently, she has 100 sheep and one acre of land.

Thus, the Grama Jyothi (GJ) project has had a major impact on her life. She especially thank the organization for supporting to her, and also for conducting training programmes such as on tailoring and computers. ❖

Vulnerable Person Interview

To be in Best of Health

Can you tell us about yourself?

My name is Laxmibai Kashinath Ade, and I am 75 years old. My native place is Yerandgao, Ghatanji Block, Yavatmal district, Maharashtra. I am illiterate, and I belong to the Gond community.



Can you tell us about your family?

I am living with my son. My son is wage labourer in agriculture work in the village. He is married and living with his children. My husband died a few years ago due to health problems.

What are you doing at present?

Due to old age, my eyesight has declined in the last few years onwards, so I unable to do work effectively. Moreover, I am facing joint pain problems. Therefore, I am living with my son's family. A few months back, the Elder Community Resources Persons (ECRPs) came to our village and described about the importance of Elders Self Help Groups (ESHGs). I got inspired and joined the Rani Laxmibai ESHG. Our Group has 14 members; all of us belong to Gond tribal community. I am saving Rs.30/- per month. Members are taking internal loans from our group for family and personal needs. We conduct four meetings per month. Our ESHG has given a lot of confidence to my life. I am

able to share my problems with group members and volunteers; I was able to get a cataract eye surgery through my ESHG's support. The surgery has given me a bright future as I am able to see properly once again. I specially thank to HelpAge India org. for their support.

What did you do before joining the group?

Earlier, I had worked as an agriculture labourer since my childhood. I used to do seeding, planting, weeding, harvesting cotton, soya and MGNREGS works etc. I earned around Rs.100-200/- per day based on the season. I used to earn more wages during agriculture season. Due to old age, I am unable to work anymore.

What are your problems?

I am suffering from joint pains problem.

Did you get any benefits from the government?

Yes, I availed aadhar card, election card, PDS card and I also avail Rs. 600/- old age pension monthly from the state government.

What is your future goal?

I want to lead a healthy life. ❖

Banking Transaction Tax (BTT)

Kautilya's Arthashastra emphasizes on "Kosha Moolo Danda" which means revenue is the backbone of administration. In a nation rooted in democratic socialism, revenue generation is vital to ensure inclusive growth. Therefore, paying tax is the core element of modern citizenship. But today, India faces a situation of narrow tax base and significant indirect taxes. To overcome these, Arthakranti Pratishthan, a Pune based organization, has come up with a revolutionary proposal. This is in continuum with it's demonetization proposal. It proposes a Banking Transaction Tax (BTT) in place of all existing taxes, except customs duties. In view of government's efforts to bring reforms in tax administration, it is right time to look at the pros, cons, constraints and possibilities of BTT.



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Everything You Need To Know

Banking Transaction Tax Proposal

- 1 Withdrawal of Existing Taxation System
- 2 Transaction Tax
- 3 Withdrawal of High Denomination Currency
- 4 No Tax on Cash Transactions
- 5 Sharing of Tax Revenue

To begin with, BTT is a flat rate single point tax applied on all forms of bank transactions. They include cheque payments and electronic methods of transactions. As per Arthkranthi's proposal, all existing central, state taxes should be done away with except customs duty. It proposes a uniform transaction tax of 2%. To have more transactions in bank, it proposes withdrawing of all high denomination currencies above Rs. 50. This is in tandem with limit on cash transactions say Rs. 2000. The revenue collected can be shared among center (0.70%), state (0.60%), Local Government (0.35%) and Transacting Bank (0.35%). It would require one account for every individual.

A. Most Indians are not liable to pay income tax 93% of Indian households earn less than ₹2.5L a year, which is exempt from tax

95% of rural families earn less than ₹2.5L

B. There are several categories of income earners, like farmers, who don't have to pay income tax, even if they earn more than 2.5 lakh

C. Many non-salaried income earners—e.g. consultants and professionals like doctors and lawyers — pay a lower rate of income tax

Source: Income Tax Return Statistics (Assessment Year 2014-15), NSSO 68th Round

Need for BTT: Though our government has recently introduced a simplified tax regime in the form of Goods and Services Tax (GST), Indian tax system still has scope for reforms. To begin with, tax base in India is very narrow. Out of 125 crore Indians only 1.5% people (1.9 crore) pay income tax. In 2017, only 0.1% of the tax payers declared annual taxable income greater than Rs. 1 crore and 93.3% tax payers declared taxable income between 0 to 10 lakh. Even the corporate tax payers increased slowly. Therefore, India has one of the lowest tax to GDP ratio in the world. These statistics do not commensurate with rise in individual and corporate incomes reflected in the growth of economy.

Tax Compliance of India General (Union Budget Speech 2017-18)	
Categories	Number
Person engaged in Organized Sector	4.2 Crore
Individuals filing return for Salary Income	1.7 Crore
Informal sector Individual Enterprises	5.6 Crore
Number of Returns filed	1.8 Crore
Companies Registered	13.9 Lakh
Companies filed Return	5.9 lakh
Companied declaring zero income or losses	2.8 lakh
Companies declaring Profit < Rs. 1 Crore	2.8 lakh
Companies showing Profit Between Rs. 1 Crore and Rs. 10 Crore	28667
Companies Showing Profit more than Rs. 10 Crore	7781

This dizzyingly narrow base of direct taxes has led to significant indirect taxes in India. With nearly two-third of total taxes collected (considering tax collections of both the Centre and the States) being accounted for by indirect taxes, the Indian tax structure is regressive. As the tax is wrapped in price, rich and poor pay the same price for the commodity, which is unfair. Economists say higher indirect taxes lead to reduction in demand and production, leading to detrimental impact on growth of economy. This complex scenario makes BTT necessary.

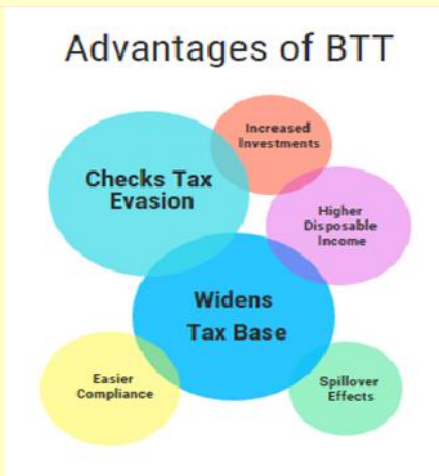
Looking from the expenditure side, defence budget is increasing rapidly. Higher revenues are required to implement the 7th pay commission's recommendations, one rank one pension scheme, reviving agriculture and manufacturing. Similarly, expenditure on education is recommended to be at 6% of Growth Domestic Product (GDP), and for better health indicators and universal health coverage, expenditure on health should be around 2.5% of GDP. Apart from this, as part of fiscal responsibility, government is aiming to achieve fiscal deficit of 3% by financial year 2018-19. These targets can be achieved through assured higher revenues which can be possible with BTT.

Positive Impacts of BTT: Firstly, tax evasion would be addressed to some extent with the implementation of BTT. This is because

BTT is a single point tax and would lead to a much simpler regime unlike current multiple tax structures. It would coerce the evaders to adhere to laws. As the emphasis is on minimization of cash transactions, the electronic payments can be easily tracked. This will be a deterrent for tax evaders.

Secondly, since all banking transactions are taxed, it would widen the tax base. Unlike in the present system where there are numerous exemptions, it would bring most people under the tax ambit. This would boost the revenues of the government. Arthkranthi assumes Real Time Gross Settlement (RTGS) transaction in the country at Rs. 1.75 lakh crore per month and Rs. 2,000 lakh Crore per annum. If a 2% BTT is levied on even half the annual figure, the government can easily generate Rs. 20 lakh Crore as revenue annually. This tax system will meet half of our revenue requirements, estimated to be around Rs. 40 lakh Crore.

Thirdly, tax administration would be efficient and humane because of absence of human interference and tax terrorism would be absent. Retrospective taxation, targets for tax inspectors, arbitrary rates of minimum alternate tax...etc., are instances of tax terrorism. With BTT in place, there is no scope for this. It would mean increase in ease of doing business. Paying taxes is a criterion in World Bank's Ease of Doing Business. It records the taxes and mandatory contributions that a medium-size company must pay or withhold in each year, as well as



income. In a consumption driven economy like India, this is a welcome impact.

Fifthly, with BTT in place and with higher revenues, the government can implement many social welfare projects. It can be utilized on infrastructure development. The availability of resources could lead to investment in agriculture, manufacturing sector etc., which have been in lagging behind. BTT would provide long-term investment unlike the present scheme based model. This would make Indian economy more vibrant and would lead to inclusive growth.

Sixthly, BTT leads to many spillover benefits such as digitization of economy, improving the financial health of banks, increased presence of banks in remote areas, cashless economy, financial inclusion. According to World Bank's World Development Report -2016, digitization boosts growth, expands opportunities and improves service delivery. Larger size of digital economies in the developed economies is one of the factors of less corruption in these countries, as compared to developing countries. For instance, Sweden, where only 11% of payment is in cash, ranks 3rd in Corruption Perception Index (CPI) (Transparency International), where as in India an estimated 78% of payment is in cash and India ranks 76th in CPI. This proves that there is a strong negative correlation between cashless transaction and corruption. Therefore, to escape from the adversaries of corruption and black money and to have a more transparent and cleaner economic growth with Social Justice, less use of cash is one of the suggested measures. Cashless economy increases with the presence of BTT. Though there are multiple benefits, there are some disadvantages and challenges in implementing BTT.

Negative Impacts of BTT:

Macro level: BTT can cripple Indian economy due to its high dependence on physical currency. In general, Indians are big users of currency and this is also reflected in notes in Circulation as percentage of GDP. As the recent demonetization episode showed, lack of currency notes troubled much of the country with the total impact yet to be fully known.

Firstly, major burden will be felt on rural India. This is because agriculture, which is the primary occupation of Bharat, deals in cash for seeds, wages, and fertilizers on a day to day basis. BTT would bring all the nontaxable groups in rural areas under the tax ambit. With everyone having bank accounts, even a wage labourer would be taxed. Also, without sufficient digital and financial literacy to rural communities, they would be forced to give up cash transactions without being ready for electronic mode. It is like placing a cart before the horse. This would affect rural growth as well as consumption.

World Bank on paying Taxes in India				
Indicator	Mumbai	South Asia	OECD Countries	Overall Best Performer
Payments (Number Per Year)	13	28.5	10.9	3 (Hongong SAR, China)
Time (Hours per year)	214	277.3	160.7	55 (Luxemberg)
Total Tax and Contribution rate (% of Profit)	49.31	41.05	83.45	99.38 (Estonia)

measures the administrative burden of paying taxes and contributions, and complying with post filing procedures. Despite improvements in these criteria due to the reforms by government, India lags in these four parameters as evident in the Table. BTT negates these parameters. This would increase ease of doing business enormously resulting in investment, entrepreneurship, industrial growth and growth of economy.

Fourthly, with reduction in tax rate, disposable income will increase. As per a study, at present, disposable income out of one's salary gets reduced by 10-20% directly at source. With 2% BTT, it would allow 98% of the salary to remain as disposable

Secondly, in business, Micro Small Medium Enterprises (MSME) depend highly on cash. With BTT, potential disruption to cash flow will lead to pauses in small businesses. This would create hiccups in supply chain impacting larger firms and in turn the economy.

Thirdly, BTT is an input tax and all such taxes will have a cascading impact on costs of production. In these days of distributed production, the cumulative impact could be significant. As per an estimate, after 20 sequences of transactions in business, total tax component would add up to 16%, creating a cascading effect on business environment.

Fourthly, it makes exports uncompetitive because as they cannot be singled out and exempted. With China being the manufacturing hub of the world, and countries like Vietnam, Bangladesh overtaking India in Textiles (major employer in India), India's high cost of production (on account of BTT) would make its exports uncompetitive. This is against the spirit of Make in India and is a roadblock to job creation.

Fifthly, due to the component of single tax, it is not progressive. A progressive tax structure should tax high income at higher rates and low income at lower rates; otherwise, both rich and poor share the same burden creating a rich-poor divide. So, BTT has the danger of becoming another indirect tax. This is a hindrance to the goal of socio-economic inclusion.

Micro level: Some groups of people will be adversely affected. With increase in direct transfers to wage labourers, subsidies to farmers, pensioners there is a risk that even those transactions are taxed under BTT. Vulnerable groups like Senior citizens, Destitute women, Dalits, Communities in remote areas will find it hard to be a part of the new tax structure. If they are part of the BTT system, it would be unfair to them. This will result in extra expenditure to government to compensate the tax or reduce the amount of entitlement or create a list of exemption which will take away the simplicity of BTT proposal. Similar is the case with SHG women who are increasingly being linked to bank.

From the prism of time: The revenue from BTT will be pro-cyclical as the volumes of bank transactions will decline in an economic downturn. In the current tax system, the cyclical impact is somewhat mitigated because there are a variety of taxes and some components (personal income, property taxes, etc.) are not as strongly impacted by the economic cycle as BTT would be. In case of another event like 2008, it could lead to financial crisis in India due to high financial contagion with the world.

Challenges and Prerequisites: What, When, How, Whom?

Who Bears the Burden?

First question to be raised is who bears the actual burden of BTT. As it is taxed universally without any exemptions, categories of taxes, it is difficult to estimate who will end up paying more, who will be taxed disproportionately. This questions the efficacy of BTT.

One Person One Account: The possibility that whenever a person, even in the unorganized sector, obtains either "cash" or a cheque, and makes claim to the bank to make payments or carry out transactions should be a reality. This presupposes, that everybody to whom this person needs to make a payment, has a bank account for himself or herself, and can in turn make payments to others through transferring claims on banks. This is a huge task. It requires, in short, near universal bank coverage of the population. This is a challenge because of dormant accounts.

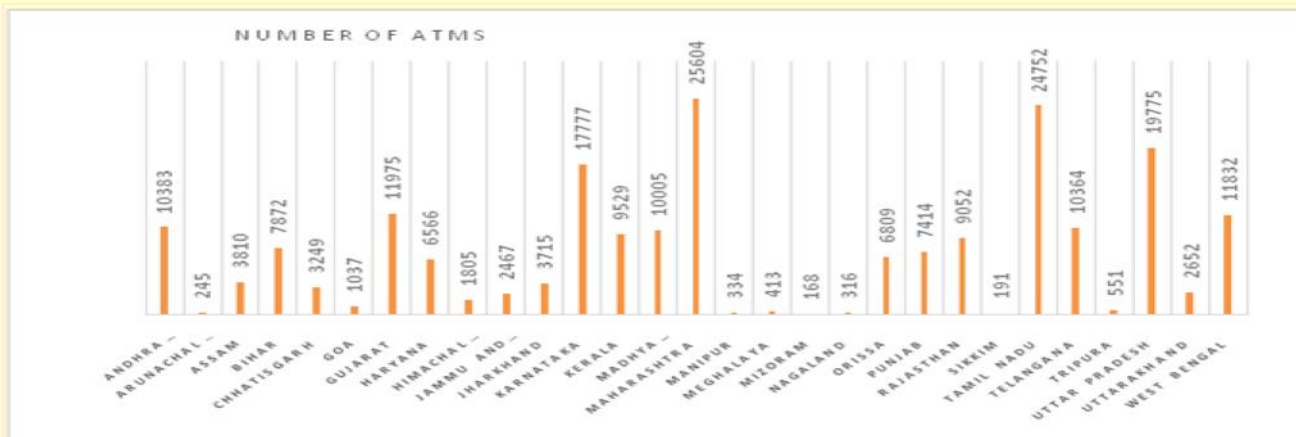
Additional or Exclusive Tax?

Whether BTT will be an additional tax or exclusive tax is a dilemma. In countries which partially introduced financial transaction tax or securities transaction tax, it has been introduced as an additional tax to the existing tax structure. In Brazil, a federal tax was levied on credit, exchange, insurance and securities transactions executed through financial institutions, gold transactions, and even intercompany loans. In 1993, Brazil implemented a temporary tax at a rate between 0.25% and 0.38% to fund its health system. The tax lasted until 2007. In 2011, during the presidential election, there was renewed discussion about a possible re-introduction of the tax under the name "Social contribution for health". Australia charged a tax on customer withdrawals from bank accounts with a cheque facility. It later existed as a state tax until it got abolished as part of the package of reforms for the introduction of the goods and services tax in 2005. These two examples show that BTT was introduced either as an additional tax or as a cess. India will have to decide whether it wants to follow their experience or introduce it as an exclusive tax.

What rate is revenue neutral?

What should be the tax rate is an important economic question. Some economists suggest that 2% rate is not revenue neutral and 4% would be revenue neutral. When GST was introduced in India, it underwent a lot of debate as to at which rate it would be revenue neutral, same discussion on BTT assumes prominence. If the rate is high, it will be an enormous burden on citizens. If the rate is low, government might lose revenue. This must be scientifically evaluated, and an optimized rate must be arrived at.

Cash to cashless-Role of Banks: To shift the economy from cash to cashless system, there is a need for substantial development in the payment infrastructure. For this to happen, Bank branch penetration is a prerequisite. With increasing burden of Non-Performing Assets in public sector banks, the capacity of banks to spread to remote areas is doubtful. Also, the presence of banks in different states is uneven. This is evident from Reserve Bank of India (RBI)'s data (as on September 2017) on number of ATMs in each state. Assuming correlation between number of bank branches and number of ATMs, it is clear from the diagram that some states like Maharashtra, Tamil Nadu have good access to banks, but states like Uttar Pradesh whose population is highest, have ATMs much less than Tamil Nadu. Poor spread of banks in North-east



will be a concern. Even Spread of banks must be considered before implementing BTT.

Centre-State Cooperation: A major administrative and political question will be cooperation between the Centre and the States in implementing BTT. With GST council, some states are already complaining about losing their taxing capability. With BTT being a uniform tax, it is likely to be a central tax. This would imply that states have to be dependent on Centre for their budget. It is detrimental to India's quasi federal structure and would make India more centralized. Sharing of revenue from BTT can potentially become a political tool. Questions like how the tax revenue is shared, who will monitor the distribution etc., require a careful consideration. Finance commission or a special committee can discuss the modus operandi of who will tax, how it would be shared and how states will be compensated for the loss during transition period.

Digital Infrastructure: One of the biggest challenges is digital readiness to implement BTT. Though there are a billion mobile phone subscriptions in India, less than one-third of all Indians use smartphones. Only 7 per cent of low income families have access to even one smartphone. Around one-third of the population has internet access, but these are concentrated in cities and towns, which make up 70 per cent of all those with mobile internet access. Only 27 per cent of Indian use the internet, and 87 per cent of them live in urban areas, mostly the big metros. Only 17 per cent of Indian women use the internet (as per a study by Pew Research Centre). Connections are patchy and there is great disparity in connectivity. In many rural and semi-urban areas, the connectivity levels are so low as to make e-payments generally impossible. This shows a clear divide between rich and poor, men and women, rural and urban. Experience in electronic payments in MGNREGS indicates differences in availability of internet connection across various states. Evenness in digital infrastructure and digital literacy is a prerequisite to implement BTT.

Cyber Security: Another major challenge is the safety of data, privacy of transactions. With implementation of BTT, there would be an enormous shift towards electronic form of transactions. with recent threats such as ransomware,

compromise of credit card data in certain banks etc., cyber security is the need of the hour. A recent report noted that e-wallet or mobile payment and banking applications used in India do not have the hardware security features necessary to make them secure. This concern is aggravated with much of the hardware being imported. The danger from possible hackers or of other abuse of data is real. Reported ATM/debit card fraud increased 179% in value from Rs 13.86 crore in 2014-15 to Rs 38.67 crore in 2016-17, based on data from the Reserve Bank of India. This raises the concern of identity theft, money theft and compromise of privacy. The focus on transparency of tax administration should balance individual privacy. This is in line with recent Supreme court's judgement on privacy being in line with fundamental rights. Therefore, there is an urgent need to pass cyber security bill balancing security of data, digital infrastructure and individual privacy. Budget 2017-18 proposed a Computer Emergency Response Team for our Financial Sector (CERT-Fin) to safeguard the integrity and stability of the financial sector from growing number of cyber-attacks. This is a step in the right direction.

Conclusion: India today has a strong political mandate at the Centre. This has paved the way for bold measures like demonetization, implementation of Goods and Service Tax. This could also pave the way for bank transaction tax as well. But before moving towards it, the efficacy of GST, rationalization of rates, transparency in income tax administration, plugging loopholes in parallel economy (black money), formalization of economy, reduction of casual labor must be thought. These measures will widen tax base and ensure uninterrupted revenues. Recent measures such as Jan Dhan accounts, Direct Benefit Transfer, mobile wallets, unified payments interface are improving the electronic modes of money transfer. This when combined with cyber security and digital infrastructure will clear the path for implementation of Bank Transaction Tax. BTT is effective but it is a tax by compulsion. Though it can be a solution in short term, over long-term an ecosystem which encourages voluntary compliance should be developed. That signals a matured democracy where all citizens are active stakeholders in development. ❖

Empowering Tribals

Can you introduce yourself?

I am Saara Gangamma, W/o Jayaraju, and a native of Kothuru village, Ananthagiri mandal, Vishakhapatnam district, Andhra Pradesh state. I am 35 years old, and have studied up to VII standard. I am married. I belong to the Scheduled Tribe (ST) Kondadora community.



Can you tell us about your family?

My husband works as a mason in construction works in the village. I have two daughters and a son. My elder daughter is pursuing her GNM course in Vijayawada, my son is pursuing a course in ITI in S.Kota, while my younger daughter is studying Intermediate in Bheemili, Vishakhapatnam. I belong to a poor tribal family and have three siblings; two sisters and a brother. All my siblings are married & well-settled. My elder sister is a house wife, younger sister works as an ANM in the village, and my brother is working in a Bank.

How did you come to be a community leader?

I was president of Sri Laxmi Women Self Help Group (SHG) in 1998. During my tenure, I had resolved disputes at SHG level. Kondadora tribe is the predominant tribe in my village. My responsibilities as President included - conducting monthly meetings with the help of second leader in the first week of every month.

Our meetings start with prayer and round of introduction, followed by review of previous month's work, and discussion on savings, loan distribution, repayment, collection of money and depositing it in the bank. I and our group leader attend Village Organization (VO) meetings every month. The VO avails loans from bank and provides loans to SHGs at low interest rate. SHGs give loans to group members based on priority on internal lending terms & basis. In our SHG, loan repayment is prompt.

I provided support to tribals for their empowerment. The local Cluster Coordinator (CC) appreciated my work and elected me as the President of the VO. During that tenure, I imparted trainings on Capacity Building (CB) and Institutional Building (IB) to local SHGs. I was further elected as the President of Mandal Samakhya (MS). My village falls under Integrated Tribals Development Agency (ITDA) of Paderu. I also do monitoring of Anganwadi centre. Earlier, I worked as a Gender Committee (GC) member and dealt with issues related to marital conflicts, dowry etc.

Later, I was elected as the President of Zilla Mahila Samakhya (ZS). At that time, I resolved the Mandal Samakhyas' problems like capacity building and institution building the groups through the MS, VO. I have provided bank linkage to the MS, VO and SHGs. The ZS has got Rs. 22 crores as loans from Integrated Tribal Development Agency (ITDA) and Indira Kranthi Patham (IKP). Each VO has got Rs. 2 lakhs of loan from ZS. The local SHG members use this amount for their individual enterprises like vegetable shops, kirana shops, and clothes shops and ladies emporiums.

The ZS has been supporting Poorest of the Poor people's (POP) children by providing education through the tribal schools. The ITDA Paderu has 11 mandals, 64 Village Organizations (VO). The ZS has given training in tailoring to 600 adult young girls in agency areas for empowering them. Some of them have got employment through this training programme.

In 2016, I was elected to the Non-Pesticide Management (NPM) committee as a member in ZS. Since 2017, I am working as a Chairman for NPM Sub-Committee (SC) in AP. My responsibilities include raising awareness among locals on NPM methods and also convincing them that NPM enhances high production & reduces input costs.

What are you doing at present?

Presently, I am working as a Community Resource Person (CRP) in Kovel Foundation. The main objective of the programme is to promote Zero Based Natural Farming (ZBNF) in operational areas with local tribes in the villages and increase organic agricultural products. In the long run, our goal is to support organic products and provide better livelihoods to coming generations.

In ZBNF project, I formed 13 Farmer Self Help Groups (FSHGs) in Pinakota Gram Panchayat (GP). Each FSHG comprises of 10-13 people who elect a leader. FSHGs comprise of local tribals viz. Bagatha, Valmiki, Kondadora and Moogadora. Respective tribal leaders communicate with farmers and conduct awareness programmes on organic cultivation and its significance. The FSHGs promote savings on monthly basis and utilize the same towards input expenditures. I keep updating FSHGs' activities in agriculture area to Kovel Foundation. Gram Panchayath (GP) is nearly 150 km away from mandal headquarters and due to this distance, local people are facing many problems. I get paid Rs. 10,000/- per month excluding Travel & Dearness Allowances (TA/DA).

Did you participate in training programs?

Yes, I have participated in various training programs; CBO development, Leadership, CB&IB, NPM, SHGs, VO, MS training programs in Ananthagiri, Pendurthi, Samarlakota, Vishakhapatnam & Hyderabad.

Did you face any problems?

Yes, Implementation on ground is difficult. Villages are located far away from mandal headquarters. Moreover, a few villages till date have no communication networks, so I find it difficult to communicate with local tribals.

Did you get any benefits from the government?

Yes, I have availed Aadhar card, election card, and white ration card and IAY house.

What is your future goal?

I want to establish an Organic vegetable shop in a nearby town and provide support to my family. ❖

Instrument of Change

Can you introduce yourself?

I am Mekkonada Kishore and I hail from Hyderabad. I have completed my Bachelors & Masters in Social Work (MSW) with specialization in Urban & Rural Community Development (URCD) from Roda Mistry College of Social Work and Research Center, Osmania University.



Since my college days, I have been very active in mobilizing people and in participating in social causes. Subsequently, I was involved for 15 years in development sector with proven expertise in Project Planning, Implementation, Research, Organizing and Facilitation of Trainings, Coordinating, Community mobilization, Budgeting, Monitoring and Evaluation, Team management, SHGs, Rural technologies, besides, the ability to build and lead effective relationships with other stakeholder and partners.

What are you currently doing?

Presently, I am associated with Smile Foundation; a not for profit organization formed by some young professionals in 2002 for effecting positive changes in the lives of underprivileged children through grassroots initiatives. Based on Hyderabad. I am associated with the Mission Education Programme, with a motto of Equal rights to all children. We aim to instill Discipline, provide Nutrition support and facilitate improvement in Academics; presently, I am facilitating this programme in two states, reaching over 3000 students, with the support of a few organizations.

Can you tell us about your previous works?

I started as a Street Educator (volunteer), working for children, who run away from their homes; I used to search for runaway children at Railway Stations, find them, counsel them and make them go back to their homes. In fact, I successfully repatriated 40 children back to their homes. Later, I took up many roles - outreach worker, project officer, project manager, transition manager, project coordinator in different capacities at various national and international organizations like Pragathi, HLPPT, India HIV/AIDS Alliance, Smile Foundation etc. Alongside, I and some likeminded friends established Sampurna (The Overall Development), a voluntary organisation at Hyderabad around 15 years ago. It works in various social development activities especially in the areas of Child Development, Mental Health, Education, Health, Livelihood, Environment etc. Sampurna operates in three districts of Telangana namely Vikarabad, Rangareddy and Hyderabad districts. Presently, I am on the Advisory Board of the organization.

Tell about your notable achievements?

As a transition manager was instrumental in mainstreaming the HIV programme from a private donor to National Programme as a part of PP model; Played a key part of the HIV prevention programme wherein, over 1.5 lakh HIV cases were averted; Field Expert Group Member (FEG) for 4 consecutive years by APSACS/ NACO and was actively involved in developing district and state action plans for HIV Prevention (2009 to 2012); Facilitated the

visit of World Bank (WB) team for assessment of Roads Construction (district roads) at Kurnool; Developed a concept paper indicating the cost effectiveness and analysis on impact of HIV program on highways; Panel member in APSACS communication strategic committee; District coordinator for Hyderabad district to implement 'Leadership for Results programme' organized by UNDP, HDRN and CRS; Committee member in developing "Community Based outreach" training module, developed module and facilitated training for 1300 peer educators; Empanelled with NACO as National level Programme Evaluator and National Trainer of Trainers (TOT); Empanelled consultant for Catalyst Management Services, Supportive supervisor for Saksham programme of Global Fund, Save the Children, India; Evaluator for Blood and safety department, SACS in assessing the care and support centers; Master trainer for ICTC counselors; Initiated public private partnership arrangements and set up 'MAST' centers during my tenure with TSU and also PHC-led clinic at Alliance; Contributed immensely in establishing first of its kind in the country Community led - social marketing agency named Mythri Mithra at Chittoor district. This is purely community owned and managed unit. Taken initiative in setting up the unit, building capacities of community members, devising guidelines for functioning.

Can you discuss about trainings and workshops?

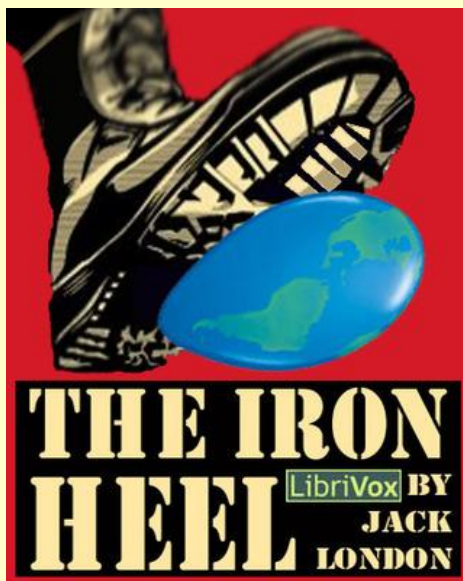
Yes. I involved in conducting 140 trainings programmes on HIV/AIDS prevention for community based outreach teams across Telangana & Andhra Pradesh. Imparting knowledge and skills for over 6000 peer educators. Along with, I facilitated the 'Review and Re-planning' workshops for all the INGO's for four years. I conducted training for community members titled 'Empowering community towards Sustainability' in Ananthapur, Chittoor and Khammam districts. Developed induction training module and inducted nine INGO's into the Avahan programme. And, PSA training for street children, truckers, sex workers & slum interventions.

Moreover, I participated in two rounds of Training of Paper Writing organized by Pop Council, Mumbai; Participated in workshop titled 'Strategic Framework for International HIV/AIDS Alliance' in Bangkok, Thailand; Participated in National level workshop on 'NGO to CBO' Transition at Bangalore, organized by KHPT, CMS and KSAPS; Attended 'Stepping Stones' Masters Training programme (International) at Mumbai, organized by Action Aid and CYDA, India; 'Skill building Workshop on HIV Advocacy Tool' organized by Futures Group, Hyderabad; 'Media Advocacy' organized by CIFAR, Delhi; 'Dialogue Based IPC' workshop conducted at Goa, by PATH; Attended 'Monitoring and Evaluation' training programme, organised by Karnataka Health Promotion Trust and ICAAP, Bangalore; Attended 'Southern region NGO partnership workshop on HIV/AIDS comprehensive care and control' organised by Swami Viveknanda Youth Movement, Mysore, Karnataka, June 2003; Attended 'Personality Development Training' conducted by Diwakar Institute of Leadership Training.

What is your vision?

To work for people and inspire them to lead a quality life. ❖

The Iron Heel



The 'Iron Heel' is a struggle saga against capitalism written by Jack London and published in 1907 - two years after the first failed Russian revolution. It narrates contemporary events in the USA of those times where working class were joining unions and the ruling class response to the uprising revolution. The story revolves around a memoir the 'Everhard Manuscript', written by a person named Avis, wife of a socialist revolutionary Ernest Everhard. In the novel, Jack London described that, the capitalist forces become the rulers or dictators in the 20th century.

The book argues about socialism by showcasing the real nature of a capitalist society. By means of the memoir it shows how Avis

believes in capitalist justice and democracy but changes her views when her husband introduces her to Jackson, a worker who loses his hand and job in a mill accident. Jackson is not paid any compensation while the mill owners thrive in profit. He portrays how capitalism works where the business class and directors of huge corporations control the economy, government, law, universities and the press while the middle class either leaves them or sides with them. The book goes on to describe the revolution and counter-revolution between the two ideologies set in the future which eventually leads to sweeping away of the capitalism and a far superior society built in its place where socialism eventually triumphs. ❖

	Latest
	<p>Book Name: Biodiversity and Sustainable Livelihood</p> <p>Author: Lingaraj Partho</p> <p>Publisher: Discovery Publishing</p>
	<p>Book Name: Strengthening Rural Livelihoods</p> <p>Author: Grimshaw Kala</p> <p>Publisher: Practical Action Publishing</p>

A Man with a Lamp

Once upon a time, there was a small town. There lived a man by himself who couldn't see. He was blind. Yet, he carried a lighted lamp with him whenever he went out at night.

One night as he was coming home after having a dinner outside, he came across a group of young travelers. They saw that he was blind, yet carrying a lighted lamp. They started passing comments on him and made a fun of him. One of them asked him, "Hey Man! You are blind and can't see anything! Why do you carry the lamp than?!"

The blind man replied, "Yes, unfortunately, I am blind and I can't see anything but a lighted lamp which I am carrying is for the people like you who can see. You may not see the blind man coming and end up pushing me. That is why I carry a lighted lamp".

The group of travelers felt ashamed and apologized for their behavior.

Moral: We should think before judging others. Always be polite and learn to see things from others point of view. ❖

<https://www.moralstories.org/a-man-with-a-lamp/>



‘Yoga’kshemam

Happy Solstice! Happy Christmas! Happy New Year! Happy Vaikunta Ekadasi! Happy Sankranti! Pongal! Happy Youth! Happy Girl Children! Happy Farmers! Happy Republic! Happy Voters!

Let us remember Luis Braille! Happy Technology! Happy NRIs! Let us laugh! Let us comfort! Let us preserve privacy of our data! Let us work for bettering the lot of street children!

Chinaveerabhadhrudu led me to Nachiyar Thirumozhi today. Lost in its trance. A sequel to the more famous Tiruppavai. Andal/Godha prays, meditates and sings for union with Krsna. 143 stanzas give us the complete struggle cycle towards ‘liberation’. Starting with praying to Manmatha, it goes on to pray Krsna directly – in Brindavanam as Gopikas playing with Krsna with his tantrums; in the lake taking bath as Krsna takes away the dresses, and later returns after tough negotiations, and Gopikas miss Krsna badly; nightingale as the messenger to Krsna for describing the state; meeting and marrying Krsna in the dream; speaking to Panchajanya, the conch, about its fortune to be with Krsna intimately; talking to dark clouds to be messengers of the sad state; feeling sad when the rains come but Krsna does not come; cursing flowering flowers, dancing peacocks, and singing nightingales, given the state of affairs at her end, and starts to lose hope; comparing with sita, Rukmini et al and feels sad, and starts cursing Krsna nor keeping the words and promises made; describing various places from Mathura to Dwarka and requesting people to take to these places and to him; begging them to at least bring his articles to comforted with, and wanting comfort by offering herself in full or in various parts on to him; and enquiring about Krsna and responding that he is there.

Complete and comprehensive.

Today I also remembered Gitanjali. Do not miss to read this. I need to put energy to recollect the translation I attempted some three decades ago. Soon.

I was going through the 50 Spiritual Classics. Apart from Gita, Quran, and Bible, my quick further shortlist of not to ignore at all at any cost category (and I read and are helping me for the journey ahead) includes:

- St. Augustine’s Confessions;
- Richard Bach’s Jonathan Livingston Seagull (and later, The Bridge Across Forever – and the Leslie’s letter in particular);
- Fritjof Capra’s The Tao of Physics;
- Gandhi’s My Experiments with Truth;
- Kahlil Gibran’s The Prophet;
- Dag Hammarskjöld’s Markings;
- Herman Hesse’s Siddhartha;

- Aldous Huxley’s The Doors of Perception;
- J Krishnamurti’s Think on These Things;
- Thich Nhat Hanh’s The Miracle of Mindfulness;
- Robert Pirsig’s Zen and the Art of Motorcycle Maintenance;
- Idries Shah’s The Way of the Sufi;
- Mother Teresa’s A Simple Path;
- Eckhart Tolle’s The Power of Now;
- Ken Wilber’s A Theory of Everything;
- Paramahansa Yogananda’s Autobiography of a Yogi; and
- Gary Zukav’s The Seat of the Soul

And this list must include:

- Rabindranath Tagore’s Gitanjali;
- The Capital;
- Andal’s Thituppavai and Nachiyar Thirumozhi;
- Paul Coelho’s Alchemy;
- Notes to Myself;
- The Art of Loving; and
- Notes of Vivekananda, Ramana and Aurobindo.

There is one other book, I am keen that everyone should read: Gita (as if Krsna is not God) [I miss the exact title, but something like this].

More and more people must join hands for life, living, livelihoods, linkages, leadership, learning and love. We can begin with any L and we will reach all Ls and the life and love. More and more people need to be serviced and served. Let us get going.

This is L-yoga. This is L-being. These are the ways.

We seek to gain the core and therefore, ever expanding whole. We seek to look into and reach the centre. Both in unison is our way.

This is saptayogam.

Can we be there? **Yes, if we pursue Atma Yoga.** We are marching ahead, albeit slowly! We see the path! We are practicing! We are digging into micro! We are exploring macro! We are loving, learning, leading linkages, livelihoods, living and life! We are transcending life to all human life to all life to all beings. We are on our way. Krsna confirms that Krsna takes all of us who are on their way to him and into him.

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

G Muralidhar

