

livelihoods

today and tomorrow

March 2017

Budget (2017-18)



Supplements

livelihoods
today and tomorrow

March 2017

'How To' Conduct MACS General Body Meeting

A General Body Meeting (G.B.M.) is a cooperative society's main forum for all the members of a cooperative society and for decision-making for the General Body. It is the highest authority in the society. The G.B.M. is held once in a year or more often, depending on the needs of the society. The G.B.M. is held in the presence of all the members of the society. The G.B.M. is held in the presence of all the members of the society. The G.B.M. is held in the presence of all the members of the society.

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'Kshetram & Sakshtam' Coastal Odisha and Salt Pan Workers

The world's largest state for area of the world is India. The world's largest state for area of the world is India. The world's largest state for area of the world is India. The world's largest state for area of the world is India. The world's largest state for area of the world is India.

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Special Supplement Community Managed Digital Extension

Community Managed Digital Extension (CMDE) is a digital extension program that aims to provide digital services to the people of the community. The CMDE is a digital extension program that aims to provide digital services to the people of the community. The CMDE is a digital extension program that aims to provide digital services to the people of the community.

Happy Vasanta Panchami! Happy Valentines' Day! Happy Radio! Social Justice! Mother Language! Happy Mahasivaraatri!

Let us do our bit for preventing, treating and reducing the impact of cancer.

Union Budget has been presented.

Shiv Sena and BJP fight it out in BMC. Elections in 5 states – over in Punjab, Goa and Uttarakhand; UP is going through its seven-phase polling; Manipur will go through soon. Results are expected on 11 March.

TN gets a new CM – Palanisami, a proxy, as of now. Sasikala is in jail. Deepa announces a platform. OPS vows to fight.

Trump is making waves – visa restrictions.

We need more and more social entrepreneurs and self-employed with a purpose beyond living. India is home (about half of them) to entrepreneurs and self-employed. We need to get a fraction of these converted into social-oriented entrepreneurs and self-employed. It appears not at all tough. We need to identify enterprise-spirited persons with 3R (read, write, arithmetic) skills. Better if they have already begun to be on their own. They could be offered a 1.5-3 year social entrepreneurship, self-employment and enterprise management-leadership programme. The programme may be spread out as –

- 3.0 months of Orientation-Basics-Basic Skills-Research and Participation Skills-Field Stay and Field Work;
- 2.0 months of Context courses building on the Field Stay
- 2.0 months of Courses around entrepreneurship and enterprises management and leadership
- 5.0 months of Apprenticeship (Project work in an organization)
- 2.0 months of Integration Courses and Individual Project Work (Business Plan; start-up or support to enterprise)
- 1-2 year online learning and integrated action based fellowship in own enterprise

A programme should be launched with these broad contours.

Similar programmes for addressing the vulnerable communities and vulnerabilities have to be designed. For dalits, coastal people, women, disabled, migrants etc. If any group is interested and focusing on in this effort, it needs all our help.

Smaller programs for offering specific capsules of 4-12 weeks could be useful in enhancing the capabilities of existing professionals on ground.

It is also important to collectivize these community professionals as associations at various levels, professionals as associations, and viable scaled-up cost-effective networks of professionals.

These have to be done on scale. More numbers, more areas, more skills and more quickly.

Union Budget is being analyzed year-on-year. Union Budget paves the direction for the budgets of the states and the local governments. It also indicates the kind of funds it is allocating for the poor, poverty reduction and social development. This year, the budget has been presented on 1 February – one month ahead of schedule. This is planned to be as a new tradition. Railway budget has become integral part of the Union Budget for the first time since 1924. Plan and non-plan classifications have been done away with. GST will most probably be implemented during the year 2017-18 onwards. We have crossed Demonetization and Remonetisation interventions with some mixed results as of now. This budget reiterates the commitment to double the incomes of the farmers in 5 years; high priority for education, skills and jobs for youth; and social security, healthcare and housing for the poor. The budget proposes poverty-free GPs. Allocation for RD – MGNREGS, NRLM etc., have increased. Budget proposes massive push for digital payments and digitization. The size of the budget is about Rs.21.5 lakh crore. The tax rate to small companies with turnover less than Rs.50 Crore has been reduced to 25%. Personal income tax in the lowest bracket has been reduced to 5% for incomes between Rs.2.5-5.0 lakh. In this context, 'livelihoods' has explored 'Budget 2017-18'.

Amartya Sen's 'Development As Freedom', book is a must for all in development work. The e-links include VCA - 'Honey in Kenya'; subsector - 'Fisheries'; e-book – 'Energy, Environment and Livelihoods in Lao PDR'; and v-book – 'Conservation Farming and Climate Smart Agriculture in Uganda'. Livelihoods Management Notes (e-link) are on 'Tools'.

Mi.

Supplements include 'How to conduct MACS GB Meeting?'; 'Coastal Odisha' and 'Salt Pan Workers'; and 'Community Managed Digital Extension'.

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

the 'livelihoods' team

Response

Dear livelihoods team,

Livelihoods monthly magazine 'Natural Farming' is very use full for us.

Thank you Sir ..

with regards,

Ramu Munugoti





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Focus	Budget (2017-18): The Budget impacts a country's economy in the specified budget year and also indicates the overall direction of its economy. Union Budget 2017 – 2018 has some specific characteristics, notably its introduction post demonization, which had a huge impact on crores of poor people's lives and livelihoods across the country.	6
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Sukshetram	Salt Pan Workers http://livelihoods.net.in/sites/default/files/pdf/supplement_kshetram_and_sukshetram_0.pdf	
Special Supplement	Community Managed Digital Extension http://livelihoods.net.in/sites/default/files/pdf/special_supplement_community_managed_digital_extension_mar_2017.pdf	
e-links		
VCA	VCA of Honey in Kenya http://livelihoods.net.in/sites/default/files/pdf/vca_of_honey_in_kenya.pdf	
Sub-sector	The Fisheries Sub-Sector http://www.fao.org/3/a-ai563e/ai563e04.pdf	
e-Book	Energy, Environment and Livelihoods in the LAO PDR https://www.utu.fi/fi/yksikot/ffrc/julkaisut/e-tutu/Documents/eBook_2013-5.pdf	
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Livelihoods Management Notes	Tools http://livelihoods.net.in/sites/default/files/pdf/supplement_livelihoods_management_note_0.pdf	
e-course	e-livelihoods learning course Capsule No: 456 - 465 http://livelihoods.net.in/sites/default/files/pdf/e-course_mar_2017.pdf	

US\$29.4 million to improve livelihoods in southern wetland:

The project will be implemented from 2017-20 in some 22,000ha of the area. Eighty-six per cent of the total investment (\$25 million) comes from ODA loans from the Government's budget. It is part of a project to build integrated climate resilience and ensure sustainable livelihoods for the Mekong Delta. The subproject aims to improve the area's capacity to tolerate adverse weather, reduce climate change risks and ensure better livelihoods for 11,400 households in the Hong Ngu Town and in the districts of Hong Ngu, Tam Nong, Thanh Binh, according to Nguyen Thanh Hung, vice chairman of the province's People's Committee. It also aims to proactively regulate water sources and control floods in order to enhance the added values of the province's agricultural production and freshwater aquaculture. The subproject's irrigation constructions are not intended to resist floods to cultivate the third rice crop within a year, but to

re-organise production to improve the livelihoods of local people.

FAO scaling up assistance for internally displaced persons in North East Nigeria to return to agricultural production:

Abuja-Buoyed by the prospect of restarting life through agricultural livelihoods, many internally displaced persons (IDPs) in North East Nigeria are returning to farms supported by the Food and Agriculture Organization of the United Nations (FAO). Under the ongoing Restoring Agricultural Livelihoods of IDPs, Returnees and Vulnerable Host Families in North East Nigeria project, FAO is reaching 174 400 people with vegetable seeds and irrigation support for the dry season. Ahead of the upcoming rainy season, FAO is planning to considerably scale up its interventions in the region to ensure sure that those who return to farms receive the support they need to plant in time and produce food to sustain themselves and their families. ❖

ISRO launches 104 satellites in one go, creates history:

India, a one-rocket fledgling in space transportation compared to its European and U.S. counterparts, created launch history by placing a record 104 spacecraft in their desired orbits. The feat was performed on the old reliable launch vehicle, the PSLV, numbered C-37, which took off from the first launch pad at the Satish Dhawan Space Centre, Sriharikota, at 9.28 a.m.

Now, Aadhaar made mandatory for scholarship schemes:

The Human Resource Development (HRD) Ministry has made Aadhaar mandatory for providing scholarships to meritorious school students from economically weaker sections. Students who want to avail scholarship benefits under 'National Means-cum-Merit Scholarship Scheme' need to get enrolled under Aadhaar by June 30, according to a notification issued by the HRD Ministry on February 15. "The responsibility to collect Aadhaar from students or to authenticate them, as the case may be, shall be on the Principal of the School concerned, in coordination with parents or guardians of the children," the notification said. The school Principals will have to make arrangements to take children to the nearest Aadhaar Enrolment Centre. In 2015-16, around 2.05 lakh students were beneficiaries of the scheme, launched in 2008, aimed at arresting school dropouts at class VIII and encourage children to continue their studies at the secondary stage. Scholarship of ₹500 per month is awarded to meritorious students every year for study in classes from IX to XII in State government, government-aided and local body schools. Aadhaar has also been made mandatory for 12 scholarship schemes administered by the Ministry of Social Justice and Empowerment for Scheduled Caste, Other Backward Classes (OBC), economically backward classes and semi-nomadic and nomadic tribe students. Such students need to apply for Aadhaar by March 31.

India's agriculture exports plunge 6%:

India's agriculture exports declined by almost 6 per cent from \$10.81 billion during April to November 2015-16 to \$ 10.20 billion for the same period this fiscal, according to the Agricultural and Processed Food Products Export Development Authority data. Experts cited demonetisation, along with high Indian export prices and

government's removal of export incentives, as some of the major causes for the dip. Export of 16 key agricultural products from the country — including fresh vegetables and seeds, pulses, wheat, milled products, Basmati rice, cereals — registered negative growth between April to November 2016-17. This is the second fiscal of de-growth in agri exports for India. India's farm exports, which were growing consistently during past years, have been witnessing a fall since 2015-16. In terms of US dollars, exports of pulses, guar gum, milled products and basmati rice during this period declined by 13.05 per cent, 26.37%, 32.00% and 16.33% respectively, as per official data.

Budget to sustain recovery in agriculture growth:

Indian agriculture is characterised by a cyclical trend of good growth and poor growth. The stagnant growth rate at low level combined with decline in size of land holding implies much slower growth in farm income per holding. This calls for three pronged strategy: lifting growth trajectory upward; imparting stability to production and focusing on farm income. The last year's Budget announced major initiatives focused on this strategy. These include renewed emphasis on irrigation under Pradhan Mantri Krishi Sinchai Yojana, upgrading agricultural markets under E-NAM, crop insurance plan Pradhan Mantri Fasal Bima Yojana, soil health card for balanced and efficient use of fertiliser, push to agricultural and rural infrastructure and increased supply of institutional credit for agriculture. The Budget 2017-18 provides strong push to the initiatives started in last two years beside covering some of the much needed reforms in agricultural marketing. PMFBY has received strong response from farmers. The sum insured in kharif season 2016 was 60 per cent higher than kharif 2015 and number of non-loanee farmers who opted for crop insurance increased six times. Higher allocation for PMFBY this year will help in raising coverage and addressing production risk faced by farmers. Among various components of PMKSY, micro irrigation, which involves use of drip, sprinkler and such irrigation devices, is the most important component for getting quick results in raising irrigation coverage, achieving efficiency in water use and raising productivity. ❖

Bhallanpalle Village Organisation (VO)

The Bhallanpalle Village Organization (VO), located in Bhallanpalle village, Tadoor mandal, Nagarkurnool district in Telangana state, was established in 1993. Registered under MACS Act, 2012. Comprises of 35 Women Self Help Groups (SHGs), total of 525 members.

VO has three committees: they are- 1. Loan recovery committee, 2. Gender committee and 3. Social awareness committee. The VO is planning to initiate a Business Plan (BP) for women to increase their income and empower themselves.

The VO has a three member Office Bearer (OB) committee, consisting of President – M. Bichamma, Secretary – MD. Fhahin Begum and Treasurer – V. Jyothi. The VO gets support from the Village Organization Assistant (VOA). The VOA participates in VO meetings & facilitates in their planning, advocacy activities with the support of OB and Executive Members (EC) and it is also involved in process of SHGs' linkage with respective banks. Besides this, VOA also facilitates SHGs to avail benefits from various government schemes. On 06th of every month, VO

conducts meetings, which are based on agenda, in the community hall with EC Members. SHG leaders, Community Coordinator (CC), Assistant Project Manager (APM), Anganwadi teacher, Aasha worker, etc., participate in the meetings.

The VO has savings of Rs. 6, 35, 000, and supports, facilitates SHGs to avail loans from banks. The VO has bank linkage with SBI Aithole Branch, and so far, it has linked 16 SHGs with the branch. The VO till date as facilitated SHGs to avail loans amounting to Rs.48, 00,000 from the bank.

The various activities of VO are given below:

- The VO identified six child labourers in the village and enrolled them back into school.
- VO successfully stopped two child marriages in the village and enrolled them in school.
- VO is actively participating in Swatchh Bharat (SB) programs, and in Haritha Haram (HH) program by planting and samplings in the village. ❖

BIRDS

Bharati Integrated Rural Development Society (BIRDS), a non-profit organization, established in 1985 in Kurnool district, Andhra Pradesh. Organization is working in field of Rural Development (RD) i.e., facilitating poor & poorest, Dalits, women, children, small and marginal farmers. Its first operations were in Midthur mandal, Kurnool district. One of the most backward areas, and obscure any voluntary organization in the area. In subsequent years, organization established itself there and was recognized for its good work. Today it works in the areas of community mobilization, empowerment among Dalits and women on several issues i.e., poverty, social discrimination, women rights & land issues. BIRDS focuses on livelihood improvement among poor landless families or families having small holdings. Organization aims to improve livelihood opportunities within villages to minimize migration from rural to urban areas. Objectives are to educate rural poor through Non-Formal Education (NFE); help rural poor people liaison with government to avail various schemes; provide opportunities for development of village artisans; undertake land based projects for benefit of small, marginal farmers and sustain organic farming system; organize SHGs for their empowerment; improve, preserve health and environmental conditions of rural poor, etc.

Various activities are : a) BIRDS - Strategic Pilot on Adaptation to Climate Change (SPACC): It is working to strengthen knowledge

and capacities of communities to respond to climate variability and change impacts in pilot Hydrological Units (HUs) in seven drought-prone districts of Andhra Pradesh from year 2011. It has been working in Rudravaram mandal of Kurnool district for the past two years through an innovative farmer driven grass-root level environmental action, taking into account climate variability; b) Crop Life project-Adoni: Crop Life International (CLI) in association with BIRDS has designed a Baseline survey to assess the overall impact of project on target population and test people's attitudes & practices towards "Responsible usage and secure storage of chemical pesticides". It assesses what messages are retained by the target population, are put into practice and their impact; c) CHETANA Network: It seeks to address issues of hunger and poverty collectively through micro and macro level analysis, advocacy, development of alternative survival strategies and international solidarity; d) Compassion project- It started a disadvantaged children centre at Kalachatla village supported by Compassion International (CI) through Karuna Bala Vikas (KBV); e) Community Health Centre (CHC): It's providing many services and facilities to poor, including, community health services, lab services, pharmacy and ambulance; f) Boarding home and school: It's running a boarding home and school from nursery to tenth class for boys & girls at Muthyalapadu village; g) Other projects: it's running the Andhra Pradesh Farmer Managed Groundwater System (APFMGS) Project and community-staff capacity building. ❖

Budget (2017-18)

The Budget impacts a country's economy in the specified budget year and also indicates the overall direction of its economy. Union Budget 2017 – 2018 has some specific characteristics, notably its introduction post demonization, which had a huge impact on crores of poor people's lives and livelihoods across the country. Budget was introduced before conducting legislative elections of five states. For the first time ever, the budget was introduced on 6th of February; which ended a 150 year old tradition of introducing budget on 1st March of every year. Nation witnessed merger of railway budget with general budget. This Budget was projected as a pro-poor and particularly rural development focused. In this context, 'livelihoods' strives to understand "Union Budget 2017 -18".

On 06 February 2017, Finance Minister Arun Jaitely presented the Union Budget for 2017-18 in the Parliament. This was the first budget in the history of Independent India that combined both Indian Railways budget and Union budget. The total capital and developmental expenditure of Railways for 2017-18 has been pegged at 1,31,000crores, which includes Rs. 55,000 crores provided by the government for the budget. The focus has been on four major areas-passenger safety, capital and developmental works, cleanliness, financial and accounting reforms. For passenger booking services through IRCTC website, there will be no service charge levied on tickets. Rail Sanraksha Kosh, a corpus of Rs. 1,00,000crore, will be created over a period of five years. By 2020, unmanned leveled crossings on broad gauge lines will be eliminated.

Expert international assistance will be harnessed to improve safety preparedness and the thorough put is expected to be raised by 10 percent. The above will be done through modernization, upgradation of identified corridors. At least 25 stations are expected to be awarded during 2017-18 for station redevelopment and 500 stations will be made differently-abled-friendly by providing lifts and escalators. Feed of around 7,000 stations with solar power in the medium term. 3,500 km of railway lines to be commissioned in 2017-18 as against 2,800 km in 2016-17; steps will be taken to launch dedicated trains of tourism and pilgrimage. The focus will be on "Swachh Railways." A SMS based "clean my coach service" has been initiated and it is now proposed to introduce a coach-mitra facility, a single window interface to register all coach related complaints and requirements. By 2019, all the coaches of Indian Railways will be fitted with bio-toilets. The tariffs of the railway



fares would be fixed taking into consideration cost, quality of service, social obligation and competition from other forms of transport. For news jobs for youth, a new metro rail policy will be announced. A new metro rail act has been enacted by rationalizing the existing laws, as this will facilitate greater private participation and investment in construction and operation. Coming to the Union Budget, it has focused on addressing three fundamental needs of education i.e., access, quality and equity. The allocation expectations have soared.

Last year's budget listed education as amongst the "9 pillars" and 6 percent of GDP was allocated to it, an increase from that of Budget 2015 (4.9 percent). Steps to be initiated for increase in post-graduate seats for medical sciences. In schools, proposal to launch systems to measure learning, lay emphasis on science education & flexible curriculum. Special focus on 3,479 educationally backward blocks; propose to introduce practice of measuring annual learning outcome in schools. Identified colleges & institutions will be granted an autonomous status based on accreditation. To enable students to access high-quality education resource, DTH channels with 350 online

Key Highlights of Union Budget 2017 presented by FM Arun Jaitley

Sr No	Summary of Important Budget Speech
1	Tax rate of 10% reduced to 5% for the first slab of income. Zero tax liability on person getting up to Rs 3 lakh. Individuals having income less than Rs 5 lakh will have to file a return with a one page form
2	No transaction above Rs 3 lakh to be permitted in cash.
3	Income Tax for companies with turnover of up to 50cr reduced to 25% from 30%
4	100 per cent electrification of villages by May 1, 2018
5	Govt to introduce Sr Citizen Smart Health Card Scheme. LIC to introduce pension scheme for senior citizens with assured return of 8%
6	IRCTC not to collect service charge on e-tickets
7	High speed optical fiber will be available more than 150,000 gram panchayats
8	FIPB to be abolished and more than 95% of FDI to be under automatic route and further liberalized
9	Proposal to mandate all <u>govt</u> receipts as digital transactions, beyond a certain limit
10	Head Post Offices in far flung areas of India to render passport services.
11	Amend Negotiable Instrument Act to help quick realization in case of dishonored cheques
12	Total expenditure for 2017-18 at Rs 21,47,000 crore. Capex up 25.4% over previous year
13	Fiscal deficit target at 3.2%, 3% in next year
14	Holding period for long-term cap gains for immobile assets reduced from 3 years to 2 years; base year for indexation to be 2001

courses will be available on SWAYAM platform. Setting up of national agency to help boards like Central Board of Secondary Education (CBSE) and Indian Certificate of Secondary Education (ICSE) to focus on quality rather than administrative work, is viewed as a great step. To address education in rural areas and to drive equitable access to opportunities for the rural youth, the extension of PM Kaushal Kendras to 600 districts and focus

on 3,479 educationally backward blocks, which will help in addressing the above. Investment in vocational training to be Rs. 2,200 crore and Innovation Fund (IF) for secondary education to be created. Reformation of UGC, to provide increased autonomy for colleges and universities and promote greater accountability in the system.

To address the issue of unemployment, the budget has laid focus on generating jobs in tourism, launching of India International centers and bringing opportunities for women employment through model shops and establishment bill. In case of health, the budget increase is 23% (27,131 crores), compared to previous financial year (20,762 crores). There are policy directions - Communicable diseases (Kala-azar, Filariasis, Leprosy and Measles) need to be eliminated with definite timelines & elimination of Tuberculosis by 2025. To ensure adequate availability of specialist doctors and to strengthen the secondary and tertiary level health care, increase in Post-Graduate (PG) seats by 5000 every year was announced. Initiation of DNB courses in big district hospitals and roping in district hospitals and large private hospitals to conduct three year

CFO

UNION BUDGET 2017-18

Finance Minister Arun Jaitley presented the Union Budget 2017-18 in Parliament on February 1. According to him, the demonetisation move by Prime Minister Narendra Modi will have a transient impact on the economy.

The Budget is broadly focused on 10 issues — farming sector, rural, healthcare, youth, infrastructure, financial sector, speedy accountability, public services, prudent fiscal management and tax administration for the honest.

HIGHLIGHTS

UNION BUDGET 2017-18

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Tax relief to individual investors in Union budget 2017-18

Income tax slab

Income slab	Tax rate (%)	Previous rate
0 – 2,50,000	Nil	Nil
2,50,000 – 5,00,000	5%	10%
5,00,000 – 10,00,000	20%	20%
Above 10,00,000	30%	30%

Rebate under 87 A

The rebate under Section 87A is reduced from Rs. 5000 to Rs. 2500 for the tax payers having a taxable income up to Rs. 3,50,000 which was 5,00,000/- previously.



Surcharge

Assesses having a taxable income of Rs. 50,00,000 up to Rs. 1 crore will be charged with an additional surcharge of 10%.



National Pension scheme

The exemption for partial withdrawal has been introduced for the amount not exceeding 25% of the employee's contribution (previously it was 40% the total amount received).



SMEs

SMEs are those companies whose gross turnover does not exceed Rs. 50 crore in the previous budget. The government has given some relief by reducing the tax rate to 25% this year.



elearnmarkets

specialty courses. Strengthening of PG training in select Employees State Insurance Corporation of India (ESIC) & Municipal Corporation hospitals and encouraging reputed private hospitals to take up DNB courses. 1.5 lakh health sub-centers to be transformed into health wellness centers. Union Budget of 2017 has allocated two new AIIMS in Jharkhand & Gujarat. For senior citizens Aadhar-based health smart cards

have been planned for comprehensive health information system for the country.

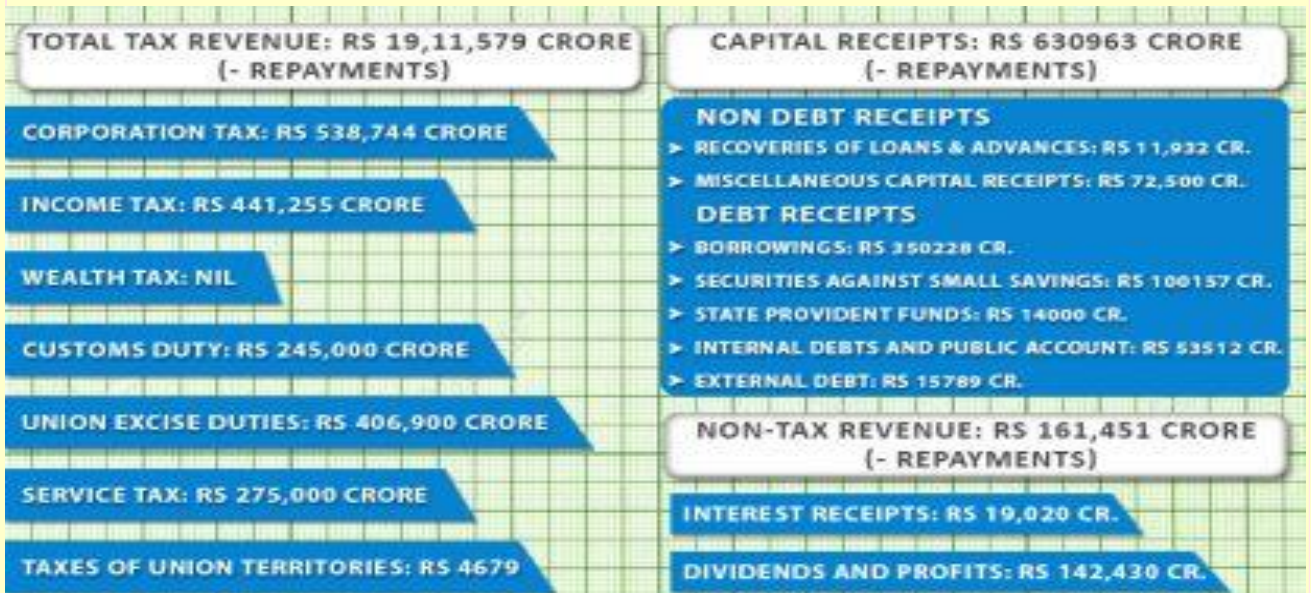
Budget for women and child welfare has been increased from Rs. 1, 56,528 crores to Rs. 1, 84,632 crores. The budget announced the setting up of Mahila Shakti Kendra at village level, with an allocation of Rs. 500 crores in 14 lakh ICDS anganwadi centers. These centers would be one stop convergent support services for empowering rural women

- The Finance Minister has used the positive macroeconomic profile of the India budget (2017-18) . The total allocation for rural, agricultural and allied sectors for 2017-18 is Rs 187223 crore, which is 24% higher than last year's
- The government is committed to double farmers' incomes in 5 years
- The target for agriculture credit is fixed at Rs 10 lakh crore
- Target for agricultural credit in 2017-18 fixed at Rs 10 lakh per person
- The Cabinet has approved extension of tenure of loans under Credit Linked Subsidy Scheme of the Pradhan Mantri Awas Yojana from 15 to 20 years
- The government will issue soil health cards and will setup a mini lab in Krishi Vigyan Kendras
- Fasal Bima Yojana will be increased to 40 percent from 30 percent
- A dedicated micro-irrigation fund will be set up by NABARD to achieve the goal of 'Per Drop More Crop'. Its initial corpus will be Rs 5000 crore
- Dairy processing infrastructure fund will be set up under NABARD, with a fund of 8,000 crore.
- Union Budget allocated Rs. 52, 393 crore for Scheduled Castes (SC) welfare.
- The Defence sector was allocated Rs. 2.74,114 crore.

with opportunities for skill development, employment, digital literacy, health and nutrition. For pregnant women, Rs. 6,000 cash transfer will be done directly to their bank accounts (institutional delivery and vaccination for their children too). Funds directed to women-only schemes in various ministries of the government together have increased from Rs. 11,388.41 crore in 2015-16 to Rs. 17,412.01 crore in 2016-17. The government has cut down its expenditure by Rs. 5,000 crore (for women-specific schemes last year) in present budget. Allocation to schemes such as the National Mission for Empowerment of Women, aimed at social and economic empowerment of women, has been doubled; while the Nirbhaya schemes, which include women's help lines and one-stop crisis centres, have also seen an additional allocation of Rs.470 crore. Allocation for Women Training Programmes for women police officers increased Rs.16 crore this year. However, there are some

schemes which haven't received adequate or any attention at all. Budget has also announced Rs. 2,000 crore for Liquefied Petroleum Gas (LPG) connections in name of women in rural households and allocation of Rs. 500 crore for SC/ST & women entrepreneurs under "Stand Up India" scheme. For women entrepreneurs, Priyadarshini scheme, which was allocated 7.8 crore last year, has not been allocated any money in 2017 budget.

Dairy sector has been given a priority with Rs. 20,000 crore and will be given initial corpus of Rs. 2,000 crore; to be quadrupled in three years. The dairy cooperative network includes 254 cooperative milk processing units, 177 milk unions, covering 1,55,634 village level societies in 346 districts. The allocation is a big boost. About 15.1 million farmers have been brought under village level dairy cooperative societies (As on March 2013). However, about 80 percent of milk is collected and distributed



by unorganized sector. Budget allocation for dairy development will enable NABARD to finance modernization of milk processing units, encourage new bulk-milk cooling units, improve milk production and increase modernization of breeding facilities.

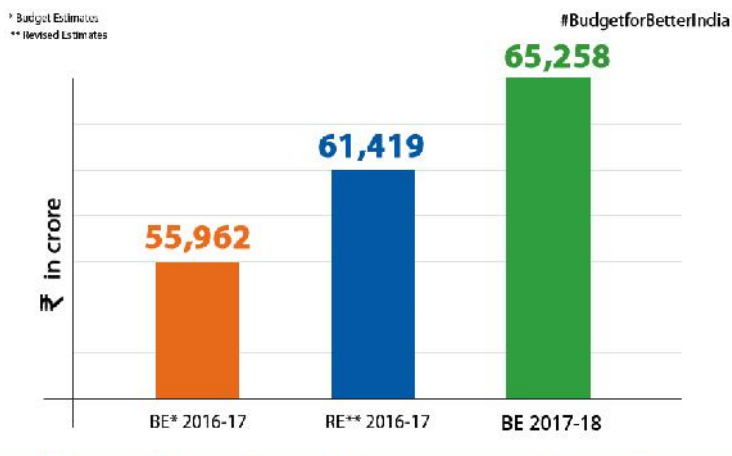
On agriculture front, Union Budget gave a push to market reforms. It has increased funding for crop insurance and set higher target for farm credit. For implementing schemes to improve access to irrigation and develop dairy sector, the budget has charged the apex rural bank NABARD. Budget has increased allocation for flagship crop insurance scheme “Pradhan Mantri Fasal Bima Yojana (PMFBY)” from Rs. 5,500 crore (budget estimate in 2016-17) to Rs. 9,000 crore in 2017-18. The coverage of this scheme will be increased from 30 percent of the cropped area in 2016-17 to 40 percent in 2017-18. The government also proposed a model law on contract farming which will be

circulated among states, to help farmers get better value for their produce and to bring in more regulated agriculture markets on electronic National Agriculture Market (e-NAM) platform. The Budget has also set a target for disbursing Rs. 10 trillion of farm credit against last year’s Rs. 9 trillion. Special support of Rs. 1,900 crore is allocated to cooperative banks to bring them onto the core banking platform. On soil health card scheme, mini labs for soil testing will be set up in 648 Krishi Vigyan Kendras (KVKs) across India which will be run by rural entrepreneurs, who will be assisted by the government. On farm credit, the government promises to put in special efforts to ensure adequate credit flows to underserved areas. The agriculture sector is expected to grow at 4.1 percent during the current fiscal on good monsoon. Irrigation sector was allocated with additional Rs. 20,000 crore to NABARD for long term irrigation fund; Rs. 5,000 crore for setting up a dedicated micro irrigation fund.

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) was allocated Rs. 48,000 crore for the year 2017-18, against 2016-17 Rs. 37,000 crore. Participation of women in MGNREGS increased to 55 percent from 45 percent in the past. For monitoring the implementation of scheme, space technology will be used to ensure MGNREGS works. The government also proposed to complete one crore houses for those without homes. Rs. 19,000 crores has been allocated for Pradhan Mantri Gram Sadak Yojana (PMGSY) in 2017-18. Rural electrification to be 100% by March 2018. Under MGNREGS, five lakh farm ponds will be undertaken.

The budget in energy sector Rs. 1,26,000 crore for energy production based investments. Launching of trade infra exports.

Allocation for Social sectors with welfare orientation



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The Union Budget, both in fiscal and financial sector, has made key changes. Abolition of Foreign Investment Promotion Board (FIPB) and a revised mechanism to ensure time-bound listing of Central Public Sector Enterprises (CPSEs), Pradhan Mantri Mudra Yojana (PMMY) lending target fixed at Rs. 2.44 lakh crore for 2017-18. The Digital India, BHIM app will unleash a revolution and government has planned to introduce two schemes to promote BHIM App-referral bonus for the users and cash back for the traders. Head post offices as the central office for rendering passport service.

The budget outlays for rural sector have been significant. In case of agriculture, the government’s goal of doubling farm incomes in five years was stated. There is no spell out of a clear strategy to achieve the target. The above announcements have come in the backdrop of falling farm incomes, despite record production of rain-fed kharif crops 2016-17. There is a crash in prices of vegetables and fruits. Through e-NAM platforms, the issue is that though the farmers may be equipped to sell, buyers must be there /willing to purchase from far off places. In case of food markets, issue of credible markers for quality and safety, transactions with anonymous sellers are unlikely to be realized. There is no provision for third party certification. On soil health cards, the demand has to come in from farmers side and also that less chemical usage should be rewarded. Utilization of credit for rightful purposes is key and preventing its diversion to non-agriculture activities is a challenge in itself. Thus, expanding credit without funneling it to agriculture usage can be counterproductive. Though the government has allocated a lot to the education sector, however, the government did not elaborate on how these programs will be linked to industry



Focus of the Budget

- Maintaining the momentum on capacity enhancement despite challenges-slow growth in freight and burden of Pay Commission.
- Safety.
- Improving Railways' modal share in freight.
- Enhancing passenger experience.
- Station Redevelopment.
- Transition to convenient cashless payments.
- Transformational Initiatives-churning from Rail Vikas Shivr.

#BudgetForBetterIndia



acknowledgement and acceptance. It is crucial to link successful completion of these programs to industry acceptance, leading to improvement in employability and employment. The budget failed to focus on primary education and generation of more jobs for teachers. The problem of quality of teachers is a serious issue. The focus on primary education sector has been missed out in the budget. Moreover, budget has ignored RTE and has increased Sarva Shiksha Abhiyan's (SSA) budget meagerly by 1,000 crores. School education for children aged between six to 14 years is a fundamental right in India. Only 1,305 crores has been increased for National Education Mission (NEM), which comprises of SSS, the Rashtriya Madhayamik Shiksha Abhiyan (RMSA) along with teacher training and adult education. For mid-day meal, the budget allocation is just Rs. 300 crores, which is insufficient to combat malnutrition among millions of school going children. Low budget allocation to education sector is hampering the quality of education in government schools, which have a teacher vacancy of more than 5 lakh and at least 6.4 lakh untrained teachers. We have 10% of schools with single teachers, 30% of schools functioning without toilets for girls and 20% of the schools lacking safe drinking water. Unfortunately, after six years of implementation of RTE Act, only 9.5% schools have been made RTE compliant across the country. We had to meet the MDGs of achieving universal primary education by 2015. How can digitalization of education and skill training be possible without the universalization of basic education, as the

budget has deprived millions of children from their universal rights to education?

The budget clearly reflects the political will of the government in implementing RTE Act. On the higher education front, Indian institutes lag behind basic research and development infrastructure. Government universities cannot accommodate all students, thus many of them head to private universities where the fees is high and not fitting into most of the people's economic bracket. Government should lower interests on educational loans for graduate and post-graduate studies. Focus on exploring the possibility of PPP model in education. The health budget did not address pressing issues facing the sector in India. We have the highest household out of pocket health expenditure in the world. We have the most inequitable health allocation in our country. Generic drug manufacturing did not get adequate attention. The other key areas which the budget did not look into include, setting up of health infrastructure fund, making health insurance coverage mandatory, raising tax exemption on preventive health check-ups, increase in quantum of deduction towards payment of medical

insurance premium, increase in depreciation rate on medical devices, creating healthcare systems based on technology, use of multi-pronged preventative strategy to tackle threats and chronic diseases, encourage healthcare facilities in tier II, III and IV cities. No specific allocation was given for setting up of medical innovation fund and healthcare innovation fund in healthcare sector. Increase of investments in health and family planning: Between 2015-16 and 2016-17, the government's allocations for Health Ministry increased by 13 per cent but the share of National Health Mission in the Ministry's budget declined to 48 percent. Trends in budget allocations indicate that percentage share to family planning has remained unchanged between 2013-14 and 2016-17 — at 2 per cent of the total Health Ministry's budget. Investing in health is critical for achieving the economic development goals. The health sector, which drives domestic demand for health care, has the potential of providing new jobs.

The budget did not cater to the needs of adolescent girls, for skill enhancement of women. Composite gender budget does not assure any commitment to set up much required anti-sexual harassment committees for working women in informal sector. The budget did not address crèches & working women hostels, special old age pension scheme for women. In case of irrigation, the allocation has been a welcome move. Implementation of micro-irrigation scheme is poor. Farmers apply for subsidy,

Union Budget 2017-18



however, as it is a time consuming process, they lose out on precious time, as the procedures are very lengthy. The subsidy disbursal is delayed and pre-sanction time is a tedious ordeal for farmers to go through. Government allocation of MGNREGS is increased, but as per legislation, it needs to have resources, which should be adequately made available for work to be provided on demand. According to Aruna Roy, social activist, 54% of the wage payments are delayed and Rs. 231 crore of compensation to workers also remains due. Railways budget is laudable, but creation of a lapsable safety fund, it also has to be spent judiciously and should be done to improvise the safety of passengers. On the whole, the budget used a positive macroeconomic profile. Tax Reduction on MSMEs, Finance Minister (FM) made announcement in Budget towards development of Micro, Small and Medium Enterprises (MSMEs) concerning MSME entrepreneurs demands whose business were mostly effected by the demonetization. FM reduced Income Tax (IT) from 30% to 25% on the companies which have annual turnover up to Rs. 50 crore. A total 96% of companies (6.67 lakh) benefit by the tax reduction. This concession may give a helping hand to MSMEs to compete with larger companies and also provide employment to large section of people.

Because of demonetization poor people, small vendors, MSMEs and construction sectors etc, suffered huge loses. According to a World Bank survey, over 1% of Gross Domestic Product (GDP) growth has reduced due to demonetization. In this context, people kept more expectations on budget to swim out to safety from the demonetization disaster. In budget surveys also, 75% of people voted for more focus on welfare programs particularly education, health, food security and social security programs. At international front also, developed countries particularly

America is practicing economical protectionism measures. In these countries, policies are being designed to reduce employment opportunities of outsiders. It affects people lives and livelihoods of our people. Already employment growth has been declining in our country and developed countries economical protection measures are adding to its share in reducing employment opportunities directly and indirectly. It also affects demand and supply chine in economy. In this context, we have to assess budget impact on people lives and livelihoods in present financial year and visualize the country's economic direction. FM has projected Union Budget 2017 -18 as a pro poor and rural development focussed one.

Rural development, agriculture and allied sectors witnessed 24% higher allocation than last fiscal, standing at Rs. 1,87,223 crore. FM has increased allocation to Mahatma Gandhi Rural Employment Guarantee Scheme (MGNREGS) to prevent distressed migration from rural to urban areas for searching livelihoods. Budget reduced 5% IT on MSMEs and increased allocation on health sector. In the Budget, projections are higher rather than real numbers. There are ambiguous statements like increasing farmers' income by double without showing any clear way. In education and SC, ST population welfare programs, allocations are very less. One more important point to consider is that there is a widening gap between stated allocations and actual release budget. Though the budget's direction is towards extending direct tax network, still, the government largely depends on indirect tax for financial resources, which puts a heavy burden on poor people. In this budget, more emphasis has been given to digital transactions, which ignores other real and complicated prevailing conditions in the country. ❖

Aiming to be Sr. ICRP

Can you introduce yourself?

My name is Teresa Marmu and I'm 30 years old. My native place is Ramdebkeni village, Pakuria block, Pakur district, Jharkhand state and I have studied up to eighth class. I'm married and have one daughter and one son. My husband works in agriculture fields.

What are you doing at present?

Presently, I am working as an Integrated Community Resource Person (ICRP) in the village and also working as a secretary of SHG/VO in the village. I have formed SHGs and ESHGs within and outside the village. I earn Rs. 450/- per SHG formation.

What did you do earlier?

Earlier, I had been a housewife and took care of my children and helped my family in agriculture related activities in the village. I also used to work as a daily wage labor in the village. Later, I joined a SHG as a member, wherein I gained knowledge about SHGs; this helped me to gain knowledge to form women SHGs in various villages. This process enabled me to gain confidence and I could successfully form more SHGs in the community.

Did you participate in any training programmes?



Yes, I had participated in many trainings on different streams like SHGs, ESHGs, Institution Building (IB) and Capacity Building (CB) of the groups. The trainings were held in various districts such as Pakuria, Ganbari, Dwarvanga and Howrah. I used the knowledge I gained in the trainings at the field level.

Do you face any problems?

Yes, I have faced many problems in the field. Women and elders were not interested to form SHGs and ESHGs. It was very difficult to convince them to form into the groups.

Did you get any benefits from the government?

Yes, I have availed aadhar card, ration card & election card.

What are your future goals?

I want to generate awareness and spread the importance of groups, as many of the people in these villages are uneducated and child marriages are quite rampant. Apart from that, I want to become a senior ICRP. ❖

Want to Work for Poor

Can you introduce yourself?

My name is Bholendra Yadav and I'm 27 years old. My native place is Belhi, post Rajakhorwar, Madubani district and Bihar state. I completed my M. Com. My family comprises of my wife, son, parents and one brother.



allowance of Rs. 500 per day.

Where did you work earlier?

From 2014 to 2016, I had worked as an Assistant in Management Information System (MIS) in Jhanjarpur, Madubani district, Bihar state. My job responsibilities include collecting data from elders, best practices and case studies; sending the same to higher officials; maintaining records in hard and electronic form and sending them to office; performing various other activities; extracting relevant information from database based on project requirements; maintaining timely back up of files in electronic forms in all the computers installed at MMU locations. The MIS data is used for future reference for project implementation. They provide data entry training to volunteers and project staff and also supervise their tasks. Based on my work performance, I was promoted as PRP.

Where are you presently working and since how long?

Since 2016, I have been working as a Professional Resource Person (PRP) in Pakuria block and cluster in Jharkhand. I am working for the programme of HelpAge India and Jharkhand State Rural Livelihoods Promotion Society (JSRLPS).

As a PRP, I formed ESHGs; and imparted trainings to members, leaders, community facilitators and book keepers. Till date, I have formed more than 50 groups. Apart from that, 26 ESHGs have followed individual businesses. By this process, the ESHG members empower themselves. I am working in 13 villages of Pakuria cluster. Every day, I go to one of the villages in the cluster. I write a report on the work that I have completed and submit it to the Block Programme Manager (BPM). The BPM's office is located in Pakuria. I attend the monthly review meetings and district level meetings. At the district level, I have participated in various meetings in different departments; Social Mobilization and Institution Building (SMIB), livelihoods and Financial Inclusion (FI). My honorarium is Rs. 500 per day. I work for 26 days in a month. I also get travelling allowance of Rs. 2000; communication allowance of Rs. 1000; and out of station

Did you get any training?

Yes, I have attended four trainings in various places on ECRP related subjects. Livelihoods training in Chennai and ECRP trainings in Janjarpur, Rights and Entitlement trainings in Janjarpur through SAKSHI organization and Community Health Volunteer (CHV) in Pakuria in Kolkata.

What is your vision?

I want to serve poor people and bring them out of poverty. I want to be a great social activist. ❖

Development as Freedom

The book 'Development as Freedom' was written by Dr. Amartya Sen, a pioneer in development economics.

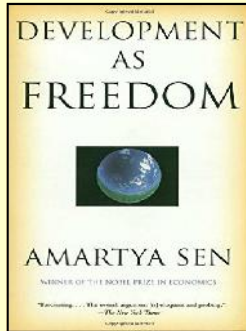
Sen challenged the traditional way of economic thinking by consistently posing the question 'what does it mean when a person or group is better off?' The answer 'higher income per capita' was not sufficient for him. Even though the Gross National Income per capita in Syria is not amongst the lowest in the world, people are deprived of basic freedoms; therefore, people are in much worse conditions than most people anywhere in the world.

Sen argued that people should be able to realize their full capacities and have a set of substantive freedoms which include:

1. Political freedom and civil rights; 2. Economic freedom; 3. Socio opportunity; 4. Transparency guarantees; 5. Protective security.

He sees freedom as the means and not the end of development, basically he suggests giving freedom to people now, which he believes will result in economic growth. Instead of the other way round where freedom is seen as a luxury which only developed nations enjoy.

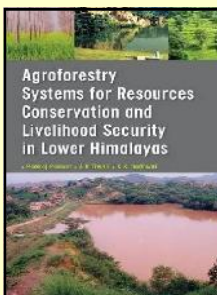
As the book was written in 1999, it needs to be understood in current day context. Sen did not see the rise of internet, this new means had a major influence on the five substantive freedoms. Internet became a new mechanism for free speech and political control. Clearly the power of internet is clearly visible in the past couple of years; for example Arab Spring, Occupy Wall Street movement, etc.



Sen states that the ultimate goal of development is to realize and maximize these five substantive freedoms, which includes factors such as life expectancy, health care, socio-economic opportunity and openness of media and governments transparency. However, apart from the Human Development Index, developed in early 1990s, Sen did not give any methodology or way of measuring a country's performance on these 5 substantive freedoms when compared to another country.

If these substantive freedoms are ultimate goals of development, then the question that needs to be asked is 'when is a country actually considered developed?' ❖

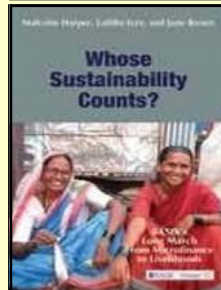
Latest



Book Name: **Agroforestry Systems for Resource Conservation and Livelihood Security in Lower Himalays**

Editors: Pankaj Panwar, K.S. Dadhwal

Publisher: New India Publishing Agency



Book Name: **Whose Sustainability Counts?: Basix's Long March from Microfinance to Livelihoods**

Editors: Malcom, Harper

Publisher: SAGE Vistaar

Story

Honesty is The Best Policy

A milkman became very wealthy through dishonest means. He had to cross a river daily to reach the city where his customers lived. He mixed the water of the river generously with the milk that he sold for a good profit. One day he went around collecting the dues in order to celebrate the wedding of his son. With the large amount thus collected he purchased plenty of rich clothes and glittering gold ornaments. But while crossing the river the boat capsized and all his costly purchases were swallowed by the river.

The milk vendor was speechless with grief. At that time he heard a voice that came from the river, "Do not weep. What you have lost is only the illicit gains you earned through cheating your customers." ❖

[Source: <http://www.english-for-students.com/Honesty-is-The-Best-Policy.html>]



‘Yoga’kshemam

Valentines’ Day! Maha Sivaratri!

Subroto Bagchi’s ‘The Elephant Catchers’ focuses on breakthrough growth and scale. The scale has to with numbers, size, depth, more dimensions, more variants, more ways and/or more options. And everything need not be scaled. Some things in life are meant to stay small and life has a way of ensuring everything has its place. If we want to, need to and must to scale up something we should know how to go about doing that. The key principles/lessons for scaling-up include -

- *One should be at peace with idea of scale and the purpose should drive the scale*
- *Simplicity is a key tool in scaling-up – simple communication, simple organization, simple product, simple processes, methods and systems etc.*
- *Strategy and scale go hand in hand; great strategy appeals to emotions yet it is simple; and it is not couched in great analytics.*
- *Scaling organizations mimic living beings – systemic view for physical, intellectual and emotional infrastructure. Digital strategy linking environment (customers), ends, parts and limbs linked to the centre, like the nervous system, is a must. These organizations build their capacities for future.*
- *Those who hunt rabbits (small) rarely become elephant (big) catchers. We need to hire new expertise but they do not come with guarantee.*
- *Dedicated hard work, being quick to learn and impressive story whatever be the domain help in scaling-up.*
- *Growing organizations need both the hunters and the farmers.*
- *Overdependence is not desirable and sub-optimal relationships are not good.*
- *Doing things with eyes open is important.*
- *It does not take technology to create great things; and it takes people.*
- *Life is about constant growth, but any unnatural growth is inherently destructive.*
- *In setting the strategic direction for scaling-up, the board becomes the guardian angel that balances the three-legged stool of investor, customer and employee expectations.*
- *Consultants/resource persons have a useful role if they are dealt with effectively – reference check with earlier assignments/clients; clarity on mutual expectations; clarity on fee structure and payment terms; recommendations are to be considered but not meant for blind implementation; each person has to be assessed for the role relevance, ability and usefulness; wherever required, training for roll-out has to be budgeted and the roll-out team has to be involved from the beginning; commitment to change is a pre-requisite for taking consulting services; and we have to remember that*

consultant has to service the enterprise.

- *Branding including name, logo, tagline, values (a few, may be 2-3), colours, brochure, cards, id cards, pictures, videos, website, annual reports etc., contribute to the progression in the journey of scaling-up.*
- *Handling the media and press is another important area of focus in scaling-up. This has to be learnt.*
- *Scaling-up entails Social Responsibility with sustained engagement with a cause. Good people alone can build good organizations and good societies. This has to be done.*
- *Scaling requires hiring of people with ability to build, capacity to think differently etc., rather than qualifications, experience or pedigree. These are to be figured out early. When in doubt, do not hire.*
- *Hired persons have to be inducted – introductions; philosophy and exposure; 90-100 day plans; and regular meetings*
- *No management should be afraid to fire non-performance. It comes in the way of scaling-up.*
- *Leaders should spend quality one-on-one time with the key persons. They need to make thoughts visible, may be on boards; dashboards; or mails. Leader needs to be a critical questioner, performance reviewer and ultimate sense-maker.*
- *As an integral part of the culture, meeting people and experiencing situations/practices outside of the area of work helps in figuring out and improving scaling-up ways. It is the way to make best practices as next practices.*
- *Using assessment of leadership attributes – Ninja, Coach, Thought Leaders, Rainmaker and Mentor/Gardener, hunter and farmer, etc., helps in positioning people rightly and taking their services in scaling-up.*
- *It is important to mentor the leaders, beginning with letting them understand themselves first and letting them appreciate that their superior need not be smarter than themselves.*
- *Brahmas have to give ways to Vishnus and Vishnus to Sivas, preserving faith in order to build a legacy outliving them.*
- *Remember, Khalil Gibran ‘Your children are not your children.... They come through you bit not from you, and though they are with you they belong not to you.’*

G Muralidhar

We need to move in the direction of our purpose and its scaling up. All of us can.

This is antaraarthayogam.

Can we be there? Yes, if we pursue Atma Yoga. If we live and practice! Krsna confirms that dedicated devotion, unending pursuit of learning and endogenous actions guarantee Universe takes us in.

Join us in the world of yoga –for flowing in the flow of life and beyond–towards yogayogasiddhi. You will not regret it. ❖

